



# HUMAN RESOURCE e-MANUAL

## मानव संसाधन संग्रहिता

30.09.2022



## The Vision Statement

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

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# MISSION STATEMENT







## LEADER'S MESSAGE

Dear Unionites,

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

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

booklet, “**मानव संसाधन संग्रहिता**” (**Manav Sanshadhan Sangrahitā**) containing all HR-related information in one place. It's a rich source of information on HR products, policies, and various staff welfare schemes and benefits.

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

Best Wishes .....



Yours Sincerely

**A Manimekhalai**  
**(MD & CEO)**





**Dear Unionites !**

The real strength of any organization largely depends upon the strength and capabilities of their people. Development of human resource to their maximum potential is the core HRD efforts in an organization. Human resource always looks for new ways to empower the workforce with knowledge and information, that enables employees to understand and contribute to organizational performance.



**“मानव संसाधन संग्रहिता” (Manav Sanshadhan Sangrahit)** is an effort made by the training system to empower workforce with valuable knowledge and information on HR related policies, product and procedures. It will not only provide the guidance and information on HR issues but also will work as a single guide for all HR related information.

I compliment the effort made by the Staff college in compiling all HR related resource material in single booklet. This initiative of our Learning and Development team is another step towards the continuous improvement of our workforce.

**“When people are financially invested, they want a return. When people are emotionally invested, they want to contribute.”**

Best Wishes.....

Yours Sincerely

**Rajneesh Karnatak**  
(Executive Director)





Dear Unionites!

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



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

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

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



Yours Sincerely

**Lal Singh**  
(Chief General Manager-HR)



Dear Unionites,

Knowledge is a critical organizational resource. One of the key functions of the Human Resource department is to update and upgrade their human resource by enhancing their level of knowledge, sharpen skills and by setting right kind of work environment.

In today's knowledge-based economy where an organization's most valuable asset has shifted from physical capital to knowledge capital, organizations develop systematic processes to create and leverage knowledge. “मानव संसाधन संग्रहिता” (Manav

Sanshadhan Sangrahitita) is one of efforts in this direction from our training system, which is a comprehensive guide of all HR related knowledge and information useful for all segments of our workforce.



I Appreciate the efforts made by the Staff college for this innovative idea of compiling all HR related resource material in a single booklet.

Best wishes.....



Yours Sincerely  
G N Das  
(General Manager~ HR)





Dear unionites!

“The Beautiful thing about learning is that nobody can take it away from you.”

The goal of learning and development is to develop or change the behavior of individuals or groups for the better, sharing knowledge and insights that enable them to do their work better, or cultivate attitudes that help them perform better.

Learning and development is a systematic process to enhance an employee’s skills, knowledge, and competency, resulting in better performance in a work setting. Specifically, *learning* is concerned with the acquisition of knowledge, skills, and attitudes. *Development* is the broadening and deepening of knowledge in line with one’s development goals.

As the process of learning is a continues thing, I am sure that this HR Manual “ **Manav Sansadhan Sangrahitam**” (“**मानव संसाधन संग्रहिता**”) will add to the process of individual learning and development which in turn will add to the growth of the organization.

“Learning is not attained by chance, it must be sought for with ardor and attended to with diligence.”

Enjoy reading and keep learning.....



Yours Sincerely

**Annapurna S**  
(General Manager -LND)



Dear Unionites!

Training and development is an attempt to improve current or future employee performance by increasing an employee's ability to perform through learning, usually by changing the employee's attitude or increasing his or her skills as well as knowledge.

We are committed to provide our employees a stable work environment with equal opportunity for learning and personal growth. Creativity and innovation are encouraged for improving the effectiveness of the organization.



The HR Manual “मानव संसाधन संग्रहिता” is an attempt to combine all the HR policies and procedures together on a single platform in nutshell which is easier and convenient to access by all the employees.

I am sure that the compilation of all the HR policies and procedures of our organization at one platform that is HR Manual will be useful for all of you at the same time making the process of learning and gaining knowledge easier and faster.

“Learn today for perfect tomorrow”

Happy Reading.....



Yours Sincerely

Hrishikesh Mishra

DGM & Principal  
Staff College

# CoE Team People Excellence



Hrishikesh Mishra



Deepak Nagar



Sachin Bansal



Dinesh Mishra



Akhilesh Shukla



Ujjwal Kant



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# HR Vision

**“Be a trend setter in providing the best employment experience to become the bank of 1<sup>st</sup> choice”**

## HR Mission

‘SASHAKTikaran of the Workforce’

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

## HR Values

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

## SECTION 1: OFFICER'S



# *Section: 1* **OFFICERS**



Circular Letter:18822 dated 01.07.2022

### Highlights

- ❖ The banking industry is continuously evolving with new banking trends and technological advancements every now and then. In order to keep up with the changes in the banking industry a new initiative, Union THINK TANK is launched.
- ❖ Union - THINK TANK is formally launched by our MD & CEO, MS. A Manimekhalai today i.e. on 1 July, 2022.
- ❖ The Union - THINK TANK is a group of creative and critical thinkers who will be responsible for Idea generation and execution of feasible ideas in the Bank.
- ❖ A dedicated mail id: [unionthinktank@unionbankofindia.bank](mailto:unionthinktank@unionbankofindia.bank) has been created wherein all staff members can give their suggestions with respect to Idea generation, new business strategies, latest banking technology, global practices etc.

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

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

THINK TANK Building the Future



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

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

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

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

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

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

**Circular Letter No.:20722 Date: 16.07.2022**

**1. Background**

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

**The EmpowerHIM Committee:**  
A Committee consisting of male members for counselling and grievance redressal of male employees.

**The EmpowerHER Committee:**  
A Committee consisting of female members for counselling and grievance redressal of female employees.



**2. Objective of the Committee :**

2.1. The interaction of the Committee members and target group of employees is aimed at promoting and driving the vision of the Management on ground with all employees, ensuring motivation and engagement of the employees at all levels.

2.2. The Committee shall encourage the employees to speak up or share concerns regarding their career trajectory, performance improvement, hindrances for the same and give suggestions regarding their skilling & grooming etc.

2.3. The purpose of formation of these Committees is to provide employees a forum where they can approach for their career counselling and share the challenges faced by them which might be affecting their productivity.

**3. Committee Constitution:**

3.1. The Committee formation at each Zonal Office and Central Office Level shall be as under:

3.1.1. Two Committees, one of 3-4 male members and one of 2-3 female members is to be formed at each Zonal Office.

3.1.2. Two Committees, one of 5-7 male members and one of 4-6 female members is to be formed at Central Office.

3.2. Every month a new target group of employees is to be selected.

3.3. Each member of the Committee shall act as representative of the month at least twice during the tenure of the Committee from July to June every year and shall be responsible for driving the Committee proceedings.

4. Selection of Members of Committees:

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

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

4.3. The tenure of each Committee shall be for a period of 12 months from July to June of the following year and the members of the Committee need to be re-appointed or changed every 12 months. A single member may be re-appointed in between the tenure of the Committee in cases where the existing members may be transferred out of the Zone, opt for VRS, retire or in case of any other exigency.

5. Selection of Target Group of Employees:

5.1. Every month a target group of 15-20 employees based on similar characteristics or demographics is to be selected for interaction by each Committee.

5.2. The Committee shall reach out to the targeted group of employees of the month and plan the meeting of the month depending on the availability of the Committee members and the target group.

6. Composition & Governance Structure of the Committees:

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

Particulars	Zonal Office Level		Central Office Level	
	For Men EmpowerHIM	For Women EmpowerHER	For Men EmpowerHIM	For Women EmpowerHER
No of Committees	18	18	1	1
Frequency of Meetings	Monthly	Monthly	Monthly	Monthly
Number of Committee Members	3-4 male members	2-3 female members	5-7 male members	4-6 female members
Scale of Committee Members	Scale 4/5	Scale 3/4/5	Scale 4/5	Scale 4/5
Monthly meeting cadence	Resolve & highlight issues faced by the officers in their jurisdiction • Each member of the Committee to act as the 'representative of the month' once who shall be ; - Responsible for arranging the meeting and submitting the Committee report - Nominate the representative for the next month so as to give opportunity to all members to participate.			
Monthly Committee Report	❖ For Zonal Committees : To Zonal Head and Central Office Committee ❖ For Central Committee : To CO Committee Head			
Monthly turnaround time for addressal	❖ Close all open issues before the next Committee meeting ❖ Concerned supervisory committee to give a concurrence on issue addressal.			

7. Monitoring, Tracking & Governance at Central Office Level For proper monitoring & governance, the Central Office Level Committee shall be headed by Scale 6 Officer to oversee progress & debottleneck all key challenges across the Zones. The identification of the Head (Scale 6) for this Committee will be done by CGM HR-in-charge.

7.1. Significance & Role of this Committee

7.1.1. A committee at the Central Office Level will be the leadership committee for the entire bank-wide committee structure to be formed with this exercise.

7.1.2. This committee shall play two key roles:

- Be instrumental in the implementation and execution of the committee structures
- Act as a leadership committee overseeing developments & progress of all other committees

7.2. Structure & Composition of the Committee

- 7.2.1. This leadership committee shall be led by a Scale 6 officer within HR vertical.
- 7.2.2. It shall consist of 5-7 male members for the EmpowerHIM Committee at Central Office Level from Scale 4/5.
- 7.2.3. It shall consist of 4-6 female members for the EmpowerHER Committee at Central Office Level from Scale 4/5.
8. Execution Roadmap for Committee Structure:  
A Standard Operating Procedure (SOP) along with detailed execution roadmap has been designed for the EmpowerHIM Committee and is attached as Annexure I and for EmpowerHER Committee is attached as Annexure II.

Timelines for rollout ft Execution:

Sr No	Activity & Timelines
1	Creation of Central Office Level Committee and Zonal Office Level Committees latest by July 15, 2022
2	Initiation of Committee Meetings from 15 <sup>th</sup> week of August, 2022

Annexure I - Empower HIM Committee SOP & Execution Roadmap

Standard Operating Procedure & Execution Roadmap

Committees Structure for Career Counseling & Business Development Opportunity at Union Bank

Contents of the document

Standard Operating Procedure

- 1 Objective of Career Counselling & Business Development Opportunity Committee
- 2 Formation of Committees
- 3 Selection Criteria for Committees
- 4 Selection Criteria for Target Group
- 5 Composition & Governance Structure of the Committees
- 6 Process to be followed during Committee Meeting
- 7 Submission of Reports
- 8 Monitoring, tracking ft governance

**Execution Roadmap**

- 9 Timelines for the rollout & execution
- 10 Creation of Central Office Leadership Committee
- 11 SOP Design & targeted communication to ZO
- 12 Selection of committee members
- 13 Onboarding workshop for all committee members (ZO,CO level workshops)
- 14 Initiation of Committee Meetings

1. Objective of Career Counselling & Business Development Opportunity Committee :

- 1.1. The purpose of the EmpowerHIM Committee is to create a forum for our male employees where they can approach for their career counselling, skilling & grooming, and have meaningful discussions on their productivity and grievance redressal.
- 1.2. The interaction of the Committee members and target group of employees is aimed at promoting and driving the vision of the Management on ground with all employees, ensuring motivation and engagement of the employees at all levels.
- 1.3. The Committee shall encourage the employees to speak up or share concerns regarding their career trajectory, performance improvement, hindrances for the same, and give suggestions regarding their skilling & grooming etc.
- 1.4. The purpose of having gender-sensitive Committee is to understand the employees better, as men and women have differential needs, different career aspirations and different challenges faced at workplace.

2. Committees Constitution :

- 2.1. A Committee consisting of male members shall be formed at each Zonal Office and Central Office Level for counselling male employees with respect to their careers and exploring new business opportunities:
  - 2.1.1. A Committee of 3-4 male members is to be formed at each Zonal Office.
  - 2.1.2. A Committee of 5-7 male members is to be formed at Central Office.
- 2.2. The EmpowerHIM Committees are required to meet once in a month with a targeted group of 15-20 employees. Every month a new target group of employees is to be selected.
- 2.3. Each member of the Committee shall act as representative of the month at least twice during the tenure of the Committee from July to June every year and will be driving the committee proceedings.

3. Selection Criteria for Committee:

3.1. Zonal Heads may nominate Scale 4/5 male employees as members from their regions. These employees should be a diversified mix of employees from branches across MUSR categorization of branches, back offices, central processing centres etc. The final members of the Zonal Office Level Committee shall also be selected by the Zonal Head.

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

3.3. The tenure of each Committee shall be for a period of 12 months from July to June of the following year and the members of the Committee need to be reappointed or changed every 12 months. A single member may be re-appointed in between the tenure of the Committee incases where the existing members may be transferred out of the Zone, opt for VRS, retire or in case of any exigency.

4. Selection Criteria for Target Group :

4.1. The target group of employees each month can be selected by the Committee members based on various criteria. Some of the examples for selection of the target group can be high performing employees not opting for promotion process, poor performers identified through the Prerna scores, employees of a particular age group, employees of mid-size branches, employees nearing retirement age, probationary officers, employees undergone disciplinary proceedings etc.

4.2. The Committee shall reach out to the targeted group of employees of the month and plan the meeting of the month depending on the availability of the Committee members and the target group.

5. Composition & Governance Structure of the Empower HIM Committee :

Particulars	Zonal Office Level	Central Office Level
No of Committees	18	1
Frequency of Meetings	Monthly	Monthly
Number of Committee Members	3-4 male members	5-7 male members
Scale of Committee Members	Scale 4/5	Scale 4/5
Monthly meeting cadence	Resolve & highlight issues faced by the officers in that jurisdiction Each member of the committee to act as the representative of the month once - Responsible for arranging the meeting and submitting the committee report At the end of the monthly meeting they have to nominate the representative for the next month so as to give opportunity to all members to participate.	
Monthly Committee Report	For Zonal Committees : To Zonal Head and Central Office Committee • For Central Committee : To CO Committee Head	
Monthly turnaround time for addressal	Close all open issues before the next committee meeting • Concerned supervisory committee to give a concurrence on issue addressal.	

6.Process to be followed during Committee Meeting :

The Committee shall undertake general counseling of the target group of employees during their meeting, followed by the process enumerated below:

Sr	Process	Details
1	Issue Identification	Employees to reach out on business performance/career related issues - Formal channels - Mailers, Periodic surveys, Grievance Portal - Informal channels - 1:1 connects at office, WhatsApp, MS Teams, reaching out to employees
2	Issue Resolution	All issues to be collated & discussed in the monthly meetings • Monthly progress report (pre-defined standard format) to be shared ahead
3	Issue escalation	Zonal Committee to intervene on all open/critical issues raised across their regions • Central committee to intervene on all open/critical issues by Zone/CO
	Resolution communication	Required communication to relevant stakeholders/ employees • Need based/issue-based communication decision
	Monitoring & Reporting	Centralized repository & tracking to Central Office Level Committee • Active interface with Union Bank Think Tank for exchange/ resolution of issues

7. Submission of Reports



7.1. After every committee meeting, the Zonal Level Committee representative for the month shall compile a report of the meeting and submit the same to their respective Zonal Head and Central Office Level Committee by the 15th of the succeeding month.

7.2. After every committee meeting, the Central Office Committee shall compile a report of the meeting and submit the same to the Head of the Central Office Level Committee by every 25th of the succeeding month.

## **8. Monitoring, Tracking & Governance**

For proper monitoring & governance, it is recommended that the Central Office Level Committee be headed by Scale 6 to oversee progress & debottleneck all key challenges across the Zones. The identification of the head (Scale 6) for this committee will be done by CGM HR-in-charge.

### 8.1. Significance & Role of this Committee

8.1.1. A committee at the Central Office Level will be the leadership committee for the entire bank-wide committee structure to be formed with this exercise.

8.1.2. This committee shall play two key roles:

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

### 8.2. Structure & Composition of the Committee

8.2.1. This leadership committee shall be led by a Scale 6 officer within HR vertical.

8.2.2. It shall consist of 5-7 members at Central Office.

8.2.3. Scale requirement of 5-7 members : Scale 4/5

### 8.3. Role in the execution process

8.3.1. This committee shall be responsible for the initial set of activities owning the entire process of creating the SOP till the final rollout of the committee structure.

8.3.2. The committee will also be the face of all such committees which will be formed as part of this process and thus, drive their creation from a central level.

8.3.3. This committee will be responsible for addressing all peculiarities of the new structure to be put in place.

## **Execution Roadmap for Committee Structure**

It is imperative to have a clear execution roadmap with target timelines to ensure successful execution of this new committee structure being set up at Union Bank for the first time, targeted specifically at career counselling, performance improvement & business/work related challenges faced by employees in their day to day lives.

### 9. Timelines for rollout & execution

Sr No	Activity & Timelines
1	Creation of Central Office Level Committee and Zonal Office Level Committees latest by July 15, 2022
2	Initiation of Committee Meetings from 1st week of August, 2022 onwards

### 10. Creation of Central Office Leadership Committee

10.1. Identification of the head (Scale 6) for this committee by CGM HR-in-charge in consultation with ED in-charge & MD Office team  
10.2. Identification of the 4-5 members (Scale 4/5) to support the head in driving progress tracking, highlight key challenges & issues resolved & unresolved for employees across Central Office, Zonal Office

## 11. SOP Design a targeted communication to ZOs

11.1. Detailed SOP design a communication material for all 4 types of committees on-ground.

11.2. Dashboard reports ft templates creation

11.2.1. Comprehensive templates to be designed for all 4 committee structures (standardized template) to ensure consistency in reporting & adherence to guidelines laid down for this committee structure

11.2.2.SOP to be created on how to fill these reports monthly a submission rhythm.

11.2.3.The onus of creating, managing and maintaining the above mentioned repository shall lie with the Leadership at Central Office Level Committee. This Committee will ensure the completeness of the same at all time.

11.2.4.A feedback system to be planned for the initial 4 months to capture any concerns faced by any employee or the committee member with the set committee system process.

11.3. Communication Plan

11.3.1.Marketing & awareness collaterals (posters, SOPs etc.) to be created & circulated with CO, ZO.

11.3.2.Marketing a awareness collaterals (posters, SOPs etc.) to be created & circulated with Final selected members (subsequently)

11.3.3.Marketing & awareness collaterals (posters, SOPs etc.) to be created & circulated with entire employee base (Clerks, Scale 1, Scale 2,Scale 3, Scale 4)

11.3.4. Level 1 targeted communication targeted to Central Heads, Zonal Heads (after selection) for driving awareness across all employees in their respective zones and regions. They will be liable to answer the queries pertaining to this new system by any employee moving forward.

11.3.5.Level 2 communication to target audience (Clerks, Scale 1-4) about the modalities of the program along with details like the forums of expressing their concerns. The communication to strongly resonate the importance of the committees for the officers professional growth.

11.3.6.The communication plan shall include interactive set of activities so that the employee base are engaged and motivated to be part of the system. All employees should be able to see this system as an opportunity to benefit them across all professional fronts.

12. Selection of Committee Members

12.1.1.on the basis of the defined and approved SOP, the first selection process will be conducted for both the levels Zonal Office Level and Central Office Level.

12.1.2.The selection thus made will remain valid for the initial 12 months (July 2022- June 2023)

12.1.3.Any change due to postings/request transfers to be accommodated to be highlighted by Unit Heads (CO - GM HR, ZO Head) on a timely basis to Central Office Level Committee.

13. Onboarding workshop for all Committee Members

13.1. Dedicated workshops to be conducted for selected committee members for generating awareness, sharing key expectations a plan for the entire 1 year

- To be conducted in groups of ZOs together

13.2. Supporting materials, FAQ ft survey rollout inviting queries & expressing enthusiasm levels to be designed ft rolled out

13.3. Requirements for selecting target members in each Zone and Central Office for the 15` meeting to be discussed & deliberated

13.4. Clear timelines to be shared with them to identify the employees for first meeting starting July.

14. Initiation of Committee Meetings

Monthly cadence of meetings to be defined & aligned with committee members during awareness session (as proposed below)

14.1. **15th of every month** - for Zonal Committee meetings to be concluded & monthly report to be submitted to central committee

14.2. **25th of every month** - for Central Committee to be concluded & monthly report to be submitted to Central leadership committee

## **Annexure II - EmpowerHER Committee SOP & Execution Roadmap**

### **Standard Operating Procedure & Execution Roadmap**

Committee Structure for Career Counseling & Business Development

Opportunity at Union Bank

Contents of the document

### **Standard Operating Procedure**

1 Objective of Career Counselling & Business Development Opportunity Committee

2 Formation of Committees

3 Selection Criteria for Committees

4 Selection Criteria for Target Group

5 Composition & Governance Structure of the Committees

6 Process to be followed during Committee Meeting

7 Submission of Reports

8 Monitoring, tracking & governance

### **Execution Roadmap**

9 Timelines for the rollout ft execution

10 Creation of Central Office Leadership Committee

11 SOP Design & targeted communication to ZOs

12 Selection of committee members

13 Onboarding workshop for all committee members (ZO, CO level workshops)

14 Initiation of Committee Meetings

### **1. Objective of Career Counselling a Business Development Opportunity Committee :**

1.1. The purpose of the EmpowerHER Committee is to create a forum for our female employees where they can approach for their career counselling, skilling a grooming, have meaningful discussions on their productivity and grievance redressal.

1.2. The interaction of the Committee members and target group of employees is aimed at promoting and driving the vision of the management on ground with all employees, ensuring motivation and engagement of the employees at all the levels.

- 1.3. The Committee shall encourage the employees to speak up or share concerns regarding their career trajectory, performance improvement, hindrances for the same, give suggestions regarding their skilling a grooming etc.
- 1.4. The purpose of having gender-sensitive Committee is to understand the employees better as men and women have differential needs, career aspirations and challenges faced at workplace.
- 1.5. The EmpowerHER Committee is aimed at promoting Union Bank as a women friendly employer brand by promoting women employee participation in promotion process and by encouraging women employees to take-up leadership roles through career counseling.
- 1.6. This will also provide a forum for pro-active addressal of frequent issues and biases through mentorship and counseling.

**2. Formation of Committees :**

2.1. A Committee consisting of female members will be formed at each Regional Office Level, Zonal Office Level and Central Office Level for counselling female employees with respect to their careers and exploring new business opportunities:

2.1.1. A Committee of 2-3 female members is to be formed at each Zonal Office

2.1.2. A Committee of 4-6 female members is to be formed at Central Office

2.2. The EmpowerHER Committees are required to meet once in a month with a targeted group of 15-20 female employees. Every month a new target group of employees is to be selected. 2.3. Each member of the Committee shall act as representative of the month at least twice during the tenure of the Committee from July to June every year and will be driving the committee proceedings

**3. Selection Criteria for Committee:**

3.1. Zonal Heads may nominate Scale 3/4/5 female employees as members from their region. These employees should be a diversified mix of employees from branches across MUSR categorization of branches, back offices, central processing centres etc. The final members of the Zonal Office Level Committee shall also be selected by the Zonal Head.

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

3.3. The tenure of each Committee shall be for a period of 12 months from July to June of the following year and the members of the Committee need to be reappointed or changed every 12 months. A single member may be re-appointed in between the tenure of the Committee incases where the existing members may be transferred out of the Region/Zone, opt for VRS, retire or in case of any exigency.

**4. Selection Criteria for Target Group :**

4.1. The target group of employees each month can be selected by the Committee members based on various criteria's. Some of the examples for selection of the target group can be high performing employees not opting for promotion process, poor performers identified through the Prerna scores, employees of a particular age group, employees of mid-size branches, employees nearing retirement age, probationary officers, employees undergone disciplinary proceedings etc.

4.2. The Committee shall reach out to the targeted group of employees of the month and plan the meeting of the month depending on the availability of the Committee members and the target group.

**5. Composition & Governance Structure of the EmpowerHER Committee :**

Particulars	Zonal Office Level	Central Office Level
No of Committees	18	1
Frequency of Meetings	Monthly	Monthly

Number of Committee Members	2-3 female members	4-5 female members
Scale of Committee Members	Scale 3/4/5	Scale 4/5
Monthly meeting cadence	Resolve & highlight issues faced by the officers in that jurisdiction Each member of the committee to act as the representative of the month once - Responsible for arranging the meeting and submitting the committee report At the end of the monthly meeting they have to nominate the representative for the next month so as to give opportunity to all members to participate.	
Monthly Committee Report	For Zonal Committees : To Zonal Head and Central Office Committee • For Central Committee : To CO Committee Head	
Monthly turnaround time for addressal	Close all open issues before the next committee meeting • Concerned supervisory committee to give a concurrence on issue addressal.	

#### 6. Process to be followed during Committee Meeting :

The Committee shall undertake general counseling of the target group of employees during their meeting, followed by the process enumerated below:

Sr	Process	Details
1	Issue Identification	Employees to reach out on business performance/career related issues - Formal channels - Mailers, Periodic surveys, Grievance Portal - Informal channels - 1:1 connects at office, WhatsApp, MS Teams, reaching out to employees
2	Issue Resolution	All issues to be collated & discussed in the monthly meetings • Monthly progress report (pre-defined standard format) to be shared ahead
3	Issue escalation	Zonal Committee to intervene on all open/critical issues raised across their regions • Central committee to intervene on all open/critical issues by Zone/CO
	Resolution communication	Required communication to relevant stakeholders/ employees • Need based/issue-based communication decision
	Monitoring & Reporting	Centralized repository & tracking to Central Office Level Committee • Active interface with Union Bank Think Tank for exchange/ resolution of issues

#### 7. Submission of Reports :

7.1. After every committee meeting, the Zonal Level Committee representative for the month shall compile a report of the meeting and submit the same to their respective Zonal Head and Central Office Level Committee by the 15th of the succeeding month.

7.2. After every committee meeting, the Central Office Committee to compile a report of the meeting and submit the same to the Head of the Central Office Level Committee by every 25th of the succeeding month.

#### 8. Monitoring, Tracking a Governance

For proper monitoring & governance, it is recommended that the Central Office Level Committee be headed by Scale 6 to oversee progress & debottleneck all key challenges across the Zones & Region. The identification of the head (Scale 6) for this committee will be done by CGM HR-in-charge.

##### 8.1. Significance a Role of this Committee

8.1.1. A committee at the Central Office Level will be the leadership committee for the entire bank-wide committee structure to be formed with this exercise.

8.1.2. This committee shall play two key roles:

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

##### 8.2. Structure a Composition of the Committee



8.2.1. This leadership committee shall be led by a Scale 6 officer within HR vertical.

8.2.2. It shall consist of 4-6 members at Central Office.

8.2.3. Scale requirement of 4-6 members : Scale 4/5

8.3. Role in the execution process

8.3.1. This committee shall be responsible for the initial set of activities owning the entire process of creating the SOP till the final rollout of the committee structure.

8.3.2. The committee will also be the face of all such committees which will be formed as part of this process and thus, drive their creation from a central level.

8.3.3. This committee will be responsible for addressing all peculiarities of the new structure to be put in place.

Execution Roadmap for Committee Structure It is imperative to have a clear execution roadmap with target timelines to ensure successful execution of this new committee structure being set up at Union Bank for the first time, targeted specifically at career counselling, performance improvement & business/work related challenges faced by employee in their day to day lives.

9. Timelines for rollout & Execution :

Sr No	Activity a Timelines
1	Creation of Central Office Level Committee and Zonal Office Level Committees latest by July 15, 2022
2	Initiation of Committee Meetings from 1st week of August, 2022 onwards

## 10. Creation of Central Office Leadership Committee

10.1. Identification of the head (Scale 6) for this committee by CGM HR-in-charge in consultation with ED in-charge & MD Office team

10.2. Identification of the 4-5 members (Scale 3/4/5) to support the head in driving progress tracking, highlight key challenges & issues resolved & unresolved for employees across Central Office, Zonal Office.

11. SOP Design & targeted communication to ZO & ROs

11.1. Detailed SOP design & communication material for all 4 types of committees on-ground.

11.2. Dashboard reports a templates creation

11.2.1. Comprehensive templates to be designed for all 4 committee structures (standardized template) to ensure consistency in reporting & adherence to guidelines laid down for this committee structure

11.2.2. SOP to be created on how to fill these reports monthly & submission rhythm.

11.2.3. The onus of creating, managing and maintaining the above mentioned repository shall lie with the Leadership at Central Office Level Committee. This committee will ensure the completeness of the same at all time.

11.2.4. A feedback system to be planned for the initial 4 months to capture any concerns faced by any employee or the committee member with the set committee system process.

11.3. Communication Plan

11.3.1. Marketing & awareness collaterals (posters, SOPs etc.) to be created & circulated with CO, ZO.

11.3.2. Marketing & awareness collaterals (posters, SOPs etc.) to be created & circulated with Final selected members (subsequently)

11.3.3. Marketing & awareness collaterals (posters, SOPs etc.) to be created & circulated with entire employee base (Clerks, Scale 1, Scale 2, Scale 3, Scale 4)

11.3.4. Level 1 targeted communication targeted to Central Heads, Zonal Heads (after selection) for driving awareness across all employees in their respective zones and regions. They will be liable to answer the queries pertaining to this new system by any employee moving forward.

11.3.5. Level 2 communication to target audience (Clerks, Scale 1-4) about the modalities of the program along with details like the forums of expressing their concerns. The communication to strongly resonate the importance of the committees for the officers professional growth.

11.3.6. The communication plan shall include interactive set of activities so that the employee base are engaged and motivated to be part of the system. All employees should be able to see this system as an opportunity to benefit them across all professional fronts.

## 12. Selection of Committee Members

12.1.1. on the basis of the defined and approved SOP, the first selection process will be conducted for both the levels Zonal Office Level and Central Office Level.

12.1.2. The selection thus made will remain valid for the initial 12 months (July 2022-June 2023)

12.1.3. Any change due to postings/request transfers to be accommodated to be highlighted by Unit Heads (CO - GM HR, ZO Head) on a timely basis to Central Office Level Committee.

## 13. Onboarding workshop for all committee members

13.1. Dedicated workshops to be conducted for selected committee members for generating awareness, sharing key expectations a plan for the entire 1 year - To be conducted in groups of ZOs together

13.2. Supporting materials, FAQ a survey rollout inviting queries a expressing enthusiasm levels to be designed a rolled out

13.3. Requirements for selecting target members in each region/zone/central office for the 1st meeting to be discussed & deliberated

13.4. Clear timelines to be shared with them to identify the employees for first meeting starting July

## 14. Initiation of Committee Meetings

Monthly cadence of meetings to be defined & aligned with committee members during awareness session (as proposed below)

14.1. **15th of every month** - for Zonal Committee meetings to be concluded a monthly report to be submitted to central committee

14.2. **25th of every month** - for Central committee to be concluded a monthly report to be submitted to Central leadership committee

## 11TH BIPARTITE SETTLEMENT HIGHLIGHTS

(Staff circular 7325 dated 24.12.2020)

### 1. SCALES OF PAY:

SCALE - I	36000	1490/7	46430	1740/2	49910	1990/7	63840
SCALE - II	48170	1740/1	49910	1990/10	69810		
SCALE - III	63840	1990/5	73790	2220/2	78230		
SCALE - IV	76010	2220/4	84890	2500/2	89890		
SCALE - V	89890	2500/2	94890	2730/2	100350		
SCALE - VI	104240	2970/4	116120				
SCALE - VII	116120	3220/4	129000				

Fitment: Fitment shall be stage-to-stage i.e. on corresponding stages from 1<sup>st</sup> stage onwards and the increments shall fall on the anniversary date as usual.

### 2. STAGNATION INCREMENTS

- a. Officers in JM Grade Scale I who have moved to scale of Pay for MMG II in terms of Regulation 5(b) after reaching maximum of the higher scale are presently eligible for four stagnation increments. With effect from 1<sup>st</sup> November 2017, these officers will be eligible for five stagnation increments. The first four stagnation will be released after every two completed years of service, of which first two shall be Rs.1990/- each and next two shall be Rs.2220/- each. The fifth stagnation increment of Rs 2220/-will be released two years after receipt of fourth stagnation increment or w.e.f. of 1<sup>st</sup> November 2017, whichever is later.
- b. Officers in MMG Scale II who have moved to scale of Pay for MMG Scale III in terms of Regulation 5(b) after reaching maximum of higher scale shall be eligible for four stagnation increments. With effect from 1<sup>st</sup> November, 2017 these officers will be eligible for five stagnation increments. First four stagnation increment of Rs2220/- will be released after every two completed years of service after reaching the maximum on the higher scale .The fifth increment of Rs2220/-will be released two years after release of fourth stagnation increment or w.e.f. 1<sup>st</sup> November 2017,whichever is later.
- c. Officers in substantive MMG Scale III i.e. those who are recruited in or promoted to MMG Scale III shall be eligible for five stagnation increments. Those officers shall now be eligible for total six stagnation increments. First four stagnation increment of Rs2220/- after every two completed years and the next two increments of Rs2500/- each, two years after receipt of the fourth stagnation increment. The sixth stagnation increment of Rs2500/-will be released two years after release of fifth stagnation increment or w.e.f 1<sup>st</sup> November 2017, whichever is later.
- d. Officers in SMGS-IV shall be eligible for one stagnation increment of Rs.2500/- two years after reaching the maximum of scale. These officers will now be eligible for one additional stagnation increment of Rs.2730/- after two years of receipt of first stagnation increment or w.e.f 01.11.2017., whichever is later.

- e. Provided further that the stagnation increments received by the officers from scale I to scale IV who are/were in service of the banks as on 1<sup>st</sup> November, 2017 as per periodicity hereinbefore would be readjusted from three-year periodicity to two-year periodicity from the date of reaching their maximum and officer shall be notionally eligible for stagnation increments w.e.f 01.11.2017 in terms of this joint note as per the revised periodicity which will qualify for superannuation benefits. However, monetary benefit on account of such revised and readjusted periodicity of stagnation increments shall be payable from 1<sup>st</sup> November 2020 or the actual date of entitlement whichever is later.
- f. Officers in SMGS-V shall be eligible for one stagnation increment of Rs2970/- for two years after reaching the maximum of scale or w.e.f 01.11.2020, whichever is later.

### 3. DEARNESS ALLOWANCE

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

### 4. HOUSE RENT ALLOWANCE

[w.e.f. 01.11.2017]

	I	II
i)	Major "A" Class Cities and Project Area Centres in Group A	9% of Pay
ii)	Other Places in Area I and Project Area Centres in Group B and state of Goa	8% of Pay
iii)	Other places	7% of Pay

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him/her shall be the actual rent paid by him/her for the residential accommodation in excess over 0.50% of Pay in the first stage of the Scale of Pay in which he/she is placed with a maximum of 150% of the House Rent Allowance as payable as per aforesaid rates mentioned in Column II above.

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

### 5. CITY COMPENSATORY ALLOWANCE

(w.e.f 1.11.2017)

	Area	Rate
i)	Places in Area I and in the State of Goa	Rs.1,400/-p.m.
ii)	Places with population of Five lakh and over and State Capitals and Chandigarh, Puducherry and Port Blair.	Rs.1,150/-p.m.

### 6. Location Allowance (Non- CCA Centres) (w.e.f 1.11.2017)

Effective 1.11.2017 a fixed allowance of Rs.700/-pm is payable to all officers posted in areas other than the areas that are eligible for CCA. This fixed allowance shall not be reckoned for payment of DA, superannuation benefits, viz, pension including NPS, PF and Gratuity.

## 7. Learning Allowance

With effect from 1.11.2017, officer shall be paid Learning allowance of Rs.600/-together with applicable Dearness Allowance thereon.

## 8. SPECIAL ALLOWANCE

(w.e.f. 01.11.2017)

With effect from 01.11.2017, Officers shall be paid Special Allowance as under:

Scale I – III -16.40% of Basic Pay + applicable Dearness Allowance thereon.

Scale IV – V -19 % of Basic Pay + applicable Dearness Allowance thereon.

Scale VI – VII - 20% of Basic Pay + applicable Dearness Allowance thereon.

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

## 9. Pension (Including State Bank of India)

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

- (i) For the period of ten months falling as and from 1<sup>st</sup> November 2017,the actual pay drawn by the officer under this settlement ;and
- (ii) For the Period failing prior to 1<sup>st</sup> November, 2017, the actual pay drawn by the officer plus Dearness allowance at the rate of 47.8 percent thereon will be notionally reckoned as pay for the purpose.

With effect from 1<sup>st</sup> November 2017, the pay as defined under clause 6 of this settlement and drawn by the officers who are member of pension fund shall be taken into consideration for the purpose of calculation of Pension Fund Rules/Regulations in force.



- b. Option not to claim incremental commutations on revised basic pension Officers in service of the Bank as on 1st November 2017 and who have retired thereafter but before the date of this settlement and who had opted for commutation pf pension will have an option not to claim incremental commutation on revised basic pension.
- c. **Dearness Relief on Pensions**

With effect from 1<sup>st</sup> November,2017,in respect of officers who retired or died while in service on or after 1<sup>st</sup> November ,2017,Dearness Relief shall be payable at 0.07% per slab on the Basic Pension or Family Pension or Invalid pension or compassionate allowances as the case may be, Dearness Relief in the above manner shall be paid half yearly for every rise or fall of 4 points over 6352 points in the quarterly averages of the All India Consumer Price Index for Industrial workers in the series 1960=100.

## 10. PROVIDENT FUND

- (a) Officers who are presently covered under the Bank Employees' Pension Regulations, 1995/96 shall continue to contribute 10% of the Pay towards Provident Fund and there shall be no matching contribution.
- (b) Officers of State Bank of India will continue to be covered by Contributory Provident Fund Scheme as hitherto.
- (c) Officers who are presently covered under contributory Provident Fund Scheme who did not opt for Pension Scheme available under Joint Note dated 27<sup>th</sup> April 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.

## 11. New Pension Scheme

- a. Officers except in state Bank of India, who are governed by New Pension Schemes w.e.f 01.04.2010, will continue to contribute 10% of pay plus Dearness Allowance and the Bank will make a contribution of 14% of pay plus dearness allowance from the date of signing of joint note subject to approval of the government.
- b. Officers in State Bank Of India who are governed by New Pension Scheme w.e.f 01.08.2010 will continue to contribute 10% of the pay + Dearness Allowance and the bank will make a contribution of 14% of Pay + Dearness Allowance from the date of signing of the Joint Note subject to approval of the Government.
- c. The service charges by the Service Provident /Fund Manager of NPS will be borne by the bank from the FY2021.

## 12. MEDICAL AID (Other than State Bank of India)

On and from 1<sup>st</sup> November 2017, reimbursement of Medical Expenses shall be as under:

- a) Officers in JMG & MMG Scales – Rs.10, 300/- p.a.  
b) Officers in SMG & TEG Scales - Rs.12, 300/- p.a.

## 13. RECOVERY OF HOUSE / FURNITURE RENT:

1. House rent recovery shall be @ 0.50 % of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less.
2. Furniture rent recovery shall be @ 0.10% of the first stage of the scale of pay in which the officer is placed.

## 14. FIXED PERSONAL PAY

(w.e.f. 01.11.2017)

Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service.

(A) Increment Component (Rs.)	(B) DA as on 01.11.2012 (Rs.)	(C) Total F.P.P. payable where bank's accommodation is provided (Rs.)
1990	53	2043
2220	59	2279
2500	66	2566
2730	73	2803
2970	79	3049
3220	86	3306

Note:

- (i) F.P.P. as indicated in "C" above shall be payable to those officer employees who are provided with bank's accommodation.
- (ii) F.P.P. for officers eligible for House Rent Allowance shall be "A" + "B" plus House Rent Allowance payable on the last increment of the relevant scale of pay.
- (iii) The increment component of F.P.P. shall rank for superannuation benefits.
- (iv) Only Officers who were in the service of the bank on or before 01.11.1993 will be eligible for FPP one year after reaching the maximum scale of pay there are placed.

## 15. PROFESSIONAL QUALIFICATION PAY (PQP)

(w.e.f. 01.11.2017)

(A) Officers shall be eligible for professional qualification pay as under:

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

(B) An Officer employee acquiring JAIIB/CAIIB (either or both parts) qualifications after reaching the maximum of the scale of pay, shall be granted from the date of acquiring such qualification the first installment of PQP and the release of subsequent installments of PQP shall be with reference to the date of release of first installment of PQP.

## 16. OTHER ALLOWANCES

### (i) Deputation Allowance

(w.e.f. 01.11.2020)

Deputation Allowance shall be at the following rates:

- a) An Officer deputed to serve outside the bank 7.75% of Pay with a maximum of Rs.6000/- p.m.
- b) An Officer deputed to an organization at the same place or to the training establishment of the bank 4% of Pay with a Maximum of Rs.3000/- p.m.

### (ii) Hill and Fuel Allowance

(w.e.f. 01.11.2017)

	Place	Rate
a)	Places with an altitude of 1000 meters and above but less than 1500 meters and Mercara Town	2% of Pay subject to a maximum of Rs.1125/- p.m.
b)	Places with an altitude of 1500 meters and above but less than 3000 meters.	2.5% of Pay subject to a maximum of Rs.1500/- p.m.
c)	Places with an altitude of 3000 meters and above	5% of Pay subject to a maximum of Rs.3000/- p.m.

### (iii) Halting Allowance

(w.e.f. 01.11.2020)

Grade / Scales of Officers	Metro	Major "A" Class Cities	Area I	Other Places
Officers in Scale VI & Above	2700	1950	1650	1425
Officers in Scale IV & V	2250	1950	1650	1425
Officers in Scale I/II/III	1950	1650	1425	1200

### (iv) Special Area Allowance

(w.e.f. 01.11.2017)

At places where special area allowance is payable in terms of Regulation 23(ii) of Officers' Service Regulations, 1979/1982, the said allowance shall be payable at rates as in Annexure V.

**Note: Please find Annexure V (Joint Note dated 11<sup>th</sup> Nov.2020) Staff circular 7325**

### (v) DEFINITION OF FAMILY

Clause 14(vii) of Joint Note dated 25.05.2015 is modified as under:-

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

- a. The employee's spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically and mentally challenged brother/sister with 40% or more disability, widowed daughters and dependent divorced / separated daughters, sisters including unmarried / divorced / abandoned or separated from husband / widowed sisters as also parents wholly dependent on the employee.
- b. The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.12, 000/- p.m. If the income of one of the parents exceeds Rs.12, 000/- p.m. or the aggregate income of both the parents exceeds Rs.12, 000/- p.m., both the parents shall not be considered as wholly dependent on the officer employee.
- c. A married female employee may include her natural parents or parents-in-law under the definition of family, but not both, provided that the parents/parents-in-law are wholly dependent on her.

NOTE: For the purpose of medical expenses reimbursement scheme, for all employees male/female any two of the dependent parents / parents-in-law shall be covered. The officer employee will have the choice to substitute either of the dependents or both.

Physically Challenged children of employees to be defined as dependents irrespective of age or marital status, subject to income criteria.

## **17. PROJECT AREA ALLOWANCE**

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

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

## **18. MID ACADEMIC YEAR TRANSFER ALLOWANCE**

(Wef 01.11.2020)

On and from 01.11.2020, Mid Academic Year Transfer Allowance shall be payable at Rs.1650/- p.m. subject to other conditions.

## **19. SPLIT DUTY ALLOWANCE**

On and from 1<sup>st</sup> November 2020 Split Duty Allowance shall be payable at Rs.300/- p.m.,

## **20. COMPENSATION ON TRANSFER**

(w.e.f. 01.11.2020)

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

Grade/Scale of Officer	Rs.
Officers in Scale IV and above	30,000/-

Officers in Scale I, II and III	25000/-
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- 21. Privilege leave (As per Annexure)**  
**22. MATERNITY LEAVE (As Per Annexure)**  
**23. Date of effect**

For payment of arrear, the benefits under various provisions as above shall be from November 2017, unless otherwise specified against the relevant provisions.

**New Introduction**  
**(As per Joint note dated 01.11.2020)**

**1. Annual encashment of privilege leave**

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

**2. Performance linked incentive scheme**

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

SR.N	YoY growth in operating profit	No. of days for which salary (Basic+ DA) shall be paid
1	<5%	NIL
2	5% to 10%	5 Days
3	>10% to 15%	10 Days*
4	>15%	15 Days*

3<sup>rd</sup> and 4<sup>th</sup> slabs are payable only if the bank has Net Profit. If a bank has growth in operating profit of 5% & more ,but there is no Net Profit, then minimum 2nd slab of 5 days will be payable.

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

**3. family pension**

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

## Leave rule

### 1. PRIVILEGE LEAVE

Privilege leave other than for the purpose of availing the Leave Fare Concession should be applied not less than 10 days before the proposed date of commencement of such leave.

Privilege leave taken on sick grounds when there is no credit in the sick leave account of the employee, will not be construed as an occasion of availing privilege leave.

Privilege Leave accruing to an employee shall be allowed to be accumulated beyond 240 days up to a maximum of 270 days. However, encashment of privilege leave shall be restricted up to a maximum of 240 days.

### 2. Unavailed Casual Leave

- i. Casual Leave not availed of the year 2017 or in any subsequent years shall lapse in the following five years .
- ii. On and from 1st November 2020, although the availing of unavailed casual leave (UCL) by the officers in the following year shall continue to be permitted only on medical Grounds, production of medical certificate need not, henceforth be instead Upon In case the period of such unavailed casual leave at the stretch not exceeding 4 days.

### 3. MATERNITY LEAVE

Clause 30 of Bipartite Settlement dated 27<sup>th</sup> April 2010 shall be substituted by the following:

- (a) Maternity leave, which shall be on substantive pay, shall be granted to a female officer for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.

Note:

- i) In case of delivery of twins, the period of Maternity Leave shall be 8 months.
- ii) Maternity Leave may be availed combining with any other kind of leave except casual leave.
- (b) In case of miscarriage/MTP/abortion, maternity leave may be granted as a rule up to 6 weeks on the basis of medical certificate/advice of a competent medical practitioner, i.e. a qualified gynecologist. In Special /exceptional cases involving medical complications, associated with miscarriage /MTP/Abortion. Maternity Leave may be granted beyond 6 weeks if advised by a competent medical practitioner (qualified gynecologist) but up to 6 months only on any one occasion, within the overall limit of 12 months during the entire period of service.
- (c) Within the overall period of 12 months, leave may also be granted in case of hysterectomy up to a maximum of 60 days.

Note: In the case of employee who has availed and exhausted Maternity Leave of 12 Months, Leave of 15 days shall be sanctioned over and above the same, subject to production of medical certificate.



- (d) Leave may also be granted once during service to a childless female officer for legally adopting a child who is below one year of age for a maximum period of nine months subject to the following terms and conditions: -
- i. Leave will be granted for adoption of only one child.
  - ii. The adoption of a child should be through a proper legal process and the employee should produce the adoption-deed to the Bank for sanctioning such leave.
  - iii. The permanent part time employee are also eligible for grant of leave for adoption of a child.
  - iv. The leave shall also be available to biological mother in cases where the child is born through surrogacy.
  - v. The leave shall be availed within overall entitlement of 12 months during the entire period of service.
- e) Within the overall period of 12 months, leave may also be granted in case of hospitalization on amount of the following gynecological ailments/treatments up to a maximum of 30 days
- i. AUB(Abnormal uterine bleeding)
  - ii. Ovarian Tumor
  - iii. Tubectomy/Tubectomy reversal
  - iv. Post-Partum Depression(PPD)
  - v. Post-Partum Hemorrhage
  - vi. Acute Pelvic Inflammatory Disease(Acute PID)
  - vii. Dysfunction Uterine Bleeding; Dysfunction(DUB)

#### **4. PATERNITY LEAVE**

With effect from 01.06.2015, male officer employees with up to two surviving children shall be eligible for 15 days paternity leave during his wife's confinement. This leave may be combined with any other kind of leave except casual leave. The leave shall be applied up to 15 days before or up to 6 months from the date of delivery of the child.

Not: Paternity Leave as above shall be allowed to employees with up to surviving children for legally adopting a child who is below one year of age.

#### **5. Sick leave**

- a. An officer employee upon completion of 30 years of service shall be eligible for further additional sick leave of three month at the rate of one month for each year of service in excess of 30 years subject to a maximum of 720 days in entire service.
- b. Women officer employees can avail sick leave for the sickness of their children of 8 years and below subjected to production of medical certificate.

#### **6. Special Casual Leave**

- a. With effect from 1st November 2020, special casual leave may be granted to an employee on occasions when the branch where the employee is working or the place where the employees is residing is affected by curfew, riots, prohibitory orders, natural calamities, flood etc.
- b. With effect from 1st November 2020, 4 days special casual leave shall be granted to all physically/ orthopedically handicapped employees each year.

## 7. Extraordinary leave

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

**Note:** - The employee will not be losing any seniority on account of availing extra ordinary leave on medical ground.

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

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

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

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

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

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

**Table**

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

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

### REVISION IN PAY AND OTHER ALLOWANCES FOR CHIEF GENERAL MANAGER

Staff circular 7429 dated 29 April 2021

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

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

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

Board has approved revision of pay scales of Chief General Managers (Scale-VIII) to Rs. 1,66,350/- - 4,400/4 - 1,83,950/-, pending amendment to Union Bank of India Officers' Service Regulations, 1979, with effective from the date of assumption of charge by officers posted thereto and other terms and conditions on the lines mentioned in the Joint Note dated 11.11.2020, as finalized by the Indian Banks' Association (insofar as they may be applicable to such posts, mutatis mutandis), with effective from the dates mentioned therein.

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

**PERFORMANCE LINKED INCENTIVE (PLI)**

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

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

Sl No.	YoY Growth in Operating profit	No. of days for which Salary (Basic+DA) shall be paid
<b>1.</b>	<5%	Nil
<b>2.</b>	5% - 10%	5 Days
<b>3.</b>	>10% - 15%	10 Days*
<b>4.</b>	>15%	15 Days*

\*3rd and 4th Slabs are payable only if the Bank has net profit. If the bank has growth in operating profit of 5% and more but there is no net profit then minimum 2nd slab of 5 days will be payable.

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

**STAGE WISE DETAILS OF BASIC PAY FROM 1988 TO 2017 FOR FAVOUR OF IMMEDIATE INFORMATION TO ALL**

STAGE	JMGS – I							MMGS – II						
	1988	1992	1997	2002	2007	2012	2017	1988	1992	1997	2002	2007	2012	2017
1	2100	4250	7100	<b>10000</b>	<b>14500</b>	23700	36000	3060	<b>6210</b>	9820	<b>13820</b>	<b>19400</b>	31705	48170
2	2220	4480	7440	<b>10470</b>	<b>15100</b>	24680	37490	3180	<b>6440</b>	10160	<b>14320</b>	<b>20100</b>	32850	49910
3	2340	4710	7780	<b>10940</b>	<b>15700</b>	25660	38980	3300	<b>6670</b>	10500	<b>14880</b>	<b>20900</b>	34160	51900
4	2460	4940	8120	<b>11410</b>	<b>16300</b>	26640	40470	3420	<b>6900</b>	10840	<b>15440</b>	<b>21700</b>	35470	53890
5	2580	5290	8460	<b>11880</b>	<b>16900</b>	<b>27620</b>	41960	3540	<b>7130</b>	11180	<b>16000</b>	<b>22500</b>	36780	55880
6	2700	5520	8800	<b>12350</b>	<b>17500</b>	28600	43450	3660	<b>7360</b>	11520	<b>16560</b>	<b>23300</b>	38090	57870
7	2820	5750	9140	<b>12820</b>	<b>18100</b>	29580	44940	3780	<b>7590</b>	11860	<b>17120</b>	<b>24100</b>	39400	59860
8	2940	5980	9480	<b>13320</b>	<b>18700</b>	30560	46430	3900	<b>7820</b>	12200	<b>17680</b>	<b>24900</b>	40710	61850
9	3060	6210	9820	<b>13820</b>	<b>19400</b>	31705	48170	4020	<b>8050</b>	12540	<b>18240</b>	<b>25700</b>	42020	63840
10	3180	6440	10160	<b>14320</b>	<b>20100</b>	32850	49910	4140	<b>8230</b>	12880	<b>18800</b>	<b>26500</b>	43330	65830
11	3300	6670	10500	<b>14880</b>	<b>20900</b>	<b>34160</b>	51900	4260	<b>8510</b>	13220	<b>19360</b>	<b>27300</b>	44640	67820
12	3420	6900	10840	<b>15440</b>	<b>21700</b>	<b>35470</b>	53890	4390	<b>8740</b>	13560	<b>19920</b>	<b>28100</b>	45950	<b>69810</b>
13	3540	7130	11180	<b>16000</b>	<b>22500</b>	<b>36780</b>	55880	4520	<b>8970</b>	13900	<b>20480</b>	<b>28900</b>	47260	71800
14	3660	7360	11520	<b>16560</b>	<b>23300</b>	<b>38090</b>	57870	4650	<b>9200</b>	14240	<b>21040</b>	<b>29700</b>	48570	73790
15	3780	7590	11860	<b>17120</b>	<b>24100</b>	<b>39400</b>	59860	4780	<b>9450</b>	14620	<b>21660</b>	<b>30600</b>	50030	76010
16	3900	7820	12200	<b>17680</b>	<b>24900</b>	<b>40710</b>	61850	4910	<b>9700</b>	15000	<b>22280</b>	<b>31500</b>	51490	78230
17	4020	8050	12540	<b>18240</b>	<b>25700</b>	<b>42020</b>	<b>63840</b>	5050	<b>9950</b>	15380	^^	<b>32400</b>	..	^
18	4140	8280	1288	<b>18800</b>	<b>26500</b>	<b>43330</b>	65830	..	..	..	^^	<b>33300</b>	..	^
19	4260	8510	13220	<b>19360</b>	<b>27300</b>	<b>44640</b>	67820	..	..	..	^^	<b>34200</b>	..	^
20	4390	8740	13560	<b>19920</b>	<b>28100</b>	<b>45950</b>	69810	..	..	..	^^	^^	..	^
STG -1	4520	8970	13900	<b>20480</b>	<b>28900</b>	<b>47260</b>	71800 @3Y	..	..	..	<b>22900</b>	<b>32400</b>	52950	80450 @3Y
STG -2	4650	9200	14240	<b>21040</b>	<b>29700</b>	<b>48570</b>	73790 @3Y	..	..	..	..	<b>33300</b>	54410	82670 @3Y
STG -3	..	..	..	..	<b>30600</b>	<b>50030</b>	76010 @3Y	..	..	..	..	<b>34200</b>	55970	84890 @3Y
STG -4	..	..	..	..	<b>31500</b>	<b>51490</b>	78230 @3Y	..	..	..	..	..	57330	87110 @2Y
STG -5	..	..	..	..	..	..	80450	..	..	..	..	..	..	89330
STG -6	..	..	..	..	..	..	XXX	..	..	..	..	..	..	XX

STAGE	MMGS – III							SMGS – IV						
	1988	1992	1997	2002	2007	2012	2017	1988	1992	1997	2002	2007	2012	2017
1	<b>4020</b>	8050	12540	<b>18240</b>	<b>25700</b>	<b>42020</b>	63840	4520	8970	13900	<b>20480</b>	<b>30600</b>	<b>50030</b>	76010
2	<b>4140</b>	8280	12880	<b>18800</b>	<b>26500</b>	<b>43330</b>	65830	4650	9200	14240	<b>21040</b>	<b>31500</b>	<b>51490</b>	78230
3	<b>4260</b>	8510	13220	<b>19360</b>	<b>27300</b>	<b>44640</b>	67820	4780	9450	14620	<b>21660</b>	<b>32400</b>	<b>52950</b>	80450
4	<b>4390</b>	8740	13560	<b>19920</b>	<b>28100</b>	<b>45950</b>	69810	4910	9700	15000	<b>22280</b>	<b>33300</b>	<b>54410</b>	82670
5	<b>4520</b>	8970	13900	<b>20480</b>	<b>28900</b>	<b>47260</b>	71800	5050	9950	15380	<b>22900</b>	<b>34200</b>	<b>55870</b>	84890
6	<b>4650</b>	9200	14240	<b>21040</b>	<b>29700</b>	<b>48570</b>	73790	5200	10200	15760	<b>23520</b>	<b>35200</b>	<b>57520</b>	87390
7	<b>4780</b>	9450	14620	<b>21660</b>	<b>30600</b>	<b>50030</b>	76010	5350	10450	16140	<b>24140</b>	<b>36200</b>	<b>59170</b>	<b>89890</b>
8	<b>4910</b>	9700	15000	<b>22280</b>	<b>31500</b>	<b>51490</b>	<b>78230</b>	..	..	..	..	..	..	^
9	<b>5050</b>	9950	15380	^^	^^	^^	^	..	..	..	..	..	..	^
10	..	10200	15760	^^	^^	^^	^	..	..	..	..	..	..	^
STG-1	..	..	..	<b>22900</b>	<b>32400</b>	<b>52950</b>	80450 @3Y	..	..	..	..	..	<b>60820</b>	<b>92390 @3Y</b>
STG-2	..	..	..	<b>23520</b>	<b>33300</b>	<b>54410</b>	82670 @3Y	..	..	..	..	..	..	<b>95120</b>
STG-3	..	..	..	..	<b>34200</b>	<b>55870</b>	84890 @3Y	..	..	..	..	..	..	XX
STG-4	..	..	..	..	<b>35100</b>	<b>57330</b>	87110 @2Y	..	..	..	..	..	..	XX
STG-5	..	..	..	..	..	<b>58790</b>	89610 @2Y	..	..	..	..	..	..	XX
STG-6	..	..	..	..	..	..	<b>92110</b>	..	..	..	..	..	..	XX

STA GE	SMGS – V							TEGS – VI						
	1988	1992	1997	2002	2007	2012	2017	1988	1992	1997	2002	2007	2012	2017
1	5350	10450	16140	<b>24140</b>	<b>36200</b>	<b>59170</b>	89890	5950	11450	17660	<b>26620</b>	<b>42000</b>	<b>68680</b>	104240
2	5500	10700	16520	<b>24760</b>	<b>37200</b>	<b>60820</b>	92390	6100	11750	18080	<b>27300</b>	<b>43200</b>	<b>70640</b>	107210
3	5650	10950	16900	<b>25380</b>	<b>38200</b>	<b>62470</b>	94890	6250	12050	18500	<b>27980</b>	<b>44400</b>	<b>72600</b>	110180
4	5800	11200	17280	<b>26000</b>	<b>39300</b>	<b>64270</b>	97620	6400	12350	18920	<b>28660</b>	<b>45600</b>	<b>74580</b>	113150
5	5950	11450	17660	<b>26620</b>	<b>40400</b>	<b>66070</b>	<b>100350</b>	6550	12650	19340	<b>29340</b>	<b>46800</b>	<b>76520</b>	<b>116120</b>
STG-1	..	..	..	..	..	..	<b>103320</b>	..	..	..	..	..	..	..
	<b>TEGS – VII</b>							<b>TEGS – VIII --- WEF 31-03-2020</b>						
1	6400	12650	<b>19340</b>	<b>29340</b>	46800	76520	<b>116120</b>	..	..	..	..	..	..	<b>TEG VIII</b>
2	6550	12950	<b>19760</b>	<b>30020</b>	48100	78640	<b>119340</b>	..	..	..	..	..	<b>1</b>	<b>103000</b>
3	6700	13250	<b>20180</b>	<b>30700</b>	49400	80760	<b>122560</b>	..	..	..	..	..	<b>2</b>	<b>105700</b>
4	6850	13600	<b>20700</b>	<b>31600</b>	50700	82880	<b>125780</b>	..	..	..	..	..	<b>3</b>	<b>108400</b>
5	7000	14000	<b>21300</b>	<b>32600</b>	52000	85000	<b>129000</b>	..	..	..	..	..	<b>4</b>	<b>111100</b>
								..	..	..	..	..	<b>5</b>	<b>113900</b>

**FITMENT FORMULA ON PROMOTION FROM CLERICAL TO OFFICER CADRE**

**Staff Circular 7703 dated 27 May 2022**

1. Attention is invited to Staff Circular no. 7326 dated 24.12.2020 regarding payment of revised wages in terms of the 11th Bipartite Settlement dated 11.11.2020.
2. Pursuant to revision of pay scale and allowances for workmen staff under the 11th Bipartite Settlement dated 11.11.2020 between Indian Banks' Association and the United Forum of Bank Unions w.e.f. 01.11.2017, the IBA has reviewed and approved the new fitment formula, for fitment of clerical staff on promotion to officer cadre in JMGS-1 on or after 01.11.2017. The revised fitment formula, together with the procedure to be adopted for the fitment of pay as given by the IBA is enclosed as annexure to this Circular.
3. The Board, in its meeting held on 26.05.2022, has approved adoption of revised fitment formula given by the IBA for promotion of Clerk to Officer Cadre.
4. The enclosed fitment chart will be useful to all Field Functionaries as a ready reckoner and will bring uniformity in interpretation of fitment procedure across the Bank.
5. The eligible cases as per the new fitment formula shall be reviewed individually at Central Office by HR Suvidha. Thereafter, the data will be shared with respective ROs/ FGMOs for verification and further necessary directions in this regard shall be issued in due course.

**Corrigendum# Formula for fitment of pay of employees on account of implementation of the provisions of 11th BPS and 8th Joint Note and also on promotion.**

2. In this connection, please note Point no. 6 in Annexure- II may be replaced and read as under:-  
"6. If despite the fitment as given above, the emoluments (basic pay and dearness allowance) drawn as an officer on promotion are less than the emoluments (basic pay and stagnation increment/s, if any, functional special pay on permanent basis and dearness allowance) drawn as a clerk, the difference may be protected by way of Temporary Adjustment Pay till the same is covered due to release of future increments, to compensate the difference amount over next 3 years. This pay will rank for dearness allowance and superannuation benefits."

3. The above changes were placed in the IBA Standing Committee on HR and Managing Committee meetings and accordingly approved. Banks may please make a note of it

Fitment Chart on account of Implementation of provisions of 11<sup>th</sup> BPS and also on Promotion of clerk in JMGS 1

**ANNEXURE II**

**Fitment Chart on account of Implementation of provisions of 11<sup>th</sup> BPS and also on Promotion of Clerks in JMGS 1**

Stage	Pay in Clerical Cadre	Fitment at corresponding stage in Junior Management Grade Scale I
1	17900	36000
2	18900	36000
3	19900	36000
4	20900	36000
5	22130	36000
6	23360	36000
7	24590	36000
8	26080	36000
9	27570	36000
10	29060	37490
11	30550	38980
12	32280	40470
13	34010	41960
14	35740	43450
15	37470	44940
16	39200	46430
17	40930	48170
18	42660	49910
19	45930	51900
20	47920	53890
+1	49910	55880
+2	51900	57870
+3	53890	59860
+4	55880	61850
+5	57870	63840
+6	59860	63840
+7	61850	63840
+8	63840	63840
+9	65830	63840*

\* In stage +9, Rs. 65830 has been fitted at Rs. 63840, as Rs. 63840 is maximum stage in substantive JMGS - I

In case of decrease in pay, it is suggested that the pay can be protected by way of Temporary pay which may rank for DA and Superannuation benefits.

Note:

1. The promotee officer after fitment as above, will draw his next increment in the Officers' Scale on the anniversary date of his last increment in clerical cadre and thereafter he will draw his further increments every year on the same date.



2. Those who were drawing a basic pay between the 1st and 9th stage in the clerical scale given in the above table, will be fitted at the minimum of the Officers' Scale and will draw their next increment on the anniversary date of promotion.

3. (a) Those who have completed more than one year at basic pay of Rs 47920, Rs 49910, Rs 51900, Rs 53890 and Rs 55880 will draw their next increment on the anniversary date of their last increment in the clerical cadre immediately following the date of promotion and will draw their subsequent annual increment on the same date.

Those who have completed less than one year at basic pay of Rs 47920, Rs 49910, Rs 51900, Rs 53890 and Rs 55880 will draw their next increment after fitment, on the anniversary date of promotion and thereafter draw their annual increments every year on the same date.

(b) Those who have completed more than one year at basic pay of Rs 57870, Rs 59860 and Rs 61850 will be given fitment in the Officers' Scale at Rs 63840 and will earn their next increment on the anniversary date of promotion subject to their crossing their Efficiency Bar as per guidelines issued by the Government under Regulation 5 of Officers' Service Regulations.

(c) In all cases where promotee officers reach the maximum stage in the substantive JMG Scale 1 (Rs 63840), further increment in the next higher scale will be subject to their crossing Efficiency Bar as per guidelines issued by the Government under Regulation 5 8 of Officers' Service Regulations.

4. Promotees who are drawing Fixed Personal Pay in terms of Settlement may continue to draw the same quantum of Fixed Personal Pay even after promotion which shall remain unaltered till revised. On completion of stipulated one year at the maximum of the promoted cadre/scale, he shall be sanctioned FPP as applicable to the higher cadre/scale in which he is placed. (Please refer to IBA circular number CIR/HR&IR/90/665/E12/2010-11/1416 dated 30.09.2010)

5. If the promotee officer has passed JAIB or CAIB at the time of his promotion, notional basic pay will be arrived at after reducing the increments earned for passing JAIB/CAIB, from the clerical basic pay. He shall then be fitted in the Officers' Scale in accordance with the above table and appropriate one or two increments in the Officers' Scale shall be added with basic pay so fixed. The date of increment will be determined as per (1 & 2) above, if after reduction of increments in the clerical scale, the basic pay falls to the lower clubbed stage. This adjustment, however, will not be made where the number of increments to be reduced is higher than the number of increments to be granted.

6. If despite the fitment as given above, the emoluments (basic pay and dearness allowance) drawn as an officer on promotion are less than the emoluments (basic pay and future increment/s, if any, functional special pay on permanent basis and dearness allowance) drawn as a clerk, the difference may be protected by way of Temporary Adjustment )lay till the same is covered due to release of stagnation increment/s, to compensate the difference amount. This pay will rank for dearness allowance and superannuation benefits;

7. If an employee has passed CAIIB after reaching the 20th stage of the clerical cadre and promoted to Officers' scale subsequently, he/she shall be granted one increment for passing CAIIB Part-1/JAIIB and another increment for passing CAIIB Part-II after fitment in Officers' scale as per his/her clerical stage of pay before promotion .

**FITMENT OF PAY TO OFFICERS ON PROMOTION FROM ONE SCALE TO NEXT HIGHER SCALE**

Staff Circular :7704 dated 27 May 2022

1. Attention is invited to Staff Circular no. 7325 dated 24.12.2020 regarding payment of revised salary in terms of the 8th Joint Note dated 11.11.2020.
2. Pursuant to the Joint Note dated 11.11.2020 between Indian Banks' Association and the representatives of Officer's Association on Salary revision to officers, the IBA has reviewed and approved the new fitment formula, in respect of promotion of officers from one scale to the next higher scale on promotions effected on or after 01.11.2017. The revised fitment formula together with the procedure to be adopted for the fitment of pay as given by the IBA is enclosed as Annexure to this Circular.
3. The Board, in its meeting held on 26.05.2022, has approved the adoption of revised fitment formula given by the IBA for Officers on promotion to a higher scale up to TEGS VII on or after 01.11.2017, as per the Annexure enclosed.
4. The enclosed fitment chart will be useful to all Field Functionaries as a ready reckoner and will bring uniformity in interpretation of fitment procedure across the Bank.
5. The eligible cases as per the new fitment formula shall be reviewed individually at Central Office by HR Suvidha. Thereafter, the data will be shared with respective ROs/ FGMOs for verification and further necessary directions in this regard shall be issued in due course.

**Formula for fitment of pay of employees on account of implementation of the provisions of 11th BPS and 8th Joint Note and also on promotion;**

Consequent upon revision of pay scales and allowances for workmen staff in the 11<sup>th</sup> Bipartite Settlement and for Officer staff as per the Joint Note dated 11.11.2020, need was felt to issue clarification in order to have approach in all the participating Banks on fitment on account of implementation of the provisions of the 11<sup>th</sup> BPS and 8th Joint Note and also on account of employees moving from subordinate cadre to clerical cadre and from clerical cadre to officer cadre 'and also for movement within the officers scales.

2, Therefore, Fitments charts were prepared on similar lines as was made in earlier Settlements after discussion with PSBs. The Charts were then placed in the meeting of the Managing Committee of IBA held on 17.03.2022c The Committee has approved the fitment charts applicable on account of promotion on or after 1.11.2017.

3, The revised model fitment formula is enclosed in Annexure I, II & III. Member banks who have not adopted their own fitment formula on the basis of agreements/ settlements reached with their respective majority workmen unions or are not required to adhere to any court directive in the matter, may consider adopting the new model fitment formula in respect of promotions effected on or after 01.11.2017.

**Fitment Chart in respect of officers on account of implementation of the provisions of 8<sup>th</sup>  
Joint Note and also on Promotion within the cadre**

<b>A. Fitment Chart on Promotion from Scale-I to Scale-II</b>		
<b>Stage</b>	<b>Scale-I</b>	<b>Scale-II</b>
1	36000	
2	37490	
3	38980	
4	40470	
5	41960	
6	43450	
7	44940	
8	46430	48170
9	48170	49910
10	49910	51900
11	51900	53890
12	53890	55880
13	55880	57870
14	57870	59860
15	59860	61850
16	61850	63840
17	63840	65830
+	65830	67820
+	67820	69810
+	69810	71800
++	71800	73790
++	73790	76010
++	76010	78230
++	78230	80450
++	80450	80450

+ Sliding

++ Stagnation increments

**B. Fitment Chart on Promotion from Scale-II to Scale-III**

Stage	Scale-II	Scale-III
1	48170	
2	49910	
3	51900	
4	53890	
5	55880	
6	57870	
7	59860	
8	61850	63840
9	63840	65830
10	65830	67820
11	67820	69810
12	69810	71800
+	71800	73790
+	73790	76010
+	76010	78230
+	78230	78230
++	80450	80450
++	82670	82670
++	84890	84890
++	87110	87110
++	89330	89610

**Note:** Those who are getting promoted to Scale III after reaching the Basic Pay of ₹87110/- their next stagnation increment will be released on the date it was due in the earlier Grade.

+ Sliding

++ Stagnation increments

**C. Fitment Chart on Promotion from Scale-III to Scale-IV**

Stage	Scale-III	Scale-IV
1	63840	
2	65830	
3	67820	
4	69810	76010
5	71800	78230
6	73790	80450
7	76010	82670
8	78230	84890
++	80450	87390
++	82670	89890
++	84890	89890
++	87110	89890
++	89610	89890
++	92110	92390

++ Stagnation increments

<b>D. Fitment Chart on Promotion from Scale-IV to Scale-V</b>		
<b>Stage</b>	<b>Scale-IV</b>	<b>Scale-V</b>
1	76010	89890
2	78230	89890
3	80450	89890
4	82670	89890
5	84890	92390
6	87390	94890
7	89890	97620
++	92390	100350
++	95120	100350

++ Stagnation increments

<b>E. Fitment Chart on Promotion from Scale-V to Scale-VI</b>		
<b>Stage</b>	<b>Scale-V</b>	<b>Scale-VI</b>
1	89890	104240
2	92390	104240
3	94890	104240
4	97620	107210
5	100350	110180
++	103320	110180

<b>F. Fitment Chart on Promotion from Scale-VI to Scale-VII</b>		
<b>Stage</b>	<b>Scale-VI</b>	<b>Scale-VII</b>
1	104240	116120
2	107210	116120
3	110180	116120
4	113150	119340
5	116120	122560

#### Procedure for Fitment of pay of officers on promotion from one scale to another

1. At the time of fitment of an officer on promotion to the higher scale of pay, the number of II increments he would have/had earned i.e., one increment each for passing JAIIB/CAIIB /I Examination, as the case may be, shall be first reduced from the existing pay of the I' concerned officer prior to his fitment in the higher scale of pay on promotion. If, however, if the officer is at the maximum of the scale, the following procedure should be adopted:

(i) If the stagnation at the maximum of the scale is less than one year, the officer would not be drawing any Professional Qualification Pay. Then the number of increments i.e., one increment for JAIIB/CAIIB, as the case may be, included in his Basic Pay shall be reduced in the existing scale.

( i i) If the stagnation at the maximum of the scale is for a year or more but for less than 2 years, the officer would be drawing a Professional Qualification Pay of ~ 1020/- p.m. In such cases, if he had passed both JAIIB/CAIIB before the date of promotion, then one increment shall be reduced in the existing scale. If, however, such Professional Qualification Pay of~ 1 020/- p.m. is for JAIIB only, then no increment need be reduced from the existing scale.

2. If the stagnation at the maximum of the scale is for 2 year or more, the officer who has passed both JAIIB/CAIIB before the date of promotion, would be drawing a Professional Qualification Pay of U550/- p.m. In this case, there would be no scope for reducing the increments for JAIIB/CAIIB as even without CAIIB increments the officer would be at the maximum of the scale.

Note: The purpose of the above exercise is to determine as to what stage of scale of pay the officer would have been had he not been granted increments for passing JAIIB/CAIIB.

3. A tier effecting the above adjustments, the fitment of basic pay in the promoted scale will be made as per the fitment chart enclosed. The fixation so arrived at will be the basic pay in the promoted scale as on the date of promotion.

4. After such fitment in the higher scale of pay one or two increments shall be added to the Basic Pay so fixed in respect of JAIIB or of CAIIB, as the case may be. If, however, no increments are available in the scale, or only one increment is available in the scale, after allowing the available increments, the officer shall be allowed Professional Qualification Pay in lieu of such remaining increments(s), if any.

5. Normally, where an officer is promoted from one scale to another, the date of his increment shall be the anniversary date in the previous scale of pay. Where however, an officer has reached the maximum in the previous (pre-promoted) scale of pay or on promotion gets an increase in the Basic Pay equivalent to two or more increments in the previous (pre-promoted) scale of pay, the date of increment shall be the anniversary date of promotion. However, if the Basic Pay after reduction of JAIIB/CAIIB increments is not at the maximum, then the date of increment shall be the anniversary date of last increment.

Provided further that if an officer who is in Scale I, II or III is promoted to higher scale after reaching the maximum in the previous (pre-promoted) Scale of pay but before drawing stagnation increment, the date of his increment in the higher scale shall be the anniversary date of promotion or due date of stagnation increment in the previous (pre-promoted) scale whichever is earlier.

6. In the case of officer in Scale I and II promoted after moving into higher Scale II and III because of stagnation movement, the notional increment to be added shall be the increment drawn by him. on the date of promotion and the next and subsequent increment shall be on the anniversary date on which the member has drawn his increment in the previous scale.

7. Promotees who are drawing Fixed Personal Pay in terms of Settlement dated 11.11.2020 may continue to draw the same quantum of Fixed Personal Pay even after promotion which shall remain unaltered till revised (please refer to IBA No.CIR:HR & IR:90:E12:2010-11/1416 dated 30-09-10)



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

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

### 1. SHORT TITLE, COMMENCEMENT AND APPLICATION

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

### 2. DEFINITIONS

In these Regulations unless the context otherwise requires:-

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

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

### **3. GENERAL**

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

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

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

### **4. OBSERVANCE OF SECRECY**

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

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

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

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

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

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

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

## **6. TAKING UP OUTSIDE EMPLOYMENT**

- (1) No Officer Employee shall, except with the previous sanction of the Bank, engage directly or indirectly in any trade or business or undertake any other employment:  
Provided that an Officer Employee may, without such sanction, undertake honorary work of a social or charitable nature or occasional work of a literary, artistic, scientific, professional, cultural, educational, religious or social character, subject to the condition that his official duties do not thereby suffer; but he shall not undertake, or shall discontinue such work if so directed by the Competent Authority after recording reasons for the same.

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

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

## **7. CONTRIBUTION TO NEWSPAPERS, RADIO ETC.**

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

or make public, or publish or cause to be published or pass on to others any documents, papers or information which may come into his possession in his official capacity.

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

## **8. DEMONSTRATIONS :**

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

## **9. JOINING OF ASSOCIATION PREJUDICIAL TO INTERESTS OF THE COUNTRY**

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

## **10. GIVING EVIDENCE:**

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

## **11. PUBLIC DEMONSTRATIONS IN HONOUR OF BANK OFFICERS :**

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

## 12. SEEKING TO INFLUENCE

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

## 13. ABSENCE FROM DUTY

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

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

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

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

## 14. ACCEPTANCE OF GIFTS

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

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

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

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

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

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

- (5) No Officer Employee shall
- A. Give or take or abet the giving or taking of dowry; or
  - B. demand, directly or indirectly, from the parents or guardians of the bride or bridegroom as the case may be, any dowry.

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

#### **15. LENDINGS AND BORROWINGS**

No Officer Employee shall, in his individual capacity –

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

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

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

#### **16. ADVANCE DRAWAL OF SALARY:**

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

#### **17. SUBSCRIPTIONS**

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

#### **18. SPECULATION IN STOCKS AND SHARES AND INVESTMENTS**

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

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

#### **19. INDEBTEDNESS**

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



## **20. MOVABLE, IMMOVABLE AND VALUABLE PROPERTY**

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

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

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

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

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

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

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

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

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

5) The Bank may at any time, by general or special order, require an Officer Employee to furnish within a period to be specified in the order a full and complete statement of such movable or immovable property held or acquired by him or on his behalf or by any member of his family as may be specified in the order. Such a statement shall, if so required by the Bank, include the details of the means by which the sources from which such property was acquired.

## **21. VINDICATION OF ACTS AND CHARACTER OF AN OFFICER EMPLOYEE**

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

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

## **22. RESTRICTIONS REGARDING MARRIAGE**

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

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

(a) such marriage is permissible under the personal law applicable to such Officer Employee and the other party to the marriage; and

(b) there are other grounds for so doing.

(2) An Officer Employee who has married or marries a person other than of Indian Nationality shall forthwith intimate the fact to the Bank.

## **23. CONSUMPTION OF INTOXICATING DRINKS AND DRUGS**

An Officer Employee shall:

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

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

## **24. ACTS OF MISCONDUCT :**

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

### **24A. PROHIBITION OF SEXUAL HARASSMENT OF WORKING WOMEN:**

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

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

- a) physical contact and advances;

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

**25. INTERPRETATION**

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

**26. REPEAL AND SAVING**

(1) Every rule, Regulation, bye-law or every provision in any agreement or resolution corresponding to any of the Regulations herein contained and in force immediately before the commencement of these Regulations and applicable to the Officer Employees to whom these Regulations are applicable is hereby repealed;

(2) Notwithstanding such repeal any order made or action taken under the provisions so repealed shall be deemed to be made or taken under the corresponding provisions of these Regulations.

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

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

### 1. SHORT TITLE AND COMMENCEMENT:

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

### 2. APPLICATION:

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

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

### 3. DEFINITIONS:

In these Regulations, unless the context otherwise requires:-

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

- (iv) the Life Insurance Corporation of India established under Section 3 of the Life Insurance Corporation Act, 1956 (31 of 1956);
- (v) the Unit Trust of India established under Section of the Unit Trust of India Act, 1963 (52 of 1963);
- (vi) any other Financial Institution which is declared by the Central Government by notification to be a Public Financial Institution;

(l) "Public Sector Bank" means –

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

(m) "Public Servant" means a person as defined as public servant in Section 21 of the India Penal Code (45 of 1860);

(n) "Reviewing Authority" means the authority specified in the Schedule;

(o) "Schedule" means the Schedule appended to these Regulations.

#### 4. PENALTIES:

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

##### Minor penalties

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

##### Major Penalties

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

##### Explanation:-

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

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

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

#### **5. AUTHORITY TO INSTITUTE DISCIPLINARY PROCEEDINGS AND IMPOSE PENALTIES:**

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

#### **6. PROCEDURE FOR IMPOSING MAJOR PENALTIES:**

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

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

- (3) Where it is proposed to hold an inquiry, the Disciplinary Authority shall frame definite and distinct charges on the basis of the allegations against the Officer Employee and the Articles of Charge, together with a Statement of the allegations, list of documents and list of witnesses along with copy of statement of witnesses, if any, on which they are based, shall be communicated in writing to the Officer Employee, who shall be required to submit, within such time as may be specified by the Disciplinary Authority (not exceeding 15

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

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

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

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

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

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

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

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

- (8) (a) The Inquiring Authority shall by notice in writing specify the day on which the Officer Employee shall appear in person before the Inquiring Authority.
- (b) On the date fixed by the Inquiring Authority, the Officer Employee shall appear before the Inquiring Authority at the time, place and date specified in the notice.
- (c) The Inquiring Authority shall ask the Officer Employee whether he pleads guilty or has any defence to make and if he pleads guilty to any of the Articles of Charge, the Inquiring Authority shall record the plea, sign the record and obtain the Signature of the Officer Employee concerned thereon.
- (d) The Inquiring Authority shall return a finding of guilt in respect of those Articles of Charge to which the Officer Employee concerned pleads guilty.

- (9) If the Officer Employee does not plead guilty, the Inquiring Authority shall adjourn the case to a later date not exceeding 30 days or within such extended time as may be granted by the Inquiring Authority.

- (10) The Inquiring Authority while adjourning the case as in sub-regulation (9), shall also record by an order that the officer employee may for the purpose of preparing defence.

- (i) complete inspection of the documents as in the list furnished to him immediately and in any case not exceeding 5 days from the date of such order if he had not done so earlier as provided for in the provision to sub-regulation(3);
- (ii) submit a list of documents and witnesses that he wants for the inquiry;



(iii) give notice within ten days of the order or within such further time not exceeding ten days as the Inquiring Authority may allow for the discovery or production of the documents referred to in item (ii).

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

- (11) The Inquiring Authority shall, on receipt of the notice for the discovery or production of the documents, forward the same or copies thereof to the authority in whose custody or possession the documents are kept with a requisition for the production of the documents on such date as may be specified.
- (12) On the receipt of the requisition under Sub-regulation (11), the authority having the custody or possession of the requisitioned documents, shall arrange to produce the same before the Inquiring Authority on the date, place and time specified in the requisition:  
Provided that the authority having the custody or possession of the requisitioned documents may claim privilege the production of such documents will be against the public interest or the interest of the Bank. In that event, it shall inform the Inquiring Authority accordingly.
- (13) On the date fixed for the inquiry, the oral and documentary evidence by which the Articles of Charge are proposed to be proved shall be produced by or on behalf of the Disciplinary Authority. The witnesses produced by the Presenting Officer shall be examined by the Presenting Officer and may be cross-examined by or on behalf of the Officer Employee. The Presenting Officer shall be entitled to re-examine his witnesses on any points on which they have been cross-examined, but not on a new matter, without the leave of the Inquiring Authority. The Inquiring Authority may also put such questions to the witnesses as it thinks fit.
- (14) Before the close of the case, in support of the charges, the Inquiring Authority may, in its discretion, allow the Presenting Officer to produce evidence not included in the charge sheet or may itself call for new evidence or recall or re-examine any witness. In such the Officer Employee shall be given opportunity to inspect the documentary evidence before it is taken on record, or to cross-examine a witness, who has been so summoned. The Inquiring Authority may also allow the Officer Employee to produce new evidence if it is of the opinion that the production of such evidence is necessary in the interest of justice.
- (15) When the case in support of the charges is closed, the Officer Employee may be required to state his defence, orally or in writing, as he may prefer. If the defence is made orally, it shall be recorded, and the Officer Employee shall be required to sign the record. In either case, a copy of the statement of defence shall be given to the Presenting Officer, if any, appointed.
- (16) The evidence on behalf of the Officer Employee shall then be produced. The Officer Employee may examine himself in his own behalf, if he so prefers. The witness produced by the Officer Employee shall then be examined by the Officer Employee and may be cross-examined by the Presenting Officer. The Officer Employee shall be entitled to re-examine any of his witnesses on any points on which they have been cross-examined, but not on any new matter without he leaves of the Inquiring Authority.
- (17) The Inquiring Authority may, after the Officer Employee closes his evidence, and shall, if the Officer Employee has not got himself examined, generally question him on the circumstances appearing against him in the evidence for the purpose of enabling the Officer Employee to explain any circumstances appearing in the evidence against him.
- (18) The Inquiring Authority may after the completion of the production of evidence, hear the Presenting Officer, if any; appointed and the Officer Employee, or permit them to file written briefs of their respective case within 15 days of the date of completion of the production of evidence if they so desire.
- (19) If the Officer Employee does not submit the written statement of defence referred in Sub-Regulation (3) on or before the date specified for the purpose or does not appear in person, or through the Assisting Officer or otherwise fails or refuses to comply with any of the provisions of these Regulation, the Inquiring Authority may hold the inquiry ex-parte.
- (20) Whenever any Inquiring Authority, after having heard and recorded the whole or any part of the evidence in any inquiry ceases to exercise jurisdiction therein, and is succeeded by another Inquiring Authority which has, and which exercises, such jurisdiction, the Inquiring Authority so succeeding may act on the

evidence so recorded by its predecessor, or partly recorded by its predecessor and partly recorded by itself.

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

- (21) (i) On the conclusion of the inquiry the Inquiring Authority shall prepare a report which shall contain the following:
- (a) a gist of the Articles of Charge and Statement of the Imputations of misconduct or misbehaviour;
  - (b) a gist of the defence of the Officer Employee in respect of each Articles of Charge;
  - (c) an assessment of the evidence in respect of each Articles of Charge;
  - (d) the findings on each Articles of Charge and the reasons therefor.

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

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

- (ii) The Inquiring Authority, where it is not itself the Disciplinary Authority, shall forward to the Disciplinary Authority the records of inquiry which shall include –
- (a) the report of the inquiry prepared it under clause (i);
  - (b) the written statement of defence, if any, submitted by the Officer Employee referred to in Sub-regulation (15);
  - (c) the oral and documentary evidence produced in the course of the inquiry;
  - (d) written briefs referred to in Sub-Regulation (18), if any; and
  - (e) the orders, if any, made by the Disciplinary Authority and the Inquiring Authority in regard to the inquiry.

#### **7. ACTION ON THE INQUIRY REPORT:**

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

#### **8. PROCEDURE FOR IMPOSING MINOR PENALTIES:**

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

- (3) The record of the Proceedings in such cases shall include –
  - (i) a copy of the Statement of Imputations of lapses furnished to the Officer Employee;
  - (ii) the defence Statement, if any, of the Officer Employee; and
  - (iii) the orders of the Disciplinary Authority together with the reasons therefor.

**9. COMMUNICATION OF ORDERS :**

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

**10. COMMON PROCEEDINGS:**

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

**11. SPECIAL PROCEDURE IN CERTAIN CASES:**

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

**12. SUSPENSION:**

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

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

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

(c) An order of suspension made or deemed to have been made under this Regulation may at any time be modified or revoked by the authority which made or is deemed to have made the order.

**13. LEAVE DURING SUSPENSION:**

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

**14. SUBSISTENCE ALLOWANCE DURING SUSPENSION:**

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

**(a) Basic Pay**

(i) For the first three months of suspension  $\frac{1}{3}$  of the Basic Pay which the Officer Employee was receiving on the date prior to the date of suspension irrespective of the nature of enquiry.

(ii) For the subsequent period after 3 months from the date of suspension –

(1) where the enquiry is held departmentally by the Bank  $\frac{1}{2}$  of the Basic Pay, the Officer Employee was drawing on the date prior to the date of suspension; and

(2) Where the enquiry is held by an outside agency  $\frac{1}{3}$  of the Basic Pay which the officer employee was drawing on the date prior to the date of suspension for the next three months and  $\frac{1}{2}$  of the Basic Pay which the officer employee was drawing on the date prior to the date of suspension for the remaining period of suspension.

**(b) Allowances**

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

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

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

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

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

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

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

3) (a) In a case falling under Sub-regulation (1), the period of absence from duty shall, for all purposes, be treated as a period spent on duty.

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

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

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

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

**17. APPEALS:**

1. An officer employee may prefer an appeal to the Appellate Authority within forty-five days from the date of receipt of the order imposing upon him any of the penalties specified in Regulation 4 or against the order of suspension referred to in Regulation 12:  
Provided that the Appellate Authority may entertain the appeal after the expiry of the said period, if it is satisfied that the appellant had sufficient cause for not preferring the appeal in time.
2. The appeal shall be presented to the Appellate Authority with a copy being forwarded by the appellant to the authority which made the order appealed against. It shall contain all material statements and arguments on which the appellant relies but shall not contain any disrespectful or improper language, and shall be complete in itself.
3. The authority which made the order appealed against shall, on receipt of a copy of the appeal from the appellant, forward the same with its comments thereon together with the relevant records to the Appellate authority within a period not exceeding forty-five days from the date of the receipt of the appeal.
4. The Appellate Authority shall on receipt of the comments and records of the case from the authority whose order is appealed against, consider whether the order of suspension / findings are justified or whether the penalty is excessive or inadequate and pass appropriate orders. The Appellate Authority may pass an order confirming, enhancing, reducing or setting aside the penalty / suspension or remitting the case to the authority which imposed the penalty or to any other authority with such directions as it may deem fit in the circumstances of the case.

Provided that:

- (i) If the enhanced penalty, which the Appellate Authority proposed to impose is a major penalty specified in clauses (f), (g), (h), (i) and (j) of Regulation 4 and an inquiry as provided in Regulation 6 has not already been held in the case, the Appellate Authority shall direct that such an enquiry be held in accordance with the provisions of regulation 6 and thereafter consider the record of the inquiry and pass such orders as it may deem proper ;
- (ii) If the Appellate Authority decides to enhance the punishment but an enquiry has already been held as provided in Regulation 6, the Appellate authority shall give a show cause notice to the officer employee as to why the enhanced penalty should not be imposed upon him and shall pass final order after taking into account the representation, if any, submitted by the officer employee.

5. The Appellate Authority shall dispose of the appeal within a period of ninety days from the date of its receipt from the appellants:

Provided that the time limit specified in this regulation shall not apply to cases having a vigilance angle and where major / minor penalty proceedings against the officer employee have commenced on recommendations of the Police or Central Bureau of Investigation or Central Vigilance Commission, as the case may be, investigating the matter.

6. The cases lying pending over ninety days shall be reviewed periodically by the Appellate authority and reasons for non-disposal of the cases shall be **recorded in writing**.

#### 18. REVIEW:

(a) Notwithstanding anything contained in these Regulations, the Reviewing Authority may at any time within 6 months from the date of the final order, either on his own motion or otherwise review the said order, when any new material or evidence which could not be produced or was not available at the time of passing the order under review and which has the effect of changing the nature of the case, has come or has been brought to his notice and pass such orders thereon as it may deem fit:

Provided that –

- (i) if the enhanced penalty, which the Reviewing Authority proposes to impose is a major penalty specified in clauses (f), (g), (h), (i) or (j) of Regulation 4 and an inquiry as provided under Regulation 6 has not already been held in the case, the Reviewing Authority shall direct that such an enquiry be held in accordance with the provisions of Regulation 6 and thereafter consider the record of the inquiry and pass such orders as it may deem proper;
- (ii) if the Reviewing Authority decides to enhance the punishment but an enquiry has already been held in accordance with the provisions of Regulation 6, the Reviewing Authority shall give a show cause notice to the Officer Employee as to why the enhanced penalty should not be imposed upon him and shall pass final order after taking into account the representation, if any, submitted by the Officer Employee.

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

Name /category of post	Disciplinary authority	Appellate Authority	Reviewing Authority
Scale I & II	Chief Manager or authority above him at NRO/ZO/FGMO	Asst General Manager or authority above him at NRO/ZO/FGMO for cases short	General Manager (P) or Authority above him.



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

**19. CONSULTATION WITH CENTRAL VIGILANCE COMMISSION:**

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

**20. SERVICE OF ORDERS, NOTICES, ETC.:**

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

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

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

**22. REPEAL AND SAVING:**



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

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

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

**UNION BANK (OFFICERS') SERVICE REGULATIONS, 1979**

**PRELIMINARY**

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

**CHAPTER I**

Regulation No .	Subject
1.	<p><b><u>Short title and commencement:</u></b></p> <p>(1) There regulations may be called Union Bank of India (Officers') Service Regulations.1979.</p> <p>(2) These regulations shall come into force on the 1st day of July, 1979 (in respect of amendments, effective from their date of adoption).</p>
2	<p><b><u>Officers to whom the regulations apply:</u></b></p> <p>(1) These regulations shall apply to all Officers of the Bank to such other employees of the bank to whom they may be made applicable by the Competent Authority to the extent and subject to such conditions as such authority may decide.</p> <p>(2) They shall also apply to Officers transferred/posted/deputed outside India except to such extent as may be specifically or generally prescribed by the Competent Authority.</p> <p>(3) They shall, however, not apply to employees appointed/engaged in any country outside India and permanently serving there.</p>
3	<p><b><u>Definitions:</u></b></p> <p>In these regulations, unless there is anything repugnant to the subject or context:</p> <p>(a) "Appointed Date" means the 1st day of July 1979:</p> <p>(b) "Bank" means Union Bank of India:</p> <p>(c) "Board" means the Board of Directors of the Bank:</p> <p>(d) "Competent Authority" means the authority designated for the purpose by the Board:</p> <p>(e) "Emoluments" means the aggregate of salary and allowances, if any:</p> <p>(f) "Family" means the spouse of the Officer, wholly dependent unmarried children (including step children and legally adopted children), physically challenged brother or sister with forty per cent or more disability and parents ordinarily residing with and wholly dependent on the officer.</p> <p><b>Explanation:</b> - For the purpose of this clause a child or parent or physically challenged brother or sister shall be deemed to be dependent on the officer if the monthly income of such child, parent, brother or sister does not exceed ` 3500 per month.</p> <p>Provided that if the income of one of the parents exceed Rs.3500 per month or the aggregate income of both the parents exceed Rs.3500 per month, both the parents shall not be considered as wholly dependent on the officer.</p> <p>(g) "Government" means the Central Government:</p>

- (h) "Guidelines" of the Government shall mean such guidelines as may be issued by the Government and shall include the recommendations made in the Report of the Committee constituted by the Government's Resolution No. F.4(26)/72/IR dated 19th July 1973, as accepted by Government together with modifications or alternations thereof as may, from time to time, have been or be made by the Government:
- (i) "Managing Director" means the Managing Director of the Bank:
- (j) "Officer" means a person fitted into or promoted to or appointed to any of the grades specified in Regulation 4 and any other person, who immediately prior to the appointed date, was an officer of the Bank, and shall also include any specialist or technical person as fitted or promoted or appointed and any other employee to whom any of these regulations has been made applicable under Regulation 2:
- (k) "Pay" means basic pay including stagnation increment:
- (l) "Salary" means the aggregate of the Pay and Dearness Allowances:
- (m) "Year" means a continuous period of twelve months:
- (n) "Calendar Year" means the period commencing from the 1st day of January of a year and ending with the 31st day of December of the same year.

## CHAPTER II

<b>4</b>	<p><b>Grades and Categorization of posts</b></p> <p>Grades and Scales of Pay:</p> <p>(1) <b>On and from 1-11-1987</b>, the scales of pay specified against each grade shall be as under:-</p> <p style="padding-left: 40px;"><b>(a) Top Executive Grade;</b> Scale VII Rs. 6400 - 150 - 7000 Scale VI Rs. 5950 - 150 - 6550</p> <p style="padding-left: 40px;"><b>(b) Senior Management Grade:</b> Scale V Rs. 5350 - 150 - 5950 Scale IV Rs. 4520 - 130 - 4910 - 140 - 5050 - 150 - 5350</p> <p style="padding-left: 40px;"><b>(c) Middle Management Grade:</b> Scale III Rs. 4020 - 120 - 4260 - 130 - 4910 Scale II Rs. 3060 - 120 - 4260 - 130 - 4390</p> <p style="padding-left: 40px;"><b>(d) Junior Management Grade :</b> Scale I Rs. 2100 - 120 - 4020</p> <p>(2) <b>On and from 1-7-1993</b>, the scales of pay specified against each grade shall be revised as under:-</p> <p style="padding-left: 40px;"><b>(a) Top Executive Grade;</b>  Scale VII Rs. 12650 - 300 - 13250 - 350 - 13600 - 400 - 14000 Scale VI Rs. 11450 - 300 - 12650</p> <p style="padding-left: 40px;"><b>(b) Senior Management Grade;</b>  Scale V Rs. 10450 - 250 - 11450 Scale IV Rs. 8970 - 230 - 9200 - 250 - 10450</p> <p style="padding-left: 40px;"><b>(c) Middle Management Grade;</b>  Scale III Rs. 8050 - 230 - 9200 - 250 - 9700</p>
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Scale II Rs. 6210 - 230 - 8740

**(d) Junior Management Grade;**

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

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

**(a) Top Executive Grade :**

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

Scale VI Rs. 17660-420/4-19340

**(b) Senior Management Grade :**

Scale V Rs. 16140-380/4-17660

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

**(c) Middle Management Grade :**

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

Scale II Rs. 9820-340/11-13560

**(d) Junior Management Grade :**

Scale I Rs. 7100-340/16-12540

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

**(a) Top Executive Grade :**

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

Scale VI Rs. 26620 - 680/4 - 29340

**(b) Senior Management Grade :**

Scale V Rs. 24140 - 620/4 - 26620

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

**(c) Middle Management Grade :**

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

Scale II Rs. 13820 - 500/1 - 14320 - 560/10 - 19920

**(d) Junior Management Grade :**

Scale I Rs. 10000 - 470/6 - 12820 - 500/3 - 14320 - 560/7 - 18240

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

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

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

**(a) Top Executive Grade :**

Scale VII Rs. 46800 - 1300/4 - 52000

Scale VI Rs. 42000 - 1200/4 - 46800

**(b) Senior Management Grade :**

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

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

**(c) Middle Management Grade :**

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

Scale II Rs. 19400 – 700/1 – 20100 – 800/10 – 28100

**(d) Junior Management Grade :**

Scale I Rs. 14500–600/7–18700–700/2–20100–800/7–25700

**Explanation:** - Every officer who is governed by the scales of pay as in force as on 31.10.2007 shall be fitted in the scale of pay set out as in this sub regulation as on 01.11.2007 on stage to stage basis, i.e. on corresponding stages from first stage onwards in the respective scales and the increments shall fall on the anniversary date as usual except where provided otherwise.

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

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

**(a) Top Executive Grade :**

Scale VII Rs. 76520 – 2120/4 – 85000

Scale VI Rs. 68680 – 1990/4 – 76520

**(b) Senior Management Grade :**

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

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

**(c) Middle Management Grade :**

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

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

**(d) Junior Management Grade :**

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

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

**(a) Top Executive Grade :**

Scale VII Rs.116120 – 3220/4 – 129000

Scale VI Rs. 104240 – 2970/4 – 116120

**(b) Senior Management Grade :**

Scale V Rs. 89890 – 2500/2 – 94890 – 2730/2 – 100350

Scale IV Rs. 76010 – 2220/4 – 84890 – 2500/2 – 89890

**(c) Middle Management Grade :**

Scale III Rs. 63840 – 1990/5 – 73790 – 2220/2 – 78230

Scale II Rs. 48170 – 1740/1 – 49910 – 1990/10 – 69810

**(d) Junior Management Grade :**

Scale I Rs. 36000–1490/7–46430–1740/2–49910–1990/7–63840

**Fitment:** fitment shall be stage to stage i.e. on corresponding stages from 1<sup>st</sup> stage onwards and the increment shall fall on the anniversary date as usual.

**Increments:**

5. 1) Subject to the provisions of sub-regulation (3) of Regulation 4, on and from 1.4.1998, the increments shall be granted subject to the following sub clauses :-

(a) The increments specified in the scales of pay set out in Regulation 4 shall, subject to the sanction of the Competent authority, accrue on an annual basis and shall be granted on the first day of the month in which these fall due.

**Stagnation Increment Regulations 5 (b)**

(b) Officers in Scale I and Scale II, 1 year after reaching the maximum in their respective scales, shall be granted further increments including stagnation increment(s) in the next higher scale only as specified in (c) below subject to their crossing the efficiency bar as per guidelines of the Government.

(c) Officers including those referred to in (b) above who reach the maximum of the Middle Management Grade Scales II and III shall draw stagnation increment(s) for every three completed years of service after reaching the last stage of the Scale II or Scale III as the case may be subject to a maximum of two such increments of Rs.340/- each for officers in the last stage of Scale II and one such increment of Rs.380/- for officers in the last stage of Scale III.

**Provided that on and from 1.11.1994** officers in substantive Scale III i.e. those who are recruited in or promoted to Scale III shall be eligible for second stagnation increment three years after having received the first stagnation increment.

**Note:** Grant of such increments in the next higher scale shall not amount to promotion. Officers even after receipt of such increments shall continue to get privileges, perquisites, duties, responsibilities or posts of their substantive Scale I or Scale II as the case may be.

(d) Subject to the provisions of sub-regulation (5) of Regulation 4, **on and from 1.11.2007**, the increments shall be granted subject to the following, namely:-

(a) The increments specified in the scales of pay set out in sub regulation (5) of Regulation 4 shall, subject to the sanction of the Competent authority, accrue on an annual basis and shall be granted on the first day of the month in which these fall due.

(b) Officers in Junior Management Grade Scale I who have moved to scale of pay for Middle Management Grade Scale II after reaching maximum of the higher scale shall be eligible for four stagnation increments for every three completed years of service of which first two shall be Rs.800/- each and next two Rs.900/- each.

Provided that officers who have completed three years or more after receipt of the second stagnation increment as on 01.11.2007 will get third stagnation increment on 01.11.2007 and another stagnation increment on or after 01.11.2008 on their completion of six years after receipt of second stagnation increment.

c) Officers in Middle Management Scale II who have moved to scale of pay for Middle Management Scale III in terms of regulation (5) after reaching maximum of the higher scale shall be eligible for three stagnation increments of Rs.900/- each for every three completed years of service.

Provided that officers who have completed three years or more after receipt of the first stagnation increment as on 01.11.2007 shall get the next stagnation increment with effect from 01.11.2007 and a subsequent stagnation increment on or after 01.11.2008 on their completion of six years after receipt of the first stagnation increment.

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

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

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

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

Officers in Junior Management Grade Scale I who have moved to scale of pay for Middle Management Grade Scale II in terms of regulation 5 (b) after reaching maximum of the higher scale shall be eligible for four stagnation increments for every three completed years of service of which first two shall be Rs.1310/- each and next two Rs.1460/- each.

c) Officers in Middle Management Scale II who have moved to scale of pay for Middle Management Scale III in terms of regulation (5) after reaching maximum of the higher scale shall be eligible for three stagnation increments of Rs.1460/- each for every three completed years of service and a fourth stagnation increment of Rs 1460/- two year after receipt of third stagnation increment.

