

---

---

## CHAPTER - 3

# OTHER FACILITIES & PROVISIONS

### (1) Residential Accommodation

#### a) OSR Provisions: Regulation 25:

(1) No officer shall be entitled as of right to be provided with Residential Accommodation by the Bank.

(2) It shall, however, be open to the Bank to provided Residential Accommodation to an officer on payment by the officer, a sum equal to 2.5% of the Basic Pay in the first stage of the scale of pay in which he is placed or the Standard Rent for the accommodation, whichever is less:

Provided that where the officer is provided with Furniture at such residence, a further sum equal to 0.5% of Basic Pay in the first stage of the scale of pay in which he is placed, will be recovered by the Bank from him.

Provided further that, where such residential accommodation is provided by the Bank the charges fro electricity, water, gas and conservancy shall be borne by the Officer.

#### b) Government guidelines Regulation 25:

Vide letter No. F.9/12/83 – dated 22.10.1984

(1) Where the functionary avails of leave instead of encashment, he may continue to occupy the designated accommodation rent free (a facility which is being given to him while in service) for a period of two months only. Thereafter he must vacate the designated accommodation. If alternative accommodation is available with the Bank, the same may be allotted to him for the remaining period of leave (maximum 4 months).

(2) Where the functionary avails himself of leave encashment he may continue to occupy the designated accommodation for a period of two months only on payment of 10% Basic Pay.

Vide letter dated 24/01/1986.

(i) An Officer should be provided with accommodation by the Bank only if he does not have his own house at that centre. Exception to this, on account of his own house being far below the status of the officer, may be made only in exceptional cases with the approval of the Board of Directors; and

(ii) No Officer should be allowed to lease his own house to the Bank for residential purpose for himself.

**Note:** Own House should include a house owned by an officer in his own name or in the name of his wife or a dependent child.

**Clarification of letter dated 24/01/1986.**

As an exception to Para (i) of the above guidelines, in genuine cases where an officer is not in a position to occupy his house as the same is not vacated for his occupation by the tenants, the bank may, entirely at its discretion and depending upon the facts of the case, provide the concerned officer with Bank's accommodation. However, the bank must ensure that the officer has taken positive steps including legal, and is vigorously pursuing the same, for obtaining vacant possession of the flat. The facility of Bank's accommodation may be withdrawn after the officer succeeds in obtaining possession of his flat or it becomes clear that he is colluding with the tenants etc. in not getting it vacated.

**Vide letter dated 18/07/1986.**

To avoid hardships for officers immediately after retirement, Officers who have given written request in advance may be granted the following facilities for a period of two months only from the date of retirement.

(i) Residence, if any, on charging 10% of the last drawn basic pay as rent. Receipt should not be issued for the rent paid by the officer.

**Changes made Vide letter dated 31/08/1990.**

(ii) Residence, if any, on charging 6% of the last drawn basic pay as rent. Receipt should not be issued for the rent paid by the officer.

**c) Bank's Policy/Rules/Administrative Clarifications:**

**i) Rental Ceiling:**

(Est. Cir. No. HO/HRD/72/29/2014-15/3202 dated 28/07/2014):

**Rental Ceiling  
w.e.f. 28/07/2014**

S. No.	Grades	Scale	Major A Class Cities & State Capitals Rs	Area I Rs	Area II Rs	Area III Rs
1	Top Executive	VII	22,300	18,000	--	--
2	Top Executive	VI	18,000	15,100	13,000	--
3	Senior Management	V	15,800	13,000	11,500	--
4	Senior Management	IV	14,400	11,500	10,400	8,900
5	Middle Management	III	11,900	9,700	8,900	6,800
6	Middle Management	II	10,800	8,600	7,500	6,000
7	Junior Management	I	9,400	7,200	6,000	5,000

Area Classification	Cities and Population
Major "A" class cities	Delhi, Mumbai, Kolkata, Chennai, Hyderabad, Ahmedabad & Bangalore.
Area – I	Places with a population of more than 12 lacs.
Area – II	Cities other than those included in Area – I which have population of 1 Lac or more.
Area – III	All places not included in Area – I & Area – II.

- Population of the Areas – I, II, & III as above, will be as per the All India Census, 2001 as advised vide Head Office Circular No. Per/61/61/2004/306 dt. 08.01.2004.
- As per HO/GEN/2/95-96/66 dated 23/06/1995, Payment of rent in respect of residential accommodation taken on lease for officers to be debited to Charges General (Est. Expenses A/c)

**ii) Security deposit** (w.e.f. 19.12.2001)

- All eligible officers must obtain prior permission of the competent authority for availing of the facility of residence, as per policy.
- Payment of security upto three months permissible rent be allowed only where the officers face genuine problems in arranging suitable accommodations and deposit of security is demanded by their landlords;
- Payment of security must be made directly to the landlords by cheque by the bank;
- In no case reimbursement be allowed to the officers;
- It will be the responsibility of the officers concerned to get the security refunded to the bank at the time of vacating the house.

**iii. Enhancement in Rent:**

- The increase in Rent would not be automatic and the Competent Authority on merits will consider each case for enhancement for the existing accommodation.
- Where no Lease Deed has been executed for the existing flat / house, enhancement in rent will not be allowed before three years of the last increase.
- Where Lease Deed has been executed, increase in rent can be allowed on renewal of the Lease Deed even before expiry of three years of the last increase.

**iii) Special Provisions for Branch Incumbents:**

Rental ceilings for the Branch Incumbents in Scale – I to Scale-V shall be 10 % higher than the limits prescribed for other officers in the respective scales.

**iv) Shifting & Brokerage Charges:**

Whenever officers availing of the facility of residence are allowed to shift their residential accommodation within the same city for any reason, they are allowed actual expenses against proper bills / receipts etc. for transportation of the luggage from old residence to new residence. In case, the services of a Estate Agent / Property Dealer is availed of for procuring the residential accommodation, reimbursement of brokerage charges equal to 1/2 month's rent (Rent agreed upon or entitled rent, whichever is lower) is also allowed to such eligible officers on production of proper bills / receipts one in 3 years at the same station.

**Upper limit of Reimbursement**

(HO/HRD/10804 dt. 09.10.2007)

S. No.	Scale of Officer	Centers	
		Major 'A' class cities & other centers in Area I (Rs.)	Others (Rs.)
1.	Scale – VI & VII	11,150	9,000
2.	Scale – IV & V	7,900	6,500
3.	Scale – II & III	5,950	4,850
4.	Scale – I	4,700	3,600

---

---

Like reimbursement of brokerage charges, reimbursement of shifting charges would also be allowed only once in 3 years at the same station.

It is however, clarified reimbursement of brokerage / shifting charges is linked with the facility of residence. Accordingly, the officers who continue to avail of the facility of residence will be entitled to such reimbursement. In other words, the officers who, on shifting, discontinue to avail of the facility of residence & start drawing HRA or start to avail of the facility of residence in lieu of HRA will not be entitled to reimbursement of such expenses.

**v) Eligibility & Other Provision:**

- a) For availment of free residence facility all officers have to obtain prior permission from the Competent Authority by sending a suitable proposal.
- b) Residence facility is available to all the Scale I officers from the day of their joining (direct officers) or their coming to Scale I, even during probation. (Date of promotion of promotee officers). (HO Est. Cir. Per/60/37/2003/94 dt.24.06.2003)
- c) An advance rent of upto one month of the rent admissible shall be paid, if permitted by Competent Authority.
- d) Officers who are transferred during an academic year may be permitted to retain the accommodation taken by them at the former place of posting for a limited period not more than two months. They may, if they so desire take accommodation at the new place of posting subject to deduction of 1.20% of the pay in the first stage of the scale of pay in which they are placed or the standard rent (whichever is applicable) at both the places.
- e) **Note** (As per HO HRD Letter HO/HRD/A691 dated 12/04/2010)  
**Subject to approval of specific case from HO:** The temporary stay arrangement made by an officer in a hotel/lodge at his new place of posting for want of suitable accommodation may be covered under the policy of residence facility subject to payment of rent upto his entitlement directly to the hotel/lodge against production of valid bills/receipts.
- f) Officers can also take the residence belonging to their relatives including father/mother/ brother / son / daughter except a dependent child / grand father/ grand mother/ and in-laws for their use. However, such officers have to submit a certificate from the property dealer acceptable to the bank certifying that the rent claimed by the officer is in accordance with the prevailing rent in the market subject to the maximum of permissible limit.
- g) An officer shall be provided accommodation by the Bank only if he does not have his own house at that center. However, in the following cases where an officer is not in a position to occupy his house the Head Office may entirely at its discretion and depending upon the facts of the cases provide the concerned officer with the bank's accommodation:
  - Own house has already been let out and tenants are not vacating the same.
  - Litigation process is on for getting the own house vacated.
  - However, the bank must ensure that the officer has taken positive steps including legal, and is vigorously pursuing the same, for obtaining vacant possession of the flat. The facility of Bank's accommodation may be withdrawn after the officer succeeds in obtaining possession of his flat or it becomes clear that he is colluding with the tenants etc. in not getting it vacated.
  - Basic necessities like water, electricity, approach roads are not available at the place where the own house is situated. The facility allowed to an officer due to

- 
- 
- non occupation of the house for want of basic amenities shall not be allowed to continue for more than one year.
- No officer should be allowed to lease his own house to the Bank for residential purposes for himself.
  - Bank has already prescribed that the officers of rural branches have been permitted to take residence up to a distance of 30 kms. from the place of their posting. Further the officers who are posted as Inspectors and have to perform roving duties are also allowed, in genuine circumstances, to residence for their family at a place other than their Headquarters.

**vi) Documents to be submitted:**

- a) Offer letter from the landlord or Lease agreement, if executed.
- b) Rough Sketch of house/flat
- c) Declaration of the officer to the effect that he does not own a house either in his/her name, spouse name nor dependent children's name at the **center**.
- d) After occupying the house / flat certificate from the qualified / approved architect / engineer mentioning the living area of the house/flat is required for the purpose of claiming the Standard deduction.
- e) Proof of ownership of landlord like property tax bill etc.

**vii) Definition of Center:**

Center means the places (including adjoining areas) mentioned in the Head Office circular No. Per/61/61/2004-05/306 dated 08.11.2004 and subsequent letter dated 08.11.2006 (Population of place as per all India census 2001)

**Example:**

Center for 'Bhopal' means – Areas under Municipal corporation of Bhopal + Damkheda + Banjari + Akbarpura + Nayapura (Kolar) + Bairagarh Chichli.

**viii) Residence other than Place of Posting:**

- a) To help mobility to the officer staff, officer in JMGS-I, MMGS-II, MMGS-III shall be allowed the free residence facility (except bank owned flats) at his/her own choice irrespective of place of posting so that he/she may keep his/her family as per his/her convenience for completing education of their children. Minimum of the ceiling of permissible rent at either of the two centers shall be permissible. Nevertheless the bank's flat shall have to be vacated within a maximum period of two months from the date of posting.
- b) However, as per the circular HO/HRD/63/55/2006/337 dated 17.10.2006 the provision in Transfer Policy, in respect of the facility of residence, to the officers in Scales – IV & above has been extended also. Hence, these officers may now be allowed, on transfer, to avail of the facility to keep their families, if they so desire, at the place of their convenience for continuing education of their children.

The Competent authorities for considering such cases of willing officers will be as under:-

Executive Director	-	For officers in Scale VI & VII
General Manager	-	For officers in Scale IV & V

The eligible officers in Scales – IV & above may send their proposal along with the relevant information / documents, through proper channel for consideration / sanction by the

---

---

Competent Authority. It is reiterated that the availment of the facility at the place other than the place of posting by an eligible officer in the above circumstances is subject to the following conditions:-

- He does not own a house in his name or in the name of his spouse or dependant children at the place of duty and / or at the place where he intends to take residence.
- The officer has to reside at his place of posting.
- Rental ceiling is as per his entitlement at the place of posting or availment, whichever is lower.
- He is not entitled to HRA/ facility of residence at his place of posting and
- He is not entitled to any TA/DA for visiting such place of residence of his family.

It is clarified that the facility as above, will be applicable only to the flats/houses taken on lease by the officer concerned in his personal capacity and the Bank's flat, if any, occupied by the concerned officer shall have to be vacated by him within the prescribed period of two months from the date of posting.

**ix) Residence while Rural Posting & Stay of Officers at Place of Posting:**

(Est. Cir. No. HO/HRD/68/19/2010/161 dated 08/06/2010)

As per existing policy / Government guidelines, all officers are required to stay at their place of posting only except that the officers posted at Rural Centres where educational, medical, housing facility are not available may stay within 30 kms. of their place of posting.

Competent authority to permit: Regional Head

**x) Residence while Posted in Inspection Department:**

The officers who are posted as Inspectors and have to perform roving duties, in genuine circumstances are allowed to take residence for their family at a place other than their headquarters.

**xi) Rent free accommodation in Suspension Period:**

During the period of suspension an officer who is otherwise eligible for rent-free accommodation prior to his suspension shall be entitled to this facility during the period of suspension on payment to the bank 1.20% of the basic pay of the first stage of the scale in which he is placed. However, he shall not be entitled for conveyance expenses or entertainment expenses or telephone facility.

House rent recovery shall be @ 1.20% of the first stage of the scale of pay in which the officer is placed or the Standard Rent \* for the accommodation, whichever is less.

**xii) 150% HRA – Method of Calculation: Regulation 22 (1)(b):**

Where an Officer is not provided any Residential Accommodation by the Bank he shall be eligible for HRA at the prescribed rates.

Provided that if an officer produces a rent receipt, the HRA payable to him shall be the actual rent paid by him for his Residential Accommodation in excess over 4% of the pay in the first stage of the scale of pay in which he is placed or 150% of the HRA payable as per the prescribed rates, whichever is lower.

**i) On the basis of Rent Receipt:-**

---

---

**Illustration:**

Basic pay of the officer	=	19400/-
Place of posting	=	Bhopal
Admissible HRA	=	@7.5%
Rent paid	=	Rs. 3000/-

**Calculations:**

1) Actual HRA Received	=	` 1455.00
2) Actual HRA @ 150% of the Admissible HRA	=	` 2182.50
3) Actual rent paid in excess of 1.20% of initial stage of respective scale 3000-232.80	=	` 2767.20

Thus HRA @ 150% is payable. (Least of 2 & 3 is payable)

Least of the above HRA rebate for Income Tax purpose.

a) Actual HRA received	=	1455
b) Rent paid in excess of 10% of Pay	=	1060 (3000-1940)
c) 2/5 of pay	=	7760

Least of the above is exempted from Income Tax.

**ii) On the basis of Capital Cost :-**

Capital cost of the accommodation	=	Rs. _____
12% of capital cost	=	Rs. _____
1/12 of capital cost (Notional monthly rent)	=	Rs. _____
Notional rent as calculated above	=	Rs. _____
Less 1.20% of initial stage of respective scale	=	Rs. _____
(a) Net	=	Rs. _____
(b) 150% of HRA payable to the officer	=	Rs. _____

If (b) is less than (a) then 150% of HRA is payable on the basis of capital cost.

**Note:** - For claiming HRA @ 150% on capital cost basis the officer should stay in the House/Flat for which he claim. However, HRA @ 150% of the advisable HRA on capital cost basis is fully taxable.

**Bank's Circular:**(Est. Cir. NO. Per/43/18/86/63 dated 04-02-1986

As per Government guidelines while allowing housing facility to eligible officers:-

- (i) An Officer should be provided accommodation by the bank only if he does not have his own house at that center. Exception to this on account of his own house being far below the status of the officer, may be made only in exceptional cases with the approval of the Board of Directors; and
- (ii) No. Officer should be allowed to lease his own house to the Bank for residential purpose for himself.

---

---

**Note:** Own house should include a house owned by an officer in his own name or in the name of his wife or a dependent child. The cases of the eligible officers for housing facility may in future be dealt with accordingly.

**(2) Entertainment Expenses – Reimbursement:**

**a) OSR Provision: (Regulation 29)**

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

**b) Government Guidelines: ( F.No.4/7/3/95-IR dated 19.11.1997):**

Further to Government letters No.4/7/7/87 – IR dated 09.07.91 and 27.12.91 it has now been decided that the Boards of the public sector banks which fulfill the criteria as given below would be allowed to have their own policy with regard to eligibility and entitlement for reimbursement of entertainment expenditure and fee for club membership (as well as corporate membership of a corporate club/professional institution) and fix the rates, ceilings and modalities for reimbursement of such expenses keeping in view the functional, requirements of the officers covered under the scheme :

- i. Net profits for the last three years;
- ii. Capital adequacy ration of more than 8 percent
- iii. Net NPA level below 9 percent of the total bank assets; and
- iv. Minimum owned funds of Rs.100 crores.

The scheme formulated in this regard shall be transparent and objective and it shall be ensured that the scheme is not misused and the reimbursement of such expenses shall cover the expenses, actually incurred by the officer concerned subject to the ceilings specified by board and that it does not become a source of profit for be submitted to the board every year. Other banks will, however, continue to follow the existing guidelines as contained in the letters under reference.

**c) Bank's Policy/Rules/Administrative Clarifications:**

**Maximum permissible limits:** (Cir No. HO/HRD/72/30/2014-15/323 dated 28.07.2014 w.e.f. 01.08.2014) :-

<b>Grades / Scales of Officers</b>	<b>Existing Annual Limit (Rs.)</b>	<b>Revised Limit (Rs.)</b>
TEG Scale - VI & VII	14400	15400
SMG Scale - IV & V	11900	12900
MMG Scale - III	11200	12200
MMG Scale - II	10500	11500
JMG Scale - I (Officers with service of more than 7 years in the Scale)	9800	10800
JMG Scale I (Officers with service upto 7 years in the Scale)	7600	8600

The officers posted as Branch Incumbents in JMGS -I to SMGS-V are entitled for additional expenses equivalent to 20% of their annual limit of expenses as above. The reimbursement is not allowed in advance and is made on monthly / quarterly basis.

**(3) Club Membership Facility: (Regulation 29)**



---

---

(HO Est. Circular No: Per/44/22/109 dated 26/03/1987)

- a) The Bank may, on completion of their 4 years service in the Bank, reimburse to an officer such fees for membership of clubs and professional institutions as may be decided by the Board in accordance with the guidelines of the Government.
- b) As per existing policy, an eligible officer may accept membership of a Social / Service Club like Lions, Rotary, Jay Cee, etc at his place of posting subject to the condition that the monetary ceiling of Rs.1,000/- of reimbursement on admission fee and Rs.1,500/- on annual subscription charges of the club is not exceeded. (HO Est. Cir No: Per/48/9/91/341 dated 20/02/1991)
- c) As per the Head Office HRD Circular dated 23.02.2007 besides above other clubs / Association / Institutions also having objectives of Social, Cultural, Educational, Sports etc of which prominent citizens are the members are also covered.
- i) Club facility is allowed to all officers [except the scale – I officers having less than four years service]
- ii) The officers can accept membership of one social / service club in their area with prior approval of competent authority.
- iii) There are monetary ceilings of Rs. 1,500/- & Rs. 2000/- on admission fee & annual subscription respectively. Any fee or subscription over these ceilings has to be borne by the individual officers. (Est. Cir. HO/HRD.69/10/2011-12/77 dated 06.05.2011)
- iv) Corporate Institutional Membership: All Regional Heads and top executives irrespective of their scales are allowed to take Corporate Club Membership facility as under:
- 1.The Clubs / Institutions which are patronized by high-level state and central Government officials or businessmen / industrialists should be preferred.
  - 2.It may be clubs or professional institutions, which should also have objectives e.g. social, cultural, educational, sports etc.
  - 3.Institutional / Corporate Membership, wherever possible should be encouraged and preferred. It would save Bank's money which becomes payable as admission fee, in cases of transfer of Regional Heads.
  - 4.The clubs, which are merely recreational or commercial in nature, should not be allowed.
  - 5.Membership of credit / debit cards' club / institution e.g. Dinners' Club, Times Card, etc. should not be considered.
  - 6.Membership fee of Professional Institution like Chartered Accountants of India, Institute of Company Secretary, Indian Institute of Bankers and All India Management Association etc. are not to be reimbursed. However, the membership fee of such professional Institutions, which could be instrumental in mobilizing business for the Bank, may be reimbursed.
  - 7.The competent authority to sanction the facility is CMD / ED. The application with complete details be sent to GM (HRD) at Head Office.
  - 8.The Corporate Institutional Membership shall be in addition to one social / service club already being allowed to all officers.
- d) Membership of Banker's Club:  
As per Est. Cir. No. Per/40/64/83/265 dated 13.07.1983; all officers who are eligible for club membership are also entitled to fee for the membership and monthly /annual

subscription for Bankers Club in addition to membership fee / subscription allowable for one service / social club. (as clarified as per letter No. HRD/A17475 Dated 01.03.2011)

**(4) News Paper at Residence – Reimbursement:**

(HO Circular dated 21.10.1997, Per/53/54/96/95 dated 10.07.1996 and circular dated 23.04.2001)  
All Officers including Newly Recruited / Promotee Officers whether confirmed or on probation shall be eligible for 'News Paper at Residence' facility within their entitlement.

S. No.	Grade/ Scale of Officers	No. of Newspapers
1	Scale I	One
2	Scale II	One
3	Scale III	Two
4	Scale IV & V	Three
5	Scale VI	Four
6	Scale VII	Full

The Regional Head is the competent authority for sanctioning the facility to officers working at branches and Regional Offices and Asst. General Manager (HRD) for officers posted at the Head Office.

**(5) Telephone Facility:**

**(a) Land Line / WLL / Mobile at Residence:**

- i) All branch incumbents irrespective of Scales and Managers (Scale-II) & above (Head Office Circular PER/53/55/96 dated 10.07.1996) are eligible for the 'Telephone Facility at Residence'.
- ii) In view of changing trends in communication officers are allowed to avail of the services of providers other than MTNL / BSNL to encourage increased use of available information and communication technology.
- iii) Keeping this in view, w.e.f. 01.04.2007 officers are allowed use of Fixed Line / WLL telephone other than MTNL / BSNL connections (Est. Circular No.HO/HRD/64/17/2007/ dated 27.04.2007).
- iv) The facility of Telephone at Residence has also been extended to Mobile telephone connection as per **Est. Circular No.HO/HRD/67/30/2009/291/ dated 27/08/2009**. The officers in Scales – I, II, III & IV who are eligible to the facility of telephone at residence for landline connection, but not eligible for mobile phone facility, may now opt for the facility for their own mobile phone in place of landline connection, under post-paid billing scheme, within the existing monetary ceilings. the above officers can avail **either facility of mobile phone or landline connection & not both (except Branch Manager and top executives)**. The facility can be availed of after obtaining prior sanction of the Competent Authority concerned by sending details of their mobile phone connection.

**Monetary Ceilings for Mobile Phone**

(Establishment Circular No. HO/HRD/72/32/2014-15/328 dated 28.07.2014)

S. No.	Scale of Officers	Ceiling Amount for mobile	Ceiling Amount for Telephone at Residence
--------	-------------------	---------------------------	---

		(Rs.)	(landline) (Est Cir HO/HRD/69/9/2011- 2012/76 dated 06.05.2011)
1	VII	Actual	Actual
2	VI	2100/- p.m.	800/- p.m.
3	V	1300/- p.m.	750/- p.m.
4	IV	850/- p.m.	700/- p.m.
5	III	850/- p.m.	650/- p.m.
6	II (Including Scale I Branch Managers only)	500/- p.m.	600/- p.m.

- The monetary ceiling will be inclusive of all usage charges (rent, cost of calls, etc.).
- The amount will be reimbursed within the prescribed ceiling on submission of bill / receipt by the concerned officer.
- The amount reimbursable will be exclusive of all taxes, if any.
- The officers will be at liberty to choose the service provider viz. MTNL / BSNL / AIRTEL / RELIANCE / TATA INDICOM / IDEA / HUTCH etc. for installation of fixed line / WLL telephone connection with Broad Band / STD facility and avail any options for payment within the maximum monetary ceiling.
- The connection will be got installed by the eligible officer in his own name and at his own cost.

v) The eligible officer must obtain prior permission of the Competent Authority for availing of the facility.

vi) Competent Authority:

- For Managers posted in branches / offices in the Region – Regional Head.
- For Managers posted in Head Office and its departments – AGM (HRD).

vii) As per Government Guideline dated 18/07/1986, to avoid hardships to retiring Officers, Officers who have given written request in advance may be granted for a period of two months only from the date of retirement, Telephone, if provided during service period, on the condition that the telephone bills will be paid by the officer.