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

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

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

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

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

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



- (c) Officers in substantive MMGS III i.e. those who are recruited in or promoted to MMGS III are presently eligible of five stagnation increments. These officer shall now be eligible for total six stagnation increments. The first four stagnation increments of Rs 2220/- will be released after every two completed years and next two increments of Rs 2500/-each, two year after receipt of fourth stagnation increment. The sixth stagnation increment of Rs 2500/-will be released two years after receipt of the fifth stagnation increment or w.e.f. 1<sup>st</sup> November 2017. Whichever is later.
- (d) Officers in SMG Scale IV are presently eligible of one stagnation increment of Rs 2500/-two years after reaching maximum of scale. These officers now be eligible for one additional stagnation increment of Rs 2730/-after two years of receipt of first stagnation increment of w.e.f. 1<sup>st</sup> November 2017 Whichever is later.
- (e) Provided further that the stagnation increment/s received by the officers from scale I to IV who are/were in service of the banks as on 1<sup>st</sup> November, 2017 as per periodicity herein before would be readjusted from three year periodicity to two year periodicity from the date of reaching their maximum and officer shall be notionally eligible for stagnation increments w.e.f 01.11.2017 in terms of this joint note as per the revised periodicity which will qualify for superannuation benefits. However, monetary benefit on account of such revised and readjusted periodicity of stagnation increment/s shall be payable from 1<sup>st</sup> November 2020, or the actual date of entitlement whichever is later.
- (f) Officers in SMGS-V shall be eligible for one stagnation increment or Rs 2970/- two years after reaching the maximum of scale or w.e.f. 01.11.2020, whichever is later.

(2) An additional increment each shall be granted in the scale of pay for passing Part I of CAIIB/Junior Associate of Indian Institute of Bankers and Part II/ Certified Associate of the Indian Institute of Bankers Examination.

**Explanation :**

(a) In the case of an officer who has passed Part I or Part II of Certified Associate of Indian Institute of Bankers Examination as an officer before the appointed date, the additional increment, or increments as the case may be, shall be given effect to from the appointed date provided that he has not received any increment or received only one increment, for passing both parts of the said Examination.

(b) On and from 1.11.1987, officers who reach or have reached the maximum in the pay scale and are unable to move further except by way of promotion shall subject to Government guidelines, if any, be granted Professional Qualification Allowance in lieu of additional increments in consideration of passing CAIIB Examination as under:-

Those who have passed only Part I of CAIIB	(i) Rs. 100/- p.m. after one year of which Rs. 75/- shall rank for superannuation benefits.
Those who have passed both Parts of CAIIB	(i) Rs. 100/- p.m. after one year, of which Rs. 75/- shall rank for superannuation benefits.
	(ii) Rs. 250/- p.m. after two years, of which Rs. 200/- shall rank for superannuation benefits.

(c) On and from 1.11.1994, other things being equal, the quantum of Professional Qualification Allowance shall stand revised as under :-

Those who have passed only Part I of CAIIB	(i) (i) Rs. 120/- p.m. after one year on reaching top of the scale.
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Those who have passed both Parts of CAIIB	(i) Rs. 120/- p.m. after one year on reaching top of the scale
	(ii) Rs. 300/- p.m. after two years on reaching top of the scale.

Provided that officers who are eligible to draw Fixed Personal allowance in terms of Regulation 5(3) (b) shall draw Professional Qualification Allowance one year/two years after receipt of such Fixed Personal Allowance respectively for Part I and II as the case may be.

(d) On and from 1.11.1999, other things being equal, the quantum of Professional Qualification Pay shall stand revised as under :-

<b>Those who have passed only Part I of CAIIB</b>	<b>(i)Rs. 150/- p.m. after one year on reaching max. Of the scale.</b>
Those who have passed both Parts of CAIIB	(i) Rs. 150/- p.m. after one year on reaching max. of the scale.
	(ii) Rs. 360/-p.m. after two years on reaching max. of the scale.

Provided that officers who are in Scale I and Scale II and are granted further increments in the next higher scale as in sub-regulation (1)(b) shall draw Professional Qualification Pay after one/two years, as the case may be, on reaching the maximum in such higher scales.

(e) **On and from 1.11.2002**, other things being equal, the quantum of Professional Qualification Pay shall stand revised as under :-

<b>Those who have passed only Part I of CAIIB</b>	<b>(i) Rs. 300/- p.m. one year after reaching top of the scale.</b>
Those who have passed both Parts of CAIIB	(i) Rs. 300/- p.m. one year after reaching top of the scale.
	(ii) Rs. 750/-p.m. two year after reaching top of the scale.

An officer employee acquiring Junior Associate of Indian Institute of Bankers / Certified Associate of Indian Institute of Bankers (either or both parts) qualifications after reaching the maximum of the scale of pay, shall be granted from the date of acquiring such qualification for the first instalment of Professional Qualification Pay and the release of subsequent instalments of Professional Qualification Pay shall be with reference to the date of release of first instalments of Professional Qualification Pay.

Provided further that in a case where an officer, has already acquired any of the above qualifications and has not earned any increment or Professional Qualification Pay on account of acquiring such qualification/s, he may be grated the Professional Qualification Pay with effect from 1st November 2002 or the date of acquiring such qualification/s whichever is later, released PQP as provided herein above.

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

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

Provided that an officer employee acquiring Junior Associate of Indian Institute of Bankers / Certified Associate of Indian Institute of Bankers (either or both parts) qualifications after reaching the maximum of the scale of pay, shall be granted from the date of acquiring such qualification for the first instalment of Professional Qualification Pay and the release of subsequent instalments of Professional Qualification Pay shall be with reference to the date of release of first instalments of Professional Qualification Pay.

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

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

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

an officer employee acquiring Junior Associate of Indian Institute of Bankers / Certified Associate of Indian Institute of Bankers (either or both parts) qualifications after reaching the maximum of the scale of pay, shall be granted from the date of acquiring such qualification for the first instalment of Professional Qualification Pay and the release of subsequent instalments of Professional Qualification Pay shall be with reference to the date of release of first instalments of Professional Qualification Pay.

Note:

(i) If an officer who is in receipt of Professional Qualification Pay is promoted to next higher scale, he shall be granted, on fitment in such higher scale, additional increment(s) for passing Junior Associate of Indian Institute of Bankers/ Certified Associate of Indian Institute of Bankers to the extent increments are available in the scale and if no increments are available in the scale, the officer shall be eligible for Professional Qualification Pay in lieu of increment(s).

(ii) On and from 1.11.1994 Professional Qualification Allowance or Professional Qualification Pay, as the case may be, shall rank for Dearness Allowance, House Rent Allowance and Superannuation Benefits.

(iii) An Officer shall not be eligible for Professional Qualification Pay as above, if he refuses to accept promotion when offered;

(iv) An officer employee acquiring Junior Associate of Indian Institute of Bankers or Certified Associate of Indian Institute of Bankers (either or both parts) qualifications after reaching the maximum of the scale of pay, shall be granted from the date of acquiring such qualification for the first instalment of Professional Qualification Pay and the release of subsequent instalments of PQP shall be with reference to the date of release of first instalments of Professional Qualification Pay.

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

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

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

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

(B) An officer employee acquiring Junior Associate of Indian Institute of Bankers or Certified Associate of Indian Institute of Bankers (either or both parts) qualifications after reaching the maximum of the scale of pay, shall be granted from the date of acquiring such qualification for the first instalment of Professional Qualification Pay and the release of subsequent instalments of PQP shall be with reference to the date of release of first instalments of Professional Qualification Pay.

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

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

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

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

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

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

Note:

- (i) Fixed Personal Allowance/Fixed Personal Pay as indicated under Column (c) in clause (b) and (c) shall be payable to those officer employees who are provided with bank's accommodation.
- (ii) Fixed Personal Allowance./Fixed Personal Pay for officers eligible for House Rent Allowance shall be (A)+(B)+House Rent Allowance drawn by the concerned officer employees when the last increment of the relevant scale of pay as specified in sub-regulation (2) and (3) of Regulation 4 is earned.

- (iii) On and from 1st November, 1999 there shall be no change in the schedule of release of Professional Qualification Pay as in Explanation (c) under sub regulation (2) on account of release of Fixed Personal Pay:

Provided that where any instalment of Professional Qualification Pay which on account of the earlier provisions has been shifted by a year and is scheduled for release on or after to 1st November, 1999 it shall be released to the officer on and from this date and second instalment of Professional Qualification Pay, if any, shall be released on 1st November, 2000.

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

**(d) On and from 1st November, 2004**, other things being equal, Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service.

Increment Component	DA as on 1.11.2004	Total F.P.A. payable where bank's accommodation is provided
(A) Rs.	(B) Rs.	(C) Rs.
560	23	583
620	25	645
680	28	708
1000	41	1041

Note:

- (i) Fixed Personal Pay / Fixed Personal Allowance as indicated in Column "C" of the table in clause (b), (c), (d) of sub-regulation(3) of Regulation 5 shall be payable to those officer employees who are provided with bank's accommodation.
- (ii) Fixed Personal Pay / Fixed Personal Allowance for officers eligible for House Rent Allowance shall be "A" + "B" + House Rent Allowance as indicated in clauses (b), (c) and (d) of sub-regulation (3) of Regulation 5 drawn by the concerned officer on the increment component of relevant scale of pay as specified in sub-regulation (2) and (3) of Regulation 4 is earned.

(iii) on and from the 1st day of November, 1999 there shall be no change in the schedule of release of Professional Qualification Pay as in Explanation (c) of Sub Regulation (2) on account of release of Fixed Personal Pay.

Provided that where any instalment of Professional Qualification Pay which on account of earlier provisions has been shifted by a year and is scheduled for release on or after to 1st day of November 1999, it shall be released to the Officer on and from this date and second instalment of Professional Qualification pay, if any, shall be released on 1st Day of November 2000.

(iv) The increment component of F.P.P. shall rank for superannuation benefits. An officer who has earned the advance increment as in (a) above shall draw the quantum of Fixed Personal Allowance/Fixed Personal Pay as mentioned in (b), (c) and (d) above, one year after reaching the maximum of the scale.

**(e) On and from 1st November, 2007**, Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service.

Increment Component	DA as on 1.11.2007	Total F.P.A. payable where bank's accommodation is provided
(A) Rs.	(B) Rs.	(C) Rs.
800	58	858
900	65	965
1000	72	1072
1100	79	1179
1200	86	1286
1300	94	1394

Note:

- (i) Fixed Personal Allowance or Fixed Personal Pay as indicated under column (C) of the Table under clauses (b),(c),(d) or (e) shall be payable to those officers who are provided with bank's accommodation.
- (ii) Fixed Personal Allowance or Fixed Personal Pay for officers eligible for House Rent Allowance shall be the aggregate amount specified under columns (A) and (B) of the Table under clause (e) and House Rent Allowance drawn by the concerned officer employees when the last increment of the relevant scale of pay as specified in sub-regulation (2), (3), (4) or (5) of regulation 4 is earned.
- (iii) on and from the 1st day of November, 1999 there shall be no change in the schedule of release of Professional Qualification Pay as in Explanation (c) of Sub Regulation (2) on account of release of Fixed Personal Pay.  
Provided that where any instalment of Professional Qualification Pay which on account of earlier provisions has been shifted by a year and is scheduled for release on or after to 1st day of November 1999, it shall be released to the Officer on and from this date and second instalment of Professional Qualification pay, if any, shall be released on 1st Day of November 2000.
- (iv) The increment component of F.P.P. shall rank for superannuation benefits.
- (v) An officer who has earned the advance increment as in clause (a) above shall draw the quantum of Fixed Personal Allowance/Fixed Personal Pay as mentioned in (b), (c), (d) or (e) above, one year after reaching the maximum of the scale

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

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

Note:

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

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

Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service.

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

Note:

- (i) Fixed Personal Allowance or Fixed Personal Pay as indicated under column (C) shall be payable to those officers who are provided with bank's accommodation.
- (ii) Fixed Personal Allowance or Fixed Personal Pay for officers eligible for House Rent Allowance shall be "A" + "B" plus House Rent Allowance payable on the last increment of the relevant scale of pay.
- (iii) The increment component of F.P.P. shall rank for superannuation benefits.
- (iv) Only officers who were in service of the on or before 01.11.1993 will be eligible of FPP one year after reaching the maximum scale of pay they are placed.

6

**Categorization:**



(1) Having regard to the responsibilities and functions exercisable, every post of an officer in the Bank shall be categorized by the Board or any authority specified by the board in this behalf as falling in any one of the grades or scales mentioned in Regulation 4 and such categorization may be reviewed by the Board or such Authority. Provided that the categorization of the posts in existence on the appointed date shall be done before the expiry of two years from that date in accordance with guidelines of the Government, if any, and shall, in respect of the posts in the Senior Management and Top Executive Grades, be done by a Committee of the Managing Director and such other persons as may be appointed by the Government for the purpose.

(2) For the purpose of categorization of posts under Sub-regulation (1), every branch of the Bank shall be classified by the Bank, in accordance with criteria to be approved by the Government, as Small, Medium, Large, Very Large or Exceptionally Large category.

### **CHAPTER III**

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

<b>7</b>	<p><b>Subject</b></p> <p><b>Categorization on the appointed date:</b></p> <p>Subject to the provisions of Regulation 6, the various posts of Officers in the Bank on the appointed date shall be categorized as specified in the Table below :</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;"><b>T A B L E</b></th> </tr> <tr> <th style="text-align: left;"><b>Posts</b></th> <th style="text-align: left;"><b>Grade in which placed</b></th> </tr> </thead> <tbody> <tr> <td>General Manager/ Additional General Manager</td> <td>Top Executive Grade Scale VII</td> </tr> <tr> <td>Joint General Manager / Deputy General Manager</td> <td>Top Executive Grade Scale VI</td> </tr> <tr> <td>Asst. General Manager</td> <td>Senior Mgmt. Gr. / Scale V</td> </tr> <tr> <td>Chief Managers / Regional Managers / Managers in Central Office / Zonal Offices / Senior Instructors / Managers of Large Metropolitan Branches</td> <td>Senior Management Grade Scale IV</td> </tr> <tr> <td>Grade I Senior i.e. Development Managers / Superintendents in Central &amp; Zonal Offices / Branch Managers of Large Branches and Senior Chartered Accountants</td> <td>Middle Management Grade Scale III</td> </tr> <tr> <td>Grade I Assistant Superintendents / Superintendents in Regional Offices / Assistant Branch Managers at Large Branches / Branch managers of medium sized Branches.</td> <td>Middle Management Grade Scale II</td> </tr> <tr> <td>Grade II</td> <td>Junior Management Grade Scale I</td> </tr> </tbody> </table> <p>Provided that any difficulties and anomalies arising out of the above categorization shall be referred to a Committee consisting of the Managing Director and such other persons as may be appointed by the Government for this purpose for its decision.</p>	<b>T A B L E</b>		<b>Posts</b>	<b>Grade in which placed</b>	General Manager/ Additional General Manager	Top Executive Grade Scale VII	Joint General Manager / Deputy General Manager	Top Executive Grade Scale VI	Asst. General Manager	Senior Mgmt. Gr. / Scale V	Chief Managers / Regional Managers / Managers in Central Office / Zonal Offices / Senior Instructors / Managers of Large Metropolitan Branches	Senior Management Grade Scale IV	Grade I Senior i.e. Development Managers / Superintendents in Central & Zonal Offices / Branch Managers of Large Branches and Senior Chartered Accountants	Middle Management Grade Scale III	Grade I Assistant Superintendents / Superintendents in Regional Offices / Assistant Branch Managers at Large Branches / Branch managers of medium sized Branches.	Middle Management Grade Scale II	Grade II	Junior Management Grade Scale I
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Grade II	Junior Management Grade Scale I																		
<b>8</b>	<p><b><u>Fitment in the Scales of pay:</u></b></p> <p>(1) Every Officer of the bank who immediately before the appointed date holds a post specified in column 1 of the Table below Regulation 7 and whose post has been categorized in the grade specified in the column 2 thereof shall be fitted in the scale of pay applicable to that grade in such a manner that his</p>																		

	<p>salary in that scale shall have relation with the aggregate pay plus Dearness Allowance payable to him immediately before the appointed date in accordance with the guidelines of the Government.</p> <p>(2) Subject to Sub-Regulation (3) on being so fitted in the new Scale of pay such officer shall be eligible to draw the next increment, if any, in such new scale on the date on which he would have been eligible to draw an increment immediately prior to the appointed date, unless intimated to the contrary.</p> <p>(3) Where two or more Officers of different seniorities in the scales of pay immediately prior to the appointed date are fitted at the same stage in the new scale of pay, different dates may be fixed for the eligibility of such officers for the next increment in the new Scale of Pay.</p> <p>(4) Where in the course of aforesaid Scheme of fitment, Officers have to be fitted in two different scales depending on whether they are located in the Head Office or in the field or metropolitan areas or other areas, the mere fact that on the appointed date they happen to be posted at a particular place or office shall not by itself entitle them to a fitment in a particular grade and the Bank may make suitable changes in placements so as to fit them in an appropriate grade, having due regard to their inter se seniority.</p> <p><b>Explanation to Sub-Regulation (1) :</b> Where in any Bank the maximum pay ranking for Dearness Allowance under the existing rule of service is less than Rs.641/- for the purposes of fitment in the new Scale of Pay the same shall be assumed to be Rs.641/-.</p>
9	<p><b><u>Adjustment Allowance:</u></b></p> <p>If the pay of an Officer after fitment in the new Scale of pay in the manner referred to in Regulation 8 is at the maximum of that scale and even then the salary of such Officer is lower than the aggregate of pay and Dearness Allowance payable to him immediately before such fitment, together with additional increment, if any, that may be taken into account for fitment of an Officer in the category to which he belongs, the difference shall be paid to him by way of Adjustment Allowance till such time as he is promoted to a higher scale. If salary on such promotion is still less than the aggregate of salary and Adjustment Allowance payable to him immediately before such promotion, the difference shall continue to be paid to him as Adjustment allowance, so, however, the Adjustment Allowance payable after such promotion shall be absorbed in the future increments to the extent of 33 1/3% of each such increment or 33 1/3% of the increase in salary as a consequence of such increment, whichever is lower.</p>
10	<p><b><u>Personal Allowance:</u></b></p> <p>(i) If the salary and allowances, if any, payable under these Regulations to an Officer after fitment in the new scale of pay in the manner referred to in Regulation 8 is lower than the aggregate of Pay and such allowances as are set out in the explanation to this Regulation and were payable to him immediately before such fitment, the difference shall be paid to him as a Personal Allowance which shall be absorbed in the future increments to the extent of 33 1/3% of each such increment or of 33 1/3% of the increase in the salary as a consequence of such increment whichever is lower.</p> <p>Explanation: The allowances referred to in this Regulation payable before fitment are the following :</p> <p>(i) House Rent Allowance, wherever payable  (ii) (ii) Ledger Checking Allowance  (iii)(iii) Fixed Special Allowance to Senior Management  (iv) (iv) Personal Pay</p> <p>Note : The House Rent Allowance wherever payable shall mean: (a) Where a House Rent Allowance was payable to the Officer immediately before such fitment, the amount of such allowance:  O R</p> <p>(b) Where immediately before such fitment in accordance with the rules of service then applicable, an Officer had been provided with a rent free accommodation or allowed to hire accommodation on reimbursement basis,</p>

	<p>such allowance only as would have been payable to him under those rules as House Rent Allowance or 10% of pay on fitment in the new scale of pay, whichever is higher. Provided that where an Officer is eligible for House Rent Allowance in terms of Regulation 22 the amount of Personal Allowance, if any, payable to him under Clause (a) or (b) above shall be set off against such House Rent Allowance and difference if any, after such set off shall alone be payable to him.</p> <p>(2) For the purpose of computation of the Personal Allowance provided in Sub-Regulation (1) above such of the foregoing allowances excluding City Compensatory Allowance as mentioned in the explanation above would have ceased at any time to be payable to the Officer under the rules applicable to him before fitment in the new Scale shall be excluded.</p>
11	<p><b>Absorption against future increments and increases:</b></p> <p>For the purpose of absorbing the allowances mentioned in Regulation 9 and 10, the 33 1/3% referred to therein shall be applied firstly for absorbing the Adjustment Allowance, if so necessary, and then the Personal Allowance.</p>
12	<p><b>Option for existing Officers:</b></p> <p>(1) Notwithstanding anything contained in these Regulations, an Officer in the service of the Bank immediately before the appointed date shall have the option to continue even after that date in the Scale of Pay applicable to him immediately before the appointed date by communicating to the bank within 30 days of the receipt of the intimation regarding his fitment in the new Scale of Pay. Provided that such option shall continue to have effect only till the Officer is promoted to a Scale in the Scales of pay set out in Regulation 4 higher than the Scale of Pay to which the Scale of pay under his entitlement immediately before the appointed date corresponds in accordance with Regulation 7.</p> <p>(2) Save as provided in Sub Regulation (3):</p> <p>Where an Officer has exercised such option, he shall continue to draw pay and allowances according to his entitlement in the service of the bank immediately prior to the appointed date.</p> <p>Provided that in any case the Officer shall not be eligible for the perquisites under such entitlement but shall be entitled only to such perquisites as are admissible to him under these regulations.</p> <p>(3) Any Officer who has exercised option referred to in Sub-Regulation (1) and continues to draw pay and allowances according to his entitlement in the service of the Bank immediately prior to the appointed date, in terms of Sub Regulation (2) shall be allowed to opt for pay and allowances as applicable under these regulations on and from 1-2-1984. On exercising such option, he will be fitted notionally on the appointed date into the new Scale of Pay in the manner referred to in Regulation 8 and after granting him the increments he would have received in terms of these Regulation up to 31-1-1984, he shall be fitted in the Scale of pay set out in Regulation 4(1) as on 1-2-1984 in accordance with the guidelines of the Government issued thereunder.</p> <p>Provided that if the aggregate of pay and allowances payable under these Regulations to the Officer after fitment as above is lower than the aggregate of pay and allowances that were payable to him as on 31-1-1984 before such fitment, the difference shall be paid to him as a personal Allowance which shall be absorbed in the future increments to the extent of 33 1/3% of each such increment or 33 1/3 % of the increase in the salary as a consequence of such increment, whichever is lower.</p> <p>(4) Any Officer, -  (a) who had exercised option referred to in sub-regulation (1) and</p>

	<p>(b) who continued even after the first day of February, 1984 to draw pay and allowances applicable to him immediately before the appointed date; and</p> <p>(c) who continues in regular service of Bank on or after the first day of April, 1997, may be allowed to opt for pay and allowances as applicable under these regulations on and from the first day of April, 1997; on exercising such option, he will be fitted on the pay in such a manner that the pay as set out in Regulation 4(2) along with the Dearness Allowance payable thereon as on 01-04-1997 is nearest to his existing salary (i.e. pay plus dearness allowance) being drawn in terms of sub-regulation (2) on 31-03-1997.</p>
13	<p><b><u>Appeal against fitment:</u></b></p> <p>(1) Any Officer aggrieved by a fitment accorded to him in the new Scales of Pay, may prefer an appeal to the Committee constituted by the Board for this purpose.</p> <p>(2) Such appeal shall be preferred within 30 days of the receipt of the communication of the fitment accorded to him.</p> <p>(3) The Committee may after giving an opportunity to the Officer concerned to make his representation in the matter make such decision as it thinks fit.</p> <p>Provided that the Board may of its own motion review any such decision and where it reviews any such decision, it shall give an opportunity to the Officer concerned to make his representation in the matter.</p>

#### **CHAPTER IV**

#### **APPOINTMENT, PROBOATION, CONFIRMATION, PROMOTION, SENIORITY AND TERMINATION**

14	<p><b><u>Appointments:</u></b></p> <p><b>All appointments in and promotions to the Officer Grade shall be made by the Competent Authority in the light of the guidelines of the Government, if any.</b></p>
15	<p><b><u>Probation:</u></b></p> <p>(1) An Officer directly appointed to the Junior Management Grade shall be on probation for a period of two years.</p> <p>(2) An employee of the Bank promoted as an Officer in the Junior Management Grade shall be on probation for one year.</p> <p>(3) An Officer appointed to any other grade shall be on probation for such period as may be decided by the Bank.</p> <p>Provided that the Competent Authority may in the case of any Officer, reduce the period of probation or dispense with probation.</p>
16	<p><b><u>Confirmation:</u></b></p> <p>(1) An Officer shall be confirmed in the service of the Bank if, in the opinion of the Competent Authority, the Officer has satisfactorily completed the training in any institution to which the Officer may have been deputed for training and the in service training in the Bank. Provided, that an Officer directly recruited to the Junior Management Grade may be required also to pass a test in a language other than his mother tongue.</p> <p>(2) If in the opinion of the Competent Authority an Officer has not satisfactorily completed either or both the training referred to in Sub Regulation (1) or if the Officer has not passed the test referred to therein, the Officer's probation may be extended by further period not exceeding one year.</p>

	<p>(3) Where during the period of probation, including the period of extension, if any, the Competent Authority is of the opinion that the Officer is not fit for confirmation:</p> <p>(a) in the case of a direct appointee, his services may be terminated by one month's notice or payment of one month's emoluments in lieu thereof, and</p> <p>(b) in the case of a promotee from the Bank's services. He may be reverted to the Grade or Cadre from which he was promoted.</p>
17	<p><b>Promotions:</b></p> <p>(1) promotions to all Grades of Officers in the bank shall be made in accordance with the Policy laid down by the Board, from time to time, having regard to the guidelines of the Government, if any.</p> <p>(2) For the avoidance of doubts, it is clarified that this Regulation shall also apply to promotions of any category of employees to the Junior Management Grade.</p>
18	<p><b>Seniority:</b></p> <p>(1) Each year, the Bank shall prepare a list of Officers in its service showing their names in the order of their seniority on an all India basis and containing such other particulars as Bank may determine. A copy of such list shall be kept at every branch or office of the Bank.</p> <p>(2) Seniority of an Officer in a Grade or scale shall be reckoned with reference to the date of his appointment in that grade or scale. Where there are two or more Officers of the same length of the service in that grade or scale, their inter se seniority shall be reckoned with reference to their seniority in the immediately preceding grade or scale or the previous cadre to which they belonged in the Bank's service. Where two or more Officers have the same length of service in such preceding grade or scale or such previous cadre, their seniority shall be determined with reference to their seniority in the immediately preceding grade or scale or cadre, as the case may be.</p> <p>(3) Subject to the provision of Sub Regulation (2).</p> <p>(a) The inter se seniority of officers directly recruited in a batch to any Grade or Scale shall be reckoned with reference to the rank allotted to them at the time of such recruitment.</p> <p>(b) If however two Officers recruited under the General Category and Reserve Category are allotted to any Bank, the seniority inter se amongst the candidates so allotted who join on the same date, shall be determined in accordance with the marks obtained by such candidates without adding notional marks for the reserved candidates.</p> <p>(c) If, however, two or more categories of Officers such as Technical Officers, Agricultural Field Officers and General Officers join on the same date and if there is no system of maintaining separate Seniority list for the different categories of Officers, seniority in the common seniority list shall be determined on the basis of their date of birth.</p> <p>(4) In the case of an Officer whose probation has been extended, his seniority shall be reckoned just below all the Officers, if any, recruited or promoted in the same batch along with him.</p> <p>(5) Nothing in this regulation shall affect the seniority among themselves of the Officers as existing immediately prior to the appointed date.</p>
19	<p><b>Age of Retirement:</b></p>

(1) The age of retirement of an Officer employee shall be as determined by the Board in accordance with the guidelines issued by the Government from time to time.

Provided that the Bank may, at its discretion on review by the Special Committee / Special Committees as provided hereinafter in Sub Regulation (2) retire, if it is of the opinion that it is in the public interest, an Officer employee on or at any time after the completion of 55 years of age or on or at any time after the completion of 30 years of total service as an Officer employee or otherwise, whichever is earlier.

Provided further that before retiring an Officer employee, at least three months' notice in writing or an amount equivalent to three months' substantive salary/pay and allowances, shall be given to such Officer employee.

Provided also that nothing in this Regulation shall be deemed to preclude an Officer employee from retiring earlier pursuant to the option exercised by him in accordance with the rules in the Bank.

Explanation: An Officer employee will retire on the last day of the month in which he completes his age of retirement. Provided that an Officer employee whose date of birth is on the first day of a month shall retire from service on the afternoon of the last day of preceding month on attaining the age of retirement.

(2) The Bank shall constitute a Special Committee/Special Committees consisting of not less than three members, to review, whether an Officer employee should be retired in accordance with the first proviso to this regulation. Such Committee/committees shall, from time to time, review the case of each Officer employee, and no order of retirement shall be made unless the Special Committee/Special Committees recommends in writing to the Competent Authority the retirement of the Officer employee.

**TERMINATION OF SERVICE:**

(1)

- (a) Subject to sub regulation 3 of Regulation 16 where the Bank is satisfied that the performance of an officer is unsatisfactory or inadequate or there is a bonafide suspicion about his integrity or his retention in the Bank's service would be prejudicial to the interest of the Bank, and where it is not possible or expedient to proceed against him as per the disciplinary procedure, the bank may terminate his services on giving him three months' notice or emoluments in lieu thereof in accordance with the guidelines issued by the Government from time to time.
- (b) Order of termination under this sub regulation shall not be made unless such officer has been given a reasonable opportunity of making a representation to the Bank against the proposed order.
- (c) The decision to terminate the services of an officer employee under sub-regulation (a) above will be taken only by the Chairman & Managing Director.
- (d) The officer employee shall be entitled to appeal against any order passed under sub-regulation (a) above by preferring an appeal within 15 days to the Board of Directors of the Bank. If the appeal is allowed, the order under sub-regulation (a) shall stand cancelled.
- (e) Where an officer employee whose services have been terminated and who has been paid an amount of three months' emoluments in lieu of notice and on appeal his termination is cancelled, the amount paid to him in lieu of notice shall be adjusted against the salary that he would have earned, had his services not been terminated and he shall continue in the Bank's employment on same terms and conditions as if the order of termination had not been passed at all.
- (f) An officer employee whose services are terminated under sub regulation (a) above shall be paid Gratuity, Provident Fund including employer's contribution and all other dues that may be admissible to him as per rules notwithstanding the years of service rendered.
- (g) Nothing contained hereinabove will affect the Bank's right to retire an officer employee under Regulation 19(1).

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- (2) An officer shall not leave or discontinue his service in the Bank without first giving a notice in writing of his intention to leave or discontinue his service or resign. The period of notice required shall be 3 months and shall be submitted to the Competent Authority as prescribed in these regulations.  
Provided further that the Competent Authority may reduce the period of three months or remit the requirement of notice.
- (3) (i) An Officer against whom disciplinary proceedings are pending shall not leave/discontinue or resign from his service in the Bank without the prior approval in writing of Competent Authority and any notice or resignation given by such an Officer before or during the disciplinary proceedings shall not take effect unless it is accepted by the Competent Authority.
- (ii) Disciplinary proceedings shall be deemed to be pending against any employee for the purpose of this regulation if he has been placed under suspension or any notice has been issued to him to show cause why disciplinary proceedings shall not be instituted against him and will be deemed to be pending until final orders are passed by the Competent Authority.
- (iii) The Officer against whom disciplinary proceedings have been initiated will cease to be in service on the date of superannuation but the disciplinary proceedings will continue as if he was in service until the proceedings are concluded and final order is passed in respect thereof. The concerned Officer will not receive any pay and/or allowance, after the date of superannuation. He will also not be entitled for the payment of retirement benefits till the proceedings are completed and final order is passed thereon except his own contribution to CPF.

## **CHAPTER V** **ALLOWANCES**

### **Dearness Allowance:**

(1) On and from 1-11-1987, Dearness Allowance Scheme shall be as under:

(i) Dearness Allowance shall be payable for every rise or fall of 4 points over 600 points in the quarterly average of the All India Average working Class Consumer Price Index (General) Base 1960=100.

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

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

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(2) On and from 1-7-1993, Dearness Allowance Scheme shall be as under:-

(i) Dearness Allowance shall be payable for every rise or fall of 4 points over 1148 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100.

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

- (a) 0.35% of 'Pay' up to Rs.4800/- plus
- (b) 0.29% of 'Pay' above Rs.4800/- to Rs.7700/- plus
- (c) 0.17% of 'Pay' above Rs.7700/- to Rs.8200/- plus
- (d) 0.09% of 'Pay' above Rs.8200/-

Note: (i) 'Pay' for the purpose of Dearness Allowance (i) shall mean basic pay including Stagnation Increments

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



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

(a) Dearness Allowance shall be payable for every rise or fall of 4 points over 1684 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100.

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

- (i) 0.24% of 'pay' up to Rs.7100/- plus,
- (ii) 0.20% of 'pay' above Rs.7100/- to Rs.11300/- plus,
- (iii) 0.12% of 'pay' above Rs.11300/- to Rs.12025/- plus,
- (iv) 0.06% of 'pay' above Rs.12025/-.

Note: (A) 'Pay' for the purpose of Dearness Allowance shall mean basic pay including Stagnation Increments.  
(B) Professional Qualification Allowance/Professional Qualification Pay as specified in Explanation (c) and (d) to sub-regulation (2) of Regulation 5 shall rank for dearness allowance.

(4) a) For the period from 1st November 2002 to 31st January 2005, Dearness Allowance Scheme shall be payable for every rise or fall of 4 points over 2288 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at the following rates.

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

b) On and from 1st February 2005, Dearness Allowance shall be payable for every rise or fall of 4 points over 2288 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960 = 100 at 0.18% of Pay.

(5) On and from 01.11.2007, Dearness Allowance shall be payable for every rise or fall of four points over 2836 points in the quarterly average of the All India Average Working class Consumer Price Index ( General ) Base 1960 = 100 at 0.15% of pay.

**Explanation:-**

(A) 'Pay' for the purpose of Dearness Allowance shall mean basic pay including Stagnation Increments.  
(B) Professional Qualification Allowance / Professional Qualification Pay as specified in Explanation (c), (d), (e) and (f) to sub-regulation (2) of Regulation 5 shall rank for dearness allowance.

(6) On and from 01.11.2012, Dearness Allowance shall be payable for every rise or fall of four points over 2836 points in the quarterly average of the All India Average Working class Consumer Price Index ( General ) Base 1960 = 100 at 0.10% of pay.

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

**House Rent Allowance:**

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(1) (a) On and from 1st November, 1994 where an officer is provided with residential accommodation by the Bank, a sum equal to 4% 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, will be recovered from him.

(b) Where an officer is not provided any residential accommodation by the Bank he shall be eligible on and from 01.11.1992 for House Rent Allowance at the following rates:-

Column I	Column II
Where the place of work is in	HRA payable shall be
(i) Major 'A' Class Cities specified as such from time to time in accordance with the guidelines of the Government & Project Area Centres in Group 'A'	13% of the pay p.m.
(ii) Places in Area I and Project Area Centres in Group 'B'	12% of the pay p.m.
(iii) Area II and State Capitals and Capitals of Union Territories not covered by (i) and (ii) above	10.5% of the pay p.m.
(iv) Area III	9.5% of the pay p.m.

Provided that if an officer produces a rent receipt, the House Rent Allowance 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 House Rent Allowance payable as per Column II above, whichever is lower.

(2) (a) **On and from 1st November, 1999** where an officer is provided with residential accommodation by the Bank, 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, will be recovered from him.

(b) Where an officer is not provided any residential accommodation by the Bank he shall be eligible on and from 1.11.1999 for House Rent Allowance at the following rates:-

Column I	Column II
Where the place of work is in	HRA payable shall be
(i) Major 'A' Class Cities specified as such from time to time in accordance with the guidelines of the Government & Project Area Centres in Group 'A'	9% of the pay p.m.
(ii) Places in Area I and Project Area Centres in Group 'B'	8% of the pay p.m.
(iii) Area II and State Capitals and Capitals of Union Territories not covered by (i) and (ii) above	7% of the pay p.m.

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him shall be the actual rent paid by him for his residential accommodation in excess over 2.5% of the pay in the first stage of the scale of pay in which he is placed or 150% of the House Rent Allowance payable as per Column II above, whichever is lower.

Note: (i) 'Pay' for the purpose of House Rent Allowance shall mean basic pay including stagnation increments.

(ii) Professional Qualification Allowance or Professional Qualification Pay, as the case may be, shall rank for House Rent Allowance with effect from 1.11.1994.

(3) Where an officer resides in his own accommodation he shall be eligible for a House Rent Allowance on the same basis as mentioned in proviso to sub regulation (1)(b) and 2(b) as if he were paying by way of monthly rent a sum equal to one twelfth of the higher of A or B below:-

'A'

The aggregate of :-

- (i) Municipal taxes payable in respect of the accommodation; and
- (ii) 12% of the capital cost of the accommodation including the cost of the land and if the accommodation is part of a building, the proportionate share of the capital cost of the land attributable to that accommodation, excluding the cost of special fixtures, like air conditioners; OR

'B'

The annual rental value taken for municipal assessment of the accommodation.

Explanation:-

(1) For the purpose of this Regulation "standard rent" means:-

- (a) In the case of any accommodation owned by the Bank, the standard rent calculated in accordance with the procedure for such calculation in vogue in the Government;
- (b) Where accommodation has been hired by the bank, contractual rent payable by the bank or rent calculated in accordance with the procedure in (A) above, whichever is lower.

(2) In this Regulation, for the purpose of sub-regulation

(1), Area I, Area II, and Area III shall mean as under:-

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

Area II - All Cities other than those included in Area I which have a population of 1 lakh or more. Area III - All places not included in Area I and Area II.

(3) For the purpose of sub-regulation (2) of this Regulation and Regulation 23, Area I and Area II shall mean as under :-

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

Area II - All places not included in Area - I.

(4) (a) **On & from the 1st November 2002**, where an officer is provided with residential accommodation by the Bank, a sum equal to 1.75% of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, shall be recovered from him;

(b) where an officer is not provided any residential accommodation by the Bank, he shall be eligible on and from 1.11.2002 for House Rent allowance at the rates:-

Column I	Column II
Where the place of work is in	HRA payable shall be
(i) Major 'A' Class Cities and Project Area Centres in Group 'A'	8.5% of the pay p.m.
(ii) Places in Area I and Project Area Centres in Group 'B'	7.5% of the pay p.m.
(iii) Other Places	6.5 % of the pay p.m.

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him / her shall be the actual rent paid by him / her for his residential accommodation in excess over 1.75% of the pay in the first stage

of the scale of pay in which he / she is placed with a maximum of 150% of the House Rent Allowance payable as per aforesaid rates mentioned in column II above.

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

**(5) On & from the 1st November 2007,**

(a) where an officer is provided with residential accommodation by the Bank, a sum equal to 1.20 per cent of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, shall be recovered from him;

(b) where an officer is not provided any residential accommodation by the Bank, he shall be eligible for House Rent allowance at the rates specified in the following table, namely:-

<b>Column I</b>	<b>Column II</b>
Where the place of work is in	HRA payable shall be
(i) Major 'A' Class Cities and Project Area Centres in Group 'A'	8.5% of the pay p.m.
(ii) Other Places in Area I and Project Area Centres in Group 'B'	7.5% of the pay p.m.
(iii) Other Places	6.5 % of the pay p.m.

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him / her shall be the actual rent paid by him / her for his residential accommodation in excess over 1.20% of the pay in the first stage of the scale of pay in which he / she is placed with a maximum of 150% of the House Rent Allowance payable as per aforesaid rates mentioned in column II above.

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

**(6) On & from the 1st November 2012,**

(a) where an officer is provided with residential accommodation by the Bank, a sum equal to 1.20 per cent of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, shall be recovered from him;

(b) where an officer is not provided any residential accommodation by the Bank, he shall be eligible for House Rent allowance at the rates specified in the following table, namely:-

<b>Column I</b>	<b>Column II</b>
<b>Where the place of work is in</b>	<b>HRA payable shall be</b>
(i) Major 'A' Class Cities and Project Area Centres in Group 'A'	9% of the pay p.m.
(ii) Other Places in Area I and Project Area Centres in Group 'B'	8 % of the pay p.m.
(iii) Other Places	7 % of the pay p.m.

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him / her shall be the actual rent paid by him / her for his residential accommodation in excess over 1.20% of the pay in the first stage of the scale of pay in which he / she is placed with a maximum of 150% of the House Rent Allowance payable as per aforesaid rates mentioned in column II above.

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

**(7) On & from the 1st November 2017,**

<b>Column I</b>	<b>Column II</b>
<b>Where the place of work is in</b>	<b>HRA payable shall be</b>
(i) Major 'A' Class Cities and Project Area Centres in Group 'A'	9% of the pay p.m.
(ii) Other Places in Area I and Project Area Centres in Group 'B'	8 % of the pay p.m.
(iii) Other Places	7 % of the pay p.m.

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him / her shall be the actual rent paid by him / her for his residential accommodation in excess over 0.50% of the pay in the first stage of the scale of pay in which he / she is placed with a maximum of 150% of the House Rent Allowance payable as per aforesaid rates mentioned in column II above.

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

**Other Allowances:**

An officer shall be eligible for following other allowances namely:

**23(i) City Compensatory Allowance**

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

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

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

<b>Places 1</b>	<b>Rates 2</b>
(a) Places in Area I and in the State of Goa	4% of basic pay subject to a maximum of Rs. 540/- per month.

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(b) Places with population of 5 lakhs and over and State Capitals & Chandigarh, Pondicherry and Port Blair.	3% of basic pay subject to a maximum of Rs. 375/- per month.
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**With effect from 1st November 2007, City Compensatory Allowance is payable as under:-**

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

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

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

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

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

#### **Location Allowance**

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

#### **Learning Allowance**

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

#### **23(ii) Special Area Allowance**

**On and from 01-11-2012**, a Special Area Allowance may be paid to the Officer Employees at places indicated in Column 1 below and the amounts as set out in Column 2 till such time they are withdrawn or modified either wholly or partially.

Provided that if at any of the places indicated in column 1 below, Hill and Fuel allowance as provided under Reg. 23 (x) is also payable, then the Officer shall be eligible to draw only higher of the two allowances and not both. Provided further that if such higher of the two allowances is less than the aggregate of Special Area Allowances and Hill and Fuel Allowance drawn by the Officer on 31-12-1989 then such difference shall be protected as personal allowance till such time the Officer remains at that place.

**W.e.f. 01.11.2017**

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

Sr no	Area	Allowances (Rs)	
		Pay below Rs. 36001/-	Pay above Rs. 36001/-
(1)	(2)	(3)	(4)
1.	Mizoram (a) Chimptuipui District of Mizoram and areas beyond 25 kms. From Lunglei Town in Lunglei District of Mizoram.	4000	5200
	(b) entire Lunglei District excluding areas beyond 25 kms. From Lunglei town.	3200	4200
	(c) entire Aizawl District of Mizoram	2400	3000
2	Nagaland	3200	4200
3	Andaman and Nicobar Islands		
	(a) North Andaman, Middle Andamans, Little Andaman, Nicobar and Narcondum Islands	4000	5200
	(b) South Andaman(including Port Blair)	3200	4200
4	Sikkikim	4000	5200
5	Lakshadweep Islands	4000	5200
6	Assam	640	800
7	Meghalaya	640	800
8	Tripura (a) Difficult areas of Tripura	3200	4200
	(b) Throughout Tripura except difficult areas.	2400	3000
9	Manipur	2400	3000
10	Arunachal Pradesh		
	(a) Difficult areas of Arunachal Pradesh	4000	5200
	(b) Throughout Arunachal Pradesh other than difficult areas	3200	4200
11	Jammu and Kashmir		
	a) Kathua District: Niabat Bani, Lohi, Malhar and Machhodi	4000	5200
	b) Udhampur District: (i) Dudu Basantgarh, Lander Bhamag Illaqa, other than those included in Part 2(b).	4000	5200
	(ii) Areas up to Goel from Kamban Side and areas up to Arnas from Keasi side in Tehsil Mohre.	3200	4200
	c) Doda District: Illaquas of Padder and Niabat Nowgam in Kishtwar Tehsil	4000	5200



	d) Leh District: All places in the District	4000	5200
	e) Barmulla District		
	(i) Entire Gurez- Nirabat , Tangdar Sub-Division and Keranllaqua	4000	5200
	(ii) Matchill	3200	4200
	f) Poonch and Rajouri District: Areas in Poonch and Rajouri District excluding the towns of Poonch and Rajouri and Sunderbani and other urban areas in the two Districts	2400	3000
	g) Areas not included in items (a) to (f) above, but which are within the distance of 8 kms. From the line of Actual Control or at places which may be declared as qualifying for border allowance from time-to-time by the State Government for their own staff	2400	3000
12	Himachal Pradesh		
	(a) Chamba District		
	(i) Pangi Tehsil, Bharmour Tehsil ,Panchayats: Badgaun, Bajol, Deol Kugti, Nayagam and Tundah, Villages: Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata	4000	5200
	(ii) Bharmour Tehsil, excluding Panchayats and Villages included in item (i) above.	3200	4200
	(iii) Jhandru Panchayat in Bhatiyat Tehsil, Churah Tehsil, Dalhousie Town (including Banikhet proper).	2400	3000
	(b) Kinnaur District:		
	(i) Asrang, Chitkul and Hango Kuno/Charang Panchayats, 15/20 Area comprising the Gram Panchayats of Chhota Khamba, Nathpa and Rupi, Pooh Sub-Division, excluding the Panchayat Areas specified above.	4000	5200
	(ii) Entire District other than Areas included in (a) above.	3200	4200
	(c) Kullu District:		
	(i) 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga	4000	5200
	(ii) Outer-Saraj(excluding villages of Jakat-Khana and Burrow in Nirmand Tehsil) and entire District excluding outer Seraj area and pargana of Pandrabis but including villages Jagat-Khana and Burrow of Tehsil Nirmand).	2400	3000
	(d) Lahaul and Spiti District Entire area of Lahaul and Spiti	4000	5200
	(e) Shimla District		
	(i) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana- Sadana, Sarpara and Chadi- Branda.	4000	5200
	(ii) Dora-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan.	3200	4200
	(iii) Chopal Tehsil and Ghoris, Panjgaon , Patsnau, Naubis and Teen Koti of Pargana Sarahan, Deothi Gram Panchayat of Taklesh Area, Pargana Barabis, kasba Rampur and Ghori Nog of Pargana Rampur of Rampur Tehsil, Simla Town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu).	2400	3000
	(f) Kangra District		
	(i) Areas of Bara Bhangal and Chhota Bhangal	3200	4200
	(ii) Dharamshala Town of Kangra	2400	3000

	District and the following offices located outside the Municipal limits but included in Dharamshala Town- Women's ITI, Dari, Mechanical Workshop, Ramnagar, Child Welfare and Town and Country Planning Offices, Sakoh, CRSF Office at lower Sakoh, Kangra Milk Supply Scheme, Dugiari, HRTC Workshop, Sadher, Zonal Malaria Office, Dari, Forest Corporation Office, Shamnagar, Tea Factory, Dari, I.P.H- Sub-Division, Dan, Settlement Office, Shamnagar, Hinwa Project, Shamnagar. Palampur Town of Kangra District including HPKVV Campus at Palampur and the following offices located outside its municipal limits but included in Palampur Town -H.P. Krishi Vishwavidyalaya Campus, Cattle Development Office/Jersey Farm, Banuri, Sericulture Office/Indo- German Agriculture Workshop/HPPWD Division, Bundla, Electrical Sub-Division, Lohna, D.P.O. Corporation, Bundla, Electrical HESEE Division, Ghuggar		
	(g) Mandi District: Chhuhar Valley of Jogindernagar Tehsil, Panchayats in Thunag Tehsil of Bagraa, Chatri, Chhotdhar, aragushain, Gato, Garyas, Janjehli, Jaryar, Johar, Kalhani, Kalwan, Kholanal, Loth, Silibagi, Somachan, Thachdhar, Tachi, Thana, Panchayats of Dharampur Block-Binga, Kamlah, Saklana, Tanyar and Tarakholah, Panchayats of Karsog Tehsil-Balidhar, Bagra, Gopalpur, Khajol, Mahog, Mehudi, Manj, Pekhi, Sainj, Sarahan and Teban, Panchayats of Sundernagar Tehsil- Bohi, Batwara, Dhanyara, Paura Kothi, Seri and Shoja	2400	3000
	(h) Sirmaur District: Panchayats of Bani, Bakhali, (Pachhad Tehsil), Bharog Bheneri (Paonta Tehsil), Birla (Nahan Tehsil), Dibber (Pachhad Tehsil) and Thana Kasoga (Nahan Tehsil) and Thansgiri Tract	2400	3000
	(i) Solan District: Mangal Panchayat	2400	3000
	(j) Remaining areas of Himachal Pradesh not included in items (a) to (i) above	640	800
13	Uttar Pradesh		
	Areas under Chamoli, Pithoragarh, Uttarkashi	4000	5200
14	Uttarakhand Areas under Chamoli, Pithoragarh, Uttarkashi, Rudraprayag and Champavat Districts.	4000	5200
15	West Bengal South 24 Pargana district Sundarban areas (south of Dampier hodge's line) namely, Bhagatush Khali (Rampura) Kumirmari, (Banga), Jhinga Khali, Sajnakhali, Gosaba, Amlamathi (Bidya), Canning, Kultali, Piyali, Nalgaraha, Raidighi, Bhanchi, Pathar Pratima, Bhagabatpur, Saptamukhi, Namkhana, Sikarpur, Kakdwip, Sagar, Mausini, Kali Nagar, Haroa, Hingalganj, Basanti, Kuemari, Kultola, Ghushighata (Kulti)	1000	1000
<b>Project Area Allowance</b>			

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

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

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

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

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

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

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

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

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

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

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

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

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

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

#### **Mid academic year transfer allowance**

23(iv) **On and from 1-1-1987**, if an Officer is transferred from one place to another in the midst of an academic year and if he has one or more children studying in school or college, in the former place, a mid-academic year transfer allowance of Rs.150/- p.m. from the date he reports to the latter place up to the end of the academic year in respect of all the children,.

Provided that such allowance shall cease if all the children cease studying at the former place. Provided that on and from the first day of April 1997, the provisions of this sub-regulation shall have effect as if for the letters, figures and words "Rs.150/- p.m.", the letters, figures and words "Rs.300/- per month" had been substituted.

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

**On and from 1st day of November 2007**, if an officer is transferred from one place to another in the midst of an academic year and if he has one or more children studying in school or college, in the former place, he shall be eligible for a mid-academic year transfer allowance of Rs.700/- per month from the date he reports to the latter place up to the end of the academic year in respect of all the children, provided that such allowance shall cease if all the children cease studying at the former place.

**On and from 1st day of November 2015**, if an officer is transferred from one place to another in the midst of an academic year and if he has one or more children studying in school or college, in the former place, he shall

be eligible for a mid-academic year transfer allowance of Rs.1100/- per month from the date he reports to the latter place up to the end of the academic year in respect of all the children, provided that such allowance shall cease if all the children cease studying at the former place.

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

### **Deputation Allowance**

**23(v) On and from 01.11.1999**, if an officer is deputed to serve outside the bank, he may opt to receive the emoluments attached to the post to which he is deputed. Alternatively, he may in addition to his pay draw a deputation allowance of 7.75% of pay subject to a maximum Rs.1000/- per month and such other allowances he would have drawn had he been posted in the bank's service at that place.

Provided that where he is deputed to an organization which is located at the same place where he was posted immediately prior to his deputation, he shall receive a deputation allowance equal to 4% of his pay subject to a maximum Rs.500/- per month.

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

**On and from 01.06.2005**, if an Officer is deputed to serve outside the Bank, he may opt to receive the emoluments attached to the post to which he is deputed. Alternatively, he may in addition to his pay draw a deputation allowance of 7.75% of Pay subject to a maximum of Rs. 1500/- per month and such other allowances he would have drawn had he been posted in the Bank's service at that place.

Provided that where he is deputed to an organization which is located at the same place where he was posted immediately prior to his deputation, he shall receive a deputation allowance equal to 4% of his pay subject to maximum Rs. 750/- p.m.

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

**On and from the 01.06.2010**, if an officer is deputed to serve outside the Bank, he may opt to receive the emoluments attached to the post to which he is deputed, or he may in addition to his pay, draw a deputation allowance at the rate of 7.75% of pay subject to a maximum Rs.2300 per month and such other allowances he would have drawn had he been posted in the Bank's service at that place:

Provided that where he is deputed to an organization which is located at the same place where he was posted immediately prior to his deputation, he shall receive a deputation allowance equal to 4 per cent of his pay subject to a maximum Rs. 1200 per month:

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

**On and from the 01.06.2015**, if an officer is deputed to serve outside the Bank, he may opt to receive the emoluments attached to the post to which he is deputed, or he may in addition to his pay, draw a deputation allowance at the rate of 7.75% of pay subject to a maximum Rs.4000 per month and such other allowances he would have drawn had he been posted in the Bank's service at that place:

Provided that where he is deputed to an organization which is located at the same place where he was posted immediately prior to his deputation, he shall receive a deputation allowance equal to 4 per cent of his pay subject to a maximum Rs. 2000 per month:

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

**Deputation Allowance (w.e.f.01.11.2020)**

Deputation Allowance shall be at the following rates: -

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

**Officiating Allowance**

23(vi) On and from 1.11.1999 if he is required to officiate in a post in a higher scale for a continuous period of not less than 7 days at a time or an aggregate of 7 days during a calendar month, he shall receive an officiating allowance equal to 6% of his pay, pro-rata for the period for which he officiates. Officiating allowance will rank as pay for purposes of Provident Fund/ Pension and not for other purposes.

Provided that where an officer comes to officiate in a higher scale, as a consequence solely of the review of the categorization of posts under Regulation 6, he shall not be eligible for the officiating allowance for a period of one year from the date on which the review of the categorization takes effect.

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

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

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

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

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

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

**Closing allowance**

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

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

**Split Duty Allowance**

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

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

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

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

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

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

(ix) If an Officer is required to work as custodian of a vault or locker on a holiday a Diem Allowance at the rate to which he is entitled is payable.

**Hill and fuel allowance**

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

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

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

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

b)	Places with an altitude of 1500 metres and above but less than 3000 metres	2.5% of Pay subject to a maximum of Rs.500/- p.m.
c)	Places with an altitude of 3000 metres and above	5% of Pay subject to a maximum of Rs.1150/- p.m.

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

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

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

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

**Note:**

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

(b) Hill and Fuel Allowance presently paid at any centre not covered by the above classification shall stand withdrawn.

Provided that in respect of an officer who was posted in such a centre prior to 1st May, 1989 and remains posted at that centre even after that date, the quantum of allowance which he was drawing as at 30th April, 1989 shall be protected and paid to him every month till the time he remains posted at that centre in the same scale of pay.

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

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



b)	Places with an altitude of 1500 metres and above but less than 3000 metres	2.5% of Pay subject to a maximum of Rs.1500/- p.m.
c)	Places with an altitude of 3000 metres and above	5% of Pay subject to a maximum of Rs.3000/- p.m.

**Special Allowance**

23 (xi)

**With effect from 01.11.2012**, officer shall be paid Special allowance as under:-

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

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

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

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

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

**CHAPTER VI  
PERQUISITES**

**Medical Aid**

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

**(a) Medical Expenses:**

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

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

Note:-

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

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

Explanation :

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

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

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

**Note:-**

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

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

Explanation :

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

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

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

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

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

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

Table	
Grade	Maximum limit of reimbursement p.a.

<b>1</b>	<b>(2)</b>
Junior Management & Middle Management Grade	Rs. 8000 or the amount incurred whichever is less
Senior Management and Top Executive Grade	Rs. 9050 or the amount incurred whichever is less

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

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

**(b) Hospitalization Expenses:**

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

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

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

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

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

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

<b>Scale Of Officer</b>	<b>Limits</b>
a) Junior Management Grade Scale I and Middle	i. Bed Charges Self - Rs. 600/- per day

Management Grade Scales II & III	Family - Rs. 450/- per day  ii. Other Charges:- At the scale of 125% of the limits laid down under the Hospitalization Scheme applicable to workmen employees
b) Senior Management Grade Scales IV & V and Top Executive Grade Scales VI & VII	i. Bed Charges Self - Rs.800/- per day Family - Rs.600/- per day ii. Other Charges:- At the scale of 150% of the limits laid down under the Hospitalization Scheme applicable to workmen employees

(vi) On and from 1st May 2010, reimbursement of hospitalization expenses under Regulation 24 (1)(b)(i) of Officers' Service Regulations 1979/1982, shall be in terms of Hospitalization Scheme laid down under Bipartite Settlement dated 27th April 2010, for workmen employees, subject to following limits:-

Scale Of Officer	Limits
a) Junior Management Grade Scale I and Middle Management Grade Scales II & III	i. Bed Charges Self - Rs. 700/- per day Family - Rs. 525/- per day  ii. Other Charges- At the scale of 125% of the limits laid down under the Hospitalization Scheme applicable to workmen employees
b) Senior Management Grade Scales IV & V and Top Executive Grade Scales VI & VII	i. Bed Charges Self - Rs. 900/- per day Family - Rs. 675/- per day ii. Other Charges- At the scale of 150% of the limits laid down under the Hospitalization Scheme applicable to workmen employees

(2) Notwithstanding the medical benefits (including hospitalization etc.) listed in Sub Regulation (1) above and in complete substitution of the same, the Board may decide to retain in an unaltered form medical benefits (including hospitalization etc.) as available in the Bank on the appointed date and if the Board so decides, all officers shall be eligible for reimbursement of medical expenses only as per the terms and conditions obtaining in the Bank on the appointed date for grant of medical benefits (including hospitalization, etc.)

(3) Medical Aid and Hospitalization facilities shall also be admissible to the Officers who are placed under suspension.

**Residential Accommodation:**

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

(2) **House Rent Recovery**

It shall, however, be open to the Bank to provide residential accommodation to an officer on payment by the officer, on and from 1st November, 1999, a sum equal to 2.5% of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less.

It shall, however, be open to the Bank to provide residential accommodation to an officer on payment by the officer, on and from 1st November, 2002, a sum equal to 1.75% of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less.

It shall be open to the Bank to provide residential accommodation to an officer on payment by the officer, on and from the 1st day of November 2007, a sum equal to 1.20 per cent, of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less

It shall be open to the Bank to provide residential accommodation to an officer on payment by the officer, on and from the 1st day of November, 2012, a sum equal to 0.75 per cent, of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less

**w.e.f. 1<sup>st</sup> November 2017**

House rent recovery shall be @0.50 % of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less.

**Furniture Rent Recovery**

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

**With effect from 1<sup>st</sup> November 2002**, officer is provided with furniture at such residence, a further sum equal to 0.4% of basic pay in the first stage of the scale of pay in which he is placed, will be recovered by the Bank from him.

**With effect from 1<sup>st</sup> November 2007**, officer is provided with furniture at such residence, a further sum equal to 0.25 per cent of basic pay in the first stage of the scale of pay in which he is placed shall be recovered by the Bank from him.

**With effect from 1<sup>st</sup> November 2012**, officer is provided with furniture at such residence, a further sum equal to 0.15 per cent of basic pay in the first stage of the scale of pay in which he is placed shall be recovered by the Bank from him.

**With effect from 1<sup>st</sup> November 2017**, officer is provided with furniture at such residence, a further sum equal to 0.10 per cent of basic pay in the first stage of the scale of pay in which he is placed shall be recovered by the Bank from him.

Provided further that, where such residential accommodation is provided by the bank, the charges for electricity, water, gas and conservancy shall be borne by the officer.

**Bank's car for personal purposes:-**

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(1) No Officer, other than the Officers authorized by the Board, in accordance with the guidelines of the Government shall be allowed the use of the Bank's car for personal purposes.

	2) The use of the Bank's car for personal purposes should be subject to the rules formulated by the Bank in accordance with the guidelines of the Government from time to time.
27	<p><b><u>Loans for the purchase of the conveyance:</u></b></p> <p>The Bank may grant to an Officer confirmed in the Bank's service loans for the purchase of a motor car or other conveyance, subject to such terms and conditions as the Board may decide either generally or with reference to any particular loan having regard to the guidelines of the Government.</p>
28	<p><b><u>Loans for the purchase of Houses:</u></b></p> <p>The Bank may grant to an Officer confirmed in the Bank's service, a loan for the purchase of land for construction of a house or for purchase or construction of a house, flat or apartment or for extension or renovation of a house, flat or apartment, on such terms and conditions as the Board may decide generally or with reference to any particular loan having regard to the guidelines of the Government.</p>
29	<p><b><u>Entertainment expenses and Club Membership Fees:</u></b></p> <p>The Bank may reimburse to an Officer such entertainment expenses, and such fees for membership of club and professional institutions as may be decided by the Board in accordance with the guidelines of the Government.</p>
30	<p><b><u>Preferential Interest rates on deposits:</u></b></p> <p>The Bank may allow 1% additional rate of interest over its ruling rate of interest on Fixed Deposits, Savings Deposits and Recurring Deposits in the name of an Officer, individually or jointly with any member of his family.</p>
31	<p><b><u>Kinds of Leave:</u></b></p> <p>Subject to the grant of leave being determined by the exigencies of service, an Officer shall be eligible for the following kinds of leave :</p> <ol style="list-style-type: none"> <li>a) Casual Leave</li> <li>b) Privilege Leave</li> <li>c) Sick Leave</li> <li>d) Special Sick Leave</li> <li>e) Maternity Leave</li> <li>f) Extra ordinary Leave on Loss of Pay</li> <li>g) Special Casual Leave and Special Leave</li> </ol>
32	<p><b>Casual Leave:</b></p> <ol style="list-style-type: none"> <li>1) An Officer shall be eligible for Casual Leave on full emoluments for 12 working days in a year provided that not more than 4 days Casual Leave may be availed of at any one time.</li> <li>2) Casual Leave not availed of in any year may be suffixed or prefixed to Sick Leave in the following year. Provided that Casual Leave not availed of in the year 1997 or in subsequent year may be suffixed or prefixed to Sick Leave in the following three years.</li> </ol> <p><b>Unavailed Casual Leave (Joint Note dated 01.11.2020)</b></p> <ol style="list-style-type: none"> <li>iii. Casual Leave not availed of the year 2017 or in any subsequent years shall lapse in the following five years.</li> <li>iv. On and from 1st November 2020, although the availment of unavailed casual leave (UCL) by the officers in the following year shall continue to be permitted only on medical Grounds, production of medical certificate need not, henceforth be instead Upon In case the period of such unavailed casual leave at the stretch not exceeding 4 days.</li> </ol>

	<p><b>Special Casual Leave (Joint Note dated 01.11.2020)</b></p> <p>(a) With effect from 1st November 2020, special casual leave may be granted to an employee on occasions when the branch where the employee is working or the place where the employees is residing is affected by curfew, riots, prohibitory orders, natural calamities, flood etc.</p> <p>(b) With effect from 1st November 2020, 4 days special casual leave shall be granted to all physically/ orthopedically handicapped employees each year.</p>
33	<p><b>Privilege Leave:</b></p> <p>1) An Officer shall be eligible for Privilege Leave computed at 1 day for every 11 days of service on duty provided that at the commencement of service no Privilege Leave may be availed of before completion of 11 months of service on duty.</p> <p>2) An Officer on Privilege Leave shall be entitled to full emoluments for the period of leave.</p> <p>3) The period of Privilege Leave to which an Officer is entitled at any time shall be the period which he has earned, less the period of leave availed of.</p> <p>4) <b>On and from 01-01-90</b> Privilege Leave may be accumulated up to not more than 240 days except where leave has been applied for and it has been refused.</p> <p>Provided that where an Officer was, under the terms and conditions of service applicable to him immediately before the date of coming into force of this regulation, eligible to accumulate Privilege Leave for a period longer than 180 days, he shall be eligible to accumulate leave for such longer period.</p> <p><b>On or from 01.06.2015</b> under regulation 33 (4) of officer Service regulation, privilege leave may be accumulated up to not more than 270 days except where leave has been applied and it has been refused. However encashment of privilege leave shall be restricted up to a maximum of 240 days.</p> <p>5. An Officer desiring to avail of Privilege Leave shall ordinarily give not less than one month's notice of his intention to avail of such leave.</p> <p>On or from 01.06.2015 under regulation 33 (5) of officer Service regulation 1979/82, an officer desiring to avail of privilege leave shall ordinarily give not less than 15 days' notice of his intention to avail of such leave.</p> <p><b>Joint note dated 01.11.2020</b></p> <p>Privilege leave other than for the purpose of availing the leave fare concession should be applied not less than 10 days before the proposed date of commencement of such leave.</p> <p>Privilege leave taken on sick grounds when there is no credit in the sick leave account of the employee, will not be counted as an occasion of availing privilege leave.</p> <p>Privilege leave accruing to an employee shall be allowed to be accumulated beyond 240 days up to a maximum of 270 days. However, encashment of privilege leave shall be restricted up to a maximum of 240 days.</p>
34	<p><b>Sick Leave:</b></p>



	<p>(1) <b>On and from 1-1-1989</b>, an Officer shall be eligible for 30 days of sick leave for each completed year of service subject to a maximum of 18 months during the entire service. Such leave can be accumulated up to 540 days during the entire service and may be availed of only on production of medical certificates by a medical practitioner acceptable to the Bank or at the Bank's discretion nominated by it at its cost.</p> <p>(2) In respect of the period of Sick Leave an Officer shall be eligible to receive one half of the full emoluments.</p> <p>Provided that if an Officer so desires, the Bank may permit him to draw full emoluments in respect of any portion of the Sick Leave granted to him twice the amount of such period on full emoluments being debited against Sick Leave Account.</p> <p>(3) The Bank may require any Officer desiring to resume duty on the expiry of Sick Leave, to produce medical certificate saying that he is fit for duty.</p> <p><b>Joint Note dated 01.11.2020</b></p> <p>(a) An officer employee upon completion of 30 years of service shall be eligible for further additional sick leave of three month at the rate of one month for each year of service in excess of 30 years subject to a maximum of 720 days in entire service.</p> <p>(b) Women officer employees can avail sick leave for the sickness of their children of 8 years and below subjected to production of medical certificate.</p> <p><b><u>Special Sick Leave:-</u></b> with effect from 01.06.2015, special sick leave up to 30 days may be granted to an officer employee once during his/her entire period of service for donation of Kidney/organ.</p>
35	<p><b>Additional Sick Leave:</b></p> <p>On and from 1-1-1980, where an Officer has put in a service of 24 years, he shall be eligible to additional sick leave at the rate of one month for each year of service in excess of 24 years subject to a maximum of three months of additional sick leave.</p> <p>Provided that in case of additional sick leave availed on or after 29th June, 1999 commutation of additional sick leave may be allowed in accordance with sub regulation (2) of Regulation 34.</p>
36	<p><b>Maternity Leave:</b></p> <p>(1) <b>On and from 1st day of April, 2000</b>, leave up to a period of 6 months at a time may be granted by way of Maternity Leave including in respect of post-natal period or at the time of miscarriage or abortion or medical termination of pregnancy.</p> <p>Provided that not more than 12 months of such leave shall be available during the entire period of service of the officer.</p> <p>(2) Leave may also be granted once during service to a childless female employee for legally adopting a child which is below one year of age till it reaches the age of one year, subject to a maximum period of two months on the following terms and conditions:-</p> <p>(i) Leave will be granted for adoption of only one child.</p> <p>(ii) The adoption of a child should be through a proper legal process and the employee should produce the adoption deed to the Bank for sanctioning such leave.</p>

On and from 01.05.2010, Maternity leave shall be

- (a) Maternity leave, which shall be on substantive pay, shall be granted to a female officer for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.
- (b) Within the overall period of 12 months, leave may also be granted in case of miscarriage/abortion/MTP
- (c) Within the overall period of 12 months, leave may also be granted in case of hysterectomy up to a maximum of 45 days.

**On and from 25.05.2015 Maternity leave shall be**

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

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

**Joint note dated 01.11.2020**

Clause 30 of bipartite settlement dated 27<sup>th</sup> April 2010 shall be substituted by the following:-

- (a) Maternity leave, which shall be on substantive pay, shall be granted to a female officer for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.

**Note:-**

  - i. In case delivery of twins, the period of Maternity leave shall be 8 months.
  - ii. Maternity leave may be availed combining with any other kind of leave except casual leave.
- (b) in case of miscarriage/abortion/MTP, maternity leave may be granted as a rule up to 6 weeks on the basis of medical certificate/advice of a competent medical practitioner i.e. A qualified gynecologist in special/exceptional cases involving medical complications associated with miscarriage/MTP/abortion. maternity leave may be granted beyond six weeks if advised by a competent medical practitioner (qualified gynecologist) but up to 6 month only on any one occasion, within the overall limit of 12 months during the entire period of service

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

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

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

- (i) Leave will be granted for adoption of only one child.
- (ii) The adoption of a child should be through a proper legal process and the employee should produce the adoption-deed to the Bank for sanctioning such leave.
- (iii) The permanent part-time employees are also eligible for grant of leave for adoption of a child.
- (iv) The leave shall also be available to biological mother in cases where the child is born through surrogacy.
- (v) The leave shall be availed within overall entitlement of 12 months during the entire period of service.

(e) Within the overall period of 12 months leave may also be granted in case of hospitalization on account of the following gynecological ailments/treatment up to a maximum of 30 days.

- (i) AUB (Abnormal uterine bleeding)
- (ii) Ovarian tumor
- (iii) Tubectomy/ tubectomy reversal
- (iv) Post-Partum Depression (PPD)
- (v) Post- partum Hemorrhage
- (vi) Acute Pelvic Inflammatory Disease (Acute PID)
- (vii) Dysfunction Uterine Bleeding Dysfunction (DUB)

#### **Paternity Leave**

**With effect from 01.06.2015**, male officer employees with less than two surviving children shall be eligible for 15 days paternity leave during his wife's confinement. This leave may be combined with any other kind of leave except casual leave. The leave shall be applied up to 15 days before or up to 6 months from the date of delivery of the child.

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

#### **Extra Ordinary Leave:**

An Officer shall be eligible for Extraordinary Leave on loss of pay and allowances for not more than 360 days during the entire period of service. Such leave may not be availed of except for sufficient reasons on more than 90 days at a time.

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

37(A) An Officer may be granted Special Casual Leave and any Special Leave as may be decided by the Board in accordance with the guidelines of the Government.

	<p><b>As per joint note dated 01.11.2020</b></p> <p>In partial modification of clause 13.34 of settlement dated 19th October 1966, (in case of State Bank of India, clause 7.34 of agreement dated 31st March 1967) and clause 36 of settlement dated 25th May 2015, in exceptional circumstances, extraordinary leave may be sanctioned (without wages) not exceeding three month or any one occasion (up to four months in extreme medical circumstances) and up to a maximum of 24 months during the entire period of an employee's service.</p> <p><b>Note:</b> - The employee will not be losing any seniority on account of availing extra ordinary leave on medical ground.</p>
38	<p><b>Lapse of leave:</b></p> <p>Save as provided below, all leave to the credit of an Officer shall lapse on resignation, retirement, death, discharge, dismissal or termination:</p> <p>Provided that where an Officer retires from the Bank's service, he shall be eligible to be paid a sum equivalent to the emoluments of any period, not exceeding 240 days of Privilege Leave he had accumulated</p> <p>Provided, further that where an Officer dies while in service, there shall be payable to his legal representatives, a sum equivalent to the emoluments for the period, not exceeding 240 days of Privilege Leave to his credit as on the date of his death.</p> <p>Provided also that where an officer leaves or discontinues his services by resignation on or after 1st April, 2001 after giving due notice under sub-regulation 2 of Regulation 20, he may be paid a sum equivalent to the emoluments in respect of the privilege leave to the extent of half of such leave to his credit on the date of cessation of service, subject to maximum of 120 days.</p>
39	<p><b>Recall for Duty:</b></p> <p>An Officer on leave may be recalled to duty by the Competent Authority whenever the Bank deems fit to do so, but if the Officer is at that time out of station, he shall be eligible to be paid the actual expenses incurred by him and the members of his family for coming back to the Station and if the Officer and the members of his family go back to the same station from where he was called, for the return journey also.</p>
40	<p><b>Furnishing the leave address to the Bank:</b></p> <p>An Officer who has been sanctioned leave and leaves his place of duty shall furnish to the Bank, the address at which he can be contacted while out of station.</p>
41	<p><b>Mode of Travel and Expenses on Travel:</b></p> <p><b>On and from 1-11-1989</b> the following provisions shall apply whenever an Officer is required to travel on duty :</p> <p>(i) (i) An Officer in Junior Management Grade may travel by 1st Class or AC 2 Tier Sleeper by train. He may, however, travel by air (economy class) if so permitted by the Competent Authority having regard to the exigencies of business or public interest.</p> <p>(ii) An Officer in Middle Management Grade may travel by the 1st Class or AC 2 Tier Sleeper by train. He may, however, travel by air (economy class) if the distance to be travelled is more than 500 kms. He may, however, travel by air (economy class) even for a shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.</p>

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

(iii) An Officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail provided that the distance does not exceed 500 kms. However, when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car.

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

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

(i) (i) An Officer in Junior Management Grade may travel by 1st Class or AC 2 tier Sleeper by train. He may, however, travel by air (economy class) if so permitted by the Competent Authority having regard to the exigencies of business or public interest.

(ii) An Officer in Middle Management Grade may travel by the 1st Class or AC 2 tier Sleeper by train. He may, however, travel by air (economy class) if the distance to be travelled is more than 1000 kms. He may, however, travel by air (economy class) even for a shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

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

(iv) An Officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail provided that the distance does not exceed 500 kms. However, when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car.

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

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

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

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

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

**(4) (a) Halting Allowance:**

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

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

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

**Explanation :**

For the purpose of computing Halting allowance 'per diem' shall mean each period of 24 hours or any subsequent part thereof, reckoned from the reporting time for departure in the case of air travel and the scheduled time of departure in other cases, to the actual time of arrival. Where the total period of absence is less than 24 hours 'per diem' shall mean a period of not less than 8 hours.

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

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

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

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

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

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

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

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

above				
Officers in Scale IV & V	Rs 1500	Rs. 1300	Rs. 1100	Rs.950
Officers in Scale I / II / III	Rs. 1300	Rs. 1100	Rs.950	Rs. 800

**Halting Allowance w.e.f 01.11.2020**

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

**(b) Lodging Allowance:**

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

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

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

**(c) Boarding Expenses:**

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

(d) Where lodging is provided at bank's cost or arranged through the bank free of cost, 3/4th of the Halting Allowance will be admissible.

(e) Where boarding is provided at bank's cost or arranged through the bank free of cost, 1/2 of the Halting Allowance will be admissible.

(f) Where lodging and boarding are provided at bank's cost or arranged through the bank free of cost, 1/4th of the Halting Allowance will be admissible:

Provided that, in the case of an officer claiming boarding expenses on a declaration basis without production of bills for actual expenses incurred, he shall not be eligible for 1/4th of the Halting Allowance.

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



**Explanation :**

For the purpose of computing Halting Allowance 'per diem' shall mean each period of 24 hours or any subsequent part thereof, reckoned from the reporting time for departure in the case of air travel and the scheduled time of departure in other cases, to the actual time of arrival. Where the total period of absence is less than 24 hours, 'per diem' shall mean a period of not less than 8 hours.

**Transfer Travelling Allowance etc.:**

42(1) (i) An Officer on transfer and the members of his family will be eligible to travel to the place of posting by the same mode of travel and class of accommodation, by the Officer as in the case of travel on tour.

(ii) When the members of the family travel by road, the entitlement will be the actual or the 1st Class rail fare for the distance covered, whichever is less.

**Explanation :**

"Family" for the purpose of this Regulation will be limited to the spouse as also children, parents, brothers and sisters residing with and wholly dependent on the Officer employees.

42(2) (i) **On and from the 1st day of April, 1998** an officer on transfer will be reimbursed his expenses for transporting his baggage by goods train up to the following limits:-

Pay Range	where an officer has family	where an officer has no family
Rs. 7100 per month to Rs. 9820 per month	3000 kgs	1500 kgs
Rs. 9821 per month and above	Full wagon	2500 Kgs

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(ii) **On and from 1st January, 1987**, if any Officer eligible for full wagon avails of the facility of 'Container Service' by railways, he will be reimbursed actual charges for one container if he is in Junior or Middle Management Grade and for two containers if he is in senior or Top Management Grade. If the baggage is transported by road between places connected by rail, the reimbursement will be limited to the actual freight charges against submission of bills subject to the cost not exceeding the cost of transport of the maximum permissible quantity by goods train. If there is no railway station or railway out agency at the old or new place of posting, the Officer will be paid the actual cost of transporting the baggage by road up to the nearest railway station or railway out agency. If both the places do not have railway station/out agency, the Officer will be paid actual cost of transporting the baggage by road up to the stipulated weights by an approved transport operator.

iii) An Officer who owns a car will be eligible to claim the cost of transporting it by train to the place of transfer, at goods train rate and where the car is driven by road, the cost of so taking it, at the rates decided by the Board.

iv) An Officer who owns a scooter, motor cycle or any other vehicle, will be eligible to claim the cost of transporting it to the place of transfer at goods train rate; and if the vehicle is transported by lorry, the actual lorry charges. If the vehicle is driven by road, the Officer will be eligible to claim at the rates decided by the Board.

**Compensation on Transfer**

**42(3) On and from 1st January, 1987 but before 1-4-1997**, an Officer on transfer will be eligible to draw a lump sum amount as indicated below for expenses connected with packing, local, transportation, insuring the baggage, etc.

Grade	Lump sum
Top Management and Senior Management	Rs.1,500/-
Middle Management and Junior Management	Rs.1,000/-

**3(a) On and from the 1st day of April, 1997**, an Officer on transfer will be eligible to draw a lump sum amount as indicated below for expenses connected with packing, local, transportation, insuring the baggage, etc.

Grade	Lump sum
Top Management and Senior Management	Rs. 5,000/-
Middle Management and Junior Management	Rs.4,000/-

**3(b) On and from the 1st May 2005**, an Officer on transfer will be eligible to draw a lump sum amount, as indicated below, for expenses connected with packing, local transportation, insuring the baggage, etc.

Grade	Lump sum
Officers in Scale IV & above	Rs. 8,750/-
Officers in Scale I / II / III	Rs. 7,000/-

**3(c) On and from the 1st May 2010**, an Officer on transfer will be eligible to draw a lump sum amount, as indicated below, for expenses connected with packing, local transportation, insuring the baggage, etc.

Grade	Lump sum
Officers in Scale IV & above	Rs. 12000/-
Officers in Scale I / II / III	Rs. 9,000/-

**3(d) On and from the 1st June 2015**, an Officer on transfer will be eligible to draw a lump sum amount, as indicated below, for expenses connected with packing, local transportation, insuring the baggage, etc.

Grade	Lump sum
Officers in Scale IV & above	Rs. 20000/-
Officers in Scale I / II / III	Rs. 15,000/-

**W.e.f 1st November 2020**, an Officer on transfer will be eligible to draw a lump sum amount, as indicated below, for expenses connected with packing, local transportation, insuring the baggage, etc.

Grade	Lump sum
Officers in Scale IV & above	Rs. 30000/-
Officers in Scale I / II / III	Rs. 25,000/-

**42(4) An Officer transferred to any station shall be eligible to claim Halting Allowance for the period spent on journey at the same rates as in the case of travel on tour.**

Provided that on and w.e.f. 30-10-1987 where no residential accommodation is made available by the Bank to an Officer at the new place of posting and where such an Officer may incur additional expenses in the process of taking over charge, for reasons beyond his control, the Competent Authority may consider on merit, grant of Halting Allowance to him up to a maximum period of 15 days or till the time the quarters are made available to him, whichever is earlier.

On retirement an Officer will be eligible to claim Travelling Allowance, baggage and other expenses for himself and his family as on transfer from the last station at which he is posted to the place where he proposes to settle down on retirement.

**Leave Travel Concession:**

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

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

(i) During each block of 4 years, an Officer shall be eligible for Leave Travel concession for travel to his place of domicile once in each block of two years. Alternatively, he may travel in one block of two years to his place of domicile and in another block of two years to any place in India by the shortest route.

(ii) An officer, by exercising an option anytime during a block of four years or two years, as the same may be, surrender and encash his Leave Travel Concession (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to 75% of the eligible fare for the class of travel by train to which he is entitled up to a distance of 4500 kms. (one way) for officer in JMGS scale I and MMGS Scale II and III and 5500kms (one way) for officers in SMG scale IV and above. An officer opting to encash his LTC shall prefer the claim for himself / herself and his / her family members only once during the block / term in which such encashment is availed of. The facility of encashment of privilege leave while availing of Leave Fare Concession is also available while encashing the facility of Leave Fare Concession.

(iii) The mode and class by which an officer may avail of Leave Travel Concession shall be the same as the officer is normally entitled to travel on transfer and other terms and conditions subject to which the Leave Travel Concession may be availed of by an officer, shall be decided by the Board from time to time.

**Provided that w.e.f. 1st May 2010**, an officer in Junior Management Grade Scale I while availing LTC will be entitled to travel by air in the lowest fare economy class in which case the reimbursement will be the actual fare or the fare applicable to AC 1st Class fare by train for the distance travelled whichever is less. The same rules shall apply when an officer in Middle Management Grade Scale II and Middle Management Grade Scale III while availing LTC where the distance is less than 1000 kms.

**On and from 01.06.2015** the following provisions shall apply:-

Alternatively, an officer, by exercising an option anytime during a 4 year block or two year block, as the case may be, surrender and encash his LTC (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to the eligible fare for the class of travel by train to which he is entitled up to a distance of 4500 kms (one way) for Officers in JMG-Scale-I and MMG – Scale II & III and 5500 kms (One way) for Officers in SMG – Scale IV & above.

**Definition of Family:-**

**On and from the effective date of this joint note dated 02.06.2005** the following provision shall apply:-  
For the purpose of medical facilities and for the purpose of leave fare concession the expression 'family' of an employee shall mean an officer's spouse, wholly dependent unmarried children (including step children and legally adopted children) and wholly dependent parents ordinarily residing with the wholly dependent on the officer.

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

**On and from 01.05.2010** the following provision shall apply:-

For the purpose of medical facilities and for the purpose of leave fare concession the expression 'family' of an employee shall mean an employee's spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically and mentally challenged brother/sister with 40% or more disability, as also parents ordinarily residing with the wholly dependent on the officer.

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

**On and from 01.06.2015** the following provision shall apply:-

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

- a. The employee's spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically and mentally challenged brother/sister with 40% or more disability, widowed daughters and dependent divorced / separated daughters, sisters including unmarried / divorced / abandoned or separated from husband / widowed sisters as also parents wholly dependent on the employee.
- b. The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.10, 000/- p.m. If the income of one of the parents exceeds Rs.10, 000/- p.m. or the aggregate income of both the parents exceeds Rs.10, 000/- p.m., both the parents shall not be considered as wholly dependent on the officer employee.
- c. A married female employee may include her natural parents or parents-in-law under the definition of family, but not both, provided that the parents/parents-in-law are wholly dependent on her.

NOTE: For the purpose of medical expenses reimbursement scheme, for all employees, any two of the dependent parents / parents-in-law shall be covered.

**As per joint note dated 01.11.2020**

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

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

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

c. A married female employee may include her natural parents or parents-in-law under the definition of family, but not both, provided that the parents/parents-in-law are wholly dependent on her.

NOTE: For the purpose of medical expenses reimbursement scheme, for all employees, any two of the dependent parents / parents-in-law shall be covered. The officer employee will have the choice to substitute either of the dependents or both.

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

**Leave Encashment:**

(ii) **On and from 01-06-1991** once in every 4 years when an Officer avails of Leave Travel Concession, he may be permitted to surrender and encash his privilege Leave not exceeding one month at a time. Alternatively, he may whilst travelling in one block of two years to his home town and in other block to any place in India be permitted encashment of Privilege Leave with a maximum of 15 days in each block of 30 days in one block. For the purpose of leave encashment all the emoluments payable for the month during which the avilment of the Leave Travel concession commences shall be admissible.

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

(iii) The mode and class by which an officer may avail of Leave Travel Concession shall be the same as the officer is normally entitled to travel on transfer and other terms and conditions subject to which the Leave Travel Concession may be availed of by an officer, shall be as decided by the Board from time-to-time.

**CHAPTER IX  
TERMINAL BENEFITS**

**Provident Fund & Pension:**

(1) Every Officer shall become a member of the Provident Fund constituted by the Bank, unless he is already a member of that Fund and shall agree to be bound by the rules governing such fund.

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

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

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

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

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

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

Provident fund from 1<sup>st</sup> November 2002 will be 10% of the pay

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

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

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

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

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

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

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

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

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

Pension (other than State Bank of India)

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

Note:-

- (1) The Bank (Employees') Pension Regulation 1995 does not apply to the officers of State Bank of India.
- (2) "Pay for the purpose of Provident Fund and Pension shall mean Basic Pay including Stagnation Increment, Professional Qualification Pay, Increment component of Fixed Personal Pay and Officiating Allowance.

As per 01.11.2020 joint note:-

Pension (Including state bank of India)

- (a) As per extant regulations, pension payable to officers is based on the average of the emoluments drawn in the last ten months preceding the retirement of the officer in terms of regulation 2 and 38 of the Pension Regulations. For the purpose of payment of pension, the pay of the officer retiring on or after 1<sup>st</sup> November, 2017 will be taken on the basis of the pay as is provided under this settlement. However in the case of officers who have retired from the service of the banks on or after 1st November 2017 but before 31st August 2018 since the period of preceding ten months will constitute pay both under the settlement as well as pertaining to settlement dated 25th May 2015, in such cases, the following procedure will be adopted for determining pension available to them.
  - i. For the period of ten month following on and after 1st November 2017 the actual pay drawn by the officer under the settlement and
  - ii. for the period following prior to 1st November 2017 the actual pay drawn by the officer plus dearness allowance at the rate of 47.8 % thereon will be notionally reckoned as pay the for the purpose.

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

- (b) obtain note to claim incremental computation on device basic pension offices in service of the bank as on 1st November 2017 and who have retired thereafter but before the date of this settlement and who had opted for commutation of pension will have an option not to claim incremental computation on device basic pension.
- (c) dearness relief on pension  
With effect from 1st November 2017 in respect of officers who retired or died while in service on after 1st November 2017, dearness relief shall be payable at 0.07% per slab on the basic pension for family pension or invalid pension for compassionate allowance as the case may be. Dearness relief in the above manager shall be paid half yearly for every rise or fall of Four Points over 6352 points in the quarterly average of the all India consumer price index for industrial workers in the series 1960=100

#### **Provident Fund**

- (a) The officer who are presently covered under the bank employees' Pension Regulation 1995/ 96 shall continue to contribute 10% of the pay towards provident fund and there shall be no matching contribution
- (b) Offices of State Bank of India will continue to be covered by contributory provident fund scheme as hitherto.



- (c) Officers who are presently covered under contributory provident fund scheme who did not opt for pension scheme available under joint not dated 27th April 2010 shall continue until the contributory provident fund scheme as hitherto.

**New pension scheme**

- (a) Officer's except in State Bank of India who are governed by new pension scheme with effect from 1st April 2010 will continue to contribute 10% of pay plus dearness allowance and the bank will make a contribution of 14% of pay plus dearness allowance from the date of signing of joint note subject to approval of the government
- (b) Offices in State Bank of India who are governed by new pension scheme with effect from 01.08.2010 will continue to contribute 10% of pay plus dearness allowance and the bank will make a contribution of 14% of Pay plus dearness allowance from the date of signing of the joint note subject to approval of the government.
- (c) The service charges by the service provider/ fund manager of NPS will be borne by the bank from FY 2021.

**Gratuity:**

- (1) Every Officer, shall be eligible for gratuity on:

- (a) Retirement  
(b) Death  
(c) disablement rendering him unfit for further service as certified by a medical officer approved by the Bank  
(d) resignation after completing ten years of continuous service; or  
(e) Termination of service in any other way except by way of punishment after completion of 10 years of service.

- (2) The amount of gratuity payable to an Officer shall be one month's pay for every completed year of service, subject to a maximum of 15 months' pay.

46 Provided that where an Officer has completed more than 30 years of service, he shall be eligible by way of gratuity for an additional amount at the rate of one half of a month's pay for each completed year of service beyond 30 years.

Provided further that pay for the purpose of Gratuity for an Officer who ceased to be in service during the period 1-7-1993 to 31-10-1994 shall be with regard to scale of pay as specified in sub regulation (1) of Regulation 4.

Provided also that pay for the purpose of Gratuity of an officer who ceased to be in service during the period 1.4.1998 to 31.10.1999 shall be with regard to scale of pay as specified in sub-regulation (2) of Regulation 4.

**Note:**

If the fraction of service beyond completed years of service is 6 months or more, gratuity will be paid pro rate for the period.

47	<p><b>Transferability:</b></p> <p>Every Officer is liable for transfer to any Office or Branch of the bank or any place in India.</p>
48	Every Officer shall be available for Bank's duties at any time of the day.
49	<p><b>Joining time on Transfer:</b></p> <p>(i) An Officer shall be eligible for joining time on one occasion and not exceeding seven days, exclusive of the number of the days spent on travel, to enable him</p> <p>(a) to join a new post to which he is appointed while on duty in this old post, OR</p> <p>(b) to join a new post on return from leave.</p> <p>(ii) During the joining time an Officer shall be eligible to draw the emoluments as applicable to the place of transfer.</p> <p>(iii) In calculating the joining time admissible to an Officer, the day on which he is relieved from his old post shall be excluded but public holidays following the day of his relief shall not be included in computing the joining time.</p> <p>(iv) No joining time shall be admissible to an Officer when the transfer does not involve a posting to a different place.</p> <p>(v) No joining time will be admissible to an Officer when his posting is of a temporary nature, irrespective of the fact that the posting is to be place or station other than the one at which he is permanently posted.</p>

**CHAPTER XI  
MISCELLANEOUS**

50	<p><b>Power to implement regulations:</b></p> <p>The Managing Director may, from time to time, issue instructions or directions as may, in his issue instructions or directions as may, in his opinion, be necessary for giving effect to or carrying out the provisions of these regulations.</p>
51	<p><b>Government's decision to be construed as initial decision of the Board:</b></p> <p>Wherever these regulations require that any matter shall be in accordance with the decision of the Board and where such a matter is covered by recommendations made in the Report of the Committee constituted by Government's Regulation No.F.4(26)/72/IR dated 19th July, 1973, as accepted by the Government, together with modifications or alterations thereof as may, from time to time, have been or be made by the Government, such recommendations shall, until varied be deemed to be decisions of the Board.</p>
52	<p><b>Interpretation of "service":</b></p> <p>In interpreting any of these regulations, unless the context otherwise requires, service of an officer, shall be regarded as including his service in the existing Bank and also his services in the Bank prior to the date of coming into force of these regulations.</p>
53	<p><b>Revocation of earlier rules, etc.:</b></p> <p>Any rule, regulations, order agreement, resolution or other instrument, or any usage, custom, convention or practice, governing any matter dealt with in any of the regulations including allowances, perquisites and</p>

	facilities, shall, on the date when such regulation comes into force and unless the contrary is provided in these regulations, shall cease to have effect in regard to such matter. Provided these shall not affect the validity of anything done or any claim arising, prior to that date in pursuance of such agreement, rule, regulations, resolution, other provision or usage, customs, convention, or practice.
54	<b>Interpretation:</b>  If any questions arises as in the application or interpretation of any of these regulations, it shall be referred to the Board for its decision.

**New Introduction**  
(As per Joint note dated 01.11.2020)

**1. Annual encashment of privilege leave**

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

**2. Performance linked incentive scheme**

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

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

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

**3. Family pension**

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

## UNION BANK OF INDIA EMPLOYEES' PROVIDENT FUND RULES

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

- (1) 10% of 80% of pay from 01.11.1987 to 31.12.1988.
- (2) 10% of 90% of pay from 01.01.1989 to 31.12.1989.
- (3) 10% of full pay from 01.01.1990 onwards.

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

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

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

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

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

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

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

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

(i) Employees opting for Pension Scheme in place of Bank's Contribution to Provident Fund Scheme of the Bank and have applied for transfer of their accumulated balance standing to their credit representing Bank's Contribution along with accumulated interest on Bank's contribution.

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

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

(d) On receipt of the application from the Members who have opted for the Pension Scheme in place of Employer's Contribution to Provident Fund of the Bank, the Trustees shall transfer within 60 days, the accumulated balance standing to the credit of Member representing Bank's Contribution along with accumulated interest on Bank's Contribution up to the date of transfer of Fund to the Pension Fund Trust of the Bank.

13. The sum subscribed from time to time by each Member (hereinafter referred to as the "Member's Contribution", comprising of the aforesaid Compulsory Contribution as well as Voluntary Contribution, if any, which expression shall include all interest accrued on the same) as well as all sums contributed by the Bank for each member

(hereinafter referred to as the Bank's Contribution, which expression shall include all interest accrued on the same) shall be credited in a special ledger kept by the Trustees at the Central Office of the Bank at Mumbai.

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

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

(a) be deposited:

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

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

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

16. Deleted.

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

18. If a Contributor is dismissed for fraud or misconduct, the Bank shall be entitled to recover from the contribution made by the Bank to the individual account of the Contributor and the interest (simple and compound ) credited in respect of such contributions, any loss or damage so resulting to the Bank, from the cause entailing such dismissal. The Chairman & Managing Director and Executive Director of the Bank shall be entitled to declare the amount of loss or damage so resulting and their declaration in that behalf shall be final and conclusive and the amount so declared shall be paid to the Bank.

19. Subject to the above Rules the amount standing to the credit of a Member shall be payable to him/her on his or her cessation of services from the Bank and there shall be no forfeiture whatsoever of the Bank's Contribution to the Fund in respect of the said Member including interest thereon.

20. 20. (a) & (b) Deleted.

(c) Notwithstanding anything contained hereinbefore, if a Member ceases to serve the Bank and obtains employment with any other Employer, the amount standing to the credit of his/her account shall at his or her option be either paid to him/her or transferred to his/her individual account in any other Recognized Provident Fund maintained by such other Employer, provided always that such request for transfer is received from such Recognized Provident Fund.

21. Deleted.

22. Deleted.

23. Each member may nominate any person or persons to whom the amount standing at the credit of such Member shall be paid in the event of his death while in the service of the Bank or before his claim on the Fund shall have been discharged. Such nomination shall be made in the prescribed Form. If a Member nominates more than one person, he shall, in his nomination, specify the amount or share payable to each of the nominees in such manner as to cover the whole of the amount that may stand to his credit in the Provident Fund. Where a Member has a family at the time of making a nomination, the nomination shall be in favour of one or more persons belonging to his family. Any nomination made by a Member in favour of person or persons not belonging to this family shall be invalid. If at the time of making a nomination a Member has no family, the nomination may be in favour of any person or persons, but if the Member subsequently acquires a family such nomination shall forthwith be deemed to be invalid and the Member may be allowed to make a fresh nomination in favour of one or more persons belonging to his family. A nomination made by a Member, at any time, may be modified by giving a written notice to the Trustees of his intention of doing so in the prescribed Form. If a nominee predeceases the Member, the interest of the nominee shall revert to the member, who may thereupon make a fresh nomination in respect of such interest. A nomination or its modification shall take effect to the extent that it is valid on the date on which it is received by the Trustees.

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

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

24. On the death of a Member who shall have made a Nomination in accordance with Rule 23, the full amount payable to him according to these Rules shall be paid to Member's nominee irrespective of the period for which the member may have served and such payment shall be a good discharge to the Trustees against all claims, whatsoever, in respect of the said Fund by any one whomsoever claiming through the said Member or otherwise.

25. If the nominee is a minor the member shall, at the time of nomination state the age of the nominee and shall also appoint a person of full age to whom the amount standing at the Member's credit is to be paid on behalf of the minor nominee, in the event of the member dying before the minor nominee attains the age of majority. If any person so appointed predeceases the member before the minor nominee attains his majority, the member shall forthwith appoint another person of full age to receive the amount on behalf of the minor nominee and from time to time forthwith make a fresh appointment when this is necessitated by the death of the person appointed to receive payment on behalf of the nominee.

26. The nomination made as aforesaid shall be and remain in full force and effect until the nominee's death or until his nomination or appointment has been revoked as herein mentioned.



27. On the death of a Member not survived by a nominee under Rule 23 the full amount due to the Member according to the Rules shall be paid without deduction to his executors or administrators, or at the absolute discretion of the Trustees. The amount or any part or parts thereof may be paid to the widow, child or children of his/her or their guardian or custodian or other near relative or relatives of a deceased Member or any other person or persons appearing to them to be proper parties to receive the amount without any representation to the estate of such deceased Member or any Succession Certificate being obtained and in such proportion as the Director may think fit irrespective of the period for which the member may have served and such payment shall be a good discharge of the Trustees against all claims whatsoever in respect of the said Fund by any one whomsoever claiming through the said deceased Member or otherwise.
28. Except as is expressly provided by these Rules, no Member or any person or persons claiming under or through him shall be entitled to claim any payment of money which may be standing to his credit in the books of the Fund.
29. Save as herein provided with regard to Nomination , no member shall be entitled in any way to deal with or transfer by way of security or otherwise his interest or any part thereof in the Fund and any such transaction or transfer shall be invalid, and the Trustees shall not recognize or be bound by any notice to them of any such transaction or transfer and all monies standing in the books of the Fund to the credit of the Member, so purporting to deal with or transfer his interest therein, as aforesaid shall forthwith be transferred as from the date of such transaction or transfer to the Lapsed Fund and be dealt with accordingly. Further, if any prohibitory order or attachment or process of a Civil Court be served upon the Trustees by which any monies standing to the credit of the Member shall be attached or ordered to be paid into a Civil Court ordered to be withheld from such Member and such attachment or order is not raised to be rescinded by the Court or should such member be adjudged an insolvent or files his Petition in insolvency or make any composition or arrangement with his creditors, such monies shall forthwith be transferred to the Lapsed Fund and be dealt with accordingly, provided always that the Trustees (without being under any legal obligation to do so ) may in their absolute discretion if they think fit at any time or times hereafter give or apply such monies or any part thereof to or for the benefit of such Member or his wife, children or relatives.
30. A Contributor shall not be entitled to withdraw any sum from the amount standing to his credit but the Trustees may allow in their discretion a withdrawal on grounds and under circumstances and within the limits and subject to all the conditions pertaining to repayment of loan and rate of interest payable thereon specified by rules made by the Government of India or any Local Government in that behalf and for the time being in force.
31. (I) Withdrawals by employees shall not be allowed by the Trustees except on special grounds in the following circumstance or circumstances of a similar nature: -
- (a) To pay expenses incurred in connection with the illness of a Subscriber or a member of his family
    - (aa) Meeting the cost of higher education including where necessary, the travelling expenses of any child of the employee actually dependent on him in the following cases namely
      - (i) Education outside India for Academic, Technical Professional or Vocational Courses beyond High School stage and;
      - (II) Any medical or Engineering or other technical or specialized course in India beyond the High school stage provided that the course of study is for a period of not less than three years.
  - (b) To pay for the passage over the sea of a Subscriber or any member of his family
  - (c) To pay expenses in connection with marriages, funerals or ceremonies which by the religion of the subscriber, it is incumbent upon him to perform and in connection with which it is obligatory that the expenditure should be incurred.

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

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

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

(f) To meet the cost of legal proceedings instituted by the employee for vindicating his position in regard to any allegations made against him in respect of any act done or purporting to be done by him in discharge of his official duty or to meet the cost of his defence when he is prosecuted by the employer in any Court of Law in respect of any official misconduct on his part. Provided that the advance under this clause shall not be admissible to an employee who institutes legal proceedings in any court of Law either in respect of any matter unconnected with his official duty or against the employer in respect of any condition of service or penalty imposed on him.

(g) To meet the expenses of the damage caused to the movable or immovable property of the employee as a direct result of flood, cyclone, earthquake or other convulsions of nature.

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

(II) For the purpose of sub-rule (1) "family" means any of the following persons who reside with and / or wholly dependent on the employee, namely, the employee's wife, legitimate children and stepchildren, parents, sisters and minor brothers.

(III) (A) The loan/withdrawal in connection with expenses on marriages as specified in clause (c) of sub-rule (1) of Rule 31 shall not exceed six months' salary (as per clause 2 of P.F. rules) or the total of the accumulation of employees contribution including interest accrued on the same, whichever is less.

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

(i) The amount of withdrawal shall not exceed the amount standing to the credit of employees' own contribution including VPF or actual cost of the house or of the site whichever is less. (Amended as per SC 5288 dated 15.07.2006)

(ii) The employee should have completed Ten years of service or is due to retire within the next ten years.

(iii) The construction of the house should be commenced within six months of the withdrawal and should be completed within one year from the date of commencement of construction.

(iv) In case of Non-Refundable Withdrawal instead of the present practice of reducing the eligible amount by outstanding in refundable loan, total eligible amount should be sanctioned and after adjusting present loan outstanding balance should be paid to the member.

(v) If the Withdrawal is made for the purchase of house and/or site for a house and/or site for a house the purchase should be made within six months of the withdrawals.

(vi) If the Withdrawal is made for the repayment of loan previously raised for the purpose of construction or purchase of a house the repayment of the loan should be made within three months of the withdrawal

(vii)(a) The Withdrawal/s shall be permitted only if the house or/site is free from encumbrances. Provided that the house or site shall not be treated as encumbered if the same is mortgaged/ encumbered for obtaining housing loan from any bank/financial institution.

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

(viii) If the loan amount withdrawn exceeds the actual cost of the purchase or construction of the house and or site or if the amount is not utilized for the purpose for which it is withdrawn, the excess of the whole amount as the case may be shall be refunded to the Trustees forth with in one lump sum together with interest from the month of such withdrawal at the rate prescribed in sub rule (VI) of rule 31. The amount refunded shall be credited to the employee's account in Provident Fund.

(ix) If the withdrawal is made for the son's/ Daughter's marriage, then the wedding invitation card as well as the Photostat copy of the marriage certificate dully attested should be submitted to the trustees, as a proof of having solemnized the marriage for which the withdrawal is availed.

(C) no loan/ withdrawal except those mentioned in Rule 31 (iii) A and B Shall exceed the salary of the employee for 12 months (Amended as per SC 6866 Dated 22.10.2018)

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

(V)

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

(2) Loan sanctioned and withdrawn shall be repaid is not more than 84 equal monthly instalments and shall bear interest in accordance with sub-rule (vi) and no further withdrawal shall be permitted until repayment has been effected in full. Notwithstanding anything contained herein in case of premature adjustment of loan the employee shall not be entitled to avail fresh loan unless a period of six months has elapsed from the date of availment of previous loan. (Amended as per SC 6866 dated 22.10.2018)

(VI) In respect of withdrawals which are repaid in not more than twelve monthly instalments, an additional instalment of four percent of the amount withdrawn shall be paid on account of interest and in respect of withdrawals which are repaid in more than 12 monthly instalments, two such instalments of four percent of the amount withdrawn shall be paid on account of interest provided, however, that at the discretion of the Trustees of the Fund, interest may be recovered on the amount withdrawn or the balance thereof outstanding from time to time at one percent, above the rate which is payable for the time being on the balance in the Fund at the credit of the Member.

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

(VIII) In the case of default of repayment of instalments under sub-rules (V) and (VI), the Commissioner of Income-Tax may at his discretion order that the amount of the withdrawal or the amount outstanding shall be added to the

total income of the Employee for the year in which the default occurs and the Income-Tax Officer shall assess the Employee accordingly.

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

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

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

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

32. No Trustee shall be responsible or chargeable, save and except for monies actually received by him, notwithstanding his having signed any receipt for the sake of conformity or otherwise nor shall he be responsible or chargeable for acts, defaults or neglects of the Bank with whom the monies of the Fund are deposited not for any loss unless the same happens through his own willful act or omission.
33. The Board of Directors shall have power to close the Fund at any time if they shall consider that course advisable or necessary in which event the Fund shall be divided among the members by payment to each member of such sum as may be payable to him according to Rule 34.
34. Any appreciation or depreciation in any investments of the Fund shall be for the benefit of and at the risk of the Member and at the closing of the Fund the cash in hand and the realization from the investment shall be divided rateably among the members in proportion to the respective amount standing to their credit.
35. Every Trustee shall be at liberty to retire by notice in writing in that behalf addressed to the Board of Directors.
36. Every vacancy in the Office of the Trustees shall be filled up by the continuing or remaining Trustees subject to the conditions of Rule 3.
37. The decision of the Trustees shall be final and binding upon members in all respects and upon all matters, questions and disputes relating to or connected with these Rules or with the Fund or the administration thereof or the rights and obligations of the members including all disputes or differences which may arise between any member of executors, administrators, nominee or representative and the Trustee as the meaning or effect of any rule or any matter relating to or arising out of the same.
38. The Board of Trustees shall have power to add to, vary, and alter or annual any of the provisions of these Rules, except Rule Nos.3 and 4 with the sanction of the Commissioner of Income-Tax, Mumbai but so long as the main purpose of the Fund shall not thereby be effected.
39. These Rules shall be deemed to have come into operation on the 1st day of April 1932 in supersession to the rules of the Fund which might have been in force since the inception of the Fund and the Fund shall be deemed to have vested in the Trustees from the 1st of April 1930 subject to and upon the Trust herein contained.
40. Every employee when joining the Fund shall subscribe an agreement in the following Form:-

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

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## Amendments to Union Bank of India Employees Provident Fund Rules

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

### AMENDMENTS IN PF RULES

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

**1.** Rate Of Interest:

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

**2.** Amendments to Non-refundable Withdrawal (NRW)

A. Existing Rules	B. Rules Proposed to be substituted
<p><b>Clause no. 31(I)</b>  <b>Higher education of Children.</b>  <b>Repayment of Housing loan.</b>  <b>Payment of Insurance Premium.</b>  <b>Purchase of construction of House/Site/Flat.</b>  <b>Son's or daughter's marriage.</b>  <b>Huge medical expenses for self and dependent of employee.</b></p> <p><b>Clause no. 31(IX)</b>  <b>Employee can avail NRW (100% of balance as of end of previous Financial Year) twice during the entire service as per the existing Rules. (Amended in terms of SC 5956 dated 25.02.2013)</b>  <b>There will be 2 options for availment of NRW for the 3rd time as under:</b>  <b>a) If employee avails it during last 12 months of his retirement, he will be eligible for 90% of eligible</b></p>	<p><b>Clause no. 31(i)</b>  Employee can avail NRW for the following purposes:  Higher education of Children.  Repayment of Housing loan.  Payment of Insurance Premium.  Purchase of construction of House/Site/Flat.  Son's or daughter's marriage.  Huge medical expenses for self and dependent of employee.  For repairing and renovation of house or flat owned by the employee.</p> <p><b>Clause no. 31(IX)</b>  Employee can avail NRW six Times in entire service.  Employee can avail NRW (100% of balance of Employee's contribution including VPF contribution as on the closing of preceding financial year but net of PF loan outstanding, if any.  However, during the last 12 months of service, employee is eligible for NRW to the extent of 90% of employee's contribution including VPF contribution</p>

<p>amount (PF balance as of end of the previous financial year);</p> <p style="text-align: center;">OR</p> <p>b) If he avails it any time before 12 months prior to retirement, he will be eligible for 50% of eligible amount, after adjusting the PF loan outstanding, if any, (PF balance as of end of the previous financial year), and will not be eligible for any withdrawal during the last year of his service.</p> <p>Clause no. 31 (V) (1)</p> <p>When a Withdrawal is allowed for a purpose specified in Clause 31(I), an amount withdrawn</p>	<p>as on the closing of preceding financial year but net of PF loan Outstanding, if any</p> <p>Clause no. 31(V)(1)</p> <p>However, once the fund is withdrawn, it is not allowed to be re-deposited in PF account.</p> <p>However, in exceptional cases, wherein the employee could not utilize the funds for the purpose for which the NRW was withdrawn due to very genuine reason, the employee may be allowed to deposit back the amount withdrawn into his PF account. The Competent Authority for considering such cases is AGM (HR) at CO and the application for re-deposit should be made within 3 months of withdrawal of the amount.</p>
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### **3.** Amendments to Loan Against Provident Fund

A. Existing Rules	B. Rules Proposed to be substituted
<p>Clause no. 31(V)(2)</p> <p>Loan sanctioned shall be repaid in not more than 84 EMI and shall bear interest in accordance with sub-rule (iv) and no further withdrawal shall be permitted until repayment has been affected in full.</p> <p>Notwithstanding anything contained herein in case of premature adjustment of loan, the employee shall not be entitled to avail fresh loan unless a period of six months has elapsed from the date of availment of previous loan</p>	<p>Clause no. 31(V)(2)</p> <p>Loan sanctioned shall be repaid in not more than 84 EMI and shall bear interest in accordance with sub-rule (iv).</p> <p>Loan can be renewed after paying 8 installments of the loan. While renewing the loan, the existing loan will be closed from the proceeds of the new Loan (renewed) and the remaining amount, if any, will be paid to the employee.</p> <p>Notwithstanding anything contained herein in case of premature adjustment of Loan, the employee shall not be entitled to avail fresh loan unless a period of six months has elapsed from the date of availment of previous loan.</p>

## **NON-REFUNDABLE WITHDRAWAL (NRW):**

- SC 4354 DT 01-04-97
- SC 5288 DT15-07-2006
- SC 5956 DT 25.02.2013

An employee, who has completed 10 years of service or is due to retire within the next 10 years, shall be eligible to avail NRW. *Employee can avail this facility (100% of own contribution and voluntary contribution as of end of previous Financial Year) TWICE during the entire service.*

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

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

OR

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

*It is available for 1) for purchase of house/flat/site/plot (even in joint names also along with spouse) 2) extension and / or construction of house 3) Repayment of housing loan 4) for performing marriage of son/daughter 5) for payment of premium on life insurance policies 6) Higher education of children 7) Huge Medical expenditure.*

NRW cannot be granted for 1) renovation / repairs of flat / house. 2) To repay loans raised from friends, relatives to acquire property.

PF loan: Amendment in PF rule: Staff cir no. 6327 dated 04.03.2016

The trustee in the meeting held on 10.02.2016 decided to raise the quantum & repayment period of PF loan

PF loan Quantum: Raised from existing 6 times to 8 times of basic

Repayment period: Repayment period increased from 48 month to 60 months

NOTE: In case of premature adjustment of the loan the employee shall not be entitled to avail fresh loan unless a period of 6 months has elapsed from the date of availment of previous loan

**Staff Circular No.7218 dated 10.08.2020**



**PENSION REGULATIONS INDEX**

<b>Chapter No.</b>	<b>Particulars</b>
I	<b>Preliminary</b>
II	<b>Application &amp; Eligibility</b>
III	<b>The Fund</b>
IV	<b>Qualifying Service</b>
V	<b>Classes of Pension</b>
VI	<b>Rate of Pension</b>
VII	<b>Family Pension</b>
VIII	<b>Commutation</b>
IX	<b>General Conditions</b>
Appendix I	<b>Formula for updating Basic Pension &amp; Additional Pension (Regulation 35)</b>
Appendix II	<b>Dearness Relief on Basic Pension (Regulation 37)</b>
Appendix III	<b>Ordinary Rates of Family Pension (Regulation 39)</b>
Appendix IV	<b>Qualifying Service for Pension of Part Time Employees on Scale Wages (Regulation 27)</b>
Appendix V	<b>Formula for computing Basic Family Pension &amp; Additional Family Pension (Regulation 39)</b>

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

**CHAPTER I  
PRELIMINARY**

**1. Short title and commencement –**

- (i) These regulations may be called Union Bank of India (Employees') Pension Regulations, 1995.
- (ii) Save as otherwise expressly provided in these Regulations, these Regulations shall be deemed to have come into force on the date of their publication in the Official Gazette.

**2. Definitions –**

In these Regulations, unless the context otherwise requires: -

- a. "Act" means the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970)
- b. "Actuary" shall have the meaning assigned to it in clause (1) of section 2 of the Insurance Act, 1938 (4 of 1938);
- c. "Appendix" means, an Appendix annexed to these Regulations;
- d. "Average emoluments" means the average of the Pay drawn by an employee during the last ten months of his service in the Bank;
- e. "Bank" means Union Bank of India mentioned under column 2 of the FIRST SCHEDULE of the Act;
- f. "Board" means the Board of Directors of the Bank;

- g. "Child" means a child of the employee, who, if a son, is under twenty-five years of age and if a daughter, is unmarried and is under twenty five years of age and the expression "children" shall be construed accordingly;
- h. "Competent Authority" means the authority appointed by the Board for the purposes of these Regulations;
- i. "Consolidated wages" means lump sum amount payable to part-time employee belonging to the subordinate staff who is not drawing scale wages;
- j. "Contribution" means any sum credited by the Bank on behalf of employee to the fund, but shall not include any sum credited as interest;
- k. "date of retirement" means the last date of the month in which an employee attains the age of superannuation or the date on which he is retired by the Bank or the date on which the employee voluntarily retires; or the date on which the officer is deemed to have retired;
- l. "deemed to have retired" means cessation from service of the Bank on appointment by central Government as a whole-time Director or managing Director or Chairman in the Bank or in any other Bank specified in column 2 of the FIRST SCHEDULE of the Act [or Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970)] or in any public financial institution or state Bank of India established under state Bank of India Act, 1955 (23 of 1955);
- m. "Discipline and Appeal Regulations" means the Union Bank of India Officer Employees' (Discipline and Appeal) Regulations, 1976 made under section 19 of the Act;
- n. "employee" means any person employed in the service of the Bank whether a workman on full time work on permanent basis or on part time work on permanent basis on scale wages or as an officer and who opts and is governed by these Regulations but does not include a person employed either on contract basis or daily wage basis or on consolidated wages.
- o. "family" in relation to an employee means -
  - a. wife in the case of a male employee or husband in the case of a female employee;
  - b. a judicially separated wife or husband, such separation not being granted on the ground of adultery and the person surviving was not held guilty of committing adultery;
  - c. son or daughter including widow or divorced daughter till he or she attains the age of twenty-five years or up to his or her marriage or remarriage, whichever is earlier including such son or daughter adopted legally; (amendment as per SC No.5779 dated 15.09.2011)
  - d. Parents who were wholly dependent on the employee when he/she was alive provided the employee had left behind neither a widow/widower nor a child.
- p. "financial year" means a year commencing on the 1st day of April;
- q. "Fund" means the Union Bank of India (Employees') Pension Fund constituted under Regulation 5;
- r. "notified date" means the date on which these Regulations are published in the official Gazette;
- s. "Pay" includes: -
  - (a) in relation to a workman who had either retired or died on or after the 1st day of January, 1986 but before the 1st day of November, 1992; and in relation to an officer who had either retired or died on or after the 1st day of January 1986 but before the 1st day of July, 1993, -
    - (i) the basic pay including stagnation increments, if any; and
    - (ii) all allowances counted for the purposes of making contribution to the provident fund and for the payment of dearness allowance;
  - (b) in relation to a workman who retired or died while in service on or after the 1st day of November, 1992; and in relation to an officer who retired or died while in service on or after the 1st day of July, 1993, -
    - (i) the basic pay including stagnation increments, if any;
    - (ii) and all allowances counted for the purpose of making contribution to the provident fund and for the payment of dearness allowance; and
    - (iii) increment component of Fixed Personal Allowance; and
    - (iv) dearness allowance calculated up to index number 1148 points in the All-India Average consumer price Index for industrial workers in the series 1960 - 100;
  - (c) in relation to an employee who retired or died while in service on or after the 1st day of April, 1998, -
    - (i) the basic pay including stagnation increments, if any, and

- (ii) all other components of pay counted for the purpose of making contributions to the Provident Fund and for the payment of dearness allowances; and
- (iii) increment component of Fixed Personal Allowance; and
- (iv) dearness allowance thereon on the above calculated up to Index number 1616 points in the All India Average consumer Price Index for Industrial Workers in the series 1960=100

**Explanation**

For the purpose of this clause, basic pay, other components of pay and Fixed Personal Pay would mean the basic pay, other components of pay and Fixed Personal Allowance drawn by the employee in terms of the scales of pay as applicable and the rates at which the other components of pay were payable prior to 01.11.1997 (in the case of workmen) and prior to 01.04.1998 (in the case of officers).

- (d) in relation to an employee who retired or died while in service on or after the first day of May 2005 the basic pay including stagnation increments, if any, and Special pay, Graduation Pay, Professional Qualification Pay, increment component of Fixed Personnel Pay and Officiating Pay, if any, drawn by the employee during the last ten months of his service in the Bank:

Provided that with effect from 1st day of May 2005 the provisions of this clause shall have effect in relation to an employee who retired or died while in service on or after 1st day of April, 1998 but before 30th day of April, 2005.”  
(As per Pension (Amendment) Regulations, 2017)

- t. “Pension” includes the basic pension and additional pension referred to in Chapter VI of these regulations;
- u. “Pensioner” means an employee eligible for pension under these Regulations;
- v. “Public financial institution” means a financial institution regarded as a public financial institution for the purposes of a section 4A of the Companies Act, 1950 (1 of 1956);
- w. “qualifying service” means the service rendered while on duty or otherwise which shall be taken into account for the purpose of pension under these Regulations;
- x. “retired” includes deemed to have retired under clause (1);
- y. “retirement” means cessation from Bank’s service –
  - a. on attaining the age of superannuation specified in Service Regulations or Settlements;
  - b. on voluntary retirement in accordance with provisions contained in Regulation 29 of these Regulations;
  - c. on premature retirement by the Bank before attaining the age of superannuation specified in Service Regulations or Settlement;
- z. “scale wages” in relation to part-time employees means the Basic Pay, City Compensatory Allowance, special allowances, House rent Allowance and other allowances, if any, and dearness allowance payable from time to time under the settlement;
- za. “Service regulations” means Union Bank of India (Officers’) Service Regulations, 1979 made under section 19 of the Act;
- zb. “settlement” means memorandum of settlement agreed between the management of the Bank represented by the association authorized by them and workmen of such bank represented by trade unions authorized by them;
- zc. “trust” means the trust of the Union Bank of India (Employees’) Pension Fund constituted under sub-Regulation (i) of Regulation 5;
- zd. “trustee” means the trustees of the Union Bank of India (Employees’) Pension Fund constituted under Regulation 5;
- ze. “trustee of the Provident Fund” means the trustees of the Provident Fund of the Bank;

zf. all other words and expressions used in these Regulations but not defined and defined in the Act or the Service Regulations or settlements shall have the same meanings respectively assigned to them in the Act, the Service Regulations or settlements, as the case may be.

## CHAPTER II APPLICATION AND ELIGIBILITY

3. **Application** – These Regulations shall apply to employees who –
1.
    - (a) were in the service of the bank on or after the 1st day of January 1, 1986, but had retired before the 1st day of November, 1993; and
    - (b) exercise an option in writing within one hundred and twenty days from the notified date to become member of the Fund; and
    - (c) refund within sixty days after the expiry of the said period of one hundred and twenty days specified in clause
    - (d) the entire amount of the bank's contribution to the Provident Fund including interest accrued thereon together with a further simple interest at the rate of six per cent annum on the said amount from the date of settlement of the Provident Fund account till the date of refund of the aforesaid amount to the Bank; or till the
    - (e) 1st day of April 1995, whichever is earlier; or
  2.
    - (a) have retired on or after the 1st day of November 1993, but before the notified date; and
    - (b) exercise on option in writing within one hundred and twenty days from the notified date to become member of the Fund; and
    - (c) refund within sixty days after the expiry of the said period of one hundred and twenty days specified in clause (b) the entire amount of the bank's contribution to the Provident Fund and interest accrued thereon together with a further simple interest at rate of six per cent per annum on the said amount from the date of settlement of the Provident Fund account till the date of refund of the aforesaid amount to the bank; or
  3.
    - (a) are in the service of the bank before the notified date and continue to be in the service of the bank on or after the notified date; and
    - (b) exercise an option in writing within one hundred and twenty days from the notified date to become member of the fund; and
    - (c) authorize the trust of the provident Fund of the bank to transfer the entire contribution of the bank along with the interest accrued thereon to the credit of the Fund constituted for the purpose under Regulation 5; or
  4. Join the service of the bank on or after the notified date and on or before the 31st day of March 2010. (as per Pension (Amendment) Regulations, 2017)
  5. were in the service of the bank during any time on or after the 1st day of November 1993 and had died after retirement but before the notified date, their family shall entitled for the amount of pension payable to them from the date on which they would have been entitled to pension under these regulations, had they been alive till the date on which they died, if the family of the deceased
    - (a) exercise an option in writing within one hundred and twenty days from the notified date to become member of the Fund; and
    - (b) refund within sixty days after the expiry of the said period of one hundred and twenty days specified in clause (a) above the entire amount of the banks contribution to the provident Fund and interest accrued

thereon together with a further simple interest at the rate of six per cent per annum from the date of settlement of the Provident Fund account till the date of refund of the aforesaid amount to the Bank; or

6. Joined the service of the Bank on or after the 1st day of November 1993 but who have died while in the service of the bank before the notified date, their family shall be entitled to the family pension under these Regulations:

Provided that the family of such a deceased employee refunds within one hundred and eighty days from the notified date the entire amount of the bank's contribution to the Provident Fund, if any, and interest accrued thereon together with further simple interest at the rate of six per cent per annum, from the date of settlement of the provident fund till the date of refund of the aforesaid amount to the Bank;

Provided further that the family of such a deceased employee shall apply in writing for grant of family pension; or

7. Were in the service of the Bank during any time on or after the 1st day of January, 1986 and had died while in service on or before the 31st day of October, 1993 or had retired on or before the 31st day of October, 1993 but died before the notified date, in which case their family shall be entitled to the pension or the family pension as the case may be under these Regulations, if the family of the deceased,-

- (a) exercise an option writing within one hundred and twenty days from the notified date to become member of the Fund; and

- (b) refund within sixty days of the expiry of the said period of one hundred and twenty days specified in clause (a) above the entire amount of the bank's contribution to the Provident Fund and interest accrued thereon

together with a further simple interest at the rate of six per cent per annum, from the date of settlement of the provident account till the date of refund of the aforesaid amount to the bank or till the 1st day of April 1995, whichever is earlier, or

8. Joined the service of the bank on or before the 31st day of October, 1993 and who died while in service on or after the 1st day of November, 1993 but before the notified date, in which case their families shall be entitled to family pension under these Regulations if the family of the deceased employee,-

- (a) exercise an option in writing within one hundred and twenty days from the notified date to become a member of the Fund; and

- (b) refund within sixty days of the expiry of the said period of one hundred and twenty days specified in clause (a) above the entire amount of the bank's contribution to the provident Fund, including interest accrued thereon from the date of settlement of the provident Fund account of the employee till the date of refund of the aforesaid amount to the banks

9. Notwithstanding anything contained in sub regulations (1), (2), (3), (5) and (8) an option exercised before the notified date by an employee or the family of a deceased employee in pursuance of the settlement shall be deemed to be an option for the purpose of this chapter if such an employee or the family of deceased employee refund within sixty days from the notified date, the amount of the Bank's contribution to the Provident Fund including interest accrued thereon together with a further simple interest in accordance with provisions of this Chapter and in case employer's contribution of provident Fund has not been received from Provident Fund Trust has authorized or authorizes within sixty days from the notified date the trustees of the Provident Fund of the Bank to transfer the entire contributions of the Bank to the Provident Fund including interest accrued thereon in accordance with the provisions of this Chapter to the credit of the Fund constituted for the purpose under Reg. 5.

10. Notwithstanding anything contained in sub-regulations (2), (5), (6) and (8), in cases where an employee had retired /died after retirement on or after the 1st day November 1993, but on or before the 1st day of April, 1995, or where an employee had died while in service of the bank on or after the 1st day of November, 1993, but on or before 1st day of April, 1995, such an employee or the family of the deceased

employee, as the case may be, shall refund within the period specified in aforesaid sub-regulation the entire amount of the bank contribution to the Provident Fund including interest accrued thereon with a further simple interest at the rate of six percent per annum on the said amount from the date of settlement of the provident fund account till the date of refund of the aforesaid amount to the bank or till the 1<sup>st</sup> day of April 1995, whichever is earlier.

11. were in the service of the Bank prior to the 29th of September, 1995 and continue in the service of the Bank as on the 27th April, 2010 provided such employee meets the requirement and comply with the conditions laid down in the settlement; (as per Pension (Amendment) Regulations, 2017)
12. were in the service of the Bank prior to the 29th of September, 1995 and retired after that date and prior to 27th April, 2010 provided such employee meets the requirements and comply with the conditions laid down in the settlement; (as per Pension (Amendment) Regulations, 2017)
13. were in service of the Bank, prior to the 29th of September, 1995 retired after that date and had died in which case their family shall be entitled to the pension or the family pension, as the case may be under these regulations, if the family of the deceased meets the requirement and complies with the conditions laid down in the settlement; (as per Pension (Amendment) Regulations, 2017)
14. were in the service of the bank prior to the 29th of September, 1995 and died while in service of the Bank after that date in which case their family shall be entitled to the pension or the family pension, as the case may be under these regulations, if the family of the deceased meet the requirement and complies with the conditions laid down in the settlement. (as per Pension (Amendment) Regulations, 2017)

#### **4. Option to subscribe to the Provident Fund:-**

1. Notwithstanding anything contained in the sub-regulation (4) of Regulation 3, an employee who joins the service of the bank on or after the notified date at the age of 35 years or more, may, within a period of ninety days from the date of his appointment, elect, to forego his right to pension, whereupon these Regulations shall not apply to him.
2. The option referred to in sub- regulation (1) and regulation 3, once exercised, shall be final.

### **CHAPTER III THE FUND**

#### **5. Constitution of the Fund –**

1. The bank shall constitute a Fund to be called the Union Bank of India (Employees) Pension Fund under an irrevocable trust within one hundred twenty days from the notified date.
2. The Fund shall have for its sole purpose the provision of the payment of pension or family pension in accordance with these Regulations to the employee or his family.
3. The Bank shall be a contributor to the Fund and shall ensure that sufficient sums are placed in it to enable the trustee to make due payments to beneficiaries under these Regulations.

#### **6. Liability of the Provident Fund Trust –**

The Provident fund trust shall, immediately after the constitution of the Fund, transfer to the Union Bank of India (Employees’) pension Fund the accumulated balance of the contribution of the Bank to Provident Fund and interest accrued thereon up to the date such transfer in respect of every employee.

#### **7. Composition of the Fund –** The Fund shall consist of the following namely –

- a. the contribution by the bank at the rate of ten per cent per month on the pay of the employee;
- b. the accumulated contributions of the bank to the Provident Fund and interest accrued thereon up to the date of such transfer in respect of the employees;



- c. the amount consisting of contributions of the bank along with the interest refunded by the employees who had retired before the notified date but who opt for pension in accordance with the provision contained in these Regulations;
- d. the investment in annuities or securities purchased out of the moneys of the Fund and interest thereon;
- e. amount of any capital gains arising from the capital assets of the Fund;
- f. the additional annual contribution made by the bank in accordance with the provisions contained in Regulation 11 of these Regulations;
- g. any income from investments of the amounts credited to the Fund;
- h. the amount consisting of contribution of the bank along with interest refunded by the family of the deceased employee.

#### **8. Board of Trustees –**

1. The Board of Trustees shall consist of such number of persons not less than three and not more than nine, as may be determined by the Board, to be appointed by the Bank.
2. The power to appoint the trustees shall be vested with the Bank and all such appointments shall be made in writing.
3. The bank shall nominate one of the trustees to be the chairman of the Board of trustees. The bank shall also nominate a trustee to be an alternate Chairman who shall act as Chairman in the absence of the Chairman.
4. The term of appointment of trustee shall be for a period of three years and the Bank may re-appoint a trustee who has already completed his term; provided that no trustee shall be appointed for more than two terms. (amendment as per SC No.5779 dated 15.09.2011)

#### **9. Trustees to carry out the directions of the Bank –**

The trustees shall comply with all such directions as may be given by the bank for the proper functioning of the Fund.

Provided that all such direction shall be given in writing and shall specify the purpose or objective. (Amendment as per SC No.5779 dated 15.09.2011)

#### **10. Books of accounts of the Fund –**

1. The accounts of the Fund shall contain the particulars of the financial transactions relating to the Fund in such form as may be specified by the Bank.
2. Within sixty days from the date of publication of the Balance Sheet of the Bank, the trust shall prepare a financial statement of the trust indicating there in the general account of assets and liabilities of the trust and forward a copy of the same to the bank. (amendment as per SC No.5779 dated 15.09.2011)
3. The accounts of the Fund shall be audited in accordance with the provisions of section 10 of the Act.

#### **11. Actuarial investigation of the Fund –**

The bank shall cause an investigation to be made by an Actuary into the financial condition of the Fund every financial year, on the 31st day of March, and make such additional annual contribution to the fund as may be required to secure payment of the benefits under these Regulations;

Provided that the bank shall cause an investigation to be made by an Actuary into the financial condition of the Fund, as on the 31st day of March immediately following the financial year in which the Fund is Constituted.

#### **12. Investment of the Fund –**

All moneys contributed to the Fund or received or accruing after that date by way of interest or otherwise to the Fund, may be deposited in a Post Office Savings Bank Account in India or in a savings account with any scheduled bank or utilized in making payment of pensionary benefits in accordance with Pension Regulations and to the extent such moneys as are not so deposited or utilized shall be invested in the manner specified in sub-rule (2) of rule 67 if Income Tax Rules, 1962.



**13. Payment out of the Fund –**

The Payment of benefits by the trust shall be administered for grant of pensionary benefits to the employees of the bank or the family pension to the families of the deceased employees of the bank.

**CHAPTER IV**

**QUALIFYING SERVICE**

**14. Qualifying Service –**

Subject to the other conditions contained in these Regulations, an employee who has rendered a minimum of ten years of service in the bank on the date of his retirement or the date on which he is deemed to have retired shall qualify for pension.

**15. Commencement of qualifying service –**

Subject to the provisions contained in these Regulations, qualifying service of an employee shall commence from the date he takes charge of the post to which he is first appointed on a permanent basis.

**16. Count of service on probation –**

Service on probation against a post in the bank if followed by confirmation in the same or any other post shall qualify.

**17. Counting of periods spent on leave –**

All leave during service in the bank for which leave salary is payable shall count as qualifying service:

Provided that extraordinary leave on loss of pay shall not count as qualifying service except when the sanctioning authority has directed that such leave not exceeding twelve months during the entire service, may count as service for all purposes including pension.

**18. Broken period of service of less than one year –**

If the period of service of an employee includes broken period of service less than one year, then if such broken period is more than six months, it shall be treated as one year and if such broken period is six months or less it shall be ignored:

Provided that provisions of this regulation shall not apply for determining the minimum service required to make an employee eligible for pension.

**19. Counting of period spent on training –**

Period spent by an employee on training in the Bank immediately before his appointment shall count as qualifying service.

**20. Counting of past service in the erstwhile Bank –**

In the case of an employee who is permanently transferred to a service in the bank from any other bank on merger, amalgamation of any other bank with the bank to which these Regulations apply, the continuous service rendered by such an employee in any other bank on permanent basis, if any, followed without interruption, by permanent appointment, or the continuous service rendered under that Bank in a permanent capacity, as the case may be, shall qualify:

Provided that nothing contained in this regulation shall apply to any such employee who is appointed on contract basis or on daily wage basis or on consolidated wages.

**21. Period of suspension –**

Period of suspension of an employee pending enquiry shall count for qualifying service where, on conclusion of such enquiry he has been fully exonerated or the suspension is held to be wholly unjustified, and in other cases, the period of suspension shall not count as qualifying service unless the Competent Authority passing the orders under the Service Regulations or Discipline and Appeal Regulations or Settlements governing such cases expressly declares at the time that it shall count to such extent as such authority may declare.

## **22. Forfeiture of service –**

1) Resignation or dismissal or removal or termination of an employee from the service of the Bank shall entail forfeiture of his entire past service and consequently shall not qualify for pensionary benefits;  
2) An interruption in the service of a Bank employee entails forfeiture of his past service, except in the following cases, namely:-

- a. authorized leave of absence;
- b. suspension, where it is immediately followed by reinstatement, whether in the same or a different post, or where the bank employee dies or is permitted to retire or is retired on attaining the age of compulsory retirement while under suspension;
- c. transfer to non-qualifying service in an establishment under the control of the Government or Bank if such transfer has been ordered by a competent authority in the public interest;
- d. Joining time while on transfer from one post to another.

(3) Notwithstanding anything contained in sub-regulation (2), the appointing authority may, by order, commute retrospectively the periods of absence without leave as extraordinary leave.

(4) (a) In the absence of a specific indication to the contrary in the service record, an interruption between two spells of service rendered by a bank employee shall be treated as automatically condoned and the pre-interruption service treated as qualifying service;

(b) Nothing in clause (a) shall apply to interruption caused by resignation, dismissal or Removal from service.

## **23. Period of deputation to Foreign Service –**

An employee deputed on Foreign Service to the United Nations or any other foreign body or organization may at his option, -

(a) pay pension contribution in respect of his foreign service and count such service as qualifying service under these Regulations; or

(b) avail of the retirement benefits admissible under the rules of the foreign employer and not count such service as qualifying service under these Regulations:

Provident that where an employee opts for clause (b), retirement benefits shall be payable to him in India in rupees from such date and in such manner as the Bank may, by order specify.

## **24. Military Service –**

An employee who has rendered military service before appointment in the Bank shall continue to draw the military pension, if any, and military service rendered by the employee shall not count as qualifying service for pension.

## **25. Period of deputation to an organization in India –**

Period of deputation of an employee to another Organization in India will count as qualifying service:

Provided the organization to which he is deputed or the employee pays the pensionary contributions at the rates specified in sub-regulation (a) of regulation 7 of these Regulations or at rates specified by the Bank at the time of deputation, whichever is higher to the Bank.

## **26. Addition to qualifying service in special circumstances –**

An employee shall be eligible to add to his service qualifying for superannuation pension (but not for any other class of pension) the actual period not exceeding one fourth of the length of his service or the actual period by which his age at the time of recruitment exceeded the upper age limit specified by the Bank for direct recruitment or a period of five years, whichever is less, if the service or post to which the employee is appointed is one –

- a) for which post-graduate research, or specialist qualification or experience in scientific, technological or professional fields, is essential; and
- b) to which candidates of age exceeding the upper age limit specified for direct recruitment are normally recruited;
- c) for which the candidate was given age relaxation over and above the maximum age limit fixed by the Bank on account of his possessing higher qualifications or experience

Provided that this concession shall not be admissible to an employee unless his actual qualifying service at the time he quits the service in the Bank is not less than ten years:

Provided further that this concession shall be admissible if the recruitment rules in respect of the said service or post contain specific provision that the service or post is one which carries benefits of this Regulation:

Provided also that the recruitment rules in respect of any service or post which carries the benefit of this regulation shall be made with the approval of the Central Government.

## **27. Counting of service rendered on permanent part-time basis –**

- 1) In case of an employee who was employed on scale wages and on a permanent part-time basis in the service of bank and was contributing to the provident fund, such service rendered by him on a permanent part time basis from the date he became a member of the Provident Fund shall be counted as qualifying service.
- 2) For the purpose of calculating the amount of pension in respect of a part time employee who was/is initially recruited on a lower scale wage and later fitted on higher scale wages including full scale wages, the length of qualifying service shall be determined in accordance with Appendix IV.
- 3) In respect of part time employees who continue to be in the same scale wages since their recruitment, for the purpose of calculating the amount of pension, the actual service put in shall be taken as qualifying service. In such cases the actual pay drawn on scale wages at the time of retirement shall be reckoned for the purpose of average emoluments.

Note: The actual service / qualifying service shall be calculated from the date of recruitment or 01.09.1978, whichever is later.

## **CHAPTER V**

### **CLASSES OF PENSION**

#### **28. Superannuation Pension –**

Superannuation pension shall be granted to an employee who has retired on his attaining the age of superannuation specified in the Service Regulations or Settlements:

Provided that, with effect from 1st day of November 2000, pension shall also be granted to an employee who opts to retire before attaining the age of superannuation, but after rendering service for a minimum period of 15 years in terms of any scheme that may be framed for such pension by the Board with the approval of the Government.

Provided further that employee who ceased to be in service on or after the 29<sup>th</sup> September, 1995 on account of voluntary retirement before attaining the age of superannuation but after rendering service for a minimum period

of 15 years in accordance with the Scheme framed in this regard by the Board with the approval of the Government, shall be entitled to join the Pension Fund, subject to the compliance of the terms and conditions mentioned in the Scheme. (as per Pension (Amendment) Regulations, 2017)

### **29. Pension on Voluntary Retirement –**

1. On or after the 1st day of November 1993, at any time after an employee has completed twenty years of qualifying service he may, by giving notice of not less than three months in writing to the appointing authority, retire from service:

Provided that this sub – regulation shall not apply to an employee who is on deputation or on study leave abroad unless after having been transferred or having returned to India he has resumed charge of the post in India and has served for a period of not less than one year:

Provided further that this sub – regulation shall not apply to an employee who seeks retirement from service for being absorbed permanently in an autonomous body or public sector undertaking or company or institution or body, whether incorporated or not to which he is on deputation at the time of seeking voluntary retirement:

Provided that this sub-regulation shall not apply to an employee who is deemed to have retired in accordance with clause (1) of Regulation 2.

2. The notice of voluntary retirement given under sub – Regulation (1) shall require acceptance by the appointing authority:

Provided that where the appointing authority does not refuse to grant the permission for retirement before the expiry of the period specified in the said notice, the retirement shall become effective from the date of expiry of the said period.

3. (a) An employee referred to in sub regulation (1) may make a request in writing to the writing to the appointing authority to accept notice of voluntary retirement of less than three months giving reasons therefore:

(b) On receipt of a request under clause (a), the appointing authority may, subject to the provisions of sub – regulation (2), consider such request for the curtailment of the period of notice of three months on merits and if it is satisfied that the curtailment of the period of notice will not cause any administrative inconvenience, the appointing authority may relax the requirement of notice of three months on the condition that the employee shall not apply for commutation of a part of his pension before the expiry of the notice of three months.

4. An employee, who has elected to retire under this regulation and has given necessary notice to that effect to the appointing authority, shall be precluded from withdrawing his notice except with the specific approval of such authority:

Provided that the request for such withdrawal shall be made before the intended date of his retirement.

5. The qualifying service of an employee retiring voluntarily under this regulation shall be increased by a period not exceeding five years, subject to the condition that the total qualifying service rendered by such employee shall not in any case exceed thirty-three years and it does not take him beyond the date of superannuation.

6. The pension of an employee retiring under this regulation shall be based on the average emoluments as defined under clause (d) of regulation 2 of these Regulations and the increase not exceeding five years in his qualifying service, shall not entitle him any notional fixation of pay for the purpose of calculating his pension.

### **30. Invalid Pension –**

1. Invalid pension may be granted to an employee who-
  - (a) has rendered minimum ten years of service; and
  - (b) retires from the service, on or after the 1st day of November 1993, on account of any bodily or mental infirmity which permanently incapacitates him for the service,
2. An employee applying for an invalid pension shall submit a medical certificate of incapacity from a medical officer approved by the Bank.
3. Where the Medical Officer approved by the Bank has declared the employee fit for further service of less laborious character than that which he had been doing, he should, provided he is willing to be so employed, be employed on lower post and if there be no means of employing him even on a lower post, he may be admitted to invalid pension.
4. No medical certificate of incapacity for service may be granted unless the applicant produces a letter to show that the competent Authority is aware of the intention of the applicant to appear before the medical officer approved by the Bank.
5. The medical officer approved by the Bank shall also be supplied by the Competent Authority in which the applicant is employed with a statement of what appears from official records to be the age of the applicant.

### **31. Compassionate Allowance –**

- (1) An employee, who is dismissed or removed or terminated from service, shall forfeit his pension: Provided that the authority higher than the authority competent to dismiss or remove or terminate him from service may if
  - (i) Such dismissal, removal or termination is on or after the 1st day of November 1993; and
  - (ii) the case is deserving of special consideration, sanction a compassionate allowance not exceeding two thirds of the pension which would have been admissible to him on the basis of the qualifying service rendered up to the date of his dismissal, removal, or termination.
- (2) The Compassionate allowance sanctioned under the proviso to sub – regulation (1) shall not be less than the amount of minimum pension payable under regulation 36 of these Regulations.

### **32. Premature Retirement Pension –**

Premature Retirement Pension may be granted to an employee who –

- (a) has rendered minimum ten years of service; and
- (b) retires from service on account of orders of the Bank to retire prematurely in the public interest or for any other reason specified in Service Regulations or Settlement or settlement, if otherwise he was entitled to such pension or superannuation on that date.

### **33. Compulsory Retirement Pension –**

1. An employee compulsorily retired from service as a penalty on or after 1<sup>st</sup> day of November 1993 in terms of Union Bank of India Officer Employees' (Discipline and Appeal) Regulations 1976 or awards / settlements may be granted by the authority higher than the authority competent to impose such penalty, pension at a rate not less than two thirds and not more than full pension admissible to him on the date of his compulsory retirement if otherwise he was entitled to such pension on superannuation on that date.

2. Whenever in the case of a bank employee the Competent Authority passes an order (whether original, appellate or in exercise of power of review) awarding a pension less than the full compensation pension admissible under these regulations, the Board of Directors shall be consulted before such order is passed.

3. A pension granted or awarded under sub –regulation (1) or, as the case may be, under sub - regulation (2), shall not be less than the amount of rupees three hundred and seventy-five per mensem.

**34. Payment of Pension or Family Pension in respect of employees who retired or died between 01.01.1986 to 31.10.1993 –**

1) Employees, who have retired from the service of the Bank between the 1st day of January 1986 and the 31st day of October, 1993 shall be eligible for pension with effect from 1st day of November, 1993.

2) The family of a deceased employee governed by the provisions contained in sub regulation (7) of the regulation 3 shall be eligible for pension or family pension as the case may be with effect from the 1st day of November 1993.

**CHAPTER VI**

**RATE OF PENSION**

**35. Amount of Pension: –**

1. Basic pension and additional pension, wherever applicable, shall be updated as per the formulae given in Appendix-I

2. In the case of an employee retiring in accordance with the provisions of the service Regulations or Settlements after completing a qualifying service of not less than thirty-three years, the amount of basic pension shall be calculated at fifty percent of the average emoluments

3. a. Additional pension shall be fifty percent of the average amount of the allowances drawn by an employee during the last ten months of his service;

b. No dearness relief shall be paid on the amount of additional pension.

Explanation - For the purpose of this sub-regulation, “allowances” means allowance which are admissible to the extent counted for making contribution to the provident fund.

4. Pension as computed being aggregate of sub –regulations (2) and (3) above shall be subject to the minimum pension as specified in these Regulations.

5. An employee who has commuted the admissible portion of his pension as per the provisions of regulation 41 of these regulations shall receive only the balance of pension, monthly.

6. (a) In the case of an employee retiring before completing a qualifying service of thirty-three years, but after completing a qualifying service of ten years, the amount of pension shall be proportionate to the amount of pension admissible under sub-regulations (2) and (3) and in no case the amount of pension shall be less than the amount of minimum pension specified in these regulations.

(b) Notwithstanding anything contained in these Regulations, the amount of invalid pension shall not be less than the ordinary rate of family pension which would have been payable to his family in the event of his death while in service.

7. The amount of pension finally determined under this regulation shall be expressed in the whole rupee and where the pension contains a fraction of a rupee, it shall be rounded off to the next higher rupee.

### **36. Minimum Pension – The amount of minimum pension shall be –**

(a) Rupees three hundred and seventy-five per month in respect of an employee other than a part time employee where the employee had retired before 1st day of November, 1992 (in case of workmen) or before 1st day of July, 1993 (in case of Officers) an proportionate amount thereof in relation to the rate of scale of wages in the case of part time employee who had retired before the 1st day of November, 1992;

(b) Rupees seven hundred and twenty per month in respect of an employee other than a part time employee, where the employee retired on or after the 1st day of November, 1992 (in case of workmen) or on after the 1st day of July, 1993 (in case of Officers) and proportionate amount thereof in relation to the rate of scale wages in the case of a part time employee who retired on or after the 1st day of November, 1992.

(c) Rupees one thousand and fifteen per month in respect of an employee other than a part time employee where the employee retired on or after the 1st day April,1998 and rupees three hundred and thirty nine per month in respect of a part time employee drawing  $\frac{1}{3}$  scale wages, rupees five hundred and eight per month in respect of a part time employee drawing  $\frac{1}{2}$  scale wages and rupees seven hundred and sixty two per month in respect of part time employee drawing  $\frac{3}{4}$  scale wages where the part time employee retired on or after the 1st day of April 1998.

Provided that on and from the 1st day of May, 2005 the amount of minimum pension, in respect of an employee, other than a part-time employee, who retired on or after the 1st April, 1998 but before the 31st October, 2002 shall be rupees one thousand and sixty per month and rupees three hundred and fifty five in respect of a part-time employee drawing  $\frac{1}{3}$  scale wages, rupees five hundred and thirty in respect of a part-time employee drawing  $\frac{1}{2}$  scale wages and rupees seven hundred and ninety five in respect of a part-time employee drawing  $\frac{3}{4}$  scale wages, where the part-time employee retired on or after 1st day of April, 1998. (As per Pension (Amendment) Regulations, 2017)

(d) Rupees one thousand four hundred and thirty-five per month in respect of an employee, other than a part-time employee, where the employee retired on or after 1st day of May 2005 and rupees four hundred and eighty per month in respect of a part-time employee drawing  $\frac{1}{3}$  scale of wages, rupees seven hundred and twenty per month in respect of part-time employee drawing  $\frac{1}{2}$  scale wages and rupees one thousand and eighty per month in respect of a part-time employee drawing  $\frac{3}{4}$  scale wages, where the part-time employee retired on or after the 1<sup>st</sup> day of May 2005:

Provided that on and from the 1st day of May 2005 the provisions of this clause shall also apply to an employee including a part-time employee who retired on or after 1st November 2002 but on or before 30th April 2005. (As per Pension (Amendment) Regulations, 2017)

(e) Rupees one thousand seven hundred and seventy nine per month in respect of an employee, other than a part-time employee, where the employee retired on or after 1st day of November 2007 and rupees five hundred and ninety five per month in respect of a part-time employee drawing  $\frac{1}{3}$  scale of wages, rupees eight hundred and ninety two per month in respect of part-time employee drawing  $\frac{1}{2}$  scale of wages and rupees one thousand three hundred and thirty nine per month in respect of a part-time employee drawing  $\frac{3}{4}$  scale wages, where the part-time employee retired on or after the 1st day of November 2007. (As per Pension (Amendment) Regulations, 2017)

### **37. Dearness Relief –**

(1) Dearness relief shall be granted on basic pension or family pension or invalid Pension or on compassionate allowance in accordance with the rates specified in Appendix II.

(2) Dearness relief shall be allowed to full basic pension even after commutation.



### **38. Determination of the period of ten months for average emoluments –**

- 1) The period of preceding ten months for the purpose of average emoluments shall be reckoned from the date of retirement.
- 2) In the case of voluntary retirement or premature retirement the period of the preceding ten months for the purpose of average emoluments shall be reckoned from the date on which the employee voluntarily retires or his prematurely retired by the Bank.
- 3) In the case of dismissal or removal or compulsory retirement or termination of service of the period of the proceeding ten months for the purpose of average emoluments shall be reckoned from the date on which the employee is dismissed or removed or compulsorily retired or terminated by the Bank.
- 4) If during the last ten months of the service an employee has been absent from duty on extraordinary leave on loss of pay or had been under suspension and the period where of does not count as service, the aforesaid period of extra ordinary leave or suspension shall not be taken into account in the calculation of the Average emoluments and an equal period before ten months shall be included.

## **CHAPTER VII**

### **FAMILY PENSION**

#### **39. Family Pension –**

- 1) Without prejudice to the provisions contained in these Regulations where an employee dies-
  - (a) after completion of one year of continuous service; or
  - (b) before completion of one year of continuous service provided the deceased employee concerned immediately prior to his appointments to the service or post was examined by a medical officer approved by the bank and declared fit for employment in the bank; or
  - (c) after retirement from service and was on the date of death in receipt of a pension or compassionate allowance; the family of a deceased shall be entitled to family pension, the amount of which shall be determined in accordance with Appendix III:

Provided that in respect of employees who were in the service of the bank on or after the 1st day of January, 1986 and had died while in service on or before the 31st day of October, 1987, or had retired on or before 31st day of October, 1987 but died later, the family of the deceased shall be entitled to family pension, the amount of which shall be determined in accordance with Appendix V.

- 2) The amount of family pension shall be fixed at monthly rates and be expressed in whole rupees and where the family pension contains a fraction of a rupee, it shall be rounded off to the next higher rupee:

Provided that in no case a family pension in excess of the maximum prescribed under these Regulations shall be allowed.

- 3) (a) (i) Where an employee, who is not governed by the workmen's Compensation Act, 1923 (8 of 1923) , dies while in service after having rendered not less than seven years continuous service, the rate of family pension payable to the family shall be equal to fifty percent of the pay last drawn or twice the family pension admissible under sub- regulation (1), whichever is less, and the amount so admissible shall be payable from the date following the date of death of an employee for a period of seven years or for a period up to the date on which the deceased employee would have attained the age of sixty five years had he survived, whichever is less :

(ii) in the event of death of an employee after retirement, the family pension as determined under clause (a) of this sub regulation shall be payable for a period of seven years or for a period up to the date on which the retired deceased employee would have attained the age of sixty-five years had he survived, whichever is less:

Provided that in no case the amount of family pension determined under this clause shall exceed the pension authorized on retirement from the bank. If the pension authorized to the employee on his retirement is less than the amount of family pension at the ordinary rates, then, the family shall be allowed family pension at the ordinary rates.

**Explanation:** For the purpose of this sub – clause, “pension authorized on retirement” includes part of the pension which the retired employee might have commuted before death.

b (i) Where an employee, who is governed by the workmen’s Compensation Act, 1923, (8 of 1923), dies while in service after having rendered not less than seven years continuous service, the rate of family pension payable to the family shall be equal to fifty percent of the pay last drawn or one and half times the family pension admissible under sub regulation (1) whichever is less;

(ii) the family pension so determined under sub clause (1) shall be payable for the period mentioned in clause (a).

(c) after the expiry of the period referred to in clause (a), the family, in receipt of family pension under that clause or clause (b) shall be entitled to family pension at the rate admissible under sub regulation (1).

4. Notwithstanding anything contained in these regulations where the family of the deceased employee opts for pension in accordance with sub – regulation (5) of regulation 3 or is governed by the provisions contained in sub-regulation (6) or (7) or (8) of regulation 3, such family of the deceased shall be eligible of family pension under these Regulations.

#### **40. Period of Payment of Family Pension –**

(1) The period for which family pension is payable shall be

(a) in the case of a widow or widower, up to the date of death or remarriage, whichever is earlier;

(b) in the case of a son or daughter (including widowed /divorced) till he/she attains the age of twenty five years or up to the date of his / her marriage or remarriage, whichever is earlier:

Provided the family pension payable to sons/daughters (including widowed/divorced) shall be discontinued/ not admissible when the eligible son / daughter starts earning a sum in excess of Rs.2550/- per month from employment in Government /private sector / self-employment etc.

Provided further that if the son or daughter of an employee is suffering from any disorder or disability of mind or is physically crippled or disabled so as to render him or her unable to earn a living even after attaining the age of twenty five years, the family pension shall be payable to such son or daughter for life subject to the following conditions, namely: -

(i) If such son or daughter is one among two or more children of the employee, the family Pension shall be initially payable to the minor children in the order set out in clause (e) of sub –regulation (i) until the last minor child attains the age of twenty five years and thereafter the family pension shall be resumed in favour of the son or daughter suffering from disorder or disability of mind or who is physically crippled or disabled and shall be payable to him or her for life;

(ii) if there are more than one such children suffering from disorder or disability of mind or who are physically crippled or disabled, the family pension shall be paid in the order of their birth and the younger of them will get the family pension only after the elder next above him or her ceases to be eligible;

Provided that where the family pension is payable to such twin children it shall be paid the manner set out in clause (f) of sub – regulation (1);

- (iii) the family pension shall be paid to such son or daughter through the guardian as if he or she were a minor except in the case of physically crippled son or daughter who has attained the age of majority;
- (iv) before allowing the family pension for life to any such son or daughter, the Competent Authority shall satisfy that the handicap is of such a nature as to prevent him or her from earning his/ her livelihood and the same shall be evidenced by a certificate obtained from a medical officer approved by the bank, setting out as far as possible, the exact mental or physical condition of the child;

v. the person receiving the family pension as guardian of such son or daughter or such son or daughter not receiving the family pension through a guardian shall produce every three years a certificate from a medical officer approved by the bank to the effect that he or she continues to suffer from disorder or disability of mind or continues to be physically crippled or disabled.

**Explanation** – The grant of family pension to disabled children beyond the age limit specified in this regulation is subject to the following condition, namely –

- i. a daughter shall become ineligible for family pension under this sub regulation from the date she gets married;
- ii. the family pension payable to such son or daughter shall be stopped if he or she starts earning his or her livelihood. In such cases it shall be the duty of the guardian or son or daughter to furnish a certificate to the bank every month that
  - a) he or she has not started earning his or her livelihood;
  - b) in case of daughter that she has not yet married;
  - c) in the case of parents, the family pension shall be discontinued /not admissible if the income of one of the parents or the aggregate income of both the parents from employment in Government / private sector / self – employment etc. exceeds Rs. 2550/- per month.
  - d) if a deceased employee or pensioner leaves behind a widow or widower the family pension shall become payable to the widow or widower, falling which, to the eligible child;
  - e) family pension to the children shall be payable in the order of their birth and the younger of them shall not been eligible for family pension unless the elder next above him or her has become ineligible for the grant of family pension:

Provided that where the family pension is payable to twin children it shall be paid in the manner set out in Clause (f) of the sub regulation (1);

- f) where the family pension is payable to win children it shall be paid to such children in equal shares:

Provided that where one such child ceases to be eligible, his or her share shall revert to the other child and where both of them cease to be eligible, the family pension shall be payable to the next eligible single child or twin children, as the case may be.

2. where a deceased employee or a pensioner leaves behind more children than one, the eldest eligible child shall be entitled to the family pension for the period mentioned in clauses (b) or (c) or sub-regulation (1), as the case may be, and after the expiry of that period the next child shall become eligible for the grant of family pension.

3. where family pension is granted under this regulation to a minor, it shall be payable to the guardian on behalf on the minor.

4. in case both wife and husband are employees of the bank and are governed by the provisions of this regulation and one of them dies while in service or after retirement, the family pension in respect of the deceased shall be payable to the surviving husband or wife and in the event of death of the husband or wife,

the surviving child or children shall be granted the two family pensions in respect of the deceased parents, subject to the limits specified below, namely a) if the surviving child or children is or are eligible to draw two family Pensions at the rates mentioned in sub-clause (i) of clause (a) and Sub clause (i) of clause (b) of sub-regulation (3) of regulation 39, the amount of both pensions shall be limited to

- (i) two thousand five hundred rupees only per mensem in respect of employees who retired or died while in service prior to the 1st day of November, 1992 (in the case of workmen) or prior to 1st day of July, 1993 (in the case of officers);
- (ii) four thousand eight hundred rupees per mensem only in respect of employees who retired or died on or after the 1st day of November, 1992 (in the case of workmen) or on or after 1st day of July, 1993 (in case of officers); and
- (iii) Six thousand seven hundred and fifty-six rupees per mensem only in respect of employees, both officers and workmen who retired or died on or after 1st day of April, 1998.

Provided that on and from the 1st day of May 2005 the provisions of this sub-clause shall have effect as if for the words "six thousand seven hundred and fifty-six", the words "seven thousand and forty", had been substituted. (As per Pension (Amendment) Regulations, 2017)

- (iv) nine thousand five hundred and sixty-five rupees per mensem only in respect of employees, both officers and workmen, who retired or died on or after 1st day of May 2005; (as per Pension (Amendment) Regulations, 2017)
- (v) Eleven thousand eight hundred and fifty-six rupees per mensem only in respect of employees, both officers and workmen, who retired or died on or after 1st day of November 2007. (As per Pension (Amendment) Regulations, 2017)

b) if one of the family pensions ceases to be payable at the rates mentioned in sub-clause (i) of clause (a) or sub-clause (i) of clause (b) of sub-regulation (3) of regulation 39 and in lieu thereof the family pension at the rate mentioned in sub-regulation (1) of regulation 39 becomes payable, the amount of both the pensions shall also be limited to –

- (i) two thousand five hundred rupees only per mensem in respect of employees who retired or died while in service prior to the 1st day of November 1992 (in the case of workmen) or prior to 1st day of July, 1993 (in the case of officers);
- (ii) four thousand eight hundred rupees per mensem only in respect of employees who retired or died on or after the 1st day of November, 1992 (in the case of workmen) or on or after 1st day of July, 1993 (in case of officers); and
- (iii) six thousand seven hundred and fifty six rupees per mensem only in respect of employees, both officers and workmen who retired or died on or after 1<sup>st</sup> day of April, 1998.

Provided that on and from the 1st day of May 2005 the provisions of this sub-clause shall have effect as if for the words "six thousand seven hundred and fifty six", the words "seven thousand and forty", had been substituted; (as per Pension (Amendment) Regulations, 2017)

- (iv) nine thousand five hundred and sixty five rupees per mensem only in respect of employees, both officers and workmen, who retired or died on or after 1st day of May 2005; (as per Pension (Amendment) Regulations, 2017)
- (v) Eleven thousand eight hundred and fifty six rupees per mensem only in respect of employees, both officers and workmen, who retired or died on or after 1st day of November 2007. (As per Pension (Amendment) Regulations, 2017)

c) If both the family pensions are payable at the rate mentioned in sub-regulation (1) of regulation 39 amount of the two pensions shall be limited to

- (i) one thousand two hundred and fifty rupees per mensem in the case of employees who retired or died while in service prior to the 1st day of November, 1992 (in the case of workmen) or 1st day of July, 1993 (in the case of officers);
- (ii) two thousand four hundred rupees per mensem in respect of employees who retired or died on or after the 1st day of November, 1992 (in the case of workmen) or on or after 1st day of July, 1993 (in the case of officers);  
And
- (iii) three thousand three hundred and seventy eight in respect of employees (both officers and workmen) who retired or died on or after 1st day of April, 1998.

Provided that on and from the 1st day of May 2005 the provisions of this sub-clause shall have effect as if for the words "three thousand three hundred and seventy eight," the words "three thousand five hundred and twenty," had been substituted. (As per Pension (Amendment) Regulations, 2017)

- (iv) four thousand seven hundred and eighty three rupees per mensem only in respect of employees, both officers and workmen, who retired or died on or after 1st day of May 2005. (As per Pension (Amendment) Regulations, 2017).
- (v) five thousand nine hundred and twenty eight rupees per mensem only in respect of employees, both officers and workmen, who retired or died on or after 1<sup>st</sup> day of November 2007. (As per Pension (Amendment) Regulations, 2017)

- 5. a. where family pension is payable to more widows than one, the family pension shall be paid to the widows in equal shares;
- b. on the death of a widow, her share of the family pension shall become payable to her eligible child:

Provided that if the widow is not survived by any child, her share of the family pension shall not lapse but shall be payable to the other widows in equal shares, or if there is only one such other widow, in full, to her;

- c. where the deceased employee or pensioner is survived by a widow but has left behind eligible child or children from another wife who is not alive, the eligible child or children shall be entitled to the share of family pension which the mother would have received if she had been alive at the time of the death of the employee or pensioner:

Provided that on the share or shares of family pension payable to such a child or children or to a widow or widows ceasing to be payable, such share or shares shall not lapse, but shall be payable to other widow or widows and /or to other child or children otherwise eligible, in equal shares, or if there is only one widow or child, in full, to such widow or child;

- c (a) where the deceased employee or pensioner is survived by a widow but has left behind eligible child or children from a divorced wife or wives such eligible child or children shall be entitled to the share of family pension which the mother would have received at the time of the death of the employee or pensioner had she not been so divorced;

Provided that on the share or shares of family pension payable to such a child or children or to widow ceasing to be payable; such share or shares, shall be not lapse, but shall be payable to the other widow or widows and /or to the other child or children otherwise eligible, in equal shares, or if there is only one widow or child, in full, to such widow or child.

- d. where the family pension is payable to twin children it shall be paid to such children in the manners specified in clause (f) of sub – regulation (1) above

- e. except as provided in this sub–regulation the family pension shall not be payable to more than one member of the family at the same time.

6. where a female employee or male employee dies leaving behind a judicially separated husband or widow and no child or children, the family pension in respect of the decease shall be payable to the person surviving:

Provided that where in a case the judicial separation is granted on the ground of adultery and the death of the employee takes place during the period of such judicial separation, the family pension shall not be payable to the pension surviving if such person surviving was held guilty of committing adultery.

7. (a) where a female employee or male employee dies leaving behind a judicially separated husband or widow with a child or children, the family pension payable in respect of the deceased shall be payable to the surviving person provided he or she is the guardian of such child or children:

(b) where the surviving person has ceased to be the guardian of such child or children, such family pensions shall be payable to the person who is actual guardian of such child or children.

(8) If the son or unmarried daughter eligible for the grant of family pension has attained the age of eighteen years, the family pension may be paid to such son or unmarried daughter directly.

(9) (a) if a person who, in the event of death of an employee while in service, is eligible to receive family pension under these Regulations, is charged with the offence of murdering the employee or for abetting in the commission of such an offence, the claim of such a person, including other eligible member or members of the family to receive the family pension, shall remain suspended till the conclusion of the criminal proceedings instituted against him;

(b) if on the conclusion of the criminal proceedings referred to in clause (a), the person concerned –

(i) is convicted for the murder or abetting in the murder of the employee, such a person shall be debarred from receiving the family pension which shall be payable to the other eligible member of the family, from the date of death of the employee;

(ii) is acquitted of the charge of murder or abetting in the murder of the employee, the family pension shall be payable to such a person from the date of death of the bank employee;

(c) the provisions of the sub clauses (a) and (b) shall also apply for the family pension becoming payable on the death of an employee after his retirement.

## CHAPTER VIII COMMUTATION

### 41. Commutation –

1. An employee shall be entitled to commute for a lump sum payment of a fraction not exceeding one third of his pension:

Provided that in respect of an employee who is governed by sub regulation (5) of regulation 3, of these Regulations, the family of such employee shall also be entitled to commute for a lump sum payment of fraction not exceeding one third of the pension admissible to the employee.

2. An employee shall indicate the fraction of pension which he desires to commute and may either indicate the maximum limit of one third pension or such lower limit as he may desires to commute.

3. If fraction of pension to be commuted results in fraction of rupee, such fraction of a rupee shall be ignored for the purpose of commutation.

4. The lump sum payable to an applicant shall be calculated in accordance with the Table given below:

Commutation Values for a pension of Re. One Per annum					
Age Next Birthday	Commutation value expressed as the number of year's purchase	Age Next Birthday	Commutation value expressed as the number of year's purchase	Age Next Birthday	Commutation value expressed as the number of year's purchase
17	19.26	40	15.87	63	9.15
18	19.20	41	15.64	64	8.82
19	19.11	42	15.40	65	8.50
20	19.01	43	15.15	66	8.17
21	18.91	44	14.90	67	7.85
22	18.81	45	14.64	68	7.53
23	18.70	46	14.37	69	7.22
24	18.59	47	14.10	70	6.91
25	18.47	48	13.82	71	6.60
26	18.34	49	13.54	72	6.30
27	18.21	50	13.25	73	6.01
28	18.07	51	12.95	74	5.72
29	17.93	52	12.66	75	5.44
30	17.78	53	12.35	76	5.17
31	17.62	54	12.05	77	4.90
32	17.46	55	11.73	78	4.65
33	17.29	56	11.42	79	4.40
34	17.11	57	11.10	80	4.17
35	16.92	58	10.78	81	3.94
36	16.72	59	10.46	82	3.72
37	16.52	60	10.13	83	3.52
38	16.31	61	9.81	84	3.32
39	16.09	62	9.48	85	3.13

**Note: -**

The table above indicates the commuted value of pension expressed as number of year's purchase with reference to the age of the pensioner as on his next birthday. The commuted value in the case of an employee retiring at the age of fifty eight years is 10.46 years' purchase and, therefore, if he commutes rupees one hundred from his pension within one year of retirement, the lump sum amount payable to him works out to

$$\text{Rs. } 100 \times 10.46 \times 12 = \text{Rs. } 12,552.$$

5. An employee who had commuted the admissible portion of pension is entitled to have the commuted portion of the pension restored after the expiry of a period of fifteen years from the date of commutation.

6. An applicant who is authorized a superannuation pension, voluntary retirement pension, premature retirement pension, compulsory retirement pension, invalid pension or compassionate allowance shall be eligible to commute a fraction of his pension under these Regulations:



Provided that on and from 01.07.2003, in case of an applicant in whose case the commuted value of pension becomes payable on the day following the date of his retirement or from the date from which the commutation becomes absolute, the reduction in the amount of pension on account of commutation shall become operative from its inception. Where, however, payment of commuted value of pension could not be made within the first month after the date of retirement or within the first month after the date when the commutation become absolute, as the case may be, the difference between the normal monthly pension and commuted pension shall be paid for the period between the date on which commutation becomes absolute and the date preceding the date on which commuted value of pension is deemed to have been paid.

7. In the case of a pensioner eligible for superannuation pension or pension on voluntary retirement or premature retirement pension, no medical examination shall be necessary, if the application for commutation is made within one year from the date of retirement. However, if, such a pensioner applies for commutation of pension after one year from the date of his retirement, the same will be permitted subject to medical examination;

Provided that in the case of an applicant who is in receipt of a provisional pension as in Regulation 46 and for whom pension in whole or part of the finalization of the departmental or judicial proceedings has been authorized, a period of one year referred to in this sub-Regulation shall reckon from the date of issue of the orders consequent upon the finalization of the departmental or judicial proceedings.

8. An Applicant who –

- (i) retires on invalid pension under regulation 30 of these Regulations; or
- (ii) is in receipt of compassionate allowance under regulation 31 of these Regulation; or
- (iii) is compulsorily retired by the bank and is eligible for compulsory retirement pension under regulation 33 shall be eligible to commute a fraction of his pension subject to the limit specified in sub-regulation (1) after he has been declared fit by a medical officer approved by the Bank.

9. The commutation of pension shall be become absolute in the case of an employee

- a) retiring on superannuation or on voluntary retirement who submits an application for commutation of pension before the date of retirement, on the date following the date of retirement:

Provided that the employee governed by sub-regulation (3) of regulation 29 shall not apply for commutation of a part of his pension before the expiry of the notice of three months and the commutation of pension shall become absolute only on the expiry of the period of notice referred to in sub-regulation (1) of regulation 29;

- b) retiring on superannuation or on voluntary retirement or on premature retirement, if he applied for commutation of pension after the date of retirement but before the completion of one year from the date of retirement, on the date the application for commutation is received by the Competent Authority;
- c) retiring on superannuation or on voluntary retirement or on premature retirement, if he applies for commutation of pension after one year from the date of retirement, on the date of the medical certificate given by medical officer approved by the bank;
- d) who has retired prior to the 1st day of November,1993, and who opts to be governed by these regulation, on the 1st day of November, 1993, where the application of commutation is made within the period specified by clause (b) of sub-regulation (1) of regulation 3;
- e) who was in the service of the bank on or after the 1st day of November,1993, but who retired prior to the publication of these regulations on the day immediately following the date of his retirement, where the application is made within the period specified by clause (b) of sub-regulation (2) of regulation 3;

- f) who retired on or after the 1st day of November ,1993, but died prior to the notified date, on the day immediately following the date of his retirement, where the application for commutation is made by the family of the deceased within the period specified by clause (a) of sub-regulation (5) of regulation 3;
- g) In respect of whom invalid pension under regulation 30 or compassionate allowance under regulation 31 or compulsory retirement pension under regulation 33 is admissible Commutation shall become absolute on the date of the medical certificate given by medical officer approved by Bank.

#### **CHAPTER IX GENERAL CONDITIONS**

#### **42. Pension subject to future good conduct –**

Future good conduct shall be an implied condition of every grant of pension and its continuance under these regulations.

#### **43. Withholding or withdrawal of pension –**

The Competent Authority may, by order in writing, Withhold or withdraw, a pension or a part thereof, whether permanently or for a specified period, if the pensioner is convicted of a serious crime or criminal breach of trust or forgery or acting fraudulently or is found guilty of grave misconduct:

Provided that where a part of pension is withheld or withdrawn, the amount of such pension shall not be reduced below the minimum pension per mensem payable under these Regulations.

#### **44. Conviction by Court –**

Where a pensioner is convicted of a serious crime by Court of Law, action shall be taken in the light of the judgement of the court relating to such conviction.

#### **45. Pensioner guilty of grave misconduct –**

In a case not falling under regulation 44, if the Competent Authority considers that the pensioner is prima facie guilty grave misconduct it shall, before passing an order, follow the procedure specified in Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976 or in Settlement, as the case may be.

#### **46. Provisional Pension –**

(1) An employee who has retired on attaining the age of superannuation or otherwise and against whom any departmental or judicial proceedings are instituted or where departmental proceedings are continued, a provisional pension, equal to the maximum pension which would have been admissible to him, would be allowed subject to adjustment against final retirement benefits sanctioned to him, upon conclusion of the proceedings but no recovery shall be made where the pension finally sanctioned is less than the provisional pension or the pension is reduced or withheld, etc., either permanently or for a specified period.

(2) In such cases the gratuity shall not be paid such an employee until the conclusion of the proceedings against him. The gratuity shall be paid to him on conclusion of the proceedings subject to the decision of the proceedings. Any recoveries to be made from an employee shall be adjusted against the amount of gratuity payable.

#### **Explanation – In this chapter –**

- a) The expression 'serious crime' includes a crime involving an offence under the official Secrets Act, 1923 (19 of 1923);

- b) the expression 'grave misconduct' includes the communication or disclosure of any secret official code or password or any sketch, plan, model, article, note, document or information, such as is mentioned in section 5 of the Official Secrets Act, 1923 (19 of 1923) which was obtained while holding office in the bank so as to prejudicially affect the interest of the general public or the security of the State;
- c) the expression 'fraudulently' shall have the meaning assigned to it under section 25 of the Indian Penal Code, 1860 (45 of 1860);
- d) the expression 'criminal breach of trust' shall have the meaning assigned to it under section 405 of the Indian Penal Code, 1860 (45 of 1860).
- e) the expression 'forgery' shall have the meaning assigned to it under section 463 of the Indian Penal Code, 1860 (45 of 1860).

#### **47. Commutation of Pension during departmental or judicial proceedings**

An employee against whom departmental or judicial proceedings have been instituted before the date of his retirement or a person against whom such proceedings are instituted after the date of his retirement shall not be eligible to commute a fraction of his provisional pension, or pension, as the case may be, authorized under these Regulations during the pendency of such proceedings.

#### **48. Recovery of pecuniary loss caused to Bank-**

(As per Pension (Amendment) Regulations, 2017)

(1) The Competent Authority may withhold or withdraw a pension or a part thereof, whether permanently or for a specified period, and order recovery from pension of the whole or part of any pecuniary loss caused to the Bank if in any departmental or judicial proceedings the pensioner is found guilty of grave misconduct or negligence or criminal breach of trust or forgery or for acts done fraudulently during the period of his service:

Provided that the Board shall be consulted before any final orders are passed:

Provided further that where a part of pension is withheld or withdrawn the amount of pension drawn by a pensioner shall not be less than the minimum pension payable under these regulations:

Provided also that the departmental proceedings, if instituted while the employee was in service, shall, after the retirement of the employee, be deemed to be proceedings under these regulations and shall be continued and concluded by the authority by which they were commenced in the same manner as if the employee had continued in service.

(2) No departmental proceedings, if not instituted while the employee was in service, shall be instituted in respect of an event which took place more than four years before such institutions:

Provided that the disciplinary proceedings so instituted shall be in accordance with the procedure applicable to disciplinary proceedings in relation to the employee during the period of his service.

(3) Where the Competent Authority orders recovery of pecuniary loss from the pension, the recovery shall not ordinarily be made at a rate exceeding one-third of the pension admissible on the date of retirement of the employee."

#### **49. Recovery of Bank's dues -**

The bank shall be entitled to recover the dues to the Bank on account of housing loans, advances, license fees, other recoveries and recoveries due to staff cooperative credit society from the commutation value of the pension or the pension or the family pension.

#### **50. Commercial employment after retirement –**

(1) If a pensioner who immediately before his retirement was holding the post of an officer and wishes to accept any commercial employment before the expiry of one years from the date of his retirement, he shall obtain the previous sanction of the Bank to such acceptance. (amendment as per SC 6098 date 30.05.2014)

(2) Subject to the provision of sub-regulation (3), the Bank may, by order in writing, on the application by a pensioner, grant, subject to such conditions, if any, as it may deem necessary, permission, or refuse for reasons to be recorded in the order, permission to such pensioner to take up the commercial employment specified in the application.

(3) In granting or refusing permission under sub-regulation (2) to a pensioner for taking up any commercial employment, the bank shall have regard to the following factors, namely:

- (a) the nature of the employment proposed to be taken up and the antecedents of the employer;
- (b) whether his duties in the employment which he proposes to take up might be such as to bring him into conflict with the Bank;
- (c) Whether the pensioner while in service had any such dealing with the employer under whom he proposes to seek employment as it might afford a reasonable basis for the suspicion that such pensioner had shown favors to such an employer.
- (d) Whether the duties of the commercial employment proposed involve liaison or contract work with Bank.
- (e) whether his commercial duties will be such that his previous official position or knowledge or experience under bank could be used to give the proposed employer an unfair advantage;
- (f) the emoluments offered by the proposed employer; and
- (g) any other relevant factor.

(4) Where within a period of sixty days of the date of receipt of an application under sub regulation (3) the bank does not refuse to grant the permission applied for or does not communicate the refusal to the applicant, the bank shall be deemed to have granted the permission applied for:

Provided that, in any case, where defective or insufficient information if furnished by the applicant and it becomes necessary for the Bank to seek further clarifications or information from him, the period of sixty days shall be counted from the date on which the defects have been removed or complete information has been furnished by the applicant.

(5) Where the bank grants the permission applied for subject to any conditions or refuses such permission, the applicant may, within thirty days of receipt of the order of the Bank to that effect, make a representation against any such conditions or refusal and the bank may make such orders thereon as a deems fit:

Provided that no order other than an order cancelling such condition or granting such permission without any condition shall be made under this sub-regulation without giving the pensioner making the representation an opportunity to show cause against the order proposed to be made.

(6) If any pensioner takes up any commercial employment at any time before the expiry of one years from the date of his retirement without the prior permission of the Bank or commits a breach of any condition subject to such permission to take up any commercial employment has been granted to him under this regulation, it shall be competent for the bank to declare, by order in writing, and for reasons to be recorded therein that he shall not be entitled to the whole or such part of the pension and for such periods as may be specified in the order: (amendment as per SC 6098 date 30.05.2014)

Provided that no such order shall be made without giving the pensioner concerned an opportunity to show cause against such declaration:

Provided further that in making any order under this sub-regulation, the bank shall have regard to the following factors, namely:

- (i) the financial circumstances of the pensioner concerned;
- (ii) the nature of, and the emoluments from, the commercial employment taken up by the pensioner concerned; and
- (iii) any other relevant factor.

(7) Every order passed by the bank under this regulation shall be communicated to the pensioner concerned.

(8) In this regulation, the expression “commercial employment” means –

- (i) an employment in any capacity including that of an agent under a company (including a banking company), cooperative society, firm or individual engaged in trading, commercial, industrial, financial or professional business and includes also a directorship of such company (including a banking company) and partnership of such firm, but does not include employment in under a body corporate, wholly or substantially owned or controlled by the Central Government or a State Government;
- (ii) setting up practice, either independently or as a partner of a firm, as adviser or consultant in matters in respect of which the pensioner –
  - (a) has no professional qualifications and the matters in respect of which the practice is to be set up or is carried on are relatable to his official knowledge or experience, or
  - (b) has professional qualifications but the matters in respect of which such practice is to be set up are such as are likely to give his clients an unfair advantage by reason of his previous official position, or
  - (c) has to undertake work involving liaison or contact with the offices or officers of the bank.

**Explanation** – For the purpose of this clause, the expression “employment under a Cooperative society” includes the holding of any office, whether elective or otherwise such as that of President, Chairman, Manager, Secretary, Treasurer, and the like, by whatever name called in such society.

#### **51. Nomination –**

- (1) The trust shall allow every employee governed by these Regulations to make a nomination conferring on one or more persons the right to receive the amount of pensionary benefits under these Regulations in the event of his death before that amount becomes payable, or having become payable, has not been paid.
- (2) Such nomination shall be made in such form as may be specified by the Bank from time to time.
- (3) If any employee nominates more than one person under sub-regulation (1), he shall, in his nomination, specify the amount or share payable to each of the nominees in such a manner as to cover the whole of the amount of the pensionary benefits that may be payable in the event of his death.
- (4) A nomination made by an employee may at any time, be modified or revoked by him after giving a written notice to the trust of his intention of doing so in such form as the bank may from time to time specify.
- (5) A nomination or its revocation or its modification shall take effect to the extent it is valid on the date on which it is received by the trust.

#### **52. Date from which pension becomes payable –**

- (1) Except in the case of an employee to whom the provisions of regulation 34 or regulation 46 apply, a pension other than family pension shall become payable from the date following the date on which an employee retires. (As per Pension (Amendment) Regulations, 2017)

- (2) Family Pension shall become payable from the date following the date of death of the employee or the pensioner.
- (3) Pension including family pension shall be payable for the day on which its recipient dies.

Provided that pension including family pension to those who opted to join the Bank Employees' Pension Scheme on or after the 27th of April, 2010 shall be payable with effect from the 27th November, 2009. (As per Pension (Amendment) Regulations, 2017)

**53. Currency in which pension is payable -**

All pension admissible under these Regulations shall be payable in rupees in India only.

**54. Manner of payment of pension -**

A pension fixed at a monthly rate shall be payable monthly on or after the first day of the following month.

**55. Power to issue instructions -**

The Chairman and Managing Director of the Bank may from time to time issue instructions as may be considered necessary or expedient for the implementation of these Regulations.

**56. Residuary provisions -**

In case of doubt, in the matter of application of these Regulations, regard may be had to the corresponding provisions of Central Civil Service Rules, 1972 or Central Civil Services (commutation of pension) Rules, 1981 applicable for Central Government employees with such exceptions and modifications as the Bank, with the previous sanction of the Central Government, may from time to time, determine.

**Appendix - I**

**(See Regulation 35)**

1. The formula for updating basic pension and additional pension in respect of employees who retired during the period 1.1.1986 to 31.10.1987 shall be as under: -

(i) A.

(a) 50 percent of first Rs.1000 of the average emoluments reckonable for pension. Rs. \_\_\_\_\_

(b) 45 percent of next Rs.500 Rs. \_\_\_\_\_

(c) 40 per cent of the average emoluments reckonable for pension exceeding Rs.1500 Rs. \_\_\_\_\_

Total of (a +b+ c) Rs. \_\_\_\_\_ (A)

B. 50 per cent of the average monthly emoluments for the last 10 months in service prior to retirement Rs. \_\_\_\_\_ (B)

C. Dearness Relief at Index Number 600 in the All India Average Consumer Price Index for Industrial Workers in the series 1960= 100, on basic pension calculated at (A) above, as per Table given below. Rs. \_\_\_\_\_ (c)

D. Total basic pension  
= (B) +(c) X Number of years of qualifying service (Max. 33 years) / 33 Rs. \_\_\_\_\_ (D)

E. Basic pension as on 1.11.1993 (Rounded Off to the next higher rupee) Rs. \_\_\_\_\_ (E)

(2) Special allowances to the extent of the amount ranking for making contributions to the Provident Fund in terms of the Bipartite Settlement dated 10th April, 1989 or Officers' Service Regulation, as the case may be, corresponding to the special allowances drawn at the time of retirement shall be reckoned for the purpose of additional pension.

#### TABLE

Rates of dearness relief worked out at index number 600 in the All India Average Consumer Price Index for Industrial Workers in the series 1960 = 100 for all classes of employees who retired during the period 1.1.1986 to 31.10.1987:

(a) Employees in subordinate Staff Cadre 80.40 percent of pension calculated at A above

(b) Employees in clerical staff cadre drawing pension up to Rs.756/- per month. 67 per cent of pension calculated at A above

(c) Employees in clerical staff cadre drawing pension of Rs.757/- per month and above will be eligible for dearness relief as under: -

<b>Amount of basic pension Drawn per month</b>	<b>The amount of dearness relief admissible</b>
757 - 796	508.00
797 - 804	534.00
805 - 824	540.00
825 - 844	553.00
845 - 864	567.00
865 - 884	580.00
885 - 904	593.00
905 - 924	607.00
925 - 944	620.00
945 - 964	634.00
965 - 984	647.00
985 - 1004	660.00
1005 - 1024	674.00
1025 - 1044	687.00
1045 - 1064	701.00
1065 - 1084	714.00
1085 & above	727.00

(d) Employees in officer cadre shall be eligible for dearness relief as under:

(i) For those drawing basic amount pension up to Rs.765/- per month 66 per cent of the pension calculated as at A above, subject to a maximum of Rs.500.



- (ii) For those drawing basic pension from Rs.766/- to Rs.1165/- per month; Rs.500/-
- (iii) For those drawing basic pension of Rs.1166/- per month or above; 42.90 per cent of amount of pension calculated as at A above, subject to a max. of Rs.715/-.

2. The formula for updating basic pension in respect of workmen who have retired on or after the 1st day of November, 1992 but before the 1st day of September, 1993 and in respect of officers who have retired on or after the 1st day of July, 1993 but before the 1st of May, 1994 shall be as under:

- (1) Total of pay drawn as per the old scales for the month/s during the last 10 months of qualifying service. Rs. \_\_\_\_\_
- (2) Total of dearness allowance actually drawn or dearness allowance at 1148 points, whichever is less, for each month of pay calculated as (1) above Rs. \_\_\_\_\_
- (3) Total of pay drawn as per (1) above plus total of dearness allowance drawn as per (2) above Rs. \_\_\_\_\_
- (4) Total of pay drawn as per revised scales of pay for the month/s during the last 10 months of qualifying service including the month in which the employee retired. Rs. \_\_\_\_\_
- (5) Total of columns (3) and (4) Rs. \_\_\_\_\_
- (6) Average emoluments for the purpose of pension i.e., Total as per (5) above / 10 Rs. \_\_\_\_\_
- (7) Updating basic pension 50% of (6) above X Number of years of qualifying service (Max. 33 years) / 33 Rs. \_\_\_\_\_
- (8) Basic Pension (Rounded off to next higher rupee) Rs. \_\_\_\_\_

3. In respect of workmen who have retired on or after the 1st day of November, 1992 but before the 1st day of November, 1994 and in respect of officers who have retired on or after the 1st day of July, 1993 but before the 1st day of November, 1994 the amount of special allowances in terms of Bipartite Settlement dated 14<sup>th</sup> February, 1995 or the Officers Service Regulations, as the case may be, corresponding to the special allowances actually drawn at the time of retirement shall be reckoned for the purpose of computation of additional pension w.e.f. 1<sup>st</sup> November, 1994:

Provided that for the period from 1st day of November, 1992 or from the date of retirement, whichever is later, till the 31st day of October, 1994 the amount ranking for provident fund at pre-revised rates shall be reckoned for the purpose of computation of additional pension.

4. In respect of employees who have retired on or after the 1st day of November, 1994 and have drawn special allowance both at the pre-revised and revised rates during the last 10 months of service before retirement, the amount of special allowance in terms of the Bipartite Settlement dated 14th February, 1995 or the Officers Rs. Service Regulations, as the case may be, corresponding to the pre-revised special allowance actually drawn at the time of retirement shall be reckoned for the purpose of computation of additional pension.

Note:

The amount of revised special allowance drawn on or after the 1st day of November, 1994 shall be reckoned for computation of basic pension.

5. In respect of subordinate staff who have retired on or after the 1st day of November, 1992 and have drawn pre-revised special allowance as also those who have retired on or after the 1st day of November, 1994 and have drawn special allowance both at the pre-revised and revised rates during the last ten months of service before retirement, the amount of special allowance actually drawn at the pre-revised rates shall be reckoned for the purpose of computation of basic pension and shall draw dearness relief at the rates for every rise or fall of 4 points over 600 points in the quarterly average of the All India Consumer Price Index for Industrial Workers in the series 1960=100.

## Appendix II

(See regulation 37)

(As per Pension (Amendment) Regulations, 2017)

Dearness relief on basic pension shall be as under:-

(1) In the case of employees who were in the workmen cadre and who retired on or after the 1st day of January, 1986, but before the 1st day of November, 1992; and in the case of employees who were in the officers' cadre and who retired on or after the 1st day of January, 1986, but before the 1st day of July, 1993, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 600 points in the quarterly average of the All India Average Consumer Price Index for Industrial Workers in the series 1960 = 100.

Such increase or decrease in dearness relief for every said four points shall be calculated in the manner given below:-

<b>Scale of basic pension Per month</b>	<b>The rate of dearness relief as a percentage of basic pension</b>
(i) Upto Rs.1250	0.67 per cent
(ii) Rs.1251 to Rs.2000	0.67 per cent of Rs.1250 plus 0.55 per cent of basic pension in excess of Rs.1250.
(iii) Rs.2001 to Rs.2130	0.67 per cent of Rs.1250 plus 0.55 per cent of the difference between Rs.2000 and Rs.1250 plus 0.33 per cent of basic pension in excess of Rs.2000.
(iv) Above Rs.2130	0.67 percent of Rs.1250 plus 0.55 percent the difference between Rs.2000 and Rs.1250 plus 0.33 per cent of the difference between Rs.2130 and Rs.2000 plus 0.17 per cent of basic pension in excess of Rs.2130.

(2) In the case of employees who are in workmen cadre and who retire on or after the 1st day of November, 1992; and in the case of employees who are in the officers' cadre and who retire on or after the 1st day of July, 1993, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 1148

points in the quarterly average of All India Average Consumer Price Index for Industrial Workers in the series 1960 = 100. Such increase or decrease in dearness relief for every said four points shall be calculated in the manner given below:-

<b>Scale of basic pension Per month</b>	<b>The rate of dearness relief as a percentage of basic pension</b>
(i) UptoRs.2400	0.35 per cent
(ii) Rs.2401 to Rs.3850	0.35 percent ofRs.2400 plus 0.29percent of basic pension in excess of Rs.2400.
(iii) Rs.3851 to Rs.4100	0.35 percent of Rs.2400 plus 0.29 percent of the difference between Rs.3850 and Rs.2400 plus 0.17 percent of basic pension in excess of Rs.3850.
(iv) above Rs.4100	0.35 per cent of Rs.2400 plus 0.29 per cent of the difference between Rs.3850 and Rs.2400 plus 0.17 per cent of the difference between Rs.4100 and Rs.3850 plus 0.09 per cent of basic pension in excess of Rs.4100

(3) In the case of employees who retire on or after the 1st day of April, 1998, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 1616 points in the quarterly average of the All India Average Consumer Price Index for Industrial Workers in the series 1960=100. Such increase or decrease in dearness relief for every said four points shall be calculated in the manner given below:-

<b>Scale of basic pension Per month</b>	<b>The rate of dearness relief as a percentage of basic pension</b>
(i) UptoRs.3380	0.25 per cent
(ii) Rs.3381 to Rs.5420	0.25 per cent of Rs.3380 plus 0.21percent basic pension in excess of Rs.3380
(iii) Rs.5421 to Rs.5770	0.25 per cent of Rs.3380 plus 0.21 percent of the difference between Rs.5420 and Rs.3380 plus 0.12 per cent of basic pension in excess of Rs.5420.
(iv) Above Rs.5770	0.25 per cent of Rs.3380 plus 0.21 percent of the difference between Rs.5420 and Rs.3380 plus 0.12 per cent of the difference between Rs.5770 and Rs.5420 plus 0.06 per cent of basic pension in excess of Rs.5770

Provided that on or from the 1st day of May 2005 in the case of employees who retire on or after the 1st day of April 1998 but on or before the 31st of October 2002, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 1684 points in the quarterly average of the All India Average Consumer Price Index for Industrial Workers in the series 1960=100. Such increase or dearness relief for every said 4 points shall be calculated in the manner given below:

<b>Scale of basic pension Per month</b>	<b>The rate of dearness relief as a percentage of basic pension</b>
(i) UptoRs.3520	0.24 per cent

(ii) Rs.3521 to Rs.5650	0.24 per cent of Rs.3550 plus 0.20 per cent basic pension in excess of Rs.3550
(iii) Rs.5651 to Rs.6010	0.24 per cent of Rs.3550 plus 0.20 per cent of the difference between Rs.5650 and Rs.3550 plus 0.12 of basic pension in excess of Rs.5650
(iv) Above Rs.6010	0.24 per cent of Rs.3550 plus 0.20 per cent of the difference between Rs.5650 and Rs.3550 plus 0.12 per cent of the difference between Rs.6010 and Rs.5650 plus 0.06 per cent of basic pension in excess of Rs.6010.

4) In respect of employees who retire on or after the 1st day of May, 2005, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 2288 points in the quarterly average of the All India Average Consumer Price Index for Industrial Workers in the series 1960=100. Such increase or decrease in dearness relief for every said 4 points shall be calculated at the rate of 0.18 percent of basic pension:

Provided that on and from the 1st day of May 2005, in respect of employees who retired on or after 1st day of November 2002 but on or before 30th day of April 2005, dearness relief shall be payable in terms of this clause: Provided further that in respect of employees who retired on or after the 1<sup>st</sup> day of November 2007, Dearness Relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 2836 points in the quarterly average of the All India Average Consumer Price Index for Industrial Workers in the series 1960=100. Such increase or decrease in dearness relief for every said 4 points shall be calculated at the rate of 0.15 per cent of basic pension.

(5) Dearness relief shall be payable for the half year commencing from the 1st day of February and ending with the 31st day of July on the quarterly average of the index figures published for the months of October, November and December of the previous year and for the half year commencing from the 1st day of August and ending with the 31st day of January on the quarterly average of the index figures published for the months of April, May and June of the same year.

(6) In the case of family pension, invalid pension and compassionate allowance, dearness relief shall be payable in accordance with the rates mentioned above.

(7) Dearness relief will be allowed on full basic pension even after commutation.

(8) Dearness relief is not payable on additional pension.

(9) Pensioner whose basic pension is less than minimum pension but the aggregate of basic pension and additional pension is more than the minimum pension shall draw dearness relief as applicable to minimum pension.

### Appendix III

(See Regulation 39)

(As per Pension (Amendment) Regulations, 2017)

The ordinary rates of family pension shall be as under:-

(a) In respect of employees other than part-time employees, where the employee was in the workmen cadre and retired before the 1st day of November, 1992 or where the employee was in the officers' cadre and retired before the 1st day of July, 1993:-

**Scale of pay per month**

**Amount of monthly Family pension**

1

2

UptoRs.1500	30 per cent of the Pay shall be the basic family pension plus 30 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.375 per month.
Rs.1501 to Rs.3000	20 per cent of the Pay shall be the basic family pension plus 20 percent of allowances which are counted for making contributions to Provident Fund but not dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.450 per month.
Above Rs.3000	15 per cent of the Pay shall be the basic family pension plus 15 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.600 per month and not more than Rs.1250 per month.

(b) In respect of employees other than part-time employees, where the employee was in the workmen cadre and retired on or after the 1st day of November, 1992 or where the employee was in the officers' cadre and retired on or after the 1st day of July 1993:-

<b>Scale of pay per month</b>	<b>Amount of monthly Family pension</b>
1	2
UptoRs.2870	30 per cent of the Pay shall be the basic family pension plus 30 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall be subject to a minimum of Rs.720 per month.
Rs.2871 to Rs.5740	20 per cent of the Pay shall be the basic family pension plus 20 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall be subject to a minimum of Rs.860 per month.
Above Rs.5740	15 per cent of the Pay shall be the basic family pension plus 15 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall be subject to a minimum of Rs.1150 per month and a maximum of Rs.2400 per month.

(c) In respect of employees (both officers and workmen) other than part-time employees retiring on or after the 1st day of April, 1998: -

<b>Scale of pay per month</b>	<b>Amount of monthly Family pension</b>
1	2
UptoRs.4040	30 per cent of the Pay shall be the basic family pension plus 30 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.1015 per month...

Rs.4041 to Rs.8080

20 per cent of the Pay shall be the basic family pension plus 20 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.1212 per month.

Above Rs.8080

15 per cent of the Pay shall be the basic family pension plus 15 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.1616 per month and a maximum of Rs.3378 per month.

Provided that on and from the 1st day of May, 2005 in respect of the employees (both officers and workmen), other than part time employees, who retired on or after the 1st day of April 1998 but on or before the 31st day of October, 2002, the ordinary rate of family pension shall be as under:-

<b>Scale of pay per month</b>	<b>Amount of monthly Family pension</b>
1	2
Up to Rs.4210	30 per cent of the Pay shall be the basic family pension plus 30 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.1056 per month.
Rs.4211 to Rs.8420	20 per cent of the Pay shall be the basic family pension plus 20 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.1262 per month.
Above Rs.8420	15 per cent of the Pay shall be the basic family pension plus 15 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.1687 per month and a maximum of Rs.3521 per month.

(d) In respect of employees (both officers and workmen) other than part-time employees retiring on or after the 1st day of the May 2005:-

<b>Scale of pay per month</b>	<b>Amount of monthly Family pension</b>
1	2
Up to Rs. 5720	30 per cent of the Pay shall be the basic family pension plus 30 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.1435 per month.
Rs.5721 to Rs.11440	20 per cent of the Pay shall be the basic family pension plus 20 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.1715 per month.
Above Rs.11440	15 per cent of the Pay shall be the basic family pension plus 15 per cent of allowances which are counted for making contributions to

Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.2292 per month and a maximum of Rs.4784 per month.

Provided that on and from the 1st day of May 2005, in respect of employees who retired on or after the 1st day of November 2002 but on or before the 30th of April 2005, ordinary rates of family pension shall be in terms of this clause.

(e) In respect of employees (both officers and workmen) other than part-time employees retiring on or after the 1st day of November 2007:-

Scale of pay per month 1	Amount of monthly Family pension 2
Up to Rs.7090	30 per cent of the Pay shall be the basic family pension plus 30 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.1779 per month.
Rs.7091 to Rs.14180	20 per cent of the Pay shall be the basic family pension plus 20 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.2186 per month.
Above Rs. 14180	15 per cent of the Pay shall be the basic family pension plus 15 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.2841 per month and a maximum of Rs.5930 per month.

Notes:-

- (1) Dearness relief is not payable on additional family pension.
- (2) Scale of pay for the purpose of calculation of family pension as above shall be the aggregate of Pay as defined in clause (s) of regulation 2 and allowances as defined in the Explanation to sub-regulation (3) of Reg 35.
- (3) In the case of a part-time employee, the minimum amount of family pension and maximum amount of family pension shall be in proportion to the rate of scale wages drawn by the employee.
- (4) In case the aggregate of basic family pension and additional family pension falls short of minimum pension the pensioner may be given minimum family pension and dearness relief may be paid on such minimum family pension. However, no additional family pension shall be payable over and above the minimum family pension.”

**Explanation:**

The Regulations which have been given retrospective effect are as per the agreed terms and conditions of the Settlements and Joint Notes signed between the Indian Banks’ Association (IBA) on behalf of member banks on the basis of specific mandate given by the respective banks in this regard and apex level workmen unions and officers’ associations of the Banks. Therefore, interests of no person shall be adversely affected by such retrospective effect.

**Appendix - IV  
(See Regulation 27)**

Actual service on scale wages rendered on permanent part-time

Length of corresponding qualifying service for each year of service rendered on



basis in one week

permanent part-time basis for calculating the amount of pension

-----  
1  
Six hours or more but up to 13 hours  
More than 13 hours up to 19 hours  
More than 19 hours but up to 29 hours  
More than 29 hours

2  
One third of a year  
One half of a year  
Three fourth of a year  
One year

## Appendix V

### (See Regulation 39)

The formula for computing basic family pension and additional family pension in respect of employees who were in the service of the Bank on or after the 1st day of January, 1986 and had died while in service on or before the 31st day of October, 1987 or had retired on or before the 31st day of October, 1987 but died shall be as under:-

#### (1) Basic Family Pension

(A) Pay drawn by the deceased employee at the time of death/retirement

Rs. \_\_\_\_\_

(B) Basic family pension at the ordinary rate as per Table given below

Rs. \_\_\_\_\_

(C) Dearness Relief at index 600 in the All India Average Consumer Price Index for Industrial Workers in the Series 1960 = 100 as per Table I given In Appendix -II on basic family Pension Calculated at (B) above.

Rs. \_\_\_\_\_

(D) Updated basic family pension i.e. (B) + (C)

Rs. \_\_\_\_\_

(E) Updated basic family pension as per (D) above (rounded off to next higher rupee).

Rs. \_\_\_\_\_

(F) Basic family pension at one and half times or twice the updated basic family pension as the case may be of (D) above (rounded off to next higher rupee)

Rs. \_\_\_\_\_

#### (2) Additional Family Pension

Special allowance to the extent of the amount ranking for making contributions to the Provident Fund in terms of the Bipartite Settlement dated 10.4.1989 / Officers Service Regulations corresponding to the special allowance drawn before retirement / death shall be reckoned for the purpose of additional family pension.

Notes: -

1. Dearness relief is not payable on additional family pension.
2. In case the aggregate of updated basic family pension and updated additional family pension falls short of Rs. 375/-, the pensioner may be paid Rs. 375/- with dearness relief thereon in which case no updated additional family pension shall be payable.

#### TABLE

Pay Range	Amount of Family Pension
Below Rs.664/-	30 percent of Rs. Pay shall be the basic family Pension plus 30 per cent. of the allowances which Counted for making contributions to Provident Fund but not for dearness

	allowance shall be the additional family pension with a minimum of Rs. 100/- and maximum of Rs.166/-.
Rs.664/- and above but below Rs.1,992/-	15 per cent of 'Pay' shall be the basic family pension plus 15 per cent of the allowances, which counted for making contributions to Provident Fund but not for dearness allowance, shall be the additional family pension with a minimum of Rs.166/- and maximum of Rs.266/-.
Rs. 1992/- and above	12 per cent of 'pay' shall be the basic family Pension plus 12 per cent of the allowances which counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension with a minimum of Rs.266/- and maximum of Rs.415/-.

### **Amendments to Union Bank of India (Employees') Pension Regulations 1995**

- ❖ Staff circular No 5779 dated 15.09.2011
- ❖ Staff circular No 6098 dated 30.05.2014

### **Other important information towards Staff Pension**

- ❖ **Staff circular No 5285 dated 07.07.2006**

It has now been permitted credit of pension to a joint account operated by the pensioners with his/ her spouse in whose favour an authorisation for family pension exists in the Pension Payment Order (PPO). The joint account of the pensioner with the spouse could be operated either by "Former or Survivor or "Either or Survivor" Basis subject to the following terms and conditions

- a. once pension has been credited to a pensioner's bank account, the liability of the government/ bank ceases. No further liability arises, even if the spouse wrongly draws the amount.
- b. As a pension is payable only during the life of a pensioner, his/ her death shall be intimated to the bank at the earliest and in any case within one month of the demise, so that the bank does not continue crediting monthly pension to the joint account with the spouse, after the death of pensioner. If however any amount has been wrongly credited to the joint account, it shall be recoverable from the joint account and/or any other account held by pensioner/ spouse either individually or jointly. The legal heirs, successors, executors etc. shall also be liable to refund any amount which has been wrongly credited to the joint account.
- c. Payment of arrears of pension (nomination) rules 1983 would continue to be applicable to a joint account with the pensioner's spouse. This implies that if there is an "accepted nomination" in accordance with these rules arrears mentioned in the rural shall be payable to the nominee.

- ❖ **Staff circular No 5445 dated 03.11.2007**

Family pension to post retiral spouse

1. The family pension in respect of the retiree is payable to his post retiral spouse and on the death of the post retiral Spouse the family pension would become payable to the children born out of wedlock between the retired employee and the spouse in order to their birth.
2. Even during the lifetime of the surviving post retiral spouse, child/children, if any from the retirees earlier marriage is/are entitled to receive family pension in equal shares along with the surviving spouse.

The bank division has now clarified that the definition of family in relation to a bank employee include post retiral spouse, however the children of post retiral spouse from his/ her earlier marriage are not entitled to the family pension of the retired employee of the bank.

- ❖ **Staff circular No 6113 dated 18.07.2014**

With a view to facilitate smooth functioning of monthly Pension Payment to retired staff members, the credit of pension has been centralized and done at the Terminal Benefits Division, Central Office.

However, all pension paying branches shall continue and observe the following instructions as being done at present.

**A. Deduction of Tax:** Branches are advised to ensure deduction of taxes due from staff pensioners based on the annualized pension credits received in their accounts during the financial year. Deduction of correct amount of 'TDS due on pension credits is the responsibility of the respective pension paying branches, failure of which attracts penalties.

The process involved in TDS on staff pension is given here under:-

- ❖ Assess the taxability of each of staff pensioners in the branch based on annualized pension credits received in their accounts.
- ❖ All exemptions available to pensioners as per IT rules can be allowed to them on production of declaration /proof
- ❖ Deduct the tax, if any, at the appropriate rate from TDS liable pensioners.
- ❖ Update PAN details of all pensioners. This is essential while filing the TDS return with IT Return.
- ❖ Deposit the deducted tax electronically before the 7th of the following month.
- ❖ Use correct challan no. for depositing TDS amount. All the details must be correctly entered, particularly PAN, TAN, Assessment year etc.
- ❖ File statements of tax deduction within the prescribed time. Use Form 24Q for pension.
- ❖ Download TDS Certificate (Form no. 16) from the IT site and issue the same to the deductee within time.

**B. Life Certificate/Remarriage Certificate:** Branches should continue to obtain the Life certificate/Remarriage certificate (as applicable) from the pensioners and the same should be held on record. In this connection please refer to Circular Letter no. 226 dated 19.12.2013. This aspect to be strictly and timely followed by the branches.

**C. Recovery of Pension :** In case of death of pensioner, the same should be informed to Terminal Benefit Division immediately and pension credited after the death of the pensioner should be recovered and remitted back to account no. 317902170063473 under information to TBD, Central Office.

**(SC No.7117 dated 18.03.2020)**

1. IBA vide letter No.CIR/HR&IR/SKK/2017-18/4439 dated 01-02-2018 has examined the matter in view of Supreme court judgment dated 20th July, 2017 in Civil Appeal No.9371-9374 of 2017 (arising out of SLP @ No(s) 5378-5381 of 2015 – V Vijayan etc. v/s C&MD, Bank of Baroda & Ors etc) and advised all Public Sector Banks (except State Bank of India) to implement the judgment of Hon'ble Supreme Court, subject to approval from their respective Board, as Regulation 26 of Bank Employees Pension Regulations 1995, is uniformly applicable to all Public Sector Banks. The benefit of additional notional service will have to be given to all those employees who fall within the ambit of clause (a) & (b) of Regulation 26 of the Union Bank of India (Employees' Pension Regulations, 1995.
2. In view of the guidelines given by IBA, it has been decided by the Bank to extend the above benefit to the pensioners, who fall within the ambit of clause (a) & (b) of Regulation 26 of the Union Bank of India Employees Pension Regulations, 1995.
3. As per the provisions of Regulation 26 of Union Bank of India Employees' Pension Regulations 1995, an employee shall be eligible to add to his service qualifying for superannuation pension (but not for any other class of pension) the actual period not exceeding one fourth of the length of his service or the actual period by which has age at the time of recruitment exceeded the upper age limit specified by the Bank for direct recruitment or a period of five years, whichever is less, if the service or post to which the employee is appointed is one :-

- a) For which post-graduate research, or specialist qualification or experience in scientific, technological or professional fields, is essential; and
- b) to which candidates of age exceeding the upper age limit specified for direct recruitment are normally recruited;
- c) for which the candidate was given age relaxation over and above the maximum age limit fixed by the Bank on account of his possessing higher qualifications or experience;

Provided that this concession shall not be admissible to an employee unless his actual qualifying service, at the time he quits the service in the Bank is not less than ten years.

Provided further that this concession shall be admissible if the recruitment rules in respect of the said service or post contain specific provision that the service or post is one which carries benefits of this Regulation.

Provided also that the recruitment rules in respect of any service or post, which carries the benefit of this Regulation, shall be made with the approval of the Central Government.

4. The retirees, who are covered under above Regulation, are hereby requested to submit the application in the enclosed format (Annexure I & II) directly to AGM(HR) – Employee Benefits Division (EBD), Central Office, Mumbai in a separate cover super scribing “Benefit of Additional Notional Service under Regulation 26 of Union Bank of India (Employees’) Pension Regulations 1995” along with the following documents:
  - Copy of Appointment letter issued by Union Bank of India.
  - Copy of Advertisement of Recruitment (newspaper cutting) issued by Union Bank vide which applications were invited
  - Copies of all previous job experience certificates along with appointment letter, reporting and relieving letters.
5. Retirees, who are covered under above Regulation, should apply only in the prescribed format as detailed in this Circular. Any format/application other than the one enclosed with this Circular will not be accepted. Please note that any communication / letter or any other correspondence in any other form, submitted prior to the date of this Circular shall not be entertained by the Bank as valid option.
6. Any incorrect and incomplete information furnished by the retirees will render the application invalid.
7. All the Branch Manager/Departmental Heads are requested to display the circular on the Notice Board of the Branch / Office. Further, in order to give wide coverage, copy of the circular be sent to the local retired employees’ /officers’ Federation/Association. A copy of the circular is also uploaded on the bank’s corporate website: [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in)
8. The application forms can be downloaded from Bank’s corporate website: [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in)
9. Co-operation of all staff members is solicited so that all eligible retirees get the benefit of the Scheme.
10. For any further clarification/assistance in respect of implementation of the pension option scheme, the following officials of EBD, Central Office may be contacted.