**(b) Cell Phone:** (HRD/63/41/2006/236 dated 24.08.2006):

- i) **Mobile Handsets:** As per policies & provisions in vogue, mobile instruments are being provided to the Executives of the Bank within the following ceilings:

CMD/EDs	Actual
General Manager	Rs. 18000/-
Deputy General Manager	Rs. 12000/-
Assistant General Manager	Rs. 6000/-

Apart from above, mobile handsets are also provided to the Branch Incumbents of scale IV, Security Officers, Drivers of General Managers, Deputy General Managers and Regional Heads and Cashiers working in cash vans as per following limits:

Branch Inc. scale IV	Rs. 5000/-
Security Officers	Rs. 4000/-
Other designated officers	Rs. 4000/-
Cashier at cash van	Rs. 3000/-
Drivers	Rs.1500- 2000/-

Amendments as per Services Circular NO. HO/SERVICES/2/2009-10/777 dated 27.01.2010

–

The policy is to be implemented with effect from 01.02.2010.

**Broad Guidelines:**

1. The mobile handsets shall be provided to the officers as per their entitlement by debiting "Charges General - Telephone" instead of booking the same in "SFF" i.e. to be charged as revenue expenditure instead of capital expenditure.
2. The mobile handset shall continue to be kept by the officers with them even on their transfer instead of surrendering it at the previous place of posting.
3. However, the Branch Incumbents in scale – IV shall surrender their mobile handsets to the respective branches at the time of their transfer to other branches/ offices, in case they are not being transferred as Branch Incumbents.
4. The SIM card shall be surrendered if the concerned officer is transferred from one telecom circle to another circle.
5. Similarly, record of mobile handset provided to the Drivers and Cashiers of cash van shall be maintained separately at Service Deptt. Head Office/ concerned ROs and the handset shall be delivered to the other driver/ cashier at the time of his/ her transfer.
6. The scale IV Branch Incumbent shall surrender the SIM card to the branch, as most of the SIM cards provided to the branches are branch specific for smooth continuity of branch services.

**Competent Authority for Sanctioning Mobile Handsets:**

1. Deputy General Manager (Services) Head Office would be Competent Authority at Head Office for the following officials:
  - All officers in scale - V and above posted at Head Office;
  - All Regional Heads and Incumbents of Regional Inspectorates;
  - Security officers posted at Head Office;
  - Permanent drivers attached with General Managers and Deputy General Managers and staff cars.
2. Regional Heads would be Competent Authority for the following officials:
  - All Branch Incumbents in Scale - IV and above posted in the Region;
  - All officers in scale - V and above posted at concerned Regional Office and Regional Inspectorate (other than Incumbent of RI);
  - Security Officer posted in the Region;
  - Driver attached with RH, Cashier attached with cash van, Driver attached with Mobile ATM.
3. The General Manager (Services) would be Competent Authority for permission of mobile handset facility to officials other than mentioned above.

**Purchase of Mobile Handset:**

The mobile handset of standard company shall be purchased by the concerned eligible officer of his own choice within the ceiling after obtaining prior permission from the Competent Authority as mentioned hereinabove.

---

---

**Replacements:**

1. An official shall be eligible to purchase new mobile handset within his/ her entitlement after three years of purchase of previous mobile or after the mobile set starts giving trouble and is not repairable, whichever is later.
2. However, at the time of promotion of an Assistant General Manager to Deputy General Manager or a Deputy General Manager to General Manager, he/ she shall become eligible to purchase new mobile handset as per their new ceiling from the date of their promotion.
3. Any officer entitled for mobile handset or seeking replacement of the old one, he/she will be required to apply to Services Dept. Head Office or concerned RO, under whose jurisdiction he/ she is posted, on specified application, attached as annexure - I. After obtaining permission, the officer shall purchase the mobile handset at his/ her own and submit the invoice for reimbursement.

**Repairs/ Loss:**

No repair or maintenance charges will be reimbursed to any official for repair of mobile handset. Official shall get mobile set repaired at his/ her own cost in case of any defect. Similarly, he/ she shall purchase mobile hand set at his/ her own cost in case of any irreparable defect, loss or theft before 3 years period.

**Record Keeping and Maintenance:**

1. The system of maintaining records of the mobile sets shall be as under:
  - a) **Services Deptt. Head Office:** The record of mobile handsets provided to following officials shall be maintained at Services Deptt. Head Office:
  - b) Officers in scale V and above and other designated officers posted at Head Office
  - c) Officers in scale V and above and other designated officers posted at Head Office
  - d) All Regional Heads and Incumbents of Regional Inspectorates
  - e) Officers in scale V and above and other designated officers posted at Head Office
  - f) Permanent Drivers of CMD, EDs, GMs, DGMs and staff cars

**Respective ROs:** Record of mobile handsets provided to following officials shall be maintained at respective ROs:

- a) Officers posted in the Region provided with mobile facility
- b) Driver attached with RH, Cashier attached with cash van, Driver attached with Mobile ATM

2. Date of previous purchase of mobile set shall invariably be reported in LPC in line with other permissible facilities at the time of transfer.

**Disposal:**

All existing old mobile handsets, which have been surrendered by the officers to Head Office or ROs at the time of superannuation or due to any defect/ replacement; shall be disposed of as one time exercise as per prevailing guidelines. It is to be noted that this one time exercise relates to only those handsets which are, as on date lying unused with the respective ROs and shall not be applicable in future as the replacement/ repair will be done by the concerned officer at his/her cost in all the cases other than completion of 3 years as stated above. Detailed instructions regarding disposal of these sets are being conveyed separately.

**For Branch Incumbent:** (Est. Cir. No. HO/HRD/72/32/2014-15/328 dated 28.07.2014)

---

---

The officers in All Scales who are posted, as Branch Incumbents will be provided Cell Phone facility for the official purpose only with monthly spend limit as under:

SCALE V Rs.1,200/- (inclusive of all expenses & usages.)  
With Phone Handset upto maximum cost of Rs.3,000/-  
(OTHER GRADE V OFFICERS: Extended this facility to all other officers in the rank of AGM posted at Head Office, Regional Office and other officers with the above limits HRD / 64 / 05 / 07 / 549 dated 28.02.07)

SCALE IV Rs. 850/- (inclusive of all expenses & usages.)  
With Phone Handset upto maximum cost of Rs.3,000/-

SCALE III Rs. 850/- (inclusive of all expenses & usages.)  
Without Handset Facility only usage charges will be allowed.

SCALE I & II The Mobile Phone facility has also been extended to Branch Incumbent of Grade I & II w.e.f. 01.11.2008 vide HO/HRD/66/41/2008/407 – 01.11.2008. The reimbursement of usage charges will be upto maximum of Rs.500/- p.m. (all inclusive) against submission of bills. The other provisions/terms & conditions of the facility as advised vide circular dated 24.08.2006 shall remain the same.

- a) Prior permission for purchase of 'Handset' as well as 'Post-Paid Phone Connection' shall be obtained from the competent authority. The Regional Heads shall also take decision about the companies from which the Mobile Phone Connections shall be taken.
- b) The Mobile Phone connection will be in the name of the Bank and will be attached to a particular branch.
- c) Under Post-paid billing scheme.
- d) The reimbursement will be against submission of bills and the same will be actual as per the bill subject to the maximum of the limit. a copy of the bill be sent to the Regional Office.
- e) In case of transfer, retirement, resignations, termination, death of the existing Branch Incumbent, the Mobile Set / connection will be handed over to the new Branch Incumbent.
- f) Incumbent Incharge of ECs, Stationery Godowns & Service Branches are not covered under the scheme.

iii) **For Cash Van:** (CIR.HO/GAD/ dated 26.10.2006)

Cell Phone facility is also available to all the Cash Vans attached to Currency Chests / Regional Office concerned. Keeping in line with above, Cell Phone facility for Cash Vans is provided on the following lines:

- a) **HANDSET:** Cell Phone Handset of Nokia 1100/1108/2300 or equivalent make costing upto Rs.3,000/- may be purchased from local authorized dealer after prior permission and also be got insured against all risk policy.
- b) **LIMIT:** Rs.550/- p.m. inclusive of monthly plan and all usages & taxes.
- c) **BILLING:** Regular connection in the name of the Bank (COCP) under monthly post paid billing scheme (with roaming, if deemed proper by the Controlling Authority) from M/s AIRTEL, HUTCH, BSNL, RELIANCE etc having good connectivity / Network in the Region and most suitable tariff plan.

- 
- 
- d) It is to be ensured that Cell Phone provided with Cash Van will be strictly used for official purpose / assignments by the person Incharge of Cash Van only while on move and in custody of controlling authority of Currency Chests / Regional Office concerned in resting position.

### **(6) Late Sitting**

(Bank's Circular to ROs dated 28.11.2007)

- a) The officers who are required to sit late in branches beyond three hours after normal duty hours due to connectivity / server problems will be allowed reimbursement @ Rs.150/- per day towards refreshment / tea / snacks etc.
- b) The Branch Incumbent shall authorise the payment and send the names of officials who actually sit late as above alongwith the bills to his Regional Head for confirmation of his action. Such expenses shall not exceed Rs.150/- per day per officer and shall be booked to Charges General a/c (OCM).
- c) The Regional Head will confirm the action of the Branch Incumbents only after verifying the late sitting / late day end in the branch on account of server / connectivity problem from the Incharge of IT in Regional Office.

### **(7) Petrol / Conveyance Expenses – Reimbursement:**

(Est. Cir. No. HO/HRD/69/14/2011-2012/81 dt. 06/05/2011)

#### **Conveyance Facility:**

We are pleased to inform that the Board of Directors of the Bank have approved following modifications in the existing conveyance policy for officers **effective 01.04.2011** :-

- 1.The eligibility condition in terms of basic pay for officers in JMG Scale – I for reimbursement of expenses on petrol for maintaining a scooter / motorcycle for official use has been dispensed with. Accordingly, all promotee officers will now be eligible for the facility from the date of promotion.
- 2.The directly recruited officers in JMG Scale – I will be eligible for the facility after confirmation in Bank's service.
- 3.The prescribed monthly limit of reimbursement of expenses on petrol for maintaining scooter / motorcycle has been increased from 25 Ltrs. to 35 Ltrs.
- 4.The existing position for reimbursement of expenses on petrol for maintaining car by the eligible officers will remain the same. However, the limit of reimbursement of maintenance expenses has been increased to Rs.150/- per month from Rs.100/- per month.

Based on the IBA Guidelines, the Scheme of Reimbursement of Conveyance Expenses to officers was introduced w.e.f. 01.10.1984.

- 1.This Scheme was introduced as a compensatory mechanism taking into account the nature and scope of duties of an officer.
- 2.Subsequently, in the Gulf War situation, the subject matter came up for discussion and all the apex level Officers' Associations had participated for consideration of the appeal made by the IBA in the year 1991 to curtail petrol entitlement,

3.As per the scheme, "the eligible officers can claim reimbursement of expenses incurred for official purposes. However, as long as the claim is within the fixed limit, the sanctioning authority does not have to verify/call for records. They have to pass the claims of the officer on the basis of declaration submitted by the officer subject to limit specified".

4.The officers in scale I, II, & III are allowed reimbursement of cost of Fuel, whether Petrol, Diesel or CNG as the case may be on consolidated basis upto the prescribed maximum monthly limits as under for use of their own cars.

5. As per Est. cir. Per/44/74/87/338 dated 29.09.1987, the eligible officers maintaining their vehicles registered in their own names and using it for official purposes would be entitled to reimbursement of petrol expenses upto the prescribed ceilings on monthly basis against their declaration for having incurred such expenses on the format appended. They are however, advised in their own interest to maintain proper record of official visits with themselves. The claims made by them should represent the expenses incurred by them.

6.

"I hereby declare that I am maintaining car/scooter registered in my name and have incurred petrol /fuel expenses of Rs....., (.....liters), for attending to official duties for the month of .....20.."

As per provisions of the Income Tax Act, travel between place of work and residence is treated as travel in connection with official duties.

**Clarification (Cost of Fuel):**

To further clarify, if an officer is using Diesel driven car he will be allowed, upto the maximum prescribed limit i.e. cost of diesel not cost of petrol. The same is applicable for the user of CNG fuel; they will be reimbursed cost of CNG not the cost of petrol.