Shri Ganpat Patel, Manager (Pension) : 022-22896246/IP 116246  
Shri Kaiffy Goyal, Manager (Pension) : IP/116249  
Email ID: [ganpat.patel@unionbankofindia.bank](mailto:ganpat.patel@unionbankofindia.bank); [kaiffy.goyal@unionbankofindia.bank](mailto:kaiffy.goyal@unionbankofindia.bank)

Shri Sanjeev Kumar Pillamari  
Chief Manager : 022-22896236 / IP 116236  
E-mail ID: [ebd.co@unionbankofindia.bank](mailto:ebd.co@unionbankofindia.bank);

❖ (SC 7116 dated 04.06.2020)

#### Highlights of the Circular

- **Extension of another Pension option to Compulsorily Retired Employees / Officers.**
- **Submission of Pension Option Forms**
- **Option Open from 04.06.2020 to 02.08.2020**

#### **2<sup>nd</sup> Option of Pension for Compulsorily Retired Employees / Officers (CRS) Under Union Bank of India (Employees') Pension Regulations 1995**

1. In terms of the 10<sup>th</sup> Bipartite settlement / Joint Note dated 27.04.2010, a second option for pension under Bank Employees Pension Regulations 1995 was given to Bank employees, who were in the service of the bank prior to 29.09.1995 and retired from their services or continued to be in service as on the date of Bipartite Settlement / Joint Note dated 27.04.2010. However, the above option for pension was not extended to employees, who were compulsorily retired by way of punishment by the bank.
2. Indian Banks' Association (IBA) has advised the Banks vide their letter No. HR&IR/CIR/G2/BRK/4684 dated 16.03.2018 to extend 2<sup>nd</sup> option of pension to employees, who were compulsorily retired between 29.09.1995 and 27.04.2010 and have not exercised the option earlier, as per the terms and conditions of the Bipartite Settlement / Joint Note dated 27.04.2010, provided they withdraw the court cases filed by them, if any against the Bank, for not extending pension option to them.
3. In view of the guidelines given by IBA, it has been decided by the Board of the Bank to extend the option of pension to employees / officers, who were compulsorily retired between 29.09.1995 and 27.04.2010.
4. As per the agreed terms and conditions of the said Bipartite Settlement / Joint Note, Pension / Family Pension shall be payable to those, who opt to join the Pension Scheme, with effect from 27.11.2009. However, employees who have compulsorily retired after that date i.e. 27.11.2009, shall get pension from the respective dates of compulsory retirement from service.

#### **5. ELIGIBILITY:**

- 5.1 In terms of Settlement/Joint Note dated 27<sup>th</sup> April 2010, another option for joining the existing Pension Scheme is to be extended to Compulsorily Retired employees / officers, who:
  - (a) Were in the service of the bank prior to 29<sup>th</sup> September 1995 and Compulsorily Retired from the service of the bank on or before the date of the settlement i.e. 27.04.2010;
  - (b) Exercise an option in writing within 60 days from the date of offer, to become a member of the Pension fund; and ]
  - (c) Refund within 30 days after expiry of the said period of 60 days, the entire amount of the Bank's contribution to the Provident Fund and interest accrued thereon received by the employee/officer on compulsory retirement together with 56% of the said received amount as his/her share in contribution towards meeting the funding gap as per the said Settlement.

5.2 **Family of those employees**, who were in the services of the Bank prior to 29<sup>th</sup> September 1995 and compulsorily retired from the service of the bank on or before the date of the settlement i.e. 27.04.2010 and died will be eligible for family pension provided:

- (i) The family of the deceased employees exercise option in writing within 60 days of the offer to become a member of the Pension Fund; and
- (i) Refund within 30 days after expiry of the said period of 60 days the entire amount of the Bank's contribution to the Provident Fund and interest accrued thereon received by the deceased employee on retirement plus 56% of the said received amount as his/her share in contribution towards meeting the funding gap as per the Settlement.

5.3 The option to join pension scheme can be exercised during the period from 04.06.2020 to 02.08.2020 (both days inclusive).

5.4 Pension / Family pension shall be payable with effect from 27.11.2009 to those, who opt to join the Pension Scheme in terms of the Settlement. However, employees / officers compulsorily retired after that date i.e. 27.11.2009 shall be entitled to get pension after respective dates of their compulsory retirement.

5.5 All the regulations of Union Bank of India (Employees') Pension Regulations 1995 shall be applicable to these employees / officers.

5.6 Once the option is exercised and the requisite fund is refunded to the bank, the pension option cannot be revoked.

6. As per Union Bank of India (Employees') Pension Regulation 41 (8) (iii), an applicant, who is compulsorily retired by the Bank and is eligible for compulsory retirement pension under Regulation 33 shall be eligible to commute a fraction of his pension subject to the limit specified in sub-regulation (1) of Regulation 41, after he/she has been declared fit by a Medical Officer approved by the Bank.

7. Please further note that in terms of Regulation 41(9) (g) of Union Bank of India (Employees') Pension Regulations 1995, "in respect of whom invalid pension under Regulation 30 or Compassionate Allowance under Regulation 31 or Compulsory Retirement Pension under Regulation 33 is admissible, commutation shall become absolute on the date of the medical certificate given by a medical officer approved by the Bank. Therefore, Compulsorily Retired Employee/Officer, who opt for pension option and seek commutation of pension shall approach the respective Regional Office / nearest Regional Office for medical examination by Doctor approved by the Bank. Commutation of Pension facility shall not be available for Family Pensioners.

**8. Procedure for submission of Option Form by eligible Compulsorily Retired Employees / Officers & Family of deceased Compulsorily Retired Employees / Officers to join the Pension Scheme.**

Sr. No.	Category	Forms to be submitted	Mode of Submission	Stipulated Period of submission	Further course of action.
01	<b>Pension Option by Compulsorily Retired Employee:</b>  Employees / Officers who were in the services of the Bank	Annexure I to VIII	In physical form	60 days from 04.06.2020 to 02.08.2020	The set of application from as mentioned in this circular will be available at the nearest UBI Branch/Office. The filled in applications along with required documents in two sets are to

	prior to 29.09.1995 and compulsorily retired after completing 10 years of qualifying service prior to the date of the Settlement i.e. 27.07.2010.				be submitted in any of the nearby Branch/Office.  After receipt of set of application forms/documents along with a copy of Punishment Order, as mentioned in this circular from the Compulsorily Retired Employee/Officer, Branch/Office will acknowledge one copy and forward the 2 <sup>nd</sup> copy to Regional Office under whose jurisdiction the branch/office, where the Compulsorily Retired Employee / Officer last worked falls.  Regional Office will forward the same to Central Office, Employee Benefit Division (EBD) along with work sheet for sanction/approval of pension option.
02	<b>Pension Option by Family of deceased Compulsorily Retired Employee:</b>  Family of those employees who were in the services of the Bank prior to 29.09.1995 and compulsorily retired after completing 10 years of qualifying service prior to the date of the Settlement i.e. 27.04.2010 and died.	Annexure VIII to X along with Death Certificate of the employee and KYC documents of family pension applicant	In physical form	60 days from 04.06.2020 to 02.08.2020	

#Note: Medical examination is to be carried out by the Doctor approved by the Bank. Expenses, if any, related to the said medical examination including Doctor's fee (if any) shall be borne by the applicant.

9. Please note that any communication / letter or any other correspondence in any other form, submitted by Compulsorily Retired Employee/Officer or Family pension applicant prior to the date of this Circular shall not be entertained by the Bank as valid Option since Option form has to be submitted strictly as per formats enclosed.

**10. Procedure for remittance of funds refunded by Compulsorily Retired Employees / Family of Compulsorily Retired Employees:**

10.1 The process of submission of option to join the Pension Scheme will commence from 04.06.2020 and will be closed on 02.08.2020 (both days inclusive).

10.2 After submission of the pension option form by the eligible Compulsorily Retired Employee or Family of the deceased compulsorily retired employee has to refund the required amount on or before 01.09.2020 (within 30 days from the cut-off date) to the branch/office where the application form was submitted.

10.3 Branch / Office shall remit the amount collected from the eligible Compulsorily Retired Employee or Family of the deceased compulsorily retired employee to Pension Fund Account No.378902010102148 individually, immediately and submit the consolidated list of Pension Optees, in the following format:

Sr.No.	PF No.	Name of the employee / family	Bank's contribution of PF with int. accrued thereon	56% of Bank's contribution with int.	Total of 4 & 5	Branch	Zone
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		<b>pension applicant.</b>		<b>accrued thereon</b>			
01	02	03	04	05	06	07	08
		<b>TOTAL</b>					

\*Total of column 06 should tally with the amount credited to Pension Fund Account No.378902010102148

10.4 It may please be noted that only after refund of amount by the eligible Compulsorily Retired Employee or Family of the deceased compulsorily retired employee to Pension Fund Account, a Note for approval of pension / family pension will be put up to the competent authority.

**11. Procedure for remittance of contribution towards Pension Fund by Br./RO:**

Sr.No.	Nature of Contribution	Stipulated period of refund/credit to Pension Fund	Pension Fund Account to be credited & other steps to be taken
(i)	Bank's contribution to Provident Fund & interest thereon by Compulsorily Retired Employees / Family of deceased Compulsorily Retired Employees / Officers. AND 56% of Bank's contribution to the Provident Fund.	30 days (from 03.08.2020 to 01.09.2020)  Branch / Regional Office has to credit the account mentioned here as soon as they receive the amount from the Compulsorily Retired employees / family members of the deceased Compulsorily Retired employees, giving correct PF No. of the employee/officer.	A/c. No.378902010102148 Branch/RO remitting the amount must mention correct Provident Fund account No. and Name of the remitter, Branch Name, Branch SOL ID, Transaction Date.

12. All the Branch Managers/Departmental Heads are requested to display the circular on the Notice Board of the Branch / Office. Further, in order to give wide coverage, copy of the circular be sent to the local retired employees'/officers' Federation/Association. A copy of the circular is also uploaded on the bank's corporate website: [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in)

13. The application forms can be downloaded from Bank's corporate website: [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in)

14. Co-operation of all staff members is solicited for timely exercising the option and are further requested to publicize / canvass the information to all concerned, so that, all eligible Compulsorily Retired Employees / Family members of deceased Compulsorily Retired employees get the benefit of the scheme.

15. For any further clarification/assistance in respect of implementation of the pension option scheme, the following officials of EBD, Central Office may be contacted.

Shri Ganpat Patel, Manager (Pension) : 022-22896246/IP 116246  
 Shri Kaiffy Goyal, Manager (Pension) : IP 116249  
 Email ID: [ganpat.patel@unionbankofindia.bank](mailto:ganpat.patel@unionbankofindia.bank); [kaiffy.goyal@unionbankofindia.bank](mailto:kaiffy.goyal@unionbankofindia.bank)

Shri Sanjeev Kumar Pallamari  
 Chief Manager : 022-22896236 / IP: 116236  
 E-mail ID: [ebd.co@unionbankofindia.bank](mailto:ebd.co@unionbankofindia.bank)

**Voluntary Retirement Scheme (VRS)**

### **Voluntary Retirement under Pension Regulations:**

- In terms of **Regulation 29** of Union Bank of India (Employees') Pension Regulations 1995, on or after 1.11.1993, at any time after an **employee has completed twenty years of qualifying service**, he may by giving **notice in writing of not less than 3 months** retire from the service of the bank. In case of **Invalids (Regulation 30)** the Bank may grant retirement to a person who has rendered **minimum 10 years' service** on account of **body or mental infirmity which permanently incapacitates** the staff from service.
- The Notice of Voluntary Retirement shall require acceptance by the Appointing Authority. Where the Appointing Authority **does not refuse to grant the permission for retirement before expiry of Notice Period**, the retirement shall become effective from the date of expiry of the Notice Period.

### **Waiver of Notice Period**

- An employee **may make a request in writing** to the Appointing Authority to accept the Notice of Voluntary Retirement of **less than three months giving reasons therefor**. The Appointing Authority may consider such request if **it is satisfied that the curtailment of period of notice will not cause any administrative inconvenience** to the bank. In such cases the employee **shall not apply for commutation of pension before expiry of notice of three months**.

### **Withdrawal of Notice.**

- An employee may **request for withdrawal of Notice before the intended date of retirement**. Such withdrawal **may be permitted** with the specific approval of the Appointing Authority.

### **Competent Authority for acceptance of Voluntary Retirement under Pension Regulations- (Annexure II to Staff Circular 4229 dated. 26.10.1995)**

<b>Designation</b>	<b>Authority</b>
Officers in TEG/S VI & VII	Board
Officers in SMG/S IV & V	General Manager (P&HR)
Officers up to MMGS III and all members of Award Staff working in Branches / Offices excluding Central Office	Zonal Head
Officers up to MMGS III and all members of Award Staff working in Central Office	Officer in TEG/S VI or authority above him overseeing Dept. of Personnel at Central Office

### **SUBMISSION OF PF/GRATUITY/PENSION CLAIMS IN UNION PARIVAR:**

**(Staff Circular No. 6549 dated 09.02.2017)**

At present, PF/Gratuity/Pension applications are applied in the Union Parivar by HR administrators and duly transmitted by the competent authorities at Regional Office level. The hard copies of the applications are then forwarded to Central Office by the Regional Office by email/courier.

It has been decided now to upload the applications while applying the online claims. The necessary arrangements for uploading the applications have also been made in Union Parivar/Beginning from February 2017, Regional Offices are required to follow the new procedure while forwarding the claims.

Please note that uploading of application/documents will be done at regional office level only.

The Procedure for uploading the applications of PF/Gratuity/Pension claims forms in Union Parivar is prescribed in Annexure to **Staff Circular No. 6549 dated 09.02.2017**)

### **Salient Features (Union Bank of India Pension Regulations'1995)**

- ❖ Union Bank of India (Employees') Pension Regulations was adopted by the Board in September, 1995.
- ❖ Pension is voluntary to employees joined the bank before 29.09.1995 and compulsory to those employees who joined from 29.09.1995 to 31.03.2010.
- ❖ Pension is the 3rd Terminal Benefit in lieu of Bank's contribution to PF
- ❖ Average of B.P., PQP, SP. Pay, FPP (Basic portion) and officiating allowance (if any) as per rules, for the last 10 months are taken in to account while calculating pension.

Following are the classes of pension

- ❖ Superannuation Pension (SAP)
  - ❖ Voluntary Retirement Pension (VRP)
  - ❖ Compulsory Retirement Pension (CRP)
  - ❖ Invalid Pension (IP)
  - ❖ Premature Retirement Pension (PRP)
- 
- Minimum of 20 years of qualifying service is required for opting for VRS under Pension Regulation
  - Additional maximum 5 years of notional service is added in case of VRS up to the age of 60 years
  - Full pension is granted to employees who have put in 33 years of qualifying service
  - In case of invalid pension minimum 10 years of qualifying service is required, subject to undergoing medical check up to prove incapacitation

### **COMMUTATION**

- ❖ Employees shall be entitled to commute for a lump sum payment of a fraction not exceeding 1/3rd of pension
- ❖ Commutation is payable as per the table (copy enclosed)e.g. commutation value in the case of employee retiring on attaining age of superannuation (60 years at present) as per the table is 9.81
- ❖ D.A. is paid on full Basic Pension
- ❖ Commutation is restored after 15 years
- ❖ Medical check-up is compulsory if the employee opts for commutation one year from the date of retirement /VRS
- ❖ Medical check-up is mandatory in case of compulsorily retired employees

### **FAMILY PENSION**

- ❖ Family Pension is paid to the dependent of the employee / Pensioner
- ❖ Family Pension is 15% to 30% of the last basic pay drawn by the employee/pensioner as per various B. P. settlement / salary revision, subject to minimum and maximum family pension as per pension regulation
- ❖ Enhanced family pension is double the family pension. The same is paid up to 7 years from the date of death of employee/pensioner or 65 years of age of the employee/pensioner, who expired, whichever is earlier.

- ❖ In case of children, family pension is paid up to the age of 25 years or employment or marriage (in case of female children) whichever is earlier
- ❖ Differently abled children are entitled for lifelong family pension provided they are not gainfully employed

#### COMMERCIAL EMPLOYMENT AFTER RETIREMENT

- ❖ If a pensioner who immediately before his retirement was holding the post of an officer is required to obtain prior sanction from the bank to accept commercial employment before the expiring of one year from the date of his retirement.
- ❖ Formats of Pension Application are available in UBI INTRANET

#### PENSION CALCULATIONS:

AGE OF THE PENSIONER: in case of pension, the average salary of last 10 months shall be considered.

Case A): 40 yrs. Case b): 55 yrs. Case C): 60 yrs.

CASE A): NOT ELIGIBLE FOR PENSION, SINCE LESS THAN 12 YEARS.

Case B): Average pensionable pay i.e. Basic + FPP+PQA + Other allowances eligible for PF x no. of yrs. of service + additional service (Max 5 yrs.) if not completed 33 years of actual service, provided still having left over service of 5 yrs. or more) / 2 x 33.

Basic Pension is =  $30000+600+750 \times (26 + 5) / 2 \times 33 = 14725$ .

Commutated portion =  $14725/3 = 4908$ .

Reduced Basic Pension =  $14725 - 4908 = 9817$ .

Commutation amount:  $4908 \times 12 \times$  commutation factor i.e. 11.42 (since already he had completed 55 yrs. of age, hence the factor of next birthday i.e. 56 yrs. has been taken) = 672592.

Commutated portion will be restored after 15 yrs. from the date of commutation.

IMP. Point: if the commutation is done within 1 yr. from the date of retirement, then the pension can be commuted without Medical certificate. Otherwise, pensioner has to undergo medical examination and the age will be taken for commutation factor as per the doctor's certificate.

Case c) =  $(30000+600+750) \times 33 / 2 \times 33 = 15675$ . I.e. Basic Pension is 50% of pensionable pay.

Though he had completed 36 yrs. of service, the max. service to be considered for pension will be 33 yrs. only.

Commutated portion:  $15675/3=5225$ . Commutation amount:  $5225 \times 12 \times 9.81 = 615087$ .

Another example, say one's age is 53 yrs. & completed 30 years of service, then the pension & commutation will be as under Basic Pension :  $(30000+600+750) \times (30+ 3) / 2 \times 33 = 15675$ . Commutation amount =  $5225 \times 12 \times 12.05 = 755535$ .

The commutation amount is more in this case as compared to case "C" since the age is less, eligible for full pension and the survival chances are more, hence the commutation amount is more.

## UNION BANK OF INDIA EMPLOYEE'S GRATUITY FUND RULES

1. These Rules shall be deemed to have come into operation with effect from 1st January, 1975

### 2. DEFINITIONS:

In these Rules, the headings shall not affect the construction and unless repugnant to the subject or context, the masculine shall include the feminine, the singular shall include the plural and vice versa and the following words and expressions shall have the meanings assigned to them as under:

(a) "BANK" or "EMPLOYER" shall mean the Union Bank of India, and shall include any company, firm, association, undertaking or corporation which may be purchase, amalgamation or otherwise take over in whole or in part the business of the Bank and which shall enter into a Deed in such form as the Trustees shall require, undertaking to continue the obligations of the Bank under these presents and releasing the Bank from all further liabilities thereof:

(b) "EMPLOYEE" shall mean an employee (other than a personal or domestic servant and other than an apprentice) including the Part-Timers in the permanent employment of the Bank at any of its offices in India, including the Managing Director and any whole time Director in the bonafide service of the Bank but shall exclude the Chairman / Managing Director or an Executive/Whole Time Director who is appointed as such by the Government of India or by any authority statutory or otherwise other than the Bank."

(c) "FUND" shall mean the Union Bank of India Employee's Gratuity Fund as described in the Trust Deed:

(d) "TRUST DEED" shall mean the Trust Deed executed by the Bank constituting the Fund and all amendments made to the Trust Deed From time to time;

(e) "COMMISSIONER OF INCOME TAX" shall mean the person appointed as such under the Income Tax Act, 1961 and having jurisdiction over the Fund;

(f) "TRUSTEES" shall mean the Trustees for the time being, of the Fund;

(g) "RULES" shall mean the Rules of the Fund as set out herein below and as amended from time to time; 3

(h) "ELIGIBLE EMPLOYEE" shall mean an Employee who is eligible to the benefits under the Fund as more particularly set forth in Rule 3 below;

(i) "MEMBER" shall mean an eligible employee who has been admitted to the membership of the Fund and shall include any such person so long as he continues to be entitled to any benefit hereunder: Provided that a Member at any time of his appointment as Chairman / Managing Director or as Executive / Whole Time Director of the Bank by the Government of India or any authority, statutory or otherwise, other than the Bank, shall, notwithstanding his being on the pay-roll of the Bank, he deemed to have ceased to be in the service of the Bank and shall automatically cease to be a Member of the Fund with effect from the date of such appointment; (\*As amended by the Deed of Variation dated 30.06.1978).

(j) "BENEFICIARY" shall mean the wife/husband and/or child or children and/or dependents of the member;

(k) "EFFECTIVE DATE" in relation to the Fund shall mean the 1st day of January 1975, the date as from which the Scheme takes effect;

(l) "NORMAL RETIREMENT DATE" shall in respect of each Member mean the date on which he shall attain the age of 60 years, provided however that in the case of a member who is an Officer Employee recruited whether as an Award Staff or as an Officer Employee (as referred to in the Union Bank of India (Officers') Service Regulations, 1979 of the Bank) on or after 19th July, 1969, the Normal Retirement Date shall mean the date on which he shall attain the age of

58 years while in the case of an Officer Employee recruited/promoted prior to 19th July, 1969 or recruited in service prior to 19th July, 1969 but promoted prior to 19th July, 1969 or recruited in service prior to 19th July, 1969 but promoted as an Officer on or after 19th July, 1969, the Normal Retirement Date shall mean the date on which he shall attain the age of 60 years.

(m) "SERVICE" shall mean continuous service rendered by the Member to the Bank including the periods of authorized leave and the period of temporary appointment and the period of probation, if any, provided the Member was continued in service at the end of the temporary appointment without any break of service and similarly was confirmed at the end of the probation without any break of service for the purpose of calculating the Gratuity due under the Fund, service of a period of 6 months and over shall be reckoned as one year. In the case of a Member who is not in uninterrupted service for one year, he shall be deemed to be in continuous service if he has been actually employed by the Employer during the year for not less than 240 days; "PROVIDED THAT with effect from 1st May 1986, the expression "Service shall also include, in case of those employees of the Miraj State Bank Limited who become members of this Fund in terms of Rule 3 their service with the Miraj State Bank Limited."

(n) "SALARY" shall mean for the purpose of calculating gratuity:

(i) under Clause 1 (TABLE OF BENEFITS - I) of SCHEDULE 'A' in accordance with the Payment of Gratuity Act, 1972, the basic monthly salary, any Special Allowance which is treated by the Bank under its terms of service as a part of the Salary) and Dearness Allowance, and

(ii) under clause 2 (TABLE OF BENEFITS - II) OF SCHEDULE 'A', in accordance with the Table of Benefits set out therein :

(a) in the case of an Employee (including Officer Employee who has not opted for new Scales of Pay brought into force by the Bank with effect from 1st July, 1979), the basic monthly salary and Special Allowance which is treated by the Bank under its terms of service as a part of the Salary and Officiating Allowance which whenever granted is treated by the Bank under its terms of service as a part of the Salary but excluding Dearness Allowance, and

(b) in the case of an Officer Employee as referred to in the Union Bank of India (Officers') Service Regulations, 1979 of the Bank who has opted for the new Scales of Pay which have been brought into force by the Bank with effect from 1st July 1979, the basic monthly salary excluding Special Allowance and Dearness Allowance. AND SHALL EXCLUDE Commission, Bonus, House Rent, Over-time Wages or any other allowance and perquisites."

(o) "ACTUARY" shall mean the Actuary who shall be a duly qualified Member of any professional association of Actuaries and who shall have been appointed as the Actuary for the Fund by the Bank from time to time on such terms as it thinks fit.

### **3. ELIGIBILITY AND MEMBERSHIP:**

Employees in the service of the Bank who on the Entry date are aged not less than 18 year and not due to retire within a period of one year, shall be eligible to the benefits under the Fund as provided for in the Trust Deed and the Rules. Employees who are in the service of the Bank on the Effective Date and satisfy the above condition, shall become Members of the Fund as from that date. Present Employees in the services of the Bank who do not satisfy the above condition on the Effective Date and the Employees appointed by the Bank in its service after the Effective Date, including the employees of the erstwhile Miraj State Bank Limited whose services have been taken over by the Bank on and from 1st May, 1986 in terms of the Scheme of Amalgamation sanctioned by the Government of India shall be eligible to the Benefits under the Fund on the date on which they satisfy the above condition and shall become Members of the Fund as from the date.

### **4. CONTRIBUTIONS:**

**\*(a) Ordinary Annual Contributions:** The Bank shall pay to the Trustees in respect of each Member annually at the end of each financial year of the Bank, such contributions as are required to secure the benefits hereinafter described. The contributions shall be paid throughout the future service of the Member until his Normal Retirement Date or earlier under the Rules. The quantum of contribution will be determined on the basis of the Gratuity Liability that would be ascertained through an actuarial valuation effected by the Actuary. (\*As amended by the Deed of Variation, dated 30.06.1978).



**(b) Initial Contribution:** The Bank may on the date of execution of the Trust Deed, its initial contributions in respect of all Members in consideration of their past service. The quantum of such contribution will be determined by the Bank on the basis of the Gratuity Liability in respect of the past service ascertained through an actuarial valuation to secure the benefits hereinafter described.

**\*(c) Additional Contributions:** In addition to the contributions payable under clause (a) of this Rule, the Bank shall pay to the Trustees from time to time as advised by the Actuary, for this purposes of the Fund, additional contributions of such amount as shall have been determined by the Actuary as a result of an actuarial valuation or otherwise. The Trustees shall have absolute and sole discretion to utilize out of these additional contributions any sum which, together with the contributions referred to in Clause (a) above, may be required to make up the whole of the amount of Gratuity due to the Member under the Rules. (\*As amended by the Deed of Variation dated 30.06.1978).

**\*(d)** The aggregate of the contributions payable by the Bank in respect of every member under clauses (a), (b) and (c) of this Rule shall not exceed  $\frac{81}{3}$  percent of the aggregate Salary of the Member for each year. (\*As amended by the Deed of Variation dated 30.06.1978).

**(e) Bank Lending Member's Services and Continuity of Membership:** In the event of the Member's services being lent by the Bank to the Central Government or a State Government or any other company, firm, association or concern, the Member's service for the purpose of this Rule will be 6 deemed to continue and the contributions payable by the Bank in respect of such service shall continue to be paid to the Trustees provided that the Bank recovers such contributions from the Central or State Government or company, firm association or concern, as the case may be, to which the Member's services are lent.

## **5. GRATUITY BENEFIT:**

(a) The Members shall be paid by the Trustees on behalf of the Bank and in discharge of its obligations the Gratuity Benefits from the Fund as laid down either according to the TABLE OF BENEFITS - I or according to the TABLE OF BENEFITS - II, whichever is more favorable, as contained in SCHEDULE 'A' and forming part of the Rules and subject to the conditions laid down in the said Schedule.

(b) Gratuity will be paid only after an application is made in the prescribed form by the Member, or, if he is deceased, by his nominee or, failing them any one claiming the title to receive such Gratuity Benefit and is forwarded to the Trustees through the Bank through the Head of the Department in which the Member was last working.

(c) Gratuity, if any, whenever payable, shall be paid in one lump sum.

## **6. RESTRAINT ON ANTICIPATION OR ENCUMBRANCE:**

The benefits provided under the Fund are strictly personal and cannot be assigned, charged or alienated in any way. If a restraint or a prohibitory order is served on the Trustees in respect of any benefits available under the Rules to a Member or his Beneficiary or if a Member or his Beneficiary shall become bankrupt or attempt to assign charge or in any way encumber any benefits hereunder, he shall forfeit all rights and claims thereto and the same shall lapse to the Trustees but without prejudice to the powers of the Trustees at their absolute discretion to grant the benefit either immediately or after an interval to him or to his beneficiary.

## **7. WINDING UP OF THE FUND:**

(i) In the event of winding up of the Fund, the Trustees shall ascertain the amount of gratuity accrued and due to the Members of the Fund according to the provisions of these Rules by reference to the Salary of the Members and the length of service completed by them.



(ii) The Trustees shall realise the value of the assets of the Fund and allocate the amount so realised in the manner described below after meeting the liabilities in respect of the outstanding claims, if any, pertaining to the Members who ceased to be in service of the Bank 7 prior to the date of such winding up.

(iii) If the total amount so realised exceeds the total liability in respect of gratuity ascertained as above, the Trustees shall earmark for each Member the amount of Gratuity accrued and due to him under the Rules out of the monies realised and the excess, if any, shall be paid to the bank subject to the prior approval of the Commissioner of Income-tax and on such terms and conditions as shall be imposed by the Commissioner. If, however, the amount so realised is less than the said accrued gratuity as referred to above, the total amount shall be utilised to allocate to each Member in proportion to his accrued gratuity."

#### **8. JURISDICTION:**

\*All benefits under the Fund shall be payable only in India. The Fund and the benefits payable thereunder shall be always subject to the Laws of India as in force from time to time, including the Income Tax Act, 1961 and the Payment of Gratuity Act, 1972. Should anything contained in these Rules or in any amendment thereof be repugnant to any provision or provisions of the Income Tax Act, 1961, or the Income Tax Rules, 1962, it shall be ineffective to the extent of such repugnance. Any such repugnance shall be removed by the Trustees if so directed by the Commissioner of Income Tax. (\*As amended by the Deed of Variation dated 30.06.1978).

#### **9. INCOME-TAX:**

(a) in any case where the Trustees are liable to account to the Income Tax Authorities for income tax on any payment made under the Rules, the Trustees shall deduct a sum equivalent to such tax from any such payment being made and the Trustees shall not be liable to the Members of the sum so deducted.

(b) if the Fund for any reason ceases to be approved by the Commissioner of Income-Tax, the Trustees shall nevertheless remain liable to tax on any benefit paid to any Member or his Beneficiary.

#### **10. NOMINATION OF BENEFICIARY:**

(a) Every member shall nominate one or more of his wife/husband, child/children or dependents as Beneficiary or Beneficiaries under the Rules to receive the Gratuity due under the Rules in the event of his death. If a member dies whilst in service, the Trustees shall hold the Gratuity in his respect in force UPON TRUST for payment to the Beneficiary or Beneficiaries as shall have been nominated by the Member in accordance with the remaining Clauses of this Rule.

\* (b) Every nomination made under this Rule shall be in writing signed by the member and attested by two witnesses and shall be in the prescribed form of Nomination appended hereto as Annexure I. the nomination so 8 made shall remain in full force and effect until the death of the Beneficiary nominated in the said nomination or until the same is revoked in writing by the Member. In the event of the revocation of the nomination once made, the member shall make a fresh nomination. (\*As amended by the Deed of Variation dated 30.06.1978).

\* (c) A Member may from time to time or at any time without the consent of the Beneficiary change the Beneficiary by giving a written notice of the change to the Trustees in the form prescribed whereupon an acknowledgement of the notice of the change and registration of the name of the new Beneficiary will be given to the Member by the Trustees. (\*As amended by the Deed of Variation dated 30.06.1978).

(d) If a Beneficiary shall at the time of his nomination be a minor or otherwise under disability to give a legal receipt or discharge to the Trustees, the Member shall at the time of such nomination as aforesaid, appoint a person of full age who is capable of giving a legal receipt or discharge to the Trustees and to whom the Gratuity is to be paid for and on behalf of such Beneficiary.

(e) If more than one Beneficiary is nominated and in such nomination the Member has failed to specify their respective interest, the Beneficiaries so named shall share the Gratuity equally. If the Beneficiary predeceases the Member, the interest of such Beneficiary shall terminate and his share shall be payable equally to such of the

remaining Beneficiaries as survive the Member unless the Member has made written indication otherwise to the Trustees in the prescribed form.

\*(f) In the event of any Member failing to nominate a Beneficiary, the amount due on his death in respect of his service will be paid to the heirs, executors or administrators of such deceased Member on production to the satisfaction of the Bank, a succession certificate, probate of a will or letters of administration granted by a Court of competent jurisdiction provided that in any case the Bank may in its absolute discretion dispense with the production of succession certificate, probate or letters of administration, on the production of such other evidence as it may require and upon such terms as to indemnify or otherwise as they deem fit and the Trustees shall grant the Gratuity to such heirs, executors or administrators, subject always to the provisions of the Income Tax Act, 1961, in respect of the persons entitled to the Gratuity in the event of demise of the Member while in service. (\*As amended by the Deed of Variation dated 30.06.1978).

If under any existing law or any law in force at any time hereafter, the amount payable under such law to the employees of the Bank or any of them who are Members of the Fund is more than that to which the Member or any of them are entitled under the Rules, then the Gratuity payable under the Rules shall be treated as a part of the entitlement of such employees or employee, as the case may be, under such law and 9 the employees or employee shall not be entitled to any double benefit.

#### 11. INTERPRETATION OF RULES:

It shall be a condition of Membership of the Fund that on any question arising on any point of interpretation of these Rules, the decision of the Trustees shall be final. If the decision has any bearing on the provisions of Part “c” of the Fourth Schedule of the Income Tax Act, 1961, or the Rules made thereunder, it shall be forthwith reported to the Commissioner of Income Tax and if the Commissioner of Income Tax so requires, the Trustees shall review the decision.

#### SCHEDULE-‘A’

(See Rule 5)

##### 1. TABLE OF BENEFITS – I

Contingency	Gratuity Payable
Column 1	Column 2
<p>(i) Retirement or Superannuation of the Member at the Normal Retirement Date, provided the Member has completed at least Five years of service.</p> <p>(ii) Resignation of the Member from Service prior to the Normal Retirement Date including abandonment of service by him with or without Notice to the Bank, provided the Member has completed at least five years of service</p> <p>(iii) Resignation of the Member from Service on his becoming physically or mentally incapable of further service.</p> <p>(iv) Retirement of the Member from service by the bank, provided he has completed Five years of service.</p> <p>(v) Termination of Service of the Member by the Bank for reasons other than by way of retrenchment provided the Member has completed Five years of service.</p> <p>(vi) Death of the Member while in service.</p>	<p>The amount of gratuity shall be calculated on the happening of any of the contingencies referred to in Column 1 of this Table, at the rate and in the manner laid down in the Payment of Gratuity Act, 1972, as amended from time to time. Provided that for the purpose of calculating the gratuity, the term 'Salary' shall mean the Salary as defined in Sub Rule (n) (i) of Rule 2.</p>

#### SCHEDULE-‘A’

(See Rule 5)

1. TABLE OF BENEFITS - II

Contingency	Gratuity Payable
Column 1	Column 2
(i) Retirement or Superannuation of the Member at the Normal Retirement Date, provided the Member has completed at least Five years of service.	Amount calculated at the rate of one month's salary for each year of service, subject to a maximum of 15 months' salary and where a member has completed service of over 30 years, an additional amount calculated at the rate of half a month's salary for each year of service beyond 30 years of service, PROVIDED THAT for the purpose of calculating the gratuity the term 'Salary' shall mean (i) the average of the Salary as defined in Sub-Rule (n) (ii) (a) of Rule 2, payable during a period of 12 months immediately preceding the date on which the contingency concerned has occurred or (ii) the Salary as defined in Sub Rule (n) (ii) (b) of Rule 2, last drawn by him when the contingency has occurred, as the case may be.
(ii) Voluntary or compulsory retirement or resignation of the Member from service prior to the Normal Retirement Date, including abandonment of Service by the Member with or without notice to the Bank, provided the Member has completed at least ten years of service:	
(iii) Resignation of the Member from Service on his becoming physically or mentally incapable of further service as certified by a Medical Officer approved by the Bank. This should not be construed as if voluntary retirement is permissible after 10 years under Service Regulations.	
(iv) Termination of Service of the Member by the Bank including termination on account of retrenchment.	
(v) Termination of service in any other way except by way of punishment after completion of ten years of service.	
(vi) Cessation of Service of a Member on his appointment as Chairman / Managing Director or Executive / Whole Time Director of the Bank by the Government of India or by any authority, statutory or otherwise other than the Bank:	
(vii) Death of the Member while in service.	

3. In case of termination of service of the Member on account of misconduct, Gratuity payable either under Clause 1 or Clause 2 above shall not be forfeited, except where such misconduct causes financial loss to the Bank (of which and of the amount of which the Bank shall be the sole judge and its decision final) and in that case the forfeiture of the Gratuity shall be to the extent of the financial loss only. The term 'misconduct' for this purpose shall, inter alia, include any act or willful omission / or negligence causing any damage or loss to or destruction of property belonging to the Bank. Gratuity payable under Clause 1 hereof shall be forfeited if the services of the Member have been terminated for his riotous or disorderly conduct or any other act or violence on his part or for any act which constitutes an offence involving moral turpitude, provided that such offence is committed by him in the course of his employment."

**Amendments to Union bank of India Gratuity Fund Rules**

- ❖ Staff Circular 2546 dated 14.03.1983
- ❖ Staff Circular 2840 dated 26.07.1985
- ❖ Staff Circular 3228 dated 31.12.1987
- ❖ Staff Circular 3423 dated 07.04.1989

**Amendments to Payment of Gratuity Act 1972**

- ❖ Staff Circular 3330 dated 22.09.1988
- ❖ Staff Circular 5011 dated 17.08.1994
- ❖ Staff Circular 4238 dated 22.11.1995
- ❖ Staff Circular 4283 dated 04.06.1996
- ❖ Staff Circular 4403 dated 05.11.1997
- ❖ Staff Circular 4468 dated 03.09.1998
- ❖ Staff Circular 5680 dated 07.07.2010
- ❖ Staff Circular 6806 dated 19.05.2018

#### Amendments to Payment of Gratuity Act 1972

01.12.1992	Payment ceiling of 20 months' salary substituted by ceiling of Rs 50000/-
24.05.1994	Payment ceiling of Rs 50000/- was substituted by ceiling of Rs 100000/-
01.04.1995	Payment ceiling of Rs 100000/- was substituted by ceiling of Rs 2,50,000/-
24.09.1997	Payment ceiling of Rs 250000/- was substituted by ceiling of Rs 3,50,000/-
24.05.2010	Payment ceiling of Rs 350000/- was substituted by ceiling of Rs 10,00,000/-
29.03.2018	Payment ceiling of Rs 10,00,000/- was substituted by ceiling of Rs 20,00,000/-

#### Amendments in provident fund rules & Interest on Provident Fund accumulation

(Staff Circular No. 7301 dated 04.12.2020)

(Staff circular 6866 dated 22.10.2018)

- Staff members are aware that presently the interest on provident fund is paid @8.65% ~~8.50%~~ at half yearly intervals. The rate of interest payable on Provident fund accumulation is decided by the Trustees from time to time keeping in view the interest income earned on fund invested in various securities, yield on investments and rate of interest paid on EPF.
- Looking into the present yield of current portfolio holding, the Trustees in the meeting held on 14<sup>th</sup> October, 2020 have decided to decrease the rate of interest payable on Provident Fund accumulation from 8.65% to 8.00% with effect from 1<sup>st</sup> December 2020. Consequently, the rate of interest charged on PF loan is also revised from 9.65% to 9.00%.
- Increase in quantum of PF loan from 10 times of basic to 12 times of basic with increase in repayment period of PF loan from 60 months to 84 months with effect from 1st November 2018. It is applicable to all the PF loan which are sanctioned on or after 01.11.2018.

Accordingly, the following amendments to the PF rules are approved

Existing	Revised
Clause no 31 (III) (C): <b>No loan/s withdrawal except those mentioned in Rule (iii) A &amp; B shall exceed salary of the employee for ten months.</b>	<b>Clause no 31 (III) (C):</b> No loan/s withdrawal except those mentioned in Rule (iii) A & B shall exceed salary of the employee for twelve months.
Clause no 31 (v) (2): <b>Loan sanctioned and withdrawn shall be repaid in not more than 60 equal monthly installment and shall bear interest in accordance with sub-rule(vi) and no further withdrawal shall be permitted until repayment has been effected in full. Notwithstanding anything contained herein in case of premature adjustment of loan the employees shall not be entitled to avail fresh</b>	<b>Clause no 31 (v) (2):</b> Loan sanctioned and withdrawn shall be repaid in not more than 84 equal monthly installment and shall bear interest in accordance with sub-rule(vi) and no further withdrawal shall be permitted until repayment has been effected in full. Notwithstanding anything contained herein in case of premature adjustment of loan the employees shall not be entitled to avail fresh loan unless a period of six months has elapsed from the date of avilment of previous loan.

loan unless a period of six months has elapsed from the date of availment of previous loan.	
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### At a Glance overview of Gratuity Fund Rules and calculation formula

❖ **Every employee is eligible for gratuity on :**

- Retirement on account of superannuation.
  - Death
  - Disablement rendering him unfit for further service as certified by a medical officer approved by the Bank.
  - Resignation after completion of 5 years of continuous service.
  - Termination of service in any other way except by way of punishment after completion of 5 years continuous service is required.
- ❖ Gratuity is paid to the employee as per Gratuity Act or Banks rules whichever is more beneficial of the two.
- ❖ **As per Payment of Gratuity Act, 1972: ( Applicable to Officers and Award staff)**
- ❖ The amount of gratuity payable is 15 days' pay for every completed year of service.
- (Pay means last drawn salary – (basic pay +D.A. + FPP + PQP + Officiating Pay in case of award staff) X 15 X No. of years of service .26(no. of days in a month, excl. Sundays.)
- Maximum gratuity payable as per gratuity act. Rs.20,00,000/-w.e.f.29.03.2018 (As per IC NO-6806 dated 19.05.2018.As per provision in Income Tax Act,1961-2018 and payment of Gratuity Act,1972,Gratuity entitled to exemption is Rs.20,00,000/-w.e.f 29.03.2018.

### As per Union Bank of India Gratuity Rules:

#### **FOR OFFICERS:**

- ❖ The amount of gratuity payable to an Officer as per Bank's Gratuity Rules is one month's pay for every completed year of service, subject to a maximum of 15 month's pay.
  - ❖ Where an Officer has completed more than 30 years of service, he shall be eligible by way of gratuity for an additional amount at the rate of one half of a month's pay for each completed year of service beyond 30 years.
  - ❖ If fraction of service period beyond completed years of service is 6 months or more the same shall be reckoned as one year.
- **PAY MEANS:** BASIC PAY + PQP + INCREMENT PORTION OF FPP X number of years of service/2

#### **FOR AWARD STAFF:**

- ❖ The amount of gratuity payable to an Award staff as per Bank's Gratuity Rules shall be one month's Pay for every completed year of service, subject to a maximum of 15 months pay and where an award staff has completed more than 30 years of service, he shall be eligible by way of gratuity for an additional amount at the rate of one half of a month's pay for each completed year of service beyond 30 years.

- **PAY MEANS: AVERAGE OF BASIC PAY + SPECIAL PAY+ PQP + INCREMENT PORTION OF FPP OF LAST 12 MONTHS/2**

**CALCULATION OF GRATUITY**

- Example:

- ❖ Basic: Rs. 30000
- ❖ FPP: Rs. 600
- ❖ PQA: Rs. 750
- ❖ DA: Rs.15000.

- No. of Years of Service:

**3 cases:**

- A) 12 yrs. service**
- B) 26 yrs. service**
- C) 36 yrs. service**

**I. As per Gratuity Act:**

Case A) =  $((30000 + 600 + 750 + 15000) \times 15 \times 12) / 26 = 320885$ . (Max. limited to Rs.20, 00,000)

Case B) =  $((30000 + 600 + 750 + 15000) \times 15 \times 26) / 26 = 695250$ . (Max. limited to Rs.20, 00,000)

Case C) =  $((30000 + 600 + 750 + 15000) \times 15 \times 36) / 26 = 962654$ . (Max. limited to Rs.20, 00,000)

**II. As per bank rule:**

Case A) =  $(30000+600+750) \times 12 = 376200$ . Because up-to 15 yrs., full months' pay is eligible.

Case B) =  $(30000+600+750) \times 15 = 470250$ . Because service from 15 & above up-to 30 years, 15 months' pay is payable.

Case C) =  $(30000+600+750) \times 36/2 = 564300$ .

**Final gratuity amounts payable:**

Case A): 376200

Case B): 695250

Case C): 962654

**Points to Note**

- Gratuity shall be payable to an employee after continuous service for not less than; five years (as per gratuity act.)
- Gratuity shall be payable to an employee after continuous service for not less than; ten years (as per bank rules )
- Maximum gratuity payable as per gratuity act. Rs.20,00,000/-w.e.f.29.03.2018 Maximum gratuity payable as per bank rules. No maximum limit
- Minimum service not required in case of death of the employee or disablement due to accident or disease, gratuity is payable.

**Staff circular 7449 dated 01 June 2021**

**Nomination to Employees' Gratuity Fund/ Provident Fund & Death Relief Fund (DRF)**

- 1.** Retirement Benefits viz Gratuity and Provident Fund are payable to the employees on cessation from the services of the Bank either on superannuation / resignation / voluntary retirement or death while in service.
- 2.** It has been the earnest desire of the Management to settle the above retirement benefits, as early as possible, either to the employee or to nominee / legal heirs.
- 3.** It has been observed that in many cases, bank is not able to settle the claims for payment of Gratuity / Provident Fund / Death Relief Fund (DRF) of deceased employee either due to absence of any nomination or anomalies in nominations already made. Further, legal heirs of the deceased employee are required to submit Succession Certificate / Family Member Certificate, Indemnity Bond, Affidavit etc which not only delays the settlement of these benefits but also puts the legal heirs to lot of hardships.
- 4.** Time and again, Bank has issued communications / circulars highlighting the importance of nomination to Gratuity Fund / Provident Fund and Death Relief Fund. However, despite our best efforts to ensure that nomination to retirement benefits is done by all the employees, we have come across quite a number of cases where either nomination is not done by the employees or there is some anomaly in nominations, resulting in delay in settlement of the claims.
- 5.** In the above back drop, all the employees are advised to check their nomination for retirement benefits like gratuity, Provident fund and DRF in Union Parivar. If there is no nomination, they are advised to nominate and if the previous nominations require any change, the same may be updated / changed /corrected, immediately in Union Parivar, to facilitate settlement of claims for payment of Gratuity / Provident Fund / Death Relief Fund, without any delay.
- 6.** All Branches / Offices are advised to bring the contents of this circular to the notice of all employees and ensure that nomination for retirement benefits viz. Gratuity / Provident Fund / Death Relief Fund (DRF) is done by every employee in the Region.

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<b>REGULATION</b>	<b>EFFECTIVE FROM</b>
Union Bank of India Officer Employees” (Conduct) Regulations 1976	1 <sup>st</sup> October, 1976
Union Bank of India Officer Employees” (Discipline and Appeal) Regulations, 1976	1 <sup>st</sup> October, 1976
Union Bank of India (Officers”) Service Regulations, 1979.	1 <sup>st</sup> July 1979



## OTHER BENEFITS

### BENEFITS, LOANS AND ADVANCES FOR EXECUTIVES IN THE POST OF CHIEF GENERAL MANAGER (SCALE VIII)

1. As part of harmonization of the benefits and loans for officers on amalgamation of Andhara bank and corporation bank into Union Bank of India with effect from 01.04.2020, various benefits and loans & advances for officers in all cadres, except scale-VIII (CGM) have been harmonized and approved by the Board. Accordingly, Staff circular were issued with detailed guidelines.
2. Now board has approved limit of various benefits and loans available Chief General Managers (Scale- VIII), which is as Under

SN	Benefits	Limits	Remarks
1	Briefcase	Rs 15000/- (ex GST)	Once for every 3 yrs. on production of bills. Competent authority may use his discretion for higher amount upto 25 %
2	Mobile Handset	Rs 50000/-(ex GST)	Once for every 3 yrs. on production of bills.
3	Cleaning Material	Rs 1500/- (On declaration basis)	Limit per month. To be claimed at quarterly intervals
4	Newspaper & Magazines	Rs 900/- (on Declaration basis)	Limit per month
5	Furniture	Rs 5,00,000/- (Exc GST)	Amount to be reimbursed/ paid on production of bills. Limits to be restored after 10 years.
6	Mobile bill/ land line facility		
	Residence Telephone with broadband/ WIFI bill	Actual charges incurred. To be paid on production of bills	Reimbursement of actual amount on production of bills (amounts specified are exclusive of taxes)
	Air time inclusive of data plan charges (exclusive of residence telephone bill)	Actual charges incurred, subject to maximum of Rs. 5000/- on production of bills.	
	IPAD data charges (Wherever iPad provided)	Actual amount incurred	
7	Corporate card	Field CGM	Rs 60,000/-
		CGM	Rs 50,000/-
8	Entertainment	Field CGM	Rs 35,000/-
		CGM	Rs 30,000/-

9	Lease Accommodation: (Limit per Month)					
	Mumbai & Delhi	Other Major A class centers	Chandigarh, Mohali, Panchkula, Jammu, Panjim, Patna, Guwahati & Bhubaneswar	Places with population 10 Lacs & above & state Capital, Branches in Goa, Union Territories Guntur	Special Centers & Project Area Centers in Group A	All other Places
	42500	40000	30000	30000	22500	22500
10	Hotel Expenses (Limit per day)					
	Other Places	Area-I	Major-A class cities		Metro	
	3200	3600	7000		8750	
11	Club Membership					
	Admission Fee Limit	Rs 1300/-		Annual Subscription Fee	Rs 1600/-	
12	Loan & Advances					
	Staff Clean overdraft Limit			Rs 15.00 lac		
	Staff Housing Loan			Rs 80.00 lac		
	Festival Advances			One Month's Gross salary		
	Staff conveyance loan			4 Wheeler- Rs 10.00 lac 2 Wheeler-Rs 1.00 lac		

3. Sanctioning authorities:-

Sn	Benefits	Sanctioning Authority
1	Furniture/ Leased Accommodation, Staff conveyance loan, Clean OD	CGM looking after HR at CO
2	Staff housing Loan	CAC-III at CO. The limits will be processed and placed before committed by retail banking department, CO for approval.

4. All other terms and condition as prescribed for sanction of benefits and loans to General Manager/ Field General Manager as per the relevant circulars would also be applicable for sanction of benefits and loans of Chief General Manager.

(IC:2669:2021-22 dated 05.07.2021)

All executives from scale-V and above are entitled for issuance of corporate credit cards with annual spending limits fixed. These Limits are mentioned as Below.

Designation	Maximum Limit per annum
Managing Director & CEO	Rs. 2,00,000
Executive Director/CVO	Rs. 1,00,000
Chief General Manager	Rs.55,000
Field General Manager	Rs. 50,000
General Manager	Rs. 35,000
Deputy General Manager-Regional Head	Rs. 25,000
Deputy General Manager/Deputy Zonal Head-CO & Administrative Offices	Rs. 20,000
Assistant General Manager-Regional Head/Branch Head/SARAL Head/ULP Head/USK Head	Rs. 15,000
Assistant General Manager/Deputy Regional Head (AGM)-Admin.Offices	Rs. 10,000

**SCHEME FOR PAYMENT 'RELOCATION EXPENSES TO OFFICERS ON TRANSFER'**

**Staff circular:7757 dated 26.08.2022**

We all understand that Banking Profession in Public Sector involves all India transferability and upon transfer, an officer has to bear both financial costs as well as transaction costs related to transfer /shifting. Change of station upon transfer leads to search for new stay arrangements for self as well family, which may take good amount of time in some cases.

We are glad to inform that, in order to mitigate the hardships faced by Officers upon transfer, from one Station/State to another, the Board of Directors of the Bank, in the meeting held on 10.08.2022, has approved scheme for payment of 'Relocation Expenses to Officers on transfer' as per details given below.

**Details of the Scheme:**

In case no residential accommodation is made available by the Bank to the officer or he/she is unable to take the leased accommodation immediately on his/her transfer to new place of posting and hence, the officer incurs additional expenses for managing his/her stay, such officer shall be entitled for payment of 'Relocation expenses on Transfer' for maximum 15 days (Officers in JGMS-1 to SMGS-IV) and for maximum 7 days (Officers in SMGS-V to TEGS-VIII) or till the time of providing Quarter (either Bank's or on Leased rent) whichever is earlier. The entitlement shall be subject to the officer actually shifting his residence and belongings to the place of transfer with required documentary proof.

The scale wise/ area-wise, per day entitlement of officers for payment of 'Relocation Expenses to Officers on Transfer,' on declaration basis, is as under:

Scale of Officer	Maximum no of days entitled	Maximum permissible Amount per day (in Rs.)			
		Metro	Major A	Area I	Other places
Scale I	15 Days	2800/-	2500/-	2000/-	2000/-
Scale 2	15 Days	2800/-	2500/-	2000/-	2000/-
Scale 3	15 Days	3000/-	2500/-	2000/-	2000/-
Scale 4	15 Days	4000/-	3000/-	2500/-	2500/-

Scale 5	7 Days	4000/-	3000/-	2500/-	2500/-
Scale 6	7 Days	6500/-	5000/-	3400/-	3000/-
Scale 7	7 Days	6500/-	5000/-	3400/-	3000/-
Scale 8	7 Days	6500/-	5000/-	3600/-	3200/-

The Categories of Area (as per Census)'shall be as under:

- Metro Cities shall include Mumbai, Delhi, Kolkata and Chennai
- Major A Class Cities shall include Bengaluru, Hyderabad, Ahmedabad, Pune and Surat
- Area-I shall include Agra, Bhopal, Coimbatore, Indore, Jaipur, Kanpur, Kechi, Lucknow, Ludhiana, Madurai, Nagpur, Patna, Vadodara, Varanasi, Visakhapatnam, Srinagar, Vijayawada, Rajkot, Faridabad, Jamshedpur, Kozhikode, Trissur, Malappuram, Thiruvananthapuram, Kannur, Jabalpur, Nashik, Meerut, Allahabad, Ghaziabad and Asansol
- Remaining all will be other areas

It may be noted that when any particular city or Municipal Corporation or Census Town or Outgrowth form part of an Urban agglomeration that such city or Municipal Corporation or Census Town or Outgrowth can be treated as forming part of one unit

#### Other Terms & Conditions:

- The officer shall be entitled for payment of 'Relocation expenses on Transfer' for maximum 15 days (Officers in JGMS-1 to SMGS-IV) and for maximum 7 days (Officers in SMGS-V to TEGS-VIII) or till the time of providing Quarter (either Bank's or on Leased rent) whichever is earlier.
  - The Relocation Expenses on transfer shall only be payable in case no residential accommodation is made available by the Bank to the officer or an officer is unable to take the leased accommodation immediately on his/her transfer to new place of posting and incurs additional expenses for managing his/her stay. The entitlement for payment of relocation expenses shall be subject to the condition that the officer actually shifts his/her residence and belongings to the place of transfer and submits requisite documentary proof (related to his/her relocation at new place of posting).
  - The payment shall be on declaration basis through Union Parivar in the Transfer Bill Settlement Module
  - The Relocation Expenses on transfer shall not be payable to the Officers in case of request transfer/ spouse ground transfer/at places where officer has his/her own accommodation.
  - For claiming the Relocation Expenses on transfer, the enclosed declaration (Annexure-1) has to be submitted in the Union Parivar along with the Final TE Bill settlement claims. The module regarding the same in Union Parivar is under development and its development will be intimated in due course
  - CGM (HR) shall be the Competent Authority to issue clarifications, if any, required regarding payment of Relocation expenses to Officers on Transfer.
  - The payment of Relocation Expenses to Officers on transfer shall be effective in respect of all the eligible transfer orders issued on or after the date of issuance of this circular.
- All concerned are advised to take note of the above.

#### HOTEL / LODGING EXPENSES

SC NO.7510 Dated 05.10.2021

Category of Officers	Maximum Room Tariff permissible (Rs)			
	Metro	Major 'A' class Cities #	Area-1	Other Places
Scale I	2800	2800	2600	2100
Scale II & III	3000	3000	2800	2300
Scale IV & V	4000	4000	3000	2700
Scale VI & VII	8500	6800	3400	3000
Scale VIII	8750	7000	3600	3200

**Metro Cities:** Mumbai, Delhi, Kolkata, Chennai

**Major A Class Cities:** Bengaluru, Hyderabad, Ahmedabad, Pune and Surat

**Area-I centres:** Agra, Bhopal, Coimbatore, Indore, Jaipur, Kanpur, Kochi, Lucknow, Ludhiana, Madurai, Nagpur, Patna, Vadodara, Varanasi, Visakhapatnam, Srinagar, Vijayawada, Rajkot, Faridabad, Jamshedpur, Kozhikode, Trissur, Malappuram, Thiruvananthapuram, Kannur , Jabalpur, Nasik, Meerut, Allahabad, Ghaziabad, and Asansol

Remaining all will be other areas

It may be noted that when any particular city or Municipal Corporation or Census Town or Outgrowth form part of an Urban agglomeration that such city or Municipal Corporation or Census Town or Outgrowth can be treated as forming part of one unit.

### **REIMBURSEMENT OF CONVEYANCE /PETROL EXPENSES**

- (SC No. 7147 dated 27.03.2020) w.e.f. 01.04.2020

All the officers including probationers, owning vehicles are entitled for reimbursement of Conveyance charges on declaration or actual within the ceiling as under:

#### **1 PETROL LIMIT (IN LITRES PER MONTH)**

Conveyance	Amalgamated Entity		
	Major A Class Cities	Area I Cities	Other Places
<b>Two-Wheeler</b>			
Scale I	45	40	35
Scale II	45	40	40
Scale III	45	40	40
Scale IV	45	45	45
<b>Branch Heads</b>			
Scale I - BM	55	55	55
Scale II - BM	55	55	55
Scale III - BM	55	55	55
Scale IV - BM	55	55	55
<b>Four-Wheeler</b>			
Scale I	45	40	35
Scale II	50	50	50
Scale III	75	65	60
Scale IV	80	75	75
<b>Branch Heads</b>			
Scale I - BM	80	80	80
Scale II - BM	90	90	90
Scale III - BM	90	90	90
Scale IV - BM	130	112	92

#### **2. MONTHLY MONETARY LIMITS (for officers who do not own vehicles)**

The monthly monetary limits for Officers who do not own any vehicles are as under:

(Amt in Rupees)

Amalgamated Entity		
	Non-Branch Heads	Branch Heads
Scale I	1150	1500
Scale II	1200	1500
Scale III	1400	1500
Scale IV	2100	2100

- Marketing Officers will be eligible for petrol as well as additional petrol as per their designation / scale and place of posting i.e. Major A class cities, Area I and other places:

Place of posting	No. of additional litres of petrol
Major A Class city	30 litres
Area I	25 litres
Other places	20 litres

- Principal Marketing Officers will be eligible for 30 litres additional petrol irrespective of their place of posting.

Major A Class Cities: Mumbai, Delhi, Kolkata, Chennai, Bangalore, Hyderabad, Ahmedabad,

Area-I centres: Agra, Bhopal, Coimbatore, Indore, Jaipur, Kanpur, Kochi, Lucknow, Ludhiana, Madurai, Nagpur, Patna, Pune, Surat ,Vadodara, Varanasi, Visakhapatnam

3 The average petrol price across the country shall be arrived at on the first day of every quarter taking into consideration the per liter normal petrol price in 4 mega cities viz Mumbai, Delhi, Chennai and Kolkata. The average price calculated on the first day of every quarter will be valid for that particular quarter. This exercise will be done by HR Suvidha and maximum ceilings will be fed in the Union Parivar.

4 The reimbursement of conveyance charges/ petrol will be sanctioned by HR Suvidha. The officers are advised to submit their claim for reimbursement of petrol charges as per the normal petrol price prevailing in the area where they are working. The claims of the officers will be restricted to the average price fixed by HR Suvidha on quarterly basis even though the normal petrol price in the area where officer is working may be on higher side.

5 The officers claiming the reimbursement of petrol for 2/4 wheeler must ensure that the vehicle is registered in his/her name and they are maintaining the vehicle at their place of posting.

6 If on leave except CL, or on Training/Deputation exceeding 10 days (at a stretch or aggregate basis), amount shall be paid on pro rata basis only. For calculation of 10 days, preceding and succeeding public holidays and weekly holidays shall be excluded.

**\*\* USE OF OWN VEHICLE FOR OFFICIAL DUTY:**

Reimbursement of Travelling Expenses to Officers for using their own vehicles on Official duty [Regulation 41(2) (ii) and 41(2) and (iv)].

As per the revised guidelines received from IBA, the rates to be reimbursed per kilometer for Using own vehicle on official duty have been revised as under (refer S.C.5939, DT. 07.01.2013)

SR NO	TYPE OF VEHICLE	Revised Rate of reimbursement per Km. (Rs.)
1	Four-Wheeler, Engine Capacity of 1000 cc or more	9.00
2	Four-Wheeler, Engine Capacity of less than 1000 cc	7.00
3	Motor Cycle and Scooter	4.50
4	Mopeds.	3.00

The Competent Authority to permit, use of own vehicle for Official purposes to Officers working in the Zone shall be the Field General Manager.

#### PERSONAL USE OF BANK'S CAR

(Staff circular 4943 dated 31.01.2003).

All the Officers who have been provided with Banks Car are entitled to use the same for their personal use. [In such cases they have to pay RS. 150/-p.m. for first 500 km & 1.00 per km beyond 500 km Non AC. For AC cars Rs.200/-p.m. and Rs.1.25 per km - unutilized mileage can be utilized within subsequent 2 months on a quarterly basis i.e. 3 months from 1<sup>st</sup> April each financial year.]

#### CLOSING ALLOWANCE

[Regulation 23 (vii) OSR]

Where books are closed on 31<sup>st</sup> March and 30<sup>th</sup> September a closing allowance of Rs.250/- for each closing is to be paid.

#### SUBSCRIPTION TO NEWS PAPERS

- SC 7150 dated 27.03.2020) w.e.f. 01.04.2020

- All Officers including those on probation and Executives are eligible for reimbursement of Newspaper. The reimbursement is made on declaration basis in the succeeding month.
- The limits for newspapers for Officers are as under:

Scale	News Paper - on declaration basis - maximum limit per month in Rs.
JMGS-I	450.00 <sup>^</sup>
MMGS-II	450.00 <sup>^</sup>
MMGS-III	450.00 <sup>^</sup>
SMGS-IV	600.00 <sup>*</sup>



SMGS-V	600.00*
TEGS-VI	800.00*
TEGS-VII	840.00*

\*Financial, Non-Financial Newspapers and Fortnightly/Monthly Business Magazines

^ One Financial and One Non-Financial Newspaper

The application shall be submitted in Union Parivar and shall be sanctioned at HR Suidha.

**REIMBURSEMENT OF ENTERTAINMENT EXPENSES:**

(SC 7141 dated 27.03.2020) w.e.f. 01.04.2020

- All Officers including those on Probation are eligible for entertainment expenses.
- The total reimbursement per year shall not exceed the annual limit of entertainment expenses as mentioned below and the unutilized amount during the financial year shall lapse and not be carried forward to the subsequent year/s.  
(Limits per annum)

Scale of Officer/Executive	Executives/ Officers working as Zonal/Regional Heads & Branch Managers (Amount in Rs.)	Executives/ Officers working in Administrative Office and in Branches (Other than Branch Heads) (Amount in Rs.)
TEGS-VII	30000	26000
TEGS-VI	24700	20000
SMGS-V	17500	13000
SMGS-IV	14700	12500
MMGS-III	13600	9500
MMGS-II	12000	8800
JMGS-I	10200	7000

- The sanction in this regard shall be made through Union Parivar at HR Suidha on declaration basis. Unutilized amount during financial year shall get lapsed and cannot be carried forward to subsequent year/s. Competent authorities to sanction reimbursement of Entertainment expenses:

**REIMBURSEMENT OF CLUB MEMBERSHIP/SUBSCRIPTION FEES**

(SC 7139 dated 27.03.2020) w.e.f. 01.04.2020

- a. All Branch Managers/Officers in Senior Management and Top Management Grades will be eligible to become members of Clubs/Associations at the place of their posting at Bank's cost. The maximum limit for reimbursement of admission fees and subscription fees will be as follows:

Eligibility	Admission Fee Limit Rs.	Annual Fees Subscription Rs.	All Places
a) Branch Managers of Small Branches	1000.00	1000.00	

<b>b) Branch Managers of Medium Branches</b>	1000.00	1000.00
<b>c) Branch Managers of Large Branches</b>	1000.00	1000.00
<b>d) Officers in Scale IV</b>	1200.00	1200.00
<b>e) Officers in Scale V</b>	1200.00	1200.00
<b>f) Officers in Scale VI</b>	1200.00	1500.00
<b>g) Officers in Scale VII</b>	1200.00	1500.00

- I. Officers in equivalent positions/Grades/Scales in which Officers in [a] to [c] fall, will not be eligible for reimbursement of admission fees and or subscription fees for becoming a member of the Clubs/Associations. It is clarified that only the Branch Head in JMGS-I, MMGS-II and MMGS-III will be eligible for this facility. All other officers, though holding designated post such as Dy. Branch Head, Manager, and Senior Manager etc. will not be eligible for this facility.
- II. However, Officer-in-Charge in Human Resource Management Department at all Zonal/Regional Offices are permitted to become a member of Human Resource Development Centers or any other H.R related professional body, functioning at various centers. Marketing Officers are also permitted to become a member of the Clubs/Associations. The Admission Fees and Subscription Fees will be as applicable to the Scale and Grade of the Officer i.e. Officer-in-Charge (HRM) / Marketing Officers. The Competent Authority for approval of the Membership and Payment of Membership/Subscription Fees will be the respective Regional Head.
- III. The Bank will reimburse admission fees and/or subscription fees not exceeding the amount mentioned above.
- IV. If an Officer is permitted by the Bank to become a member of the Bankers' Club, Admission fees and Subscription fees for that club will be reimbursed over and above the maximum limits now being suggested.
- V. An Officer can become a member of more than one Club/Association subject to the condition that the reimbursement of Admission fees & Subscription fees shall not exceed the overall limits fixed for the respective Scale / Grade of the Officer and category of the Branch.
- VI. During the tenure in one position/post, an Officer eligible for this facility shall not be entitled to reimbursement of the admission fees, not exceeding the prescribed limit more than once.
- VII. An Officer officiating in the place of a permanent incumbent who is eligible for this facility shall not be entitled for reimbursement of Admission fees and or Subscription fees for becoming a member of the Club/Association.
- VIII. The membership will normally be taken in Bank's name. If the rules of a Club/Association do not provide for Corporate membership, it will be open for the Officer concerned to take up membership in his personal name.

The Competent Authority shall take into account whether Club(s)/Association(s) are of repute in reference to the place where the Officer is posted and how far membership of Club(s)/Association(s) will serve the

business interest of the Bank. If the authority is of the view that such membership will not help in business development of the Bank, it may decline the permission.

**REIMBURSEMENT OF CLEANING MATERIAL CHARGES:**

(SC 7138 dated 27.03.2020) w.e.f 01.04.2020

- All Officers including those on probation are eligible for Cleaning Material expenses on a monthly basis at monetary ceiling as mentioned as under:

Scale	Limits (Rs.) per month
TEGS-VII	Rs. 1150
TEGS-VI	Rs. 1150
SMGS-V	Rs. 900
SMGS-IV	Rs. 900
MMGS-III	Rs.600
MMGS-II	Rs.600
JMGS-I	Rs.550

- The expenses shall be payable quarterly on declaration basis, and accumulation/ carry forward of expenses shall be permitted for the next two quarters from the date the amount is due.

For example, the cleaning expenses for the quarter January-March, is to be claimed before the end of July-September Quarter.

The sanction in this regard shall be made through Union Parivar at HR Suvidha on declaration basis.

**BRIEF CASE**

- STAFF CIRCULAR No.7727 Date: July 8th, 2022
- (SC No. 7137 dated 27.03.2020) w.e.f. 01.04.2020

All Officers including Probationers are eligible for one Brief Case once in 3 years from the date of last purchase. Expenses in this regard are to be debited to Exp. a/c – Misc. expenses (code No.3374).

- Female officers who are eligible for briefcase may be allowed reimbursement against hand bag in place of briefcase.
- Monetary limits for different scales of officers are as under:

Sr. No.	Scale/Cadre	Amount payable every 3 years
1	TEGS – VII	Rs. 10000/-
2	TEGS – VI	Rs.3500/-
3	SMGS – V	Rs.3000/-
4	SMGS – IV	Rs.2200/-
5	MMGS – III	Rs.1800/-
6	MMGS – II	Rs.1500/-

- The Briefcase reimbursement shall be payable through Union Parivar on production of bills.

**Clarification on provision of Briefcase reimbursement for Officers and Award Staff**

**STAFF CIRCULAR No.7727 Date: July 8th, 2022**

This is in reference to Staff Circulars No. 7137 dated 27.03.2020 and 7337 dated 01.01.2021 regarding provision of Briefcase reimbursement for Officers and Award Staff, respectively.

As per the aforesaid circulars Officers and Award Staff employees are eligible for the facility of reimbursement of expenses incurred for purchase of a briefcase once in 3 years from the date of last purchase. Further, Female officers/employees, who are eligible for briefcase are also permitted to reimbursement against purchase of handbag in place of briefcase.

We are in receipt of representations from field as well as Officers' Federation for inclusion of other office bags under the ambit of the Scheme.

It is also observed that with the change in fashion trends and availability of new variety of accessories in the market, employees are purchasing and using various types of briefcase / office bags.

It has, therefore, been decided to include the below mentioned types of bags under the provision for reimbursement of briefcase expenses for Officers as well as Award Staff.

'Handbags, sling bags, backpacks, Office bags, Hobo bags, Messenger bags, Tote bags, Laptop bags, Daypack, Satchel, Satchel Backpack etc. excluding the bags which are used for travelling purposes like Trolleys/suitcase/rucksack/ Luggage bag etc.'

Further, it is also clarified that, on promotion from one cadre to another i.e., Sub staff to Clerk or Clerk to Officer or on elevation to higher scale in case of Officers, the employee/ officer shall be eligible for the entitled limit for purchase of new briefcase/bag only after completion of 3 years from the date of last purchase.

**LEASED ACCOMODATION FACILITY FOR RESEDENTIAL QUARTERS BY OFFICERS**

- **(SC 7500 dated 23.09.2021)**
- **(SC 7490 dated 31.08.2021)**
- **(SC 7143 dated 27.03.2020) w.e.f 01.04.2020**

**RESIDENTIAL QUARTERS TAKEN BY OFFICERS EITHER IN BANK'S LEASE OR IN PERSONAL LEASE – RENTAL CEILING:**

In terms of Regulation 25 of Union Bank of India (Officer's) Service Regulations, 1979, the Bank is providing residential accommodation to all eligible officers subject to availability. However, where the Bank does not have suitable accommodation, either on ownership basis or on lease basis which can be provided as residential accommodation, the officers are allowed to arrange residential accommodation on their own on lease basis and availing lease rent facility within the monetary ceiling fixed by the Bank, from time to time.

In March 2020, at the time of amalgamation, rental ceilings were harmonized. Subsequently, need was felt to review the same in coherence with dynamic market conditions. With rising inflation, the cost of living including house rent, has also been increasing. It has also been observed that officers are often required to pay from their own pockets, a substantial amount towards rent, over & above their eligibility. Moreover, to find accommodations within their

respective lease rent eligibility, officers are often compelled to find rented accommodations far from their place of work which requires long hours of travelling making it highly difficult to maintain a healthy work-life balance. We are now pleased to inform that, keeping in view all the above factors, after due deliberations, the Board has approved revision in rental ceiling for residential quarters taken up by officers in various Grades / Scales either in Bank's name or personal name. Further, re-categorization of places has been done as per population size based on Census 2011.

The salient features of the scheme of "Lease Rent Accommodation Facility for Residential Quarters taken by Officers" effective from 1 September, 2021, are as under:

- All officers including probationary officers will be eligible for taking up Bank's residential quarters. In case Bank's residential quarters are not available, the officers may take residential accommodation on lease basis in Bank's name or in personal name as per their eligibility mentioned below. The lease rental ceiling for residential quarters taken up by officers in various Grades / Scales either in Bank's name or Personal name is stated hereunder:

Scale / Cadre	Mumbai	Delhi	Major	Area I, Chandigarh, Mohali, Panchkula, Jammu, Srinagar, Panjim, Guwahati & Bhubaneswar	Places with population more than 5 lacs and below 12 lacs, Branches / Offices in Goa, State Capitals & Union Territories (having population less than 5 lacs)	Others
		B'				
JMGS.I	23500	22000	17500	14000	11000	8000
JMGS.II	24500	23000	19000	15000	12000	8500
MMGS-III	25500	24000	20000	15500	12500	9000
SMGS-IV	28500	27000	23000	17000	14000	11500
SMGS.V	35500	34000	28000	20000	17000	13500
TEGS-VI	44500	43000	40000	28000	23500	19000
TEGS-VII	50000	50000	46000	32000	27000	21000
TEGS.VIII	60000	60000	55000	38000	32000	

\*Categorization of places defined as A, B, C, D, E, & F in the above chart is as under:

- Mumbai
- Delhi (will include Gurugram, Noida, Greater Noida, Ghaziabad and Faridabad)
- Major A Centres: Ahmedabad, Bengaluru, Chennai, Hyderabad, Kolkata, Pune and Surat
- Area-I (places having population more than 12 lacs), Chandigarh, Patna, Mohali, Panchkula, Jammu, Srinagar, Panjim, Guwahati & Bhubaneswar
- Places with population more than 5 lacs and below 12 lacs, State Capitals & Union Territories (having population less than 5 lacs) and Branches / Offices in Goa.
- Others: All other places having population less than 5 lacs and not included in the above categories.

2. The officers are entitled for rental limits as per the place of posting or place of residence, subject to the fixed rental ceilings or actual rent, whichever is lower.
3. In case any city/town/area falls under two categories, higher of the two limits will be applicable.
4. Further, in case of Regional Heads, a higher rent per month upto Rs. 5000/- and in case of Field General Managers/Chief General Managers, a higher rent per month upto Rs. 10,000/- for getting lease rent accommodation near to the place of their work / office, over and above the monthly rental limits as fixed at point No. 1, with the approval of Executive Director-HR, may be permitted.
5. If an officer who has taken up residential quarter either in Bank's name or in his/her personal name at a particular place, chooses to shift to another location at the same place/centre, he/she will not be entitled for local transportation charges.
6. It is clarified that, in the following conditions, the Bank officers will not be eligible to get lease rent facility:
  - i If an officer takes leased accommodation for a house owned by his father/mother/spouse/children/parents-in-law (for both male & female employees).
  - ii If an officer takes leased accommodation of a house owned by his/her close relative where the house owner resides with him/her

7. Competent Authorities for Lease Rent Applications

Lease rent applications shall be sanctioned through Union Parivar. Processing of lease rent applications will have a 3-layered workflow i.e. Recommender, Approver and Sanctioned. The Competent Authority at each level for staff posted at various branches / offices is specified in the table below:

Place of posting of the staff	Recommending Authority	Approving Authority	Sanctioning Authority
Branch (including Staff of ULP, USK, ARB, Currency Chest, Mid Corporate Branch, CAPS/CMS, Service Branch etc.)	Branch Head	HR Head of concerned RO	Regional Head
Regional Office / SARAL / SARAL Lite / Regional Vigilance Cells	Departmental Head / In charge	HR Head of concerned RO	Regional Head
(Including staff posted at Inquiry Cell, Help Desk, SAMB, IFB, Staff College / Training Centers other than STC Powai /Zonal Vigilance Cell or any other Branch/Office reporting directly to FGMO)	Departmental Head / Office In charge	HR Head of concerned FGMO	FGM
Zonal Audit offices	Concerned Zonal Audit Head	HR Head of concerned RO	Regional Head
Regional Head/ Zonal Audit Head	Dy. Zonal Head	HR Head of concerned FGMO	FGM

FGM	Processing Officer at HRAD, CO	AGM (HR), CO	General Manager (HR)
Central Office ( All verticals back offices of CO including CO Annexes at Hyderabad & Mangalore, Staff Training Centre in Mumbai) for officers/executives up to SMGS-V	Departmental Head / Centre In charge	HRAD ,CO	AGM (HR)
Executives in Scale VI & above at CO (All verticals / back offices of CO including CO Annexes at Hyderabad & Mangalore)	Processing Officer at HRAD, CO	AGM (HR), CO	General Manager (HR)

#### 8. Surrender of Accommodation

Option for surrender of accommodation is provided in Union Parivar. In case of transfer to other city, purchase of own accommodation / allocation of staff quarter, change of leased accommodation or other reasons, the staff can apply online for surrender of accommodation.

9. Tax is to be deducted as per Income Tax rules/guidelines.

10. Eligibility for amount of lease rent will be decided on the basis of place of posting of the officer or place of residence for where lease rent facility is sought, whichever is lower. Officers may be permitted to avail lease rent facility for self or his/her family at a place other than his/her place of posting subject to above condition.

11. The increase in rental limit, approved by the Board of Directors, will ease the financial burden on the officers not having their own accommodation. However, the officers are advised not to resort to shifting to alternate residential quarters merely to avail higher rental rates unless it is absolutely necessary. If an officer chooses to shift to alternate residential quarter, he/she will not be entitled for local transportation charges for shifting the household goods.

12. in case of pre-mature termination of Leave and License Agreement by any officer for reasons other than transfer/ purchase of own accommodation / allocation of staff quarter/ cessation of services due to any reason, the recommending/approving/ sanctioning authority should exercise due caution while recommending/ approving/ sanctioning the new lease rent application submitted by the officer.

13. The revised rental ceiling will not be applicable to officers who are officiating in higher Grades / Scales. The rental limit for such officers will be as applicable to their original Grades / Scales.

#### 14. General Guidelines

- i If any officer owns a house in the city of his/her posting, he/she is not eligible for leased accommodation.
- ii If any officer is having accommodation in the name of his/her spouse or if spouse of the officer is provided with residential accommodation from his/her employer, the officer is not eligible for leased accommodation in the same city.
- iii If parents/ parents-in-law (for both male & female employees) of the officer own any accommodation in a city where the officer is posted, normally the officer is not eligible for lease rent facility. However, sanctioning authority may permit the lease rent facility in exceptional cases, subject to satisfaction of the



Sanctioning Authority of the reasons for staying in / availing a separate accommodation on lease rent basis at the centre/place.

- iv If both wife and husband are working in the same place in the Bank and one of them is provided with leased accommodation by the Bank, the spouse is not eligible for leased accommodation.
- v Employees who have been placed under suspension may also be paid lease rent amount, provided the lease facility has been sanctioned prior to the date of suspension. Renewal of lease facility shall also be allowed during the period of suspension; however, sanction for fresh lease shall not be permitted. This clause shall be applicable prospectively.
- vi Maximum six months' eligible rent is provided as refundable security deposit. However, Sanctioning Authority of respective Region/Zone shall decide the amount of security deposit depending upon the prevailing rate in the area, subject to maximum of six months' rent.
- vii Officers on probation are not eligible for any security deposit.
- viii Where an officer is provided with residential accommodation by the Bank, a sum equal to 0.50% of the basic pay in the first stage of the scale of pay in which the officer is placed or standard rent for the accommodation (as specified in SC 4397 dated 17.10.1997), whichever is Less, will be recovered from him/her.
- ix If the annual rent paid by the employee exceeds Rs. 2,40,000/- Per annum it is mandatory for the employee to report PAN of the landlord employer. This limit of Rs. 2,40,000 is derived from the limit till which tax deduction was exempted as per Income Tax Act w.e.f. 15.04.2019 and hence PAN of the landlord is required only if rent exceeds Rs. Rs 2,40,000p.a. However, this limit is subject to revision as per Income Tax guidelines.
- x Leave and License Agreement should mandatorily be executed in the name of the officer as Licensee singly who is availing the lease rent facility from the Bank.
- xi Brokerage shall be paid only in Urban and Metro centers to the extent of one month rent eligibility. The brokerage shall be paid only one time at the time of new application for rent facility and not on renewal at a particular place of posting subject to production of valid bill & receipt.
- xii In case of any doubt with regard to the application or interpretation of any of the terms and conditions stated above, it shall be referred to Chief General Manager (HR) and his/her decision shall be final and binding.

**Lease Rent Accommodation facility Clarification regarding categorization of Places**

**(SC 7500 dated 23.09.2021)**

Attention is drawn to Staff Circular No. 7490 dated 31.08.2021 vide which the revised rental ceilings for residential quarters taken up by officers in various Grades/Scales as per the eligible category of place were circulated.

We are in receipt of several queries from Branches/Regional Offices regarding categorization of places defined as Category A to F.

In this connection we wish to inform that the category of places for the purpose of deciding eligibility of rent amount is as per the population size of places circulated in terms of Staff Circular No. 6240 dated 05.09.2015 (based on Census 2011).

In view of above the definition of places under Category A to F should be read as under:

1. Category A: Mumbai
2. Category B: Delhi (will include Gurugram, Noida, Greater Noida, Ghaziabad and Faridabad)
3. Category C: Major A Centres: Ahmedabad, Bengaluru, Chennai, Hyderabad, Kolkata, Pune and Surat
4. Category D: Area- I:
  - a. All places having population more than 12 lacs but less than 45 lacs (as per SC No.6240 dated 05.09.2015)
  - b. Chandigarh, Patna, Mohali, Panchkula, Jammu, Srinagar, Panjim, Guwahati b Bhubaneswar
5. Category E:
  - a. Places with population more than 5 lacs and below 12 lacs (as per SC No.6240 dated 05.09.2015)
  - b. State Capitals & Union Territories (having population less than 5 lacs as per SC No. 6240 dated 05.09.2015)
  - c. All Branches/Offices in Goa
6. Category F: All other places having population less than 5 lacs and not included in the above categories.

**(a). RESIDENTIAL ACCOMMODATION – PAYMENT OF RENT DEPOSIT**

**HRMD: PAD: 3052:2007 DT: 11.10.2007**

PAYMENT OF RENT DEPOSIT FOR NOT EXCEEDING 6 MONTHS RENT TO CONFIRMED OFFICERS ONLY, EVEN IF RESIDENTIAL QUARTERS ARE TAKEN IN PERSONAL NAME. PROBATIONARY OFFICERS CAN BE PAID SOON AFTER CONFIRMATION IN THE BANK SERVICES.

1. **Renewal of lease rent application:**
  - only those application which were sanctioned online will be allowed for renewal
2. **Surrender of lease rent of application:**
  - Those applications which were sanctioned online will be allowed for surrender online, in case of various circumstances like transfer/ change of accommodation /allotment of bank quarters etc.
  - The deposit amount if any paid to landlord can be refunded by way of cheque favoring Union Bank of India. Alternatively, the staff can collect the amount in his/her account and give the mandate to debit his or her account for recovery of his/her deposit amount.
  - While submitting application for lease rent where local laws don't require compulsory registration of leave and licence agreement and if the sanctioning authority is satisfied with the genuineness of the ownership of the house registration of leave and licence agreement may not be insisted upon and in such cases notarized leave and licence agreement with adequate stamp duty payable on agreement would be sufficient for processing the lease rent application. However where the state/local law requires registration of such agreement the registered leave and licence agreement is mandatory.
  - Staff members are to make the agreement for 11, 22 and 33 months only as the case may be.

**Staff Circular No 7252 dated 29<sup>th</sup> September 2020**

## LEASED ACCOMMODATION FACILITY-FREQUENTLY ASKED QUESTIONS (FAQs)

This has further reference to Staff Circular No.7143 dated 27.03.2020 and Staff Circular No.7181 dated 21.04.2020, in terms of which the salient features of the Scheme of “Leased Rent Accommodation Facility for Residential Quarters taken by Officers” of the Amalgamated Entity were communicated.

Considering the queries received from the field, following FAQs have been drafted to provide clarifications on the features of the Scheme:

No.	Question	Clarification
Q1.	Is an officer posted in a particular place/city only in Urban Et Metro centre eligible for brokerage in case of change in accommodation in the same place/city while applying new leased accommodation facility?	Officer who has earlier not availed brokerage in a particular place of posting (Urban b Metro Centre) and applied for a new leased accommodation facility in case of change of previous accommodation, he/she will be eligible for one time brokerage to the extent of one month rent eligibility in the same place/city subject to production of valid bill Et receipt. However, brokerage will not be provided in case of renewal.
		If an Officer is transferred within the Region in a same place/city, he/she will be eligible for one time brokerage to the extent of one month rent eligibility while applying new leased accommodation facility in case of change of previous accommodation only and not on renewal, subject to the condition that he/she has not availed brokerage in the same place/city earlier and on production of valid bill & receipt.
Q2.	Am I eligible for payment/ remittance of rent/security deposit for teased accommodation after confirmation (completion of probation period) while applying renewal application for leased residential accommodation?	Officer, if confirmed after initial sanction of lease application can be paid rent/security deposit for existing leased residential accommodation.  However, he/she will be eligible for payment of rent/security deposit only at the time of application for the next renewal application for leased accommodation.
		Note: - If rent/security deposit amount is revised by the Bank after the initial sanction then the Officer will not be eligible for the difference amount. He/she, while applying renewal application after confirmation, will be eligible for payment of rent/security deposit as per the previous eligibility at the time of initial sanction of teased accommodation facility.
Q3.	From which Account Head will the Monthly Rent & Rent/Security Deposit, Brokerage (only in Urban and Metro centres) for leased residential accommodation be paid?	Monthly rent for leased residential accommodation will be paid from A/c No.881-28000 (Rent paid on residential quarters).

		Rent/Security Deposit for leased residential accommodation will be paid from A/c No.826-2400 (Rent deposit for Officer for leased accommodation).
		Brokerage for leased residential accommodation in Urban and Metro centres only will be paid from A/c No.884-461000 (Brokerage paid for leased rental accommodation),
		Note: - It is to be strictly ensured that the Bank's expenditure in the above mentioned cases is not debited without sanction/approval only.
		Departments/Offices/Branches should ensure proper monitoring and reconciliation of the above mentioned Office Accounts regularly.
	TDS is to be deducted as per Income Tax Act.	
Q4.	Processing of lease rent applications and payment/remittance of rent for Officers posted in CO Annex-Mangalore, CO Annex- Hyderabad, and Officers posted in departments which are a part of Central Office, Mumbai but situated in other cities.	<p>Lease rent applications of Officers posted in CO Annex Mangalore, CO Annex Hyderabad and departments which are a part of Central Office, Mumbai but situated in other cities will be processed in HR Department, Central Office, Mumbai, whereas the rent on behalf of these Officers will be paid/remitted by the respective departments.</p> <p>Lease rent and rent/ security deposit paid on behalf of those Officers will be claimed by raising POB on quarterly basis to HR Department, Central Office, Mumbai (SOL ID- 80010). List of Officers with their PF Nos., expenditure debited for the rent paid on their behalf, staff contribution, TDS deduction (if applicable), name of the owner and sanctioned lease tenure will be sent by the respective departments at the time of raising POB.</p>

In case any further clarification in the revised Leased Rent Accommodation Facility for Residential Quarters Scheme is required, Regional Offices to take up the matter with their respective FGMos and in case if the query is still unresolved; the matter may be taken up with HRAD, HRD, CO Mumbai

### **DISCOMFORT ALLOWANCE TO EMPLOYEES**

**(Staff Cir.6106 dated 17th June, 2014)**

#### **DISCOMFORT ALLOWANCE TO EMPLOYEES WORKING IN CTS /SERVICE BRANCHES**

As per the suggestions of RBI, the Cheque Truncation System is implemented in our Bank. The employees working in MICR Centres, Service Branches, Main Branches at the Station, handling CTS clearing are subject to early coming and late sitting to complete the work in order to meet the time line provided by RBI as well as National Payment



- All inclusive DA rate for the training period will be decreased by 20% of the total entitlement if the training period is up to 40 days and will be reduced by 50% if the training period is beyond 40 days.

### SANCTION OF TOUR PROGRAMME

- As per the extant guidelines tour programs of staff members for visiting other centers are sanctioned at different levels.
- Instances have come to notice where the tour programs sanctioned are not in conformity with the official duty assigned to the staff members e.g. staff leave the headquarter much before in advance; overstays at the visiting place even after the completion of the assigned duties/work; journey to visiting place is not undertaken by a direct route etc.
- All concerned are hereby advised that while sanctioning the tour programs of staff members for official tours / trainings / attending interviews etc. the following care must be taken:
  - The outward journey should commence in accordance with the official duties keeping in view a reasonable time for journey, availability of mode of transport etc.
  - The return journey should be as early as possible after the work is over. The overstay after completion of work be avoided.
- As far as possible direct journey to the visiting place be undertaken unless otherwise justified.

### PAYMENT OF CONVEYANCE ALLOWANCE TO DEAF AND DUMB EMPLOYEES

**(Staff Cir No.6091 dated 27<sup>th</sup> May 2014).**

As per the guidelines issued by Government of India, Ministry of Finance, the Board has approved Conveyance Allowance to Deaf and Dumb employees at the rate of 5% of basic pay, subject to a maximum of Rs.400/-, w.e.f. 01.05.2014, on the following terms and conditions which are similar to that applicable to Blind and Orthopedically Challenged Employees w.e.f. 01.05.2014:

- a) The Conveyance Allowance will be admissible to the Deaf and Dumb Employees on the recommendations of the Head of ENT Department of a Government Civil Hospital;
- b) In case of Award Staff, the Conveyance Allowance payable will be in addition to the Transport Allowance payable to all Workmen as per the Bipartite Settlement, which is currently fixed at Rs.225/- per month up to the 15th stage of Pay scale and Rs.275/- per month from the 16th stage onwards;
- c) The eligible employees who are provided with Bank's vehicle for use of the same for travel between office and residence will not be eligible for Conveyance Allowance;
- d) The eligible employees who are allotted residential accommodation in the same campus of the Branch/Office of the Bank will not be eligible for the allowance;

- e) The during leave period (except casual leave), joining time or suspension. Allowance will not be admissible

Please be guided accordingly.

#### VISITING CARDS –

- (SC No. 7148 dated 27.03.2020)

All the Officers will be provided with Visiting Cards in Bilingual format being provided by the Regional Office/NRO within the eligible cost of the Cards.

ITEM	100 CARDS	200 CARDS	300 CARDS	400 CARDS	500 CARDS
CARDS	Rs.315	Rs.380	Rs.440	Rs.500	Rs.560
IMPORTED-IVORY CARD					
INDIAN CARD	Rs.300	Rs.340	Rs.380	Rs.420	Rs.460
NON TEARABLE CARD	Rs.320	Rs.380	Rs.440	Rs.500	Rs.560

Note: Plastic Cards should not be used.

- Officers in Scale I other than Marketing Officers & Branch Heads shall not be provided with more than 200 visiting cards per financial year.
- All officers, who are entitled to print visiting cards have to follow the design and specification prescribed by the Bank. Printing of visiting cards in any other format or color combination is strictly prohibited.

#### REIMBURSEMENT OF MEDICAL/ HOSPITALISATION EXPENSES AFTER DEATH:

- ❖ (SC 2974 DT 31.5.86)

TO PAY BALANCE, IF CLAIMED BY REPRESENTATIVE / FAMILY MEMBERS.

Total amount of Medical Aid lying to the credit of the concerned officer's Medical Aid Account at the time of his/her death can be claimed by the legal representative/family member of the deceased employee.

#### FAMILY PLANNING INCENTIVES:

A lump sum reward of Rs.500/- will be paid to the officer in case of adopting family planning.

(SC 2786 DT 22.02.1985).

#### ENCASHMENT OF PL IN CASE OF RESIGNATION:

(SC No.4638 dtd.24.06.2000.)

An Officer is entitled for encashment of 50% of accumulated balance of PL in case he has tendered his resignation, subject to a maximum of 120 days only. He should submit his resignation with notice w.e.f. 01-04-2001



## **FURNITURE ITEMS PROVIDED BY BANK TO THE OFFICERS**

- **Staff Circular No7200 dated 18.05.2020**
- **Staff Circular No 7142 dated 27.03.2020**
- **Circular Letter No. 6513 dated 02.09.2021**

### **Eligibility:**

An officer will be eligible to avail this facility after completion of 2 years in the bank services or confirmation, whichever is earlier.

Officers will be eligible for furniture items for residential accommodation taken by them in Bank's name, personal name or the accommodation owned by them or staff quarters allotted to them w.e.f. 01.04.2020.

### **Limits (in lacs)**

<b>Scale</b>	<b>Limits (in Rs. lacs)*</b>
<b>VII</b>	4.00
<b>VI</b>	3.50
<b>V</b>	2.75
<b>IV</b>	2.25
<b>III</b>	1.80
<b>II</b>	1.50
<b>I</b>	1.20

\*Exclusive of GST

### **Terms and conditions**

- The officer can purchase any of the furniture items/ appliances of household use. Employees to ensure that they purchase the items falling within the purview of furniture items/ appliances of household use only.
- As far as possible only branded items to be purchased except in case of wooden furniture.
- Under Regulation 19 (3) of Union Bank of India Officers Service Regulations, 1979, a deduction of 0.15 % of the first stage of scale of pay in which the Officer is placed, shall be effected for the provision of furniture items to Officers
- The cost of no individual item should be more than 50% of the total limit applicable for the officer/executive concerned.
- On promotion /upon enhancement of limit the officer will be permitted to purchase new items for the difference amount subject to maximum ceiling applicable to the respective Grade/Scale of the officer. The officer can purchase furniture items at his place of choice.

The Bank would not reimburse any annual maintenance contract charges and the same will be borne by the Officer. However, in respect of wooden furniture items, polishing charges maximum up to 5% of furniture cost excluding GST will be allowed once in three years on actual basis on production of bills.

- For unbranded items three quotations are to be obtained and the lowest quotation be approved by the Competent Authority for acquiring the Furniture.
- Officers can purchase branded items in his/her name through e shopping and in that case he /she has to submit a copy of e-bill for the said purchase duly signed by him/her along with proof of payment to online seller of product for reimbursement. No advance in this case will be allowed. Invoice/e bill not having the name of staff as buyer will not be considered for reimbursement. Payment to the vendor done by employee through any digital payment mode is to be routed through his/ her account only. Copy of bill along with Statement of Account, through which the payment has been made to be produced as proof of payment.
- Wherever furniture items are purchased from registered vendors under GST, Union Bank of India GSTIN number should invariably be mentioned by the vendors both in the quotation and in the final bill/ invoice. It may be noted that Bank will not reimburse GST amount, if the Bank's GSTIN number is not mentioned in the final bill.
- Officers are not permitted to avail limit afresh 3 months prior to superannuation. However, the same may be permitted in exceptional circumstances by General Manager (HR) on a case to case basis.
- The sanctioning of furniture items should not amount to financing of existing furniture and should be utilised for purchase of new items only.
- At the time of retirement / voluntary retirement/ resignation etc, the recovery under the Scheme shall be as under:

Age of furniture from the date of sanction	Superannuation/ VRS/ Resignation
<3 years	Book Value
>3 years but <5 years	50% of BV
> 5 years	No recovery

- At the time of retirement on superannuation/ VRS or resignation before completion of 5 years from the date of sanction, the value of furniture arrived at as per the above table shall be treated as the sale value of furniture, however, taxes, if any, on such value shall be borne by the Bank.
- In respect of Officers terminated from the services by way of punishment (Dismissal/ CRS/ Removal), the amount of recovery shall be to the extent of the book value of the furniture.
- In case of death of the Officer while in service, the family of the deceased officer i.e. Spouse or the PF nominee will be given furniture already purchased by that Officer free of cost and the Book value of the items will be written off from the Bank's books.
- Officers under suspension against whom disciplinary action is contemplated/ pending will not be eligible for provision of furniture items during suspension period. However officers against whom disciplinary action is concluded and appropriate penalty is imposed will be eligible for provision of furniture items.
- The furniture items are to be treated as perquisite in terms of Income Tax Act, 1961 and shall attract Section 17 (2) of the Income Tax, Act, 1961 for computation of payment of tax.
- Misuse of the facility will amount to misconduct and the Officer will be liable to appropriate disciplinary action in terms of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976.

## GENERAL CONDITIONS

- In case both husband and wife are working in officer cadre in the bank, both of them can avail this facility but for different items.
- The officers can seek replacement of the furniture items after a period of 10 years. The limits shall be reinstated item wise every 10 years from the date of sanction of amount.
- No amount needs to be recovered/deposited from /by these officers as the same gets written off in the books of the bank by way of depreciation.
- Furniture items purchased by officers as per the Scheme are to be controlled with all the details regarding sanction, disbursement and items of furniture at the Branch where the Officer is posted while availing the facility and the Furniture Register should be updated in Union Parivar. The physical records of sanction/ purchase / bills etc. shall be maintained at the office / branch level.
- The branches/ offices are required to make post disbursement inspections to ensure that the items are purchased by the officers as per the applications made by them.

#### **CONDITIONS TO BE ADHERED TO BY CONTROLLING OFFICES:**

- Ensure that the sanctioned furniture items are entered in Union Parivar in all cases.
- Ensure separate control of furniture items sanctioned to officers through OFF head 761-10000 and 761-11000 and reconcile the furniture and electrical items sanctioned to officers with these heads at regular interval.
- Ensure that the Furniture Rent Recovery (FRR) is being done as per laid down guidelines
- Ensure that settlement of the furniture items provided to the officers who have retired/resigned/expired etc. has been done as per the extant guidelines.
- There will be centralized control of furniture items at Support Services Department, Central Office. All the Regional/ Field General Manager's Offices may endorse a copy of sanction advice with a statement of furniture items sanctioned to Officers in the respective quarter to SSD, Central Office along with the periodical quarterly statements (both soft & hard copy). The POBs raised by the Branch/ Offices may be directly sent to the Support Services Dept. Central Office, with copies to respective Regional Offices and Filed General Managers' Offices.

#### **Staff Circular No7200 dated 18.05.2020**

Subject: Clarifications on Furniture items provided to Officers Attention to all staff members is invited to Staff Circular nos. 5515 dated 31/07/2008, 5615 dated 26/09/2009, 6900 dated 17/12/2018 and 7142 dated 27/03/2020 on Furniture items provided to Officers.

We have been receiving queries from the field in respect of the facility of providing Furniture items to the Officers. Considering the common queries received, we append below the general terms and conditions governing the scheme along with clarifications on some of the issues for smooth implementation of the scheme.

#### **General Terms and Conditions:**

1. An Officer will be eligible to avail this facility after completion of two years in the Bank's services or confirmation

in the service whichever is earlier.

2. In case both husband and wife are working in officer cadre in the bank, both of them can avail this facility but for different items,
3. The cost of any one individual item should not be more than 50 % of the total eligible limit for the Officer /Executive concerned.
4. For Unbranded items, three quotations are to be obtained and the lowest quotation be approved by the Competent Authority for acquiring the Furniture.
5. Furniture items purchased by Officers as per the scheme are to be controlled with all the details regarding sanction, disbursement and items of furniture at the Branch where the Officer is posted while availing the facility and the Furniture Register should be updated in Union Parivar.
6. On promotion, the Officers will be permitted to purchase new item/s for the difference amount, if any from his eligibility in the previous grade/scale and his new grade/scale.
7. The Officers can seek replacement of the furniture items after a period of 10 years. No amount need to be recovered/deposited from/by these Officers, as the same gets written-off in the books of the Bank by way of depreciation.
8. Under Regulation 19 (3) of Union Bank of India Officers Service Regulations, 1979, a deduction of 0.15 % of the first stage of scale of pay in which the Officer is placed, shall be effected for the provision of furniture items to Officers.
9. Those Officers who take the furniture items will be required to pay back notional value on retirement for the furniture.
10. If an officer leaves the Bank before completion of 5 years from the date of purchase of the furniture on account of VRS/Superannuation or resignation, while calculating the recoverable amount from the concerned staff, the following points should be noted as per the existing policy for calculation of depreciation on OFF items:

Age of Furniture from the date of Sanction	Superannuation / VRS / Resignation
Less than or equal to 3 years	Book Value (Depreciated Value)
More than 3 years but less than or equal to 5 years	50% of Book Value (Depreciated Value)
More than 5 year	No Recovery

- ❖ Depreciation will be calculated @10% Straight Line Method for the each completed year, separately on each furniture item from the date of sanction.
- ❖ At the time of retirement on superannuation / VRS or Resignation before completion of 5 years from the date of sanction, the value of furniture arrived at as per above table shall be treated as the

sale value of furniture, however, taxes, if any, on such value shall be borne by the Bank.

- ❖ Branches should not pass any entry for depreciation in their Books.

#### **FURNITURE REGISTER:**

It has been observed in many cases that applications for purchase of furniture items are processed manually without entering them in Union Parivar. As a result, the Furniture Register of the employee in Union Parivar is not updated. This amounts to non-compliance of the laid down guidelines in this regard. Please ensure Furniture Register is updated in Union Parivar for all officers with all the details of furniture items sanctioned to the Officer and a confirmation to this effect should be sent to the respective Regional Offices.

#### **GSTIN NUMBER:**

Wherever furniture items are purchased from vendors registered under GST, Bank's GSTIN number should invariably be mentioned by the vendors both in the quotation and in the final Bill/invoice. It should be noted that Bank will not reimburse GST amount, if the Bank's GSTIN number is not mentioned in the final bill.

#### **REIMBURSEMENT:**

It is observed that many a times the Officers are getting sizeable discount while purchasing furniture items online and/or at the time of purchasing the items by immediate direct payment to the Vendor. Hence it was decided to reimburse the amount to Officers as per Staff Circular 5615 dated 26/09/2009 and Staff Circular 6900 dated 17/12/2018. However, at the time of reimbursing the amount the following conditions should be fulfilled:

- Only Branded items purchased from Online/Offline vendor are permitted.
- Invoice/Bill should be in the name of employee c/o Union Bank of India only.
- Bank's GSTIN number should invariably be mentioned by the vendors, otherwise GST amount will not be reimbursed.
- Payment to the vendor done by employee should be routed through the account or credit card of Employee only. Copy of the bill along with Statement of account, through which the payment has been made to be produced as proof of payment.
- Furniture items purchased on EMI transactions will not be reimbursed.

#### **FURNITURE ITEMS OF MORE THAN ONE QUANTITY:**

Following furniture items are allowed to be purchased of more than one quantity under the subject scheme as mentioned below:

<b>Furniture Items</b>	<b>Max. number of quantity allowed to be purchased</b>
Single/Double Wooden Cots with Dunlop/Coir Mattresses	2
Store well	2
Air-Conditioner	2
Heat Convactor	2
Chairs(cane/metal/woodenandwith/withoutarmsand folding/non-folding)	5
Power Stabilizer	2
Geyser/Water Heater	3
Wall & Ceiling Fan	5
Exhaust Fan	2

It has been decided to allow for purchase of Laptop/Desktop under furniture items w.e.f. 01.04.2020 i.e. from the date of merger. However, items like Mobile, I-pad, Gaming Console, Play Station, Fixture item etc. are not allowed under the scheme.

#### SANCTIONING AUTHORITY:

Sr.No.	Officers Working in	Sanctioning Authority
1	Officers working in all types of branches / Offices including ULPs/ IFBs/ MCBs/ USKs/ SARALs/ NPCs/ RAOs and Regional Offices.	Chief Manager or Authority above him at Regional Office.
2	Regional Head, Officers working in FGMO/ STCs/ ZAO/ ZVC and all other offices operating in the Zone not covered under point no.1.	Asst. General Manager or Authority above him at FGMO.
3	Officers/Executives working in CO from JMGS-I to TEGS-VI.	Asst. General Manager or Authority above him at CO.
4	Executives in TEGS- (General Managers) VII	Dy. General Manager or Authority above him at CO.

#### CALCULATION OF DEPRECIATION AND REPLACEMENT OFFURNITURE

Officers can seek replacement of furniture items after a period of 10 years from the date of sanction. However, following points should be noted before processing write-off of furniture items:

- a. Depreciation to be calculated on Straight line Method @10% for the each completed year, separately on each furniture item from the date of sanction.
- b. Notional Value of the furniture (i.e. after providing for depreciation) at the time of Superannuation/VRS Will be recovered from the Officer and such recovery is treated as the sale value of the furniture.
- c. Based on notional rate of depreciation, Branch/office has to submit a write- off proposal through RO to the Central Accounts Dept., Central Office, for:
  - i. Full value if the officer retires (superannuation/VRS) or resigned from service after 5 years of purchase of furniture items from the date of sanction.
  - ii. 50% of Book Value (Depreciated Value) if the officer retires (superannuation/VRS) or resigned from service after more than 3 years but less than or equal to 5 years of purchase of furniture items from the date of sanction.
  - iii. Proportionate Book Value (Depreciated Value) if the officer retires (superannuation/VRS) or resigned from service after one year and before three years of purchase of furniture items from the date of sanction, depreciation will be calculated @ 10% per annum on straight line method for the each completed year, separately on each furniture item from the date of sanction.
  - iv. Taxes, if any, on recovery from staff of such sale value shall be borne by the Bank.
- d. After approval of write-off proposal from Central Office and adjustment of OFF entries in Finacle, write-off entry should be updated in Furniture Register in Union Parivar by concerned Branch/Office.

These guidelines are not exhaustive but are indicative only and are in response to the common queries received from the field. For detailed guidelines, Branches are advised to refer to the Staff circulars issued in this regard.

Example 1: Hypothetical (case:

<b>Furniture item purchased</b>	<b>Rs.30000/- on 25.11.2018</b>
<b>Date of Retirement of Officer</b>	<b>30.06.2020</b>
<b>Depreciation:</b>	
<ul style="list-style-type: none"> <li>• 25.11.2018 to 24.11.2019 s10%</li> <li>• 25.11.2018 to 30.06.2020</li> </ul>	Rs.3000/ - Nil
<b>Amount to be recovered from Officer</b>	<b>Rs.27000/ -</b>
<b>Entries to be passed</b>	
<ul style="list-style-type: none"> <li>• DR Officer SB/OD account</li> <li>• DR POB on Central Account Dept. CO</li> <li>• CR OFF account</li> </ul>	RS.27000/- RS.3000/ - Rs.30000/-

Example 2: Hypothetical case:

<b>Furniture item purchased</b>	<b>Rs.50000/-on 05.05.2018</b>
<b>Date of Retirement of Officer</b>	<b>31.07.2020</b>
<b>Depreciation:</b>	
<ul style="list-style-type: none"> <li>• 05.05.2018 to 04.05.2019 a10%</li> <li>• 05.05.2019 to 04.05.2020 s10%</li> <li>• 05.05.2020 to 31.07.2020</li> </ul>	Rs.5000/ - Rs.5000/ - Nil
<b>Amount to be recovered from Officer</b>	<b>Rs.40000/-</b>
<b>Entries to be passed</b>	
<ul style="list-style-type: none"> <li>• DR Officer SB/OD account</li> <li>• DR POB on Central Account Dept. CO</li> <li>• CR OFF account</li> </ul>	RS.40000/ - RS.10000/ - Rs.50000/-

Please take a careful note of above guidelines.

**[Staff circular 7432 dated 30.04.2021](#)**

#### **Furniture facility to Officers Addition of item - Oxygen Concentrator**

1. Attention is drawn to Staff Circular no.7142 dated 27.03.2020 and Staff Circular no.7200 dated 18.05.2020 on Furniture facility to Officers.
2. In the current pandemic COVID-19 situation, many staff members affected by COVID-19 are facing very serious issues with lack of oxygen supply. Hence, it has been decided to add new item - Oxygen Concentrator to permissible item under Furniture Scheme to Officers.
3. Now, officers can purchase the Oxygen Concentrator within the overall eligibility of the officer under the scheme.



4. All other terms & conditions of the Scheme as circulated vide above staff circulars will remain the same.

**Circular Letter No. 6513 Date: September 2nd , 2021**

**Furniture items for residential accommodation-Input Tax Credit on**

**Furniture items provided to Officers**

Attention is drawn to Staff Circular no. 7142 dated 27.03.2020 and 7200 dated 18.05.2020 regarding harmonization of staff benefits-furniture for officers& clarifications on furniture items provided to officers respectively.

In the aforesaid circular, the scale wise monetary limits of the officers exclusive of GST was mentioned. Further, as per existing guidelines/system/practice, an Officer has to quote Bank's GSTIN on furniture quotations and on submission of GST invoices/ bills bearing GSTIN of the Bank, Bank is availing input tax credit of GST amount.

It is now informed by Finance & accounts Department, Central Office, Mumbai that Bank will not avail input tax credit under furniture items provided to Staff and also advised to capitalize the total cost of furniture inclusive of GST.

Therefore, all staff members are advised to note that GSTIN of Bank may not be mentioned on invoices for payment/ reimbursement for furniture items provided to Officers. However. invoice should be in name of Officer and Bank's name (e.g. Mr. xyz C/o Union Bank of India ABC Branch/ Office Full Address of Branch/ Office). Bank will capitalize the entire amount to be paid/ reimbursed to the Officer including GST irrespective of Bank's GSTIN mentioned on invoice or not.

The contents of this circular is applicable to all the furniture applications sanctioned on or after 02.09.2021. All other terms & conditions of the aforesaid circulars remains the same. All staff members are requested to take a careful note of the above.

**Clarification regarding Write off on Furniture/ Electric Items On completion of 10 years (For active Staff)**

STAFF CIRCULAR No.7724 Date: July 4th, 2022.

This is in reference With Staff Circular nos. 7142 B: 7200 dated 27.03.2020 B: 18.05.2020 respectively regarding Harmonization of Staff benefits-Furniture for Officers and Clarifications on Furniture items provided to Officers.

The aforesaid Circular I guidelines related to write off of Furniture/ Electric items provided to Staff, stated as under:

- The Officers can seek replacement of the furniture items after a period of 10 years. The limits shall be reinstated item wise every 10 years from the date of sanction of amount. No amount needed to be recovered/ deposited from/by these Officers, as the same gets written-off in the books of the Bank by way of depreciation.
- After approval of write-off proposal from Central Office and adjustment of OFF entries in Finacle, write-off entry should be updated in Furniture Register in Union Parivar by concerned Branch/ Office.

We are in receipt of queries from the field functionaries regarding the Competent Authority for approval of write-off proposals on Completion of 10 years from the date of sanction of Furniture/ Electric Items.

Therefore, it is to be clarified as under:

- a) On completion of 10 years from the date of sanction of Furniture/Electric items, Officers are advised to request the concerned branch for the Write-Off, where the Furniture entry is maintained.
- b) On verification of Finacle Entry from Finacle, such branches will forward the write-off proposal along with their recommendations to the Regional Offices (under which the branch maintaining the furniture entry falls).
- (c) The Competent Authority for approval of the write off proposals will be as per Expenditure Policy of the Bank.
- (d) After approval of write-off proposal from Competent Authority, the same to be forwarded to Finance & Accounts Department by the branch/ RO for adjustment of OFF entries in Finacle.
- (e) On receipt of write-off amount from Finance & Accounts Department adjustment of OFF entries are to be carried out by the branches/ offices and the confirmation of the same will be sent by the branch/RO to the respective Regional Office (where the staff is posted) for updating the Furniture register of the Officer.

All Officers are advised to ensure that on completion of 10 years from the date of sanction of furniture/Electric items, OFF entry in Finacle and furniture register in Union Parivar pertaining to them are adjusted/updated.

### **MOBILE HANDSETS AND REIMBURSEMENT OF MONTHLY BILLS TO OFFICERS**

- SC 7145 dated 27.03.2020

Provision of mobile hand set:

#### **1. Objective:**

- 1.1 The core objective of provision of giving handsets to officers is to bring a new sales orientation in the work culture of the Bank. The scheme of providing mobile handsets to officers is based on following principles:
  - i. Each officer will act as Relationship Officer of the bank with an aspiration to build up relationship with customers and bring in new business. The assignment is over and above the usual routine work, the officer undertakes.
  - ii. Each Officer has to maintain contact with existing customers of the branch;
  - iii. Each Officer has to maintain a diary to record the calls made to the customers to ensure follow-ups calls;
  - iv. To enable executives to interact with field and other functionaries in the Corporate as a part of business development

#### **2. Eligibility:**

- Eligibility: Officers and Executives in all Scales (except those Officers in Scale I to III posted at Central Office) are eligible for reimbursement of expenses for purchase of Mobile Handsets once in 3 years.
- The ceiling fixed for provision of handsets to Officers (Exclusive of GST) is mentioned as below:

Scale	Mobile cost* every 3 years
JMGS-I	Rs. 3500
MMGS-II	Rs. 3500

<b>MMGS-III</b>	Rs. 3500
<b>SMGS-IV</b>	Rs. 10000
<b>SMGS-V (excluding RHs)</b>	Rs. 15000
<b>RHs/DGMs</b>	Rs. 30000
<b>GMs</b>	Rs. 40000
<b>Security officers, PROs, LDMs, RCC Heads in JMGS-I, MMGS-II and MMGS-III</b>	Rs. 6000

\* Exclusive of GST

- On purchase of new handset, officers/ executives to make 'online' application through 'Union Parivar'. Original bill from Dealer showing name of Officer/ Executive, to be submitted. The bill mandatorily should have printed GST Number of the vendor. The bill should invariably mention Union Bank of India GSTIN number. It may be noted that the Bank will not reimburse GST amount, if the Bank's GSTIN number is not mentioned in the bill.
- The life span of the handset is considered good for a period of three years. As such, Officers/ Executives eligible for handsets are allowed to purchase new Mobile Set of any model of their choice once in three years within the ceiling fixed above or at a higher price at their discretion. However, reimbursement shall be restricted to the ceiling fixed.
- The existing handset provided to the Officers/ Executives should be three years old to become eligible for purchase of new handset as per the Scheme. Period of three years shall be calculated from the date of last purchase.
- Depreciation to be charged for all mobile handsets at 33.33%.
- Expenses in this regard are to be debited to Expenditure Head (exclusive of amount of GST).
- On transfer, officers/ executives are allowed to carry their mobile handsets to the new place of posting.
- On superannuation, officers / executives concerned are allowed to retain the mobile handsets provided to them.

The competent authority to sanction expenses incurred on account of purchase of handsets, is as under:

<b>Officers/Executives</b>	<b>Competent Authority</b>
Officers working in branches including Marketing Officers Et other eligible Officers	Branch Managers OR Authority to whom they report.
Branch Managers/Officials in ROs	Regional Heads
Regional Heads, Executives in ZAOs/RAOs, STCs Et Official in FGMOs	Field General Managers
AGMs, DGMs, GMs, in C.O. & FGMs	General Manager (SSD)

**Provision of Mobile Handset-Input Tax Credit on Mobile Handset- for Officers**  
**Staff Circular 7634 dated 22.03.2022**

Attention is drawn to Staff Circular no.7145 dated 27th March, 2020 regarding harmonization of staff benefits- provision of mobile handset for Officers.

In the aforesaid circular, the scale wise monetary limit of the officers exclusive of GST was mentioned. Further, as per existing guidelines/system/practice, an officer has to quote Bank's GSTIN and on submission of GST invoice / bills, Bank is availing input tax credit of GST amount.

It is now informed by Finance and Account Department, Central Office, Mumbai that Bank will not avail input tax credit under mobile handset provided to Officers.

Therefore, all staff members are advised to note that GSTIN of Bank may not be mentioned on invoices for payment / reimbursement for mobile handset provided to officers. However, invoice should be in name of officer and Bank's name (e.g. Mr. XVZ, C/o Union Bank of India ,ABC Branch/Office, Full Address of Branch/Office).

The contents of this circular is applicable to all the Mobile Handset Applications sanctioned on or after 22.03.2022. All other terms and conditions of the aforesaid circular remain the same. All staff members are requested to take a careful note of the above.

**REIMBURSEMENT OF MOBILE CALL CHARGES**

- **(SC 7144 dated 27.03.2020)**

The monthly monetary limit fixed for reimbursement of mobile call charges to various categories of Officers is as follows:

Scale	Reimbursement of actual amount on production of bills (amounts specified are exclusive of taxes)	Amount on declaration basis
GMs	Residence telephone with broadband / WIFI bill: Actual charges incurred	NA
	Air time inclusive of data plan charges (exclusive of residence telephone bill): Actual charges incurred, subject to maximum of Rs. 4000/-	
	iPad data charges (wherever iPad provided): Actual amount incurred	
DGMs, RHs (Scale V & VI)	Residence telephone with broadband / Wi-Fi bill: Actual charges incurred	NA
	Air time inclusive of data plan charges (exclusive of residence telephone bill): Actual charges incurred, subject to maximum of Rs. 3500/-	
	iPad data charges (wherever iPad provided), subject to maximum of Rs.500/-	

<b>PROs</b>	Residence telephone with broadband / WIFI bill: Actual charges incurred	NA
	Billing or prepaid: Actual charges up to maximum amount of 1800/-	
<b>AGMs</b>	Residential telephone with broadband / WIFI: Maximum Rs. 1500/-	Residential telephone: Maximum Rs. 1500/-, on production of bills
	Billing or prepaid: Actual charges up to maximum amount of 2000/-	Rs. 700/- on declaration basis + GST
	iPad data charges (wherever iPad provided), subject to maximum of Rs.500/-	
<b>Security Officers &amp; LDMs</b>	Billing or prepaid: Actual charges up to maximum amount of 1800/-	Rs. 700/- on declaration basis+ GST
<b>CMs</b>	Residential telephone with broadband / WIFI: Maximum Rs. 1000/-	Residential telephone with broadband / WIFI: Maximum Rs. 1000/- on production of bills
	Billing or prepaid: Actual charges up to maximum amount of 1000/-	Rs. 700/- on declaration basis+ GST
	iPad data charges (wherever iPad provided), subject to maximum of Rs.500/-	
<b>In charge of RCCs / ZCC Managers</b>	Billing or prepaid: Actual charges up to maximum amount of 1000/-	Rs. 700/- on declaration basis+ GST
<b>Marketing Officers, Relationship Officers, Fire Safety Officers, Electrical Officer in CO, Cash Van Officers, Officers of CBS implementation team, etc.</b>	Billing or prepaid: Actual charges up to maximum amount of 700/-	Rs. 700/- on declaration basis+ GST
<b>Branch Heads in Scale I, II, III</b>	Mobile Bill - Billing or prepaid: Actual charges up to maximum amount of Sc. I - 900/- Sc. II - 1100/- Sc. III - 1300/-	Rs. 700/- on declaration basis+ GST

<b>Other Officers in Scale I, II, III</b>	Mobile Bill - Billing or prepaid: Actual charges up to maximum amount of Sc. I - 600/- Sc. II - 900/- Sc. III - 1100/-	Officers working in CO, ROs, FGMOs, Metro & Urban branches: Rs. 500 on declaration basis+ GST Officers working in branches including service branches in Rural and Semi Urban centres: Rs. 400/- on declaration basis+ GST
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- In respect of reimbursement of mobile bill, the same shall be applicable for one connection only.
- For reimbursement on production of bill, only post-paid bills or receipts of online recharges will be acceptable. Manual recharge receipts are not acceptable.
- The sanction in this regard shall be made through Union Parivar.



UNION PRERNA



Transforming HR through  
digital to empower employees  
and build the bank of the  
future







## Vision

We embarked on Union Prerna with an aim to transform HR through digital initiatives to deliver strong value accretion and facilitate achievement of bank's aspirations.



The vision of this transformative project is to redefine the human resource experience for our biggest core asset – our employees.

This multi-faceted project aims to reimagine our daily ways of working – across performance management, L&D, appraisal, postings and placements and job families and career development framework to name a few.

## Insights



Our diagnostic phase of this transformative project revealed a few key observations -



There is a need to introduce greater measurability in the way KRAs are defined and captured today



Need for greater standardization in the posting process



Potential to design a more evolved & effective R&R programs



Customize learning & development to the specific needs of the employee



## Initiatives

Using these insights, we have framed robust design principles that will govern the development of digital tools for key HR functions such as postings, role clarity, learning and development.

All these tools will connect together to bring in a major shift in the way we empower our employees every day and take our bank to its highest potential.



**Role clarity tool:** Roles & KRAs to be assigned to 40k+ officers through workflow-based tool



**Job families:** 9 job families to cover 20k + officers across junior & mid-levels with supporting ecosystem to build future ready skill sets



**Target setting:** Scientific targets to be set across 25+ product parameters basis market, competition & peer group analytics



**Performance dashboards:** Dashboards for visibility and to drive review governance. KRA-wise performance, comparison with peers, organizational/functional scorecards to be provided



**Individual development plan:** Leadership development program launched to assess and build future ready leaders - 8 behavioral competencies, 800+ assessments, 3k+ feedbacks taken



**Postings:** Data driven algorithm to match vacant roles and eligible employees' basis pre-set criteria with optimized outcomes

## Benefits



Union Prerna will benefit the bank across three areas:



On the business-side it would help our bank achieve steady revenue growth, optimize costs, ensure control, policy & compliance and help achieve a best-in-class talent pool



On the employee side, the bank would see an improvement in employee satisfaction, learning & skill development and increased employee engagement



On the customer front, the project would propel service excellence and promote customer satisfaction through multiple initiatives on the performance management and talent management front

**Staff Circular 7668 dated 08.04.2022**

**Highlights**

- The Role Clarity Tool for Performance Management System is applicable to all the officers in the Bank
- Roles & Responsibilities defined for all the stakeholders
- Distinct Job Roles & KRAs defined across all the structures in the Bank

Bank has launched Role Clarity Tool for the employees to have better understanding of their roles Et responsibilities vide IC 07398-2021 dated 26th March, 2021 under Union Prerna in a phased manner for different units of the Bank viz. General Banking Branches (GBBs)/Centralized Processing Centres (CPCs)/Specialized Units (SUs)/Zonal Offices (ZOs)/Regional Offices (ROs)/ Central Office (CO) Verticals.

Further, operational guidelines on Role Clarity Tool are detailed below in order to acquaint the field functionaries with the role allocation Et acceptance process and the same has to be followed in letter and spirit for objective assessment of employee.

**1 Roles & KRAs:**

In order to develop structural and workflow-oriented system, all the job roles defined across all the units in the Bank are mapped with the specific set of KRAs related to the job roles performed by the Officers.

A Role Clarity Tool was then designed and introduced in the Bank for the first time and perhaps a first in the banking industry as well. Officers can digitally assign their roles and KRAs by their supervisors using Role Clarity Tool.

The Roles & KRAs of all the units in Bank are available under "My documents" tab in Landing page of Union Prerna: HR Digital Tool.

The finalization of Roles Et KRAs is a complex process. Although, efforts have been taken to capture the Roles Et KRAs entirely Et accurately. These Roles Et KRAs further may undergo certain alterations and modifications depending on the dynamic nature of the KRAs associated with the roles and basis the future requirement of the Bank.

**1.1. Role Clarity Tool:**

1.1.1. Digital Workflow Setup: The tool formalizes the role allocation process for all the officers in the Bank and provides greater role clarity by automatically populating the KRAs against their allocated role(s) and the weightages assigned for those KRAs for performance appraisal.

1.1.2. Performance based roles: All roles across the various structures of the Bank include objective parameters with maximum level of measurability and targets aligned with it. These roles are classified as Performance based roles which ensure joint accountability and ownership towards achieving the targets allocated.

1.1.3 Real-time view of KRAs: All officers can have a real-time view of KRAs and targets allotted to them and can view their performance from time to time. The KRAs are role specific to capture the actual activities performed by the officer for single and multiple roles allocated to them

**2. Scope:**

The Role Clarity Tool forms the base of the new Performance Management System (PMS) which is designed and developed for all officers of the Bank across Branches, CPCs, SUs, ROs, ZOs and CO. The performance of all the officers shall be assessed based on the job roles assigned to them through Role Clarity Tool throughout the financial year.

**3. Roles and Responsibilities:**

3.1. Employees: All Officers to ensure that during each of their posting or change in role within the Branch/Office, the changed role needs to be allotted in the tool as well.

3.2. Supervisors/Role allocator: All concerned supervisors to ensure that after posting of an officer to the Branch/Office, the new role needs to be allotted in the tool immediately.

3.3. Zonal/Regional HR Head: Zonal/Regional HR has a crucial role to play during the implementation of the tool as under:

3.3.1. It is mandated to transfer the Employee ID at new place of posting in Union Prerna as and when the Officer reports to the Branch/Office.

3.3.2. Oversee the whole exercise of role allocation and acceptance in such a manner that the same is being completed within the stipulated timeline of 3 days from the date of reporting to Branch/Office.

3.3.3. The exceptions raised by the field functionaries during the role allocation must be resolved by the HR Head using HR admin id within 7 days from the date of raising exceptions.

#### **4. Role Allocation:**

4.1. The current role of all the Officers available in the tool for FY 2021-22 has been percolated to FY 2022-23. In case of any change in the existing role/s the same may be deleted/modified/added by the existing supervisor. The entire exercise of role allocation and acceptance shall be completed latest by 20th April, 2022.

4.2. In case of fresh role allocation to the Officers posted in the General Banking Branches/Centralized Processing Cells/Specialized Units/Regional Offices/Zonal Offices/Central Office Verticals, the same should be completed by the respective supervisors latest by 20th April, 2022.

4.3. The role allocator will be able to view the name of all the officers mapped to the Branch/Unit/Department for whom the roles are to be allocated. In case of any new joining/transfer the same shall be updated by Regional/Zonal/Central Office HRs in the tool.

4.4. The supervisor/role allocator can allocate the job role/s to the Officers posted under them after selecting the job roles Et KRAs already approved by the competent authority and available in the tool for allocation.

4.5. Exception workflow for modification/addition/deletion of KRAs for specific employee - In case the supervisor needs to amend the KRAs in selected role/s for user specific allocation, the same may be done through raise exception workflow which will be required to be approved by the respective HR admin ID at Regional/Zonal Office.

4.6. Employee on long absence -If any employee is on long leave (Sabbatical leave etc.), suspended, absconded etc., he/she can be marked Inactive in the tool from the Supervisor ID & does not require allocation of the role for that period. As and when the employee resumes the office after such long absence, the role needs to be allocated after making such employee as Active from the supervisors ID.

4.7. Employee on Deputation to external Agencies-In case of any employee who is on deputation to external agencies like IBBI, CBI, CVC etc. shall be marked as Inactive in the tool as per the same process mentioned above in para 4.6.

4.8. At the time of role allocation, the supervisor must ensure that all work done by the officer are covered in the digital role assignment and the Officer while accepting the roles shall adhere to the same.

4.9. The Officers shall be allocated a fresh role in all the units as under:

4.9.1. It is mandated to assign the new role immediately to the officer on reporting to the new place of posting by the supervisor.

4.9.2. It is mandated to assign the new role in case of change in role in the same branch/office from the date of performing the proposed role.

4.10. Multiple Roles - For officers performing multiple roles in the branch/office, multiple roles can be allotted through the tool for the branches/offices as under:

4.10.1. General Banking Branches (GBB):

4.10.1.1. Maximum 5 roles can be allocated to an officer where the total number of officers in the Branch are less than or equal to 3 (including Branch Manager).

4.10.1.2. Maximum 3 roles can be allocated to an officer where the total number of officers in the Branch are more than 3 (including Branch Manager).

4.10.2. CPCs and Specialized units: Maximum 3 roles can be allocated to an officer.

4.10.3. Regional/Zonal/Central Office: Maximum 2 roles can be allocated to an officer.

4.11. Weightage combination for multiple roles-The roles allotted to the officers should be in such an order of preference that the 1st role allotted should be the primary role performed by an officer wherein he/she is required to have his/her highest focus. Similarly, other roles should follow the same order of preference. The weightages for the roles in case of multiple role allocation are as under:

- 4.11.1. 01 Role: 100 (For the first role)  
 4.11.2. 02 Roles: 60:40 (Respectively for first and second role)  
 4.11.3. 03 Roles: 50:30:20 (Respectively for first, second Et third role)  
 4.11.4. 04 Roles: 40:30:20:10 (Respectively from first to last role)  
 4.11.5. 05 Roles: 30:20:20:20:10 (Respectively from first to last role)  
 4.12. Employee on Temporary transfer/Deputation to other units of our Bank- Since the revamped Appraisal is assessing the performance of the Officers on a quarterly basis, in case of temporary transfers and deputation to other branches/offices, the IDs of such Officers have to be moved to the place of temporary posting for role allocation if the period of such posting is more than 30 days.

4.13. The Supervisors of branches/offices have to communicate to their concerned HR at respective Zonal/Regional offices for movement of IDs and change in data pertaining to Union Prerna.

**5. Role Acceptance:**

5.1. Officers shall have two choices after role allocation by the supervisor mentioned as under:

5.1.1. Officer may accept the role allocated to him/her so that the same can be recorded for the purpose of objective performance appraisal from the Appraisal Tool. The officer shall be required to accept the role within 15 days from the date of allotment. On failure to do so, the role shall be deemed to be accepted.

5.1.2. The employee may opt for the "Discuss with Supervisor" option in case he/she does not concur with role(s) allocated and must mention the exact reason for requesting for the discussion in the comment box to support his/her request. The standard operating procedure (SOP) covering role allocation & acceptance process is explained in ANNEXURE-I.

6. Committee for Grievance Redressal on Role Clarity: In case of further disagreement between the Role Allocator / Appraiser and the employee, the case may be referred to a Committee for Grievance Redressal pertaining to Role Allocation. The composition of the Committee for Grievance Redressal on Role Clarity, at various levels, is given in the table below. These committees shall resolve the issues arising out of disagreements between the Role Allocator / Appraiser and the employee in role allocation.

<b>For employees posted at</b>	<b>Committee Members</b>
Branch Et Regional Office (Up to Scale IV) (Branch includes General Banking Branches, CPCs and SUs)	1. Deputy Regional Head (in case Officers and Deputy Regional Head are in the same scale, then Regional Head) 2. HR Head at Regional Office 3. Prerna Leader at Regional Office 4. Any other senior Chief Manager / Senior Manager posted at Regional Office, as nominated by the RH Regional Head shall be responsible to constitute this Committee and quorum shall be of 3 members
FGMO (Up to Scale VI) & Branch/RO Employees in scale V & VI	1. Deputy Zonal Head (In case the officer and Deputy Zonal Head are in the same scale, then Zonal Head) 2. HR Head at FGMO 3. Prerna Ambassador 4. Any other senior AGM / Chief Manager posted at FGMO, as nominated by the FGM FGM shall be responsible to constitute this Committee and quorum shall be of 3 members
Central Office (Up to Scale VI)	1. GM HR 2. DGM HR 3. AGM PMS 4. CM Role Clarity Tool GM HR shall be responsible to constitute this Committee and quorum shall be of 3 members
Central Office Scale VII & VIII	Any such grievance from the Chief General Manager/ General Manager cadre is not envisaged, however, if need



be, a note will be placed before the MD & CEO for Approval

#### 7. General Guidelines:

7.1. Staff posted at merged/closed branches- In case of branch rationalization, officers posted in the merged/closed branch shall be moved to the new place of posting immediately on closure by Regional HR so that the role allocation can be completed for the aforesaid officers at new place of posting.

7.2. Role allocation to Rural Development Officers-In case of Role allocation to Rural Development Officers (RDOs) where the officer has been mapped to more than one branches, the supervisor of parent branch shall need to allocate the role and select multiple branches in the tool at the time of role allocation as assigned to the officer. The officers are required to check the roles allocated to them before accepting it.

7.3. Role allocation to Marketing Officers- In case of role allocation to MOs, the Union Prerna IDs of Marketing Officers shall be mapped under respective Regional Office and their role allocation shall be done by respective Regional Head.

7.4. Role allocation to Probationary Officers- Only those Probationary Officers who have completed 1 year in the Bank are eligible for role allocation through the Role Clarity Tool for objective performance appraisal.

7.5. Role allocation to PWD employees- Roles for PWD officers are mapped as PWD Officers roles and the same shall be allocated to these officers in case of GBB Officers. For PWD Officers working in units other than GBBs, respective roles may be allocated by selecting the KRAs performed by the PWD Officers.

7.6. Browser Compatibility- Union Prerna-HR Digital Tool is best compatible with latest browser of Google Chrome/Mozilla Firefox/Microsoft Edge etc.

Note: Please find attached the SOP with above circular

### UNION PRERNA- ROLE CLARITY TOOL FOR PERFORMANCE MANAGEMENT SYSTEM

Staff Circular No 7398 dated 26.03.2021

#### Highlights

- *The Role Clarity Tool for Performance Management System is applicable to all the officers in the Bank.*
- *Objective assessments of officer's performance at the same time maintain transparency.*
- *The Role Clarity Tool will enable formal assignment of Roles & KRAs to employees through a digital workflow at the beginning of the financial year or as and when the employee joins a new role on transfer or on job rotation in the same branch.*
- *All roles in the Bank have been made budgetary with maximum level of measurability.*
- *The scoring pattern has been changed to 70:30, 70% weightage assigned for Performance KRAs and 30% weightage assigned to Behavioral Dimensions.*
- *A four tier governance structure created to assist field functionaries in implementation of the tool and query resolution.*

#### **1. Introduction**

The Bank is in the process of revamping the Performance Management System in the Bank to ensure that the system remains a robust, transparent and objective system of evaluation of performance, competency and potential of an employee. Through the HR Transformation project – 'Union Prerna', the Bank envisions to create a digitally robust platform that enables automation in role allocation, facilitating clarity & accountability among employees, objectivity & transparency in evaluation; thereby creating an enhanced framework of 'performance culture' in the Bank. To achieve this objective, a 'Role Clarity Tool' is being launched by the Bank which will enable assignment

of roles and Key Result Areas (KRAs) to employees through a digital workflow setup. The Role Clarity Tool is a step towards scientific and objective performance management system.

## 2. Objective

- 2.1. To formalize the role allocation process for all the officers of the Bank and provide greater role clarity.
- 2.2. To identify and define all unique roles and their KRAs to enable capturing of all the activities performed by the employees of the Bank.
- 2.3. To ensure high degree of measurability in the KRAs defined across all the roles in the Bank.
- 2.4. To align the activities performed by the employees with the strategic focus of the Bank.
- 2.5. To ensure clear visibility of KRAs assigned to the employees in order to address the priorities of the roles assigned.
- 2.6. To enable higher transparency not only of responsibilities & ownership among the employees but also in assessment of their performance.
- 2.7. To nurture improved governance through digital workflows.
- 2.8. To enable a real-time view of KRA performance of an employee vis a vis the targets allotted thus enabling performance visibility to an employee.
- 2.9. To capture allocation of multiple roles assigned to single employee and also same role allocated to multiple employees.
- 2.10. To build an institutional memory of an employee to facilitate HR interventions like personalised role-based training, role specific competency identification, KRA based automated performance recognition etc.
- 2.11. To facilitate building of a performance-oriented culture in the Bank.
- 2.12. To comply with EASE 3.0 agenda, that indicates the Performance Management System needs automation, objectivity and transparency in evaluation.

## 3. Scope

The Role Clarity Tool for Performance Management System is designed for all the officers in the Bank across branches, field structures, Regional Offices, Zonal Offices and Central Office etc. The performance of all the officers of the Bank for the year 2021-22 shall be assessed based on the job roles allocated through the Role Clarity Tool. However, the tool will be launched in phased manner.

- 3.1. **First Phase:** In the first phase, all the officer employees from the General Banking Branches (GBB) in Delhi Zone, Mumbai Zone & Varanasi Zone shall be able to use the tool from the launch on 26.03.2021, wherein the roles will be allocated by the Branch Heads to all the officers working in these branches. The unique General Banking Branch roles including roles designed for PWD employees along with the KRAs is attached as **Annexure I**.
- 3.2. **Second Phase:** In the second phase, all the officer employees from the General Banking Branches (GBB) in the remaining 15 Zones shall be able to use the tool from 05.04.2021, wherein the roles will be allocated by the Branch Heads to all the officers working in these branches.
- 3.3. **Subsequent phases:** In the subsequent phases, all employees from the Central Processing Centers which include SARALs, USKs & ULPs; Administrative & Controlling Offices which include Central Office, Zonal Offices & Regional Offices, Audit Officers; Specialized Units which include IFBs, MCBs, SAMV & ARBs, & CAPS, Currency Chest, Service Branches etc. shall be able to use the tool.

## 4. Role Clarity Tool - Features

- 4.1. **Digital Workflow Setup:** The tool will formalize the role allocation process for all the officers (Scale I & above) in the Bank and provide greater role clarity by automatically populating the KRAs against their allocated role(s) and the weightages for those KRAs for performance appraisal.
- 4.2. **Budgetary Roles:** All the roles across the various structures of the Bank include objective parameters with maximum level of measurability and targets aligned with it and shall be classified as Budgetary Roles to ensure joint accountability and ownership towards achieving the targets allocated.

- 4.3. **Realtime view of KRAs:** All officers will have a real-time view of KRAs and targets allotted to them and will be able to view their performance from time to time. The KRAs will be role specific to capture the actual activities performed by the officers for single and multiple roles allocated to them.

## 5. Role Clarity Tool – Process Flow

- 5.1. The Bank has setup the Role Clarity Tool on the Bank's intranet (i.e. UBINET) under the 'Useful Links' tab to facilitate allocation of roles and KRAs to employees. Alternately, the following URL may be used to access the Role Clarity Tool :

<http://10.0.229.25:8007/unionprerna/login>

The current version of the Role Clarity Tool can be accessed on the internet browser of your desktop, laptop, iPad, or tablet from any internal Union Bank system anywhere in the country and may be preferably be accessed through latest versions of Google Chrome, Firefox, Safari and MS Edge browsers.

- 5.2. **Login Process:** The tool can be accessed by the employees by clicking on 'Sign in' to start the registration process. There are three fields that need to be filled for logging into the tool:

5.2.1. **Login ID** – Enter the employee PF number here. Employee can choose to login either using their domain login ID or OTP on registered mobile number. If the employee chooses to login using the domain login ID, then the employee will be required to choose the name of the Bank i.e. Union Bank, E-Andhra Bank or E-Corporation Bank, in which the employees' credentials are stored.

5.2.2. **Password** – If the employee has chosen to login through the Domain then the employee is required to enter his/her Domain/System Password. If the employee has chosen to login through OTP then the employee has to enter the OTP received on his/her registered mobile number.

**CAPTCHA** – The employee has to enter the letter/numbers as they appear from left to right irrespective of their vertical placement. Please note that the screen is field sensitive. Click on 'LOGIN' to log into your account on the Role Clarity Tool.

- 5.3. **Procedure for Branch Heads:** After logging into the tool, the Branch Head will be able to view the names of all the officer employees mapped to the Branch for whom the roles have to be allocated. The Branch Manager must ensure that the roles and KRAs reflect the actual job being performed by the officer. Branch Heads can assign and allocate the roles by the following procedure :

5.3.1. Login in the Role Clarity Tool with your credentials.

5.3.2. The Click on the '**Role Allocator**' tab to start assigning roles to the employees of the Branch.

5.3.3. In the Role Allocator window, select the employee for whom the role needs to be allocated.

5.3.4. Select the duration for which the role is to be allocated to the employee.

5.3.5. There is a provision to assign maximum 3 roles: one main role and two additional roles to each officer in the Branch where the strength of the branch officers is more than 3 (including the Branch Manager) and maximum of 5 roles where the strength of the branch officers in up to 3 (including the Branch Manager).

5.3.6. The main role is the one where the employee must have highest focus on; the additional role will have the next highest focus and so on. For example, if an officer's main job is to handle Current account deposits but if the officer also looks after Locker and Demat accounts, then the role of 'Current Account Officer' will be the main role for the employee while 'Locker Officer' and 'Demat Officer' will be additional roles.

5.3.7. For officers performing multiple roles in the branch, multiple roles can be allotted through the tool. In case the officer is performing only one role, allocate that as the main role of the employee. E.g.: Credit officer; and the other roles are to be selected as '**None**'. Click on '**Submit**' to allocate the role to the officer.

5.3.8. In large branches where multiple officers are performing same single role, then same roles can be allotted to multiple officers; however the targets will have to be bifurcated and aligned in



- their performance appraisal. E.g.: 2 Credit Officers handling large portfolios of credit, one main role can be allotted to both the Credit Officers.
- 5.3.9.** In order to view the KRAs of the role allocated to officer, go to the Role Allocator window, select the employee whose KRAs are to be viewed, click on **'View KRAs'** to view all KRAs and their respective weightages for the officer.
- 5.3.10.** All roles and KRAs are standardized however in case of any exceptions/deviations from the standard format the Branch Manager can use the 'raise exception' tab of the tool to add /substitute or delete the KRAs from the KRAs in an officer's role, but cannot change the KRA definitions. Once the Branch Manager uses the 'raise exception' tab while allotting job roles to the officers in the branch, the same needs to be supported with suitable justification. This deviation can be approved/rejected by the respective HR Head at Regional Office after which the same will/will not reflect in the KRAs of the branch officer. However, Branch Managers to keep these exceptions/deviations at bare minimum.
- 5.3.11.** Once the officer to whom the role has been allotted has accepted the role in his/her acceptance screen, the role would be showed as allocated.
- 5.3.12.** The job roles and KRAs of the Branch Heads are allocated and pre-loaded in the tool based on the focus areas of the Branch and the same can be viewed by the Branch Head upon login into the tool. The Branch Heads need not allocate or accept the job roles and KRAs assigned to them.
- 5.3.13.** In cases where the Branch Head is unable to view the name of an officer in his/her; or is able to view the name of an officer not pertaining to his/her branch; then the Branch Head may inform the same to their respective HR Head at Regional Office. The HR Head at Regional Office has to inform the same to Union Prerna Team at Central Office.
- 5.4. Procedure for Branch Employees:** The objective of the tool is to clarify the Key Focus Areas of the employees by aligning their roles to the tasks the employees have been already performing in the branch currently. While there is a provision to assign maximum 3 roles: one main role and two additional roles to each officer in the Branch where the strength of the branch officers is more than 3 (including the Branch Manager) and maximum of 5 roles where the strength of the branch officers in up to 3 (including the Branch Manager), an employee must be assigned only those roles that he/she is currently performing. Branch employees can follow the following procedure in the tool:
- 5.4.1.** Login in the Role Clarity Tool with your credentials.
- 5.4.2.** View the Roles allocated by the Branch Head under the Main Roles and additional roles and the KRAs along with their weightages associated with the roles.
- 5.4.3.** On the Role Acceptor screen, the employee will have to click **'Yes'** if he/she agrees with the roles allocated by the Branch Head in order to complete the role allocation process.
- 5.4.4.** The employee may click on **'Discuss with Supervisor'** in case he/she does not concur with the role allocated and must mention the exact reason for requesting for the discussion in the comment box in order to arrive at actionable outcomes.
- 5.5. Role Allocation & Discussion:** It is imperative to have a role & KRA discussion between the Branch Head and the employees of the Branch before digitally allocating the roles and KRA in order to diminish any ambiguity that may arise thereof. If any employee has selected the **'Discuss with Supervisor'** for the roles allocated to him/her, then the Branch Head has to discuss with the employee, record the key points aligned during the discussion and incorporate the same while writing their responses. The Branch Head may choose to either submit the same role for the employee or change the role assigned to him/her on the basis of the discussion. Once submitted again, the role will be treated as final role, or in case of any further disagreement the same may be referred to the Committee for Grievance Redressal on PMS/Role Clarity.
- 5.6. Committee for Grievance Redressal on PMS/Role Clarity:** In case of further disagreement between the Branch Head and the Branch employee, the case may be referred to a **Committee for Grievance Redressal pertaining to PMS/Role Allocation** comprising of Nodal Officer of the Project Prerna at Regional Office, HR Head at Regional Office, and Deputy Regional Head. This Committee shall resolve the issues arising out if disagreements between the Branch Heads and Branch Officers in role allocation.

- 5.7. **Transfers:** On transfers, the Role Clarity tool accurately captures the roles performed during the year, and once the new role is assigned in the Role Clarity tool, by the new Branch Head, the KRAs will automatically change. A score will be allocated for all the roles performed by the employee for a minimum period of 3 months in that role. In case of transfers during the year, scores for both the roles performed during the year will be received.
- 5.8. **Period for Changing Role Allocation:** The employee will be allocated a role for a period of one year.
- 5.8.1. The **Minimum Period** for which scores will be allocated for all the roles performed by the employee shall be 3 months.
- 5.8.2. If any employee is allocated roles and KRAs at any location for a period more than 8 months then the role allocation will be considered for scores for the entire year.
- 5.8.3. In case of exigencies in the branch, if any employee is to be allotted any role other than his/her main role or in addition to the main and additional roles, for a period lesser than 3 months or for temporary arrangement, then the same will not be required to be allotted in the tool but is to be captured in his/her overall performance appraisal.

## 6. Scoring Pattern

- 6.1. The performance scores will be generated using the combinations Performance KRAs and Behavioral Dimensions.
- 6.1.1. Performance KRAs - Weightage (70%)
- 6.1.2. Behavioral Dimensions - Weightage (30%)
- 6.2. Every KRA is associated with a weightage which signifies the maximum possible score that can be achieved on the KRA. The sum of all the 'Max Marks' against the assigned KRAs for a Branch Officer will add up to 70% of the final score. Additionally, a total weightage of maximum 30 marks will be allocated to scoring on discretionary parameters based on the behavioral dimensions aimed at capturing certain behavioral aspects like customer orientation, team work, ownership & responsibility, communication etc. of the Branch Officer. These dimensions will be shared subsequently with the revamped Policy on Performance Management System.
- 6.3. The 'Max Marks' for every KRA are determined based on the combination of roles that an employee performs and are system-defined. Hence, every officer in the Bank having same combination of KRAs will have same 'Max Marks' on each of the KRA Components.

## 7. Governance Structure

In order to ensure smooth implementation and acceptability of the Role Clarity Tool, it is essential that all employees are aware about its functioning and the changes implemented. A four-tiered structure has been formed which has employees identified at each of the four levels i.e. at Central Office, at Zonal Office, Regional Office, and at the Branch level as depicted below:

- 7.1. 'Prerna Champions' – 1 Officer at each Branch.
- 7.2. 'Prerna Leaders' – 1 Officer at each Regional Office.
- 7.3. 'Prerna Ambassadors' – 1 Officer at Zonal Office.
- 7.4. 'Prerna Flagbearers'- Dedicated Helpdesk at Central Office.

In case of queries, the employees can reach out to their respective Prerna Champions/ Leaders/ Ambassadors who will be available at each of these levels. The names of Prerna Leaders at Regional Offices and Ambassadors at Zonal Offices are attached in **Annexure II**. In case of queries not being resolved, employees can reach out to the Role Clarity Tool helpdesk. The details of the contact of the helpdesk have been provided on the login screen and homepage of the tool.

### 7.5. **Committee for Grievance Redressal on PMS/Role Clarity :**

A Committee for Grievance Redressal on PMS/Role Clarity consisting of three members is to be formed at every Regional Office. The following can be the members of the Committee:

- 7.5.1. Nodal Officer of the Project Prerna at Regional Office.
- 7.5.2. HR Head at Regional Office.
- 7.5.3. Deputy Regional Head at the Regional Office.
- 7.5.4. In cases where the HR Head/Deputy Regional Head of the Regional Office is appointed as the Nodal Officer of the Project, the Regional Head may nominate any other officer (Scale III and above) to be the member of this Committee.

This Committee shall resolve the issues arising out of disagreements between the Branch Heads and Branch Officers in role allocations. During the process of role allocations, the Committee shall meet frequently, at least once in a week initially, and two times in a month subsequently. For exceptions on roles and KRAs that may arise, the HR Head at Regional Office after discussions with the Committee may add/delete/substitute KRAs from the KRA library. Any other issue may be escalated to the Union Prerna Team at Central Office. The Committee shall report to Central Office, any exception/deviation sanctioned in any of the meeting in role allocation from the standard guidelines.

- 8. The Role Clarity Tool for Performance Management System will be used for role allocations made on the tool and for the appraisal process from FY 2021-22 onwards. All Branch Managers to complete the role allocation and role acceptance process for all the officers in their branch latest by 20.04.2021. The detailed SOPs (Standard Operating Procedure) & FAQs (Frequently Asked Questions) for the Role Clarity Tool are provided in **Annexure III & Annexure IV** respectively.

### JOB FAMILY PREFERENCE OPTION FOR FY 2022-23

#### **Staff Circular :7597 dated 31.01.2022**

- 1. New Policy on Job Family Implementation: Work Specialization through Job Families was introduced by the Bank to create specialized talent pools in all areas of banking. Under the HR Transformation- Union Prerna Project, the Job Family Framework has been revised vide our staff circular no: 07263 on 'Policy on Implementation of the Job Family Framework's introduce 9 new job families looking into the evolving needs of the industry and also the new organization structure and future aspirations of the Bank. Accordingly, all eligible employees in the Bank were allotted Job Families in 2021-22.
- 2. Inviting Job Family Preference Option for FY 2022-23: The Option to give Job Family preference for employees who have become eligible this year for allocation of Job Families is now open. Eligible employees - that is, generalist officers who have completed 5 years in the Bank and two years in officer cadre as on 01.04.2022- shall be able to indicate their Top 3 job family preferences, by logging into their Union Prerna HR Digital Tool as per navigation below. Last date for indicating Job Family Preference is 11.02.2022.
- 3. Navigation:  
UBINET » Fast Access » Union Prerna HR Digital Tool » {Login to Tool using Emp. ID and domain password or OTP method} » GO TO "Job Family Preference" option to give your preference.
- 4. Important Pointers for Job Family Implementation: As per the extant Policy on Implementation of the Job Family Framework, the following may be noted:
  - 4.1. Allocation Criteria: Job Family allocation shall not be based on employee preference alone. It is based on a combination of employee qualification, experience in different job roles, past performance as well as employee Developmental needs, in addition to preference. Additionally, the assessment criteria for selection into job families has been further refined to bring in more objectivity into the allocation process, and to link job families to important talent management functions such as training and succession planning.
  - 4.2. Non-indication of preference: Since mapping each eligible employee to a job family is mandated, in the instance where an employee does not indicate her/his job family preference, they shall be mapped to a job family based on the remaining allocation criteria as detailed in 4.1 above.

- 4.3. Benefits to employees: Job Families seek to serve a very important purpose in helping the employees to gain specialization in key banking functions, to help them in their career paths. Employees shall be placed in job roles pertaining to their job family and getting customized grooming plans, for their focused development.
5. Region-wise Eligible Employees: The Region-wise list of eligible employees is being shared with the respective HR Departments, to enable them to assist their employees to submit their job family preferences.
6. All eligible employees must make the most of the specialized grooming and work opportunities provided through job families and give their preference for the same before 11.02.2022.
7. The contents of this circular must be brought to the notice of all concerned.

### UNION PRERNA: OPERATIONAL GUIDELINES ON ROLE CLARITY TOOL

7668 date 11/04/2022

#### Highlights

- The Role Clarity Tool for Performance Management System is applicable to all the officers in the Bank.
- Roles & Responsibilities defined for all the stakeholders.
- Distinct Job Roles & KRAs defined across all the structures in the Bank.

Bank has launched Role Clarity Tool for the employees to have better understanding of their roles & responsibilities vide IC 07398-2021 dated 26<sup>th</sup> March, 2021 under Union Prerna in a phased manner for different units of the Bank viz. General Banking Branches (GBBs)/Centralized Processing Centres (CPCs)/Specialized Units (SUs)/Zonal Offices (ZOs)/Regional Offices (ROs)/ Central Office (CO) Verticals.

Further, operational guidelines on Role Clarity Tool are detailed below in order to acquaint the field functionaries with the role allocation & acceptance process and the same has to be followed in letter and spirit for objective assessment of employee.

#### **1. Roles & KRAs:**

In order to develop structural and workflow-oriented system, all the job roles defined across all the units in the Bank are mapped with the specific set of KRAs related to the job roles performed by the Officers.

A Role Clarity Tool was then designed and introduced in the Bank for the first time and perhaps a first in the banking industry as well. Officers can digitally assign their roles and KRAs by their supervisors using Role Clarity Tool.

*The Roles & KRAs of all the units in Bank are available under “My documents” tab in Landing page of Union Prerna: HR Digital Tool.*

*The finalization of Roles & KRAs is a complex process. Although, efforts have been taken to capture the Roles & KRAs entirely & accurately. **These Roles & KRAs further may undergo certain alterations and modifications depending on the dynamic nature of the KRAs associated with the roles and basis the future requirement of the Bank.***

## 1.1. Role Clarity Tool:

- 1.1.1. **Digital Workflow Setup:** The tool formalizes the role allocation process for all the officers in the Bank and provides greater role clarity by automatically populating the KRAs against their allocated role(s) and the weightages assigned for those KRAs for performance appraisal.
- 1.1.2. **Performance based roles:** All roles across the various structures of the Bank include objective parameters with maximum level of measurability and targets aligned with it. These roles are classified as Performance based roles which ensure joint accountability and ownership towards achieving the targets allocated.
- 1.1.3. **Real-time view of KRAs:** All officers can have a real-time view of KRAs and targets allotted to them and can view their performance from time to time. The KRAs are role specific to capture the actual activities performed by the officer for single and multiple roles allocated to them

## 2. Scope:

The Role Clarity Tool forms the base of the new Performance Management System (PMS) which is designed and developed for all officers of the Bank across Branches, CPCs, SUs, ROs, ZOs and CO. The performance of all the officers shall be assessed based on the job roles assigned to them through Role Clarity Tool throughout the financial year.

## 3. Roles and Responsibilities:

- 3.1. **Employees:** All Officers to ensure that during each of their posting or change in role within the Branch/Office, the changed role needs to be allotted in the tool as well.
- 3.2. **Supervisors/Role allocator:** All concerned supervisors to ensure that after posting of an officer to the Branch/Office, the new role needs to be allotted in the tool immediately.
- 3.3. **Zonal/Regional HR Head:** Zonal/Regional HR has a crucial role to play during the implementation of the tool as under:
  - 3.3.1. It is mandated to transfer the Employee ID at new place of posting in Union Prerna as and when the Officer reports to the Branch/Office.
  - 3.3.2. Oversee the whole exercise of role allocation and acceptance in such a manner that the same is being completed within the stipulated timeline of 3 days from the date of reporting to Branch/Office.
  - 3.3.3. The exceptions raised by the field functionaries during the role allocation must be resolved by the HR Head using HR admin id within 7 days from the date of appeal.

## 4. Role Allocation:

- 4.1. The current role of all the Officers available in the tool for FY 2021-22 has been percolated to FY 2022-23. In case of any change in the existing role/s the same may be deleted/modified/added by the existing supervisor w.e.f. 1<sup>st</sup> April, 2022. The entire exercise of role allocation and acceptance shall be completed latest by 20<sup>th</sup> April, 2022.
- 4.2. In case of fresh role allocation to the Officers posted in the General Banking Branches/Centralized Processing Cells/Specialized Units/Regional Offices/Zonal Offices/Central Office Verticals, the same should be completed by the respective supervisors latest by 20<sup>th</sup> April, 2022.
- 4.3. The role allocator will be able to view the name of all the officers mapped to the Branch/Unit/Department for whom the roles are to be allocated. In case of any new joining/transfer the same shall be updated by Regional/Zonal/Central Office HRs in the tool.
- 4.4. The supervisor/role allocator can allocate the job role/s to the Officers posted under them after selecting the job roles & KRAs already approved by the competent authority and available in the tool for allocation.
- 4.5. **Exception workflow for modification/addition/deletion of KRAs for specific employee** - In case the supervisor needs to amend the KRAs in selected role/s for user specific allocation, the same may be done through raise exception workflow which will be required to be approved by the respective HR admin ID at Regional/Zonal Office.
- 4.6. **Employee on long absence** -If any employee is on long leave (Maternity leave, Sabbatical leave etc.), suspended, absconded etc., he/she can be marked Inactive in the tool from the Supervisor ID & does not require allocation of the role for that period. As and when the employee resumes the office after such long absence, the role needs to be allocated after making such employee as Active from the supervisors ID.
- 4.7. **Employee on Deputation to external Agencies**-In case of any employee who is on deputation to external agencies like IBBI, CBI, CVC etc. shall be marked as Inactive in the tool as per the same process mentioned above in para 4.6.
- 4.8. At the time of role allocation, the supervisor must ensure that all work done by the officer are covered in the digital role assignment and the Officer while accepting the roles shall adhere to the same.
- 4.9. The Officers shall be allocated a fresh role in all the units as under:
  - 4.9.1. It is mandated to assign the new role immediately to the officer on reporting to the new place of posting by the supervisor.
  - 4.9.2. It is mandated to assign the new role in case of change in role in the same branch/office from the date of performing the proposed role.

**4.10. Multiple Roles** - For officers performing multiple roles in the branch/office, multiple roles can be allotted through the tool for the branches/offices as under:

**4.10.1. General Banking Branches (GBB):**

**4.10.1.1.** Maximum 5 roles can be allocated to an officer where the total number of officers in the Branch are less than or equal to 3 (including Branch Manager).

**4.10.1.2.** Maximum 3 roles can be allocated to an officer where the total number of officers in the Branch are more than 3 (including Branch Manager).

**4.10.2. CPCs and Specialized units:** Maximum 3 roles can be allocated to an officer.

**4.10.3. Regional/Zonal/Central Office:** Maximum 2 roles can be allocated to an officer.

**4.11. Weightage combination for multiple roles-**The roles allotted to the officers should be in such an order of preference that the 1<sup>st</sup> role allotted should be the primary role performed by an officer wherein he/she is required to have his/her highest focus. Similarly, other roles should follow the same order of preference. The weightages for the roles in case of multiple role allocation are as under:

**4.11.1.** 01 Role: 100 (For the first role)

**4.11.2.** 02 Roles: 60:40 (Respectively for first and second role)

**4.11.3.** 03 Roles: 50:30:20 (Respectively for first, second & third role)

**4.11.4.** 04 Roles: 40:30:20:10 (Respectively from first to last role)

**4.11.5.** 05 Roles: 30:20:20:20:10 (Respectively from first to last role)

**4.12. Employee on Temporary transfer/Deputation to other units of our Bank-** Since the revamped Appraisal is assessing the performance of the Officers on a quarterly basis, in case of temporary transfers and deputation to other branch/offices, the IDs of such Officers have to be moved to the place of temporary posting for role allocation if the period of such posting is more than 30 days.

**4.13.** The Supervisors of branches/offices have to communicate to their concerned HR at respective Zonal/Regional offices for movement of IDs and change in data pertaining to Union Prerna.

**5. Role Acceptance:**

**5.1.** Officers shall have two choices after role allocation by the supervisor mentioned as under:

**5.1.1.** Officer may accept the role allocated to him/her so that the same can be recorded for the purpose of objective performance appraisal from the Appraisal Tool. ***The officer shall be required to accept the role within 15 days from the date of allotment. On failure to do so, the role shall be deemed to be accepted.***

**5.1.2.** The employee may opt for the “Discuss with Supervisor” option in case he/she does not concur with role(s) allocated and must mention the exact reason for requesting for the discussion in the comment box in the Role Clarity Tool to support his/her request.



The standard operating procedure (SOP) covering role allocation & acceptance process is explained in Annexure VI.

6. **Committee for Grievance Redressal on Role Clarity:** In case of further disagreement between the Role Allocator / Appraiser and the employee, the case may be referred to a Committee for Grievance Redressal pertaining to Role Allocation. The composition of the Committee for Grievance Redressal on Role Clarity, at various levels, is given in the table below. These committees shall resolve the issues arising out of disagreements between the Role Allocator / Appraiser and the employee in role allocation.

For employees posted at	Committee Members
<b>Branch &amp; Regional Office (Upto Scale IV)</b> (Branch includes General Banking Branches, CPCs and SUs)	<ol style="list-style-type: none"> <li>1. Deputy Regional Head</li> <li>2. HR Head at Regional Office</li> <li>3. Prerna Leader at Regional Office</li> <li>4. Any other senior Chief Manager / Senior Manager posted at Regional Office, as nominated by the RH</li> </ol> <p>Regional Head shall be responsible to constitute this Committee and quorum shall be of 3 members</p>
<b>FGMO (Upto Scale VI) &amp; Branch/RO Employees in scale V &amp; VI</b>	<ol style="list-style-type: none"> <li>1. Deputy Zonal Head</li> <li>2. HR Head at FGMO</li> <li>3. Prerna Ambassador</li> <li>4. Any other senior AGM / Chief Manager posted at FGMO, as nominated by the FGM</li> </ol> <p>FGM shall be responsible to constitute this Committee and quorum shall be of 3 members</p>
<b>Central Office (Up to Scale VI)</b>	<ol style="list-style-type: none"> <li>1. DGM HR</li> <li>2. AGM PMS</li> <li>3. CM Role Clarity Tool</li> <li>4. CM PMS</li> </ol> <p>DGM HR shall be responsible to constitute this Committee and quorum shall be of 3 members</p>
<b>Central Office Scale VII &amp; VIII</b>	<ol style="list-style-type: none"> <li>1. CGM HR</li> <li>2. GM HR ( L&amp;D)</li> <li>3. DGM HR</li> <li>4. AGM HR (PMS)</li> <li>5. CM Role Clarity Tool</li> </ol> <p>CGM HR shall be responsible to constitute this Committee and quorum shall be of 3 members.</p>

7. **General Guidelines:**

- 7.1. **Staff posted at merged/closed branches-** In case of branch rationalization, officers posted in the merged/closed branch shall be moved to the new place of posting immediately on closure by Regional HR so that the role allocation can be completed for the aforesaid officers at new place of posting.
- 7.2. Role allocation to RDOs-In case of Role allocation to Rural Development Officers (RDOs) where the officer has been mapped to more than one branches, the supervisor of parent branch shall need to allocate the role and select multiple branches in the tool at the time of role allocation as assigned to the officer. The officers are required to check the roles allocated to them before accepting it.
- 7.3. Role allocation to MOs- In case of role allocation of Marketing Officers, the Union Prerna IDs of Marketing Officers shall be mapped under respective Regional Office and their role allocation shall be done by respective Regional Head.
- 7.4. Role allocation to POs- Only those Probationary Officers who have completed 1 year in the Bank are eligible for role allocation through the Role Clarity Tool for objective performance appraisal.
- 7.5. Role allocation to PWD employees- Roles for PWD officers are mapped as PWD Officers roles and the same shall be allocated to these officers in case of GBB Officers. For PWD Officers working in units other than GBBs, respective roles may be allocated by selecting the KRAs performed by the PWD Officers.
- 7.6. Browser Compatibility- Union Prerna-HR Digital Tool is best compatible with latest browser of Google Chrome/Mozilla Firefox/Microsoft Edge etc.

All the Branches/Offices are advised to take a careful note of the above and ensure strict compliance.

**UNION PRERNA: INTRODUCTION OF "DIGITAL AMBASSADOR" ROLE FOR GENERAL BANKING BRANCHES IN ROLE CLARITY TOOL**

**Staff circular 7735 dated 26.07.2022**

Bank has issued guidelines on Union Prerna - Role Clarity Tool vide Staff Circular 07398 dated 26.03.2021 wherein the details about Role Clarity Tool and Roles Et KRAs of all the officers in various structures like GBBs (General Banking Branches), CPCs (Central Processing Centres), Regional Office, Zonal Office, Central office and Specialized structures were communicated. During the finalization process of Roles Et KRAs, total 23 Unique Job Roles had been identified for the officers posted in General Banking Branches and the same was communicated to the field.

Bank is aggressively marching ahead in terms of Digital penetration under various business segments viz. Deposits, Advances and other digital products. Looking into the current banking scenario and to make the Bank as next generation Bank, a separate role is being created in the name of "Digital Ambassador" for employees in General Banking Branches to penetrate digitally down the line.

The primary duty of Digital Ambassadors is to boost the acceptance of Digital Products of the Bank among the customers and achieve the Bank's vision on digital penetration through on-boarding more customers on the digital products of the Bank. Digital Ambassadors will also help the customers in resolving their queries related to Digital Products.

In view of above, the role of "Green Channel Officer" available in the Role Clarity Tool will be replaced with the new Role "Digital Ambassador" and Key responsibility areas (KRAs) also realigned to make the Job Role more focused and effective. All the Branch Heads (Non-Rural Branches) are instructed to allocate the role of Digital Ambassador to at least one officer available in branch considering the below mentioned points:

- A. The employee who is tech-savvy can be given priority
- B. The role can be clubbed with any other role to meet the exigencies in the branch

The details of the above-mentioned Role viz. Role name, KRA Name, KRA Type and their weightages is mentioned in the Annexure-I attached with circular.

### **UNION PRERNA - PERFORMANCE DASHBOARD**

**Staff circular:7589 Dated 15.01.2022**

- Performance Dashboard for Zonal Head, Regional Head and Branch Head Introduced under Project- Union Prerna, a revamped Performance Management System.
  - The Dashboard aims at giving visibility of performance and help in individual or team review and monitoring.
1. The revamped Performance Management System developed under Union Prerna aims at increasing objectivity and measurability of roles It performance and auto population of KRAs, targets, actuals, and scores.
  2. Hence, under Performance Management System three digital tools including Role Clarity Tool, Appraisal Tool and Performance Dashboard for field functionaries have been introduced.
  3. Key Features of Performance Dashboard are as under
    - Performance Dashboard aims at providing performance scores based on their individual KRAs
    - 700+ important business metrics showcased
    - Insights to take corrective actions
    - Easy to understand and intuitive user interface
    - Monthly, Quarterly and Yearly trends visible to keep track of progress
    - Top and bottom performing branches, officers and regions
    - Relative performance comparison with other branches/regions/zones in their respective cohort
    - Access to current and historical data
  4. Performance Dashboard has been introduced for all Branch Heads, Regional Heads and Zonal Heads as a part of HR Transformation Project Union Prerna. It is a data visualization tool that gives robust knowledge based on business insights.
  5. Performance Dashboard is designed especially for Business Unit Heads (Branch/Regional/Zonal Heads) so that they can measure, monitor, review and manage business processes and achieve strategic KRA objectives. It gives a consolidated view of all KRAs data across the respective Branch/Region/Zone on parameters such as Advances, NPA, Deposits, Operating Profit etc. on custom dashboards that deliver valuable and generate actionable insights.

6. The Performance Dashboards fetched data and information from the MIS, Finacle, LAS, Target Setting Tool and other available Bank's platforms to showcase the performance on major parameters which are achieved by Branch, Region and Zone.

7. The Dashboard shall help the Branch Heads (General Banking Branches), Regional Heads a Zonal Heads to view and analyze their own performance monthly, quarterly a yearly and undertake corrective action accordingly.

8. Benefits to Employees: It was felt that lots of hours spend in crunching numbers a data from multiple sources which slows down decision-making process and required TAT thereof. Thus, an intuitive dashboard displaying results on important parameters has been introduced which gives a complete snapshot of their performance. The key benefits to users are as given below:

- ❖ Visibility of Performance.
- ❖ Developmental Inputs.
- ❖ KRAs based cumulative performance of current Financial Year.
- ❖ Improving Objectivity for the Assessment.
- ❖ Having important information at fingertips.
- ❖ Comparative Analyses of performance within your Cohort (groups with similar characteristics)
- ❖ Facilitate regular review of Branch performance by Field Leaders (Regional and Zonal Heads).

9. Objectives of the Tool: The key objective of bringing in the Performance Dashboard in the Bank is to create performance culture a drive healthy competition amongst the employees.

In addition, it has the following objectives which are given below:

- ❖ Periodic tracking and monitoring of performance against KRAs.
- ❖ Improving performance by providing intelligent tips to act upon the potential areas of improvement.
- ❖ Driving effective reviews at all levels ranging from Branch Officers and Vertical Heads.

10. Insights Feature: This unique feature guides the employees to improve their performance within respective Cohort by giving effective tips.

11. Concept of Cohort: Cohort is the group/band of individuals having similar kind of nature a characteristics in common. It could be group of people having same hobbies, education qualification, birth date etc. In banking terminology, the cohorts can be group of similar kind of Branches, for example cohort of NPA focused, cohort of MSME focused, cohort of Deposit based Branches and so on.
12. Cohort Analysis: It is an analytical technique that focuses on analysing the behaviour of a group of Branches over time, thereby uncovering insights about the experience of those Branches, and what these Branches can do to better those experiences.
13. Cohort Analysis in Performance Dashboard: There are 62 number of cohorts identified for Branch level and 4 for Regional level Et 1 for Zonal Level. However, the list of Cohorts may undergo alternations or modifications depending on the future requirement of the Bank and subsequent evolution on business dimensions.
14. Performance Evaluation: The Business Unit Heads (Branch/Regional/Zonal Heads) can view their performance within their cohort as well as in overall parameters. The evaluation has been done on percentile basis within the cohort illustrated as below:-

Dashboard to provide insights to top as well as bottom performers

Top Performers	Average Performers	Bottom Performers
Top 20th Percentile	20th Percentile - 60th Percentile	60th Percentile - 100 <sup>th</sup> Percentile
Guide employee to maintain his/her performance	Identify categories and products to enable transition to higher cohort	Help prioritize which metrics/KRA to focus on to accelerate improvement

This can be well explained with an example: -

Branch A which is a Rural and Agriculture focused Branch achieves Rs 50 Crore in Advances while Branch B which is a Metro and MSME focused Branch achieves Rs 150 Crore in Advances. Branch A is a Top Performer in its Cohort while Branch B is also a Top Performer in its Cohort. However, the cohorts of both the Branches are different and their performances shall be evaluated based on the performances of other Branches of similar nature in respect of business size, geographical location etc. Hence, both the branches are Top Performers in their own cohort irrespective of their different achievement.

15. Feature to contact (Through mail or mobile): The Regional/Zonal Heads Performance Dashboard has been provided with the feature of mailing wherein they can directly send mails from the Dashboard to the respective unit head whose performance is being reviewed and will be enabled shortly. They can also view the contact details (mobile no. /IP no.) of the respective unit head.

16. The employees can access the Performance Dashboard through UBI Intranet and Internet.

The URL of the same are given below:-

- ❖ D Intranet URL: <http://10.0.229.25:8007/unionprerna>
- ❖ Internet URL: <https://prerna.unionbankofindia.co.in>

Performance Dashboard can be accessed on Mobile/iPad/Desktop/Laptop.

17. The user can login to the web application by entering the following credentials:

- ❖ Login ID: PF Number e.g., <123456>
- ❖ Login method: Below are the two methods to login:
  - OTP Login/Domain Login
- ❖ Captcha: user must enter the value as per captcha.

18. Visiting Performance Dashboard: The data in the Performance Dashboard shall be updated on monthly basis. However, users can also view their cumulative performance of the current financial year. The employees are required to visit the Performance Dashboard by 10th of every month. The overall count for visiting the Dashboard shall be monitored by the Top Management. Regional Heads and FGMs are advised to sensitize the Branch Heads to visit the dashboard and use the same during periodic review.

19. The User Manual is enclosed herewith as Annexure-A which gives a complete workflow along with screenshots for visiting Performance Dashboard.

20. The details of contact persons from Team - Performance Dashboard and FAQs have been provided on the Prerna Microsite (Link provided on UBINET»Fast Access» Union Prerna- Microsite) for your ready reference. Provision for sharing feedback, suggestion, query is also available in experience center on Microsite.

21. For further assistance, a dedicated helpdesk is created for any kind of queries/clarification and the details of the contact persons are given as below:

<b>Mr. Sandeep Yadav</b>	<b>Mob no.8451002499,</b> <b>email id: yadays@unionbankofindia.bank</b> <b>IP no. 116223</b>
Mr. Ajay Ganvir	Mob no.8886400074, email id: aiay.ganvir@unionbankofindia. bank IP no. 116347
Mr. Ansh Singhal	Mob no. 7011926943, email id: ansh.singhal@unionbankofindia. bank

Note: Please refer the above circular for user Manual for Performance Dashboard

## VARIOUS POLICIES



**THE PROCEDURE FOR SELECTION OF EXECUTIVES FOR LEADERSHIP DEVELOPMENT PROGRAMME  
FOR SENIOR MANAGEMENT BY BBB**

(AS per HR/L&D/1065/2020 dated November 25, 2020)

In respect of nominations of executives for Leadership Development Programme by Banks Board Bureau (BBB) following procedure will be adopted:-

**Step 1:-** Upon receipt of request from BBB, Bank shall provide the details of all CGMs, GMs and DGMs of bank in the prescribed format which, inter-alia covers details like current place of posting, Date of superannuation etc.

**Step 2:-** On receipt of this, BBB shall short lists the candidates for all banks and also to advise their knowledge partner M/S Egon Zehnder for calling profiles from such short-listed candidates.

**Step 3:-** After receiving the profiles, the knowledge partner shall conduct psychometric tests & based on their ranking again shall short lists and send it back to the bank for seeking details of top 20% executives with the recommendation of MD & CEO.

**Step 4:-** For this purpose, a committee shall be formed with the following members to finalize the suitable executives for the Leadership Development Programme.

1. MD & CEO (Chairman of the committee)
2. ED (In charge of HR)
3. CGM (Strategic HR)

Step 5:- Based on the Committee's recommendation, MD & CEO will convey the final selection of executives from our Bank to the Knowledge Partner.

## INDUCTION POLICY

(SC: 6797 dated 27.04.2018)

### Revised Induction Programme for Probationary Officers

#### **HIGHLIGHTS**

- ✓ A comprehensive, 52-week programme for Probationary Officers (POs);
- ✓ 7 weeks of institutional classroom training and 45 weeks of 'on-the-job' training in phases.
- ✓ Self-Development & Recognition for POs by incentivizing and encouraging them to obtain certification in professional courses;
- ✓ Encouraging POs to develop their knowledge through E-Learning modules;
- ✓ Faculty at STCs assigned to POs for work-related assistance.

#### 1. Introduction

- 1.1. Banking landscape is undergoing radical changes along with technological advancements and the advent of new players in the field. Modern day banking is getting increasingly complex and skill intensive. In the face of competition, many PSBs are coming out with plethora of customized and sophisticated products. This trend is likely to continue and expected to be intensified further in the years to come. This has necessitated creation of able and skilled manpower pool in the Bank to take the Bank to next level. Therefore, training has assumed great importance, with the banks having their individual training module to equip their staff to manage the new age banking products.
- 1.2. Taking into account the present economic scenario, the present On-Boarding and Induction Training Programme for probationary officers is upgraded to make it a comprehensive 52-week programme duly approved by the Board in its meeting dated 23.10.2017. The detailed modalities/structure of the Induction Training Programme is given in the Annexure I, while the course content is given in Annexure II.

#### Annexure I

##### 1. Objectives

- 1.1. Equip recruits with an understanding of the banking environment and impending challenges and skills to meet the same;
- 1.2. Create a feeling of ownership for the Bank and align personal growth with organizational success;
- 1.3. Foster an entrepreneurial work ethic.

##### 2. Salient Features

- 2.1. It's a 52 week program comprising of residential training and field assignments for POs in select branches to gain varied exposure.
- 2.2. The training will comprise of 7 weeks of institutional classroom training, 45 weeks of 'On-the-Job' training in phases. The 7 week institutional training will comprise of 3 weeks training immediately on the joining of the Bank, 4 weeks after completion of 20 weeks of on-the-job training. The broad structure of the program shall be as under:

Session	Period
<b>1. In-house Classroom Training – Phase I (3 weeks)</b>	
➤ HR Sessions on soft skills	3 days
➤ Banking aspects (other than credit)	6 days
➤ Hands-on training in CBS / Digital Banking / Social Media / E-learning	10 days

➤ <i>Branch Visits / Other activities</i>	<i>2 days</i>
<b>2. On the Job Training – Phase I (20 weeks)</b>	
➤ <i>Cash Handling</i>	<i>2 weeks</i>
➤ <i>Personal Banking Business, operations &amp; Marketing</i>	<i>8 weeks</i>
➤ <i>Remittances, Clearing Operations</i>	<i>3 weeks</i>
➤ <i>NRE Business</i>	<i>1 week</i>
➤ <i>Customer service &amp; Grievance handling</i>	<i>2 weeks</i>
➤ <i>Digital Products &amp; its Marketing (including 3-4 days for SDV lockers and other miscellaneous products)</i>	<i>4 weeks</i>
<b>3. In-house Classroom Training – Phase II (4 weeks)</b>	
➤ <i>Fundamentals of Credit (with hands-on LAS)</i>	<i>10 days</i>
➤ <i>Retails loans &amp; Agri-finance (with hands-on LAS)</i>	<i>7 days</i>
➤ <i>Marketing, Govt. &amp; Forex Business</i>	<i>2 days</i>
➤ <i>Documentation, Monitoring, Recovery</i>	<i>3 days</i>
➤ <i>Finacle / MIS</i>	<i>1 day</i>
➤ <i>HR</i>	<i>1 day</i>
<b>4. On the Job Training – Phase II (25 weeks)</b>	
➤ <i>Functioning of ULP – training in different Retail products</i>	<i>6 weeks</i>
➤ <i>Functioning of SARAL (Link to SARALs)</i>	<i>6 weeks</i>
➤ <i>Agri-Business at Rural Branches</i>	<i>3 weeks</i>
➤ <i>Forex business at Category B branches</i>	<i>2 weeks</i>
➤ <i>Marketing of MSME products</i>	<i>4 weeks</i>
➤ <i>Monitoring / Recovery at high concentration NPA branches</i>	<i>3 weeks</i>
➤ <i>Marketing / canvassing of third-party products</i>	<i>1 week</i>

### 2.3. Self-Development & Recognition:

- 2.3.1. A self-development and recognition platform will be available to incentivize and thereby encourage recruits to invest in attaining professional certifications as well as undertake entrepreneurship projects.
- 2.3.2. Recruits shall be encouraged to obtain certifications in the four areas identified by IIBF/NIBM which are Forex, Treasury, Credit and Risk Management, through online/part-time courses. However, no long leave shall be permitted during the training period. Successful completion of these shall entail reimbursement of course fees as per our existing scheme, as well as earn 3 marks

each in their appraisal. Further, courses related to insurance, mutual funds etc., shall earn 2 marks each.

- 2.3.3. At the completion of 52 weeks of induction training, the candidates shall have an option to adopt an area of interest and contribute to the same with a specific goal/project over the next 6 months alongside their regular work assignment. The candidates who initiate innovative & concrete project/s shall be recognized with a certificate with 5 marks added to their appraisal for taking initiative.
- 2.3.4. **E-learning:** Bank has already created several online modules on varied topics that are available on UBINET. Recruits shall be encouraged to drop their Knowledge through completing these e-learning modules. Staff College shall identify a series of modules aligned to their course content.
- 2.4. **Training Cycle:** The training cycle shall be set up by Staff College and the recruits shall be deployed at four centers/zones for on-the-job training at different types of branches. In the first phase of on-the-job training, they shall be given exposure in Union Experience and other large branches, and in the second phase of on-the-job training they shall be posted at ULPs, SARALs, RURALs & B-category branches
- 2.5. **Administrative Control:** During the period of training, the onus of monitoring progress and rotation of officers shall lie with Staff College, in consultation with HR Dept., CO. Administrative functions such as salary/perquisites, leave management, co-ordination for online tests shall be handled at regional/branch level. Leave during the training period shall be governed by the extant guidelines of the bank. They shall get travel time and fare reimbursement to report a center and if they are transferred from one center to another, joining leave and related allowances shall be given as per the Bank's policy. There is no provision for giving halting allowance, however lease accommodation may be provided.
- 2.6. **Passing Powers:** Operational powers and access will be given to them in stages. During the first part of the program I.e., up to 20 weeks of the on-the-job training, the trainee shall only have making powers. During this period, they have to gain hands-on experience and understand the rationale for each process in operations. In the second phase of the training cycle, which includes credit and related subjects, the trainees will continue to have making powers. They shall not be authorized to sign any credit proposals. They shall be given scale I powers after completion of the training program.
- 2.7. **Training and Control:** An Asst. General Manager at Staff College may be designated as AGM (Learning) who shall monitor the execution and progress of the program. There shall be tracking software to record progress and feedback from the recruits on a regular basis. These records shall be responded/commented upon by branch heads at the branches where they are posted on a weekly basis. AGM (Learning) shall also oversee their progress reports for course correction and other action in case of deviations.
- 2.8. **Mentoring:** Faculty from Staff College/STCs will be assigned as mentor for the Probationary Officers, so as to enable them to seek work-related assistance if required.
- 2.9. **Bi-monthly Meetings and On-line Assessment:** Personal interactions in the form of bi-monthly meetings shall be conducted, presided over by the Zonal Head for mentoring and reviewing progress. At the end of each phase of on-the-job training, an online assessment test shall be administered by Staff College, marks for which shall be added to the appraisal for the first year of service.
- 2.10. **Performance Management:** During the course of this program, recruits shall be rated by Branch Heads of branches where they have been posted on criteria such as perceptible behavior, learning attitude, inquisitiveness, intrapreneurial bent of mind, application, etc. Marks obtained for online tests and completed certifications shall be added to the appraisal.

**Summary of the training schedule:**

A) In House Classroom Training – Phase I	3 weeks
B) On the Job Training – Phase I	20 weeks
C) In House Classroom Training – Phase II	4 weeks
D) On the Job Training – Phase II	25 weeks

**Annexure II**

**Induction Training Program for Probationary Officers**

**Summary of the training schedule:**

A) In House Classroom Training – Phase I	3 weeks
B) On the Job Training – Phase I	20 weeks
C) In House Classroom Training – Phase II	4 weeks
D) On the Job Training – Phase II	25 weeks

**Part 1: In-house Classroom Training – Phase I (3 weeks)**

HR sessions on soft skills	3 days
Banking aspects (other than credit)	6 days
IT- Hands on training in CBS / Digital Banking/ Social Media/ eLearning	10 days
Branch visits / other activities	2 days

HR	<p><b>UNDERSTANDING OUR ORGANIZATION</b></p> <ul style="list-style-type: none"> <li>○ Vision and Mission of our Bank</li> <li>○ Brand Promises of our Bank</li> <li>○ Various Stakeholders</li> <li>○ Branch Network: Type/Category</li> <li>○ Organizational Set – up</li> </ul> <p><b>STAFF MATTERS</b></p> <ul style="list-style-type: none"> <li>○ Career path in the organization, Leave entitlement</li> <li>○ Cost to company (CTC)</li> <li>○ Staff welfare schemes</li> <li>○ NPS, PRAN</li> <li>○ Various loan facilities, and other staff fringe benefits</li> <li>○ Transfer Policy</li> <li>○ Performance Management Systems</li> </ul> <ul style="list-style-type: none"> <li>○ <b>ROLE AND RESPONSIBILITIES</b></li> <li>○ <b>EMOTIONAL INTELLIGENCE</b></li> <li>○ <b>INTERPERSONAL SKILLS</b></li> <li>○ <b>COMMUNICATION SKILLS</b></li> <li>○ <b>CHANGE MANAGEMENT</b></li> <li>○ <b>TIME MANAGEMENT</b></li> <li>○ <b>EFFECTIVE TEAM MEMBER</b></li> </ul>
General Banking	<p>➤ Types and categories of branches and basic branch operations</p> <ul style="list-style-type: none"> <li>○ Branches – M/U/SU/R</li> </ul>

	<p>Agri Focused Br/BBB/ Mid-Corporate BR/ Saral / ULP / Union Experience branches /WBB / Overseas Branch/A category/B Category/C Category/ Currency Chest/FI branches/Asset Recovery Branches/CMS/Call Centre/CCU etc.</p> <ul style="list-style-type: none"> <li>○ Transactions in Branches <ul style="list-style-type: none"> <li>▪ Cash/Clearing/Transfer</li> <li>▪ Sol/Intersol</li> <li>▪ Ancillary Services</li> </ul> </li> </ul>
	<p><b>TYPES OF CUSTOMERS</b></p> <ul style="list-style-type: none"> <li>○ Constitution wise like Individuals, Proprietorship, Partnership, Limited Companies, Limited Liability Partnership, HUF, Trust, Societies/Clubs/Associations, Government Department, Institutes, Panchayat, Municipality etc.</li> </ul>
	<p><b>BANKER CUSTOMER RELATIONSHIP</b></p> <ul style="list-style-type: none"> <li>○ Banker &amp; Customer</li> <li>○ Primary Duties of a Banker</li> <li>○ Primary Rights of a Banker</li> <li>○ Garnishee Order &amp; Attachment Order</li> <li>○ Different relationships viz Debtor-creditor</li> </ul>
	<p><b>DEPOSIT ACCOUNTS</b></p> <ul style="list-style-type: none"> <li>○ Operational Guidelines and Products <ul style="list-style-type: none"> <li>▪ LOW COST- SB &amp; CD</li> <li>▪ TERM Deposits</li> </ul> </li> </ul>
	<p><b>KYC/AML GUIDELINES</b></p> <ul style="list-style-type: none"> <li>○ Know Your Customer: Importance</li> <li>○ Money Laundering &amp; Anti – Money Laundering</li> <li>○ Elements of KYC</li> <li>○ Practical Exercise on Account Opening Process and execution of documents</li> </ul>
	<p><b>CUSTOMER SERVICE &amp; BCSBI</b></p> <ul style="list-style-type: none"> <li>○ Customer Service, Charter of Rights, BCSBI- Codes, Rating</li> </ul>
	<p><b>COMPLAINTS &amp; GRIEVANCE REDRESSAL MECHANISM</b></p> <ul style="list-style-type: none"> <li>○ Complaints &amp; its redressal in our Bank</li> <li>○ Banking Ombudsman</li> <li>○ Internal Ombudsman</li> <li>○ COPRA</li> <li>○ RTI Act</li> </ul>
	<p><b>NOMINATION</b></p> <ul style="list-style-type: none"> <li>○ Importance of Nomination</li> <li>○ Process of Nomination</li> <li>○ Modification, Cancellation</li> </ul> <p><b>DEATH CLAIM</b></p> <ul style="list-style-type: none"> <li>○ Death Claim Settlement</li> <li>○ Death Claim Procedures</li> </ul>
	<p><b>INSTRUMENTS AND MODE OF PAYMENT &amp; COLLECTION</b></p> <ul style="list-style-type: none"> <li>○ Cheques</li> <li>○ NACH</li> <li>○ MMS</li> </ul>

	<ul style="list-style-type: none"> <li>○ RTGS/NEFT/IMPS</li> </ul>
	<p>INTRODUCTION TO FOREX, REMITTANCES, NRI DEPOSITS</p> <ul style="list-style-type: none"> <li>○ Basic concepts of Forex &amp; International Trade</li> <li>○ Important terminologies</li> <li>○ RBI Regulations</li> <li>○ who is an NRI &amp; PIO</li> <li>○ Who are eligible and ineligible to open NRI a/cs</li> <li>○ A/c opening formalities</li> <li>○ What is CAC &amp; how does it function</li> <li>○ Various available deposit scheme- NRO, NRE, FCNR, RFC s and their salient features LIKE Type of deposit/Joint a/c with residents &amp; restricts if any/ currency controlled/ credits &amp; debits to be allowed / Period of term deposits / ROI /TDS/ Repatriation facilities for different schemes / Loan against deposits etc.</li> <li>○ Inward &amp; outward remittance</li> </ul>
	<p>PREVENTIVE VIGILANCE</p> <ul style="list-style-type: none"> <li>○ What is Preventive Vigilance?</li> <li>○ Importance of Preventive Vigilance</li> <li>○ Preventive Vigilance Committee and Meetings</li> </ul>
	<p>OFFICIAL LANGUAGE</p> <ul style="list-style-type: none"> <li>○ Importance of Raj-basha, Implementation of use of Hindi in daily routine works</li> </ul>
	<p>INTRODUCTION TO RISK MANAGEMENT</p> <ul style="list-style-type: none"> <li>○ What is Risk?</li> <li>○ What are the different types of Risks that a Bank can face?</li> <li>○ What is the risk in accepting Deposits and Lending to customers?</li> <li>○ How the Risk management takes place in Banks?</li> <li>○ Risk Management architecture of our Bank.</li> <li>○ Consequences of Frauds on One's Career</li> </ul>
IT sessions	<p>Finacle(CBS)  Digital banking, cyber security  Social media  Ubinet  E-learning  Branch Visit  Debates/Presentation/3 Minute Speech(Topics Will Be Provided At The Start Of The Program)  Post Lunch Quiz  Model Branch – Role Plays</p>

**Part-2: On the Job Training – Phase I (20 weeks)**

★ Cash handling (Receipts / Payments / Remittance to Currency chests / Clean Note Policy / Cash holding limit / ATM cash loading & reconciliation and controls;	2 weeks
★ Personal Banking Business Counter service - Savings Bank operations / marketing/ KYC Updation	4 weeks
Term Deposits operations / marketing	3 weeks
Current Account – operations / marketing	1 week
Remittances – DDs/ IMPS/RTGS / NEFT bulk account opening , salary upload, etc.	1 week



Clearing operations Cheque truncation, NACH, MMS, etc.	2 weeks
NRE business sourcing	1 week
Customer service & grievances handling	2 weeks
Digital banking products & its marketing (Including SDV lockers and other products)	4 weeks

**Part 3- In-house Classroom Training - Phase II (4 weeks)**

AREAS TO BE COVERED	DAYS	REMARKS
FUNDAMENTALS OF CREDIT (With hands on LAS)	10	Apart from general due diligence Specific due diligence in Agriculture, MSME and Retail will be part of the respective sessions  Likewise USP and marketing tips will be covered in the respective sessions
RETAIL LOANS (With hands on LAS)	3	
AGRICULTURE FINANCE (With hands on LAS)	4	
MARKETING	1/2	
GOVERNMENT BUSINESS	1	
FOREX	1	
DOCUMENTATION	1	
MONITORING	1	
RECOVERY	1	
FINACLE/MIS HR	1	

<b>I. FUNDAMENTALS IN CREDIT - 10 DAYS</b>	
	<b>BASICS OF ADVANCES AND PRINCIPLES OF LENDING</b> <ul style="list-style-type: none"> <li>• Core functions of a Bank</li> <li>• Need for finance</li> <li>• Basics of Advances</li> <li>• Cardinal principles of lending</li> <li>• 4 Cs, 7 Ps</li> </ul>
	<b>TYPES OF CREDIT FACILITIES</b> <ul style="list-style-type: none"> <li>• Fund based, and Non-Fund based limits</li> <li>• Working Capital &amp; Term Loan</li> <li>• Secured &amp; Unsecured Advances</li> </ul>
	<b>OVERVIEW OF LENDING PROCESS</b>

	<ul style="list-style-type: none"> <li>• Overview of complete process involved in credit in the form of flow chart</li> </ul>
	<p>LOAN APPLICATIONS, SCRUTINY, CHECK LIST</p> <ul style="list-style-type: none"> <li>• Importance of Loan Application, Different Application forms, What are the things to be looked into Loan Application</li> </ul>
	<p>DUE DILIGENCE OF LOAN PROPOSALS</p> <ul style="list-style-type: none"> <li>• Meaning of DD</li> <li>• significance of conducting DD</li> <li>• How DD to be conducted</li> <li>• Scrutiny of application</li> <li>• Credit information</li> <li>• Interview with applicant</li> <li>• Gathering Market information</li> <li>• CIBIL report generation and interpretation</li> <li>• Pre- Inspection report</li> <li>• Compilation of credit report</li> <li>• Vulnerable aspects</li> </ul>
	<p>FINANCIAL ANALYSIS</p> <ul style="list-style-type: none"> <li>• Meaning of Financial Statements. When to obtain Audited set of financial statements? <ul style="list-style-type: none"> <li>• How to scrutinize various items on the Liabilities and Assets of the Balance sheet?</li> </ul> </li> <li>• The concept of Long Term and short-term sources and uses.</li> <li>• Various items to be taken under Current Asset and Current Liability and regrouping the Balance Sheet items as per our norms.</li> <li>• Discussion on Profit &amp; Loss Account.</li> <li>• Exercise</li> </ul>
	<p>WORKING CAPITAL ASSESSMENT</p> <ul style="list-style-type: none"> <li>• Concept of Working Capital and its importance for Business Units.</li> <li>• Various methods of assessment of working capital limit viz. Turnover method, FBF Method, Cash Budget Method</li> <li>• What is the concept and importance of margin / net working capital?</li> <li>• Holding Level concept for FBF. Hands on exercise on turn over Method &amp; FBF method</li> </ul>
	<p>TERM LOAN ASSESSMENT</p> <ul style="list-style-type: none"> <li>• Term loan purpose for which it is given.</li> <li>• The concept of DSCR, Moratorium period is explained</li> <li>• The viability of the projects</li> <li>• Generally the margin money to be brought upfront</li> <li>• Precautions to be taken while disbursements.</li> <li>• The concept of drawdown schedule is explained.</li> <li>• Hands on Exercise.</li> </ul>
	<p>CASH FLOW, FUND FLOW</p> <ul style="list-style-type: none"> <li>• Concept of Cash Flow and Funds Flow, How these are different from other financial statements, Importance and interpretation of cash flow and funds flow statements</li> </ul>
	<p>MSME PRODUCTS &amp; SCHEME</p>

	<p><b>GUARANTEE SCHEMES</b></p> <ul style="list-style-type: none"> <li>• Concept, utility and features of various Guarantee schemes</li> </ul>
	<p><b>PROCESSING IN LAS</b></p>
	<p><b>IRB RATING</b></p> <ul style="list-style-type: none"> <li>• Need for credit rating</li> <li>• The various models available based on the nature of advance and amount of limits</li> <li>• Pricing based on rating</li> <li>• Brief discussion on MCLR</li> <li>• IRB Rating Module in LAS</li> <li>• IRB exercise</li> </ul>
	<p><b>NON-FUND BASED ADVANCE</b></p> <ul style="list-style-type: none"> <li>• How to assess the LG, LC limits</li> <li>• Precautions to be taken while assessing the NFB limits.</li> <li>• Margin requirements, Limitation clause in BG, no onerous clause, etc.</li> <li>• Exercise on BG limit calculation &amp; Exercise on LC limit calculation</li> </ul>
<p><b>II. RETAIL BANKING AND MARKETING - 3 DAYS</b></p>	
	<p><b>RETAIL LENDING OVERVIEW</b></p> <ul style="list-style-type: none"> <li>• Retail Lending – What &amp; Why?</li> <li>• Key Differences between Retail &amp; Wholesale Lending</li> <li>• Various drivers of Retail Lending</li> <li>• Various challenges &amp; opportunities in Retail lending</li> <li>• Status of Retail lending in our Bank</li> <li>• Our Retail lending Business strategies at Corporate &amp; Branch Level</li> </ul>
	<p><b>RETAIL PRODUCTS OVERVIEW</b> Introduction to various retail products of the bank viz. Features, Eligibility, Purpose, Quantum Margin, Security, Repayment and other terms and conditions</p> <p><b>UNION HOME</b></p> <p><b>UNION MORTGAGE</b></p> <p><b>UNION MILES</b></p> <p><b>OTHER RETAIL LOAN PRODUCTS</b></p> <ul style="list-style-type: none"> <li>• Union Health, U. Cash, U Personal, etc.</li> </ul> <p><b>LAS – PROCESSING EXERCISES ON UNION HOME, MILES, EDUCATION</b></p>
	<p><b>MARKETING OF BANKING PRODUCTS</b></p> <ul style="list-style-type: none"> <li>• Marketing Concept – an introduction</li> <li>• Marketing of financial products- a brief</li> <li>• Customer profiling and Segmentation</li> <li>• Lead generation – various tools and techniques</li> <li>• Understanding the triggers and offering suitable products</li> <li>• Cross selling as a growth strategy</li> <li>• Marketing Strategies in the dynamic business environment</li> <li>• Out-bound and in-bound marketing activities.</li> <li>• Product-wise strategies – an overview</li> </ul>
	<p><b>THIRD PARTY PRODUCTS</b></p> <ul style="list-style-type: none"> <li>• Third Party Products- What &amp; Why?</li> </ul>

	<ul style="list-style-type: none"> <li>• Fee-based income and its importance in the present banking scenario</li> <li>• Our Channel partners and their product offerings – a brief</li> <li>• Life insurance, General Insurance, Mutual funds – Basics</li> <li>• Marketing approaches for various Third party products</li> <li>• Value creation through financial advising</li> </ul>
	<p><b>BUSINESS ETIQUETTE &amp; SALES PRESENTATION SKILLS</b></p> <ul style="list-style-type: none"> <li>• Professional business etiquette- an introduction</li> <li>• Greeting and meeting the customer</li> <li>• Creating a best first impression- need, importance and techniques</li> <li>• Purpose and types of Sales presentations</li> <li>• Effective preparation and delivery of sales presentations</li> </ul>
<p><b>III. Agricultural Finance - 4 days</b></p>	
	<p>Concept of Priority sector advance</p> <ul style="list-style-type: none"> <li>• What is Priority Sector Advances (PSA)</li> <li>• PSA - Importance</li> <li>• Components under PSA</li> <li>• RBI Benchmarks &amp; its implications</li> <li>• Changes under new priority sector Norms</li> <li>• Common guidelines</li> </ul>
	<p>Introduction to Agricultural advances</p> <ul style="list-style-type: none"> <li>• Importance of Agriculture</li> <li>• Problems faced by Indian Agriculture</li> <li>• National Agriculture Policy</li> <li>• Institutional Initiatives</li> <li>• Our Bank's position Vs. peer banks</li> <li>• Classification of Agri. Advances</li> <li>• Common guidelines for Agricultural Advances</li> </ul>
	<p>Due Diligence in agricultural advances and Scrutiny of agricultural land records</p> <p>Systematic steps of conducting DD</p> <ul style="list-style-type: none"> <li>• Interview with applicant</li> <li>• Industry analysis</li> <li>• Market enquiry</li> <li>• Scrutiny of application</li> <li>• Pre-sanction inspection</li> <li>• Scoring and rating</li> <li>• Take over norms</li> <li>• Type of lending arrangements</li> <li>• Importance of Revenue records</li> <li>• Scrutiny and interpretation of Land records</li> </ul>
	<p>Production credit under Union Green Card Scheme</p> <ul style="list-style-type: none"> <li>• Conceptual clarity on Production credit</li> <li>• Various components of production credit</li> <li>• UGC features</li> </ul>

	<ul style="list-style-type: none"> <li>• Concept of interest subvention</li> <li>• Crop Insurance schemes</li> <li>• Issue of Rupay cards</li> <li>• PAIS, LCRI</li> <li>• Online application facility – Demo</li> </ul>
	<p>Crop Loan – Exercise</p> <ul style="list-style-type: none"> <li>• Administering the exercise</li> <li>• Arriving the five years limit</li> <li>• Flow chart</li> <li>• End to end solutions</li> <li>• File maintenance under Crop loan</li> </ul>
	<p>Production credits – Other than crop loan</p> <ul style="list-style-type: none"> <li>• Agri. Gold Loan</li> <li>• Silver Loan</li> <li>• Loan against WHR/NWHR</li> <li>• Union Bhumiheen Green card</li> <li>• Debt Swap Scheme</li> <li>• Production credit to SHGs/JLGs</li> <li>• Loan against Deposits</li> </ul>
	<p>Approach towards Agri. Investment credit</p> <ul style="list-style-type: none"> <li>• Agri. investment credit as a project approach</li> <li>• Technical feasibility aspects</li> <li>• Economic viability</li> <li>• Financial analysis</li> <li>• Exercise</li> <li>• Information Bouquet – Model Techno Economic analysis, E- manual, Glimpses of Agrl. Products, E- learning – Demo</li> </ul>
	<p>MT/LT Agricultural Finance</p> <ul style="list-style-type: none"> <li>• List of Agri. investment activities</li> <li>• Technical and Financial aspects of Farm Mechanization</li> <li>• Technical and Financial aspects of Minor Irrigation</li> <li>• Exercise on Tractor Finance</li> <li>• Tractor File maintenance</li> </ul>
	<p>Agri. Allied activity</p> <ul style="list-style-type: none"> <li>• Technical feasibility and economic viability aspects of Dairy farming</li> <li>• Allied Activities – Eligibility under MUDRA, Coverage under CGFMU</li> <li>• Exercise</li> </ul>
	<p>Lead Bank Scheme</p> <ul style="list-style-type: none"> <li>• Concept of Lead bank</li> <li>• State Focus Papers</li> <li>• Potential Link Plan</li> <li>• Annual Action Plan/ Lead bank Returns</li> <li>• Liaison with Government</li> </ul>
	<p>Financial inclusion</p> <ul style="list-style-type: none"> <li>• Concept of Financial Inclusion</li> </ul>

	<ul style="list-style-type: none"> <li>• Institutional Initiatives</li> <li>• Our Bank's Initiatives</li> <li>• Social Security Schemes</li> <li>• PMJDY</li> <li>• BC/BF</li> </ul>
	<p>Government Sponsored schemes</p> <ul style="list-style-type: none"> <li>• PMEGP</li> <li>• DAY- NRLM</li> <li>• DAY – NULM</li> <li>• DRI</li> <li>• Stand up India</li> </ul>
	<p>Rural Publicity and Marketing</p> <ul style="list-style-type: none"> <li>• RSETI</li> <li>• VKC</li> <li>• UAG</li> <li>• UBISFT</li> <li>• Union Mitr</li> <li>• Farmer's Club</li> <li>• Financial Literacy</li> </ul>
	<p>SHGs/JLGs</p> <ul style="list-style-type: none"> <li>• Concept of group approach</li> <li>• Features of SHGs/JLGs</li> <li>• Difference between SHGs and JLGs</li> <li>• Bank's Linkage</li> <li>• Grading Norms</li> <li>• Credit Linkage</li> <li>• JLG Models</li> <li>• Union Sahay</li> </ul>
	LAS – PROCESSING OF AGRICULTURE LOANS
	FINACLE – AGRICULTURE
<b>IV.</b>	<b>MARKETING &amp; GOVT. BUSINESS – 1 DAY</b>
<b>V.</b>	<b>FOREX – 1 ONE DAY</b>
	<p>LC Mechanism – Important Provisions of UCP / Incoterms</p> <p>Imports</p> <p>Opening of Import LC – Different types of LCs ,different parties to LC, Important Provisions of UCP 600 / Incoterms</p> <p>General guidelines for Imports, Different methods of Imports</p>
	<p>Export Finance</p> <p>Pre-shipment Credit / Post shipment credit including ECGC</p>
	<p>Bank Guarantee</p> <p>Different types of Guarantees, Parties to the Guarantee ,Operational guidelines related to guarantees</p>
<b>VI.</b>	<b>MONITORING – 1 DAY</b>
	<p>Concept of Credit Monitoring</p> <ul style="list-style-type: none"> <li>• What is monitoring, need and importance</li> <li>• Our Bank guidelines for maintaining asset quality</li> <li>• Different stages of Monitoring</li> </ul>

	<ul style="list-style-type: none"> <li>• Stressed assets and their classification and identification</li> <li>• What tools do we have to monitor asset quality, how to catch the warning signals</li> <li>• Basics of restructuring of advances</li> <li>• Understanding the basics of Monitoring through LAS</li> </ul>
<b>VII. DOCUMENTATION – 1 DAY</b>	
	<p>Basic documentation for beginners</p> <ul style="list-style-type: none"> <li>• Significance of Documentation</li> <li>• Understanding various features of documentation, including Stamping, Registration and Limitation</li> <li>• Understanding our security documents, and their utility</li> <li>• Basics of creation of charges on securities, Mortgages and charges other than mortgage</li> <li>• How to fill in the documents</li> <li>• Documentation based on constitution and facility (Exercise)</li> <li>• Open discussion on documentation</li> </ul>
<b>VIII. RECOVERY – 1 DAY</b>	
	<p>Recovery Management</p> <ul style="list-style-type: none"> <li>• Concept of NPA, and impact</li> <li>• IRAC and Provisioning Norms <ul style="list-style-type: none"> <li>◦ Brief understanding on how to tackle NPA accounts, through Non legal measures and Legal Measures</li> </ul> </li> <li>• Our Bank guidelines for Recovery of NPA advances</li> <li>• Understanding Banks settlement schemes including OTS</li> <li>• Using various Menus in Finacle and LAS options for Recovery</li> <li>• Prompt claim lodgment under guarantee schemes</li> </ul> <p>Behavioural aspects for Recovery of NPA</p>
<b>IX. FINACLE AND MIS REPORTS - 1 DAY</b>	
	Credit and monitoring related important menus and mis reports
<b>X. HR - 1 DAY</b>	
	<p>Motivation</p> <p>Goal Setting</p> <p>Problem Solving And Decision Making</p> <p>Stress Management</p> <p>Negotiation</p>

**Part-4: On the Job Training – Phase II (25 weeks)**

Functioning of ULP - Training in different Union Retail Products	6 weeks
Functioning of Saral (link to Sarals)	6 weeks
Agricultural finance (link to Rural branches)	3 weeks
Forex (link to Category B branches)	2 weeks
Marketing of MSME products	4 weeks
Recovery / Monitoring ( link to high concentration of NPA- branches)	3 weeks
Marketing / canvassing of third party products	1 week



## PROMOTION POLICY FOR OFFICERS

### Staff circular 7758 dated 26.08.2022

#### Highlights of the circular

The Board, in its meeting held on 10.08.2022, has approved below mentioned amendments to the Promotion Policy for Officers

- Increase in number of mandatory e-learning courses from 10 to 20 in line with revised PMS Policy.
- Introduction of weightage of 5 marks for 10 other mandatory e-learning courses with simultaneous reduction in weightage of Interview by 5 marks for promotions upto SMGS-IV
- Removal of minimum qualifying marks for Group Discussion for promotion from SMGS-IV to SMGS-V.
- Appraisal marks available for last three preceding years, not immediately preceding three years to be considered in respect of Officers whose appraisal scores are not available due to sabbatical leave or authorized Leave on loss of pay and allowances due to medical grounds, subject to completion of minimum actual service required under the respective channel.
- Modification in Job Responsibility Marks for promotions from SMGS-V to TEGS-VI.

The Board, in its meeting held on 10.08.2022, has approved the aforesaid amendments to the Promotion Policy for Officers. The revised Promotion Policy for Officers will be applicable for the Promotion Process to be held for filling up the vacancies for FY 2023-24 and onwards.

The policy will be valid up to 31.03.2024 and its validity may be further extended for a period of 3 months with the specific approval of the MD ft CEO. If required, the policy may be reviewed/modified during the validity period, with the approval of the Board.