(Ref. IBA letter No. PD/HD/OBC/E10/1285 dated 15.01.2002).

**Monthly Ceiling on Reimbursement:**

(HO Est. Cir. No: Per/48/6/91/336 dated 07/02/1991.) (HO/HRD/70/23/2012-13/268 dated 16.07.2012)

Scale	For Use of Cars		For Use of Two Wheelers		If No Vehicle is Maintained (Revised wef 01.08.2014 vide HO Cir HO/HRD/72/31/2014-15/324 dated 28/07/2014)
	Fuel (Liters)	Maintenance (Rs.)	Fuel (Liters)	Maintenance (Rs.)	
IV (who are not provided Bank's car)	135 Ltrs (in Metro) 120 Ltrs (at other centres)	150/-	35	150/-	2400/- p.m.
III	95	150/-	35	150/-	900/- p.m.
II	60	150/-	35	150/-	750/- p.m.
I *	60	150/-	35	150/-	500/- p.m.

**NOTE:**

- (i) For Cars - Basic Pay of Rs.19,400/- and above
- (ii) For Two Wheelers, all confirmed officers
- (iii) For claiming reimbursement of cost of Fuel expenses upto his full monthly entitlement, an officer must have attended office for at least 7 (seven) working days in a month.



In case of his attendance is for less than seven days, reimbursement of expenses will be on pro-rata basis i.e. Prescribed limit of fuel / 30 days x no. of days he attended the office (HO HRD Letter dated 21.01.2008 to ROs).

Example:

In case the officer is eligible for reimbursement of 50 litres of fuel, then  
a) In case he has attended the office for at least 7 working days, full month's conveyance allowance will be paid.

b) In case he has attended the office less than 7 working days,

$$\frac{50}{30} * \text{No of days attended}$$

**Competent Authority:**

- i) Prior approval of competent authority, which is Regional Head in case of officers posted in the Region and Departmental Head of HRD for officers posted at Head Office departments, is required.
- ii) The facility is shall be granted only after obtaining the following authenticated copies of the documents/papers from the concerned officer as under:
  - a) Registration letter issued by State Transport Authority.
  - b) Valid permanent Driving License. This facility can also be granted during the validity of temporary driving license subject to submission of permanent driving license.

**(8) Bank's Car for Executives:**

**a) OSR Provision:**

**Regulation 26 :** (Bank's Car for Personal purposes)

- (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.
- (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.

**b) Bank's Policy / administrative clarifications:**

**i) Ceilings on consumption of Petrol:**

S. No.	Scale / Grade	Metropolitan Centres	Other Centres
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

In case the Officer in Scale – IV and above maintains no vehicle, actual conveyance expenses upto Rs. 2,400/- p.m. will be reimbursed as per policy if Bank's car is not provided to them.

---

---

**ii) Personal Drivers:** (H.O. letter dated 26.03.2004 & 10.03.2007, 14.08.2010 & HO/HRD/2012-13/ 15.07.2012) : 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.01.08.2012 as under:-

<b>Area/Center</b>	<b>Monthly Salary</b>
Major 'A' Class Cities	Rs.8500/-
Area-I/State Capitals	Rs.7000/-
Other Centers	Rs.6000/-

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

**Major 'A' Class (including Gurgaon & Ghaziabad Cities):** Mumbai, Delhi, Kolkata, Chennai, Ahmedabad, Bangalore & Hyderabad.

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

Further, it has also been decided as under:-

- 1.An amount of Rs.150/- per day be reimbursed for attending office on Sundays, if engaged for full day as certified by the executive concerned.
- 2.Rs.150/- 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).

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 enclosed](#) 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.

- i) 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.
- ii) 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.
- iii) The Bank will not be responsible for taking him in regular employment at any time.
- iv) 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.

**Proforma:**

The Regional Head  
Regional Office,  
.....

Dear Sir,

Engaging Driver in Personal Employment

I wish to inform you that I intend to engage Shri.....as driver for the official car provided to me, in my personal employment on monthly salary of Rs.....w.e.f..... I declare that the driver so engaged shall be in my 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 voucher or by way of reimbursement of any expenses such as TA/DA etc. You are requested to kindly grant me necessary permission as per bank's policy.

Further, I am enclosing herewith the copies of application for employment and driving licence of Shri.....duly attested by me.

Yours faithfully,

NAME:  
PF No.:  
Designation:  
Place of Posting

Date  
-----  
-----

**iii) Bank's Car to Grade IV officers:**

a. w.e.f. 01.06.2009 the bank has decided to discontinue providing of Bank's car to Scale – IV officers.

b. The Scale – IV officers to whom Bank's cars have already been allotted shall continue to avail of the facility till the period of such allotment.

**iv) Officers in Scale IV Using Own Car:**

For those who have not been provided Bank's Vehicle:

- Reimbursement of Petrol expenses, for using Own Car by Scale IV officers for official purposes, on declaration basis with ceiling as under:

S. No.	Centres	Permissible Limit of Petrol	Maintenance
1	At Metropolitan Centres	135 ltrs. per month	Maintenance / Repairs of own car will be borne by individual officers.
2	At Other Centres	120 ltrs per month	

**v) Carrying of Bank's Car on Transfer:**

On Transfer /Promotion, the concerned officials shall leave the car allotted to him/her at the existing place of posting and the vehicle shall not be taken away by the officer to the new place of posting. However, in case the officer is transferred within the Region, he/she is permitted to take the Car. In case where the existing official in Scale IV or V is availing the vehicle facility and the official taking over charge is now a Scale IV promotee, the vehicle shall be surrendered to the respective Regional Office as the new promotee officers in Scale IV are not entitled for vehicle facility.

**vi) In case no car is maintained:**

The limit of reimbursement of actual conveyance expenses in case no car is maintained by the officers in Scale – IV & above has been revised to Rs.2,400/- per month from of Rs.350/- per month w.e.f. 01/08/2014.

**vii) Facility of Banks car and driver to scale V and above officers after retirement**

(Est. cir. No. HO/HRD/72/42/2014-15/490 dated 16.09.2014)

In order to facilitate the retired officers to make arrangement for shifting of their baggage and family from the place of their last posting to the place they intend to settle or have permanent residence and also clear their personal effects at the place of posting, the Board of Directors in their meeting held on 26.08.2014 has approved for Scale-V and above officers, the facility of retaining Bank's car and avail of the services of driver and petrol facility for a period of one month after their retirement from services of the Bank. It is clarified that the abovesaid facilities for a period of one month after retirement shall be available to only those Scale-V and above officers, who were availing these facilities at the time of their retirement. Further, reimbursement of driver's salary and cost of petrol expenses shall be as per the entitlement of the officer at the time of his/her retirement as per policy.

**(9) Brief Case Facility: (HO Cir. Dt. 28.11.2007 to ROs'.)**

Purchase / Replacement of briefcase to all confirmed officers; HO Circular PER/53/54/96 dated 10.07.1996 & Head Office Letter to Regional Offices dated 28.11.2007:-

S. No.	Scale	Amount (Rs.)	Period
1	Scale I	1,200/-	3 Years

2	Scale II & III	1,700/-	3 Years
3	Scale IV & V	2,500/-	3 Years
<b>4</b>	<b>Scale VI &amp; VII</b>	<b>No limit</b>	

**Note:-** The above facility is available after every three years. Period shall be reckoned from the date of previous availment.

**Competent Authority:** For Officers posted in branches / offices in the Region – Regional Head; For Officers posted in Head Office and its departments – GAD.

### **(10) Small Family Norms**

- a)** With a view to promote small family norms among the bank officers a lump-sum reward of Rs.500/- as incentive to those officers who undergo sterilization besides 7 days special leave to those male officers who undergo sterilization operation or spouse undergo puerperal tubectomy operation and 14 days special casual leave to those female officers who undergo puerperal tubectomy operation is allowed subject to following conditions.
- i) The officers must be within the reproductive age group. In the case of a male officer, this would mean that he should not be more than 50 years and his spouse 20 to 45 years of age. In the case of female officer 45 years and her spouse not more than of 50 years of age.
  - ii) The officer should have two or three living children.
  - iii) The sterilization operation must be conducted and the certificate must be issued by a Competent Authority of the hospital or under the Central Government Health Scheme. Where this is not possible, the certificate issued by a State Government Hospital or under Central Government shall be sufficient.
  - iv) The sterilization operation can be undergone either by the officer or his/her spouse or both but the above conditions are to be fulfilled.
- b)** The incentive is also payable where the couple had twins after the birth of first two children although the total number of children in this case comes to four. Officers can send their representation with full details as above to the Regional Head for onward submission to Head Office for necessary sanction.
- c) Note :-**
- i) A female officer who undergoes either puerperal or non-puerperal operation is entitled for 14 days of special casual leave from the date of operation.
  - ii) A male officer whose presence is required at home when his wife undergoes either puerperal or non-puerperal tubectomy operation is allowed 7 days' special casual leave.

### **(11) Closing Allowance & Petty Expenses:**

- a) As per Regulation 23 (vii) the officers posted in branches where books are closed on 31st March & 30th September a closing allowance of Rs.250/- per closing. Such expenses are being debited to Charges General (Closing Allowance).
- b) The officers posted in administrative offices for their active involvement and their requirement in closing work relating to preparation of statements, balance sheet, classification of advances and submission of DSB returns to RBI in a time bound

---

---

framework reimbursement of petty expenses are allowed not exceeding of Rs.250/- . (Board decision – 28.11.2001)

**(12) Conveyance Allowance to Blind & Orthopaedically Handicapped Staff:**

As per Government guidelines dated 18.02.2009 in partial modification to their guideline 14.12.2001, the bank has increased the conveyance allowance being paid to the blind and Orthopaedically handicapped employees to 5% of basic pay subject to a maximum of Rs. 400/- per month as under:

- a) That the employees may be paid revised rates of conveyance allowance from 01.01.2002 i.e. 5% of their basic pay subject to a maximum of Rs. 400/- per month. In case of award staff, the allowance will be in addition to the transport allowance payable to all workmen as per bipartite settlement, which currently is Rs. 105/- per month.
- b) The conveyance allowance in Para above would not be admissible to those blind and Orthopaedically handicapped employees who are receiving any kind of separate conveyance allowance for travel between residence and place of work under bank level scheme / arrangement (other than the transport allowance under bipartite settlement), which is higher than the conveyance allowance payable to them under this scheme.
- c) The eligible employees who are provided with bank's vehicle for use of the same for travel between office and residence will not be eligible for conveyance allowance. Eligible employees who are allotted residential accommodation in the same campus as the branch ` office of the bank will not be eligible for the allowance.

**(13) Preferential Interest on Deposit: €**

**a) OSR Provisions: Regulation 30**

The Bank may allow 1% additional rate of interest over its ruling rate of interest on Fixed Deposits, Saving deposits and Recurring Deposits in the name of an officer, individually or jointly with any member of his family.

**b) Bank's guidelines:**

(Est. Cir No. Per/43/13/86/61 dated 04-02-1986)

"Preferential interest on deposit." - The Bank may allow 1% additional rate of interest over its ruling rate of interest on Fixed Deposits, Saving Deposits and Recurring Deposits in the name of an Officer, individually or jointly with any member of his family.

The term 'family' has been defined under Oriental Bank of Commerce (Officers') Service Regulations, 1982 as under:

"Family" means and includes the spouse of the officer (if the spouse is also not an employee of the Bank) and the children, parents, brothers and sisters of the officer wholly dependent on the officer but shall not include a legally separated spouse."

**(14) Incentive in detecting / Preventing Frauds:**

- a) In order to give encouragement to the staff, the bank has formulated a scheme in which any staff member who help in averting / timely detection of frauds henceforth shall be given the following incentives:

- i) Merit Certificate.
- ii) Memento costing Rs. 2000/-.
- iii) A suitable entry in his service records.

b) The inspecting officials / visiting officials detecting frauds in the normal course of the inspection / visit of the branches / offices have been kept out of the purview of the scheme. The cases of Employees who help in detecting / preventing frauds may be sent through proper channel to Est. Dept. at the Head Office for grant of incentive by General Manager [Per] who has been appointed as the Competent Authority for the purpose. [Head Office cir. Per/81/01-02/193 dt. 04.10.2001]

### **(15) Reimbursement of Tuition/Exam. Fee**

a) **For CAIIB/JAIIB** (Est/HRD/63/42/06/269/18.09.2006 & HO/HRD/71/59/2013-14/916 dt 09.01.2014)

Employees in clerical/officers cadre, on their successful completion of JAIIB/CAIIB examination, conducted by Indian Institute of Banking & Finance, Mumbai are allowed reimbursement of Examination Fee charged by the Institute and also reimbursement of Tuition Fee to the employees who take coaching from any reputed Institution preparing CAIIB exams and subsequently pass the examination.