Revised Promotion Policy for Officers is enclosed as Annexure to this Staff Circular.

All are requested to take note of the above.

### **CHAPTER I**

#### **GENERAL**

- 1.1 Vacancies in the respective Grades/ Scales shall be identified and circulated every year, covering the period from 1st April to 31st March, of the same financial year. The identification of vacancies would take into account the wastages, new activities, etc. for the whole year. The promotion process will be conducted and finalised as far as possible, by the end of the financial year, to fill up the identified vacancies, if any, on all India basis.

#### **COMMON CUT-OFF DATE**

Common cut-off date for determining eligibility as well as completed years of service will be as on 1<sup>st</sup> of April of the financial year (April-March) in which the vacancies arise.

Common cut-off date will be taken into account for reckoning the minimum length of satisfactory service prescribed for promotion from one Grade/Scale to another, for determining weightages for various promotional parameters, deciding the eligibility of officers for participation in the promotion process with reference to the rigor of penalty imposed upon him/Court verdict etc.

- 1.2 There shall be a two channeled system of promotion of Officers from JMGS-I to MMGS-II and MMGS-II to MMGS-III as follows:

##### **Normal Track**

- To fill up 40% of vacancies identified.

##### **Fast Track**

- To fill up the remaining 60% of vacancies identified.

N.B.

- After conducting interviews for promotion processes (under fast track and normal track) up to scale III, if it is observed that some vacancies under any one track are going to remain unfilled due to non-availability of sufficient number of qualifying candidates in one track those vacancies may be shifted to the other track and may be filled from the remaining qualifying candidates of the other track, if available, with the approval of the MD & CEO. These shifted vacancies will be filled as per the provisions applicable to the track to which the vacancies are shifted to.
- The officers who appear and pass under both the tracks will finally be considered under normal track

1.3 ELIGIBILITY

(a) Promotion from JMGS-I to MMGS-II

**Normal Track**

- 5 years of satisfactory service in JMGS-I including 2 years Rural Branch service as an officer.
- Provided that the Officer who has put in more than the aforesaid required service in rural area, will get an advantage of further relaxation of 50% of weightage in minimum experience, for each additional completed year of service.
- If an Officer is not in active service for the reasons being on sabbatical leave or on loss of pay & allowances for more than 9 months in a Financial year, his/her performance appraisal for that year will not be considered and the concerned officer will be awarded zero marks for that particular year.

**However, officers, whose appraisal marks are not available for the last 3 immediately preceding years of service due to reason being on sabbatical leave or on authorised/sanctioned leave on loss of pay and allowances due to medical grounds; for such officers, appraisal marks available for the last three years (not immediately preceding), shall be considered, subject to completion of minimum actual service required under the respective channel (Normal/Fast Track, as applicable). Such officers should be in active service as on the date of commencement of Promotion Process, till declaration of results.**

**Fast Track**

- 3 years of satisfactory service in JMGS-I including two years Rural Branch Service as an Officer.
- Average 75% marks in APAR for the eligible years of service (3 years) and not less than 60% marks in any of the eligible years of service to be reckoned for promotion.

N.B

- Rural service weightage is applicable in case of promotion in General banking side only.
- In case any candidate has not completed requisite 2 years rural service, in Officer cadre, he shall submit an unconditional undertaking to the Management while applying for promotion that he/ she will complete the required rural posting immediately on his/ her promotion to MMGS-II.
- However, such officers on promotion can be transferred / posted to other Region/Zone for completing rural posting.
- If an officer is not in active service for the reasons being on sabbatical leave or on loss of pay & allowances for more than 9 months in a financial year, his/her performance appraisal for that year will not be considered and the concerned officer will be awarded zero marks for that particular year.

However, officers, whose appraisal marks are not available for the last 3 immediately preceding years of service due to reason being on sabbatical leave or on authorised/sanctioned leave on loss of pay and allowances due to medical grounds; for such officers, appraisal marks available for the last three years (not immediately preceding), shall be considered, subject to completion of minimum actual service required under the respective channel (Normal/Fast Track, as applicable). Such officers should be in active service as on the date of commencement of Promotion Process, till declaration of results.

**(b) Promotion from MMGS-II to MMGS-III**

- For promotion from MMGS-II to MMGS-III, 3 years' service in Rural or Semi Urban areas is required, which includes two years Rural Service in JMGS-I.

**Normal Track**

- 5 years of satisfactory service in MMGS-II including 3 years' service in rural/semi urban area, which includes 2 years rural service in JMGS-I.
  - Provided that the officer who has put in more than aforesaid required service in rural area, will get an advantage of further relaxation of 50% of weightage in minimum experience, for each additional completed year of service.
  - If an Officer is not in active service for the reasons being on sabbatical leave or on loss of pay & allowances for more than 9 months in a Financial year, his/her performance appraisal for that year will not be considered and the concerned officer will be awarded zero marks for that particular year.

However, officers, whose appraisal marks are not available for the last 3 immediately preceding years of service due to reason being on sabbatical leave or on authorised/sanctioned leave on loss of pay and allowances due to medical grounds; for such officers, appraisal marks available for the last three years (not immediately preceding), shall be considered, subject to completion of minimum actual service required under the respective channel (Normal/Fast Track, as applicable). Such officers should be in active service as on the date of commencement of Promotion Process, till declaration of results.

**Fast Track**

- 3 years of satisfactory service in MMGS-II.
- 3 years' service in rural/semi urban area, which includes 2 years rural service in JMGS-I.
- Average 75% marks in APAR for the eligible years of service (3 years) and not less than 60% marks in any of the eligible years of service to be reckoned for promotion.

**N.B.**

- Rural service weightage is applicable in case of promotion in General banking side only.
- In case any candidate has not completed requisite 2/3 years rural / semi urban service, he shall submit an unconditional undertaking to the Management while applying for promotion that he/ she will complete the required rural/semi urban posting immediately on his/ her promotion to MMGS-III.
- However, such officers on promotion can be transferred / posted to other Region/Zone for completing rural posting.

- If the officer is not in active service for the reason being on sabbatical leave or on loss of pay and allowances for more than 9 months in a financial year, his/her performance appraisal for that year will not be considered and the concerned officer will be awarded zero marks for that particular year.

**However, officers, whose appraisal marks are not available for the last 3 immediately preceding years of service due to reason being on sabbatical leave or on authorised/sanctioned leave on loss of pay and allowances due to medical grounds; for such officers, appraisal marks available for the last three years (not immediately preceding), shall be considered, subject to completion of minimum actual service required under the respective channel (Normal/Fast Track, as applicable). Such officers should be in active service as on the date of commencement of Promotion Process, till declaration of results.**

**(c) Promotion from MMGS-III to SMGS-IV (Merit channel)**

- 3 years of satisfactory service in MMGS-III.
- Minimum 75% marks in APAR for each of the year of service eligible for promotion.

N.B.

- If the officer is not in active service for the reason being on sabbatical leave or on loss of pay and allowances for more than 9 months in a financial year, his/her performance appraisal for that year will not be considered and the concerned officer will be awarded zero marks for that particular year.

**However, officers, whose appraisal marks are not available for the last 3 immediately preceding years of service due to reason being on sabbatical leave or on authorised/sanctioned leave on loss of pay and allowances due to medical grounds; for such officers, appraisal marks available for the last three years (not immediately preceding), shall be considered, subject to completion of minimum actual service required under the respective channel (Normal/Fast Track, as applicable). Such officers should be in active service as on the date of commencement of Promotion Process, till declaration of results.**

**(d) Promotion from SMGS-IV to SMGS-V (only Merit channel)**

- 3 years of satisfactory service in SMGS-IV.
- The candidate should have been a Branch Head for at least 3 years.
- Candidate should have put in 12 years of service in Officer Cadre in the Bank;
- Minimum 75% marks in APAR for each of the year of service eligible for promotion.

N.B

- If the officer is not in active service for the reason being on sabbatical leave or on loss of pay and allowances for more than 9 months in a financial year, his/her performance appraisal for that year will not be considered and the concerned officer will be awarded zero marks for that particular year.

**However, officers, whose appraisal marks are not available for the last 3 immediately preceding years of service due to reason being on sabbatical leave or on authorised/sanctioned leave on loss of pay and allowances due to medical grounds; for such officers, appraisal marks available for the last three years (not immediately preceding), shall be considered, subject to completion of minimum actual service required under the respective channel (Normal/Fast Track, as applicable). Such officers should be in active service as on the date of commencement of Promotion Process, till declaration of results.**

- in case any candidate has not completed requisite 3 years as branch head as on the cut-off date of promotion, he/she will be allowed to participate in the process and required to complete 3 years as Branch Manager on his/her promotion to SMGS-V

**(e) Promotion from SMGS-V to TEGS-VI (only Merit channel)**

- 3 years of satisfactory service in SMGS-V.
- Candidate should have put in 15 years of service in Officer Cadre in the Bank.
- Minimum 75% marks in APAR for each of the year of service eligible for promotion.

**N.B.**

If the officer is not in active service for the reason being on sabbatical leave or on loss of pay and allowances for more than 9 months in a financial year, his/her performance appraisal for that year will not be considered and the concerned officer will be awarded zero marks for that particular year.

**However, officers, whose appraisal marks are not available for the last 3 immediately preceding years of service due to reason being on sabbatical leave or on authorised/sanctioned leave on loss of pay and allowances due to medical grounds; for such officers, appraisal marks available for the last three years (not immediately preceding), shall be considered, subject to completion of minimum actual service required under the respective channel (Normal/Fast Track, as applicable). Such officers should be in active service as on the date of commencement of Promotion Process, till declaration of results.**

**(f) Promotion from TEGS-VI to TEGS-VII (only Merit channel).**

- 3 years of satisfactory service in TEGS-VI and should have minimum residual service of 2 years.
- Candidate should have put in 18 years of service in Officer Cadre in the Bank.

a) The Executive should have experience of working as Regional Head /Zonal Head

Or

b) Must have worked in any scale for Scale III to V, for a period of two years exclusively or in combination with any of the following offices /branches:-

Regional Offices/FGMOs

Or

Central Office or any vertical of central office whether housed in Central Office building or elsewhere or any other office in the Region which reports directly to the vertical at Central Office,

Or

Zonal/Regional Audit offices/Zonal Vigilance Cells/Deputation to CVC/CBI or any other organization/ Staff Training Centers or College/ Back Offices/ Centralized Processing Centers e.g. NPCs /MLPs/Union MSME first etc.

Or

Premier Branches/LCBs/All types of VLBs & ELBs/Mid Corporate Branches/Overseas Branches/Foreign branches or subsidiaries in India or abroad.

- Minimum 75% marks in APAR for each of the year of service eligible for promotion.

**Note:**

- The experience as Chairman of RRB would be treated as equivalent to the experience as Regional Head/Zonal Head.
- If the officer is not in active service for the reason being on sabbatical leave or on loss of pay and allowances for more than 9 months in a financial year, his/her performance appraisal for that year will not be considered and the concerned officer will be awarded zero marks for that particular year.

**However, officers, whose appraisal marks are not available for the last 3 immediately preceding years of service due to reason being on sabbatical leave or on authorised/sanctioned leave on loss of pay and allowances due to medical grounds; for such officers, appraisal marks available for the last three years (not immediately preceding), shall be considered, subject to completion of minimum actual service required under the respective channel (Normal/Fast Track, as applicable). Such officers should be in active service as on the date of commencement of Promotion Process, till declaration of results.**

**g) Promotion from TEGS-VII to TEGS-VIII (only Merit channel)**

- Minimum 2 years' experience in TEGS-VII may be considered for the post of CGM. However, up to 50% relaxation may be accorded with the approval of Bank's Board.
- The Eligible candidates should have residual service of at least 2 years.
- Candidates should have put in 20 years of service in Officer Cadre in the Bank.

a) The Executive should have experience of working as Regional Head /Zonal Head

Or

b) Must have worked in any scale for Scale III to V, for a period of two years exclusively or in combination with any of the following offices /branches:-

Regional Offices/FGMOs

Or

Central Office or any vertical of central office whether housed in Central Office building or elsewhere or any other office in the Region which reports directly to the vertical at central office,

Or

Zonal/Regional Audit offices/Zonal Vigilance Cells/Deputation to CVC/CBI or any other organization/ Staff Training Centers or College/ Back Offices/ Centralized Processing Centers e.g. NPCs /RLPs/MLPs/Union MSME first etc.

Or

Premier Branches/LCBs/All types of VLBs & ELBs/Mid Corporate Branches/Overseas Branches/Foreign branches or subsidiaries in India or abroad.

- Minimum 75% marks in APAR for each of the year of service eligible for promotion.

Note:

- The experience as Chairman of RRB would be treated as equivalent to the experience as Regional Head/Zonal Head.
- If the officer is not in active service for the reason being on sabbatical leave or on loss of pay and allowances for more than 9 months in a financial year, his/her performance appraisal for that year will not be considered and the concerned officer will be awarded zero marks for that particular year.

However, officers, whose appraisal marks are not available for the last 3 immediately preceding years of service due to reason being on sabbatical leave or on authorised/sanctioned leave on loss of pay and allowances due to medical grounds; for such officers, appraisal marks available for the last three years (not immediately preceding), shall be considered, subject to completion of minimum actual service required under the respective channel (Normal/Fast Track, as applicable). Such officers should be in active service as on the date of commencement of Promotion Process, till declaration of results.

- 1.4 The eligibility criteria in terms of minimum years of service as spelt out in this Policy can be relaxed only with the prior approval of the Board of Directors, in case the number of eligible Officers is less than 3 times the number of posts in the next higher Grade/Scale.

However, the minimum experience required (in years) normally and required minimum length of service in a scale is given below:

Sr. No.	Scale	Promotion Channel	Minimum Experience required (in years)	Minimum length of service.
1	I to II	Normal/Seniority	5	NA
		Merit/Fast	3	NA
2	II to III	Normal/Seniority	5	NA
		Merit/Fast	3	NA
3	III to IV	Merit/Fast	3	NA
4	IV to V	Merit	3	12
5	V to VI	Merit	3	15
6	VI to VII	Merit	3	18
7	VII to VIII	Merit	2	20

In case the Officer joins at the Scale higher than Scale I, the minimum service required would be reckoned from the level at which he enters the service e.g. if the officer enters at Scale II the minimum length of service for promotion from Scale IV to V will be 9 years instead of 12 years.

However, requirement of minimum length of service for promotion to Scale V, VI, and VII & VIII may be linked with relaxation, if any, given by the Board in respect of minimum experience for eligibility criteria. In other words, relaxation if any, given by the Board in minimum years of experience, the same relaxation will be applicable for minimum length of service also.

**1.5 RURAL/SEMI-URBAN BRANCH SERVICE**



There shall be requirement of 2 years' service in rural areas for promotion from JMGS-I to MMGS-II and a total of 3 years in rural/ semi urban areas, including rural service in JMGS-I for promotion from MMGS-II to MMGS-III.

For seniority channel, officers who have put in more than the aforesaid service in rural areas will get an advantage of further relaxation of 50% weightage in minimum experience, for each additional completed year of service, while assessing their eligibility as per Clause 1.4 hereinabove.

For seniority channel, officers in MMGS-II who have put in more than the mandatory service in rural/semi urban areas (inclusive of 2 years' rural service in JMGS-I), will get an advantage of further relaxation of 50% weightage in minimum experience, for each additional completed year of service in MMGS-II, while assessing their eligibility as per Clause 1.4 hereinabove.

This relaxation shall however not be available to the candidates in MMGS-II at the time of promotion to MMGS-III who have availed the relaxation under the same guidelines at the time of promotion from JMGS-I to MMGS-II.

#### **1.6 EXEMPTION FROM RURAL/SEMI-URBAN BRANCH SERVICE**

- (i) The stipulation of Rural/Semi-Urban Branch Service for promotions to higher Grade /Scale may be exempted in the case of Physically Challenged Officers, whose handicap is of such a nature that they cannot serve in a Rural/Semi-Urban Branch. The MD & CEO may decide in each individual case, whether such exemption is to be given keeping in view the nature of the handicap.
- (ii) Officers in JMGS-I and MMGS-II laterally inducted into Forex / IT Depts. / EDP Cells and such other Functional Specialists will not be required to undergo the requisite rural / semi-urban Branch Service during their tenure in these Departments. If such Officers come in the Zone of Consideration for Promotion to Scale II and III, they will be considered for such promotions without insistence on Rural/Semi-Urban Branch Service.
- (iii) An Officer, who is an active National/International Player/Coach, may be exempted from stipulation of Rural/Semi-Urban Branch Service, so long as such an Officer remains active in the sports field, at the National/International Level. However, on ceasing to play/coach at the National/International Level, such an Officer will be required to undergo the requisite Rural/Semi-Urban Branch Service. For this purpose, an active national player/coach will mean a person who plays/coaches in recognized National Competitions on behalf of the State and an International Player/Coach will mean the person who represents the Country/coaches any Indian Team in International Competitions.
- (iv) Officers posted as Dealers will not be required to undergo rural/semi-urban branch service during the tenure in Exchange Dealing branches. If such officers come in the Zone of Consideration for promotion to Scale II & Scale III, they will be considered for such promotions without insistence on rural/semi-urban branch service. If found suitable for promotion, they will be promoted provisionally. However, such provisionally promoted officers be moved out of Exchange Dealing branches within a period of five years. In the event of refusal to undergo the rural/semi-urban branch service, the concerned officers will be reverted to the Grade/Scale they were in, prior to the provisional promotion.

#### **1.7 ZONE OF CONSIDERATION**

- I. Zone of consideration for promotion should be maintained strictly in the ratio of 1:3. In case, fresh candidates equal to the number of anticipated vacancies are not available by keeping Zone of Consideration at 3 times the anticipated vacancies, the Zone of Consideration may be extended to 4 times the number of anticipated vacancies, with the prior approval of the Board.

II. In case it is not possible for the Bank to fill all the posts under merit quota, the Bank may at its discretion decide to fill the remaining post under the normal/seniority channel.

### 1.8 WEIGHTAGES

Percentage weightage for the various promotional parameters will be as follows:

Promotion	Percentage Weightage					
	Edu Qlf.	e-Learning	Job. Resp	Perf. Apprsl.	Written Test/ Group Discussion	Interview
<b>JMGS I to MMGS II (Merit/Fast Track)</b>	5	5	10	30	30	20
<b>JMGS I to MMGS II (Normal/Seniority Track)</b>	5	5	15	50	NA	25
<b>MMGS II to MMGS III (Merit/Fast Track)</b>	5	5	10	30	30	20
<b>MMGS II to MMGS III (Normal/Seniority Track)</b>	5	5	15	50	NA	25
<b>MMGS III to SMGS IV (Merit/Fast Track)</b>	5	5	15	30	20	25
<b>SMGS IV to SMGS V (Merit Track)</b>	NA	NA	10	40	20*	30
<b>SMGS V to TEGS VI (Merit Track)</b>	NA	NA	5	55	NA	40
<b>TEGS VI to TEGS VII (Merit Track)</b>	NA	NA	NA	60	NA	40
<b>TEGS VII to TEGS VIII (Merit Track)</b>	NA	NA	NA	60	NA	40

\*In case of promotion from SMGS-IV to SMGS-V, if both written test and Group Discussion are administered, the aggregate marks obtained in both written test and group discussion will be reduced to weightage prescribed i.e.20.

There shall be a weightage of maximum 5 marks in the Promotion Parameters for Promotions upto SMGS-IV. Eligible officers upto MMGS-III will get marks in e-learning parameter in proportion to the number of other mandatory e-learning courses (10 out of 20, other than 5 specified courses and 5 Job Role/ Job Family based courses) completed by them in the FY during which the Promotion Process is being conducted. The last date for completion of all mandatory courses for all promotion aspirants shall be 31<sup>st</sup> of January of the FY during which the promotion process is being conducted.

- The minimum qualifying marks in the written test for promotions from JMGS-I to MMGS-II and MMGS-II to MMGS-III would be 50% in case of General Category candidates and 45% in case of SC/ST category candidates.
- Minimum qualifying marks in the written test or group discussion for promotion from MMGS –III to SMGS-IV would be 50 % in case of General & OBC Category candidates and 45% in case of SC/ST category candidates.
- **Promotion from SMGS-IV to SMGS- V**
  - a) In case of promotions from SMGS-IV to SMGS-V, if both Written Test and Group Discussion are administered, marks scored by the candidates (both in Written Test and Group Discussion) will be clubbed together and considered for the purpose of arriving at minimum qualifying marks prescribed. When both Written Test

and Group Discussion are administered, maximum marks to be prescribed for both Written Test and Group Discussion shall be equal. In this case, the candidate should secure minimum 40% marks in Written Test and GD separately for General & OBC category and 35% marks in Written Test and GD separately for SC/ST category. However, the minimum aggregate qualifying marks in Written Test & Group Discussion put together shall be 50% in case of General & OBC Category and 45% in case of SC/ST Category candidates.

b) If only written test or group discussion is administered, minimum qualifying marks to be secured by the candidates should be 50% in case of General & OBC category and 45 % in case of SC/ST category candidates in written test or group discussion as the case may be.

- MD & CEO shall be the competent authority for granting further relaxation in respect of minimum qualifying marks for Written Test / Group Discussion in promotions from SMGS-IV to SMGS-V.
- Minimum qualifying marks in the interview would be 50% in case of General & OBC category candidates and 45 % in case of SC/ST category candidates in all cadres of promotion.

### 1.9 METHODOLOGY OF AWARDING MARKS

The methodology of awarding marks for promotion to a higher Scale under the various parameters will be as under:

#### a) Educational Qualifications :

<b>Graduation</b>	<b>NIL</b>
<b>Certified Course Conducted by IIBF</b>	1 mark each subject to maximum of 2 marks
<b>Post-Graduation/ Double graduation BGL/ L.L.B/MBA/MMS/two year full time post graduate Diploma course e.g. PGDBM, PGDBA,PFDM from the institutions approved by UGC/AICTE/ Deemed Universities and Premier institutions like IIMs/IITs/ISB/IISC/ NIITs/XLRI etc.</b>	2 marks for each degree subject to a maximum of 4 marks
<b>CAIIB (I)/JAIIB</b>	1 mark
<b>CAIIB (II)/CAIIB</b>	2 marks
<b>C.A./C.F.A. / C.S./ ICWA/ Ph.D.</b>	2 marks

The above marks are cumulative with a maximum of 5 marks for promotion to MMGS-II, MMGS-III and SMGS- IV.

#### b) Performance Appraisal :

- Performance of an eligible Officer will be assessed through Appraisal Reports annually received from his/her superior(s), as per the guidelines, as may be determined by the Management from time to time. Marks will be awarded for performance on the basis of Appraisal Reports as of preceding 31st March, and preceding two years thereto, i.e. three years in all.

#### Appraisal Ratings:

- For promotions from JMGS-I to MMGS-II and MMGS-II to MMGS-III under Fast Track, where written test is administered by IBPS, there shall be a requirement of average 75% marks in APAR for the eligible years of service (3 years) and not less than 60% marks in any of the eligible years of service to be reckoned for promotion.

- For promotions to SMGS-IV and above, there shall be a requirement of minimum 75% marks in APAR for each of the years of service eligible for promotion.

**(c) Written Test / Group Discussion:**

- Written test will be applicable only for promotion up to MMGS-III under Merit/Fast Track.
- Group discussions will be applicable for promotion from MMGS-III to SMGS-IV to assess the communication – conceptual and leadership capabilities of the candidates. if need is felt written test in lieu of Group Discussion may be administered, subject to approval of the Board
- In case of the promotion process from SMGS IV to SMGS V either written test or Group Discussion may be administered, subject to approval of the Board.

**Note:** The On-line written test consisting of Objective-Multiple Choice Questions will be for 100 marks, covering subjects relating to Banking Routine, Law & Practice of Banking, Economics including Agricultural Finance etc.

In case of Group Discussions for promotion from MMGS-III to SMGS-IV and from SMGS-IV to SMGS-V, a Committee consisting of outside experts and officers of the Bank shall be constituted. The names of the outside experts will be sourced from IBPS. At times, sufficient numbers of outside experts are not nominated by IBPS, and as such to have better coverage/obtaining better expertise they may be sourced from amongst existing / retired Executives of other Public Sector Banks by CGM (HR) and the same will placed for approval before MD&CEO.

The marks obtained in written test and/or group discussion will be reduced as per the weightages provided in Para 1.8.

**(d) Job Responsibility**

- Marks will be awarded for every completed year of actual service in respective Grade/Scale of an officer as under:

**For promotion from JMGS-I to MMGS-II**

**for both Normal & Fast Track):**

Designation	Marks per year
Branch Managers*	3 marks
Officers working at rural branch	2 marks
Officers working other than rural branch	1.5 mark

Marks under this parameter will not exceed 15 in normal track and 10 in Fast Track,

**For promotion from MMGS- II to MMGS-III**

**(for both Normal & Fast Track):**

Designation	Marks per year
Branch Managers	3 marks
Officers working at rural branch	2 marks
Officers working other than at rural branch	1.5 mark

Marks under this parameter will not exceed 15 in normal track and 10 in Fast Track.

**For promotion from MMGS-III to SMGS-IV (Merit/Fast Track)**

Designation	Marks per year
Branch Managers/In-Charge of Service Branch and ULP.	3 marks
Other Officers	2 mark

Marks under this parameter will not exceed 15.

**For promotion from SMGS-IV to SMGS-V**

Designation	Marks per year
Branch Managers /In-Charge of Service Branch and ULP / Dy. Regional Head	2 marks
Other Officers	1 mark

Marks under this parameter will not exceed 10.

\*Branch Managers shall also include in-charge of MLP, RLP, MSME First USK, ARB, SAMB, Currency Chest, Mid Corporate Branch, LCB, CAPS/CMS and Service Branch

**For promotion from SMGS-V to TEGS-VI**

Designation	Marks per year
Regional Heads	2 marks
MLP/RLP Heads	1.5 Marks
Branch Manager**	1 mark
Other Officers/Executives	0.5 mark

\*\*Branch Managers shall also include Head of MSME First, ARB, SAMB, Mid Corporate Branch, LCB, Service Branch.

Marks under this parameter will not exceed 5.

**Note:**

- Job Responsibility marks will be awarded for each completed year in the existing Scale from which the officer seeks promotion to the next higher Grade / Scale.
- Wherever an officer has officiated in a designated post, continuously for a period of six months or more, the same will be reckoned for awarding job responsibility marks.
- Though the job responsibility marks will be awarded for each completed year of service, incomplete year of six months or more will be reckoned as one year and the marks will be awarded accordingly.
- Marks will be awarded based on whichever is beneficial (For example, if an officer is Branch Head & posted in Rural Area, he/she will be awarded with Branch Head Marks) in Job Responsibility for a candidate.
- Actual service would exclude any extra-ordinary leave on loss of pay availed/unauthorized absence by the Officer.

**1.10 INTERVIEW PANELS AND COMPETENT AUTHORITY**

- (1) (a) Interview Panel(s) for promotion from JMGS-I to MMGS-II and from MMGS-II to MMGS-III will be constituted by the Managing Director & CEO/Executive Director as follows, and he will be the Competent Authority for the purpose of promotion to these scales:

For Promotion	Interview Panel consisting
1. JMGS-I to MMGS-II	One Assistant General Manager and two Chief Managers.
2. MMGS-II to MMGS-III	One Deputy General Manager and two Assistant General Managers.

**Note: The Competent Authority can change the Grades of Officers in this Interview Panel (Officers from a Grade higher is permissible).**

(i) (b) Interview Panel for promotion from MMGS-III to SMGS-IV will be on the following lines:

For Promotion	Interview Panel consisting
MMGS-III to SMGS-IV	One Chief General Manager/General Managers and Two Dy. General Manager.

**The Managing Director & CEO will be the Competent Authority for such promotions.**

(i) (c) Interview Panel for promotion from SMGS-IV to SMGS-V will be on the following lines:

For Promotion	Interview Panel consisting
SMGS-IV to SMGS-V	Departmental Promotion Committee shall comprise of the Executive Director, one Chief General Manager & one General Manager or the Executive Director and two Chief General Managers or the Executive Director and two General Managers and two outside experts with domain knowledge approved by the MD & CEO.

**N.B.**

The names of the outside experts will be sourced from IBPS. At times, sufficient numbers of outside experts are not nominated by IBPS, and as such to have better coverage/obtaining better expertise they may be sourced from amongst existing / retired Executives of other Public Sector Banks by CGM (HR) and the same will be placed for approval before MD & CEO.

The Managing Director & CEO will be the Competent Authority for such promotions.

(i) (d) Interview Panel for promotion from SMGS-V to TEGS-VI will be on the following lines:

For Promotion	Interview Panel consisting
SMGS-V to TEGS-VI	Departmental Promotion Committee shall comprise of Managing Director & CEO, Executive Director, one Chief General Manager / General Manager, and two outside Experts with domain knowledge approved by the Managing Director & CEO.

**N.B**

The names of the outside experts will be sourced from IBPS. At times, sufficient numbers of outside experts are not nominated by IBPS, and as such to have better coverage/obtaining better expertise they may be sourced from amongst existing / retired Executives of Public Sector Banks by CGM (HR) and the same will be placed for approval before MD & CEO.

The Managing Director & CEO will be the Competent Authority for such promotions.

(i) (e) The Directors' Promotion Committee will be the Competent Authority for the purpose of promotions from TEGS-VI to TEGS-VII. The interview panel for the purpose of promotion to this Scale will be as follows:

For Promotion	Interview Panel consisting
TEGS-VI to TEGS-VII	<p>The Directors Promotion Committee will be the Competent Authority for the purpose of promotions from TEGS-VI to TEGS-VII. The Interview panel for the purpose of promotion to this scale will be as follows:</p> <p>The Directors Promotion Committee comprising of</p> <ol style="list-style-type: none"> <li>1) The MD &amp; CEO (Senior Most Executive Director in case of vacancy in the office of MD&amp;CEO);</li> <li>2) Government Nominee Director;</li> <li>3) RBI Nominee Director</li> <li>4) Two Experts of which at least one should be from category 4(i) to be nominated with the approval of the Bank's Board, having the following qualification/experience to bring/reflect more diversity in the panel:               <ol style="list-style-type: none"> <li>i) A former CMD/MD of a public Sector Bank Other than Union Bank Of India, e- Corporation Bank and e- Andhra Bank; or</li> <li>ii) A former member of an All India Service or a Central Service Group 'A' with experience at the level of Higher Administrative Grade or above; or</li> <li>iii) An academician from a premier institute, with at least 5 years of experience at the level of professor or equivalent in the field of finance, economics or business management.</li> </ol> </li> </ol>

(i) (f) The Directors promotion Committee will be the Competent Authority for the purpose of promotions from TEGS-VII to TEGS-VIII. The interview panel for the purpose of promotion to this scale will be as follows:

For Promotion	Interview Panel consisting
TEGS-VII to TEGS-VIII	<p>The Directors Promotion Committee will be the Competent Authority for the purpose of promotions from TEGS-VII to TEGS-VIII. The Interview panel for the purpose of promotion to this scale will be as follows:</p> <p>The Directors Promotion Committee comprising of the</p> <ol style="list-style-type: none"> <li>1) The MD &amp; CEO (Senior Most Executive Director in case of vacancy in the office of MD&amp;CEO);</li> <li>2) Government Nominee Director;</li> <li>3) RBI Nominee Director</li> <li>4) Two Experts, of which at least one should be from category 4(i) to be nominated with the approval of the Bank's Board, having the following qualification/experience to bring/reflect more diversity in the panel:               <ol style="list-style-type: none"> <li>i) A former CMD/MD of a public Sector Bank Other than Union Bank Of India, e- Corporation Bank and e- Andhra Bank; or</li> <li>ii) A former member of an All India Service or a Central Service Group 'A' with experience at the level of Higher Administrative Grade or above; or</li> </ol> </li> </ol>



- iii) An academicians from a premier institute, with at least 5 years of experience at the level of professor or equivalent in the field of finance, economics or business management.

Note:

For promotion from Scale I up to Scale VI, the composition of the Committee would be as mentioned above. Requirement of SC/ST committee member can be fulfilled internally or externally (i.e. outside expert having domain knowledge) without changing the composition of interview committee / panel

- During interview for Scale II,III,IV,V, VI,VII and VIII, weightages shall be given to the following:
  - Whether the officer / executive has reasonably contributed in strengthening the Jan Suraksha Schemes portfolio of the Bank
- During interview for Scale V, VI,VII and VIII, weightages shall be given to the following:
  - Whether the officer/executive has worked in different specialized areas of the Bank.
  - Whether the officer/executive has been posted in different parts of India or has been in only one/few Regions/Zones.
  - Whether the officer/executive has experience of working in the field as well as working in Regional/Zonal and Head Office.
  - Whether the officer/executive has professional qualifications and/or whether the officer/executive has acquired additional qualifications after joining the service.

N.B.

**Panel for Group Discussion (GD):**

It is proposed to have Group Discussion panels as under:

**Scale I to II & II to III:** Headed by DGM of the Bank & 2 outside experts\*.

(\*In case of specialist segment officers)

**Scale III to IV:** Headed by General Manager of Bank & 2 outside experts.

**Scale IV to V:** Headed by Chief General Manager/General Manager of the Bank & 2 outside experts.

Names of outside Experts will be sourced from IBPS (Procedure as mentioned in Note of Clause 1.9 (c) shall be followed).

Managing Director & CEO is authorized for nominating outside experts for Group Discussion in the promotion process for officers up to SMGS-V

1.11 Career Path for the following category of Specialist Officers will be restricted up to the scales indicated below :

SN	CATEGORY	CAREER PATH UP TO
1	Computer Specialists recruited in Scale IV, V & VI. Officers (Computer Audit), I.T. Officers, Officers (LAS)/IT (e-AB)/Computers/ Information Security officer (e-CB)*	Scale VI
2	Security Officers	Scale VI
3	Law Officers	Scale V
4	Economists	Scale V

5	Company Secretary	Scale V
6	Dealers/Integrated Treasury Officer/ Investment (e-CB)	Scale V
7	Chartered Accountants / Finance (e-AB)	Scale IV
8	Fire Officers	Scale IV
9	Electrical Officers / Electrical Engineers (e-CB)	Scale IV
10	Architects/Civil Engineers	Scale IV
11	Officers (Asset-Liability/Risk Mgmt.)	Scale III
12	Marketing Officers (Retail Banking, New Initiatives and Forex)/ Marketing/ PRO (e-AB)/ Public Relations (e-CB)	Scale II
13	Rural Development Officers / Agriculture/ Veterinary (e-CB)	Scale II
14	Official Language Officers/ Rajbhasha (e-AB)	Scale VI
15	Personnel Officers/ HR (e-AB)/ Personnel/ Investigation (e-CB)	Scale IV
16	Technical Officers/ Industrial Development Officers (e-CB)	Scale IV
17	Credit Officers/ Credit (e-AB) (e-CB)/ Financial Analyst (e-AB/e-CB)	Scale IV
18	Forex Officers/ Forex (e-AB)/ Foreign Exchange (e-CB)	Scale IV
19	Printing Technologists	scale IV
20	Faculty (e-CB)**	Scale III

**Note:**

\* Nomenclature of Computer Specialists recruited in Scale IV, V & VI, Officers (Computer Audit), I.T. Officers and Officers (LAS) is combined as IT Officers and their seniority will be clubbed accordingly.

**\*\*No further additions on account of new recruitment I conversion to the existing Faculty segment shall be made. The segment shall get dissolved after promotion/retirement I any other kind of cessation of services of the Faculty members and they shall be part of General Banking segment upon their promotion, i.e. Career path of the Faculty shall be restricted up to MMGS-III.**

Specialist Officers who have reached the Scale to which their career path is restricted shall be allowed to participate in the promotion to higher Grade/Scale along with other General Banking Officers in that scale, if they are other-wise eligible and fulfilling the prescribed norms.

For this purpose, there shall be a combined seniority list of Officers in the respective scales up to which the career path is restricted, as per their inter-se seniority. Once the Officer is promoted to the higher Grade/Scale, he/she shall cease to be in the Specialist Segment and merge with the General Banking Stream.

## **CHAPTER II**

### **SELECTION PROCEDURE**

- 2.1 In case of promotions up to MMGS-III under Fast Track, applications will be invited from eligible Officers as provided for in Para 1.3 to participate in the Promotion Process. Applicants for promotions under Fast Track up to MMGS-III will be required to appear for a written test and they will be listed in the descending order of total marks secured by them in the written test. From this list, eligible officers who are coming in the Zone of Consideration will be required to appear for interview before the Interview Panel/Panels.
- 2.2 In case of promotions to MMGS-II and MMGS-III under Normal Track, applications will be invited from all the eligible Officers. Only those eligible officers who apply and who are coming in the Zone of Consideration will be interviewed by panel/panels, to be constituted by the Executive Director/ Managing Director & CEO as the case may be.
- 2.3(a) In case of promotion to SMGS-IV, applications will be invited from all the eligible Officers. Those eligible officers who apply and who are coming in the Zone of Consideration will be allowed to participate in the Written test or Group Discussion. Candidates who are found successful in the Written test or Group Discussion will be interviewed by panel/panels, to be constituted by the Executive Director/Managing Director & CEO as the case may be.
- 2.3(b) For Promotion to SMGS-V, applications will be invited from all the eligible Officers. Those eligible officers who apply and who are coming in the Zone of Consideration will be allowed to participate in the Written test and/or Group Discussion. Candidates who are found successful in the Group Discussion will be interviewed by the Departmental Promotion Committee as provided in Para (1)(c) of clause 1.10.
- 2.3(c) For promotions to TEGS-VI, TEGS-VII and TEGS-VIII, applications will be invited from all the eligible Executives. Those eligible Executives who apply and are coming in the Zone of Consideration will be assessed by the Departmental/ Directors' Promotion Committee, as provided in para (1)(d), (1)(e) & (1)(f) of clause 1.10 respectively.

#### **2.4 PREPARATION OF MERIT-LIST**

- (a) Marks under the various parameters will be awarded to the Officers as prescribed in Para 1.8 above. Officers who have appeared in the interview will be listed in the order of aggregate marks secured by them in the various parameters. If two or more Officers secure identical aggregate marks, their order in the merit list will be as per their inter- se seniority.
- (b) For promotions up to MMGS-III, the relative merit-list will be declared to the extent of 100% of the number of vacancies identified in the respective Grade/Scales, for which promotion processes are conducted and such merit lists will be valid till the end of the financial year for which the vacancies are identified.

All unsuccessful candidates who appeared in the Promotion Process/es up to MMGS-III will be informed of the total marks scored by them in the said Promotion Process/es within 15 days from the declaration of results.

A panel of waiting list of candidates to the extent of 10% of the vacancies declared shall be prepared.

In any process for promotions up to MMGS-III, if the vacancies under any track (fast or normal) are shifted to other track due to non-availability of sufficient qualifying candidates under one track wait list will be prepared in other track to the extent of 10% of the aggregate of identified vacancies of other track and the vacancies shifted to that track.

Wait list up to scale III will be released against refusals only. Such waitlist will remain valid up to the date of initiation of next promotion process to the respective scale. However this does not confer any right for promotion on the candidate whose name is appearing in the said waiting list.

Vacancies arising out of Reversion/CRS/VRS/Resignation/Death/Dismissals/removal or any other reason except refusal up to scale III will be carried forward to next promotion process.

In case of refusal in any track, vacancy against such refusal shall be filled from the wait list of the same track. However in case of exhaustion of waitlist in any track, the vacancy against refusal shall be shifted to the other track, with prior approval of the competent Authority i.e. MD & CEO e.g. There is refusal from an officer promoted in Normal Track, Vacancy against that refusal shall be filled from waitlist of the Normal Track .However, in case the waitlist of Normal Track has exhausted and the waitlist of Fast track is still available, the waitlisted vacancy shall be shifted to Normal Track and the Vacancy against refusal shall be filled under normal track only.

(c) Subject to Para 2.4 (a) in the case of promotions up to MMGS III, a merit-list to the extent of the vacancies identified in each of the respective channels will be declared. The merit list will consist of two parts (A) Normal Track and (B) Fast Track.

- (i) If an Officer participates in both the channels and becomes eligible for empanelment under both the channels, his name will appear in the list for Normal Track.
- (ii) For the purpose of seniority list, Officers empanelled in both the tracks on promotion up to MMGS-III, will be listed in a common seniority list. The seniority of the Officers will be reckoned with reference to the date of promotion in the relevant Grade/Scale.
- (iii) Where there are two or more Officers promoted on the same date, inter-se seniority shall be determined with reference to their seniority in the immediate preceding Grade/Scale.

2.5 In case of promotion to SMGS-IV and V, TEGS VI and VII, the relative merit list will be declared to the extent of 100% of number of vacancies identified for which promotion process is conducted and such merit list will be valid till the end of the financial year for which the vacancies are identified. Further a panel of waiting list of candidates to the extent of 25% of the vacancies declared shall be prepared against the contingent vacancies, if any that may arise during financial year from the date of preparation of such waiting list. Such waiting list will be valid till the end of the financial year for which the promotion process has been conducted. However, this does not confer any right for promotion on the candidate whose name is appearing in the said waiting list.

Where promotions are to be effected from empaneled/ waitlisted candidates throughout the year as and when the vacancies arise, fresh clearance will be sought from the concerned Dept. such as Vigilance, I.R Division etc. and in case of denial of Vigilance / IR clearance to empaneled officers / Executive, the promotion of officer / executive will be kept on hold till the matter is brought to its logical end and if they are completely exonerated the promotion order will be released. However, such empanelment will be valid till the end of the financial year for which the promotion process was conducted.

### **CHAPTER III**

#### **PROMOTION OF SPECIALIST OFFICERS**

3.1 The following are the Specialized Segments in the Bank:

1. Computer Specialists recruited in Scale IV, V & VI, Officers (Computer Audit), I.T. Officers, Officers (LAS), IT, Computers, Information Security Officer
2. Security Officers
3. Law Officers
4. Economists
5. Company Secretary
6. Dealers, Integrated Treasury Officer, Investment
7. Chartered Accountants
8. Fire Officers
9. Electrical Officers, Electrical Engineers
10. Architects / Civil Engineers
11. Officers (Asset-Liability/Risk Mgmt.)
12. Marketing Officers (Retail Banking, New Initiatives and Forex), Marketing, PRO, Public Relations
13. Rural Development Officers, Agriculture, Veterinary
14. Official Language Officers, Rajbhasha,
15. Personnel Officers, HR, Personnel, Investigation
16. Technical Officers, Industrial Development Officers
17. Credit Officers, Credit, Financial Analyst
18. Forex Officers, Forex, Foreign Exchange
19. Printing Technologists
20. Faculty

3.2 Subject to Para 1.11 Specialist Officers will be considered for promotion in the respective specialized segments, depending upon the availability of vacancies.

From FY 2022-23 and onwards, candidates should complete 20 mandatory E-Learning courses which include 5 mandatory courses pertaining to 'Knowledge of KYC AML', 'Cyber Security Awareness', 'Prevention, Prohibition and Redressal of Sexual Harassment of Women at the Workplace', 'Responsible use of Social Media' and 'Preventive Vigilance' which are common across the board, 5 job role/job family based courses and 10 any other courses as per choice. (Please refer Staff Circular No. 7644 dated 22.03.2022, Staff Circular No. 7577 dated 28.12.2021, Staff Circular No. 7743 dated 05.08.2022 and subsequent guidelines thereto for mandatory courses in e-learning).

To be eligible for Promotion upto SMGS-IV, it shall be a pre-requisite for officers upto MMGS-III to complete 10 (out of 20) mandatory e-learning courses which include, 5 specified mandatory courses and 5 Job Role/ Job family based courses. For remaining 10 choice based mandatory e-learning courses (other than 5 specified courses and 5 Job Role/ Job Family based courses), they will get proportionate marks (0.5 mark per completed course) in e-learning parameter in weightages.

However, for Promotions from SMGS-IV to SMGS-V, SMGS-V to TEGS-VI and TEGS-VI to TEGS-VII, it shall be a prerequisite to complete all the 20 mandatory e-learning courses to be eligible for Promotion.

The last date for completion of all mandatory courses for all promotion aspirants shall be 31st of January of the FY during which the promotion process is being conducted.

For allowing any relaxation/ exemption in this criterion, the Competent Authority shall be MD & CEO.

3.3 (i) There shall be a two channelled system of promotion of Officers from JMGS-I to MMGS-II, MMGS-II to MMGS-III, as follows:

Normal Track – To fill up 40% of vacancies identified.

Fast Track – To fill up the remaining 60% of vacancies identified.

There would be a Written Test for Promotions up to Scale III under Fast Track the written test will cover the subject relevant to specialist field up the respective career path. However, in case the Written Test is not found feasible due to less number of eligible candidates or any such valid reasons, Group Discussion (in lieu of Written Test) would be administered, with the prior approval of the Managing Director & CEO. The minimum qualifying marks in the written test or Group Discussions for promotions from JMGS-I to MMGS-II and MMGS-II to MMGS-III would be 50% in case of General Category & OBC candidates and 45% in case of SC/ST candidates.

Further, for Promotion from Scale III to IV and Scale IV to V, Group Discussion would be administered.

**N.B:**

- After conducting the interviews for promotion processes (under fast track and normal track) up to scale III, if it is observed that some vacancies under any one track are going to remain unfilled due to non-availability of sufficient number of qualifying candidates in one track, those vacancies may be shifted to the other track and may be filled from the remaining qualifying candidates of the other track, if available, with the approval of MD & CEO. These shifted vacancies will be filled as per the provisions applicable to the track to which the vacancies are shifted to.
  - The officer who appear and pass under both the track will finally be considered under normal track.
- 3.3 (ii) The Eligibility criteria for Normal Track promotions in terms of minimum number of years of service, for promotions to the various Grades/Scales in the Specialized Segments will be the same as laid down in Para 1.3 above read with provisions of Para 1.4 and 1.9, with the exception that the stipulation of Rural/Semi-Urban Branch service will not be applicable for promotions to MMGS-II and MMGS-III.

The Eligibility criteria for Fast Track promotions would be as under:

**[1] Minimum Service**

- (a) 3 years of satisfactory service in JMGS-I for promotion to MMGS-II.
- (b) 3 years of satisfactory service in MMGS-II for promotion to MMGS-III.

**[2] Appraisal Rating**

- Average 75% marks in APAR for the eligible years of service (3 years) and not less than 60% marks in any of the eligible years of service to be reckoned for promotion.

**N.B.**

If the officer is not in active service for the reason being on sabbatical leave or on loss of pay and allowances for more than 9 months in a financial year, his/her performance appraisal for that year will not be considered and the concerned officer will be awarded zero marks for that particular year.

**However, officers, whose appraisal marks are not available for the last 3 immediately preceding years of service due to reason being on sabbatical leave or on authorised/sanctioned leave on loss of pay and allowances due to medical grounds; for such officers, appraisal marks available for the last three years (not immediately preceding), shall be considered, subject to completion of minimum actual service required under the respective channel (Normal/Fast Track, as applicable). Such officers should be in active service as on the date of commencement of Promotion Process, till declaration of results.**

**[3] Weightage for Educational Qualifications**

Graduation	Nil
Certified course conducted by IIBF	1 mark each subject to a maximum of 2 marks
Post-graduation / double graduation/ BGL/ LLB/ MBA/MMS/two year full time post graduate Diploma course e.g. PGDBM, PGDBA,PFDM from the institutions approved by UGC/AICTE/ deemed Universities and Premier institutions like IIMs/IITs/ISB/IISC/ NIITs/XLRI	2 marks for each degree subject to max. of 4 marks
CAIB (I)/JAIIB	1 mark
CAIB(II)/CAIIB	2 marks
C.A/ C.F.A./ C.S./ ICWA/ Ph.D.	2 marks

**N.B:**

The above marks are cumulative with a maximum of 10 marks for promotions from Scale I to II and from Scale II to III; and maximum of 5 marks for promotion from Scale III to IV and from Scale IV to V.

**[4] WEIGHTAGE**

Percentage weightage for the various promotional parameters will be as follows:

Promotion	Percentage Weightage					
	Edu Qlf.	E learning	Job. Resp	Perf. Apprsl.	Written Test / Group Discussion	Interview
<b>Scale I to II (Fast Track)</b>	10	5	--	20	40	25
<b>Scale I to II (Normal Track)</b>	10	5	--	60	-	25
<b>Scale II to III (Fast Track)</b>	10	5	--	20	40	25
<b>Scale II to III (Normal Track)</b>	10	5	--	60	-	25
<b>Scale III to IV (Merit/Fast Track)</b>	5	5	--	40	25	25
<b>Scale IV to V (Merit Track)</b>	5	--	-	40	25	30
<b>Scale V to VI</b>	-	--	-	50	-	50

There shall be a weightage of maximum 5 marks in the Promotion Parameters for Promotions upto SMGS-IV. Eligible officers upto MMGS-III will get marks in e-learning parameter in proportion to the number of other mandatory e-learning courses (10 out of 20. other than 5 specified courses and 5 Job Role/ Job family based courses) completed by them in the FY during which the Promotion Process is being conducted. The last date for completion of all mandatory courses for all promotion aspirants shall be 31<sup>st</sup> of January of the FY during which the promotion process is being conducted.

- (i) The minimum qualifying marks in the written test or Group Discussions for promotions from JMGS-I to MMGS-II and MMGS-II to MMGS-III would be 50% in case of General & OBC Category candidates and 45% in case of SC/ST candidates.



- (ii) Minimum qualifying marks in the group discussions for promotions from MMGS-III to SMGS-IV and SMGS-IV to SMGS-V would be 50% in case of General & OBC Category candidates and 45% in case of SC/ST candidates.
- (iii) Minimum qualifying marks in the Interviews would be 50% in case of General & OBC Category candidates and 45% in case of SC/ST candidates in all cadre of promotion.

The provision for relaxation in the minimum number of years of service as contained in Para 1.4 above will also be applicable for promotions to various Grade/Scales in the Specialized Segments.

[5] The composition of GO panel for promotion in specialist segment shall be as per clause 1.10, 1 (g) of the policy.

The composition of Interview panel for promotion in specialist segment shall be as per clause 1.10 of the promotion policy.

### 3.4 CONVERSION

Subject to Para 1.11 as mentioned above, conversion of specialized officers to General Banking is possible in the following circumstances:

- For specialized cadre it will be mandatory that prior to joining the main stream cadre, the officer joining this cadre should necessarily remain in that cadre for at least five completed years of service. Thereafter, the officer should gain experience of at least two years in field operation, if he has not gained the experience earlier.
- Such conversion to General Banking will be at the discretion of the Management, subject to the concerned Officer being found suitable for conversion by a Committee of three Executives in Top Executive Grade/ Senior Management Grade, constituted by the Managing Director & CEO and decision will be taken on the basis of availability of suitable replacement in their places. The option of conversion will be available only once in the career of an Officer.
- Officers recruited in General banking and working in the specialized segment/functional department mentioned above and possessing requisite qualifications/experience may also opt for conversion to Specialized segment. Such Officers may submit their requests for conversion in response to the Circular issued by the Bank. They will be considered for conversion at the sole discretion of the Management.

3.5 Subject to Para 1.11 seniority of a Converttee Officer in the converted segment will be reckoned from the date of such conversion. In the case of conversion in a batch on a common date, their seniority will be reckoned as per the inter-se seniority in the segment prior to conversion.

3.6 In case of Converttee Officers, the services rendered by them in the segment prior to conversion, will be reckoned for the purpose of eligibility to participate in the promotion process, notwithstanding that the Officers senior in the relative seniority list being considered ineligible for promotion for want of minimum stipulated years of service.

## CHAPTER IV

### PROVISIONS RELATING TO SC/ST OFFICERS & SPORTS PERSONS / DIFFERENTLY ABLED (DEAF & DUMB) PERSONS

4.1 (a) As per Government guidelines received from time to time.

- (b) Other terms and conditions applicable to General Category Officers for the purpose of promotion from Scale I to II and from Scale II to III will also be applicable to Scheduled Caste/Scheduled Tribe Officers while considering their promotions to the aforesaid Scale(s).
- (c) With a view to improving chances of Scheduled Caste/Scheduled Tribe Officers, for their promotion to MMGS II and III, the Bank will endeavour to provide them with more opportunities for institutional and/or job training and for attending Seminars/Symposia/Conferences. Further, it would be the special responsibility of the immediate superior Officers of the SC/ST Officers in JMGS-I and MMGS-II to give advice and guidance to the latter to improve the quality of their work and efficiency.

4.2 Notwithstanding the aforesaid guidelines, an Officer employee of the Bank, whether he/she is recruited as a Sports person or otherwise, be considered for one out-of-turn promotion in his/her entire career, after he/she wins a medal for the country or is awarded a National Award by the Government of India or a prize in an individual event or in a team event as playing member of the team in Olympics, Asiad or any other International event in which either all the Nations are eligible to participate or a few, selected on the basis of their performance and past record, have been invited to participate.

If an Officer employee wins an award, prize, medal, in any other International event, or in exceptional cases, if an Officer Employee has been continuously performing well and winning tournaments. Championships, prizes, medals, etc. at the National Level, and the Bank considers the Officer's case fit for out-of-turn promotion, the Bank may promote him/her after seeking **approval of the Bank's Board.**

- 4.3 Deaf and Dumb Candidates appearing in the promotion process having parameter of GD, will be exempted from Group discussion and will be directly allowed to participate in the interview. Marks under the parameters of GD in such cases will be added in interview parameter.
- 4.4 As per the statutory requirement of the Government of India, an Orientation Training Program will be imparted to promotional aspirants belonging to SC/ST /OBC/PWD for written examination.

## **CHAPTER – V**

### **APPELLATE PROCEDURE**

5.1 Any Officer in and up to MMGS III, who feels that his case for promotion to the higher Grade/Scale has not been properly dealt with, will have a right to appeal directly to the Managing Director & CEO / Executive Director within 30 days from the date of empanelment of Officers for promotion to higher Grade/Scale. The Managing Director & CEO /Executive Director may constitute a Committee consisting of three Officers not below the rank of Scale VI to process the appeal and submit to him, their recommendations. The recommendations of the Committee shall be placed before the Managing Director & CEO / Executive Director within 60 days from the last date of submission of appeals. The decision of the Managing Director & CEO /Executive Director in respect of the appeals shall be taken as final. Seniority of an Officer selected for promotion on Appeal, shall be reckoned from the date of promotion to the relevant higher Grade/Scale.

5.2 There shall be no appeal against the decision of the Departmental Promotion Committee in respect of promotions from SMGS-IV to SMGS-V and SMGS-V to TEGS-VI. However, an officer aggrieved with the decision of the

Departmental Promotion Committee, may make a representation to the said Committee within a period of 30 days from the date on which the promotion was announced.

The Committee as soon as it may be and in any case not later than three months from the date of receipt of representation, consider the representation and review or modify its earlier decision, if considered necessary. The decision of the Committee shall be recorded in writing and shall be placed before the Board of Directors for ratification before being implemented.

5.3 There shall be no appeal against the decision of the Directors' Promotion Committee in respect of promotions from TEGS VI to TEGS VII and TEGS VII to TEGS VIII. However, an officer aggrieved with the decision of the Directors' Promotion Committee may make a representation to the said Committee within a period of 30 days from the date on which the promotion was announced.

The Committee, as soon as it may be and in any case not later than three months from the date of receipt of representation, consider the representation and review or modify its earlier decision, if considered necessary. The decision of the Committee shall be recorded in writing and shall be placed before the Board of Directors for ratification before being implemented.

## **CHAPTER – VI**

### **PROCEDURE WITH REFERENCE TO DISCIPLINARY / CRIMINAL PROCEEDINGS AGAINST OFFICERS**

#### 6.1 (a)

##### (i)

1. Officers in respect of whom major penalty other than major penalty of reduction to a lower grade or scale has been inflicted will not be eligible to participate in the promotion process for the period of one year from the date of infliction of the said penalty.
2. In case of the entire officer against whom, major penalty of reduction to a lower grade or scale has been inflicted, will not be eligible to participate in the Promotion process for a period of two years from the date of infliction of the said penalty.

(ii) Officers on whom the minor penalty other than the censure is imposed, the rigor of penalty will be operative for one year or for one promotion process after infliction of penalty whichever is earlier.

(iii) In respect of those officers who have been imposed punishment/ penalty after being empanelled for promotion to higher grade scale, their names will be struck off from the merit list and they will also not be permitted to participate in the subsequent promotion process depending upon the nature of penalty imposed as mentioned herein above (i & ii)

(iv) Where promotions are to be effected from empanelled/ waitlisted candidates throughout the year as and when the vacancies arise, fresh clearance will be sought from the concerned Dept. such as Vigilance, I.R Division etc. and in case of denial of Vigilance / IR clearance to empanelled officers / Executive, the promotion of officer / executive will be kept on hold till the matter is brought to logical end and if they are completely exonerated the promotion order will be released. However, such empanelment will be valid till the end of the financial year for which the promotion process was conducted.

6.1 (b)

- (i) The following category of Officers will be permitted to take part in the promotion process but the findings of the Competent Authority as regards empanelment / promotion of these Officers will be kept in Sealed Cover to be opened after conclusion of the disciplinary case/ criminal prosecution:
- (1) Officers who are under suspension;
  - (2) Officers in respect of whom a charge-sheet has been issued and the disciplinary proceedings are pending;
  - (3) Officers in respect of whom prosecution for a criminal charge is pending.

The Competent Authority shall assess suitability of the officer coming within the purview of the circumstances mentioned above, along with other eligible candidates without taking into account the disciplinary case / criminal prosecution pending against him/her.

However, if on the conclusion of the disciplinary case/criminal prosecution, the Officer concerned is completely exonerated and in case, he/she was under suspension, it is held that the suspension was wholly unjustified, sealed cover(s) will be opened and the findings of the Competent Authority in respect of his empanelment /promotion will be acted upon. The Officer concerned will be empanelled on the merit list at the place at which he/she would have been empanelled, but for the pending disciplinary case I criminal prosecution. The promotion, if issued, will be given effect to from the date it would have been otherwise effected, but for the disciplinary case/criminal prosecution. He/she will be given benefit of seniority and fixation of pay on a notional basis with reference to the date on which he/she would have been promoted in the normal course. Provided that, it will always be open to the General Manager (HR) / Executive Director, in case the Officer is completely exonerated, to decide the question whether the Officer concerned will be entitled to any arrears of pay for the period of notional promotion preceding the date of actual promotion, and if so, to what extent, by taking into consideration all the facts and circumstances of the disciplinary proceedings/ criminal prosecution. Where the Authority decides not to allow arrears of salary or any part of it, it will record its reasons for the same.

If any penalty is inflicted upon the Officer concerned as a result of disciplinary proceedings or if he is found guilty by the Court in the criminal prosecution, the findings in the Sealed Cover(s) would not be acted upon. He will not be eligible for empanelment on the merit list for promotion to higher Grade/Scale and he will permitted to participate in the promotion process subject to operation of Clause 6.1(a)

(b)(ii) After the empanelment of an Officer for promotion in the merit list, if any of the circumstances mentioned from Sr. Nos. 1 to 3 at 6.1 (b) (i) above arise, but before the Officer concerned is actually promoted, it will be considered as if his case had been placed in a Sealed Cover and accordingly procedure as applicable to Sealed Cover cases will be followed.

(b)(iii) After the findings are kept in a sealed cover(s), if there is subsequent promotion process(es), the Officer concerned will be eligible to participate in such promotion process(es) and findings as regards his suitability for empanelment / promotion will be kept in a sealed cover(s) and procedure as explained in Para 6.1 (b) (i) above, will also be followed in respect of the subsequent sealed cover(s). On completion of disciplinary / court proceedings, if he is to be empanelled, he will be empanelled at the place which he would have otherwise got on the merit list of the promotion process in respect of which first sealed cover was prepared. He will, therefore, get preference for promotion over other Officers empanelled on the merit list(s) of subsequent promotion process (es).

(b)(iv) In case, the disciplinary case/criminal prosecution has not been concluded even after expiry of 2 years from the date of recording of findings in respect of Officer in whose case Sealed Cover is followed or from the date of taking decision of withholding the promotion in respect of an Officer whose name has been empanelled, but where promotion is withheld, the Committee of Executives at Central Office will review his case to consider his ad-hoc promotion, PROVIDED THE OFFICER IS NOT UNDER SUSPENSION. The Committee of Executives will review such cases taking into account the following aspects:

- (a) Whether the promotion of the Officer will be against public interest;
- (b) Whether the charges are grave enough to warrant continued denial of promotion;
- (c) Whether there is any likelihood of the case coming to a conclusion in the near future;
- (d) Whether the delay in the finalisation of proceedings, departmental or in a court of law, is not directly or indirectly, attributable to the Officer concerned; and
- (e) Whether there is any likelihood of misuse of official position which the Officer may occupy after ad-hoc promotion, which may adversely affect the conduct of the departmental case / criminal prosecution.

The Competent Authority should make its assessment on the basis of totality of the individual's record of service without taking into account the pending disciplinary case / criminal prosecution against him.

*The promotion of an Officer on purely ad-hoc basis as above shall not confer on him any right for regular promotion. As such, ad-hoc promotion will always be with prospective date, i.e. the date on which the Committee of Executives has cleared his case for ad-hoc promotion. Promotion can be cancelled by the Management and the concerned Officer can be reverted to his earlier Grade/Scale from which he was promoted at any time.*

If the concerned Officer is acquitted in the criminal prosecution on the merits of the case or is fully exonerated in the departmental proceedings, the ad-hoc promotion already made may be confirmed and the promotion be treated as a regular one from the date of ad-hoc promotion with all attendant benefits. In case the Officer would have normally got his regular promotion from the date prior to the date of his ad-hoc promotion with reference to his placement in the D.P.C. proceedings kept in the Sealed Cover(s) and the actual date of promotion of the person ranked immediately junior to him by the same D.P.C., he would also be allowed his due seniority and benefit of notional promotion as envisaged in Para 6.1 (b) (i) above.

In case of infliction of any penalty or when the Officer concerned is not acquitted in the criminal proceedings, the ad-hoc promotion will be brought to an end and the Officer concerned will be reverted to his previous Grade/Scale from which he was promoted on ad-hoc basis. He will not be eligible for empanelment on the merit list for promotion to higher Grade/ Scale and he will be permitted to participate in the subsequent process subjected to operation of Clause 6.1 (a). In respect of Officer empanelled in the merit list, his name will also be struck off from the merit list.

If the Officer is not acquitted on merits in the criminal prosecution, but purely on technical grounds and the Government/Bank either proposes to take up the matter to higher Court/to proceed against him departmentally

or if the Officer is not exonerated in the departmental proceedings, the ad-hoc promotion granted to him should be brought to an end.

(b)(v) Where acquittal by the Court is made on technical grounds, if the Government / Bank does not propose to go in for appeal to higher Court and the Bank also does not propose to take further disciplinary action, the case will be dealt with, in the same manner as spelt out in Para 6.1 (b) (iv) above, as if the Officer has been acquitted by the Court on merit.

(b)(vi) The Committee of Executives referred in Para 6.1 (b) above, shall be the Committee appointed by the Managing Director & CEO for this purpose from time to time. The Committee will consist of three Officers who will not be below the rank than that of an Officer categorized in Scale V.

(b)(vii) The Competent Authority referred in Para 6.1 (b) shall be the Competent Authority as defined in 1.10 under head 'Interview Panels and Competent Authority for promotion to various scales'

(b)(viii) There shall be six-monthly review of Sealed Cover cases, covering inter-alia the following aspects, by the Managing Director;

- (1) Progress made in the disciplinary proceedings / criminal prosecution; and
- (2) Further measures to be taken to expedite their completion.

If as a result of the above, it is felt that there is no case for taking action against the officer concerned, the Sealed Cover may be opened and he may be given his due promotion with reference to the position assigned by the D.P.C.

## **CHAPTER VII**

### **MISCELLANEOUS PROVISIONS**

#### **7.1 REFUSAL TO ACCEPT PROMOTION :**

In case of promotion up to scale III, an officer whose name appears in the list of successful candidates should submit his refusal, if he so desires, within 15 days of declaration of the result irrespective of the fact whether final posting on promotion is given or not. If no refusal is submitted within the above stipulated time, it will be construed as acceptance of the promotion by the officer concerned.

After expiry of 15 days from the date of declaration of result, no request for refusal will be considered. However in compelling circumstances viz. serious health problems of self and dependent family members, occurrence of physical disability related issues or other serious issues etc. to the satisfaction of the competent authority, if a promote officer wants to submit reversion request he may do so, but within 6 months from the date of declaration of the result. However, consideration of application for such reversion will be at the sole discretion of the management and will be considered on case to case basis depending upon the exigencies and requirement of the bank. The competent authority for the above purpose is Chief General Manager (HR). In all the cases of application of reversion, the same has to be decided by the competent authority within 30 days of submission of application.

The candidates who have submitted refusal shall be under bar for one promotion process or for a period of one year, whichever is earlier, beginning from the 16th day of declaration of result i.e. after expiry of the last day for application for submission of refusal

The candidates who have taken reversion as above shall be under bar for one promotion process or for a period of one year whichever is earlier from the date of decision of the competent authority.

No refusal or reversion will be allowed once the officer is promoted to Executive cadre i.e. SMGS-IV, V and TEGS-VI, VII & VIII.

## 7.2 SUBMISSION OF ASSETS & LIABILITIES RETURNS

An Officer who has not submitted the return of his Assets & Liabilities as required under Regulation 20 of Union Bank of India Officer Employees' (Conduct) Regulation, 1976 will be considered ineligible for promotion despite the fact that he may have been empanelled on the merit list. He will, however, be eligible for promotion, provided he submits the return of Assets & Liabilities, within the validity period of the relevant merit list.

## 7.3 FITMENT ON PROMOTION

Fitment of Officers on promotion from one Scale to another will be as per the guidelines received from the Government of India/Indian Banks' Association from time to time.

7.4 Notwithstanding anything contained hereinabove or in any of Chapters on this policy -

- (a) Creation of new or additional posts in any Grade/Scale or filling up vacancies in such posts or in existing posts (in any Grade/Scale) as a consequence of retirement, resignation, termination, cessation in employment, transfer, demotion, promotion, etc. of the permanent incumbent will not be automatic and will be done at the discretion of the Management.
- (b) Abolition of existing posts in any Grade/Scale will be done at the discretion of the Management.

7.5 If any question arises as to the application or interpretation of any of paras under this Policy, it shall be referred to the General Manager (HR) for clarification.

7.6 The Board reserves its right to change, alter, amend or vary from time to time, any rule or rules incorporated herein.

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### **Staff circular 6289 dated 30.12.2015**

- **Fitment to pay to officers on Promotions from one to scale next higher scale**

**SC: 6530 date 11.01.2017; SC: 6583 date 20.03.2017)**

- Note:- Now the online transfer request facility for general and specialist officers available through Union Parivar **S.C. No. 6853 date 05-10-2018**
- Introduction of new field in application of promotion process-



- It has been decided to introduce new fields as feedback in the application for promotion process where in a candidate will be required to fill in number of e learning modules completed as well number of attempt in Gyan kasauti & ASPIRE test series.

### **TRANSFER POLICY FOR OFFICERS UPTO MMGS III**

SC:7656 dated 31/03/2022

Union Bank of India has now become a bigger organization with added responsibility of catering to the career aspirations as well as personal fulfilment of a large number of officers who have been delivering their best for the achievement of corporate objectives. The Bank envisages to be the employer of first choice among Public Sector Banks and on the same lines Bank believes in fostering a culture of comprehensiveness, congeniality and favourable climate for business growth. Bank endeavours to provide an environment to its officers which aids them in pursuit of their career growth/mobility, achieve organizational goals, enhance productivity, motivation and minimize discomfort.

#### **1. Objectives Of Transfer Policy:**

1.1 The Transfer Policy is framed to achieve the following objectives:

- 1.1.1 This Transfer Policy aims at bridging the gap between officers' social / personal needs and career growth as well as the business growth of the organization, besides ensuring uniformity and transparency.
- 1.1.2 Transfers are required for various business reasons, like exposure to banking at various locations, to reasonably rotate officers from one station to another, to prevent frauds, to fulfil the needs of various locations, to enable the officer to gain required rural/semi urban branch experience or on compassionate grounds, to align with the Bank's Policy/philosophy of encouraging broad based skills in its officers and to meet various administrative exigencies.
- 1.1.3 The objective of the Transfer Policy is to outline the guidelines for transfers in the Bank in order to meet the business needs. It will be the Bank's endeavour to align to the officers' needs and make the Transfer Policy helpful to their career progression in the Organization.
- 1.1.4 To fall in line with the guidelines issued by Central Vigilance Commission and Government of India from time to time

#### **2. Key Terms**

**2.1 Parent State:**

- 2.1.1 Parent State is the State from where an Officer has been transferred either on promotion, for meeting Bank's exigencies, to have required rural/semi-urban experience to gain eligibility for promotion, synchronization of grades/posts or on compassionate grounds.
- 2.1.2 In case of directly recruited Officers, the parent State means the State to which the officer has sought first request transfer and posted thereat. In the alternative, if the directly recruited Officer has not

given his/her request for transfer outside his/her present State, the present State becomes a parent State in such a case.

## **2.2 State**

2.2.1 The term 'State' will mean geographical area as defined or determined by the Government of India from time to time. A Centrally Administered area or Union Territory will also be treated as a separate State for the purpose of this Policy. However, looking to Bank's branch network and other operational constraints hampering the mobility of the officers, following exceptions shall be made, in order to give a good exposure to the officers, only for the purpose of this Policy:

2.2.2 All states in North Eastern Region will be treated as one unit looking to the poor network of branches and less possibility/ chances of job rotation in the said Region.

2.2.3 Pondicherry City and suburbs will be deemed to be a unit of Tamil Nadu and Mahe will be deemed to be unit of Kerala State.

2.2.4 Entire area of NCR (National Capital Region) under the jurisdiction of FGMO, New Delhi will be treated as same unit.

2.2.5 Chandigarh, for the time being will be treated as a unit within the State of Haryana.

2.2.6 Diu, Daman, Dadra & Nagar Haveli will be deemed to be unit of Gujarat State.

2.2.7 Greater Mumbai which includes branches/offices in Greater Mumbai, Thane and Palghar Districts and rest of Maharashtra will be treated as separate Units except in case of rotation transfers, as defined in this Policy.

## **2.3 Zone**

The term 'Zone' will mean geographical area as defined in Circular letter No.00220 dated 12.06.2020 and Circular letter no. 0254 dated 02.07.2020 issued by Amalgamation Management Office, Business Process Transformation, Central Office or determined by the Bank from time to time.

### **3. Key Policy Clauses**

Below are the key policy clauses applicable to the officers governed under this Policy:

3.1 To fall in line with the guidelines issued by Central Vigilance Commission and Government of India

It may be noted that these clauses are subject to amendments as advised by RBI/Government guidelines which may be received by the Bank from time to time.

3.2 All the officers shall be governed by Regulation 47 and 48 of Union Bank of India (Officers') Service Regulations, 1979 as amended from time to time. Accordingly, Every Officer is liable for transfer to any Office or Branch of the Bank or any place in India and every Officer shall be available for Bank's duties at any time of the day.

Nothing mentioned in this Policy shall restrict the scope of any of the provisions of Union Bank of India (Officers') Service Regulations, 1979, Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976, Union Bank of India Officer Employees' (Conduct) Regulations, 1976, all amended from time to time and/or guidelines/rules formulated from time to time by the Bank in connection with posting/deployment/ rotation of officer employees up to MMGS-III. The Bank will be free to transfer any officer anywhere in the Country to meet its exigencies. Notwithstanding anything contained in this Policy, the Bank reserves its right to retain/transfer any officer, entirely at its discretion.

#### **4. Eligibility**

Transfers of all officers from JMGS-I to MMGS-III will be governed by this Policy. Accordingly, "Officer" for this purpose shall only mean any officer presently working in JMGS-I to MMGS-III.

#### **5. Grounds for Transfer**

Transfers in the Bank will be effected normally on account of the following:

- On Promotion
- Repatriation to Parent Zone
- **On Request Transfers**
- On Job Rotation
- To enable the officer to acquire eligibility of Rural / Semi-Urban experience for promotion
- On compassionate grounds
- On Spouse grounds
- To ensure compliance to CVC/ RBI/ Government of India guidelines, as a preventive vigilance measure or on account of occurrence of frauds, initiation of disciplinary action etc.
- Due to synchronization of Grades / Posts
- To meet the exigencies of the Bank

##### **5.1 Transfer on Promotion**

- 5.1.1 Save for exigencies, promotions will be effected in a lot, depending upon the number of vacancies identified in higher Grade/Scale.
- 5.1.2 On promotion under Normal Track, the Officers (Male & Female) will be retained within the Zone, subject to availability of vacancies and administrative requirements of the Bank. However, on promotion under Normal Track, the officers (male & female) will be transferred to another Region within the Zone.
- 5.1.3 On promotion under Fast Track, the Officers will be posted outside the Zone.
- 5.1.4 However, in case of promotion of a Female Officer under Fast Track channel, her services will be retained within the Zone, if she has completed 2 years of active service outside her present State/Zone in the preceding 6 years of the cut-off date of the current promotion process, subject to availability of vacancies and administrative requirements of the Bank.

- 5.1.5 While calculating the active service of 2 years of 'out of State/Zone' as mentioned above, period of service involving temporary transfer, period spent on loss of pay & allowances and sabbatical leave during the period of 6 years under consideration, will be excluded.
- 5.1.6 Officers who have residual service of 3 years or less will be placed within the Zone as per the availability of vacancies and administrative requirements of the Bank. The cut-off date for calculating the residual service will be 1st April of the respective financial year.
- 5.1.7 Similarly, Officers, who have come on request transfer and have not completed 3 years in the Zone as of 1st April of the respective financial year, they may be retained in the same Region/Zone even on promotion to the next cadre subject to availability of vacancies.
- 5.1.8 In order to encompass the posting preference of officers as well as to match the Bank's requirement of officers in different scales and pertaining to different job families; upon declaration of promotion results, Bank may seek posting preference from such officers. After declaration of promotion results, officers up to MMGS-III, may be asked to submit their preference for 5 Zones, which will be kept in view while deciding their postings. **The Normal Track channel promotee officers can submit 5 preferred Zones including their present Zone whereas the Fast Track channel promotee officers can submit 5 preferred Zones excluding their present Zone.** However, it shall not be binding on the Management to accede to such requests. **Preference shall be sought from the Normal Track channel promotee officers only in case of exigencies.**
- 5.1.9 Vacancies identified in the higher Grade/Scale in the State/Zone will be first filled in by transferring back the officers who have completed 3 years of service/posting out of parent State/Zone on promotion/transfer or rural/semi-urban postings or synchronization of grade/scale or otherwise. Such officers will be transferred back to their parent States/Zones in the order of their date of reporting in the existing State/Zone where they were transferred on promotion, rural/semi urban posting etc.

## 5.2 Repatriation to Parent Zone

- 5.2.1 Officer transferred from one State/Zone to another State/Zone on promotion will be eligible for repatriation after completion of 3 years subject to the availability of vacancies.
- 5.2.2 Such repatriation of officers after 3 years shall not be done automatically. The officers who wish to return to their parent State/Zone shall be required to submit their transfer request application in Union Parivaar.
- 5.2.3 For the purpose of reckoning the completed number of years of service in the Zone, the cut-off date would be 30th June in respect of Officers to be transferred under this clause.
- 5.2.4 **While acceding to request transfers (lateral),** in the event of non-availability of vacancies in State/ Zone, Officers who have completed 3 years of service outside the State/ Zone on promotion, will be transferred back to their Parent State/ Zone and will replace equal number of Officers of their grade/ scale who have been working in the State/ Zone for a longer period. The Officers who are so transferred **outside the Zone** to replace the incoming officers would be re-transferred back to their Parent State/ Zone, in the order of their date of reporting in the State/ Zone where they are so transferred. **Transfers effected under repatriation will be treated as normal transfers and shall qualify for reimbursement of TE & DA as per entitlement.**
- 5.2.5 If an officer who is transferred on promotion out of his/her parent State/Zone gets promoted to next higher Grade/Scale during his/her stay outside the parent State/Zone, repatriation

to the home state may be considered subject to availability of vacancies. Otherwise, he/she will be eligible for repatriation to his/her parent State/Zone after completion of 3 years in the new Grade/Scale, as the case may be. Similarly, upon promotion to next Grade/Scale, the request transfer of officers other than the above, from one Region/Zone to another Region/Zone may be considered subject to availability of vacancies in the requested Region / Zone.

### 5.3 Request Transfer

- 5.3.1 Request transfers shall be considered only if the officer concerned has submitted all Annual Performance Appraisals (APARs) and also Statements of Assets and liabilities in Union Parivaar upto 31st March of the year when his/her request is being considered.
- 5.3.2 There shall be check system in the Union Parivaar request transfer module which will prevent from submission of request transfer in case of non-submission of APAR and Statement of Assets and Liabilities. No manual requests through hard copy/ posts/emails shall be entertained in respect of such cases.

### 5.4 Rotation Transfer

- 5.4.1 Job Rotation transfers will be effected in terms of guidelines issued by Central Vigilance Commission / Reserve Bank of India / Govt. of India and as per Bank's requirements from time to time.
- 5.4.2 The Bank will be free to transfer any officer, anywhere (to any office/ branch) in the country to meet its exigencies.
- 5.4.3 Every officer will be liable to be transferred from one branch / office to another branch / office, once in 3 years, within the Region. In the case of administrative offices, duration of retention may be up to 5 years. It is further clarified that the officers may be transferred from branch/office before the period of 3 years also, depending upon the business needs of the Bank. No officer shall remain posted on a sensitive seat for more than 3 years.
- 5.4.4 On completion of 5 years in one administrative office, an officer should normally be posted in a branch, keeping in view the business and administrative considerations. Placement in Back Office / Audit Office/ Training College shall be treated as Administrative Office for the purpose of posting and transfer of officers. However, officers already serving in branch operations may be posted again in branch operations on his /her transfer/ placement. As regards Specialist Officer their deployment / placement may be carried out as decided by the Bank in view of the administrative requirements.
- 5.4.5 All officers who have completed 6 years in a particular Region will be rotated, inter-Region, within the Zone. **As far as possible, longer stay will be taken into account while effecting such transfers.** The male / female officers who have reached the age of 54 / 52 years respectively and have already served in the Region continuously for 6 years and more as of 30th June of respective financial year are not subjected to transfer out of Region. However, they may be rotated among the branches/office(s) within the Region.
- 5.4.6 **With the implementation of Job Family Framework as per Staff Circular No. 7362 dated 15.02.2021, once an employee becomes eligible for job family allocation (after completion of 5 years of service in the Bank), he/she will be allotted a job family in which he/she will continue for the next 4 years.**

Officers due for transfer be transferred within the same job family during the period of its validity, i.e. 4 years. Further, due to administrative exigencies, if an officer is to be transferred outside his/her allotted job family, it is proposed that the same be effected only after obtaining approval from the Competent Authority which shall be one level higher than the Competent Authority to issue Transfer Orders as stated in clause 8.2 of the existing policy. However, for Central Office, the Competent Authority shall remain CGM (HR).

- 5.4.7 It is further clarified that for the sake of job rotation, officers working in Mumbai Zone for 6 years and more, as of 1st April, in the Officer cadre, will be transferred anywhere in the State of Maharashtra. As far as possible, longer stay will be taken into account while effecting such transfers.
- 5.4.8 It is also clarified that Officers working in Delhi State (RO Delhi Central, RO Delhi NCR, RO Delhi South & RO Delhi North) for 6 years and more, as of 1st April, in the officer cadre, will be transferred to Regions under the jurisdiction of Delhi Zone. As far as possible, longer stay will be taken into account, while effecting such transfer.
- 5.4.9 **It is clarified that, for the sake of job rotation, officers working in Bangalore Urban Agglomeration (RO Bengaluru East, Bengaluru North & Bengaluru South) for 6 years and more as of 1st April, in the officer cadre, will be transferred anywhere under the jurisdiction of Bengaluru Zone. As far as possible, longer stay will be taken into account while effecting such transfers.**
- 5.4.10 **It is clarified that for the sake of job rotation, officers working in Greater Hyderabad Municipal Corporation (under ROs Koti, Punjagutta, Saifabad and Secunderabad) for 6 years and more as of 1st April, in the officer cadre, will be transferred anywhere under the jurisdiction of Hyderabad Zone. As far as possible, longer stay will be taken into account while effecting such transfers.**
- 5.4.11 It is clarified that for the sake of job rotation officers working in the Greater Chennai Metropolitan Area (branches in Chennai North, Chennai South, Chennai West regions) for 6 years and more **as of 1st April**, in a particular cadre, will be transferred anywhere under the jurisdiction of Chennai Zone. As far as possible, longer stay will be taken into account while effecting such transfers.

## 5.5 Rural and Semi Urban Service

- 5.5.1 To provide critical experience to Officers upto Scale III, they should have at least one stint of 2-3 years in rural and semi urban locations as required, as per Government guidelines, as enumerated in the Promotion Policy.
- 5.5.2 In order to implement the Government guidelines on rural/ semi urban postings, officers who do not have the requisite rural experience, probationary officers after completion of their training and promotee officers shall, as far as possible, be posted in rural areas.

- 5.5.3 Those having acquired the required rural service experience may not be repeatedly posted in rural areas.
- 5.5.4 Officers in JMGS I & MMGS II who do not possess the requisite period of rural/ semi urban branch experience, as required in terms of Government guidelines, shall be posted in rural / semi urban branch as the case may be, on their promotion, for completion of the requisite period of experience. Such officers shall not be posted to urban/ metro areas on deputation and such period of deputation, if any, shall not be counted for reckoning minimum stay of rural/ semi urban posting respectively.
- 5.5.5 In case an officer makes a request for posting in rural branch within the Region, if otherwise eligible, he shall be immediately posted there. In case of non-availability of vacancy in rural branch, the officer may be asked to give his choice of another Region within the Zone where his services can be utilized for rural branches. Such requests shall be considered by the respective Competent Authority. However, such request should be in compliance to Point No. 5.5.3 above.

## **5.6 Transfer on compassionate grounds**

- 5.6.1 The Bank, at its sole discretion, may consider transfer application cases, on compassionate grounds independent of the transfer process applicable in the above clauses. This will include:
- a) Cases where the parent/s, spouse and children of the officer, any dependent family member or the officer himself/herself need medical assistance on account of Terminal/critical illness like Cancer, Paralytic Stroke, Renal Failure, Thalassemia, Parkinson's disease, Epilepsy etc. thereby requiring transfer to a particular location having medical facilities.
  - b) Death of Spouse
  - c) Retirement of self within one year up to 30th June next year
- 5.6.2 Management may consider other requests on Compassionate grounds depending on the gravity of circumstances on case to case basis
- 5.6.3 The officers in such cases have to route their application through Union Parivaar and the concerned Regional Office / FGMO / Department, after satisfaction of the contents therein, shall recommend or otherwise refer the case to the Competent Authority. Based on the merits of the case, the decision to transfer an officer will be taken and it will be at the sole discretion of the Management
- 5.6.4 Request for Transfers received from spouses of serving Army / Defence / Central Armed Police Forces / Central Paramilitary Forces Personnel to be considered on priority for joining spouse at the centre where he/she is residing. Any such request from spouse of Army / Defence / Central Armed Police Forces / Central Paramilitary Forces Personnel shall not be counted as one of the requests to which the officer is entitled.
- 5.6.5 Request for Transfers received from spouse of serving Army / Defence / Central Armed Police Forces / Central Paramilitary Forces Personnel whose husband is posted in War Zone/ disturbed area for posting at place where parents are residing may also be considered without being counted as a request which the officer is entitled during his/her career.



5.6.6 Lady officers may also be exempted from inter-zonal transfer for a period of one year only in the following cases:

- a) If they are in a family way
- b) Having a child below one year of age

However, the exemptions to lady officers at a) and b) shall not be applicable in case of transfer on Promotion

### **5.7 Transfer Request for Joining Spouse**

5.7.1 A female officer can seek transfer to join her husband after marriage or due to transfer of her husband from the present location. Such request may be considered at the sole discretion of the Management, subject to availability of vacancy in the respective location. However, the lady officer will not be exempted from transfer as contained in clause 5.1 on the ground that it will amount to separation from her husband and she has to carry out the transfer.

5.7.2 The transfer request for joining spouse is allowed only twice in her entire career and there should be minimum gap of 3 years between two such transfers. The exercise of accepting transfer on spouse ground will be conducted once in a year, preferably in the month of April / May, along with Annual General Transfer exercise.

5.7.3 In case where both husband and wife are employed as officers in the Bank, as far as possible, they shall be posted at / around the nearby station, within the same Region

5.7.4 In case where both husband and wife are employed in the Bank and one of them is in clerical cadre, then as far as possible, they shall be posted at / around the nearby station, within the same Region. However, movement of the employee in clerical cadre (out of the two) shall be governed as per transfer policy for Award Staff.

### **5.8 Compliance to CVC/RBI/Government of India guidelines, as a preventive vigilance measure or on account of occurrence of frauds, initiation of disciplinary action etc.**

Bank reserves the right to carry out transfer of officers as per instructions / guidelines received from CVC/RBI/ Government of India or as a matter of Preventive Vigilance. Officers against whom disciplinary action is underway / officers who are suspended are also liable to be transferred out of Region /Zone.

### **5.9 Transfer of Directly Recruited Officers**

Directly recruited officers in Scale I to Scale III need to complete 3 years of service in the State where they have initially joined, before becoming eligible to move outside the State. Applications for such transfers will be considered solely at the discretion of the Bank, as per exigencies and availability of vacancies/ substitutes. However, transfers on compassionate grounds for directly recruited officers who have not completed 3 years, will be considered only on the ground of major ailments etc. at the discretion of the Bank

## **6. Transfer Of Specialist Officers (Scale I to III)**

The concerned vertical Heads will undertake annual exercise of recommending transfer/posting on promotion / job rotation of Specialist Officers, keeping in view the broad guidelines of Transfer Policy as applicable to General Banking officers. The Transfer & Posting Tool, timelines and procedures shall remain the same as mentioned for General Banking Officers.

## 7. Temporary Transfer

All inter-region, inter-zone temporary transfers shall be done by HR Department, Central Office. The Competent Authority in such cases shall be CGM (HR). Cases requiring special consideration shall be referred by respective FGMOs to CO along with recommendations for approval.

Temporary transfer shall be initially done for a period of 3 months, which is extendable by another 3 months, beyond which no further extension shall be granted. Once the period of temporary transfer is completed, the officer is required to immediately report back to the previous place of posting as mentioned in the order.

## 8. Execution of Transfer Orders

### 8.1 Transfer Tool & Posting Tool

**8.1.1 Bank has undertaken Project Union Prerna under which Transfer & Posting Tool has been developed, through which posting & placement of officers up to MMGS-III shall take place for FY 2022-23 & onwards, in a transparent and efficient manner. It is a tool for the end-to-end Transfer & Posting process for inter-zonal, inter-regional & intra-regional transfer and movement based on employee job family & performance, subject to availability of vacancies. Guidelines contained in the Transfer Policy for Officers shall form part of the trigger & functioning of the Posting Tool. The transfer & posting process for Specialist Officers up to MMGS-III shall also be done through the Transfer & Posting Tool. Further, all orders (promotion / lateral requests / management exigencies / other compassionate grounds etc.) are to be issued through the Transfer module in Union Parivaar only.**

### 8.2 Competent Authorities to Issue Transfer Orders:

Officers/ Executives	Competent Authority	In case of Deviations, next higher Authority
Officers in a Region up to MMGS-III	Regional Head of Respective Region	Field General Manager of respective FGMO
All Inter-Region Transfers up to MMGS-III within a Zone including transfer on Promotion, Compassionate grounds like medical/spouse ground etc. within the Zone	Field General Manager of respective FGMO	General Manager (HR)

All Inter-Zone Transfers including Transfer on Promotion, Compassionate grounds like medical/spouse ground etc.	Chief General Manager (HR)	Executive Director handling HR Portfolio
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### 8.3 Time Period for Executing Transfers

8.3.1 As far as possible all transfers shall take place in the first quarter of financial year i.e. from 1st April to 30th June through the online Transfer & Posting Tool / Module in Union Parivaar. Normally there shall be no transfer exercise after 30th June of every year. However, in case, some transfers have to be effected between 1st July of the year to 31st March of next year, the same shall be approved by HR Department, Central Office.

8.3.2 Transfer of officers after June, other than transfer on following grounds / situations, even on administrative exigencies, except on Promotion, would require prior approval of Competent Authority at Central Office, HR Department. After obtaining approval, transfer orders within the Zone shall be issued by respective FGMO and inter-Zonal orders will be issued by Central Office, HR Department

a) Transfer for manning new Branches.

b) Transfer for filling up vacancies arising out of death / superannuation/ VRS / Resignation / Capital Punishment or any other vacancy arising due to disciplinary action proceedings/ any other kind of cessation of service.

8.3.3 Since the online transfer module shall be operational only till 30th June of the year, in case of consequential vacancies concerned RO/FGMO may seek permission from Central Office for opening the module for effecting such transfers.

### 8.4 Procedure for Effecting Transfer Orders:

As far as possible, officers shall not be asked to initially report to RO to collect their posting orders. FGMOs/RHs shall decide the posting of officers beforehand and issue orders accordingly This applies to all transfers effected as request transfers/ administrative transfers. This would obviate the delay in posting, inconvenience and expenditure on travel.

### 8.5 Relieving Procedure

8.5.1 (refer to table below)

	<b>Stages involved</b>	<b>Orders issued by Central Office</b>	<b>Orders issued by FGMO/RO</b>
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1	Relieving and reporting at new place of Posting upon issuance of Transfer orders. The officer shall stand relieved as per instructions contained in the order and is required to report at the new place of posting within the date / time stipulated in the Transfer Order	Relieving and Reporting as specified in Transfer Order. Officer is required to report within maximum <b>20 days</b> from date of issuance of the order. The officer shall stand relieved as per instructions contained in the transfer order.	Relieving and Reporting as specified in Transfer Order. Officer is required to report within maximum <b>20 days</b> from date of issuance of the order. The officer shall stand relieved as per instructions contained in the transfer order.
2	Extension in respect of exceptional cases** including medical exigencies/ other unavoidable circumstances, extension to be sought in writing from the next authority. Competent Authority shall be FGM in case of orders issued by RO and GM (HR)/ CGM (HR) in case of orders issued by FGMO. Request of the officer to be forwarded along with recommendations from RO/FGMO.	Officer is required to report within <b>30 days</b> from the date of the issuance of Transfer order. The officer shall stand relieved as per instructions contained in the extension order.	Officer is required to report within <b>30 days</b> from the date of the issuance of Transfer order. The officer shall stand relieved as per instructions contained in the extension order.
3	Action to be taken in case of non-compliance of relieving instructions contained in point No. 1 / 2 as the case may be	<p>In case of non-reporting of an officer to new place of posting within 20/30 days of the issuance of transfer order as per points 1 &amp; 2 above, his/her Union Parivaar ID/ Finacle ID shall be transferred to new place of posting from the day he/she stands relieved.</p> <p>After completion of 30 days from the issuance of transfer order, in case of non-reporting of the officer to new place of posting / in the absence of any communication from the officer citing genuine reasons for non-reporting, a notice of 7 days shall be served to the officer and his/her salary shall be withheld.</p> <p>The officer concerned shall be liable for disciplinary action on account of non-compliance of instructions related to his transfer.</p> <p>RO/FGMO/Office, where the officer is required to report, shall take necessary action as mentioned above in this regard.</p>	

\*\* Extension / permission for temporary retention can be given by the GM(HR) / CGM(HR) as the case maybe in exceptional cases such as the Branch / Office is under audit/ medical emergency of the employee or his/her close relatives (parents / dependent family members) etc. Maximum extension that can be permitted shall be 3 months inclusive of time mentioned in point 2 above.

8.5.2 Sanction of leave and other emoluments to officers who have not reported at the transferee office.

8.5.3 An officer on transfer after being relieved from previous office will cease to be under the administrative control of that office. He will be under the administrative control of the transferee office. Accordingly, the matters relating to sanction of leave, payment of salary etc. shall be dealt by the transferee office.

8.5.4 As regards the Competent Authority to sanction leave, payment of salary etc. to such employees who have not reported at the transferee office, it is clarified that the transferee office may sanction the leave only after satisfying itself with the reasons for leave applied for and release the salary etc. for such period of leave.

## **8.6 Joining Time:**

8.6.1 As per Regulation 49 of Union Bank of India (Officers') Service Regulations, 1979:

- i) An Officer shall be eligible for joining time on one occasion and not exceeding seven days, exclusive of the number of the days spent on travel, to enable him
  - a. to join a new post to which he is appointed while on duty in this old post,  
OR
  - b. to join a new post on return from leave.
- ii) During the joining time an Officer shall be eligible to draw the emoluments as applicable to the place of transfer.
- iii) In calculating the joining time admissible to an Officer, the day on which he is relieved from his old post shall be excluded but public holidays following the day of his relief shall not be included in computing the joining time.
- iv) No joining time shall be admissible to an Officer when the transfer does not involve a posting to a different place.
- v) No joining time will be admissible to an Officer when his posting is of a temporary nature, irrespective of the fact that the posting is to be place or station other than the one at which he is permanently posted.

8.6.2 Provisions in respect of request transfer shall be governed by clause 11.1 below

8.6.3 An officer can avail joining time up to 3 months from the date of his/her relieving. In case the same is denied by the Competent Authority, it is extendable by another 3 months. The joining time shall lapse after completion of 6 months from the date of relieving of the officer.

## **9. Effective Transfer Management**

Bank will take steps to make transfer process more smooth and structured. Transfer process will be completed by 30th June to cause minimum disruption to the officers' children's academic year.

It will be ensured that transfer orders are not kept pending without any cogent reason, in order to make the transfer process more effective

## **10. Other Important Provisions**

### **10.1 Re-transfer of Officers posted in North Eastern States under Incentive Scheme of the Government:**

Such Officers will be transferred back to their parent state within a period of 2-3 years.

### **10.2 Persons with Disability:**

10.2.1 Notwithstanding anything mentioned herein above, physically challenged Officers, who are in receipt of conveyance allowance as per Government guidelines, would normally be exempted from routine periodical transfers outside the Station, subject to administrative exigencies. Such Officers would not be normally transferred, even on promotion, if a vacancy exists in any of the Offices/Branches /Towns/Cities. When the transfer of physically challenged Officers becomes inevitable on promotion or otherwise, to a place other than their original place of appointment, due to non-availability of vacancy, it would be ensured that such Officers are kept nearest to their original place of posting and in any case, not transferred to far off or remote places.

10.2.2 This concession would not be available to such of the handicapped employees who are transferred on grounds of disciplinary action or are involved in fraudulent transactions.

10.2.3 Transfer of differently abled officers and those having differently abled dependent family members shall be governed by Government of India guidelines as received from time to time

### **10.3 Sports Persons**

Notwithstanding anything contained hereinabove, only those sports persons who regularly take active part in sports events at State / National / International level will be retained in the present Zone on promotion subject to certification by the FGMO/RO.

10.4 All Government guidelines in respect of transfers of SC/ST Officers will be observed.

10.5 Transfers of physically challenged/differently abled employees and those having differently abled dependent family members on compassionate grounds and transfer requests on spouse grounds, as far as possible, will have precedence over other transfers without affecting Bank's right to transfer /retain the officer arising out of Bank's exigencies and the same will be considered during the annual transfer exercise.

## 11 General Guidelines

- 11.1 In case request transfer of Officers other than on normal transfer exercise is considered by the Competent Authority, the concerned officer will not be entitled to TE/TA/DA and transfer expenses/joining time etc. and he/she will have to carry out the transfer at his / her own expenses. Repatriation to Parent State/Zone/FGMO after completion of service of 3 years or more outside parent State/Zone/FGMO shall not be a part of this clause. The order issuing authority shall specifically mention on the transfer order whether or not the transferred officer is entitled to TE/DA as per rules.
- 11.2 For arriving at the requisite period of service for transfers, the period of temporary transfer, sabbatical leave, leave on loss of pay and allowances, if any, shall be treated as passive period of service and shall not be counted. However, if in any case, an officer is not relieved upon completion of temporary transfer period, due to Bank's exigencies, such extended period shall be counted as period of active service.
- 11.3 Bringing any outside influence by an Officer to further his/her transfer / cancellation of transfer issued to him/her will amount to breach of Regulation 12 of Union Bank of India Officer Employees' (Conduct) Regulations, 1976 as amended from time to time and may invite appropriate action therefor.
- 11.4 All Officers of the Bank shall have to stay at the place of their postings until and unless permitted otherwise. In case of Branch Managers, such permission will be granted by the Zonal Head and for other Officers, the same will be given by Regional Head.
- 11.5 The process of handing over of charge by the outgoing Branch Head to the incoming Branch Head in case of transfer should be followed as per guidelines/format issued by the Bank on the subject. In case an officer under transfer is working as Branch Head / In-Charge of ULP/SARAL/USK/Currency-Chest etc. and gets relieved before reporting of his/her successor at the branch/office, he/she should hand over the charge to the second line officer of the Branch as per the format. Thereafter, the succeeding Branch Head / In-charge shall take over the charge from the second officer.
- 11.6 No officer shall be posted in the same Office/Branch and in case of Central Office, same Department of his/her Spouse and any other person related to him /her. Relationship shall include son, daughter, son-in-law, daughter-in-law, brother-in-law, brother, sister, father, mother, uncle, aunt, first cousin, nephew or niece of the employee or his/her spouse. It shall be the responsibility of the concerned Officer to inform about the relationship.
- 11.7 It has to be ensured that the officers holding sensitive posts should be removed from the posts at least 6 months prior to their retirement and arrangement for suitable replacement must be made in time
- 11.8 An officer transferred to other office / branch on account of promotion or in the same capacity under job rotation/other administrative exigencies, shall not be transferred back to the same office /branch within a period of 3 years.
- 11.9 **The Regional Offices / FGMOs shall avoid transfer of Branch Heads before completion of one year tenure at a particular branch, except in case of genuine requirement(s)/circumstances like promotion transfer/ consideration of lateral requests/ compassionate grounds etc. where it is necessary to change the Branch Head. In case Branch Head is transferred before completion of one year tenure, reasons for the same shall be recorded in the approval note and informed to next Higher Authority.**
- 11.10 Top performers, (as derived from the revamped Performance Management System under EASE Agenda), to the extent of 10% of the vacancies available in the respective Region/Zone, will be



incentivized by giving preference in placement/postings, subject to completion of minimum two years' service in the existing Region / Zone.

- 12 The Bank reserves its right to amend, vary or rescind all or any of the clauses of this Policy at any point of time without assigning any reason.
- 13 For further interpretation of any clause of this policy, CGM (HR) shall be the Competent Authority to issue such clarifications.

## **PERFORMANCE MANAGEMENT SYSTEM**

### **Staff Circular No 7644 dated 31.03.2021**

#### **Highlights**

- The Board in its meeting held on March 30, 2022 approved Policy on Performance Management System (PMS)
  - All Officers including Executives upto Chief General Manager (Scale VIII) are under the purview of the Policy.
  - The Policy shall be valid from April 01, 2022 upto March 31, 2023 and the continuity of the Policy may be extended for a further period not exceeding 3 months with the specific approval of Managing Director & CEO.
1. The Policy on Performance Management System (PMS) was approved by the Board in the meeting held on March 30, 2022.
  2. All officers including Executives upto Chief General Manager (Scale VIII) are under the purview of the Policy.
  3. The Policy on Performance Management System (PMS) shall be valid from April 01, 2022 upto March 31, 2023 and the continuity of the Policy may be extended for a further period not exceeding 3 months with the specific approval of Managing Director Et CEO.
  4. The Policy on Performance Management System (PMS) is enclosed as Annexure.
  5. The contents of the Circular should be brought to the notice of all staff members

#### **1. Introduction**

The Bank has set for itself the vision to build a "next-generation digitally-enabled 'Universal Bank' known for responsive, responsible and inclusive banking through customer centric business models and significant investment in employee development". To achieve the organizational goal, it is imperative that the efforts and capabilities of the employees are aligned to the big picture, by encouraging 'performance mindset' in the Bank. The Bank is in the process of revamping the Performance Management System in the Bank to ensure that PMS remains a robust, transparent and objective system of evaluation of performance, competency and potential of the employee. It should facilitate greater accountability and commitment towards achievement of goals.

#### **2. Objective of the Policy**

- 2.1. To make an assessment of the officer's professional capabilities, with a view to determine capacity building needs and suitability for particular areas of responsibility/assignments (Training, Development and Placement Function).
- 2.2. To counsel the officer on directions for improving performance, professional capabilities, and conduct with peers, juniors, elected representatives, and the general public (Feedback and Counselling Function).
- 2.3. To make an objective assessment of the officer's performance in the current assignment, including performance in training, study courses and deputation outside the bank, based on monitorable inputs, relative to his/her peers, with a view to determining suitability for higher Responsibilities and special assignments (Promotion Function).

- 2.4. To identify genuinely exceptional work accomplished, including innovations, with a view to give due recognition and rewards (Recognition function).
- 2.5. To enable officers to identify systemic shortcomings in the Bank with a view to improve governance standards (Strengthening Governance Function).

**3. Scope of the Policy**

The policy applies to all the officers in the Bank.

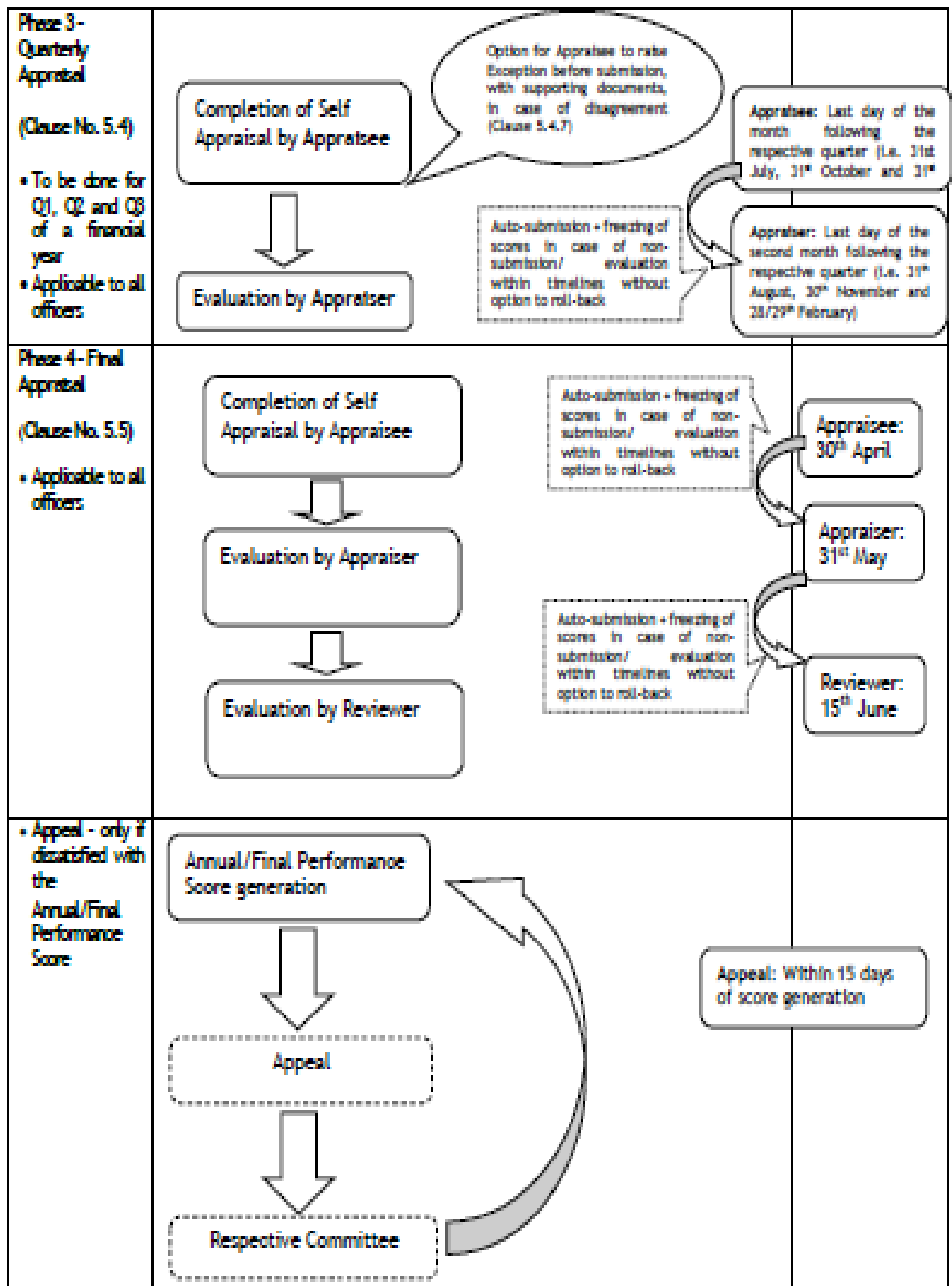
**4. Definitions**

- 4.1. Appraiser - An officer of Union Bank of India whose performance has to be appraised.
- 4.2. Appraiser-The immediate reporting authority that appraises the performance of reportees and track their development during the performance cycle. The Appraising Authority will be minimum one scale higher than the Appraiser.
- 4.3. Reviewer-The ultimate authority that provides an overview of the performance of indirect reportees. Reviewing Authority will be minimum one notch higher than the Appraising Authority.
- 4.4 Validator - The authority that shall verify and confirm data related issues in case an appraiser raises an exception during quarterly or annual appraisal.

**5. Process Flow**

5.1 The Performance of all officers will be evaluated on a periodic basis spread-out across the year. The following steps will form part of the entire performance management process:

Phase	Process Flow	Timeline
<b>Phase 1- Role Allocation</b> (Clause No. 5.2)		Role Confirmation - Beginning of Financial Year, by 15 <sup>th</sup> April  Deemed acceptance of role after 15 days in case of non-acceptance
<b>Phase 2- Target Setting</b> (Clause No. 5.3)  • Applicable only at CO / FGMO / RO level - not to be done at employee level		Will be completed by the respective Verticals /FGMOs/ROs by 31 <sup>st</sup> May



## 5.2 Phase 1 -

### 5.2.1 Role Allocation

The Role Clarity Tool for Performance Management System is designed for all officers in the Bank across branches, field structures, Regional Offices, Zonal Offices and Central Office. The performance of all the officers of the Bank shall be assessed based on the job roles allocated through the Role Clarity Tool.

5.2.2 The tool will enable formal assignment of roles Ft KRAs to employees through a digital workflow as a when the employee joins a new role on transfer or on job rotation in the same branch. The latest role from the previous financial year shall be carried forward to the current financial year. All Officers will be required to ensure that the carried forward role from the previous financial year is still being performed by him/ her, within 15 days from the start of each year. In case of any change in the role, the Officer shall be required to get a new role allocated from the Role Allocator.

5.2.3 The Role Allocator / Appraiser will be able to view the names of all the officer employees mapped to the branch/unit/department for whom the roles are to be allocated. The Role Allocator / Appraiser must ensure that the roles and KRAs reflect the actual job being performed by the officer. Even in case the employee is transferred to a new role on a temporary basis, the Role Allocator / Appraiser must ensure that the new temporary role is updated in the system and the KRAs selected reflect the actual job being performed by the officer.

5.2.4 Role Allocation in case an Officer is performing multiple roles:

Sr. No	Type of Branch / Unit	No. of roles which can be assigned
1	Branches	<ul style="list-style-type: none"><li>• Maximum 3 roles where the strength of the branch officers is more than 3 (including the Branch Manager)</li><li>• Maximum 5 roles where the strength of the branch officers in up to 3 (including the Branch Manager)</li></ul>
2	RO/FGMO/CO	Maximum 2 roles
3	Specialized Units and CPCs (i.e. ULP, SARAL and USK)	Maximum 3 roles

5.2.5 This shall followed by Role Acceptance by the employee if he/she agrees with the role(s) allocated by the Role Allocator / Appraiser in order to complete the role allocation process.

The officer shall be required to accept the role within 15 days from the date of allotment. On failure to do so, the role shall be deemed to be accepted.

5.2.6 The employee may opt for the 'Discuss with Supervisor' option in case he/she does not concur with the role(s) allocated and must mention the exact reason for requesting for the discussion in the comment box in the Role Clarity Tool to support his/her request.

5.2.7 Committee for Grievance Redressal on Role Allocations: In case of further disagreement between the Role Allocator / Appraiser and the employee, the case may be referred to a Committee for Grievance Redressal pertaining to Role Allocation. The composition of the Committee for Grievance Redressal on Role Clarity, at various levels, is given in the table below. These committees shall resolve the issues arising out of disagreements between the Role Allocator / Appraiser and the employee in role allocation.

<b>For employees posted at</b>	<b>Committee Members</b>
Branch & Regional Office (Up to Scale IV) (Branch includes General Banking Branches, CPCs and SUs)	<ol style="list-style-type: none"> <li>1. Deputy Regional Head (in case Officers and Deputy Regional Head are in the same scale, then Regional Head)</li> <li>2. HR Head at Regional Office</li> <li>3. Prerna Leader at Regional Office</li> <li>4. Any other senior Chief Manager / Senior Manager posted at Regional Office, as nominated by the RH Regional Head shall be responsible to constitute this Committee and quorum shall be of 3 members</li> </ol>
FGMO (Up to Scale VI) & Branch/RO Employees in scale V & VI	<ol style="list-style-type: none"> <li>1. Deputy Zonal Head (In case the officer and Deputy Zonal Head are in the same scale, then Zonal Head)</li> <li>2. HR Head at FGMO</li> <li>3. Prerna Ambassador</li> <li>4. Any other senior AGM / Chief Manager posted at FGMO, as nominated by the FGM shall be responsible to constitute this Committee and quorum shall be of 3 members</li> </ol>
Central Office (Up to Scale VI)	<ol style="list-style-type: none"> <li>1. GM HR</li> <li>2. DGM HR</li> <li>3. AGM PMS</li> <li>4. CM Role Clarity Tool</li> </ol> <p>GM HR shall be responsible to constitute this Committee and quorum shall be of 3 members</p>
Central Office Scale VII & VIII	Any such grievance from the Chief General Manager/ General Manager cadre is not envisaged, however, if need be, a note will be placed before the MD a CEO for Approval

5.2.8 Given the evolutionary and dynamic nature of KRAs and weightages, the CGM HR shall be authorized to add/ modify/ delete the name, description, role, weightages and other related KRA details on recommendation of concerned Vertical Heads.

### 5.3 Phase 2 – Target Setting

5.3.1 Targets refer to a set of goals that support the organization's objective to be accomplished for the year. They are what the employee is expected to deliver. Sum of all marks assigned to the KRAs should add up to the total of the allotted Performance KRAs.

5.3.2 During the Target Setting exercise, the relevant Vertical identified for each individual KRA (in co-ordination with Zonal Offices and Regional Offices) shall be responsible for deciding the targets for the financial year and will need to define clear targets in line with the previous year Achievements vis-a-vis Targets.

5.3.3 Depending on the KRA, the targets must be set for Branch level / Regional Office level, FGMO level, Central Office level and/or Specialized Units level.

5.3.4 Target Setting will be undertaken at the beginning of the Financial Year i.e. in April, followed by Quarterly Performance Appraisal and Annual Performance Appraisal through the year based on the following timelines:

<b>Level</b>	<b>Timeline</b>
Vertical	30th April
RO/Zo1	31st May

1 Includes setting of targets at the Branch level

#### 5.4 Phase 3 - Quarterly Performance Appraisal

5.4.1 The quarterly evaluation shall be at 2 levels viz. Appraisee and Appraiser for Quarter 1, Quarter 2 and Quarter 3 on a Year-to-Date basis. The Quarter 4 evaluation shall not be done separately and in place of the same, the Appraisee will be required to complete the Annual Performance Appraisal at the end of the year.

5.4.2 The Quarterly Performance Appraisal consists of the following:

KRA	Component	Marks
Performance	Measurable (System-linked as well as Non-System linked)	70
	Non-measurable	
Discretionary	Measurable	N/A
	Non-measurable	N/A

5.4.3 During this stage, the Appraisee will need to fill up the Self-Appraisal for quarterly evaluation.

5.4.4 The Appraisee will do a self-evaluation (award marks to self out of the maximum marks for each KRA along with remarks) at each quarter-end on the following components

i. Measurable Performance KRAs - Measurable Performance KRAs can be of two types. System-linked Measurable Performance KRAs & Non-System-linked Measurable Performance KRAs. Scores (including actual and target values) for the System-linked Measurable Performance KRAs will be auto-populated based on the scoring pattern as described in Clause 5.10 of this policy and the Appraisee shall not be able to make any change to the same. The Appraisee shall be able to provide his/her comments/ remarks against the same, if required. For Non-System-linked Measurable Performance KRAs i.e. cases where the actual value is not auto-populated due to non-mapping to the Banks' source systems, the Appraisee shall be required to add / edit the actual value of achievement for the Year-to-Date period under consideration. Further, based on the actual values entered and the auto-populated target values, the scores shall be calculated by the system as per the pattern described in Clause 5.10 of this policy.

ii. Non-measurable Performance KRAs – Appraisee shall be able to provide values against the Actual, Target and Scores column in the Self-Appraisal form along with providing his/her comments/ remarks, if required.

The suggestive scores will be auto extrapolated in the score columns by adding 20% to the Measurable Performance KRAs achievement. However, the appraiser as well as appraiser can edit the scores by providing justification.

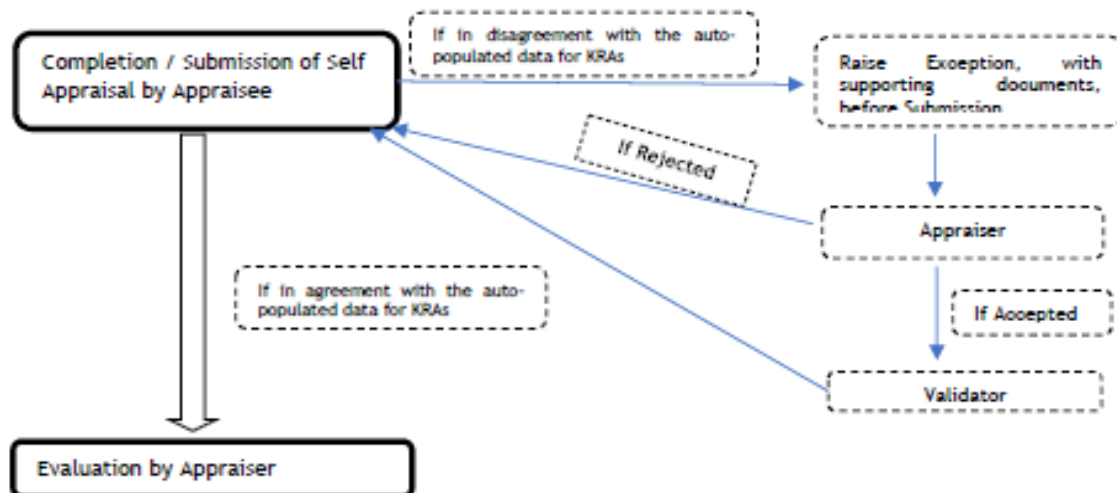
E.g. If an Appraisee has scored 40/50 in the measurable performance KRAs, i.e. 80% and the weightage for non-measurable performance KRAs is 20; the score will be extrapolated as follows →  $20 * 80\% = 16$ . Addition of 20% to the base score →  $16 + (16 * 20\%) = 16 + 3.2 = 19.2$ . However, the total shall not exceed the maximum permissible weightage i.e. 20 in the above example.

iii. Qualitative Inputs - Appraisee shall also be able to provide his/her response on specified qualitative questions for aiding a meaningful discussion with Appraising Authority.

5.4.5 Subsequent to the above, the Appraising Authority shall evaluate the various components in a similar fashion as the Appraisee.

5.4.6 Both the Appraisee and Appraiser are required to discuss the quarterly performance appraisal and chalk out the areas of development (including expected behavioral standards) to ensure performance success of the Appraisee.

5.4.7 There may be instances when the Appraisee may disagree with the auto-populated Targets or Actual Achievement figures during the quarterly appraisal (Q1, Q2 as well as Q3) under the Performance KRAs. In such cases, the officer has the option to raise Exception to get the correctness of the data checked prior to submission of the self-appraisal. While raising an exception, the officer is required to upload relevant documents as evidence for the exception raised. The Validator shall verify and confirm the issues raised in an exception by the Appraisee.



5.4.8 The detailed information on Validators (up to Scale VI) has been provided below:

Sr No	Staff	Validator
1	Staff Posted in the Branch except the Branch Head	Operation Head
2	Branch Head/ ULP Head/USK Head/ SARAL Head/CPC Head/Specialized Unit	Dy Regional Head / Regional Head -Where appraiser and Dy RH is in the same scale.
3	Staff Posted in CPC/ USK/ SARAL/ ULP/ Specialized Unit	Operation Head
4	Marketing Officers	AGM CAG (Central Office)
5	Staff posted in Regional Office	Dy Regional Head
6	Operation Head	Dy Regional Head
7	Dy Regional Head	Regional Head
8	Regional Head / Dy Zonal Head/IFB Head	Zonal Head
9	FGMO Staffs	Dy Zonal Head
10	Staff posted in Central Office up to Scale VI	Respective Vertical Head.

Note: For Officers in Scale VII & VIII, the appraiser will analyze and finalize the resolution. Same with the cases where the Appraiser is Dy Regional Head/Regional Head/ Dy Zonal Head/ Zonal Head, the appraiser will analyze and finalize the resolution.

5.4.9 Timeline for submission as well as evaluation of quarterly appraisal is given below:

Level	Timeline
Appraiser	Last day of the Month following the quarter
Appraiser	Last day of the Second Month following the quarter

5.4.10 Timelines at all levels (Appraiser and Appraiser) must be strictly adhered to for the entire performance cycle so that performance gets evaluated and reviewed within the prescribed timelines.



5.4.11 If the Appraiser does not submit his/her appraisal within the given timelines, the appraisal will be auto submitted to the level of the Appraising Authority after the end of timeline as mentioned above. In case of auto-submission of appraisal, marks will be awarded by the Appraiser at his/her sole discretion. The Appraiser shall be held accountable in such cases.

5.4.12 In cases of auto-submission of appraisal from appraiser to appraiser level, the marks -will be auto-populated as per the performance. However, for KRAs where scores are not system generated, 40% scores shall be provided against respective KRAs at the time of auto submission with an option to the appraising authority to assess and award the scores as per the performance of the appraiser.

5.4.13 If the Appraiser does not appraise his/her repartee's appraisal within the given timelines, the appraisal will be auto finalized (as per the submitted/auto populated scores) after the end of timeline as mentioned above. The Appraiser shall be held accountable in such cases.

5.4.14 If the timelines are not complied, there shall be no roll-back of appraisal form except in exceptional circumstances brought to the notice of the Central Office HR team by the Appraiser/ Appraiser.

5.5 Phase 4 - Final Performance Appraisal

5.5.1 The final evaluation will be at 3 levels viz. Appraiser, Appraiser and Reviewer (except for cases where the evaluation will be done at 4 levels as specified in Clause 5.7 of this policy).

5.5.2 Final Performance Appraisal has two components: Performance KRAs and Discretionary KRAs, as described under:

i. Performance KRAs (70 Marks) - Refer to outcome-based KRAs having high degree of measurability, and which are directly linked to the day-to-day business tasks to be carried out by an officer. These KRAs are role-specific and would have been allotted through the Role Clarity exercise.

The KRAs allocated may be 'Measurable' (i.e., the scoring for which will be system-driven with source linkages for pulling data of KRA-wise target-wise and/or actual achievement/ inputting actual achievement in editable fields, subject to KRA type) or 'non-measurable' (i.e. KRAs for which data cannot be easily mapped and will be marked on a discretionary basis). The split of scoring between Measurable and Non-measurable shall vary across the roles and shall be made known to the officer at/before the time of role allocation.

ii. Discretionary KRAs (30 Marks) - Refers to behavioral dimensions aiming to capture teamwork, ownership, communications, development and other related dimensions. The KRAs again shall be classified as 'Measurable' and 'Non-Measurable'.

5.5.3 The above-mentioned components shall be further bifurcated as given below:

KRA	Component	Marks
Performance	Measurable <ul style="list-style-type: none"> <li>• System-linked Measurable KRAs</li> <li>• Non-System-linked Measurable KRAs</li> </ul>	70
	Non-measurable	
Discretionary	Measurable	5
	E-learning	
	Non-measurable	5
	• Input & effort metrics	
	• Behavioral competencies	
	• Job family grooming	
• Compliance		
• Promotion of digital products		

1 To be increased to 10 marks in case an Officer is not allotted any Job Family. In such a case, Job Family Grooming KRA shall not be applicable

2 8 behavioral competencies to be assessed, definition of which shall vary based on Scale of the Appraisee (Scale 1-3, Scale 4-5, and Scale 6-8)

E-Learning marks will be aligned with completion of minimum 20 E-Learning courses comprising of 5 Mandatory courses, 5 job role/job family based courses and 10 any other courses as per choice.

5.5.4 During the Annual Appraisal stage, the Appraisee will need to fill up the Self- Appraisal form and will do a self-evaluation (award marks from the max. marks with remarks) on the following components:

i. Measurable Performance KRAs - Measurable Performance KRAs can be of two types. System-linked Measurable Performance KRAs & Non-System-linked Measurable Performance KRAs. Scores (including actual and target values) for the System-linked Measurable Performance KRAs will be auto-populated based on the scoring pattern as described in Clause 5.10 of this policy and the Appraisee shall not be able to make any change to the same. The Appraisee shall be able to provide his/her comments/ remarks against the same, if required.

For Non-System-linked Measurable Performance KRAs i.e. cases where the actual value is not auto-populated due to non-mapping to the Banks' source systems, the Appraisee shall be required to add / edit the actual value of achievement for the Year-to-Date period under consideration. Further, based on the actual values entered and the auto-populated target values, the scores shall be calculated by the system as per the pattern described in Clause 5.10 of this policy.

i. Non-measurable Performance KRAs - Appraisee shall be able to provide values against the Actual, Target and Scores column in the Self-Appraisal form along with his/her comments/ remarks, if required.

In the appraisal form, the scores will be extrapolated in the editable fields by adding 20% to the achievement of measurable performance KRAs. The values can then be edited as mentioned in the above para by the Appraisee (Refer Para 5.4.4.ii)

ii. Measurable Discretionary KRAs - Scores (including actual and target values) for the KRAs will be system-generated based on the scoring categories described below and the Appraisee shall not be able to make any change to the same. The Appraisee shall, however, be able to provide his/her comments/ remarks against the same, if required.

iii. Non-measurable Discretionary KRAs - Appraisee shall be able to provide values against the Score column in the Self-Appraisal form along with providing his/her comments/ remarks, if required. In the appraisal form, the scores will be extrapolated in the score column by adding 20% to the achievement of measurable performance KRAs. The values can then be edited as mentioned in the above para by the Appraisee with proper justifications.

iv. Qualitative Inputs - Appraisee shall also be required to provide specific qualitative inputs as mentioned below:

- a. Highlights of performance during the year
- b. Outstanding achievements during the year
- c. Other projects and assignments undertaken
- d. Contribution in implementation of Official Language
- e. Areas in which Appraisee has not performed well and constraints faced
- f. Details of participation in strike/agitation called by Union/Association during the period under review
- g. What, according to the Appraisee, would enable him/her to perform better
- h. Training o Development Inputs
- i. Suggestion, if any, for further growth and development of the Bank

5.5.5 Subsequent to the above, the Appraising and Reporting Authority shall evaluate the various components in a similar fashion.

5.5.6 Under the Performance Management System, great onus lies on the Appraiser as he/she is associated with all aspects of performance management. Both the Appraisee and Appraiser are required to discuss the final performance appraisal vis-a-vis Targets o Actual Achievement, chalk out the desired proficiency levels expected for competencies and articulate o document goals o action plans for achievement of the same. The Appraisee o Appraiser would also discuss expected behaviors that are required for successful performance in the Appraisee's role.

5.5.7 At this stage both Appraiser and Appraisee will also identify o document Training and Development needs based on the overall performance throughout the year.

5.5.8 The employee may indicate his/her Career Aspirations and Location Preferences. The Appraiser will indicate the possible career movements possible for this incumbent of the role.

5.5.9 Timeline for submission as well as evaluation of final/annual appraisal is as follows:

<b>Level</b>	<b>Timeline</b>
Appraisee	30th April
Appraiser	31st May
Reviewer	15th June

Timelines at all levels (Appraisee, Appraiser and Reviewer/Acceptor) must be strictly adhered to for the entire performance cycle so that Performance gets evaluated and reviewed within the prescribed timelines.

5.5.10 If the Appraisee does not submit his/her annual appraisal within the given timelines, the appraisal will be auto submitted to the level of the Appraising Authority after the end of timeline as mentioned above. In case of auto-submission of appraisal, marks will be awarded by the Appraiser at his/her sole discretion. The Appraisee shall be held accountable in such cases.

5.5.11 In cases of auto submission of appraisal from appraisee to appraiser level, the marks will be auto-populated as per the performance. However, for KRAs where scores are not system generated, 40% scores shall be provided against respective KRAs at the time of auto-submission with an option to the appraising authority to assess and award the scores as per the performance of the appraisee.

5.5.12 If the Appraiser does not appraise his/her reportee's appraisal within the given timelines, the appraisal will be auto submitted to the reviewing authority (as per the submitted/auto-populated scores) after the end of timeline as mentioned above with an option to the reviewing authority to assess/review and award the scores as per the performance of the appraisee. The Appraiser shall be held accountable in such cases.

5.5.13 If the Reviewer does not review the submitted appraisal within the given timelines, the appraisal will be auto finalized (as per the submitted/auto-populated scores) after the end of timeline as mentioned above.

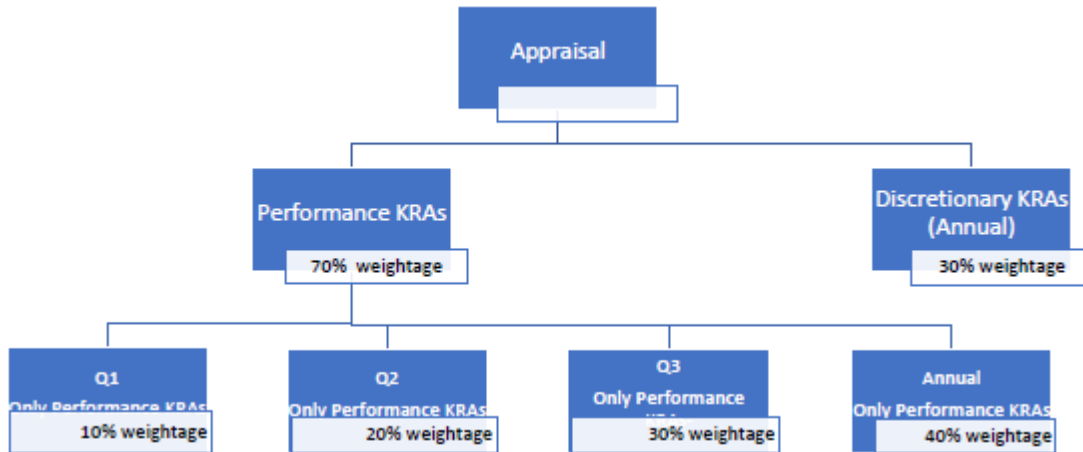
5.5.14 If the timelines are not complied, there shall be no roll-back of appraisal form, except in exceptional circumstances brought to the notice of the Central Office HR team by the Appraisee/ Appraiser/ Reviewer.

#### 5.6 Final Performance Score

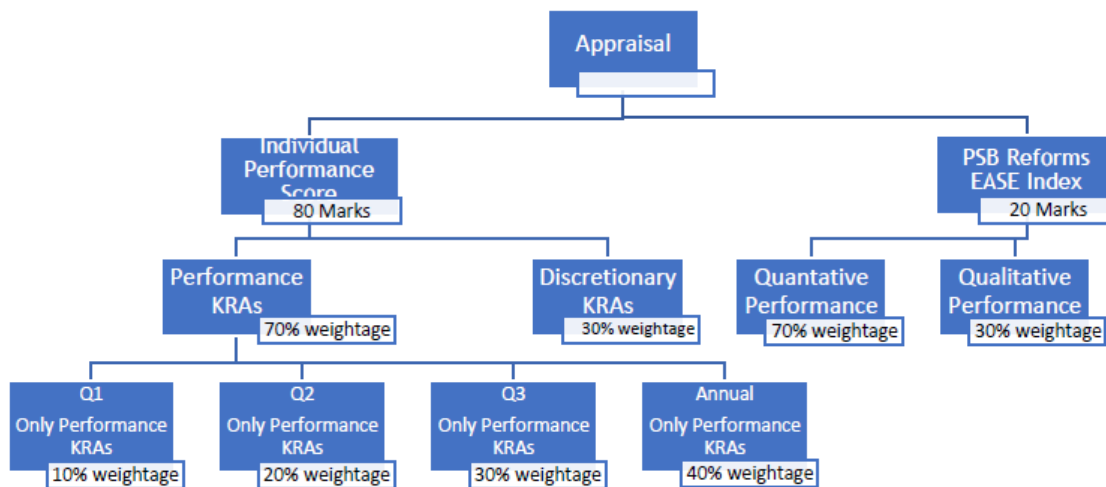
5.6.1 For each role allotted to the Appraisee during the performance cycle under consideration, a separate quarterly o annual performance appraisal shall be undertaken, as applicable as per Clause 5.8. The final, consolidated score for the roles shall be pro-rated based on the total number of days spent across each such role and based on the weightage allocated to each quarter under consideration.

5.6.2 The Final Performance Score for each individual shall be pro-rated based on performance of the Appraisee across quarters as under:

5.6.2.1 The performance appraisal weightage chart for Officers from JMGS-I to SMGS-IV is given below:



5.6.2.2 For Officer from SMGS-V to TEGS-VIII: As per the directives of DFS, 20% weightage is to be given to performance under EASE index, in the overall performance appraisal, within which 70% is assessed on Bank's achievement under EASE Agenda and 30% is assessed upon efforts put in by appraisee for achievement of EASE Agenda. Accordingly, the final performance score for executives from SMGS-V to TEGS-VIII will be arrived at as illustrated below:



5.6.2.3 In case an employee has served two roles during a particular quarter, then the performance appraisal shall occur separately for each of the two roles and the scores shall be pro-rated based on the number of days served in the two roles during the quarter as per Para 5.6.2.1 and the respective quarterly/ annual weightages as per Para 5.6.2.2.

### 5.7 Workflow for Performance Appraisal

5.7.1 The performance appraisal of officers across cadres will be executed at various levels as illustrated below: For Scale I to Scale VIII (other than GM/CGM In-charge of Internal Control Functions):

Phase	Level 1	Level 2	Level 3
Quarterly Performance Appraisal	Appraisee	Appraiser	NA

Final/Annual Performance Appraisal	Appraisee	Appraiser	Reviewer
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As per the communication by Ministry of Finance, Government of India, there shall be an Acceptor for Chief General Manager / General Manager in charge of internal control functions (Risk, Compliance & Audit):

Phase	Level 1	Level 2	Level 3	Level 4
Quarterly Performance Appraisal	Appraisee	Appraiser	NA	NA
Final/Annual Performance Appraisal	Appraisee	Appraiser	Reviewer	Acceptor

- First level for appraising will be the Direct Reporting Authority. Appraiser should be minimum one scale higher than the appraisee.
- Second and final level would be the Reviewing Authority. Reviewer should be minimum one scale higher than the appraising authority.
- The detailed authorities for all officers in the Bank have been enclosed as Annex- 1
- However, there could be an exception where the Reporting Authority, Branch Head/Deputy Regional Head is in the same scale as that of Branch/RO staff. In such cases, reporting authority should be empowered to review the performance of staff working in their Branch/RO.
- As per the communication by Ministry of Finance, Government of India, Board Committee for Performance Evaluation (BCPE) will be the accepting authority in the following case: -

Designation	Appraiser	Reviewer	Acceptor
Chief General Manager / General Manager in charge of internal control functions (risk, compliance and audit)	Executive Director concerned	Managing Director & CEO	Board Committee for Performance Evaluation (BCPE)

The Board Committee for Performance Evaluation may comprise of (a) nonexecutive Chairman (NEC) of the Bank and in case of vacancy in the office of NEC, the Chairman of Audit Committee of the Board, (b) Government Nominee Director, and (c) Longest-serving Shareholder Director.

#### 5.8 Period Worked

5.8.1 An officer will be eligible for Quarterly Performance Appraisal only if he/she has worked for minimum 30 days during the relevant quarter in that particular role. The employee will be eligible to fill separate quarterly performance appraisal for all roles wherein he/she has worked for minimum 30 days during the quarter.

5.8.2 An officer will be eligible for Annual Performance Appraisal only if he/ she has worked for minimum 30 days during the last quarter for any particular role. The employee will be required to fill separate annual performance appraisal for all roles wherein he/ she has worked for minimum 30 days during the last quarter. In case he/she has not served for 30 days in any of the roles in the last quarter, the latest role where he/she has served at least 30 days shall be taken into consideration.

5.8.3 Additionally, final performance score shall be generated only in case the employee has served at least 90 days across all roles combined during the year.

5.8.4 Example – In FY 2022-23, an officer gets posted as mentioned below:

Sr No.	Posting period	Branch	No. of Days	Supervisor
1	01.04.2022 to 10.05.2022	Branch A	40	BH – A
2	11.05.2022 to 07.07.2022	Branch B	58	BH – B
3	08.07.2022 to 31.03.2023	Branch C	267	BH – C

In the above example, the Appraising Authority for each quarter will be as follows:

- Appraiser for Q1 –
  - o Role 1 at Branch A: BH A
  - o Role 2 at Branch B: BH B
- Appraiser for Q2 –
  - o Role 2 at Branch B: N/A since 30 days not served in Q2
  - o Role 3 at Branch C: BH C
- Appraiser for Q3 –
  - o Role 3 at Branch C: BH C
- Appraiser for Annual –
  - o Role 3 at Branch C: BH C

5.8.5 Specific Cases like officers under suspension / long leave etc.: Appraisals lying in the ID of officer under suspension, shall be transferred to next higher authority or the person who is appropriately placed to appraise these officers.

5.8.6 Absence of officer from duty for part of the year : There may be cases of officers who are not in active service in the Bank for part of the year due to long unauthorized leave/ sabbatical leave, or suspension /termination from duty and subsequent joining / re-instatement in the services etc., due to which the period of appraisal of such officer is only for part of the financial year. In such cases, there will be only one appraisal subject to condition that the concerned officer has worked for at least 90 days in the financial year and the marks given will be considered / taken into account for the entire year. In case the officer is not in active service for the specified periods in Para 5.8.1 and/or 5.8.2 on account of unauthorized leaves, the officer shall be deemed to be 'inactive' and the Quarterly Performance Appraisal/ the Annual Performance Appraisal for the period during which he/she is said to be inactive shall not be undertaken.

5.8.7 Demitting of office by the Appraising/Reviewing Authorities - In case the Appraising / Reviewing / Accepting authorities demit their office, the Appraisal will be done by the next official in that role or by an officer who is more appropriately placed to appraise him/her.

5.9 Performance Management System for Probationary Officers The on-boarding and induction training program for probationary officers is a 52- week program which includes 7 weeks of institutional classroom training and 45 weeks on-the-job training. A Quarterly Performance Review (QPR) is in place to comprehensively assess the performance of the probationary officers. Based on the assessment of QPR quarterly APAR is submitted by the appraisee and evaluated at two levels of Appraiser o Reviewer. The final marks maybe calculated on pro-rata basis for all quarters. This process will lead to a feedback and coaching conversation between the Appraising Authority and the Appraisee. The quarterly reviews are meant to:

- i. Discuss how the Appraisee is doing, provide guidance o support.
- ii. Review progress on achievement level on KRA for the last 3 months

iii. Give constructive feedback on progress so far and document the same

#### 5.10 Scoring Pattern

5.10.1 To ensure more relative scoring and to ensure objective evaluation, the KRAs have been segregated across 10 scoring categories. The scoring pattern is applicable only in case of Measurable Performance KRAs.

5.10.2 There are four key aspects to be considered while calculating the scores for Measurable Performance KRAs:

5.10.2.1 Actual : The work done by the appraisee for each KRA

5.10.2.2 Targets: The expected outcome to be achieved for each KRA

5.10.2.3 Weights: The maximum number of marks/ scores allotted to any particular KRA

5.10.2.4 Minimum Performance Benchmark (MPB): The minimum expected standard to be achieved and maintained for any particular KRA. Unless specifically mentioned, the MPB shall be 0 for all KRAs. E.g., The minimum average number of products per customer shall be 2 - hence, employees will be scored for increase in actuals made over and above 2

5.10.3 Each KRA has been mapped to one of the 10 Scoring Categories. Details of each Scoring Categories are included in Appendix.

**5.10.4 Each of the 10 KRA scoring categories can be clubbed and the scores for each can be calculated based on three primary methods:**

**5.10.4.1 Linear:  $Actual / Target * Weight = Score$ ; the higher the actual value, the higher the score.**

E.g., Increase in INR amount of advances -

Actual	Target	Weight	Score
0 Crores	40 Crores	8.0	0.0
10 Crores	40 Crores	8.0	2.0
20 Crores	40 Crores	8.0	4.0
40 Crores	40 Crores	8.0	8.0
50 Crores	40 Crores	8.0	8.0

Calculation:

- 00 Crores / 40 Crores \* 8.0 = 0.0
- 10 Crores / 40 Crores \* 8.0 = 2.0
- 20 Crores / 40 Crores \* 8.0 = 4.0
- 40 Crores / 40 Crores \* 8.0 = 8.0
- 50 Crores / 40 Crores \* 8.0 = 8.0

**5.10.4.2 Non-Linear: The lower the actual value, the higher the score.**

- If Actual is less than or equal to Target, then 100% score
- If Actual is 100% - 150% of Target, then 50% score
- If Actual is 150% - 200% of Target, then 25% score
- Otherwise 0% score

E.g., INR amount of Fresh Slippage in portfolio -

Actual	Target	Weight	Score
20 Lac	40 Lac	8.0	8.0
40 Lac	40 Lac	8.0	8.0
50 Lac	40 Lac	8.0	4.0
70 Lac	40 Lac	8.0	2.0
90 Lac	40 Lac	8.0	0.0

Calculation:

- 20 Lac / 40 Lac → 100% \* 8.0 = 8.0 (Actual < Target)
- 40 Lac / 40 Lac → 100% \* 8.0 = 8.0 (Actual = Target)
- 50 Lac / 40 Lac → 50% \* 8.0 = 4.0 (Actual is 125% Target)
- 70 Lac / 40 Lac → 25% \* 8.0 = 2.0 (Actual is 175% Target)
- 90 Lac / 40 Lac → 0% \* 8.0 = 0.0 (Actual is 225% Target)



5.10.4.3 **Audit KRAs:** Given the nature of audit reporting and the related scores, the scoring criteria have been described in **Appendix-1** for Categories 7 to 10.

5.10.5 For non-measurable KRAs, the Appraiser, Appraiser and Reviewer shall provide marks out of the max. marks based on an assessment of the performance and desired attributes displayed by the Appraiser during the performance cycle.

5.10.6 In case the officer has more than one appraisal during any assessment period, the score shall be calculated on pro rata basis.

5.10.7 For Performance as well as Discretionary KRAs, Appraiser has to award marks to each goal achieved and provide comments for it. In case of deviation from the marking of appraiser, appraiser should discuss the same with appraiser and provide appropriate justification on the same.

5.10.8 Giving feedback to employees is an integral part of the Policy on PMS. Honest feedback will help employees to understand their strengths/shortcomings and inspire them to work upon their self-development

5.10.9 To bring about transparency and objectivity in the PMS, self-rating and feedback mechanism between the employee and the appraiser is introduced in the performance appraisal and the final score will be made known to the appraiser.

5.11 Appeal (erstwhile Representation)

5.11.1 Officer shall be given an opportunity to make an appeal against the entries and final score given in the annual appraisal report within 15 days from the date of receipt of final score. The Appeal shall be filed by the Officer through the online form made available for filing appeal on the Prerna tool.

5.11.2 The appeal shall be restricted to specific factual observations in the report and the grade/marks allotted.

5.11.3 In case no appeal is received within 15 days, it shall be deemed that the officer has no appeal to make, and no further request will be entertained.

5.11.4 The appeals so received will be decided by the Committee to be constituted as follows:

Sr No	For Employee posted at	Committee Members		
1	Officers up to Scale III from Branches / ROs / FGMOs	Concerned FGM	Regional Head of adjoining Region (decided by the concerned FGM)	AGM from Central Office deputied by CGM HR
2	Officers in Scale IV & above from Branches/Ros / FGMOs	GM HR	GM DIT or GM MSME	GM Strategy
3	Officers up to Scale III from ZAO/RAO, ZVC, Staff College/ STCs, RRB and Central Office	GM Strategy	DGM Operations or DGM BPR or DGM SAMV	AGM RABD or AGM HR
4	Officers in Scale IV and above from ZAO/RAO, ZVC, Staff College/ STCs, RRB and Central Office	GM HR	GM DIT or GM MSME	GM Strategy

Any such appeal from the Chief General Manager / General Manager cadre is not envisaged, however, if needed, Note will be placed before the Board for their approval of the constitution of the Committee of three Directors.

5.11.5 The Committee for considering the adverse remarks and marks, if necessary, in consultation with the appraising and/or reviewing authority shall decide the matter objectively and judiciously based on material placed before them within a reasonable timeline.

5.11.6 The Committee after due consideration may accept or reject the appeal and modify the marks and ratings. The decision of the Committee shall be final and will be communicated to the concerned Officer within 15 days of receipt of the decision by the respective HR Department.

#### 5.12 General Guidelines

5.12.1 No column should be left blank.

5.12.2 For select list of Measurable Performance KRAs, the Appraiser and Review need to mention the actual achievement of the Appraisee and give remarks. The Performance Score will be system-calculated as per Section 5.10 based on the Actual value filled in and the Target values fetched from the system

5.12.3 For Non-measurable Performance KRAs and Non-measurable Discretionary KRAs, the Appraiser and Reviewer need to award the marks from the Max. Marks and give remarks. The Appraisee will be awarded overall marks based on the final marks on Measurable and Non-measurable Performance as well as Discretionary KRAs.

5.12.4 At the final Performance Appraisal stage, the Appraiser shall appraise the incumbent on Performance KRAs or Discretionary KRAs, provide feedback on each area of performance and development and determine the overall score.

5.12.5 At the Final Performance Appraisal stage, the Appraiser will also discuss the current state or reality of achievement of targets, opportunities to develop and when and what to do in order to ensure optimum performance.

5.12.6 The Appraising / Reviewing Authority should comment on the Ethics/ Integrity of the Appraisee.

5.12.7 Any upgrading / downgrading of marks by the Appellate Authority should be substantiated with reasons.

#### 5.13 Cohort-Based Grading in PMS

5.13.1 Based on the overall score achieved by each Appraisee, the Appraisee shall be given one of the following grades: AA, A, BBB, BB, B.

5.13.2 Each employee shall be mapped to a cohort, a homogenous group of individuals performing similar functions, for the purpose of providing grades. The cohort shall be formed based on consideration of unit type, business size, location, focus area, scale and/or any other relevant business parameters.

5.13.3 The grade shall be decided based on the relative performance of each employee within his / her cohort based on the percentile ranking and/or the cut-off marks decided for each band of grade of the cohort.

5.13.4 The cohort definition, the constituent Officers as well as the grading parameters for each cohort shall be ratified annually by a committee. The committee shall comprise of:

- 1) CGM HR (Chairman)
- 2) CGM CRBD
- 3) CGM MSME
- 4) CGM OPERATION
- 5) CGM/GM STRATEGY

The quorum of the committee will be minimum of 3 members of which one shall be CGM HR.

#### 6 360-degree Feedback

6.1 The process of 360-degree feedback refers to the compilation of feedback obtained from supervisors, fellow employees and all those working with an individual to provide their perspectives and observations about the individual's behavior.

6.2 The same shall remain non-evaluative and act as a holistic feedback mechanism for an employee to garner multiple benefits envisaged below:

- To enable the employee to communicate with staff, peers, superiors, customers etc. in a transparent manner.
- To develop an awareness of his/her perceived behavior at the workplace
- To identify the areas of strengths and weaknesses and plan on using them effectively.
- To improve his/her interaction skills and overall performance
- To incorporate the opinions and perspectives of others and obtain a holistic overview of behavior.

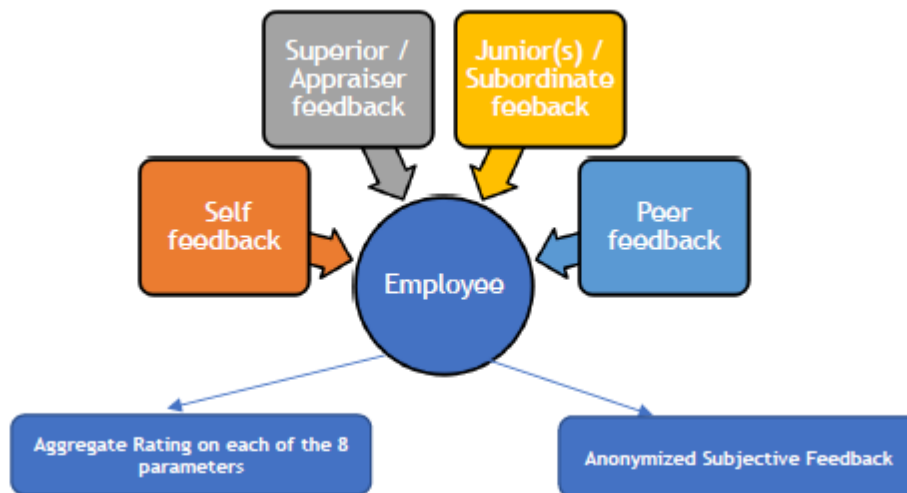
• To pave the way for personal development and growth.

6.3 An employee shall be evaluated across 8 parameters for 360-degree feedback (similar to behavioral competencies under discretionary scoring in Appraisal) viz:

- i. Communication
- ii. Collaboration
- iii. Compliance o Risk Discipline
- iv. Individual Ownership and Accountability
- v. Emotional Intelligence
- vi. Customer Focus
- vii. Digital Mindset
- viii. Change Management

6.4 The feedback on the above-mentioned parameters will be gathered at 4 levels:

- i. Self
- ii. Appraiser / Supervisor
- iii. Reportee(s) (juniors / subordinates)
- iv. Peers



6.5 While submitting the self-appraisal during the Final Performance Appraisal, the employee will first be required to rate himself/herself on the above 8 parameters.

6.6 Further, he/she shall be rated on the same 8 parameters by his supervisor, reportee(s) and peers along with subjective feedback at each level.

6.7 The employee will get an aggregate rating on each behavioral metric along with anonymized subjective feedback. However, the 360 feedback for one employee will not be given by more than 10 respondents including supervisor, reportee(s) and peers.

7. Grievance Redressal: In case an Officer has any query/ grievance regarding any of the Prerna tools, either in relation to the process to be followed or in relation to the functioning of the tool, the Officer may raise a query through the Prerna Grievance Management tool. The query shall be promptly responded within the defined TAT by an Officer from the HR team at the Central Office. In addition, a detailed list of FAQs and User Manual shall also be made available for all employees to resolve selected type of queries.

8. MD Et CEO and in his/her absence, the Executive Director overseeing the HR Vertical, is authorized to make any changes/modifications that may be required in the Policy on Performance Management.

9. CGM HR is authorized to release any operational guidelines that may be required for smooth implementation of the revamped Performance Management System.

10. The Policy shall be valid from April 01, 2022 up to March 31, 2023 and the continuity of the Policy may be extended for a further period not exceeding 3 months with the specific approval of Managing Director a CEO.

Appraisee	Appraising Authority	Reviewing Authority
Central Office		
<b>Asst. Manager / Manager</b>	Senior Manager	Chief Manager / Asst. General Manager
<b>Senior Manager</b>	Chief Manager / Asst. General Manager	Asst. General Manager / Dy. General Manager
<b>Chief Manager</b>	Asst. General Manager/Dy General Manager	Dy. General Manager/General Manager
<b>Asst. General Manager</b>	Dy. General Manager/General Manager	General Manager/Chief General Manager
<b>Dy. General Manager</b>	General Manager/Chief General Manager	Chief General Manager/Executive Director
<b>Chief General Manager/General Manager in charge of functions other than internal control functions</b>	Executive Director	MD & CEO
FGMOs		
<b>Asst. Manager / Manager</b>	Senior Manager	Chief Manager
<b>Senior Manager</b>	Chief Manager	Asst. General Manager
<b>Chief Manager</b>	Asst. General Manager	Dy. General Manager/FGM
<b>Asst. General Manager</b>	Dy. Zonal Head(DGM)/Field General Manager	Field General Manager/Executive Director
<b>Dy. Zonal Head(AGM/DGM)</b>	FGM	Executive Director
<b>FGM</b>	Executive Director	MD & CEO
<b>Regional Offices</b>		
<b>Asst. Manager / Manager</b>	Senior Manager	Chief Manager
<b>Senior Manager</b>	Chief Manager	Dy. Regional Head / RH (AGM)
<b>Chief Manager</b>	Dy.Regional Head(AGM)	Regional Head (DGM) / DGM, FGMO
<b>Dy.Regional Head(CM/AGM)</b>	Regional Head	FGM
<b>Regional Head</b>	FGM	Executive Director
Training Centre		
<b>Asst. Manager/ Manager other than Faculty</b>	Senior Manager (Trg)	In-charge, Training Centre, Vice Principal
<b>Faculty in Scale I &amp; II &amp;III</b>	In-charge, Training Centre	Vice-Principal
<b>In-charge, Training Centre</b>	Principal	General Manager (HR)
<b>Staff Training College</b>		
<b>Asst. Manager/Manager other than Faculty</b>	Senior Manager	Chief Manager

<b>Senior Manager other than Faculty</b>	Vice-Principal	Principal
<b>Faculty in Scale I, II and III</b>	Vice-Principal	Principal
<b>Chief Manager</b>	Vice-Principal	Principal
<b>Vice-Principal</b>	Principal	GM (L & D)
<b>Principal (DGM/GM)</b>	GM (L & D)/CGM (HR)	CGM(HR)/Executive Director
<b>Audit RAO/ ZAO</b>		
<b>Asst. Manager / Manager</b>	Senior Manager	Chief Manager
<b>Senior Manager</b>	Chief Manager	AGM/DGM, RAO/ZAO
<b>Chief Manager</b>	AGM/DGM, RAO/ZAO	Dy. General Manager, CA & ID
<b>AGM/DGM, RAO/ZAO</b>	Dy. General Manager, CAELID /GM (CA& ID)	General Manager, CA & ID / Executive Director
<b>Zonal Vigilance Cell</b>		
<b>Asst. Manager/ Manager</b>	Senior Manager, Vig. Cell	Chief Manager/ In-charge Vig. Cell
<b>Senior Manager</b>	Chief Manager/ In-charge Vig. Cell	AGM (Vigilance, CO)
<b>Chief Manager</b>	AGM (Vigilance, CO)	Dy. General Manager (Vigilance, CO)
<b>Asst. General Manager</b>	Dy. General Manager (Vigilance, CO)	CVO
<b>Dy.General Manager</b>	CVO	MD & CEO
<b>RRBs</b>		
<b>Senior Manager / CM</b>	Asst. Gen. Manager (GM, RRB)	Chairman (RRB)/GM RABD
<b>Asst. General Manager (GM,RRB)</b>	Chairman (RRB)/GM RAB D	GM RABD/Executive Director
<b>Chairman (RRB)</b>	GM RABD	Executive Directive
<b>Branches:-</b>		
<b>Small Branches</b>		
<b>Asst. Manager/ Manager</b>	Dy. Branch Head (Higher Scale)/ Branch Head(Higher Scale)	Branch Head /CM, RO
<b>Branch Head</b>	Dy. Regional Head	Regional Head
<b>Medium/Large Branches</b>		
<b>Asst. Manager/ Manager</b>	Dy. Branch Head(Higher Scale)/ Branch Head	Branch Head/CM,RO
<b>Senior Manager</b>	Branch Head	Dy. Regional Head
<b>Branch Head</b>	Dy. Regional Head (AGM), RO/ Regional Head	Regional Head/DGM, FGMO
<b>ELB/ELB Lite/VLB/VLB Lite</b>		
<b>Asst. Manager/ Manager</b>	Senior Manager (Dept)/ Deputy Branch Head(Higher Scale)	Chief Manager /Dept-in charge / Branch Head
<b>Senior Manager</b>	Chief Manager /Dept-in charge	Branch Head
<b>Chief Manager</b>	Branch Head (AGM)	Regional Head

<b>Branch Head(CM/AGM)</b>	Regional Head	DGM, FGMO/FGM
IFB		
<b>Asst. Manager/ Manager</b>	Senior Manager (Dept)/ Deputy Branch Head(Higher Scale)	Chief Manager /Dept-in charge
<b>Senior Manager</b>	Chief Manager /Dept-in charge	AGM, Branch / Branch Head
<b>Chief Manager</b>	AGM, Branch / Branch Head	Branch Head/DGM-LC
<b>Branch Head</b>	DGM/ GM-LC	GM - LC/Executive Director
OSB		
<b>Asst. Manager/ Manager</b>	Senior Manager/ Dept-in charge	Dept-in-charge/ Chief Manager
<b>Senior Manager</b>	Dept-in-charge/ Chief Manager	AGM-Branch Head/ AGM, RO/RH
<b>Chief Manager</b>	AGM-Branch Head/ AGM, RO/RH	Regional Head/DGM, FGMO
<b>Branch Head</b>	Regional Head	FGM
ULPs/USKs		
<b>Relationship officer</b>	ULP Head	Dy. RH/RH
<b>Processing officer</b>	ULP Head	Dy. RH/RH
<b>Branch Head - ULP</b>	Regional Head - AGM/DGM - Regional Office	FGM
SARALs		
<b>Processing officer</b>	Work cell Manager	Branch Head - SARAL
<b>MSME Relationship Manager</b>	SARAL Head	Regional Head
<b>Coordinator</b>	SARAL Head	Regional Head
<b>Work cell Manager / Facilitator</b>	SARAL Head	Regional Head
<b>SARAL SLCC - II (headed by second person in command),&amp; SARAL Lite second person in Command</b>	SARAL Head	Regional Head
<b>SARAL Head (SLCC-Ira SARAL Lite Head (SLCC - II)</b>	Regional Head	GM/CGM MSME
<b>Mid-Corporate Branches</b>		
<b>Senior Manager / Manager / Assistant Manager Operations</b>	Deputy Branch Head(Higher Scale)	MCB Head, Chief Manager /AGM
<b>Processing Officer MCB</b>	Relationship Manager / MCB Head	MCB Head/AGM/DGM MCV
<b>Senior Manager / Manager FOREX</b>	MCB Head	AGM/ DGM MCV
<b>Customer Relationship Manager</b>	MCB Head	AGM/ DGM MCV
<b>Customer Marketing Manager</b>	MCB Head	AGM/ DGM MCV
<b>MCB Head (Assistant General Manager / Chief Manager)</b>	AGM/ DGM Mid Corporate Vertical	GM -MCV

CMS		
<b>Asst. Manager/ Manager / Senior Manager</b>	Branch Head	CM Operations/ Dy. Regional Head
<b>Branch Head</b>	CM Operations/ Dy. Regional Head	Regional Head
Currency Chest		
<b>Asst. Manager/ Manager / Senior Manager</b>	Currency chest In-charge	Branch Head
<b>Currency chest In-charge</b>	Branch Head	CM Operations / Dy. RH
Service Branch		
<b>Asst. Manager/ Manager / Senior Manager</b>	Branch Head	CM Operations / Dy. Regional Head
<b>Branch Head</b>	CM Operations/ Dy. Regional Head	Regional Head
ARB/SAM Branch		
Senior Manager/Manager/Asst Manager	Dy.Branch Head	Branch Head
Dy. Branch Head(Assistant General Manager/Chief Manager)	Branch Head	FGM
Branch Head(Deputy General Manager/Assistant General Manager)	FGM	CGM,SAM
CAPS/NACH/FCS		
<b>Asst. Manager/ Manager / Senior Manager</b>	Branch Head	Chief Manager/Assistant General Manager, Transaction Banking, CO
<b>Branch Head</b>	Chief Manager/Assistant General Manager, Transaction Banking, CO	Assistant General Manager/Deputy General Manager, Transaction Banking ,CO

Note: The above list is illustrative and the basic principle adopted is the immediate superior to whom one reports will be the Appraising Authority and authority to which the Appraising Authority reports is the Reviewing Authority.

However, the Reviewer level for the Specialist officers working at ROs/FGMOs will be at the DGM/GM level of the respective Vertical at the Central Office.

#### Annexure I

The 10 Scoring Categories, as supported by the explanation provided above in Para 5.10.3, have been detailed hereunder:

##### a. Category 1:

- Applicable to: Linear, % based KRAs with monthly growth targets
- Scoring: Actual / Target \* Weightage (Actuals and targets will be year-to-date)
- Transfer Adjustment: Not Applicable. In case any employee changes his/ her role midyear, then the scoring for the second role will be computed from the first day of the year i.e. April 1 irrespective of date of posting
- Example of KRA: % growth in average total deposits

##### b. Category 2:



- Applicable to: Linear, % or number based KRAs with point-in-time targets
- Scoring:  $\text{Actual} / \text{Target} * \text{Weightage}$  (Actuals and targets will be as-on-date)
- Transfer Adjustment: Not Applicable. In case any employee changes his/ her role midyear, then the scoring for the second role will be computed from the first day of the year i.e. April 1 irrespective of date of posting
- Example of KRA: % KYC compliance
- MPB: MPB shall be reduced from Actual and Target values, if applicable as described in Para 5.10.2.4

**c. Category 3:**

- Applicable to: Linear, number based KRAs with monthly growth
- Scoring:  $\text{Actual} / \text{Target} * \text{Weightage}$  (Actuals and targets will be year-to-date)
- Transfer Adjustment: Not Applicable. In case any employee changes his/ her role midyear, then the scoring for the second role will be computed from the first day of the year i.e. April 1 irrespective of date of posting
- Example of KRA: Achievement of Operating Profit
- Also applies to: Measurable Discretionary KRA i.e. E-Learning score
- Transfer Adjustment: Not Applicable. In case any employee changes his/ her role midyear, then the scoring for the second role will be computed from the first day of the year i.e. April 1 irrespective of date of posting
- MPB: MPB shall be reduced from Actual and Target values, if applicable as described in Para 5.10.2.4

**d. Category 4:**

- Applicable to: Non-Linear, % or number based KRAs
- Scoring: Scoring will be non-linear as described below -
- If Actual is less than or equal to Target, then 100% score
- If Actual is greater than 100% but less than or equal to 150% of Target, then 50% score
- If Actual is greater than 150% but less than or equal to 200% of Target, then 25% score
- If Actual is greater than 200% of Target, then 0% score
- Transfer Adjustment: Not Applicable. In case any employee changes his/ her role midyear, then the scoring for the second role will be computed from the first day of the year i.e. April 1 irrespective of date of posting
- Example of KRA: Avg. % of portfolio categorized as SMA

**e. Category 5:**

- Applicable to: Linear, % based KRAs (typically for completion of activities within TAT)
- Scoring:  $\text{Actual} / \text{Target} * \text{Weightage}$  (Actuals and targets will be as-on-date)
- Transfer Adjustment: Yes. In case any employee changes his/ her role, then the actual and target value shall be considered only from the date of posting up to the role end date. The performance of the previous employee in the same role shall not affect the appraisee's performance.

The values for the purpose of scoring above shall be derived as under:

o Actual = Actual % of achievement from the date of joining till the end date of role/ end of performance cycle, whichever is earlier

o Target = Target as applicable for the performance evaluation period

• Example of KRA: % of proposal processed within target TAT

• MPB: MPB shall be reduced from Actual and Target values, if applicable as described in Para 5.10.2.4

**f. Category 6:**

• Applicable to: Non-Linear, number of days based KRAs relating to TAT

• Scoring: Scoring will be non-linear as described below -

o If Actual is less than or equal to Target, then 100% score

o If Actual is greater than 100% but less than or equal to 150% of Target, then 50% score

o If Actual is greater than 150% but less than or equal to 200% of Target, then 25% score

o If Actual is greater than 200% of Target, then 0% score

• Transfer Adjustment: Yes. In case any employee changes his/ her role, then the actual and target value shall be considered only from the date of posting up to the role end date. The performance of the previous employee in the same role shall not affect the appraisee's performance.

The values for the purpose of scoring above shall be derived as under:

o Actual = Actual average TAT from the date of joining till the last date of role/ end of performance cycle, whichever is earlier

o Target = Target as applicable for the performance evaluation period

• Example of KRA: TAT for query resolution

**g. Category 7:**

• Applicable to: Non-Linear, text based KRAs (typically Audit o Ethics KRAs)

• Scoring: Scoring will be non-linear as described below -

o If Actual value is "Low", then 100% score

o If Actual is "Medium", then 50% score

o If Actual is "High", then 0% score

• Transfer Adjustment: Yes. In case any employee changes his/ her role and the audit is conducted within 6 months of role start date, then the employee shall be given a 100% score irrespective of the results of the audit

• Example of KRA: Business risk score

**h. Category 8:**

• Applicable to: Non-Linear, text based KRAs (typically Audit o Ethics KRAs)

• Scoring: Scoring will be non-linear as described below -

o If Actual is "Low", then 100% score

o If Actual is "Medium", then 75% score

o If Actual is "High", then 50% score

o If Actual is "Very High", then 25% score

o If Actual is "Extremely High", then 0% score

- Transfer Adjustment: Yes. In case any employee changes his/ her role and the audit is conducted within 6 months of role start date, then the employee shall be given a 100% score irrespective of the results of the audit

- Example of KRA: Audit and compliance score

**i. Category 9:**

- Applicable to: Linear, % or number based KRAs (typically Audit o Ethics-related KRAs)

- Scoring: Actual / Target \* Weightage (Actuals and targets will be as-on-date)

- Transfer Adjustment: Yes. In case any employee changes his/ her role and the audit is conducted within 6 months of role start date, then the employee shall be given a 100% score irrespective of the results of the audit

- Example of KRA: Operational risk score

**Category 10:**

- Applicable to: Non-linear, one-time number based KRAs (similar to flash reports issued)

- Scoring: Scoring will be non-linear as described below -

- o If Actual value is 0, then 100% score

- o If Actual value is 1-3, then 75% score

- o If Actual value is 4-6, then 50% score

- o If Actual value is 7-10, then 25% score

- o If Actual value is more than 10, then 0% score

- Transfer Adjustment: Yes. In case any employee changes his/ her role and the audit is conducted within 6 months of role start date, then the employee shall be given a 100% score irrespective of the results of the audit

- Example of KRA: No. of flash reports raised

**k. In case of negative targets:** In case the targets for any of the KRAs are negative, then scoring will be as under:

- If Actual is greater than or equal to Target, then 100% score

- If Actual is less than Target, then 0% score

## POLICY FOR PLACEMENT OF OFFICIALS AT BRANCHES / OFFICES / SUBSIDIARY ABROAD

### 1 PREAMBLE:

- 1.1 In the current scenario with the successful amalgamation of Andhra Bank and Corporation Bank with Union Bank of India and being 6<sup>th</sup> largest public sector bank, it is absolutely necessary for the Bank to have a global presence. In order to tap various business opportunities, the Bank has opened branches/Wholly Owned Subsidiary/Representative Offices outside India. Full-fledged banking facilities to NRIs in their country of residence and Indian owned companies are helping the Bank in augmenting its business in India, as well.

Presently, Bank has a Policy for Placement of Officials at Branches/Offices/Subsidiary/Joint Venture Abroad, which is approved by the Board.

All the guidelines given by Ministry of Finance, Govt. of India, Reserve Bank of India & Working Group of the Standing Committee (WGSC) on Uniform guidelines on Salary & Service Conditions of officers posted abroad of PSBs have been incorporated in the policy.

### 2 SCOPE:

- 2.1 This policy is applicable to all India Based Officers (IBOs) working in foreign branches/offices/subsidiary/joint venture of the bank.

### 3 OBJECTIVE:

- 3.1 This Policy aims to establish a proper mechanism for selection, posting and service condition of the India Based Officers posted at branches/offices/subsidiary/joint venture abroad on the guidelines issued by Government of India and RBI.

### 4 SELECTION PROCESS:

- 4.1 Vacancies existing or anticipated in a year (April-March) shall be identified and applications shall be invited once a year. Endeavour would be made to complete the selection process by December of the previous year to allow the selected officers undergo training, acquaint themselves with the job responsibilities, complete necessary formalities for immigration and also obtain language certificate, if necessary. However, due to exigencies the process of selection is delayed, it should be completed with the approval of Managing Director & Chief Executive Officer. The list of the empanelled officers shall remain valid till March of the relevant year.
- 4.2 **Specialist Officers :**

Based on the needs of overseas branches/offices/subsidiary/joint venture and in line with prescriptions of host country banking regulator/s, the following category of Specialist Officers may be considered for selection:

- a. Risk Management Officers
- b. Dealers
- c. Chartered Accountants (B/S Management, Taxation, Regulatory Reporting etc.)
- d. Information Technology Officers (IT)
- e. Credit Officer
- f. Forex Officer

4.2.1. **For vacancies of dealer:** The officers recruited as treasury officer as well as general banking officer, currently working as dealer at front desk and completed minimum 2 years at front desk can apply provided they fulfill the other eligibility criteria mentioned in the policy according to their cadre.

4.2.2. **For vacancies of credit:** The officers (credit officers as well as general banking officers) currently working and having exposure in corporate credit processing at large corporate, Mid corporate & MSME at CO, IFBs, MCBs, SARALs, ROs, FGMOs and have completed minimum 2 years at the credit desk can apply. However the applicant fulfills the other eligibility criteria mentioned in the policy.

The Applicants, who wish to submit applications for vacancies of credit, will have to submit a certificate (as per enclosed Annexure II) for having at least 2 years of required credit exposure as mentioned above.

4.2.3. **For vacancies of forex:** The officers (forex officers as well as general banking officers inducted in forex) currently working and having exposure in forex for minimum 2 years can apply in forex, provided applicants fulfill the other eligibility criteria mentioned in the policy.

4.3. Application from willing and eligible officers shall be invited for consideration for overseas posting. The panel of officers to be considered for selection shall be prepared from the eligible applications. The panel of officers to be considered for interview would be three times the number of anticipated vacancies including vacancies on account of contingencies.

The consideration zone of 1:3 may be relaxed upto 1:6 in order to widen the scope of selection to include experienced persons from verticals such as Credit Management, International Banking, Computer Application, Treasury Operations and Risk Management. The consideration zone of 1:3 may also be relaxed downwards if fresh candidates equal to stipulated consideration zone i.e. 1:3 or the number of anticipated vacancies are not available. The Managing Director & Chief Executive Officer shall be the Competent Authority to permit such relaxation.

#### 4.4. **Work Experience :**

4.4.1. Short-listed candidates shall have preferably work experience in verticals such as Credit Management, International Banking, Computer Application, Treasury Operations, Business Management, Risk Management and Investment Management.

#### 5. **ELIGIBILITY :**

5.1. All the eligibility criteria shall be reckoned as on the last date of the previous month of calling for application except marks for appraisal which will be reckoned as of March of previous year.

#### 5.2. **Rural Service/Semi-Urban:**

5.2.1. The candidates shall have done a rural tenure or semi-urban tenure for at least two years in officer cadre.

5.2.2. The requirement of rural tenure or semi-urban tenure for at least two years may be considered as post repatriation criteria for the Specialist Officers mentioned in Para 4.2, provided they have not completed the same and subject to their submission of an irrevocable undertaking to the effect that they shall undergo the same on their repatriation to India. Such selected Specialist Officers have to necessarily undergo rural/ semi-urban posting of 2 years (minus period of earlier rural/ semi-urban posting/s, if any) immediately on repatriation to India.

5.2.3. A good number of officers laterally recruited in the Bank and presently working are duly groomed in the organization but they are not eligible for the reason/criteria of requirement of Rural/Semi-urban service in our Bank. Hence the total number of years of Rural Service /Semi-urban service undergone by the candidate in officer cadre\_(including specialist officers) in previous PSU Bank/s including our Bank will be considered for ascertaining their eligibility in prescribed format as per Annexure-I as per Para 5.2.1.

5.3. As per Govt. Guidelines, the minimum and maximum age for various scales shall be prescribed by banks. Accordingly, maximum age is prescribed as follows :

5.3.1. **Maximum Age :**

5.3.1.1. Officers in Top Executive Grade/Scale VII &VI : Maximum 55 yrs.

5.3.1.2. Officers in Senior Management Grade/Scale V : Maximum 54 yrs.

5.3.1.3. Officers in Senior Management Grade/Scale IV : Maximum 50 yrs.

5.3.1.4. Officers in Middle&/Junior Management Grade/Scale III – I : Maximum 45 yrs.

5.4. Officers working in all Grades/Scales (including specialist officers), who have completed a minimum total service in our Bank as mentioned below and fulfilling the criteria set out herein, would be eligible for posting abroad based on a set of selection criteria as mentioned herein, against the identified vacancies.

Grade/Scale	No. of years of service
Scale IV and above	5 years
Scale III	4 Years
Scale II	3 Years
Scale I	2 Years

It is further clarified that number of years of service mentioned above, is total number of years of service with our bank and not number of years of service in relevant Scale.

5.4.1. The specialist officers should also have minimum two years of experience in the relevant specialized segment.

5.4.2. The specialist officers can apply for the respective specialist vacancies as per Para 4.2 of the policy.

5.5. **Weightages:**

5.5.1. **Weightages for Professional/Technical qualification:** As per Govt. Guidelines, Professional/Technical qualifications shall be given weightage as prescribed by the Bank. Accordingly, weightage shall be given as under :

Qualification	Weightage*
Graduation	Nil
Certified Course conducted by IIBF	1 mark each subject to maximum of 2 marks
Post-Graduation (Regular) / Double graduation/ BGL/ L.L.B/ MBA /	2 marks for each degree subject to a maximum of 4 marks

Qualification	Weightage*
MMS/Two Year full time Post Graduate Diploma course e.g. PGDBM, PGDBA, PGDM from the Institutions approved by UGC/AICTE/ Deemed Universities and Premier Institutions like IIMs/IITs/ISB/IISC/ NIITs/XLRI etc.	
CAIIB(I)/JAIIB	1 mark
CAIIB(II)/CAIIB	2 marks
C.A./C.F.A./C.S./ ICWA/ Ph.D./A.C.I	2 marks

\* Note:

- i) Max. marks for qualification upto MMGS-III will be 5.
- ii) No qualification marks for SMGS-IV and above.

### 5.5.2. Job Responsibility Weightage

Marks will be awarded for every completed year of actual service in respective Grade/Scale of an officer as under:

For JMGS-I, MMGS-II, MMGS-III & SMGS IV:

Designation	Marks per year
Branch Managers	3 marks
Dy. Branch Managers	1.5 marks
Officers working other than branch manager & DBM	1 mark

Marks under this parameter will not exceed 10. These marking will not be applicable in case of specialist officers.

- 5.6. Weightages for Annual Appraisal Reports, Professional/Technical qualifications, Job Responsibility and interview will be given as under :

Grade/Scale	Marks for Annual Appraisal Reports*	Marks for Job Responsibility	Marks for Professional/Technical qualification	Marks for interview
TEGS VI & VII and SMGS V	60%	0%	0%	40%
SMGS IV	50%	10%	0%	40%
MMGS III & II and JMGS I (Vacancy for Gen. Baking)	45%	10%	5%	40%
MMGS III & II and JMGS I (Vacancy for Specialist)	55%	0%	5%	40%



\* Annual Appraisal reports of last three or two years as applicable. For example, an Officer, who joined on 1st October, 2018, with reference to cut of date of 31st December, 2020 has completed two years of service and available Annual Appraisal report are only for two years. Thus average annual appraisal report marks for last 2 years will be reckoned.

**5.7. Other Eligibility Criteria :**

- 5.7.1.** Officer should possess a minimum qualification of Graduation in any discipline. JAIB/CAIB preferable.
- 5.7.2.** Candidates with average 75% marks and above in Annual Performance Appraisal Reports for the last three years and not less than 60% in any of the eligible years will be considered for such assignment. If an officer is not in active service for the reason being on sabbatical leave or on loss of pay for more than 9 months in a financial year, his/her performance appraisal for that year will not be considered and the concerned officer will be awarded zero marks for that particular year. An officer who has not completed 3 years of service, Annual appraisal Reports for last two years would be considered for this purpose.
- 5.7.3.** There should be no major penalty other than major penalty of reduction to a lower grade or scale inflicted during last 1 year or no major penalty of reduction to a lower grade or scale inflicted during last 2 years. There should be no minor penalty except censure imposed during last 1 year.
- 5.7.4.** The candidate shall have good communication and correspondence skills in English language, capability of cogent articulation in putting across views in a clear, understandable and lucid manner. The proficiency of the staff member in the above skills may be tested at any time, if desired by the Bank.
- 5.7.5.** All Officers applying for overseas posting will be eligible to apply for one post only & cannot apply for multiple posts.

**5.8. The selection process for CEO/ACEO/CR:**

- 5.8.1.** Since senior executives are posted as CEO/ACEO/CR, to identify their core competency and to meet the regulatory selection process, it is felt that the Managing Director & Chief Executive Officer shall be the competent authority to shortlist candidates eligible for interview and subsequent selection by the selection committee for overseas placement. As regards short listing of the candidates for interview of other officers, the Executive Director shall be the competent authority for the selection process.

**6. SELECTION COMMITTEE:**

- 6.1.** The Selection Committee is as follows:
  - 6.1.1.** For the post of CEO, Deputy CEO, CR, Scale V and VI, the Committee shall consist of four members. It will be chaired by the Managing Director & Chief Executive Officer. One of the members will be an outside expert with domain knowledge as approved by Managing Director & Chief Executive Officer. One member will be the Executive Director preferably in charge of the vertical and the remaining member will be the Chief General Manager/General Manager preferably handling the vertical.
  - 6.1.2.** For TEGS-VII, the Committee shall consist of four members. It will be chaired by the Managing Director & Chief Executive Officer. One of the members will be an outside expert with domain knowledge as approved by Managing Director & Chief Executive Officer. The rest two members will be either two Executive Directors

or an Executive Director and Chief General Manager out of whom one preferably handling the portfolio of International Banking.

- 6.1.3. For the post of Scale IV and below, the Committee shall consist of four members. It will be chaired by the Executive Director in charge of the vertical. One of the members will be an outside expert with domain knowledge as approved by Managing Director & Chief Executive Officer. The rest two members will be either Chief General Manager & General Manager out of whom one handling the vertical or two General Managers out of whom one preferably handling the vertical.
- 6.2. The Managing Director & Chief Executive Officer/ Executive Director will be the Competent Authority for constituting the interview panel. He shall also be the Competent Authority to give guidance on any policy implementation issue/s arising out of the said policy.
- 6.3. The Interview Panel will shortlist the candidates and give its recommendation to the Selection Committee for deciding the final selection.

7. **DISCRETIONARY POWER OF MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER FOR SELECTION OF IBOS**

- 7.1. In situations arising due to promotions of the existing IBOs & resultant repatriation, resignation/voluntary retirement, pre-mature repatriation on his/her own request, repatriation at the discretion of the management, etc. as provided in Para 12 and Para 13 and any other reasons, the Managing Director & Chief Executive Officer shall have discretion to select and post any Executive provided no candidate in the relevant scale is available in the waiting list. The Managing Director & Chief Executive Officer shall use his discretion in case of exigencies, provided the candidates otherwise fulfill the eligibility criteria/exemption criteria as per this policy. Such selection of candidates by the Managing Director & Chief Executive Officer will be restricted to 10% of total IBOs posted abroad and such 10% ceiling is applicable for the relevant financial year. Such selection shall be informed to the Board.
- 7.2. In situations where sufficient no of applications confirming to the eligibility criteria are not received for specialist vacancies. The Managing Director & CEO shall have discretion to relax the criteria in case of applicants with minimum of 2 years work experience in specialist segment and not having requisite rural/semi urban service. However such applicants should furnish an irrevocable undertaking that they will complete the required rural/semi urban tenure immediately upon repatriation to India.

8. **STAFF CATEGORY**

The post will be categorized as under:

- 8.1. The Head of the Overseas Branch/Subsidiary/JV will be an officer in Grade/Scale V and above. Head of Representative Office will be an officer in Grade/Scale IV and above.
- 8.2. Second in command at the overseas branch/office/subsidiary will normally be an Officer who is one scale lower to the Head of the Branch/Office/Subsidiary.
- 8.3. Other support staff may be officer/s in Grade - Scale IV or below and/or locally recruited staff from the overseas country if regulations of that country so permit/stipulate.
- 8.4. International Banking at Central Office will identify the posts for each branch/representative office/subsidiary/JV with the approval of the Managing Director & Chief Executive Officer/Executive Director. This policy will apply to fill-up such identified vacancies.

8.5. It will be ensured that the CEO and the second officer of any foreign branch are not changed simultaneously and within a short period i.e., 3 months to 6 months of each other.

9. **PLACE OF POSTINGS**

9.1. The Managing Director & Chief Executive Officer shall decide the place of posting for Scale-V and above.

9.2. The Executive Director shall decide the place of posting upto Scale-IV.

10. **TRAINING**

10.1. The selected candidates shall be imparted in-house/external training in the following areas before proceeding to their respective places of posting :

10.2. Risk and compliance functions of both home and host countries, the importance of maintaining proper documentation in this regard and providing prompt and meaningful responses to references received from the host supervisor.

10.3. KYC/AML compliance in the global environment, sensitivities to the issues related to KYC/AML and implementation of the same in letter and spirit.

10.4. Understanding of the global environment and the regulatory developments including those emanating from various forums like the Basel Committee of Banking Supervision, Financial Stability Board, G-20 etc.

10.5. Selected officer may be trained in Professional Institutes in their required area of specialization and kept in readiness to take over the new assignment smoothly.

10.6. On the job training in the country of posting for a specified period may be provided.

10.7. Certificate course in local language of the country of posting shall be necessary in the case of postings in non-English speaking countries.

10.8. Culture specific soft skill training shall be provided before the overseas assignment, wherever necessary.

11. **TENURE**

11.1. The posting of officers of all scales/grades/categories shall normally be for a period of 3 years. The tenure of the Executive/Officer may be extended for a period of 6 months by the Executive Director and on further review for another 6 months by the Managing Director & Chief Executive Officer on the following grounds :

- 1) time taken for work permit for the new incumbent,
- 2) time taken for Regulator's approval wherever required for new incumbent,
- 3) business needs of the Bank,
- 4) any other reason requiring continuation of the incumbent in the interest of the Bank.

11.2. Officers posted abroad will have predetermined quantifiable targets set by the Bank, which should be reviewed and revised, if necessary, periodically considering prevailing market conditions.

11.3. Performance of officers will be reviewed annually against these targets.

11.4. Officer posted at overseas shall be under direct supervision of GM (IB). Their performance shall be reviewed annually after completion of one year. In case the performance is adjudged as below expectations, unsatisfactory conduct or for any reason whatsoever, the Bank may curtail the tenure and recall the officer.

12. **PROMOTION**

12.1. An officer, during his tenure abroad, may be promoted as per promotion in normal tenure. On promotion, he may be retained at his existing place of posting or may be transferred to any other Branch/Office/Subsidiary abroad or may be repatriated to India at the discretion of Bank. Transfer to a different Branch/Office/Subsidiary shall not be construed as a fresh posting and his overseas tenure shall be reckoned from the date of his first overseas posting.

13. **RESIGNATION/VOLUNTARY RETIREMENT/REPATRIATION**

13.1. Resignation/Voluntary Retirement submitted while the officer is posted abroad shall not be accepted. The officer shall have to come back to India and report to his place of posting as decided by the Bank and thereafter submit his/her resignation, which may be considered by the Bank, subject to the guidelines of the Bank in force and the discretion of the Competent authority and may also entail taking of appropriate legal action against them.

13.2. Officers, who resign from the Bank's service as aforesaid, should obtain the Bank's prior approval, in case they wish to take up employment within 2 years of their resignations.

13.3. Willing officer is required to execute bond to serve the Bank for at least 3 years or up to superannuation on repatriation, whichever is earlier or else he shall have to pay the amount specified by the bank. The Bank specifies such payable amount at Rs.20.00 lacs (Rupees Twenty Lacs only) towards the cost of training and other expenses besides any other action the Bank might take under the relevant rules.

13.4. Other Terms Of Overseas Posting

13.4.1. In the event of officer declining an overseas selection offer, he would not be eligible to participate in any future overseas selection process for next two financial years.

13.4.2. The request of the officer for extension of stay abroad on any grounds including dislocation of children's education will not be entertained.

13.4.3. Officers Overseas can be posted to any other Overseas Center during their tenure abroad in case of exigencies, ensuring their overall overseas tenure does not exceed 3 years.

13.4.4. Bringing any pressure/influence before or after selection or during their stay overseas from any source outside the Bank will be treated as a matter of indiscipline/insubordination and the foreign posting of such officer will stand cancelled/terminated with immediate effect.

13.4.5. The Management, however, reserves its right to repatriate any Officer so posted at its discretion at any time before completion of the normal tenure.

13.4.6. An officer may be repatriated back to India on his request on very compelling/exigent circumstances involving family or on health grounds of self or dependents. In such situations of pre-mature repatriation at the request of the officer, the cost of repatriation shall be borne by the individual officer.

14. **COOLING OFF**

14.1. As per Govt. Guidelines, the minimum cooling off period for reposting shall be prescribed by the bank. Accordingly, the minimum cooling off period for reposting is prescribed as 3 years. Executives/Officers shall not normally be re-posted in his previous place of overseas posting.

14.2. Barring exceptional circumstances, no officer shall be considered for more than 2 overseas postings in the entire career. Managing Director & CEO shall be the Competent Authority to decide about selecting an officer/ executive for a third tenure of overseas posting, subject to the requirements of cooling period having been met.

14.3. The repatriated Executive/Officer should normally be posted in International Banking.

15. **REPORTING TIME**

15.1. New officers to be posted abroad as Head of the Branch shall be posted in such a manner that both the existing & new incumbent remain together for 15 days or as per the requirement of the local regulator for a smooth transition of the charges of the branch to the new incumbent.

16. **CODE OF CONDUCT**

16.1. Executives/Officers with right aptitude, high integrity and dedication towards work shall be preferred. They shall follow the code of conduct strictly and any non-compliance will render action as may be deemed necessary including pre-mature repatriation.

17. **SALARY, ALLOWANCES, ETC.**

17.1. Salary, allowances and other service conditions are as under:-

17.2. **SALARY & ALLOWANCES**

17.2.1. The officer posted abroad will be paid salary and allowances as per uniform guidelines provided by the Working Group of the Standing Committee of PSBs from time to time. The officer will also be paid monthly House Upkeep allowance of 10% of base salary, as per Uniform guidelines. Wherever taxes are payable in the country of posting by the officer on account of Salary and perquisites, such taxes will be borne/reimbursed by the Bank. For the purpose of all staff related benefits, the family will be taken as employee, spouse and maximum two dependent children.

17.2.2. The officer's Rupee Salary in India prior to proceeding abroad, will remain notional. Annual increments in this salary will continue to accrue in the normal course and will be advised to the officer concerned as and when sanctioned. The increments will have no effect on the foreign salary payable to him till he remains posted abroad. Upon his repatriation to India, he will draw the Indian Salary fixed on the basis of the notional increments so granted.

17.2.3. Officer concerned will be governed by the Bank's Provident Fund Rules/NPS Rules while posted abroad and both his and Bank's contribution will be made in Indian Rupees based on his notional Indian Salary. The officer's PF/NPS contribution is to be borne by the concerned officer during his overseas tenure.

17.3. **FURNISHED ACCOMMODATION**

17.3.1. The officials posted abroad will be provided with free furnished accommodation as per extant Policy for Office/Residential Premises, Furnishing and Provision of Vehicle for Foreign Branches/Offices.

17.4. **REIMBURSEMENT OF CHILDREN'S EDUCATION EXPENSES (CEE) (where the children are studying in the country of posting)**

17.4.1. Reimbursement of actual Education Expenses of empanelled schools to the extent of 95% per month per child (maximum two children) for school going children net of Scholarship/Grant, if any. The eligible fees are Admission Fee, Tuition Fee, Library Fee, Game Fee, Examination Fee and Transport expenses for maximum two Children. Transport expenses means amount paid to School/college for transportation facility

provided by the school/college. Further, the officer will be entitled for payment of refundable one-time deposit levied by the school, wherever applicable, by the Bank with the provision that the officer will refund

the amount to Bank when it is refunded by the School. School expenses are admissible from Nursery till Pre College. Expenses relating to pre-school are not eligible under the scheme.

- 17.4.2. At centers where there are no empanelled schools, reimbursement of CEE (Children's Education Expenses) is up to equivalent of USD 600 per month per child for maximum two children, subject to a ceiling of 95% of the actual cost net of Scholarship/Grant, if any, in the country of his/her posting. It is further clarified that the officer is eligible to claim CEE only if his child/children is/are studying in the country where officer is posted. Reimbursement of CEE in case of child/children left behind in India, is detailed at Para 17.5.
- 17.4.3. For college education: Equivalent of USD 750 or 95% of actual expenses net of Scholarship/Grant, if any, whichever is lower, per month per child for college going children for maximum two children, in the country of his/her posting.
- 17.4.4. Maximum eligibility under Clauses 17.4.1, 17.4.2 and 17.4.3 will be restricted to two children only.
- 17.4.5. It is clarified that the Executive/Officer is eligible to claim CEE only if his/her child/children is/are studying in the country where he/she is posted. Reimbursement of CEE in case of child/children left behind in India, is detailed at Para 17.5.

#### **17.5. Education expenses for children left behind in India**

- 17.5.1. Children continuing studies in India, will be reimbursed eligible fees viz. Admission Fee, Tuition Fee, Library Fee, Game Fee, Examination Fee etc. as under:
- 17.5.2. Rs.4,000/- per month per child on a certificate basis, irrespective of whether the child stays in a Hostel or with relatives/friends. However, Expenses towards part-time courses for Children of IBOs will not be reimbursed.
- 17.5.3. Maximum reimbursement under Clause 17.4 and under this Clause will be restricted to two children only.

#### **17.6. Leave during overseas posting**

- 17.6.1. Leave Account of the officer in India will stand frozen for the duration of his posting abroad. He will be eligible for the following leave during his overseas posting:
- 17.6.2. **Casual Leave:-**
  - 17.6.2.1. Casual Leave upto a maximum of 12 days in a Calendar Year will accrue and may be availed of on foreign salary. Casual Leave for first year will be credited on pro-rata basis for the number of months left over in the calendar year. All unavailed Casual Leave will lapse at the end of each year.
  - 17.6.2.2. Casual leave shall be restricted to 4 working days at a time. Casual leave should not be combined with any other type of leave. However, it can be prefixed, suffixed and/or combined with weekends and/or other local holidays.
- 17.6.3. **Sick Leave**
  - 17.6.3.1. Sick leave will be allowed, on production of Medical Certificate, on half pay up to a maximum period of 15 days in a year or 7 days on full pay.
  - 17.6.3.2. Sick leave is permitted to be accumulated for a maximum period of 30 days on half pay (15 days on full pay) for entire tenure abroad.
- 17.6.4. **Overseas Leave**
  - 17.6.4.1. Officer will be granted overseas leave at the rate of 30 days for each completed year of overseas service.



- 17.6.4.2.** It will be expected of each staff working in the overseas office to avail minimum 15 days of leave every year as mandatory leave. Should a staff member not avail this leave, he/she will not be allowed encashment of this portion of leave. Further this portion of the leave will not be allowed to be availed by him /her on repatriation but can be added to his/her leave balance in India.
- 17.6.4.3.** Overseas leave can be accumulated upto a maximum of 45 days @ 15 days per year on foreign salary.
- 17.6.4.4.** 50% of accumulated overseas leave mentioned under Para 17.6.4.3, can only be encashed, subject to a Maximum Leave Encashment of 22 days during their tenure of 3 years, either at the time of availing home leave facility while posted abroad or immediately prior to or upon repatriation to India. Any unavailed overseas leave after encashment will be added to his leave account in India subject to maximum accumulation permitted under Union Bank of India (Officers') Service Regulations, 1979 amended from time to time.
- 17.6.4.5.** On completion of overseas tenure and on being relieved from overseas center, the officer may avail of their balance overseas leave on overseas salary before reporting to their new place of posting in India subject to approval by Competent Authority.
- 17.6.4.6.** In case of exigencies of the Bank, the officer may, however, at any time during his leave, be asked to report for duty in India without availing overseas leave, either in full or in part. The competent authority for requiring the officer to report without availing overseas leave, either in full or in part will be Managing Director & Chief Executive Officer or Executive Director for officers in Scale IV and above. For all other officers, the competent authority will be the General Manager (IB). In such a situation, the unused portion of the Overseas Leave will be allowed to be credited to his domestic leave balance subject to maximum permissible under OSR, 1979 amended from time to time.
- 17.6.4.7.** On expiry of overseas leave or in case of early reporting as per Para 17.6.4.6, the officer shall be placed on Rupee salary from the date of reporting to Office/Branch in India.

**17.7. Reimbursement of medical expenses**

- 17.7.1.** Reimbursement of Medical Expenses including Hospitalization expenses will be on the basis of production of actual bill/receipt subject to the following:
- 17.7.1.1.** 100% for self.
- 17.7.1.2.** 95 % for family
- 17.7.2.** Claims for medical reimbursement are to be duly supported, as far as possible, by the relative prescription and bills. Expenses relating to child birth (unless surgical intervention is indicated), dentures (including braces/similar treatment), cost of spectacles (eye surgery- spectacles removal etc), tonics, vitamin pills (unless indicated as Part of treatment) and cosmetics (cosmetic surgery etc.) will not be reimbursed. In case hospitalization bills include diet charges a 20% deduction shall be made.
- 17.7.3.** Wherever health insurance schemes are available in the host country, officers and their family members will be covered under such schemes and premium will be paid by the Bank. The competent authority for sanctioning the health insurance scheme will be GM (IB) or CGM in charge, in absence of GM. If insurance payment under such schemes falls short of the claim preferred as per entitlements, the shortfall would be reimbursable by the Bank as per Para 17.7.1.1 & 17.7.1.2. Likewise, payments received in excess of entitlement should be made to the Bank.
- 17.7.4.** In case of IBOs/dependent family members availing medical treatment in India or dependent family members left behind in India, medical reimbursement including hospitalization reimbursement will be available as per Union Bank of India (Officers') Services Regulations, 1979 amended from time to time.

**17.8. PROVISION OF BANK'S CAR**

- 17.8.1.** Car may be provided to the CEO of the Branch /Chief Representative of Representative Office only. Reimbursement of expenses incurred on obtention of a driving license, for India Based Officers who have been provided an official car but not provided the services of an official driver will be permitted at actual subject to maximum of USD 1500 or its equivalent.
- 17.8.2.** In cases where an Officer is provided with official car, no additional conveyance charges reimbursement can be claimed.
- 17.8.3. Transport Allowance**
- 17.8.3.1.** Other Officers who are not provided official cars to be reimbursed transport expenses of USD 150 p.m. on self-certification or declaration basis.



### 17.9. ENTERTAINMENT EXPENSES

17.9.1. Officer will be entitled to monthly entertainment allowance on certificate basis, as under, to take care of expenses incurred for business needs at the rates given below :

#### **For Chief Executive Officers/Chief Representatives:**

Scale	In USD
Scale VII	700
Scale VI	600
Scale V	500
Scale IV	400

#### **For Other Officers:**

Scale	In USD
Scale VI	400
Scale V & IV	250
Scale III	150
Scale II & I	100

17.9.2. If Luncheon allowance is paid by the Bank, it will be within the above ceilings.

#### **17.10. REIMBURSEMENT OF TELEPHONE/MOBILE/INTERNET CHARGES**

17.10.1. Actual telephone expenses subject to maximum of USD 100 per month for TEGS VI and above and USD 75 per month for other officers posted abroad for personal use at residence subject to production of bills.

17.10.2. Reimbursement of monthly usage charges of mobile/internet upto USD 100 P.M., subject to production of bills. CEO of Branches/Subsidiary and CR of Representative Office will be reimbursed mobile/internet charges on actual basis without any ceiling subject to production of bills.

Note: The facility detailed in clause no. 17.10.1 is for reimbursement of Telephone expenses. The facility detailed in clause 17.10.2 is for reimbursement of Mobile and Internet expenses.

#### **17.11. REIMBURSEMENT OF ELECTRICITY BILL**

17.11.1. The Bank will reimburse actual electricity bill subject to the maximum of 75% incurred at his residence.

#### **17.12. REIMBURSEMENT OF WATER CHARGES**

17.12.1. Reimbursement of water charges to the extent of 95% of the charges paid to a municipality/regulatory authority upon production of bill.

#### **17.13. REIMBURSEMENT OF NEWSPAPER EXPENSES**

17.13.1. Reimbursement of actual cost of one financial and one general newspaper and one weekly magazine (optional), with a cost ceiling of US\$ 150.00 p.m., subject to production of bills.

#### **17.14. GARDEN MAINTENANCE ALLOWANCE**

17.14.1. 75% of actual Garden maintenance charges incurred for maintenance of the garden (wherever actually maintained) will be borne by the Bank for CEO/Chief Representative only, subject to production of bills.

#### **17.15. CLIMATE CONTROL EQUIPMENTS**

17.15.1. The same will be provided by the Bank wherever it is necessary.

#### **17.16. OUTFIT ALLOWANCE (ONCE DURING TENURE)**

17.16.1. Present Outfit Allowance limits are as under

Particulars	In US\$
For Officer	900

Officer + Spouse	1800
Officer + Spouse + a child	2400
Officer + Spouse + 2 children	3000

**17.16.2.** Bills should be furnished to the disbursing authority (in India or abroad) for availing outfit allowance. Not less than 50% of this allowance will necessarily have to be drawn in Indian Rupees before proceeding abroad at the prevailing rate of exchange on the date of payment. The balance may be drawn by the officer in foreign currency within 2 months from the date of reporting in the country of posting.

**17.16.3.** The reimbursement of eligible expenses (other than on declaration) has to be supported by bills, with proof of payment as far as possible through digital means.

**17.17. ADVANCE**

**17.17.1.** Upto a month's salary wherever necessary repayable in 12 equal monthly interest free installments at the time of initial posting. Deduction will commence from the first full month salary payment made to such officer.

**17.18. TRANSPORTATION OF LUGGAGE**

**17.18.1.** Bank will reimburse the expenses incurred for transportation of luggage at the time of initial posting as well as on repatriation/return to India as per the eligibility below:

**17.18.2.** Expenses on transporting luggage at actual, subject to the following ceiling at the time of posting as well as repatriation :

Outward Journey : 100 kgs by air and 700 kgs by sea  
Return Journey : 100 kgs by air and 1400 Kgs by sea

**17.18.3.** In addition, the officer will be entitled to reimbursement of packing charges, local transportation and insurance charges on actual basis on production of bills both in India as well as Overseas. Custom duty on personal baggage and cost of transportation of a vehicle, if any, will be entirely borne by the Officer.

**17.18.4.** In order to give flexibility, the officer would be given the option of lump sum payment of Rs.80,000.00 in case officer going with his family and Rs.40,000.00 in case he is going alone at the time of posting as well as repatriation in lieu of reimbursement of actual expenses covered as per Para 17.18.

**17.19. SHIFTING OF HOUSEHOLD GOODS FROM THE PLACE OF POSTING IN INDIA TO PLACE OF DOMICILE BEFORE EXPATRIATION:**

**17.19.1.** IBOs would be eligible for reimbursement of expenses for transportation of household effects to their place of domicile from their present place of posting at the time of expatriation to the overseas territory. Entitlement for transportation of household effects would be as per Union Bank of India (Officers') Service Regulations, 1979 amended from time to time. No Travelling Expenses/Diem allowance would be payable to the IBO or his family members. It is clarified that no reimbursement for shifting of household goods from the native place to the place of posting on repatriation to India is permitted.

**17.19.2.** It is also clarified that bank will reimburse travelling expenses from foreign branch to the Reporting Office and transportation of luggage as per Para 17.18. Post joining to the said Reporting Office the officer will be governed as per Union Bank of India (Officers') Service Regulations, 1979 amended from time to time.

**17.20. OTHER TRAVEL RELATED EXPENSES**

**17.20.1.** The cost related to obtention of visa (including family members)/work permit will be reimbursed by the Bank.

**17.21. HALTING ALLOWANCE**

US\$ 200 per day - maximum 15 days if housing accommodation is not provided at the place of posting by the Bank (on production of bill, acceptable to competent authority). Further extension may be granted in the event of housing accommodation being not made available within 15 days by the Bank.

**17.22. DEFINITION OF FAMILY**

**17.22.1.** The definition of the 'Family' will be the same as specified in Union Bank of India (Officers') Service Regulations, 1979 amended from time to time, for all purposes other than the benefits under this policy.

**17.22.2.** The definition of 'Dependent' for this policy will be the same as specified in Union Bank of India (Officers') Service Regulations, 1979 amended from time to time.

**17.23. OTHER PROVISIONS**

**17.23.1.** Tax obligations in India, if any, arising from posting abroad would have to be borne by the Officer. In case any investment (s) is / are to be made afterwards, he should inform the same to HR Dept., CO and submit the documentary proof of the same before completion of the Financial year to the Branch /Office paying last Indian salary of the officer. This is applicable even on repatriation.

**17.24. JOINING TIME**

**17.24.1.** An Officer may avail 7 days joining time in India and a day's journey time (for travel abroad).

**17.24.2.** Joining time should be availed prior to the Officer proceeding abroad or immediately before his joining the foreign office.

**17.24.3.** Repatriated officers are not entitled to any joining time on their repatriation or thereafter to join their first posting.

**17.25. HALTING ALLOWANCE DURING JOURNEY PERIOD AND FOR OFFICIAL ASSIGNMENT:**

**17.25.1.** During joining time, halting allowance in Indian Rupees will be paid as laid down in Union Bank of India (Officers') Service Regulations, 1979 amended from time to time.

**17.25.2.** In respect of journey undertaken by Officer/Executive within the country of Official assignment, the following halting allowance will be paid:

Grade/Scale	Halting Allowance
Upto Scale VI	USD 150 per day
Scale VII	USD 200 per day

**17.25.3.** In respect of journey undertaken by Officer/Executive outside country for official assignment excluding visit to India, the following halting allowance will be paid:

Grade/Scale	Halting Allowance
Upto Scale VI	USD 300 per day
Scale VII	USD 400 per day

The above 'All inclusive' rate means to cover expenses on all item including hotel, food, conveyance/taxi etc. The rate of Daily Allowance (DA) components for food etc., applicable to various countries, shall be prescribed by the Ministry of External Affairs, GOI from time to time. The DA component for hotel, conveyance/taxi and other contingent expenditure shall be as per actual, but within the 'all inclusive rate' of DA. All officials will be required to render account on return from tour for all the components of the DA other than the DA component for food etc. Expenses incurred on hotel accommodation should be supported by bills/receipts. Expenses on local conveyance, telephone and other contingent expenditure are permissible subject to a limit of 10% of DA. In case such expenditure exceeds 10% of applicable DA, it may be supported by bills/receipts but subject to a total limit of 30% of the DA.

Day for the purpose of DA, entitlement should be reckoned on 24 hours basis from the time of arrival at the country of visit till the time of departure from there.

DA will be admissible as under for the additional time after calculating DA on 24 hours basis.

- i) Full DA if the additional time exceeds 12 hours.
- ii) Half DA if the additional time exceeds 6 hours, but is less than 12 hours.
- iii) No DA if the additional time is less than 6 hours.

The same rule should also be applied for visit to India except for CCY and amount.

**17.25.4.** For travel to India the officer will be entitled to halting allowance as per his eligibility in India. However, no allowance will be payable for the journey period.

**17.25.5.** Halting Allowance as mentioned above may be varied from time to time based on guidelines and the Competent Authority for revision in the said allowance would be Managing Director & Chief Executive Officer / Executive Director.

**17.26. HOME TRAVEL FACILITY (from place of posting)**

**17.26.1.** Home travel facility (from place of posting) will be allowed for self, spouse & maximum two dependent children once during the overseas tenure after completion of one year. In case the officer is retained beyond 3 years, bank may at its discretion, consider another Home travel facility (from place of posting) to officer after completion of one more year.

**17.26.2.** During the entire tenure abroad, domestic LFC as applicable to Officers as per Union Bank of India (Officers) Service Regulation, 1979 shall remain frozen till such time he/she is repatriated to India. The officer selected for Overseas posting is required to exhaust his/her the then applicable LFC block before his/her departure abroad and no carryover of such LFC block will be permitted. His/her next LFC block will start from date his/her reporting to branch/office in India.

**17.27. TRAVEL FACILITY FOR SPOUSE & CHILDREN LEFT BEHIND IN INDIA**

**17.27.1.** Expenses for travel by Spouse and 2 dependent children left behind in India to visit the officer in his overseas place of posting will be reimbursed once in three years by Economy class - Air Travel. If the officer is continued in the place of posting beyond three years, then bank may at its discretion, allow one more travel facility for Spouse and 2 dependent children to visit the officer in his overseas place of posting.

**18. ANNUAL APPRAISAL REPORT**

During the period of overseas posting/training, the Appraising, Reviewing and Accepting Authority will be as follows:

Officer category	Appraising Authority	Reviewing Authority
Upto Scale III	Dy. Chief Executive of the Overseas Centre	Chief Executive of the Overseas Centre
Officers in Scale IV	CEO/ACEO in the rank of AGM/DGM.	CEO in the rank of DGM / General Manager (IB)
Officers in Scale V	CEO in the rank of Dy. General Manager	General Manager (IB)
Officers in Scale VI	General Manager (IB)	Chief General Manager
Officer in Scale VII	Chief General Manager	Executive Director

**19. MISC.**

**19.1.** The In-charge of the Branch/Representative Office/Subsidiary abroad will be the Competent Authority to recruit local staff as per regulations of the overseas country. Such appointment should be on contract basis as far as possible. Remuneration package should be market related. The policy and remuneration package will be approved by the Managing Director & Chief Executive Officer / Executive Director, based on local rules and compensation system.

**19.2.** Competent Authority to approve the reimbursement of the expenses towards Home Travel Facility & TE expenses for joining the branch & on repatriation of IBOs and medical expenses (for any deviation), shall be approved by HR Dept, CO. However it is clarified that in case of IBOs and their dependent members gone through the treatment in India as per Para no. 17.7.4 the competent authority to approve the reimbursement of the medical bills shall be HR Dept. C.O.

**19.3.** The competent authority to approve the reimbursement of all other expenses mentioned in this policy, pertaining to CEOs/Chief Representatives upto Scale V will be Dy. General Manager (IB) and for Scale VI & VII will be General Manager (IB). In case of other IBOs, to sanction the reimbursement of all

expenses (without any deviations) as per this policy subject to Para 19.2 will be the CEO/Branch Head of the respective branch.

- 19.4. MD&CEO (in his absence, the ED holding charge of International operations) shall be the Competent Authority for all overseas matters prescribed under the policy. He shall also be the Competent Authority to give guidance on any policy implementation issue/s arising out of the said policy.
- 19.5. Within the ambit of the overall policy directions given by the Board with regard to the Bank's International operations, the international strategy and expansion plans, the Managing Director & Chief Executive Officer shall be the competent authority to approve of new positions of IBOs at Bank's overseas territories or to decide on upgradation of existing positions, subject to meeting regulatory requirements of the host country.
- 19.6. The Board reserves the rights to change, vary and amend the Policy from time to time.
- 19.7. This Policy shall be valid up to 30th September, 2022 and its continuity may be extended for a further period not exceeding three months with specific approval of the Managing Director & Chief Executive Officer.