Under the revised pattern of examination, there are only three subjects under each part of the examination (JAIIB / CAIIB). The institute may consider granting exemption from passing some subjects having regard to the qualification of the candidate. The candidates are required to pass each part of the examination (JAIIB / CAIIB) within a time limit of two years, i.e. four attempts. Initially, a candidate has to pay examination fee for a block of one year, i.e. for two attempts. In case, a candidate is not able to pass JAIIB / CAIIB examination within a time limit of one year, he can appear for a further period on one year, i.e. two attempts on payment of requisite fee.

The reimbursement shall be as under:

<b>For</b>	<b>Exam. Fee</b>	<b>Tuition Fee</b>
JAIIB	Rs.2,697/-	@ Rs.250/- per subject up to maximum of Rs.750/-
CAIIB	Rs.3,034/-	@ Rs.250/- per subject upto maximum of Rs.750/-

The Officer, upon successful completion of JAIIB/CAIIB examination, as the case may be, should make an application to the Competent Authority enclosing the fee receipt in respect of Tuition taken from a reputed intuition and also the examination fee paid to the IIB&F alongwith the certified copy of the completion Memorandum issued by the Institute after declaration of the result.

### **a) For CelSB (exam. in Information System Banker)**

(Est/HRD/63/39/06/223/17.08.2006)

To encourage the officers in good number to aspire for CelSB qualification, reimbursement of Examination Fees of Rs.2,500/ to the officers for their passing CelSB examination conducted by IIBF. The reimbursement of fees will be allowed on their submitting the

---

---

requisite certificate of passing CeISB examination issued by IIBF. The amount will be debited to the charges General (Staff Training Exp.) account.

Competent Authority in respect of Staff Posted at the branches / offices in the Regions will be the concerned Regional Head and the DGM (HRD) / AGM (HRD) in respect of the staff at the Head Office.

**c) Reimbursement of Fee – Prof. Examinations – CISA / CISM / CGEIT / CISSP**

(Est. Cir. No. HO/HRD/68/17/2010/139 dated 25/05/2010)

As per existing scheme, officers of the Bank who acquire the qualification of Certified Information System Auditor (CISA) conducted by Information System Audit & Control Association (ISACA), USA, are allowed reimbursement of 75% of the examination fees, as per the terms & conditions advised vide our Est. Circular No. Per/57/77/2000 dated 14.11.2000.

During the last few years, there has been a massive change in the field of IT implementations in the bank whereby complex IT products like CBS, Networked ATMs, Internet Banking, e-commerce, SMS Banking etc. have been implemented. These implementations have enhanced the requirement for enhancing the IT awareness amongst the staff & also for preparing them for shouldering the responsibilities in the field of IT Security, IT Governance & IT Risk Management.

During the last decade, new courses namely CISM (Certified Information Security Manager) / CGEIT (Certified in the Governance of Enterprise IT) with almost similar course contents as that of CISA, have since been introduced by ISACA. One more certification named CISSP (Certified Information Systems Security Professional) has also been started by International Information Systems Security Certification Consortium (IISCCC).

The acquisition of the above qualifications pre-necessitates obtention of these institutions' membership, including Indian Chapter Fee & also requires to keep them alive by paying Annual Fee besides maintaining minimum Continuous Professional Education (CPE) hours.

Keeping in view the emerging requirement of personnel with CISA / CISM / CGEIT / CISSP qualifications, it has been decided to allow one time reimbursement of 100% Examination Fees & Annual Certification Maintenance Fee on actual basis, **only for any one of the above qualifications**, to those officers who acquire the qualification. Besides reimbursement of Examination / Maintenance Fees, one time honorarium of Rs.10,000/- will also be permitted. The reimbursement of examination fees / payment of honorarium will be subject to the condition that **the officer concerned will have to serve the Bank for at least 3 years after getting the reimbursement** failing which the entire amount reimbursed will be refunded by him.

The existing procedure for claiming reimbursement as prescribed for CISA in our aforesaid circular dated 14.11.2000 will remain the same as under :-

1. The concerned officer shall obtain the prior permission from the Regional Head / Departmental Head, HRD Department, Head Office (for Head Office staff) for pursuing the above qualifications.
2. The concerned officer shall be required to submit their application for reimbursement of Examination / Maintenance Fee & payment of honorarium to Department of Information



---

---

Technology, Head Office through proper channel. The Department of Information Technology, Head Office shall forward the case to HRD Department, Head Office alongwith their recommendations. This will facilitate Department of Information Technology, Head Office to have first hand information of the available skill for recommending proper deployment / utilization of services of such officers, as per requirement of the Bank.

- 3.The reimbursement of Examination Fee actually paid by the officials will be a one time measure subject to the official passing the examination.
- 4.The concerned official shall have to submit with application attested copy of certificate & mark sheet passing the examination issued by the concerned Institute, i.e. ISACA / IISCC.
- 5.The concerned official shall have to submit the photocopy of the Draft by which the Examination Fee was paid by him to ISACA / IISCC.
- 6.The concerned official is required to submit a certificate issued by the Branch Incumbent of the branch (from where the Draft was issued) in respect of Rupee equivalent paid for the issuance of draft as above.
- 7.The concerned official is required to submit a proof to the effect that the amount claimed by him pertains to Examination / Maintenance Fee only, as fees other than Examination / Maintenance Fee (such as Registration / Membership Fee etc.) shall not be reimbursed under this scheme.
- 8.The Competent Authority to sanction the reimbursement of Examination / Maintenance Fees & payment of honorarium will be the General Manager (HRD), Head Office.

**b) Incentive for Passing Diploma In Treasury, Investment & Risk Management (DTIRM)**

(Est. Cir. No: HRD/66/57/2009/621 dated 24/02/2009) In order to encourage & motivate the staff to acquire the qualification of Diploma in Treasury, Investment & Risk Management (DTIRM) from Indian Institute of Banking & Finance (IIBF), Mumbai, reimbursement of full fee of the Diploma of Rs.21,000/- (including e-learning fee of Rs.15,000/-) + honorarium of Rs.1,000/- as incentive will be allowed to those staff members who pass the above Diploma on or after 01.01.2009.

**c) Incentive to Employees For Passing Diploma In Banking Technology (DBT) From Indian Institute Of Banking & Finance (IIBF), Mumbai.**

(Est. Circular No: HO/HRD/67/02/2009/43 dated 28/04/2009). IIBF Mumbai has started a certification called Diploma in Banking Technology (DBT). Keeping in view the ever increasing use of Information Technology in our Bank & specialized knowledge required to handle the same, the staff members should undergo such certification which will help them to take prudent & professional decisions related to Information Technology. Reimbursement of full examination fees of Rs.4,000/- & one time honorarium of Rs.3,000/- will be allowed to those staff members, subject to the following conditions, who acquire the above Diploma:-

- 1.All confirmed employees upto the age of 58 years.

2. The reimbursement will be on successful completion of the Course & production of certified copy of the original certificate along with fee receipts.
3. No special leave would be granted to the employees for pursuing the course.

The Regional Heads will be the Competent Authority to sanction the reimbursement of the incentive to the employees posted in the Regions. The Asstt. General Manager (HRD) will be the Competent Authority for the employees posted at Head Office.

The above Scheme is effective 01.04.2009.

**e) Incentive to Employees for Passing –**

(Est. Cir. No. HO/HRD/68/66/2010-11/838 15/03/2011 & Est. Cir. No. HO/HRD/71/67/2013-14/1038 dated 08.02.2014)

- 1. Certificate Examination In Customer & Banking Codes And Standards**
- 2. Anti-Money Laundering & Know Your Customer  
(From Indian Institute of Banking & Finance (IIBF), Mumbai.)**

We have the pleasure to inform that it has been decided to reimburse full examination fee & one time honorarium as under to those employees passing the above Certification examinations conducted by IIBF, Mumbai :-

<b>S No</b>	<b>Course</b>	<b>Exam. Fee</b>	<b>Honorarium</b>
1	Certificate Examination In Customer & Banking Codes And Standards	Rs 1,000/-	Rs 1,000/-
2	Certificate Examination In Anti-Money Laundering (AML) & Know Your Customer (KYC)  (Est. Cir. No. HO/HRD/71/67/2013-14/1038 dated 08.02.2014)	Rs 1,686/-  (Including E-learning fee - ` 562/- and first attempt examination fee - ` 1124/-)	Rs 2,500/-

The reimbursement will be subject to the following conditions: -

- a) All employees upto the age of 58 years will be eligible.
- b) The reimbursement will be on successful completion of the Course & production of certified copy of the original certificate along with fee receipts.
- c) No special leave would be granted to the employees for pursuing the course.

The Regional Heads will be the Competent Authority to sanction the reimbursement of the incentive to the employees posted in the Regions. The Asstt. General Manager (HRD) / Dy. General Manager (HRD) will be the Competent Authority for the employees posted at Head Office. The amount will be debited to the Charges General (Staff Training Expenses) Account.

The above Scheme is effective from **01.03.2011**.

**f) Incentive to Officers for Qualifying Mutual Funds Examination.**

Est. Cir. No. HO/HRD/68/65/2010-11/837 dated 15/03/2011

As per existing scheme, one time honorarium of Rs.4,000/- is paid to officers who pass a Certification Examination from the Association of Mutual Funds in India (AMFI). In terms of

directions issued by Securities & Exchange Board of India (SEBI), the certification examination would, **w.e.f. 01.06.2010**, be conducted by the National Institute of Securities Markets(NISM).

The incentive scheme for payment of one time honorarium of Rs.4,000/- for passing Mutual Funds examination will continue for NISM Certification in place of AMFI Certification on existing terms & conditions.

**g) Incentive For Passing Certificate Examination in SME Finance For Bankers From Indian Institute Of Banking & Finance (IIBF), Mumbai**

Est. Circular No. HO/HRD/68/12/2010/110 dated 13/05/2010

Reimbursement of full examination fees of Rs.1,500/- will be allowed to those officer employees who acquire the above Certification, subject to the following conditions : -

1. All officers upto the age of 58 years will be eligible.
2. The reimbursement will be on successful completion of the Course & production of certified copy of the original certificate along with fee receipts.
3. No special leave would be granted to the officer employees for pursuing the course.

The Regional Heads will be the Competent Authority to sanction the reimbursement of the incentive to the officer employees posted in the Regions. The Asstt. General Manager(HRD) will be the Competent Authority for the officer employees posted at Head Office. The amount will be debited to the Charges General (Staff Training Expenses) Account.

The above Scheme is effective **01.04.2010**.

**h) Incentive for passing Hindi Exam**

Now, the IBA, vide its letter no. CPR/HR &IR/76/597/2009-10/2979 dated 07 January, 2010 has approved the following enhancement in **One Time Incentives** admissible to employees on passing various Hindi Examinations. Accordingly, it has been decided to implement the following revised rates of incentive in the Bank w.e.f. 01.01.2010 :

	<b>For Employees in categories</b>			
	<b>A&amp;B (Rs.)</b>		<b>C &amp; D (Rs.)</b>	
	<b>Existing</b>	<b>Proposed</b>	<b>Existing</b>	<b>Proposed</b>
(a) Prabodh Examination of Hindi Teaching Scheme	250/-	<b>2000/-</b>	500/-	<b>4000/-</b>
(b) Praveen Examination of Hindi Teaching Scheme	250/-	<b>2500/-</b>	500/-	<b>5000/-</b>
(c) Pragya Examination of Hindi Teaching Scheme	300/-	<b>3000/-</b>	600/-	<b>6000/-</b>
(d) Examinations which are conducted by the voluntary Hindi Organisations and recognized by the Govt. of India (Ministry of Education and Social Welfare) as equivalent to or higher than the matriculation examination	300/-	<b>3000/-</b>	600/-	<b>6000/-</b>
(e) Hindi Diploma Course conducted by Central Hindi Directorate	300/-	<b>3000/-</b>	600/-	<b>6000/-</b>
(f) Hindi Typing/Hindi Stenography Examination	500/-	<b>2500/-</b>	500/-	<b>2500/-</b>
(g) Banking oriented paper in Hindi of IIBF		<b>3000/-</b>		<b>6000/-</b>

In addition to the honorarium paid for acquiring proficiency in Typing / Stenography in Hindi or Regional language, Hindi incentive may be paid to English typists and stenographers who do typing or stenography work in Hindi respectively in addition to English.	80/- p.m.	<b>160/- p.m.</b>	120/- p.m.	<b>240/- p.m.</b>
--	--------------	-----------------------	---------------	-----------------------

**1. For the purpose of incentives to be given on passing various Hindi Examinations, the employees have been categorized as under :**

**Category 'A'** : Employees whose mother tongue is Hindi and who can express themselves well in Hindi.

**Category 'B'** : Employees whose mother tongue is one of the following languages: Urdu, Punjabi, Kashmiri or other allied language.

**Category 'C'** : Employees whose mother tongue is one of the following languages : Marathi, Gujarati, Bengali, Oriya, Assamese and other allied languages and Sindhi.

**Category 'D'** : Employees whose mother tongue is any South Indian language or English.

2. Employees who pass various Hindi Examination including those for typing and stenography through their own efforts may be given an honorarium of one and half times of the honorarium mentioned above.
3. Employees who obtain 70% or more marks in the various Hindi examination of Hindi Teaching Scheme may be given an honorarium equivalent to one and half times of the normal honorarium.
4. Employees who pass various Hindi Examination of Hindi Teaching Scheme through their own efforts and with distinction i.e. 70% or more marks, may be given an honorarium twice the amount of the normal honorarium.

**i) Other Incentives:**

- i) Award for detection / prevention of frauds
- ii) Award and compensation – dacoity.
- iii) Reimbursement of Exam Fee of Rs.6,000/- of Diploma in Treasury Investment & Risk Management (DTIRM) Honorarium of Rs.1,000/-.
- iv) Incentive of Rs.3,000/- for acquiring National Stock Exchange Certificate in Financial Market – Depository Module (NCFM).
- v) Honorarium for obtaining / renewing Certificate in Bancassurance (Life / Non-Life/ Both) and Mutual Funds (AMFI). Rs.4,000/- for new Certificate and Rs.2,000/- for renewal.
- vii) Est. Circular No. HO/HRD/67/50/2010/12 dated 29/03/2010 – One time incentive of Rs.1000/- to all Employees of the Bank acquiring the NSDL Certificate in Depository Operations valid for 5 years w.e.f. 01.04.2009.

**(16) Silver Jubilee Awards:**

Eligibility:

- a) Employee with 25 years of 'unblemished service'. The term 'unblemished service' would mean that no penalty / punishment (other than censure / warning) has been imposed upon him during the immediately preceding 3 years or rigor of penalty was in operation, whichever was longer. The award could be released after the debarment period was over.

- 
- 
- b) AWARD : the award may be in the form of an article like wrist watch, silver or any other article of employee's choice costing an amount not exceeding Rs.4000/-.
- c) (*Est. Cir. No. HO/HRD/69/11/2011-2012/78 dated 06/05/2011*)  
The Bank may release the amount of award Rs.4,000/- **w.e.f. 01.04.2011** to the employees who have completed 25 years of unblemished service without waiting for receipt of any request from the concerned employee subject to fulfillment of the eligibility criteria for grant of this award. Accordingly, all staff members who have retired from Bank's service on reaching the age of superannuation on 30.04.2011 are eligible for the memento upto a cost of Rs.4,000/- in kind

However, the cases of employees or whom punishment has been imposed (other than Censure & Warning) during the immediately preceding 3 years or where the rigor of penalty is still in operation, such cases should be referred to HRD at Head Office.

As per Est. Cir. HO/HRD/68/29/2010/226 dated 07-07-10 the Defence Services of the Ex-Servicemen employee will be counted for the purpose of Silver Jubilee Award subject to 5 years minimum service in the Bank. All other terms and conditions of this facility shall remain the same.

**Competent Authority:** Regional Heads shall be Competent Authority to release the amount of award to the eligible employees.

**(17) Incentive Scheme for Acquiring NCFM Qualification.**

(Est. Cir. No. HRD/65/04/2008/474/29/01/2008)

As per existing scheme circulated vide our Est. Circular No. HO/HRD/63/03/2006/437 dated 23.01.2006, one time incentive of Rs.3,000/- is allowed to employees who acquire National Stock Exchange Certification in Financial Market – Depository Module (NCFM) of National Securities Depository Ltd. (NSDL) / Bombay Stock Exchange Certification Course on Dematerialization & Depository Operations (BCCD) of Central Depository Securities Ltd. (CDSL) qualifications w.e.f. 01.08.2005.

In order to ensure that NCFM qualified staff continue to be available in the Bank at all times as per requirement, it has been decided to allow the incentive of Rs.3,000/- also for renewal of the Certification The procedure for sanction of the incentive will remain the same as prescribed in aforesaid circular dated 23.01.2006.

**(18) Facilities Available to Directly Recruited Officers:**

- a) These officers were required to join at STC on their own and no fare or expenses are to be paid for their joining at STC.
- b) These officers have been allowed 7 days joining time in addition to the journey period while proceeding from STC to their respective branches of first posting. However, if they are posted at their Home Town, no joining time will be allowed to them.
- c) These officers may be reimbursed actual fare for travelling from STC to their native place and from native place to their place of first posting (subject to overall entitlement of II nd AC fare from STC to their place of posting.)
- d) These officers can draw a lump-sum amount of Rs. 7000/- in terms of Regulation 42 (3) (a) for expenses connected with packing, local transportation, insuring the baggage etc. where shifting of luggage is involved.

- e) These officers can be paid Halting / Diem Allowance for the normal journey period from STC to their place of posting at the prevailing rates as per Regulation 41 (4) (a).
- f) The officers appointed in grade II and above can be allowed facilities of conveyance / entertainment / residential / news paper and telephone at the residence immediately after their joining subject prior sanction of Competent Authority and other facilities like furniture shall be made available immediately on their confirmation in the service of the bank.
- g) With effect from June 1998 Festival Advance to Directly Recruited Officer is being allowed on completion Six Months service in the Bank. (Association's settlement dated 25.06.1998)

**(19) Own Vehicle Using for Travel on duty – Reimbursement: Regulation 41(2)(ii):**

- (a) 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 Car.
- (b) Regulation 41(2)(ii), For travel by road by his own vehicle, such rate on a kilometer basis as may be decided by the Bank from time to time, having regard to the type of vehicle used, the cost to be incurred and the terrain covered, will be reimbursed.
- (c) Officers, who use their own vehicle for Bank's work, are reimbursed travelling expenses at rates fixed from time to time. IBA has revised the above rates as under, w.e.f. 30.11.2011: (Est. Cir. No. HO/HRD/69/49/2011-2012/600 dated 30.11.2011)

S. No.	Type of Vehicle	Rates (Rs.)
1.	Four Wheeler with Engine Capacity 1000 cc or more	9.00
2.	Four Wheeler with Engine Capacity less than 1000 cc	7.00
3.	Motor Cycle / Scooter	4.50
4.	Moped	3.00

**(20) Transporting own vehicle on Transfer:**

- a) Regulation 42(2) (iii), An officer who owns a car will be eligible to claim the cost of transporting it by train to the place of transfer, at goods train rate and where the car is driven by road, the cost of so taking it, at the rates decided by the Board.
- b) Regulation 41(2)(iii), An officer who owns a Scooter, Motor Cycle or any other vehicle, will be eligible to claim the cost of transporting it to the place of transfer at goods train rate, and if the vehicle is transported by lorry, the actual lorry charges. If the vehicle is driven by road, the officer will be eligible to claim at the rates decided by the Board.
- c) (Board's decision dated 24.01.2004)  
Where vehicle is driven by Road, the cost of so taking it is to be reimbursed also at the above rates.

**(21) Transit Accommodation for NOIDA STC Training:**

---

---

With effect from June 1998 it has been agreed to allow transit facility at Delhi to the officers coming from far of places to attend Training Programmes at STC, NOIDA, in case their train arrives at Delhi after 8.00 pm. For this they are required to submit a certificate to this effect duly authenticated by the Principal, STC at the time of submission of their TA bill.

**(22) Expenses of Cleansing Material at Residence of Employees.**

Reimbursement of expenses of Cleansing Material at residence of employees has been revised to Rs.1000/- per quarter from Rs.750/- per quarter (@Rs.250/- per month) as per Est. Circular No. HO/HRD/67/42/2010/ 698 dated 31st December, 2009 w.e.f quarter ending 31/12/2009.

**Procedure of payment to be followed:**

1. Under the above Scheme, the amount will be paid to all the permanent full time & part time employees of the Bank by the branches / offices to the debit of their Suspense Account.
2. The branches / offices will seek approval / sanction for reversal of Suspense entry from their respective Regional Offices.
3. The Regional Offices in turn will sanction the payment to the branches / offices under their jurisdiction & remit the amount through TPO to the debit of their Suspense Account.
4. In turn Regional office will consolidated the amount of suspense from all the branches / offices under their jurisdiction and shall claim from the Central Accounts Office, Head Office by sending the details of the expenses.
5. The Suspense Account at Regional Office shall be reversed on receipt of TPO from the Central Accounts Office, Head Office.
6. At HO level the Est. Department will take the requisite steps for the payment to the employees posted at Head Office.

**(23) Inconvenience Allowance:**

As per decision reached in IR meeting held between the Management and Officers' Association at HO, Inconvenience allowance has been sanctioned for Officers posted at Primary Data Centre, Mumbai, DR Site, New Delhi & Service Branch, Delhi as per rates given below w.e.f. 01.08.2014:-

**1. Primary Data Centre, Mumbai & DR Site, New Delhi**

- i. Officers who are required to work in the Primary Data Centre, Mumbai & DR Site, New Delhi in Morning shift, i.e. 07:00 AM to 03:00 PM & in the evening shift, i.e. 03:00 PM to 11:00 PM shall be allowed inconvenience allowance @ Rs.4,800/- per month subject to working atleast 20 days in a month.
- ii. Officers who are required to work in the night shift, i.e. 11:00 PM to 07:00 AM shall be allowed inconvenience allowance @ Rs.8500/- per month.

**2. Service Branch, Delhi**

- i. Officers who are required to work in Service Branch, Delhi in Morning shift, i.e. 06:00 AM to 01:00 PM & in the evening shift, i.e. 02:00 PM to 09:00 PM shall be allowed inconvenience allowance @ Rs.2,500/- per month subject to working atleast 20 days in a month.

- 
- 
- ii. Officers who are required to work in the night shift, i.e. 11:00 PM to 07:00 AM shall be allowed inconvenience allowance @ Rs.200/- per day.

**(24) Training Colleges: Faculty Members – Additional Facilities:**

**a) Residential Facility**

Principal / Faculty members posted at STC and CLC will be allowed additional 10% in rent over and above their entitlement for leased accommodation if they reside within a radius of 3-5 kms. of the STC / CLC.

**b) Project Work**

Every year, during lean periods (March / September) two faculty members (out of total faculty of STC / CLC) will be identified (in block of three years posting as a Faculty member) and awarded a separate project each to work on and submit their report / presentation to the top Management. The project report and its recommendations will be published in the bank's House Journal AADHAR and other leading professional journals if the report is found to be of high order. For the purpose the identified faculty members will be allowed three weeks off from their regular teaching assignments and will be permitted to visit outstation reputed professional institutions / Bank's offices for data collection / meaningful discussions in connection with the Project after seeking approval from the Dy. Gen. Manager Per / Gen. Manager Per.

**c) Professional Training**

Each faculty member gets an opportunity to participate in two relevant Seminars ` Programmes every year, organized by Nationally Internationally recognized pioneer training institutions. For this the faculty, if desired, may put-up their specific request for a particular training programme / institution through the Principal which will be considered by H.O. on merits.

**d) Books & Journals:**

Every faculty member will be entitled to subscribe books / journals of his choice for Rs. 3000/- every year for the college library which may help him to update his discipline of teaching. The respective Principal will be the competent authorities for approvals.

**e) Lunch & Intervening Teas**

In order to provide them continuity in their teaching and interactions with the participants / guest faculty, the Principal / Faculty members will be allowed Free Lunch and tea during their presence in the College. In case of overstay beyond 7.00 p.m. Dinner will also be served to them free of charge.

All above facilities / incentives will strictly apply to faculty members only and not to other officers / staff posted in the College for other administrative functions.

**(25) Bank's Cars for Grade V & above Officers:**

**a) 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.

**b) 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 GAD 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, 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	Maximum Cost Permissible Rs.
1.	VII	Maruti Suzuki SX4	5,00,000/-
2.	VI	Maruti Suzuki Swift Dzire	5,00,000/-
3.	V	Maruti Suzuki Swift Lxi	3,50,000/-

**4. Competent Authority:**

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

**5. Ceilings on consumption of Petrol:**

S. No.	Scale / Grade	Metropolitan Centres	Other Centres
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. The Regional Heads and executives posted at Regional Inspectorate shall be submitting the same to General Administration 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.

**7. Maintenance of Credit Account:**

All executives are required to maintain credit account with petrol filling station for the fueling of car and the bill shall be paid by cheque. A security deposits of an amount equivalent to the cost of ceiling of monthly petrol or a maximum of Rs.10,000/- whichever is lower.

---

---

## **8. Personal use of 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:
  - (i) The officers who are using bank's car are permitted to use the car for personal purposes maximum upto 500 kms in a month.
  - (ii) As per the revised guidelines, if the personal mileage limit is not fully utilized in any month, the Officers are permitted to avail of the unutilized mileage within the subsequent 2 months i.e. on a quarterly basis.
  - (iii) A "quarter" for this purpose would be a period of three months commencing with 1st April of each financial year.
  - (iv) Recovery of Rs. 450/- and Rs. 600/- for non - AC and AC cars on quarterly basis for using bank's car for personal purpose up to 1500 kms. in a quarter.
  - (v) Recovery at the rate of Re.1/- and Rs. 1.25 for each km. shall be made for Non - AC and AC cars respectively when the personal usage in a quarter exceeds 1500 kms.
  - (vi) The ceiling of petrol at Metropolitan Centers is 200 Ltrs. and at other centers 175 Ltrs. for executives in Grade Scale IV.

## **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/ at Head Office from respective General Manager for performing tour duties with Bank vehicle and such permission should be sought on every occasion.

## **10. Repair/Maintenance of Bank Cars:**

- a) The austerity measures on petrol consumption, Repair & Maintenance Charges, Monitoring / submission of logbooks and statement of monthly vehicle expenses shall be submitted to GAD (HO). The suggestive measures are given as under:
  - (i) Service with change of engine oil, oil filter etc. be got done after 5000 Kms. running after availing the initial free services.
  - (ii) Rotation of tyre be got done as per manual of car to avail the maximum mileage.
  - (iii) In case of replacement of spare parts, the original may be purchased from a reputed shop and be got changed in executive's physical presence.
  - (iv) The wheel alignment, wheel balancing & tuning be got done every three months.
  - (v) At the time of service of the car, the battery be got checked up & terminals be got cleaned followed by greasing.

- (vi) 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 Heads powers the same may please 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:

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

**11. Conveyance Allowance in lieu of Bank Vehicle:**

- (i) In case the Bank car is sent for major repairs, an amount of Rs.350/- p.m. on pro-rata basis should be paid.
- (ii) In case the Officer in Scale – IV and above maintains no vehicle, actual conveyance expenses upto Rs.350/- 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:

- (i) 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.	Centers	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	

- (ii) 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.
- ii) Since in case of loss or theft of original Registration Certificate from the car, the obtention of duplicate RC is a difficult job and needs long exercise of formalities, as such the user executives should keep a photocopy of RC duly attested with the car and original RC should be kept at the concerned branch office/residence.
- 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 26/08/2009 as under:

S. No.	Accessories	Rates (Inclusive of Taxes)	
		SX4/DZIRE/AVEO/ SWIFT/ESTEEM	M-800/WAGON- R/INDICA/SANTRO/SPARK
1	Fixed seat cover (one time)	Rs.2500/-	Rs.2150/-
2	2 sets of Loose seat Cover Set (Terry Gaverdine or Makhan Jean) once in a year	Rs.2000/- (@ Rs.1000/- per set)	Rs.2000/- (@ Rs.1000/- per set)
3	Rubber foot mats set (one time)	Rs.300/-	Rs.300/-
4	Steering Cover (One Time)	Rs.200/-	Rs.200/-
5	Reading Lights (One Time)	Rs.400/-	Rs.400/-
6	Carpet (Once in 3 years)	Rs.1100/-	Rs.1100/-
7	Driver Seat	NIL	NIL
8	Car Body Cover (Once in 2 years)	Rs.500/-	Rs.500/-
9	Flag Rod	Rs.175/-	NIL
	<b>Total</b>	Rs.7175/-	Rs.6650/-

**Additional Security Items:**

SI No	Accessories	Rates (Inclusive of all taxes)	
		SX4/DZIRE/AVEO/ SWIFT/ESTEEM	M-800/WAGON-R/ INDICA/SANTRO/SPARK
1	Central Lock (Autocop) – Keyless (One Time) [If not fitted by Company]	Rs.3400/- (Excl. Esteem)	NIL
2	Gear Lock (Autocop)	NIL	Rs.1300/-

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 to Executive who are not provided with Bank's Driver.)

**16. Replacement of Vehicle:**

The replacement of Vehicles is allowed after completion of 4 years or one lac Kms. whichever is earlier. For replacement officer concern has to request to General Manager, GAD, Head Office through Regional Office/concern department with full details provided he fulfills the criteria and further operation of the old vehicle is found uneconomical,.

---

---

## 17. 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) Normally vehicle should not be taken out of Region on transfer. Wherever required due to special circumstances, prior permission for taking the car out of Region shall have to be obtained from the GM, Services, HO.
- c) Depreciation on vehicles under the control of the respective RO (including RI vehicles) and their audit will be done at their level every year. Accordingly, Depreciation for the full year 2009-10 is to be provided at ROs.
- d) 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.
- e) 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.
- f) Proper record of expenses of vehicles with log books & insurance be kept on record at ROs.
- g) The vehicle expenses statement of all bank's vehicles under the control of the ROs be sent to the Services Department, HO upto 7<sup>th</sup> of every succeeding month along with log book of the RH on the format.
- h) A quarterly statement showing allotment, disposal & addition of vehicles by the Region during the quarter be sent to the department on the formats.
- i) The due date for submission of these statements may please be included in the banks calendar of returns

## 18. 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

## 19. Deputation of Officers:

(Est. Cir. No. HO/HRD/73/2 /2015-16/7 dt. 01.04.2015)

Guidelines while utilizing the services of staff at other than place of posting:

- a) Deputation of officers has to be done in due to exigency of work at a particular centre
- b) Deputation of staff is to be done in exigencies only and it should not be made routine affair.

- 
- 
- c) The written request shall be sent by the centre/branch/office/place to the concerned Regional Office while seeking such deputation.
  - d) The Regional Office will record such requests and assess the requirement and will depute the staff after getting approval of Regional Head, who is the competent authority who can permit deputation one time-for a maximum period of 07 days only for the staff working under their jurisdiction.
  - e) It shall be ensured that once the staff is allowed for deputation to other Centre/Branch/Office, his/her Finacle ID is also transferred to the respective branch and under no circumstances any employee is allowed to work in the Finacle ID of the other staff. Accordingly, once the deputation work is completed the employee's Finacle ID shall be revert back to his parent branch/office.
  - f) Deputation request for a specific individual should not be entertained.
  - g) If a deputation is asked for completing any specific task in absence of designated staff, the staff deputed be advised to train the other staff in the branch and a confirmation letter from that branch be sought, so that such kind of requirement does not recur in future.
  - h) If in certain cases the services of an officer/staff is required in other Centre/Branch/Office/Place for more than 07 days the permission should be sought from Head Office with justification of the case and specific recommendations of Regional Head. The Competent Authority to approve such deputations shall be Managing Director & Chief Executive Officer/ Executive Director at Head Office.

## **20. Identity Cards to Retired Employees**

(Est. Circular No. HO/HRD/73/1/2015-16/5 01.04.2015)

The identity card will cover the basic information of the Ex-employees like Name, PF No, Date of Retirement, Branch/Office last worked, Retired as, Residential Address (as per pension details), Telephone No and Blood group. The following modalities shall be adopted for issuance/record keeping of the Identity Cards to be issued to the Ex-employees of the Bank.

1. The Identity card shall be issued on the prescribed cards provided by the PR & Publicity Department at Corporate Office to the Regions and no deviation in details and design shall be allowed at Regional Office level.
2. All employees of the Bank who retired from the bank on superannuation only shall be eligible for issuance of the Identity card.
3. The card shall be issued to the existing employees on their superannuation. However, for the Ex-employees who have already retired from the Bank's services and drawing pension from the Bank, it shall be issued through their pension drawing branches by the concerned Regional Office.
4. For non-pension optee retired employees the cards shall be issued by the last Region they have worked at the time of superannuation or by the Region the retired employee is availing the Annual Medical Assistance.

- 
- 
5. Employees who have left the Bank on account of Voluntary Retirement, Resignation, Compulsory Retirement, Termination, Dismissal, Removal or against whom any Disciplinary case is pending will not be eligible for receiving the Ex-employee Identity card.
  6. The Identity Card shall be issued to the ex-staff member only and it will not be transferrable to his/her family members. The Card will remain valid during the life span of the Ex-employee and it will lapse after the demise of the Ex-employee.
  7. The Regional Head shall be the Competent Authority for issuing Identity cards to Ex-employee
  8. The Regional Office shall maintain the records of all the cards issued and inform the details to the PF & Pension Department at Corporate Office regarding issuance/cancellation of such cards. The PF & Pension Department at Corporate Office shall maintain the consolidated data of such Identity cards issued by the respective regions.
  9. The Regional Office shall ensure that before issuing the Identity cards to the Ex-employees relevant proof of their latest residence address and contact number shall be obtained and the same is kept in the bank's record.
  10. In case of change in Address/Telephone No./loss of card the concerned employee will apply to the concerned Region with relevant proof of the residence/telephone no./copy of the complaint lodged with local police authorities(in case of lost card) for reissuance of the card.
  11. The Regional Offices shall ensure that all the details given in the Identity cards are correct and tallies with the employees data available with the Bank.

**21. Payment / Reimbursement of Electricity Bills (for Executives only).**

As HO/HRD/ dated 01.10.2013: Board approval date 24.09.2013: reimbursement of electricity bills for the residence of the executives in TEGS VI & VII as under:

- a) For Officers in Top Executive Grade Scale VII, the electricity bills for residence be reimbursed to the extent of 50% by the Bank through the expenses head, Charges General (Electricity) subject to maximum limit of Rs. 2000 (Rupees two thousand) per month.
- b) For Officers in Top Executive Grade Scale VI, the electricity bills for residence be reimbursed to the extent of 25% by the Bank through the expenses head, Charges General (Electricity) subject to maximum limit of Rs. 1000 (Rupees one thousand) per month.

The reimbursement shall be on the basis of production of actual electricity bills and proper receipts thereof. A proper record of the electricity bills reimbursed shall be maintained at Regional Offices/Regional Inspectorates.

**22. Annual Medical Check up Scheme:**

(Est.Cir. No. HO/HRD/69/52/2011-2012/652 dt.12.12.2011 & Est. cir. No. HO/HRD/72/77/2014-15/880 dt. 05.02.2015)

As per provisions of Annual Medical checkup scheme prevailing in the Bank all full time employees and their spouses with the age of 35 years & above can avail of the facility of health check up at any of the reputed hospitals including Government Hospitals & hospitals

---

---

managed by charitable trusts at a cost not exceeding Rs. 2000.00/- per person in one go once in 12 months as a measure of staff welfare.

The reimbursement of such expenses is allowed against submission of requisite bills once in 12 month. Once in 12 months may be treated as a calendar year i.e. January to December and the employee may be allowed to avail the said facility accordingly as per his/her requirement any time during the calendar year w.e.f. 2015.

### **23. Reimbursement of Expenses to Officers For Domiciliary Treatment**

(Est. Cir. No. Ho/HRD/68/61/2010-2011/733 Dated 01.02.2011)

As per Est. Cir. No. Per/53/16/96/327 dated 12.03.1996, presently, the following ailments/diseases are covered for reimbursement of medical expenses to officers under the domiciliary treatment scheme:-

Cancer, Tuberculosis, Paralysis, Cardiac Ailment, Pleuresy, Leprosy, Kidney Ailment, Leukaemia, Thalaseamea, Epilepsy, Parkinson's Disease, Psychiatric Disorders and Diabetes.

#### **New additions to the list:**

Hepatitis-B, Haemophilia, Myaestheniagravis, Hepatitis-C, Wilson's Disease, Ulcerative Colitis, Epidermolysis Bullosa, Venous Thrombosis (not caused by smoking), Aplastic Anaemia, Psoriasis, Third Degree Burns, Rheumatoid Arthritis, Hypothyroidism and Hyperthyroidism.

The disease/ailment as above should be certified by the concerned Doctor/ Specialist of a recognized Hospital and Bank's Medical Officer. The cost of medicines etc. in respect of domiciliary treatment shall be reimbursed to the extent of 100% in case of an Officer and 75% in case of his dependent family members for the period stated in the Specialist's prescriptions. If no period is stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

### **24. Certain facilities Disability Category employees for efficient performance:**

(Est. Cir. No. Ho/HRD/72/73/2014-15/822 Dated: 12.01.2015)

The competent authority on the basis of instructions received from the Department of Financial Services, Ministry of Finance has approved the following facilities to PWD employees to enable them to perform their duties efficiently:

1. Pre-promotion training will be provided to PWD employees.
2. Hi-tech/latest technology assistive devices may be provided as per the requirement of the PWD employees to improve their efficiency after due assessment of their needs.
3. As a measure of Grievance Redressal mechanism for PWD employees, a Committee headed by the Chief General Manager (HRD) and assisted by two other members has been constituted at Corporate Office. Aggrieved PWD employees may forward their grievances through proper channel to the Committee.
4. Special Casual Leave may be provided to PWD employees for 4 days in a calendar year for specific requirements relating to their disabilities. The leave shall be sanctioned at Regional Office level. Further, 10 days Special Casual Leave in a calendar year may be provided to PWD employees in a calendar year subject to exigencies/specific requirement relating to their disabilities. The sanction for 10 days Special Casual Leave shall be granted at Head Office level.

### **25. Incentives to Officers Posted to North Eastern Region:**



Further to est. cir. No (s).PER/41/39/171/ dated 02-05-1984 and PER/44/30/130 dated 13-04-1987 regarding ad-hoc and temporary incentive to officers employees posted in the North Eastern Region, which have been modified from time to time as under:

Retention of accommodation at earlier place of their posting or in any places indicated of their choice and provision of free furnished singly accommodation at NER.

Payment of mid academic transfer allowance for the entire period of their stay in NER if his / her children do not join NER.

- a) Ad-hoc and temporary monetary incentives at the rate of 12.50% of basic pay subject to a maximum of Rs.1,500/- per month for the duration of their active duty in NER.
- b) Yearly leave travel concession to the place where his/her family resides.
- c) Preferential transfer to any place of his/her choice (out of 3 places indicated on completion of tenure of 2 years of stay in NER).

The above incentive is applicable in respect of both; the existing employees transferred / posted from other region to North Eastern Region as well as, new recruitees belonging to other regions but are posted on their first appointment to NER.

Now, in pursuance of guidelines received from the government, it is informed that ceiling of ad-hoc and temporary incentives to officers posted in the NER has been revised as under:

- a) The incentive shall be 20% of basic pay with minimum Rs.3,000/- per month and maximum Rs.7,500/- per month.
- b) Officers belonging to a State in North Eastern Region but posted in other States of North Eastern Region shall also be eligible.

The above revision in the incentives is effective from **26-09-2014**.

## **26. Policy for Ten Days Mandatory Leave:**

(Est. Cir. No. HO/HRD/71/36/2013-14/619 30.09.2013)

As a preventive vigilance measure, 'the Policy for ten days mandatory leave' is as under:

1. Officers / Non-subordinate staff at branches / offices will be required to take an annual leave of 10 consecutive work days duration.
2. It will be mandatory to avail leave once every calendar year.
3. Staff at the branches/offices will avail leave one by one by rotation and the same shall be planned in such a manner that normal working is not affected. For example, in case there are 5 / 6 staff in the branch, they should plan such mandatory leave in a way that not more than one officer staff is on leave at any point of time. The Branch Incumbent shall coordinate and monitor the same. The leave can be availed in any part of the year and not necessarily towards the end of the year. Staff will give the options in the beginning of the year and the same will be considered by the concerned Branch Incumbent / Regional Head. Regional Heads shall maintain proper roster for leave to the Branch Incumbents.
4. Application for leave shall have to be submitted 30 days in advance.
5. Leave request shall ordinarily not be declined, unless otherwise there is emergent situation in branch/office.

---

---

6. During the leave period any business interaction with staff shall be minimal.

7. The Policy will come into **effect from 01.01.2014**.

However, in case of administrative exigencies, Bank will have the discretion to cancel / decline request of an employee for such leave but the Competent Authority will have to record specific reasons for that. The alternate dates when the leave can be availed may be informed to the employee concerned.

### **27. Employment after Retirement:**

(Est. Cir. No. HO/HRD/72/ 51 /2014-15/581/ 14.10.2014)

Please refer to our Establishment Circular No. Per/58/74/2001/124 dated 24.08.2001. We have to advise that the Board of Directors of the Bank have revised the Competent Authorities for the purpose of allowing officers of the Bank to accept employment with Private Sector concerns after retirement from the Bank's service, under the Oriental Bank of Commerce (Employees') Pension Regulations, 1995 and Oriental Bank of Commerce Officer Employees' (Acceptance of jobs in Private Sector Concerns after Retirement) Regulations, 2000, as under:

<b>Competent Authority</b>	<b>Jurisdiction</b>
Chief General Manager (HRD)	For Officers in Scale – I & II
Executive Director and in his absence Chairman & Managing Director	For Officers in Scale III & IV
Board of Directors	For officers in Scale – V & above

### **28. Writing Name & Designation in Each Communication**

(Est. Cir. No. HO/HRD/72/20/2014-15/174 07.06.2014)

In compliance of the order dated 19.05.2014 passed by Hon'ble High Court of Delhi in Contempt Petition (C) No. 257 of 2014, all officers are advised to ensure that the communications emanating from their desks and signed by them on behalf of Bank, invariably carry their names written clearly in **capital letters** beneath their signatures and their designation.

Please note that non compliance of the said instructions shall be treated as misconduct attracting disciplinary action under major penalty proceedings as per the provisions of OBC Officer Employees (Discipline & Appeal) Regulations, 1982.

### **29. Grievances Relating to Disciplinary Actions:**

(Est. Cir. No. HO/HRD/72/ 6 /2014-15/37 16.04.2014)

In course of recent interviews for promotions, some of the candidates while interacting with the Top Management have given an impression as if large numbers of disciplinary cases are pending and in some cases the charges framed are not very material. We understand that the above impression is devoid of facts.

As a measure of reassurance to the employees, it has been decided that if some employee, against whom disciplinary action is pending, feels that the charges levelled against him/her need to be relooked at, he/she may bring it to the notice of the top Management on the mail ID obced@obc.co.in for redressing the grievance. Please be brief while listing out charges and your version thereon.

### **30. Staff Grievances:**

Of late it has been observed that Employees / Officer directly contact Top Management through e-mails / letters and sometimes even call telephonically / VOIP. This approach of the staff was never appreciated and a circular has already been sent to all the Branches that staff must desist from approaching to the Top Authorities directly for normal administrative matters.

However, keeping in view the sentiments of staff making an attempt to convey their problems to Top Management an e-mail **staffgrievances@obc.co.in** has been created, under direct access of Chief General Manager (HRD). Henceforth, staff members who have exhausted their all efforts at local level and want to approach to top management may convey their problem on above mentioned E-mail id. It is further reiterated that no staff member shall directly approach to the office of Chairman & Managing Director / Executive Director but will approach through above mentioned e- mail id only.

It is pertinent to mention that it shall be the endeavour of the Management to resolve the grievances raised by any employee at the earliest but within the framework of policies / rules of the Bank.

This procedure will come into force with immediate effect and it is expected that all staff members will follow the procedure meticulously.

### **31. Discipline & Punctuality**

(Est. Cir. No. HO/HRD/70/59/2012-13/750 28.01.2013)

As per HO circular: Of late, it has been observed that the instructions issued from time to time in respect of maintaining discipline and punctuality and wearing of proper uniform provided by the bank by the members of subordinate staff while on duty, have not made desired impact on some of the employees. They are not attending the branch/office in time, do not observe lunch intervals as prescribed, leave branch/office either before scheduled time or remain absent from their seats during the working hours. Some of them have developed the habit of proceeding on leave without sufficient cause and without proper sanction in advance and do not follow the rules prescribed for availing leave which is highly subversive of discipline and adversely affects the efficiency and working at the branches/offices.

All the Branch Incumbents, Regional Heads and Departmental Heads are advised to ensure that all the employees at their branches and offices meticulously follow the instructions with regard to observance of discipline, punctuality and attendance, which are reproduced hereunder:-

1. Every employee shall sign the attendance register as soon as he / she enters the office.
2. Attendance after grace period of 10 minutes without proper permission be treated as late attendance and marked late in the attendance register.
3. Any three such late marking during a month will attract memo advising the concerned employee to be punctual.
4. If any employee persists in late coming, action be taken against him in accordance with the provisions of Bipartite Settlement/Discipline and Appeal Regulations.

---

---

5. Employee who comes half an hour late without permission be sent back unless he gives a convincing reason and his past record in the matter of punctuality is good and in that case his/her leave account be debited one day casual leave. If there is no casual leave such and absence for that day be treated as without pay.

6. All the members of the subordinate staff at branches/Office should wear the uniform supplied by the bank, while on duty. In case of erring subordinate staff, action be taken against him/her in accordance with provisions of the Bipartite Settlement.

### **32. Direct Irrelevant Communication:**

(Est. Cir. No. HO/HRD/70/46/2012-2013/632 10.12.2012)

It has been observed that some staff members in their individual capacity or as Branch Incumbents have been sending communications/e-mails directly to the Chairman & Managing Director / Executive Director of the Bank. Most of the times such communications have been observed to be vague, irrelevant without any concrete substance and the same result in avoidable wastage of time in handling such correspondence, without any meaningful outcome. Such type of practice by the staff has not been appreciated by us. Even if, some employees / officers have any grievances etc., there is an appropriate mechanism to follow through proper channel i.e. through Branch Incumbent / Regional Head, who can either resolve the issue or refer to Head Office with their views. The platform of respective Federation / Association is also available for taking up issues with the management at appropriate time.

Through this communication it is informed that such communications/e-mails directly received from the staff in future shall not be entertained besides inviting appropriate disciplinary action against the concerned staff for lodging false / frivolous complaints.

### **33. Updation of Mobile Number Details & Staff Photograph in HRMS Package**

(Est. Cir. No. HO/HRD/ 70 / 64 / 2012-13/ 833 07/03/2013)

The issue of the recent cases of online and credit card related frauds was taken up in the meeting of Information Security Steering Committee (ISSC) held in the month of January 2013. The committee has advised to make a depository of Mobile Numbers of all employees so that Security Tips to all employees be sent on their mobile numbers. It is also desired that all staff members avail the facility of SMS Alert on their mobile numbers. As a proactive measure the bank has decided to make a repository of the mobile numbers of all staff of our bank. Each staff is advised to update his mobile number details in the HRMS package immediately. This will help in their getting immediate SMS Alerts regarding online and credit card related security threats on a regular basis. The steps for staff updating his mobile numbers in HRMS package is as follows :

SELF SERVICE \_ PERSONAL INFORMATION \_ PHONE NUMBERS

Here the staff is required to Add/update his latest Official/Personal or both mobile number. Further we have also incorporated provision of uploading the staff Photograph in the HRMS package wherein a staff can upload the same at his end. This staff photograph after uploading will be reflected in the staff Bio-data. The steps for staff updating his Passport Size Photograph in HRMS package is as follows :

SELF SERVICE \_ BIO-DATA \_ UPLOAD PHOTO \_ ADD PHOTO \_ BROWSE (PHOTO FILE) \_ UPLOAD



**Purity, Patience, and Perseverance are the  
three essentials to success, and above all – love**

□Ê