### POLICY FOR PLACEMENT OF ORMS & IBTOS AT OVERSEAS CENTERS

- [Staff Circular No. 6855 dated 10.10.2018]
- [Staff Circular No. 6600 dated 06.04.2017]
- [Staff Circular No. 6692 dated 02.11.2017]

1	<b>PREAMBLE:</b>
1.1	In order to have a trained cadre of personal at overseas centres for handling various types of operation it is necessary to frame a policy for selection of officers for posting them in overseas offices/ Branches. Accordingly Policy for Overseas Relationship Managers (ORMs) & India Based Trainee Officers (IBTOs) was approved at the Board Meeting dated 27.03.2017 (Agenda P-14). This policy narrates various aspects of selection of ORMs/IBTOs & their placement in overseas offices /branches. This policy reflects all the guidelines of Govt. of India and working group of Standing Committee of public sector Banks.
2	<b>ORM /IBTO:</b>
2.1	<p><b>ORM:</b></p> <p>The role of ORM would be mainly marketing our products, particularly NRI products including opening of accounts, Loans Products, Third Party Products like Insurance etc. cross selling and also to create relationship with customers for future business. ORMs supplement the bank's efforts in GCC countries where we have set up a Representative office headed by a Chief Representative. ORMs will also be sent to identified centers or geographies either on short visits or for a longer duration. Broadly their job responsibilities would be –</p> <ul style="list-style-type: none"> <li>➤ To facilitate opening of accounts;</li> <li>➤ To maintain liaison with HNI customers;</li> <li>➤ Assessing the financial and investment needs of NRIs relating to various products offered by our Bank like Deposits, Retail Loans and third party products;</li> <li>➤ Liaising with correspondent Banks/Govt. departments and Embassy officials in the overseas country.</li> </ul>
2.2	<p><b>IBTO:</b></p> <p>The objective of posting of IBTO is to build a cadre of trained personnel capable of handling various types of operations in the overseas branches/subsidiaries of our Bank and also to create a second line of officers whose services can be utilized as and when need arises.</p> <p>With the increased number of overseas offices/branches, there is a need to have a trained cadre of officers as a reserve pool, who will undergo a formal training abroad and may be kept as standby or a second line in case of exigencies to meet our global expansion plans. During his posting as IBTO, the</p>

	<p>officer will have opportunities to gather experience of working in international environment under guidance of experienced officers. For an officer to work as IBTO at overseas centers, he/she should have inclination as also characteristics such as:</p> <ul style="list-style-type: none"> <li>➤ Fair idea of Forex and trade finance operations;</li> <li>➤ Adept at learning things fast;</li> <li>➤ Computer savvy;</li> <li>➤ Preferably bachelors, ready to stay alone;</li> <li>➤ Capable of handling Trade Finance and Back Office operations.</li> </ul>								
<b>3</b>	<b>SELECTION PROCESS:</b>								
<b>3.1</b>	Vacancies existing or anticipated in a year (April-March) shall be identified and applications shall be invited once a year. Endeavour will be made to complete the selection process by December of the previous year to allow the selected officers undergo training, acquaint themselves with the job responsibilities, complete necessary formalities for immigration and also obtain language certificate, if necessary. However, if due to exigencies the process of selection is delayed; it should be completed with the approval of Managing Director & CEO. The list of the empanelled officers shall remain valid till March of the relevant year.								
<b>3.2</b>	Domestic Foreign Business & International Banking Department at Central Office will identify the posts of ORM and IBTO with the approval of the Executive Director.								
<b>3.3</b>	Application from willing and eligible officers shall be invited for consideration for posting as Overseas Relationship Manager (ORM) and India Based Trainee Officer (IBTO). The panel of officers to be considered for selection shall be prepared from the eligible applications. The panel of officers to be considered for interview would be three times the number of anticipated vacancies including vacancies on account of contingencies.								
<b>3.4</b>	<p>Weightages for Annual Appraisal Reports, Professional/Technical qualifications and interview will be given as under:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Grade/Scale</th> <th style="width: 20%;">Marks for Annual Appraisal reports*</th> <th style="width: 20%;">Marks for Professional/ Technical qualification</th> <th style="width: 30%;">Marks for Interview</th> </tr> </thead> <tbody> <tr> <td>JMGS I &amp; MMGS II</td> <td>60%</td> <td>5%</td> <td>35%</td> </tr> </tbody> </table> <p>* 60% of Annual Appraisal reports of last three or two years as applicable. For example, Officer, who joined on 1st October, 2013, with reference to cut of date of 31st December, 2017 has completed two years of service and available Annual Appraisal report are only for two years. Thus average annual appraisal report marks for last 2 years will be reckoned.</p>	Grade/Scale	Marks for Annual Appraisal reports*	Marks for Professional/ Technical qualification	Marks for Interview	JMGS I & MMGS II	60%	5%	35%
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JMGS I & MMGS II	60%	5%	35%						
<b>4</b>	<b>ELIGIBILITY:</b>								
<b>4.1</b>	All the eligibility criteria shall be reckoned as on the last date of the previous month of calling for application except marks for appraisal which will be reckoned as of March of previous year.								
<b>4.2</b>	As per Govt. Guidelines, the minimum and maximum age for various scales shall be prescribed by banks. The Bank would consider officers in the rank of JMGS I and MMGS II only for the above posting. Accordingly, maximum age is prescribed at 45 years for ORMs and IBTOs at the time of posting.								
<b>4.3</b>	Officer should possess a minimum qualification of Graduation in any discipline. JAIB/CAIB preferable.								
<b>4.4</b>	Candidates with average 75% marks and above in Annual Performance Appraisal Reports for the last three years and not less than 60% in any of the eligible years will be considered for such assignment. An officer who has not completed 3 years of service, Annual appraisal Reports for last two years would be considered for this purpose.								



4-5	<p>As per Govt. Guidelines, Professional/Technical qualifications shall be given weightage as prescribed by banks. Accordingly, weightage shall be given as under:</p> <table border="1" data-bbox="399 226 1414 552"> <thead> <tr> <th>Qualification</th> <th>Weightage*</th> </tr> </thead> <tbody> <tr> <td>Certificate Courses by IIBF</td> <td>1 Mark each subject to maximum of 2 marks</td> </tr> <tr> <td>Post-Graduation/Double Graduation/BGL/LLB/MBA etc.</td> <td>2 marks for each degree subject to maximum of 4 marks</td> </tr> <tr> <td>CAIIB (I)/JAIIB</td> <td>1 mark</td> </tr> <tr> <td>CAIIB (II)/CAIIB</td> <td>2 marks</td> </tr> <tr> <td>CA/CFA/CS/ICWA/PhD</td> <td>2 marks</td> </tr> </tbody> </table> <p>* Max. Marks for qualification will be 5.</p>	Qualification	Weightage*	Certificate Courses by IIBF	1 Mark each subject to maximum of 2 marks	Post-Graduation/Double Graduation/BGL/LLB/MBA etc.	2 marks for each degree subject to maximum of 4 marks	CAIIB (I)/JAIIB	1 mark	CAIIB (II)/CAIIB	2 marks	CA/CFA/CS/ICWA/PhD	2 marks
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CA/CFA/CS/ICWA/PhD	2 marks												
4-6	There should be no pending Show Cause Memo /Charge Sheet and/or no major punishment imposed during the last 3 years or no minor punishment imposed during the last 1 year, except 'censure' where there is no rigor.												
4-7	Short-listed candidates shall have preferably work experience in different verticals such as Credit Management, International Banking, Computer Application, Treasury Operations, Business Management, Risk Management, and Investment Management.												
4-8	The candidates shall have done a semi-urban or rural tenure for at least two years.												
4-9	<p>Officers who have completed a minimum total service in our Bank as mentioned below and fulfilling the criteria set out herein, would be eligible for posting as ORM/IBTO based on a set of selection criteria as mentioned herein, against the identified vacancies.</p> <table border="1" data-bbox="537 1003 1273 1136"> <thead> <tr> <th>Grade/Scale</th> <th>No. of years of service</th> </tr> </thead> <tbody> <tr> <td>Scale II</td> <td>3 Years</td> </tr> <tr> <td>Scale I</td> <td>2 Years</td> </tr> </tbody> </table> <p>It is further clarified that number of years of service mentioned above, is total number of years of service with our bank and not number of years of service in relevant Scale.</p>	Grade/Scale	No. of years of service	Scale II	3 Years	Scale I	2 Years						
Grade/Scale	No. of years of service												
Scale II	3 Years												
Scale I	2 Years												
5	<b>SELECTION COMMITTEE &amp; PLACE OF POSTINGS:</b>												
5.1	The Selection Committee will be as follows:												
	The Committee shall consist of the concerned Executive Director, 2 General Managers (out of which one should be the concerned General Manager) and an outside expert with domain knowledge approved by Managing Director & CEO												
5.2	The Managing Director & CEO/ Executive Director will be the Competent Authority for constituting the interview panel. He shall also be the Competent Authority to give guidance on any policy implementation issue/s arising out of the said policy.												
5.3	The Interview Panel will shortlist the candidates and give its recommendation to the Selection Committee for deciding the final selection. The new selection list will supersede the earlier selection list/empanelment.												
5.4	The Executive Director shall decide the place of posting.												
5.5	The Selection committee to consider selection of candidates belonging to SC/ST category meeting eligibility criteria on merits.												
6	<b>TRAINING:</b>												
6.1	Selected officer shall mandatorily be trained in-house in their required area of specialization and kept in readiness to take over the new assignment smoothly.												
6.2	Culture specific soft skill training shall be provided before the overseas assignment, wherever necessary.												
7	<b>TENURE:</b>												



7.1	<p>The posting of officers of all scales/grades/categories shall normally be for a period of 2 years. The tenure of the Officer may be extended for a period of 6 months by the Executive Director and, on further review, for another 6 months by the Managing Director &amp; CEO on the following grounds :</p> <ul style="list-style-type: none"> <li>➤ time taken for work permit for the new incumbent,</li> <li>➤ time taken for Regulator's approval wherever required for new incumbent,</li> <li>➤ business needs of the Bank,</li> <li>➤ Any other reason requiring continuation of the incumbent in the interest of the Bank.</li> </ul>
7.2	Officers posted as ORM/IBTO will have predetermined quantifiable targets set by the Bank, which should be reviewed and revised, if necessary, periodically considering prevailing market conditions.
7.3	Performance of officers will be reviewed annually against these targets.
7.4	Officer posted at overseas shall be under direct supervision of GM, DFB&IBD. Their performance shall be reviewed annually after completion of one year. In case the performance is adjudged as below expectations, the Bank may curtail the tenure and recall the officer.
8	<b>PROMOTION:</b>
8.1	An officer, during his tenure abroad, may be promoted as per promotion in normal tenure. On promotion, he may be retained at his existing place of posting or may be transferred to any other Branch/Office/Subsidiary abroad or may be repatriated to India at the discretion of Bank. Transfer to a different Branch/Office/Subsidiary shall not be construed as a fresh posting and his overseas tenure shall be reckoned from the date of his first overseas posting.
9	<b>RESIGNATION:</b>
9.1	Resignation/Voluntary Retirement submitted while the officer is posted abroad shall not be accepted.
9.2	Willing officer is required to execute bond to serve the Bank for at least 3 years or up to superannuation on repatriation, whichever is earlier or else he shall have to pay the amount specified by the bank. The Bank specifies such payable amount at Rs.15.00 lakhs (Rupees Fifteen Lakhs only) towards the cost of training and other expenses besides any other action the Bank might take under the relevant rules.
9.3	Officer posted abroad will be allowed to resign after he returns/repatriated to India subject to provisions in Clause 9.2 of the policy.
10	<b>OTHER TERMS OF OVERSEAS POSTING:</b>
10.1	In the event of officer declining an overseas selection offer, he would not be eligible to participate in any future overseas selection process for next two financial years.
10.2	The request of the officer for extension of stay abroad on any grounds including dislocation of children's education will not be entertained.
10.3	The Management, however, reserves its right to repatriate any Officer so posted at its discretion at any time before completion of the normal tenure.
10.4	An officer may be repatriated back to India on his request on very compelling/exigent circumstances involving family or on health grounds of self or dependents. In such situations of pre-mature repatriation at the request of the officer, the cost of repatriation shall be borne by the individual officer.
11	<b>COOLING OFF:</b>
11.1	As per Govt. Guidelines, the minimum cooling off period for reposting shall be prescribed by the banks. Accordingly, the minimum cooling off period for reposting is prescribed as 2 years. Officers shall not normally be re-posted in his previous place of overseas posting.
11.2	The repatriated officer shall not normally be posted in DFB&IBD.
12	<b>REPORTING TIME:</b>
12.1	New officers to be posted abroad may be posted in such a manner that both the existing & new incumbent remain together for 15 days for a smooth transition of the charges to the new incumbent.
13	<b>CODE OF CONDUCT:</b>
13.1	Officers with right aptitude, high integrity and dedication towards work shall be preferred. They shall follow the code of conduct strictly and any non-compliance will render action as may be deemed necessary including pre-mature repatriation.

14	<b>SALARY &amp; ALLOWANCES, AND OTHER TERMS AND CONDITIONS:</b>
14.1	The officer posted abroad will be paid salary and allowances as per uniform guidelines provided by the Working Group of the Standing Committee of PSBs from time to time. The officer will also be paid monthly House Upkeep allowance of 10% of base salary, as per Uniform guidelines. Wherever taxes are payable in the country of posting by the officer on account of Salary and perquisites, such taxes will be borne/reimbursed by the Bank.
14.2	The officer's Rupee Salary in India prior to proceeding abroad, will remain notional. Annual increments in this salary will continue to accrue in the normal course and will be advised to the officer concerned as and when sanctioned. The increments will have no effect on the foreign salary payable to him till he remains posted abroad. Upon his repatriation to India, he will draw the Indian Salary fixed on the basis of the notional increments so granted.
14.3	Officer concerned will be governed by the Bank's Provident Fund Rules while posted abroad and both his and Bank's contribution will be made in Indian Rupees based on his notional Indian Salary. The officer's PF contribution is to be borne by the concerned officer during his Overseas tenure.
15	<b>ACCOMMODATION:</b>
15.1	The officials posted as ORM/IBTO will be provided with shared bachelor accommodation. In case female officer is posted and if she is the single officer at any particular location, she will be eligible for a leased bachelor accommodation of a studio apartment/ 1 Room, Kitchen, Toilet premises.
15.2	Further, if Bank does not get any residential premises at any particular location where the 'officer is posted" the officer will be eligible for reimbursement of house rent maximum @ USD 750/- per month subject to production of rent receipt and recommendation of the Chief Representative of the Representative Office/ CEO of the branch.
15.3	In case of the officer who is residing in the Bank's quarters in India, before posting to overseas Centre, the Bank may permit him to retain the Bank's quarters for residence of his family members.
15.4	The Competent Authority to approve for leasing a new residential accommodation or renewal for the ORMs/IBTOs shall be CAC-II. All such proposals shall be initially placed to the ICE Committee of the Bank.
15.5	The Competent Authority to provide in-principle approval within the rental ceiling and no deviation, shall be GM (DFB & IBD) and ratification of the same to be accorded by CAC-II
15.6	It is clarified that, none of the officers (male/female) will be eligible for family accommodation and other associated facilities at Overseas Centers
15.7	
16	
16.1	The detailed terms & conditions for residential accommodation at UAE center is mentioned in Annexure-I which constitutes part of the Policy.
16.2	<b>SURRENDER OF PREMISES DURING CURRENCY OF LEASE:</b>
16.3	There may also be instances where the landlord may request for surrender of premises before the expiry of lease period. The competent authority, if satisfied on the merits of the case may permit such surrender on terms and conditions as deemed fit. Delegated Authority to approve surrender of premises during currency of lease will be CAC-II.
16.4	
16.5	While approving surrender shall be ensured that the exit clause in favour of Bank is available in Lease deed without payment of compensation for the un-expired period of lease. Where lease/tenancy law provides for giving notice prior to surrendering of the premises the same has to be complied with. The Chief Representative/CEO of the branch will also ensure that deposit, if any with the landlord is refunded.

	<p>The bank at its absolute discretion and irrespective of the period of lease available can any time, surrender/vacate the premises after giving three months' notice to the lessor in writing however only after the expiry of minimum stipulated fixed period if applicable.</p> <p>In case the landlord does not accept the peaceful possession of the premises at the time of surrender, Declaration suit must be filed immediately in the local court by taking prior concurrence of our law dept. at CO, confirming date of surrender within 30 days of vacation of premises</p>
17	<b>REIMBURSEMENT OF CONVEYANCE EXPENSES:</b>
17.1	Conveyance expenses of USD 150.00 p.m. will be reimbursed on certificate basis.
18	<b>ENTERTAINMENT EXPENSES:</b>
18.1	Officer concerned will be entitled to get monthly entertainment allowance on certificate basis to take care of expenses incurred for business needs at the rate of USD 100.00 p.m. If Luncheon allowance is paid by the Bank, it will be within this ceiling of USD 100.00 p.m.
19	<b>LEAVE ELIGIBILITY:</b>
19.1	Leave Account of the officer in India will stand frozen for the duration of his posting abroad.
19.2	He will be eligible for overseas leave @ 30 days for each completed year of overseas service and will be permitted to accumulate overseas leave earned abroad, subject to the condition that the leave earned abroad shall not, at any time, exceed 90 days.
19.3	Casual Leave up to a maximum of 12 days in a Calendar Year will accrue and may be availed of on foreign salary. Casual Leave for first year will be credited on pro-rata basis for the number of months left over in the calendar year. All un-availed Casual Leave will lapse at the end of each year.
19.4	Casual leave shall be restricted to 4 working days at a time. Casual leave should not be combined with any other type of leave. However, it can be prefixed, suffixed and/or combined with weekends and/or other local holidays.
19.5	Sick Leave for 15 days per year on half pay, which may be accumulated up to 30 days on half pay and supported by medical certificate(s), can be granted on foreign salary.
19.6	Upon repatriation, any un-availed 'overseas' leave will be added to his 'privilege' leave account in India. Leave accumulated for incomplete part of year is also to be calculated on pro-rata basis and to be added to his 'privilege' leave account in India subject to maximum accumulation permitted under Union Bank of India (Officers') Service Regulations, 1979 amended from time to time.
19.7	On repatriation, the officer will be placed on Rupee Salary.
20	<b>MEDI-CLAIM INSURANCE AND PERSONAL ACCIDENT INSURANCE:</b>
20.1	The Officer will have to take either overseas Medclaim insurance policy from India or locally up to USD 100,000.00 or equivalent in order to meet the medical exigencies of the officer. The Officer will also have to take overseas personal accident policy from India or locally up to USD 100,000.00 or equivalent. The Bank will reimburse such expenses of Medclaim insurance and personal accident policy to the officer.
20.2	In case of dependent family members left behind in India, medical reimbursement including hospitalization reimbursement will be available as per Union Bank of India (Officers') Service Regulations, 1979 amended from time to time.
20.3	<b>GROUP INSURANCE:</b>
20.3.1	If permitted by local laws, alternative to individual Medclaim policy and personal accident policy, group insurance would be made available to the officer. The competent authority for sanctioning the scheme of group insurance will be General Manager (DFB & IBD).
21	<b>REIMBURSEMENT OF TELEPHONE/ MOBILE/INTERNET CHARGES:</b>
21.1	Actual telephone expenses subject to maximum of USD 75/- per month for officers posted abroad for personal use at residence subject to production of bills.

21.2	Reimbursement of monthly usage charges of mobile/internet up to USD 100.00 P.M., subject to production of bills. <b>Note: The facility detailed in clause no. 21.1 is for reimbursement of Telephone expenses. The facility detailed in clause 21.2 is for reimbursement of Mobile and Internet expenses.</b>
22	<b>REIMBURSEMENT OF ELECTRICITY BILL:</b>
22.1	The Bank will reimburse 75% of actual electricity expenditure incurred at the officer's residence.
23	<b>REIMBURSEMENT OF WATER CHARGES:</b>
23.1	Reimbursement of water charges to the extent of 95% of the charges paid to a municipality / regulatory authority upon production of bill.
24	<b>REIMBURSEMENT OF NEWSPAPER EXPENSES:</b>
24.1	Reimbursement of actual cost of one financial and one general newspaper, with a cost ceiling of USD 75.00 p.m., subject to production of bills.
25	<b>CLIMATE CONTROL EQUIPMENTS:</b>
25.1	The same will be provided by the Bank wherever it is necessary.
26	<b>OUTFIT ALLOWANCE (ONCE DURING TENURE):</b>
26.1	Outfit Allowance for the officer concerned will be USD 900.00 across countries/areas.
26.2	Bills should be furnished to the disbursing authority (in India or abroad) for availing outfit allowance. Not less than 50% of this allowance will necessarily have to be drawn in Indian Rupees before proceeding abroad at the prevailing rate of exchange on the date of payment. The balance may be drawn by the officer in foreign currency within 2 months from the date of reporting in the country of posting.
27	<b>ADVANCE:</b>
27.1	Up to a month's salary, where necessary, repayable in 10 equal monthly interest free installments is payable to officer at the time of initial posting and deduction to commence from the first full month's salary payment made to such officer.
28	<b>TRANSPORTATION OF LUGGAGE:</b>
28.1	Bank will reimburse the expenses incurred for transportation of luggage at the time of initial posting as well as on repatriation/return to India as per the eligibility below:
28.2	Expenses on transporting luggage of 50 kgs by air or 350 kgs by sea for outward journey and 50 kgs by air or 700 kgs by sea for inward journey are permissible to officers posted as ORM/IBTO.
28.3	In addition, the officer will be entitled to reimbursement of packing charges, local transportation and insurance charges on actual basis on production of bills both in India as well as Overseas.
28.4	Custom duty on personal baggage and cost of transportation of a vehicle, if any, will be entirely borne by the Officer.
28.5	Officers would be eligible for reimbursement of expenses for transportation of household effects to their place of domicile from their present place of posting at the time of expatriation to the overseas territory. Entitlement for transportation of household effects would be as per Union Bank of India (Officers') Service Regulations, 1979 amended from time to time. No Travelling Expenses/Diem allowance would be payable to the officer or his family members. It is clarified that no reimbursement for shifting of household goods from the native place to the place of posting on repatriation to India is permitted.
28.6	In order to give flexibility, the officer would be given the option of lump sum payment of Rs. 40,000.00 at the time of posting as well as repatriation in lieu of reimbursement of actual expenses covered as per Para 14.16.1 to 14.16.4
29	<b>JOINING TIME:</b>
29.1	An Officer may avail 7 days joining time in India and a day's journey time (for travel abroad).
29.2	Joining time should be availed prior to the Officer proceeding abroad or immediately before his joining the foreign office.
29.3	Repatriated officers are not entitled to any joining time on their repatriation or thereafter to join their first posting.

30	<b>HALTING ALLOWANCE DURING JOURNEY PERIOD AND FOR OFFICIAL ASSIGNMENT:</b>					
30.1	During joining time, halting allowance, in Indian Rupees will be paid as laid down in Union Bank of India (Officers') Service Regulations, 1979 amended from time to time.					
30.2	USD 100.00 per day - maximum 15 days if housing accommodation is not provided by the Bank. Further extension may be granted in the event of housing accommodation being not made available within 15 days by the Bank.					
30.3	<p>In respect of journey undertaken by Officer outside country for official assignment excluding visit to India, the following halting allowance will be paid:</p> <table border="1" data-bbox="321 415 1312 541"> <thead> <tr> <th>Grade/Scale</th> <th>Halting Allowance (All Inclusive)</th> </tr> </thead> <tbody> <tr> <td>Up to Scale III</td> <td>USD 300.00 per day</td> </tr> </tbody> </table> <p>The above 'All inclusive' rate meant to cover expenses on all items including hotel, food, conveyance/taxi etc. The rate of Daily allowance (DA) component for food etc., applicable to various countries, shall be prescribed by the Ministry of External Affairs, GOI from time to time. The DA component for hotel, conveyance/taxi and other contingent expenditure shall be as per actual, but within the 'all inclusive rate' of DA. All officials will be required to render account on return from tour for all the components of the DA other than the DA component for food etc. Expenses incurred on hotel accommodation should be supported by bills/receipts. Expenses on local conveyance, telephone and other contingent expenditure are permissible subject to a limit of 10% of DA. In case such expenditure exceeds 10% of applicable DA, it may be supported by bills/receipts but subject to a total limit of 30% of the DA.</p> <p>Day for the purpose of DA, entitlement should be reckoned on 24 hours basis from the time of arrival at the country of visit till the time of departure from there.</p> <p>DA will be admissible as under for the additional time after calculating DA on 24 hours basis.</p> <ul style="list-style-type: none"> <li>➤ Full DA if the additional time exceeds 12 hours.</li> <li>➤ Half DA if the additional time exceeds 6 hours, but is less than 12 hours.</li> <li>➤ No DA if the additional time is less than 6 hours.</li> </ul> <p>The same rule should also be applied for visit to India except for currency and amount.</p>		Grade/Scale	Halting Allowance (All Inclusive)	Up to Scale III	USD 300.00 per day
Grade/Scale	Halting Allowance (All Inclusive)					
Up to Scale III	USD 300.00 per day					
30.4	For travel to India the officer will be entitled to halting allowance as per his eligibility in India. However no allowance will be payable for the journey period.					
30.5	Halting allowance as mentioned above may be varied from time to time based on guidelines and the Competent Authority for revision in the said allowance would be Managing Director & CEO / Executive Director.					
31	<b>HOME TRAVEL FACILITY:</b>					
31.1	Home travel facility will be allowed for self once during the overseas tenure after completion of one year. In case the officer is retained beyond 2 years, bank may at its discretion, consider another Home travel facility to officer after completion of 3 years of his foreign stay.					
31.2	During the entire tenure abroad, domestic LFC as applicable to Officers as per Union Bank of India (Officers) Service Regulation, 1979 shall remain frozen till such time he/she is repatriated to India. The officer selected for Overseas posting is required to exhaust his/her the then applicable LFC block before his/her departure abroad and no carryover of such LFC block will be permitted. His/her next LFC block will start from date his/her reporting to branch/office in India.					
32	<b>ANNUAL APPRAISAL REPORT:</b>					
32.1	During the period of overseas posting/training, the Appraising and Reviewing Authority will be as follows :					

		Appraising Authority	Reviewing Authority	Accepting Authority
	ORM	Chief Representative of the Overseas Centre or alternatively AGM (DFB&IBD)	Dy. General Manager (DFB&IBD)	GM (DFB&IBD)
	IBTO	Deputy Chief Executive of the Overseas Centre or alternatively AGM (DFB & IBD)	Chief Executive of the Overseas Centre or alternatively DGM (DFB & IBD)	GM (DFB&IBD)
33	<b>REVIEW:</b>			
33.1	Based on the guidelines issued by Ministry of Finances, Department of Financial Services, New Delhi/RBI from time to time and also considering latest developments in international market, Domestic Foreign Business & International Banking Department will review this policy annually and will place before Board for approval.			
33.2	The Policy for ORMs and IBTOs shall be valid up to 30 <sup>th</sup> September, 2017 and its continuity maybe extended for a further period not exceeding three months with the specific approval of the CMD.			
34	<b>OTHER PROVISIONS:</b>			
34.1	Tax obligations in India, if any, arising from posting abroad would have to be borne by the Officer. In case any investment (s) is / are to be made afterwards, he should inform the same to HR Dept., CO and submit the documentary proof of the same before completion of the Financial year to the Branch /Office paying last Indian salary of the officer. This is applicable even on repatriation.			
35	<b>MISC:</b>			
35.1	Competent Authority for according approval of expenses mentioned in the Policy (other than expenses related Home Travel facility and TE expenses both for Joining the branch and on repatriation which will be approved by HR dept., CO.), will be Dy. General Manager (DFB&IBD).			
35.2	CMD (in his absence, the ED holding charge of International operations) shall be the Competent Authority for all overseas matters prescribed under the policy. He shall also be the Competent Authority to give guidance on any policy implementation issue/s arising out of the said policy.			
35.3	Within the ambit of the overall policy directions given by the Board with regard to the Bank's International operations, the international strategy and expansion plans, the Chairman and Managing Director shall be the competent authority to approve of additional vacancies of ORMs/IBTOs at Bank's overseas territories, subject to meeting regulatory requirements of the host country.			
35.4	The Bank reserves its right to repatriate any ORM/IBTO at its discretion at any time before completion of the normal tenure.			
35.5	The Board reserves its rights to change, vary and amend the Policy from time to time. <b>Annexure I is attached with the policy (SC 6855 dated 10.10.2019)</b>			

**POLICY ON IMPLEMENTATION OF THE JOB FAMILY FRAMEWORK**

- [SC: 7641 dated 30.03.2022]
- [SC: 7362 dated 15.02.2021]

**Policy on Implementation of the Job Family Framework**

- Uniformity in process for assigning job families to executives in scale V & VI
- Additional provisions for Placement of Officers who are (i) Selected by Verticals or (ii) On transfer/rotation.
- Introduction of procedure for handling job family deviations.

1. The Board in its meeting held on March 30, 2022, approved and renewed the Policy on Implementation of the Job Family Framework.

2. A job family is a group of jobs that involve work in the same general occupation, with requirements for related



knowledge, skill sets, and abilities.

3. Bank has introduced Job Families to facilitate and foster development of specialized skills in all functional areas of banking.

4. Further, with creation of the new organization structure, extending job families to all employees of the Bank as well as the need to link related processes such as learning & development and succession planning to job families, the job family framework was revisited and accordingly, Policy on Implementation of the Job Family Framework was introduced to meet these objectives vide SC 7362 dated 15.02.2021.

5. This Policy on Implementation of the Job Family Framework has been renewed and enclosed herewith and shall be valid up to March 31, 2023. Its continuity may be extended for a further period not exceeding 3 months with the specific approval of MD & CEO.

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## Policy on Implementation of the Job Family Framework

### 1. Introduction

- 1.1. Bank had introduced work specialization to facilitate and foster development of specialized skills in all functional banking areas, with the introduction of the Job Family Framework, vide its SC 6863 dated 19.10.2018.
- 1.2. A job family is a group of jobs that involve work in the same general occupation. These jobs have requirements for related knowledge, skill sets, and abilities, leading to ease in competence-wise deployment of employees.
- 1.3. Recent developments made it pertinent to revisit the job family framework, to capture the changes in the organizational structure as well as take cognizance of emerging business realities such as digitalization and use of advanced data analytics.
- 1.4. Accordingly, based on a comprehensive diagnostic study as also taking inputs from industry benchmarks, new design principles were created for making job families more effective and these modifications form the Policy on Implementation of the Job Family Framework.

### 2. New Job Family Framework Et its Benefits

#### 2.1. Categorization of Job Families

2.1.1. There shall be 9 Job Families as under:

- 1. RAM Credit
- 2. Operations
- 3. Sales & Marketing and Relationship Management
- 4. Treasury, Forex & Corporate Banking



5. Credit Monitoring, Collections & Recovery
6. Risk, Audit, Compliance and Legal
7. Strategy and Finance & Accounts
8. Information Technology
9. Human Resources

#### 2.1.2. Additional Information:

- i. RAM stands for Retail, Agri Business a MSME; shall include SARAL, USK, ULP
- ii. Operations shall include Branch Operations, Back-office & Operations Department
- iii. Sales & Marketing and Relationship Management is for business generation a marketing for both assets a liabilities products including Government Business a Third Party Products and includes field marketing roles, as well as branch sales and relationship management roles.
- iv. Treasury, Forex Et Corporate Banking shall include International Banking a Financial Institutions.
- v. Strategy and Finance Et Accounts where Strategy shall include Capital Planning a Investor Relations, BPR and Analytics.
- vi. Information Technology shall include Digital Banking a CISO
- vii. Human Resources shall include Learning a Development and Vigilance.
- viii. Field leadership roles up to scale VI such as those of Branch Managers Et Dy. Branch Managers of General Banking Branches, Regional Heads, Dy. Regional Heads a Dy. Zonal Heads shall be divided into either of RAM Credit, Operations, Sales Et Marketing and Relationship Management and Credit Monitoring, Collections a Recovery job families only.
- ix. Specialists such as IT, HR, RDO, etc., shall form part of the relevant job families as usual and shall continue in their respective career tracks for 5 years. Upon completion of 5 years in their parent field they shall be given exposure to a minimum of 1 and maximum of 2 field roles.
- x. All roles in specialized branches shall be classified under the respective functional job families, for example, SARAL Branches shall come under RAM Credit, SAMV Branches shall come under Credit Monitoring, Collections a Recovery, whereas IFBs shall come under Treasury, Forex a Corporate Banking.
- xi. Job roles pertaining to all banking functions have been defined under each job family.

## 2.2. Eligibility & Seeking Preferences

### 2.2.1. Determining Eligibility

- i. The scheme shall be applicable to all officers of the Bank up to scale VI, having completed 5 years of service in the Bank.
- ii. In the case of promotee officers, those who have completed two years in officer cadre and a minimum of 5 years of service in the Bank shall be eligible.
- iii. Till an officer completes 5 years of service, they shall be considered to be working in the job family pertaining to the roles they have been assigned, primarily to get exposure to general banking and branch banking operations. Also these employees must preferably complete 2 years of rural service, within these 5 years. However no job family preference options shall be sought from them till they complete 5 years of service.
- iv. **Allotment Before completion of 5 years of service:** Though the employees will get an option to give their preferences for job family selection after completion of 5 years in the services of the Bank, however in some cases, top-performers with well-defined skill sets which are beneficial for the Bank, may be selected for specific job families, even before completion of 5 years of service. The Competent Authority for such decisions shall be CGM-HR, with the recommendations of the FGMs / Vertical Heads being mandatory.

### 2.2.2. Seeking Job Family preference from Eligible Officers

- i. Eligible officers shall be asked to indicate their top three preferences from among the 9 job families.
- ii. These preferences shall be given weightage in the calculation of assessment score for each officer against each job family.
- iii. Specialist officers such as IT, HR, Marketing, etc. shall be mapped to job families pertaining to their respective verticals itself and no separate options shall be sought from them. Upon completion of 5 years in their respective job family, specialists shall be given the opportunity to gain overall banking exposure by giving them an option to work in general banking job families for a minimum of 1 or 2 assignments, preferably in the profile of Dy. Branch Head / Dy. Regional Head initially and then as Branch/ Regional Head. However, this shall be contingent upon the requirement of their services as specialists in their respective verticals.

### 2.3. Allotment of Job Families & Assessment Criteria

- 2.3.1. **Scale I to IV:** Job Family allotment for officers in scales I to IV shall be done on the basis of scores generated against each employee for each job family, taking into account parameters as under:

**Bank Extrinsic:** These parameters are employee specific and constitute (a) qualifications/certifications and (b) employee preference;

**Bank Intrinsic:** These parameters pertain to the employee's relationship with the bank and constitute (a) experience / previous job roles and (b) past performance.

#### 2.3.2. Committee Inputs

Scale V & VI: Bank conducts Succession Planning process for Executives in scale V & VI. For this purpose, experience in the relevant function is important. Therefore, in addition to the above 4 parameters, a Committee shall be formed as under to give its inputs on the job family allocation of scale V & VI officers.

1. ED HR as Chairman
2. CGM -HR as Convenor
3. CGM / GM Strategy
4. CGM Treasury
5. CGM IT
6. CGM Large Corporate
7. CGM Operations

**Recommendations of the Job Family Committee shall be taken into consideration for assigning job family to employees in scale V & VI.**

**Quorum: The Committee shall have a Quorum of 5 members with attendance of ED HR & CGM HR being mandatory.**

- 2.3.3. **Scoring:** Scoring will be done on the parameters as described above and accordingly the weightages on education, experience, employee preference and past performance shall be allotted in different scales up to scale VI.

- 2.3.4. **Shifting Weightage:** As we go from scale I to scale VI, more impetus will be given to bank intrinsic criteria than bank extrinsic criteria as experience and performance become more important than qualification and employee preference. Weightages assigned to these criteria, therefore change from one scale to the other, to give effect to this rationale while calculating assessment scores. This is illustrated below:

### Changing Weightage of Assessment Criteria with Scale

		Scale I	Scale II	Scale III	Scale IV	Scale V & VI
<b>Bank Extrinsic</b>	Employee Preference	40%	30%	20%	20%	10%
	Qualifications & Trainings	30%	20%	20%	10%	10%
<b>Bank Intrinsic</b>	Relevant Experience	20%	30%	30%	40%	40%
	Employee Performance	10%	20%	30%	30%	20%
<b>Committee Inputs</b>		0%	0%	0%	0%	20%

#### 2.4. Placement of Selected Officers

2.4.1. **Present role corresponds to allotted job family:** Once Job Family allotment has been made for all officers in the Bank, there shall be employees whose allotted job family is the same as the one in which they are working, and such employees shall not require any movement for placement in a job family role.

2.4.2. **Present role does not correspond to allotted job family:** There shall also be employees whose allotted job family is different from the one in which they are currently working, and they shall require movement. Under such circumstances, Regional / Zonal offices must take care of the following:

- I. Such employees shall require movement / rotation to enable them to be placed in roles corresponding to their job family within the Region. All effort must be made to place the employee in a job role which pertains to their job family.
- ii. At instances where an employee is having mismatch of job role and job family, the same must be communicated as Deviation to HRD, CO before the 7th day of the succeeding month, in the format enclosed as Annexure A, with proper justification and time period by which they will be moved to respective job family.
- iii. In case of deviations as in (ii) above, if the Regional Heads / Zonal Heads / Vertical Heads seek to post an employee to a job family other than his/her allocated job family, they must take the approval from the next higher office to do so. The approving authorities in this regard are elaborated in point 2.4.4 (iii) Et (iv) below.

2.4.3. **Business Contingencies:** Though employees shall be placed preferably as per their preference and performance, bank reserves the right to allocate/ move an employee to a different job family from the one that they have been allotted, to meet initial posting requirements or business contingencies, before completion of their term. The competent authority for approving such changes shall be CGM-HR for CO roles and FGMs for field roles/positions, however with information to CGM -HR.

**2.4.4. Placement on Transfer / Rotation:**

- i. Employees reporting to a Region/Zone on transfer are to be mandatorily placed in the job roles pertaining to their job families.
- ii. If the need arises to rotate employees within the Region / Zone, the Regional /Zonal offices must place employees within their job family, by ensuring that their job role matches their job family.
- iii. In case there is any deviation in (i) or (ii) above, same shall have to be approved by the next higher authority / office. Zonal offices shall approve such change in job family for the employees under their jurisdiction, including their respective regions. For employees at central office verticals, CGM HR shall be the competent authority for approving such changes.
- iv. Further, in case of (iii) above, if the employee's job family is changing, they shall have to be mapped to the grooming plan which corresponds to their new job role and job family.

#### **2.4.5. Selection by Vertical:**

It may so happen that independent verticals at Central Office, invite applications from employees to be part of their business function. At such instances, the employees so selected by the respective vertical, shall be mapped to the job family corresponding, to the said vertical. The role allocation of such employees shall change accordingly in the Role Clarity Tool.

### **2.5. Tenure & Flexibility of Movement**

2.5.1. Tenure: Once an employee becomes eligible for job family allocation (after completion of 5 years of service in the Bank) he/she will be allotted a job family in which they will continue for the next 4 years.

#### **2.5.2. Movement Flexibility**

- i. On Completion of 4 Years' Tenure: (a) Once a generalist officer completes 4 years in their allotted job family (this duration shall be calculated from the time they have been assigned a role corresponding to their allotted job family), they shall have the option to move from their allotted job family to another job family. They will be given an option to give their preferences and fresh allotment will be done post assessment as well as depending on the Bank's current requirement.  
  
(b) Specialist officers shall be given an option for exposure to a minimum of 1 and maximum of 2 field roles (preferably as Dy. Branch Head / Dy. Regional Head as 1st preference followed by Branch/Regional Head role) upon completion of 5 years in their parent field. This shall however be contingent upon their requirement as specialist officers in their respective verticals.
- ii. **Before Completion of 4 Years' Tenure:** Bank reserves the right to move an employee from their allotted JF to another JF even before the completion of their 4-year term, based on business exigencies/individual performance.
- iii. **Special Provision for Top Performers:** The Top 5% of the performers in each job family shall be duly recognized and selected for exposure at other job families for their all-round development in preparation for future leadership positions, even before completion of 4 years in their allotted job family, subject to discretion of the Bank.

### **2.6. Learning & Development post Job Family Allocation**

During the course of the job family tenure of 4 years, employees shall be mapped to their individual Learning a Development based Job Family Grooming Plan to gain specialization in their assigned areas. A job family grooming plan is a 4-year structured learning and development plan detailing the various training and courses that an employee needs to complete annually during his/her job family tenure.

In the perspective of the employee, the ethos of continuous learning, skillupdation and enhancement in proficiency of the job role specific competencies, are the three broad objectives to be met by the Grooming Plans. With regards to the Bank, the Grooming Plan shall help create a future-ready specialized workforce having expertise in different banking domains which will also aide in the succession planning process.

The Job Family Grooming Plan has been further elaborated in the Policy on Learning a Development circulated vide SC 7577 dated 30.12.21, and may include the following:

2.6.1. **Mandatory Certifications / Courses:** List of certifications and courses shall be defined against each job family to be completed by the employee post JF allotment. Employees shall be required to complete these mandated certifications / courses within a pre- defined timeframe to augment their skills;

2.6.2. **Trainings:** There shall be internal trainings relevant to job families as well as external trainings through (a) empanelling external subject matter experts; (b) giving opportunity for training at premier institutes;

2.6.3.E-Learning: There shall be mandated e-learning modules for each job family, to be completed by employees within a pre-defined timeframe.

## 2.7. Implementation & Monitoring

2.7.1. Allotted job family shall be displayed on the biodata of the employee.

2.7.2. **3 Year Implementation Plan:** Provision shall be made to track the percentage of postings as per job family allotment to make further progress on this front, as per the 3-year implementation plan shown below.

Postings: 3 Year Success Matrix		
Year 1	Year 2	Year 3
<ul style="list-style-type: none"> <li>100% new postings as per as per Job Family</li> </ul>	<ul style="list-style-type: none"> <li>100% new postings as per as per Job Family.</li> <li>Actively pursue cases of employees presently in roles other than their job family.</li> <li>Minimum 70% job family adherence.</li> </ul>	<ul style="list-style-type: none"> <li>100% new postings as per Job Family</li> <li>Actively pursue cases of employees presently in roles other than their job family.</li> <li>Minimum 90% job family adherence.</li> </ul>

2.7.3. Deviations: It is proposed that deviations from the postings implementation plan as above be required to be signed-off by respective competent authorities at different levels of regional/zonal/corporate office mentioned hereunder. The status of such deviations must be furnished to HRD, CO, as per the enclosed format - Annexure A by the 7th day of the succeeding month.

Job Family adherence	RO escalation matrix	FGMO escalation matrix	CO escalation matrix
> 90%	No escalation required	No escalation required	No escalation required
> 80% and <90%	Regional Head	Zonal Head	DGM – Strategic HR
> 70% and <80%	Regional Head & FGM	Zonal Head & DGM – Strategic HR	DGM – Strategic HR and CGM-HR

2.7.4. Endeavour shall be made to provide employees their job family roles in their current location to the largest extent possible.

2.7.5. Employees shall also be able to continue in their allotted Job Family for the remaining part of the tenure, even upon being transferred to the largest extent possible.

## 2.8. Benefits of the new Job Family Framework

2.8.1. **Library of Key Roles:** Defining job families shall lead to classification of specialized key roles across the Bank. This shall form the base of all activities starting from arriving at vacancy figures, to succession planning.

2.8.2. **Right person in the right role:** Job Family allocation shall be a landmark step towards placing the right person in the right role, thereby ensuring maximum satisfaction to the employee as well as maximum synergies for the Bank.

2.8.3. **Learning & Development and Training Needs Analysis:** Creating and manning specialized roles shall lead to mapping of mandatory courses/certifications for each role/function, thereby ensuring continuous learning on the part of the individual as well as helping to derive training needs.

2.8.4. **Creation of Talent Reservoir for Succession Planning:** inducting and developing employees in

specific job families shall create a steady and ready pipeline of potential successors for leadership roles across all functions in the Bank. This shall lead to identification of leadership and key persons for critical roles and responsibilities.

**3. Review of the Policy**

The policy will be placed annually before the Board for review.

(Note: Format for reporting Deviations Annexure A with the above circular)

7578 Dated 30/12/2021

## **1. Introduction**

- 1.1 Succession planning is a strategy for passing on leadership roles to identified prospects, who might be possible successors for key positions that fall vacant due to retirement or otherwise. It is essentially, planning for and executing smooth leadership transitions to ensure business continuity and disaster-proof the organization.
- 1.2. Succession Planning involves assessing job requirements in the organization and skills of potential successors; and filling the gaps between these through targeted training and development activities, to ensure that employees have the knowledge, skills and abilities necessary to succeed in future leadership roles.
- 1.3. A sound Succession Plan mitigates the risks associated with critical positions falling vacant, and ultimately to strengthen brand identity. The Policy on Succession planning is therefore being introduced to ensure that the Bank has a ready-to-go second line of leadership to take over critical positions when the need arises.

### **1.4 Succession Strategy: Benefits to the Organization**

- 1.4.1. **Business Continuity:** One of the biggest challenges when a position falls vacant is the threat of disruption. By establishing a firm succession strategy roadmap that identifies leadership positions and the potential candidates who might eventually fill them, it can be ensured that these potential candidates are prepared in time to step into new roles with minimal adjustment, allowing the business to continue to operate smoothly. Establishing a robust leadership pipeline puts organizations on a strong footing to deal with changing circumstances and adjust to challenges in the short and long term.
- 1.4.2. **Identifies most qualified Future Leaders:** Succession planning can be an important way to identify employees who have the current skills – or the potential to develop skills- that can help them move up in an organization. A thorough look at the organization chart helps better understand potential vulnerabilities, to bring a sense of urgency to cross-train key employees in certain roles.
- 1.4.3. **Filling Competency Gaps:** A succession plan includes assessment of strengths and weaknesses within the organization. It forces organizations to consider what competencies are required for critical positions. There may be gaps between what employees need to know and what they currently know, known as competency gaps. These gaps may be based on the current needs to fill key positions when they fall vacant or may relate to the future needs of the business to determine what new competencies may be necessary. By tapping potential successors early, employees are given the time to acquire the skills and experience necessary to perform in senior positions, while ensuring that the organization does not break its stride in terms of productivity and performance.
- 1.4.4. **Helps Plan for the Long Term:** When succession is positioned as part of the overall growth plans, a path can be created for retiring employees to hand off their years of hard-earned knowledge and transition important working relationships before they leave. A succession plan can help an organization to grow with intent, as future vulnerabilities and areas for innovation are identified and plans build to address them.

## **2. Objective**

***Creating a mechanism for the steady flow of future leaders for the Bank, through continuous capability building initiatives, which shall also serve as an effective engagement and retention tool.***



### 3. Scope & Applicability

3.1. As per EASE agenda following positions are identified as key/critical role:

Sl. No.	Key Positions
1	GM/CGM Risk
2	GM/CGM Compliance
3	GM/CGM Treasury
4	GM/CGM IT/Digital
5	GM/CGM HR
6	GM/CGM Corporate Credit
7	GM/CGM Recovery
8	Chief Financial Officer [CFO]

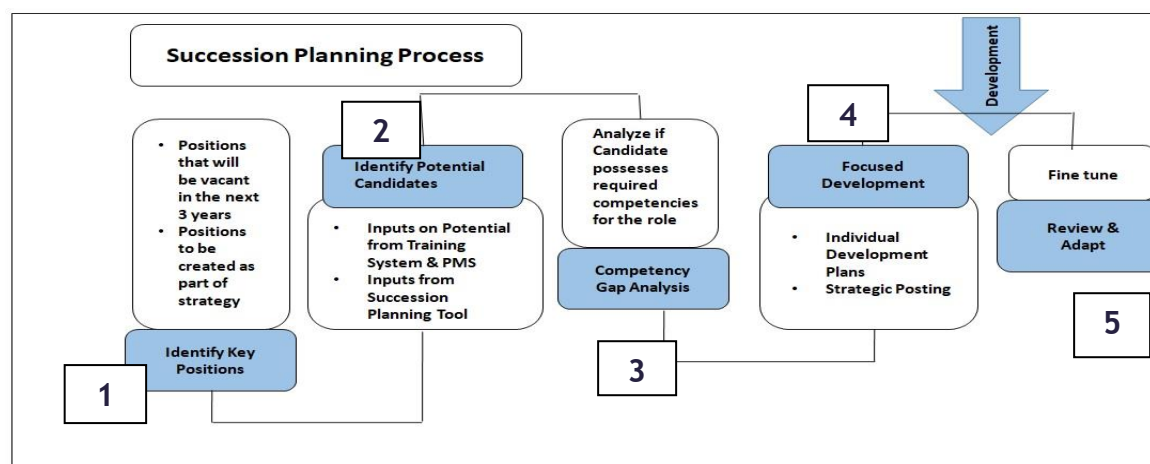
Considering above and based on the organization structure of the Bank, following critical roles are identified for which succession planning must be done;

S.N.	Critical Roles	S.N.	Critical Roles
1	CGM CAID	2	CGM Chief Operations Officer
3	CGM Corporate Credit	4	CGM CRBD
5	CGM Credit Compliance & Monitoring	6	CGM CTO
7	CGM Digitization	8	CGM Field
9	CGM HR	10	CGM Mid Corporate
11	CGM MSME	12	Company Secretary [CS]
13	CGM Stressed Asset Management	14	CGM Treasury and International Banking
15	GM Agri Business	16	GM Analytics Centre of Excellence
17	GM Board Secretary	18	GM Business Process Re-engineering
19	GM CAG & Relationship Banking	20	GM Central Repository and MIS
21	GM Chief Compliance Officer	22	GM Chief Financial Officer
23	GM Chief of Staff, MD's Office	24	GM Chief Risk Officer
25	GM Consumer Credit	26	GM Corporate Communications
27	GM Credit Monitoring	28	GM Credit Policy and Research
29	GM Credit Recovery	30	GM Current Deposits
31	GM Difficult Asset Recovery Team	32	GM Digital Banking
33	GM Digital Journey	34	GM Domestic Foreign Business
35	Zonal Heads/FGMs	36	Regional Heads
37	GM Financial Inclusion	38	GM Financial Institutions Group
39	GM Government Business and Relationship	40	GM Home & Mortgage Loans
41	IT HOD	42	GM International Banking
43	GM Learning & Development	44	GM MCV Credit & Operations

45	GM MSME	46	GM Network Strategy
47	GM Retail Deposits & Cards	48	GM Small Corporate
49	GM Strategy	50	GM Structured Finance & LC
51	GM Support Services	52	GM Treasury
53	CISO	54	GM HR operation
55	Any other positions within the Bank at the discretion of the Succession Planning Committee (SMC)		

#### 4. Process

The succession planning process involves the five major stages viz., Identification of Key Positions, Identify Potential Candidates, Competency Gap Analysis, Focused Development and Review & Adaptation. which is represented in below figure:



##### 4.1. Identify Key Positions for which succession management needs to be done

- 4.1.1. This shall be an annual activity, to list the key positions (as identified in 3 above) falling vacant in the next 2 years, and the readiness to man them appropriately. In addition, Bank shall decide on the creation of any new positions in line with its business strategy for the next 3 to 5 years, so that suitable candidates can be identified and prepared for the role. This shall therefore include identification of new positions that are created due to business expansion, re-categorization of branches or formation of new business units / verticals.

##### 4.2. Identify Potential Candidates

- 4.2.1. Potential future leaders shall be identified with insights available from the performance management system (PMS), as well as the training system, with considerations for residual service and willingness of the candidate.
- 4.2.2. The training system continues to capture data on psychometric assessment of officers, as part of the ongoing capability building initiatives and leadership development programmes for middle and senior management. This information, coupled with the quantitative and qualitative performance assessment and potential captured by PMS shall help to identify high potential individuals for grooming and equipping with specialized skills to fulfil roles as identified above in 3.1.
- 4.2.3. Further, the succession planning tool developed as a part of Union Prerna project will provide the “successor pool” for each critical role position based on assessment of all executives in Scale V to VII on 6 different parameters which are:

- 4.2.3.1 Functional Suitability Score:** The Functional Stability score is calculated on the basis of supervisor feedback. Each executive is marked with top three preferences for function by each supervisor mapped to him/her and scoring is based on the feedback of the supervisor for each marked functions.
- 4.2.3.2 PMS Score:** Previous year's PMS score shall be also considered while assessing executives for succession planning.
- 4.2.3.3 Feeder Role:** (Role in the same function at Scale – 1 level): Executives spending at least 1 Year in the function corresponding to the role at Scale -1 (e.g., for CGM role, scale – 1 i.e. GM role) levels shall be deemed to have completed feeder experience.
- 4.2.3.4 Role History:** Individuals spending at least 1 Year in the function corresponding to the role at any level above Scale V were deemed to have role experience.
- 4.2.3.5 Behavioural Competency Match Score:** Behavioral Competency assessment shall be collected through Competency tests which included psychometric test, cognitive ability test and case studies. Executives' competency scores shall be tallied up against the requirements by function. Based on role requirement; behavioral competency will be classified as High, Medium & Low.
- 4.2.3.6 Functional Competency Match Score:** Functional competency requirements for each critical role are well defined. Similar to behavioral competencies, individual's functional competency scores on the basis of supervisor feedback shall be tallied up against requirements of particular role. Based on rating given by supervisor, functional competency will be classified as High, Medium & Low.
- 4.2.3.7** The final Score across above parameters (4.2.3.1 to 4.2.3.6) with varied weightages are being used to arrive at **Succession Fitment Score** of executives in Scale V to VII.
- 4.2.3.8** The Succession Planning Tool will also provide the **Succession Readiness** (time required to be promoted to critical role) for all executives.
- 4.2.3.9** On the basis of the Succession Fitment & Succession Readiness, Eligible "Successor pool" will be generated for each identified critical role. This "Succession Pool" shall be presented to Talent Identification Committee (TIC) (pt. 4.2.5 below) for selection of high potential candidates.
- 4.2.4 Leadership bench strength:** Three (3) potential candidates shall be identified for each of the identified key positions, to form the 'talent pool' for the purpose of succession planning.
- 4.2.5 Talent Identification Committee (TIC):** TIC will be formed to select high potential candidates for the 'talent pool' based on the inputs as mentioned in **4.2.1, 4.2.2 & 4.2.3** above. The TIC shall map individual candidates to the key positions for which they have been identified, and present the lists to the Succession Management Committee (pt. 5 below) by 31<sup>st</sup> October every year. The TIC shall also be responsible for designing individual development plans (IDPs) and recommending suitable postings for the Development stage, once the talent pool is finalized.

This committee shall comprise of the following members:

- a) Chief General Manager – HR (Chairman);
- b) General Manager – HR

- c) General Manager –BPR;
- d) General Manager – MSME;
- e) **General Manager – L&D (Convenor);**
- f) Principal, Staff College

The Committee shall have a **minimum quorum of 4 members**. The presence of General Manager–L&D and Principal, Staff College are mandatory.

### 4.3 Competency frame work of the Bank

All critical roles as identified in point no. 3.1 will be mapped as per competency frame work of the Bank (Functional, Technical and Behavioural Competencies).

- 4.3.1 **Functional Competency:** Apply to all employees and promote the culture of the organization (e.g. customer-centric, result oriented, collaborative etc.).
- 4.3.2 **Technical Competency:** Apply to employees within specific functions and are based on the needs of the function (e.g. user experience, analytical, financial).
- 4.3.3 **Behavioural Competency:** Behavioural competency requirements for each critical role is defined which shall be accessed through competency test. Bank has identified following 8 behavioural competencies on which leaders shall be assessed;

S.N.	Competency	Laying Foundation
1	Communication	Manage Self
2	Emotional Intelligence	
3	Individual Ownership and Accountability	
4	Change Management	Manage Team
5	Collaboration	
6	Compliance and Risk Discipline	Manage Business
7	Customer Focus	
8	Digital Mind-set	

### 4.4 Competency Gap Analysis

- 4.4.1 At this stage, it shall be ascertained as to what extent the individuals of the talent pool, identified in 4.2 above possess the competencies required to deliver successfully in the role for which they have been identified. A competency framework shall be developed, detailing the competencies required for each job role, scale-wise. Competencies shall include job family, qualification, aptitude, experience, skill, past performance, or any combination thereof.
- 4.4.2 In order to qualify for manning the posts of Regional Head, Zonal Head and Vertical Head, exposure at both branches and admin offices shall be a basic requirement. If a chosen candidate does not possess experience of any of these, she / he may be posted suitably during the Development stage (4.5) to gain this exposure.

### 4.5 Focused Development

4.5.1 **Individual Development Plans:** Candidates from the talent pool shall be put on an IDP, which shall be designed to focus on the development of key competencies required for them to fulfil the requirements of the intended position. This plan may include training at recognized institutes such as Centre for Advanced Financial Research and Learning (CAFRAL), Indian Institute of Management (IIM), Indian School of Business (ISB), Institute for Development and Research in Banking Technology (IDRBT), etc., to gain specialized knowledge as well as for harnessing soft skills as per the IDP.

4.5.2 **Strategic Posting:** In addition to the IDP, candidates may be given postings with greater scope for them to gain the exposure needed for their specific and all round development, commensurate with their IDP.

4.6 **Deployment:** The Succession Management Committee shall take the decision on deployment in identified key positions (5.2.3 below) and recommendation for placement.

#### 4.7 **Review & Adapt post Deployment**

This process does not end with deployment. After a high potential candidate has gone through the motions of this framework and has been posted at the identified key position, feedback must be gathered on her / his role adjustment and performance over time to further refine the process.

### 5. **Succession Management Committee**

5.1 In order to ensure that formulation of succession plan and its implementation is seamless and successful, a Committee for 'Succession Management' (SMC) shall be formed consisting of the following members:

- a) Executive Director overseeing the function of HR (Chairman);
- b) All other Executive Directors (EDs) of the Bank;
- c) Chief General Manager – HR(Convenor)
- d) Any two other senior most CGMs

5.2 The Committee shall have a **minimum quorum of 4 members**. The presence of Executive Director overseeing the function of HR and Chief General Manager – HR are mandatory. The scope of work for the SMC shall be as under:

#### 5.2.1 **Final Selection of employees for the talent pool**

The high potential individuals identified by the TIC, shall be shortlisted here for start of the Development stage in preparation for the roles for which they have been identified. The final list shall be shared with the TIC for designing and finalization of the individual development plans. The TIC shall also recommend posting options commensurate with the IDPs during this stage.

#### 5.2.2 **Monitoring and Evaluation of the Succession Strategy**

- 5.2.2.1 The SMC shall conduct a review of the succession plan annually and submit its report along with recommendations to the MD&CEO by 30<sup>th</sup> November every year.
- 5.2.2.2 The SMC will also identify key positions for which succession management needs to be done, as per 4.1 above.

#### 5.2.3 **Decision on Deployment**

- 5.2.3.1 The SMC shall decide which of the identified candidates from the talent pool, is finally deployed in the key role / position, for which succession planning was done.

- 5.2.3.2 The Succession Management Committee may also decide to fill an identified key position with a person other than those from the talent pool, either from within the Bank or outside, as per its discretion.

**6. Other important aspects in Implementation of the Policy**

- 6.1 The Learning & Development Division shall be the process owner for the Competency Gap Analysis at the Development Stage, starting with identifying gaps in competencies and moving on to designing of IDPs and recommending postings for candidates in the talent pool. This shall also include review of progress of the candidates in the development stage.
- 6.2 In the event of a key position falling vacant due to any unexpected occurrence the next executive in hierarchy from the same office/vertical (as far as practicable) shall take interim charge of the position, pending a regular appointment in terms of the succession plan.
- 6.3 Where it is decided to go for lateral recruitment, timely and planned steps shall be taken for selection of a suitable candidate so that the appointment is made well before the key position falls vacant.
- 6.4 This policy also seeks to ensure that building in-house capacity and culture of passing-on-the-baton shall be cultivated as important elements of Bank's value system, whereby members in senior leadership positions actively involve themselves in bringing up the next line of leaders by acting as enthusiastic mentors.

**7. Review of the Policy**

The policy will be valid till 31<sup>st</sup>December 2022. Continuity may be extended for a further period not exceeding three months with the specific approval of the MD & CEO.

## POLICY ON SUMMER INTERNSHIP

SC:7579 dated 30.12.2021

### 1. Preamble:

The emergent competition and need for imaginative solutions to propel business growth has prompted organizations to devise strategies to have a talented and innovative workforce to gain a competitive edge. Moulding an internship policy is an impactful strategy for creating a future talent pool for the industry. The Internship program not only helps the budding professionals in gaining technical / managerial know-how but also benefits, corporate on fresh perspectives on business issues and even shaping future business leaders.

### 2. Core Objective:

The aim of the internship program is to provide the intern (future professionals) with a comprehensive practical experience in a setting where learning is the primary objective of the experience. To this end, the basic purposes of the internship are:

#### 2.1. For the Student:

To complete his/her professional preparation program in a controlled and supervised field experience. This program will serve as an opportunity for students to gain understanding about banking as a sector and Union Bank in particular as an employer and helps them evaluate career opportunities.

#### 2.2. For the Bank:

To sponsor and guide the intern and to facilitate the experience while the intern applies theoretical knowledge to practical issues. This internship program will allow the bank to accomplish organizational goals through project assignments executed by students. Further, the internship program is utilized by the bank to tap external talents. In addition, the internship program helps build the Union Bank of India Employer Brand in reputed educational institutes which are sources of manpower for the Bank. The Bank can benefit from the intern's by assigning them following types of Projects:

- ✓ Critical Live Project: Digital Marketing, Digital Lending, Centralization, Automation etc.
- ✓ Strategy: Benchmarking including peer study, Product & Customer Proposition, Digital Channel Promotion, Rating of Bank's Apps etc.
- ✓ Corporate Issues & concerns in the form of Case study
- ✓ Futuristic Bank pertinent technology viz. Artificial Intelligence, Machine Learning, Block chain, Geo-tagging etc.
- ✓ Others: Income estimation of New-to-Bank customer, emerging best practices in banking, Leadership & HR trends etc.

### 3. Scope & Coverage:

- 3.1. Students pursuing specific courses mainly from identified colleges/ Institutes (as per list approved for campus Recruitment) are eligible for the summer internship program. However, the bank may consider the request of other colleges/ institutes based on relationship and requirement. The bank may also respond to Open Advertisements issued by reputed Institutions, if deemed fit.
- 3.2. The Summer Training or Internship shall include the training given to all those Interns who are engaged on stipendiary basis for a limited period of time for undertaking specialized project/ assignment related to a specific function as part of organizational & their academic requirements.



- 3.3. Students of professional courses such as ICAI, ICWAI, ICSI etc., who are required to undergo Internship Training, shall not come under the purview of this Policy.
- 3.4. It shall include trainees covered under the Apprentices Act and other trainees taken on a temporary basis.

#### 4. Process Owner:

The HR department will be responsible for the design, implementation and suitable modifications of the Summer Internship Policy in the bank.

#### 5. Process and Guidelines:

5.1. **Process Flow:** Following para summarizes the process flow to be followed for Summer Internship in the Bank:

- Concerned departments & offices at Central Office, the Field General Manager's Offices, Regional Offices as also Training System raise requisitions on number of Summer Interns required.
- Bank may also respond to requests from other reputed Institutes and/or participate in their Open Advertisements for Summer Internship Processes, if deemed fit.
- HR department at Central Office initiates and conducts a campus visit.
- Selected candidates are provided projects & guides by respective department/ Regional Office/ FGMO/STCs.
- Selected students to complete documentation formalities at their respective joining centers/offices.
- HR department at Central Office, FGMOs, Regional Office and/or STCs, as the case may be, conducts a half day on boarding program.
- A mid- project review to be conducted by the project guide with HR department.
- Intern will submit a duly completed report after vetting of project Guide. On the basis of which the HR department shall issue a Completion Certificate.
- Performance evaluation of the intern may be conducted by the guide under supervision of HR department.
- Feedback on experiences at the Bank and suggestions garnered from Intern.

#### 5.2. Broad Guidelines

- The project assigned should be of use, implementable and contribute to organizational requirements as defined in this Policy Objectives
- No department/ office shall allow the Intern to undergo Summer Internship training without the approval of HR Department.

#### 5.3. Requisition and Selection:

- Heads of all Divisions/Departments at central Office and Regional/ FGM offices and Training System who require students for undertaking any project shall identify specific areas, issues wherein students can be assigned project work for a specific period. This requirement shall be sent to HR (Learning & Development) at central Office by August every year giving details of the project, duration, number of students required, etc.
- HR Department shall compile the list of projects based on feedback received from various sources.
- HR (Learning & Development) shall consolidate the total requirement of interns from various divisions/departments, and take necessary approvals from CGM (HR)/Executive Director regarding total number of interns to be selected, and co-ordinate with the Educational Institutions. However, Executive Director overseeing the HR department would be the competent Authority to decide about the institutes to be involved in the Campus Selection, number of interns to be selected from each campus as also through referrals and from other sources, within the overall approvals, etc.
- CGM (HR) would be the competent Authority to finalize the interview Panel for selection of summer interns.

- In-take of Summer Interns shall consider various factors viz Campus Selection, Referrals, Requests from other reputed Institutions as also participating in the open Advertisements of reputed Institutions.

#### 5.3.1 **Selection process through Referrals & other sources excluding Campus:**

Post graduate students securing at least 60% in Graduation/ Under- Graduate students securing at least 60% in Higher Secondary (Standard xii), shall qualify for Summer Internship (55% for Reserved Category candidates).

The Selection process shall consist of the following:

- Screening of Applications for ascertaining the credentials of the candidate.
- Personal interview (compulsory) either at college/Bank, involving 50 Marks.  
Minimum qualifying marks would be 50% for general Category candidates and 45% for the Reserved Category candidates.
- Applications along with checklist through referrals & other sources should be submitted to Learning & Development Division, HR Department, CO during January-March quarter for the internship to be undertaken during next financial year.

#### 5.3.2 **Selection process through Campus:**

The selection process shall consist of the following:

- Screening of Applications
- Group Discussion (optional) involving 50 marks. Minimum qualifying marks would be 50% for General Category candidates and 45% for the Reserved Category candidates.
- Personal Interview (compulsory) either at college/ Bank involving 50 marks. Minimum qualifying marks would be 50% for General Category candidates and 45% for the Reserved Category candidates.
- The successful candidates to be selected for the Summer Internship from a particular campus shall be placed in the Merit List for that campus in the descending order of ranking on the basis of aggregate of marks obtained in the group Discussion or any other prescribed mode of selection and Interview is stipulated. However, if mode of selection consists of only a Personal Interview, marks obtained in the interview only shall be reckoned for the purpose of preparing the Merit List.
- However, HR Department may decide the mode and procedure of selection depending upon the number of candidates available at the Institution.

#### 5.4. **Placement of Summer Intern:**

- (i) The concerned Department/FGM Head/Regional head/Vertical head who sent the requisition shall identify a project for the Intern. The project to be assigned should be of use, implementable and contribute to organizational requirements.
- (ii) The concerned department/ Regional Head shall also identify an employee from concerned department / Division who shall be the Project Guide for the Intern. This shall be communicated to the HR Department.
- (iii) A copy of the letter shall be sent to the concerned Division/ Department head and the Educational Institutions to which the Interns belong.

#### 5.5. **Internship Process & Guidelines:**

- (i) The Internship shall be for maximum duration of 8 -10 weeks during which the Intern must maintain the office timings.
- (ii) At the commencement of the Internship period, students must submit a copy of HSC/ Graduation certificate/ Mark sheet or any other document, as the case may be, to enable the bank to assess their eligibility.
- (iii) Selected students will have to furnish an affidavit duly stamped along with Declaration of Fidelity & Secrecy to the bank as per Performa (Annexure 4 & 5).
- (iv) At the commencement of the Internship period the Intern must submit a synopsis of the project being undertaken to his/ her respective project guide as well as to the HR department.

- (v) After approval of the synopsis, the Intern is required to submit weekly progress report to the project guide.
- (vi) The intern must complete the project within the specified duration.
- (vii) Post completion of project work, interns are required to give presentation on their project work before Senior Executives of the Bank.
- (viii) All information provided to the intern in the form of reports, correspondence, etc. shall be treated by him / her in strict confidentiality and should not be used for any other purpose other than meeting project objective.
- (ix) Any damage caused or misuse of Banks property by the Intern will render him/ her liable for his/ her actions and he/ she will have to make good the damage caused.
- (x) The intern should not include any confidential data in the project report without the prior approval of the project guide. Such confidential data should not be disseminated outside the Bank under any circumstances.
- (xi) Respective department/ branches should ensure that access to CBS/ Finacle, Email ID, Intranet, etc. is not given to the Interns.
- (xii) Offer of summer Internship will not give the right for a job offer.

**5.6. Issue of Certificate of Completion:**

- (i) The project report, complete in all respects, must be submitted by the Intern to his/ her Project Guide.
- (ii) The Project Guide shall inform HR department in writing about the completion of the project after ensuring proper vetting of project report submitted.
- (iii) On receiving this intimation from the Project Guide, HR department shall issue a certificate of completion to the Intern in the prescribed format. (Annexure-1: Format of Certificate of Completion of Summer Internship)
- (iv) The intern must return all records/ files etc. which may have been issued to him/ her during his/ her Internship period.
- (v) HR (Learning & Development) shall consolidate and maintain complete details of Summer Internship in the Bank including Project Reports. Further, Gist of ‘A’ rated (as per prescribed evaluation metrics) Summer Internship Project Report may be placed before CGM (HR) for necessary action.

**5.7. Stipend and other expenses:**

The Bank, at its discretion, may or may not pay any stipend to the Intern during the Internship period of 8-10 weeks. In case the bank decides to pay any stipend to the Intern, the amount to be paid as stipend shall be as follows:

Tier type of campus	Stipend for Summer Interns (in INR)	
	At Metro centers	At other centers
Premier Institutes IIMs (Ahmedabad, Bengaluru, Kolkata), ISB Hyderabad, XLRI Jamshedpur, and any other Institutes approved by ED/ MD & CEO	Rs.50,000/- Per Month #	
Tier-I Institutes shall consist of IIMs (other than those mentioned above), IITs, NITs, NIBM,MDI Gurugram and any other Institutes approved by ED/ MD&CEO	Rs.30,000/-p.m.	Rs.20,000/-(Lump sum)
Tier-II Institutes shall consist of all Institutes other than those specified/ treated as Premier Institute, Tier- I	Rs.15,000/-p.m.	Rs.8,000/-(Lump sum)

#Subject to revision as deemed necessary, with approval of MD & CEO.

**5.8. Evaluation of Candidate and Feedback:**

- (i) Apart from the assessment of project undertaken by the Intern, the HR department in conjunction with the respective department will also evaluate the Intern as per criteria laid down in prescribed evaluation form. (Annexure-2: Summer Internship Evaluation Form)
- (ii) The HR (Learning & Development) will solicit feedback from the Intern on his/her experience during internship in the Bank.(Annexure-3: Summer Internship Feedback Form)

**6. Review of the Policy:**

- The policy will be valid up to 31.12.2022. In the interim, modifications in the policy may be undertaken as and when required. MD & CEO shall be authorized to extend the validity of the policy for further 3 months.
- MD & CEO shall be the competent authority to approve modifications in the policy.
- Administrative procedures for implementation of this policy shall be approved by MD & CEO.
- Nothing in this policy shall in any way be construed to limit the prerogative of the Board/MD & CEO to take actions in the matters relating to Learning & Development.

**Annexures**

**Annexure 1: Certificate of Completion of Summer Internship**

This is to certify that Mr. /Ms. has successfully completed his/her Summer Internship with Union Bank of India.

The details of the Internship are detailed under:

Duration of the Internship: From .....To.....

Project Title:

Project Details (in brief):

Project Guide:

Submitted on:

For Union Bank of India

\_\_\_\_\_

(Signature)

## Annexure 2: Summer Internship Evaluation Form

Intern Name	
Project Title	
Project Dates (from...to.....)	
Place/Office for Internship	
Name of Guide	
Course & Institute of intern	

### Background of the Project:

Details of Project		
Submission of final Report/Deliverables	<ul style="list-style-type: none"> <li>Submitted in Complete Form</li> <li>Submitted in Incomplete form</li> </ul>	<ul style="list-style-type: none"> <li>Not Submitted</li> <li>Comments:</li> </ul>
Overall Rating for Project (based on average score across competencies defined matrices below)	<ul style="list-style-type: none"> <li>A</li> <li>B</li> </ul>	<ul style="list-style-type: none"> <li>C</li> <li>D</li> </ul>

### Desired Competencies (Matrics)

Please consider the list the competencies required for the job and rate the Intern on each of them. Tick the appropriate box and jot brief notes of evidence of such competency obtained during the interview. An indicative list of competencies are given below.

Competencies (Please Tick)	A (Excellent) (Score -10)	B (Very Good) (Score 8-9)	C (Good) (Score - 5-7)	D (Average) (score 4 & below)	Evidence (list down points highlighting evidence of these competencies)
Overall understanding of project					
Probing skills (based on Questionnaire, survey, Interview etc.)					
Project planning skills (Quality of Synopsis)					
Technical Expertise (based on literature review and secondary data)					

Analytical/Logical ability (based on research findings, methodology and conclusion, recommendation)					
Creativity & Originality in approach (project uniqueness and innovation)					
Communication skills (Quality of research report drafting and clarity on subject matter)					
Collaboration & Teamwork (co-ordination with guide and other stakeholders)					
Resourcefulness (research coverage, content and Utility)					
Scheduling & adherence to timelines					

**Qualitative Comments on the Intern**

Should the intern submitted report could be implementable in our banking framework?

Yes

No

Comments:

\_\_\_\_\_  
Signature of the Project Guide with his/ her Designation

Date:

Place:

### Annexure 3: Summer Internship Feedback Form

<b>Name of Summer Intern:</b>	
<b>Project Guide:</b>	<b>Project Title:</b>
<b>Location:</b>	<b>Year:</b>

Please fill in the following form keeping in mind your overall experience during your internship with our bank

1.	Well Below Expectation	Below Expectation	Met Expectation	Exceeded Expectation	Significantly Exceeded Expectation
Did the "Summer Internship" overall experience meet your expectation?					

2.	Strongly disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree
<b>2(a) External/ Business orientation</b>						
The Internship provided an insight into the Business and banking space						
"Live" banking assignments (for those who were staffed on live projects) have given rich hands-on experience as to what it is like to work as a banker.						
<b>2 (b) Union Bank Experience</b>						
I have gained a good understanding of Union Bank's products, services, etc.						
I felt a part of the Bank and not just a "Intern"						
Given an opportunity, I would like to re-join Union Bank of India in future.						



<b>2(c) Project/ Guide/ Team experience</b>						
The assigned project was interesting and challenging						
My project guide clearly defined the project objective and scope at the beginning of the internship						
My project guide/ mentor directed me to relevant contact points and knowledge resources necessary to my project work						
I was given regular feedback (formally or informally) via meetings with my project facilitation/guide/senior						
The project team was very friendly and helpful						
Outcome/ delivery on assignments tested my rigor and technical ability						

Please write any additional comments or thoughts (either positive or not so positive) you have about your summer Internship that might be helpful to us in evaluating our program better

<b>Great thing about Summer Internship</b>	<b>Areas of Improvement</b>
--	-----------------------------

**Annexure 4:**

**DECLARATION OF FIDELITY AND SECRECY**

I, Mr. /Miss. thank the management of Union Bank of India for agreeing to impart to me Internship for weeks/ days from to in banking and allied topics, without any stipend/emoluments/allowances etc.

In a view of above, I hereby declare and undertake that I will faithfully, truly and to the best of my skill and ability, utilize this opportunity of Internship and will not communicate or allow to be communicated to any person not legally entitled thereto any information relating to the affairs of Union Bank of India or to the affairs of any person having any dealing with Union Bank of India; nor will I allow any such person to inspect or have access to any books or documents belonging to or to the business of any person having any dealing with Union Bank of India.

I will further keep the Bank safe/ harmless and indemnified against all claims, demands, actions, proceedings, losses damages costs, changes and expenses (the legal cost being between Attorney and Client) which may be made or bought or commenced against the bank or be paid, sustained, suffered or incurred by the Bank; howsoever as a consequence direct or indirect, of the Intern communicating or allowing to be communicated or divulging any information to any person regarding the system studied/ information gathered by the Intern during the course of his/ her Internship in the Bank.

Dated at this day of 2 \_\_\_\_.

Signature:

Address:\_\_\_\_\_.

Signed in the presence of

\_\_\_\_\_.

**Annexure 5:**

**UNION BANK OF INDIA**

**DRAFT OF AGREEMENT OF SECRECY AND INDEMNITY**

**(on non- judicial stamp paper of appropriate value for the concerned state)**

The agreement of secrecy and Indemnity made at on between Mr./ Ms. hereinafter referred to as "Intern" which, expression unless and until repugnant to the context shall mean and include his/ her heirs and successors of one part and union Bank of India, a body-corporate constituted under the Banking Companies (Acquisition and Transfer of Undertaking) Act, 1970, having its office at Nariman Point, Mumbai- 400021 and (hereinafter referred to as "The Bank") which expression unless and until repugnant to the context shall mean and include its successors & assigns) of the other part.

Whereas the Intern has requested with a view to get acquainted with various procedures undertaken before granting Bank Finance and to Undergo Internship as derived by him/ her for a period of 1/2 months and from to, subject to the Executing an Agreement of Secrecy & Indemnity in favor of the Bank.

Now in consideration of the promise, this agreement witnessed and it is agreed between the Intern & the Bank as follows:-

1. The intern will abide by all the instructions & directions given by the bank or any of its officers from time to time during the course of his/ her undergoing the Internship.
2. The Intern will not communicate or allowed to be communicated or divulge any information regarding the systems studied/ information gathered/ to be gathered by him/ her during his/ her Internship period by the Bank.
3. The Intern will keep the Bank safe / harmless & indemnified against all claims, demands, actions, proceedings, losses, damages, costs, changes and expenses (the legal cost being between Attorney and Client) which may be made or bought or commenced against the Bank or be paid, sustained, suffered or incurred by the Bank; howsoever as a consequence direct or indirect, of the said Intern communicating or allowing to be communicated or divulging any information to any person regarding the system studied/ information gathered by the said Intern during the course of his/ her Internship in the Bank.

\_\_\_\_\_.

Name and signature of the Chief Manager

Name and signature of the Intern

Date: \_\_\_\_\_ Place: \_\_\_\_\_.

SC:7577 dated 30.12.2021

**POLICY ON LEARNING & DEVELOPMENT**

**Preamble**

During last decade, the banking sector has changed enormously, whether through compliance and regulatory commitments, economic changes, digital transformation of banking services, disruption from emerging fintech's or COVID outbreak etc. As banking continues to transform its product and services to meet ever-changing customer needs, there has been an interesting parallel that has emerged internally in the organizations among its workforce in how learning habits are changing. Digital transformation in the workplace coupled with digital transformation in our personal lives has created an environment where content changes fast and learning needs changes even faster and organization has to strengthen their learning & development process to up skill their workforce to gain competitive advantage, as Learning & Development in banking has been undergoing significant transformation over the years. Learning takes place in more than just the traditional classroom training. Virtual and online learning adoption is increasing every year. In addition, Banking Industry has been receiving various guidelines and recommendations from government and regulators, such as the recommendations under EASE agenda for capacity building, the recommendations of Khandelwal Committee and Gopal Krishnan Committee etc. In midst of aforesaid developments, the process of searching excellence and endeavour to maintain competitive advantage, a well-defined and consciously designed Learning and Development Strategy is indispensable.

**Scope**

This policy shall govern domestic Trainings, Learning & Development activities in full accordance with regulatory requirements, corporate concern and emerging scenarios. The Learning & Development Policy ensures compliance of guidelines and recommendation and plays a strategic role in fulfilling objectives:

- To impart adequate and relevant knowledge to empower Bank's employees.
- To bring about attitudinal changes in the workforce, to be in tandem with the corporate goals and transforming the employees into techno-savvy personnel.
- Digital empowerment of employees for keeping pace with digital disruptions in banking.
- To harness the potential of human capital in such way that they stand apart, ranking high in the competitive environment.
- To set in place best practices and pave the way for effective executive development.
- To assist field functionaries in solving their problems through diagnostic problem solving and action suggesting studies.
- Leveraging technology for spreading knowledge, skills and techniques amongst the employees for effective handling of business.
- To develop Emotional Intelligence and Communication Skills.

**Guiding Principles**

- To be need centric Learning & Development function known for contextual learning with quality delivery.
- To equip the staff in every job role with required knowledge & skill set.
- To be a top creator of knowledgeable workforce through result-oriented Learning & Development initiatives.
- To be the most agile Learning & Development function leveraging on technology.
- To be the most trusted Learning & Development Team admired by every stakeholder.
- To be a leader in the area of Learning & Development under job family.

The Policy constitutes the following six sections, namely:

- A. **Training**
- B. **Job Family Grooming Plan**
- C. **Induction Program**
- D. **E-Learning Policy**
- E. **Virtual Training Policy**
- F. **Capacity Building & Reimbursement/ Incentives for Courses/Certifications**

The purpose of this policy document is to lay down the scope of activities, policies and procedures for Learning & Development initiatives of the Union Bank of India, hereinafter referred to as “Bank”. The aim is to put in place an effective Learning & Development framework which inter alia, should spell out the governing structure, processes, roles & responsibilities of stakeholders, training & learning evaluation and reporting etc.

## A. TRAINING POLICY



### 1. Introduction:

Developing the potential of human capital is fundamental to any organization for improving its efficiency and effectiveness. Training process focuses on developing core competencies, which are required by individuals to perform their functions effectively. These competencies may be key skills which employees need to possess for functional proficiency or pertaining to Leadership, Communication and People Management.

- 1.1. In order to enhance the effectiveness of the training process, it is necessary that all stakeholders are aware of the guidelines and concepts that govern the process. The rights and the responsibilities of all stakeholders as well as the Bank’s position as regards development of its human resources are spelt out in the Training Policy.
- 1.2. The foundation of effective Learning & Development function is to state the Bank’s stance on training processes in clear and unambiguous terms. The Master Policy on Learning & Development will ensure that all the staff members of the Bank are made aware that the Bank is committed to:
  - 1.2.1. Developing staff and organizational capacity to improve processes and services provided.
  - 1.2.2. Promoting a culture of continuous learning for the development of individual and the Organization.
  - 1.2.3. Ensuring that trainings and learning translates into improved work practices and performance.
  - 1.2.4. Adhering to the guidelines governing the Learning & Development process as laid down in this Policy.

### 2. Core Values of Training

- 2.1 The manner in which the business objectives of the Bank achieved depends primarily on the values and culture of the Bank. This is equally true of every initiative of the Bank. The values embraced by the bank define the manner in which strategy is executed. Training is no exception to this rule. The values on which the training efforts are based will define the quality and standard of training as well as the processes involved.
- 2.2 The Training System in the Bank has been driven by the following Core Values and the beliefs:

- 2.2.1 **Every staff member is entitled to and needs training.** The Bank believes that, every staff member not only needs training but, is also entitled to an opportunity to upgrade his skills and to redefine his attitude.
- 2.2.2 Training will be delivered based on the needs of the Organization and the individual staff member. Since training targets adults, it is vital that training efforts meet the needs of the individual, not only with regard to the areas in which the training is given but the manner in which the training is imparted. The focus of Training delivery will be participant-oriented. The training process will ensure that the training needs of the participants will be the driving force for the design and delivery of all the training programmes, irrespective of the medium of training. The Bank also believes that the training needs of the individual should be addressed within the overall context of the needs of the organization.
- 2.2.3 Training will target the needs of both general and specialist segments. One of the major challenges in training of a public sector bank is training of both General and Specialist segments. Training in the Bank addresses both these segments.
- 2.2.4 A well-trained work force is fundamental for future organization sustainability.
- 2.2.5 The Bank's ability to face challenges thrown up by an ever-changing environment is enhanced by training.
- 2.2.6 Training is a bank-wide responsibility managed by the training system in concert with field functionaries and verticals/departments at corporate office.

### 3. **Training Mission and Objectives:**

#### 3.1. **Training Mission**

- 3.1.1. It is necessary to ensure that the activities of the Training System are aligned with these values in right earnest. In order to ensure this, the Bank has enshrined these values in a clearly defined Mission Statement of the Training System, which is given below.

***“To Promote a Culture of Continuous Learning for the development of the Individual and the Bank”***

- 3.1.2. The Training Mission is framed to ensure that the Organization will be able to build multi-disciplinary teams that are highly motivated to achieve the Business objectives.
- 3.1.3. Consequently, the training system is committed to enhance its effectiveness through a process of continuous improvement.

#### 3.2. **Training Objectives:**

Based on the Training Mission, the objectives of Training are:

- 3.2.1. To assess, on a continuous basis, the training needs of both individuals and the Bank.
- 3.2.2. To help Employees bridge their skill-will gap and deliver their job roles effectively as per defined Job Family.
- 3.2.3. To facilitate on boarding of new entrants through classroom, on the job training and mentoring.
- 3.2.4. To prepare pool of staff members for specialized areas such as Credit, Forex, Recovery, Sales and Marketing, Risk Management etc.
- 3.2.5. To groom staff members in Leadership roles for shouldering higher executive responsibilities like Regional Heads, SARAL Heads, etc.
- 3.2.6. To ensure that the strategy and initiatives of the Training System are in line with the Business Objectives of the Bank and they are designed taking into consideration the transformation initiatives taken by the Bank and the requirements and inputs of all stakeholders in the system, thus training becoming a partner to Business of the organization.

- 3.2.7. To provide opportunities for personal development and team building.
- 3.2.8. To create a risk and compliance culture within the organization.

**4. Organization Structure and Administrative Control of Learning & Development:**

4.1. **Organization Structure:** As per revised organization structure, training system of the Bank is being look after by the Learning & Development Division. The revised organization is represented in below figure:



- 4.1.1. The Training Advisory Committee will be the apex body with regard to broad policy matters pertaining to training; the following organization structure is suggested.
- 4.1.2. Training Advisory Committee (TAC) will be headed by Managing Director and CEO of the Bank. The Executive Director overseeing HR department, Chief General Managers & General Managers at Corporate Office are the Members of TAC. The Principal, Staff College shall be member Secretary to the TAC.(Para 7.1)
- 4.1.3. Training Audit Sub-Committee shall be headed by General Manager (Learning & Development) and certain General Managers will form part of members of TASC. The Committee shall undertake review of various Learning & Development activities such as Quality of Nominations, training schedules, calendar finalization, grooming plan execution, Drop outs, Post-Training Performance, Utilization of budgetary allocations, Efficiency of utilization of other training resources etc. (Para – 7.2)
- 4.1.4. The Training System shall be headed by General Manager (Learning & Development) based at Corporate Office, who will be assisted by Principal at the rank of DGM and he/she will be based at Staff College, Bengaluru. The Principal will oversee the operations of Training System and report to General Manager (Learning & Development).
- 4.1.5. The Training System will have the posts of Vice Principal in the rank of Asst. General Manager, Asst. General Manager (Academics) and Asst. General Manager (Learning) based at Staff College, Bengaluru. Primarily, the role of the Vice Principal is to oversee the administrative matters of the training system as a whole.



- 4.1.6. The role of Asst. General Manager (Academics) is to oversee the Academic matters including virtual trainings and E-Learning.
- 4.1.7. The role of Asst. General Manager (Learning) is to oversee On-Boarding and monitoring of newly inducted officers/SWOs.
- 4.1.8. One of the faculty members at each Staff Training Centres other than Staff College, Bengaluru will be designated as Centre-in-charge. In addition to discharging the responsibilities of a faculty, he will be in overall charge of the management of the Centre. The Centre-in-charge should be in the rank of Assistant General Manager and shall be posted by HRD, CO.
- 4.1.9. Faculty Members at the Staff Training Centres will report to the Centre-in-charge for administrative purposes.
- 4.1.10. In Staff College, there will be 10 disciplines aligned with revised organizational structure at Central Office such as Credit, Credit Monitoring & Recovery, Digital Banking & IT, Forex, General Banking, Human Resource & Vigilance, Retail Banking & Marketing, Rural & Agri Business, Risk Management & Compliance, Strategy and Finance & Accounts. Each discipline will have a Discipline-in-Charge (DIC). Faculty members across the training system with core subject corresponding to the particular discipline shall report to the respective DIC. The minimum rank of Discipline-in-charge should be Chief Manager.
- 4.1.11. Training System will also have the support of administrative staff. The head of the Administration Department in the Staff College to be minimum rank of Chief Manager.
- 4.1.12. The Administrative staff at the Staff College or Staff Training Centres shall be nominated or posted by the H.R. Department C.O. directly so as to maintain the smooth functioning of the College and Centres.
- 4.1.13. Learning & Development division at Central office will have a post of in-charge (Learning & Development), who will report directly to General Manager (Learning & Development). His/her role will be to identify the training gaps in consultation with other verticals and Coordinate with Staff College for Planning & execution of different training initiatives and manage other administrative activities. The In-charge (L&D) at Central Office should be preferably in the rank of Assistant General Manager. However, the minimum rank of In-charge should be Chief Manager.

#### **4.2. Administrative Control:**

The Learning and Development plays a key role in the development of an individual as well as the organization. The major objective of the Training system is to empower the employees by bridging the skill gaps and enabling them to take up and successfully execute challenging roles for overall growth of the Bank. This requires well trained, dedicated workforce who are empowered enough to provide the requisite training to the Staff members to meet the individual and bank's training needs. Research and Development with encouraging innovations and creativity is also an integral part of the Training System as it provide leads to the verticals to implement the industry best practices.

For smooth working of training system a well-managed support system is also required. The administrative staffs working at Staff College & Staff Training Centres are to be brought under total administrative control of Principal within overall supervision of GM (L&D). The responsibilities of administrative management, leave management, salary management, etc. will be vested upon Principal. The administrative staff will be governed by transfer policy of the Bank.

Training is an integral part of Learning & Development. Thus, Bank has put in place a separate sub-vertical headed by Executive in the rank of General Manager for giving much focused approach towards Learning & Development of employees.

#### **4.3. Integrating Training Vertical with Business Verticals:**

Training systems of bank shall align its objectives with the corporate concerns and strategies to become a business partner. A collaborative approach between the business vertical and training system will help the bank in following ways:

- 4.3.1. The feedback received by training system about the product and services can be passed on to the vertical for their fine tuning.
- 4.3.2. The information obtained about competitors' products and services can be passed on to the vertical with view to make our products also competitive in comparison to peers.
- 4.3.3. The Findings of Research and Development activities undertaken by Faculty members can be used by verticals for improvisation of the present products and to bring out new products as per market demand.
- 4.3.4. Customized programs to address the corporate concerns can be designed and delivered as per vertical need.
- 4.3.5. Preparation & Updation of E-Manual shall be carried-out duly incorporating policy and guidelines of verticals.

## **5. The Training Process:**

### **5.1. Training Needs Assessment:**

#### **5.1.1. Factors of Training Needs:**

- 5.1.1.1 Organizational Needs and Priorities.
- 5.1.1.2 Changes in policies and procedures arising out of changes in policies of the Government of India, directives of regulatory bodies, Indian Banks Association etc.
- 5.1.1.3 Development of new products / processes.
- 5.1.1.4 Skill enhancement requirements of individual staff members under the Job Family Concept.
- 5.1.1.5 Functional Knowledge and direction in respect of current and emerging areas.
- 5.1.1.6 High potential development requirements.
- 5.1.1.7 Career Management and Promotion related aspects.
- 5.1.1.8 Findings and outcomes of Assessment Centres.

### **5.2. Assessment of Learning & Development Needs of Organization and Individual:**

- 5.2.1. Organizational Learning & Development needs will be defined by the Training Advisory Committee in line with the strategies of the Bank.
- 5.2.2. Organizational Learning & Development Needs are also derived from time to time based on inputs of Training Audit Sub-Committee and verticals.
- 5.2.3. Training needs of Staff Members will be drawn from performance appraisal / self-nominations/Corporate needs.
- 5.2.4. Training needs of Staff Members will also be defined based on inputs from the roles they perform and going to be assigned.
- 5.2.5. Training need assessment could also be made on the basis of analysis of customer complaints, Audit reports and examination of frauds.
- 5.2.6. Training Analytics will provide input, insight and feedback reports in process of Training Need Analysis.
- 5.2.7. Whenever a new product range or major changes in technology is envisaged or new dimensions in business strategies are brought in, training programs are to be developed and conducted for all the employees involved in the delivery of product/services. This can be combination of various training methodologies viz. classroom (physical and/or virtual) training, internal/external training or E-learning courses/modules etc.
- 5.2.8. Employees posted to new roles on transfer or promotion, Training System shall assign a set of training courses based on the new role. After each promotion, officers/employees may be provided a suitable training program to develop required skill-set/knowledge.

- 5.2.9. For all Executives/staff members posted to new roles viz. Regional Heads, Branch Heads etc., Training system shall design and assign a set of training courses based on their roles. These trainings shall be categorized as Mandatory/Must-haves and good-to-haves for the specific role.

### 5.3. Training & Learning Needs Assessment Process:

- 5.3.1. Training & Learning needs will be assessed and captured annually, usually at the commencement of the financial year.
- 5.3.2. The training need of the individual employee as given in the PMS will be provided by HR Dept. CO to training system every year for developing the programs /contents for location as well as regular class room programs.
- 5.3.3. The training needs identified by the individual during the performance planning will be incorporated for the training need analysis. The data can be used for the assessing the training needs as well as preparation of Training Calendar.
- 5.3.4. At the field level Training needs assessment will be done by HR Department in consultation with Regional Head.
- 5.3.5. Should the need arise for a new area of Training, the Training System will with inputs from Corporate Office/Field design and deliver the programmes in the required area.
- 5.3.6. All the verticals of the Corporate Office will be involved in the Training Needs Assessment process for providing inputs for the training requirements relating to their domain. Each vertical should give their training requirements as per their focus area based on the planning for the financial year in the business plan meeting.
- 5.3.7. All stakeholders including the verticals, training system, field and the customers should all form part of a comprehensive training need analysis.
- 5.3.8. The Staff Training Centres can also escalate the region or cluster specific training requirements to the College, based on such requests new programs can be designed and rolled out immediately.
- 5.3.9. Staff College can also assess the training needs of a particular Zone/Region/Branch depending upon the request received from FGMO/RO for a specific training program/workshop.

### 5.4. Training Nomination Process

- 5.4.1. In line with the spirit of the Training Mission of the Bank, the nomination process is designed to accommodate five types of nominations:
- 5.4.1.1. **Employee self-nomination:** Based on the calendar of programmes, staff members may nominate themselves for training programmes. The nominations are then vetted by the supervisor to ensure that the training matches the present and future job requirements of the employee.
- 5.4.1.2. **Nomination through Performance Management System:** The Employee while doing their performance planning can provide the training needs which can be used for nomination of employee for the specific programs which will help them to perform better. Hence the data of the training requirements in the PMS will be shared by HR Vertical to the training system as well as the Regional Offices so that the eligible candidates can be given adequate training on time.
- 5.4.1.3. **Regional Office nomination:** Regional Offices also, may identify certain staff members for specific training programmes. After obtaining the views of the immediate supervisor, the staff member is nominated.
- 5.4.1.4. **Supervisory Staff nomination:** Supervisory Staff may also nominate and recommend staff members for specified training programmes. For all award staff, Branch Manager shall communicate employees' training needs to Staff College through their respective FGMO/RO. Training needs of such staffs shall be identified through dialogue with employee and overall assessment of employee by the Branch Manager.

- 5.4.1.5. Verticals may at their discretion, nominate staff members for any special programmes designed by the training system on the advice of Vertical as per their business focus.
- 5.4.1.6. The Training Analytics Unit at Staff College will share the list of eligible officials for training based on the available data to respective regions for their assistance in nomination and seat allocation at College.

5.4.2. Following measures will improve the quality of nominations and the pre-training preparedness of the participants:

- 5.4.2.1. Nominations by HR department at Regional Office at least 15 days before the start of the programme. Details of Nomination should be updated in Union Parivar under intimation to immediate supervisor of training nominee.
- 5.4.2.2. Nominating right participants as per the eligibility criteria spelt out in the training calendar. This will improve the quality of nominations by avoiding the 'mismatches' in attendance in the Training programme.
- 5.4.2.3. Controlling Offices to ensure that the nominated participants attend the programme positively. In case of exigencies, suitable substitute nomination/s to be made to ensure 'Zero Dropout' position, hence the training resources are optimally utilized.
- 5.4.2.4. **Administrative/Controlling offices to also ensure that utmost priority in Training nomination is accorded to suitable candidates, who haven't attended any training during current FY.** To facilitate this exercise, training system will share list of relevant untrained staff with respective RO/FGMO/Administrative offices. These offices shall ensure that all staff members in their Zones/ROs/Branch get equal opportunities to undergo training as per their developmental needs and objectives of the bank.

#### 5.5. Training Design and Development

In context of emerging digital learning trends, Training system will endeavour to integrate innovative digital learning modes with existing training set-up. In accordance to Training Need Analysis, there shall be due weightage assigned to the Training Design and Development process.

The entire process of design of training programmes is put in place to ensure that the needs of the organization as well as the individual are met. Accordingly, the following design process is presently in place and will continue in future as well.

- 5.5.1. Based on the identified needs, Training System will prepare skill sets according to the knowledge areas. These are then sent to the Vertical Heads at Corporate Office for their inputs. After the inputs are received, the skill sets for each training segment are defined and finalized.
- 5.5.2. The faculty will then develop content outlines based on the skill sets into two broad categories;
  - 5.5.2.1 **Flagship Programmes** which shall cover Management Development Programs, Induction Programs, Long Duration Credit Programs etc. These programs are intended to address core competencies viz Technical, Functional and Leadership.
  - 5.5.2.2 **Developmental Programmes** which employees will undergo on regular basis to continuously develop their skill-knowledge-attitude. These may include job family/role-based training, Immersive Classroom Programs/Workshops, locational programs, E-Modules, Certification Programs and External Programs etc.
- 5.5.3. The Discipline In-charge will formulate the framework and content along with the support of individual faculty members.
- 5.5.4. In order to ensure that the needs of all stake holders are addressed, focus groups are constituted to review contents developed at Staff College.

- 5.5.5. Focus Groups will consist of representatives from participants or the target group, representatives of field functionaries, representatives of supervising departments at Central Office and Regional Offices as well as faculty members and the Discipline In-charge of the concerned discipline.
- 5.5.6. The faculty members including the Discipline In-charge will lead the discussions. The content outlines are discussed threadbare not only with regard to technical content, but with regard to methodology as well. The focus group members will, through their inputs, ensure that the programme is in line with issues and situations prevailing in the field. The programme inputs should also address skill gaps critical to the field currently and in the immediate future.
- 5.5.7. Based on the outcomes of the Focus Group meetings, for which minutes are drawn, lesson plans are prepared session wise.
- 5.5.8. Lesson plans are minutely detailed so that every aspect of the conduct of the training programme is captured and documented. This ensures that inputs and delivery are standardized across the training system.
- 5.5.9. Pilot programmes are to be held to assess the effectiveness of the programme on participants in the classroom. At this stage also, feedback and inputs are sought from the participants. After examination they are incorporated into the lesson plans.

## 5.6. Training Coverage

- 5.6.1. **Internal Training** comprising of training programs developed by the training system of the bank.
- 5.6.2. **External Training Programs** to meet the specific needs which cannot be met by internal training programs by deputing staff to external training institutes of repute like NIBM, IIMs, ISB, MDI, CAB, IIBF, BIRD etc. In cases where training in specialized areas is required to be provided to a select target group it will be necessary to engage the services of individual faculty reputed in the areas. Suggested guidelines are elaborated in point no 5.7 of the policy.
- 5.6.3. **Statutory and Mandatory Training** which are necessary due to directives of the Government of India, regulatory bodies such as Reserve Bank of India and other institutions as IBA.
- 5.6.4. **Short and Long Term Education Program** – These are designed for sustained and continuous development of a specified target group such as Leadership Development and Executive Education on the lines of the already existing Management Education Program
- 5.6.5. **Workshops and Locational programs** for meeting the requirement of the specified areas and can be covered in short duration.
- 5.6.6. **Conferences** – Changes in certain policy guidelines and other sudden developments within the Bank and outside, also call for sensitizing the staff at specific levels of the Bank. These areas can be technical as well as conceptual. To meet these requirements, the Training System organizes and hold Conferences targeting specific segments. Conferences organized by the training system address this need.
- 5.6.7. **Seminars**- The role of faculty includes research and development activities. This needs to be institutionalized in the Bank. Once this is done, the research paper prepared by the Faculty can be presented in Seminars organized by the Training System. External Experts can also be invited to these Seminars which can be organized by the Training System. This would provide an opportunity to obtain different perspectives on the research carried out and also show-case the work done by the faculty. Research carried out in the areas of interest to the Bank will further the training objectives.
- 5.6.8. **On Demand On Spot (ODOS)** - Short duration need based locational training program at branches /Administrative offices has been designed and developed for conducting short sessions (2-3 hours) during non-peak hours to improve penetration of need based training at workplace on predetermined dates. Topics /sessions will be flexible as per need of branches/administrative offices.
- 5.6.9. **E-learning** – Bank shall also adopt and enhance emerging modes of learning for promoting self-learning. This mode of learning will be focused for supplementing classroom-based learning. The detailed policy framework pertaining to E-Learning has been covered in section-D.

## 5.7. Training Calendar

- 5.7.1. Once the needs are identified, they will be prioritized. This will be done through a process of discussion involving the Training System, Central Office officials and field functionaries.
- 5.7.2. The training programmes are designed as laid down in Point No.5.5 under training design and development.
- 5.7.3. The Training calendar will consist of programs to be conducted through Physical as well as Digital mode of training and will be rolled out on quarterly basis after duly taking into consideration the current and dynamic requirements of the field/verticals.
- 5.7.4. The training calendar will have not only the name of the training programme, but a brief overview of the objectives and the contents and the target group.
- 5.7.5. Training Calendar, as and when prepared, will be hosted on the Bank's Intranet so that all employees can have access to the Training Calendar to facilitate nominations to Training Programmes, as detailed under the Point No.5.4 under Training Nomination Process.
- 5.7.6. The Training Programs can be viewed while doing the self-nomination through Union Parivar vide which the officials can select the programs.

## 6. **Training Methodology and Evaluation:**

### 6.1. **Training Methodology:**

- 6.1.1. The Training System will use multiple innovative methodologies of training as well as multiple channels for training employees of the Bank.
- 6.1.2. The methodology as well as the channel of training will match the training needs and the content of the programme. While technical skills could be addressed via e-learning particularly at the base level, conceptual skills would best be imparted in a class room situation.
- 6.1.3. Selection of training methods depends on the target group and the skill sets required for the participants. The most common delivery methods adopted by the system are given below:

#### 6.1.4.

<b><u>Skill Sets</u></b>	<b><u>Level</u></b>	<b><u>Training Methods</u></b>
Functional/Technical Skills	Basic Level	<ul style="list-style-type: none"> <li>➤ Lecture/Presentation</li> <li>➤ Lecture contained with discussion/demonstrations</li> <li>➤ Exercises</li> <li>➤ Field Trips</li> <li>➤ Quizzes and Questionnaire</li> <li>➤ Mix and Match Technique</li> <li>➤ Crosswords and Puzzles</li> <li>➤ Check List/Job cards</li> <li>➤ Case lets</li> <li>➤ Polling</li> <li>➤ Success Story and Experience Sharing</li> <li>➤ A combination of any of the above.</li> </ul>

#### 6.1.5.

<b><u>Skill Sets</u></b>	<b><u>Level</u></b>	<b><u>Training Methods</u></b>



Functional/Technical Skills	Advanced Level	<ul style="list-style-type: none"> <li>➤ Lecture/Presentation</li> <li>➤ Case studies</li> <li>➤ Problem Solving Exercises</li> <li>➤ Crossword</li> <li>➤ Gamification</li> <li>➤ Reverse questioning</li> <li>➤ Simulations</li> <li>➤ Press conference</li> <li>➤ A combination of any of the above</li> </ul>
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6.1.6.

<u>Skill Sets</u>	<u>Level</u>	<u>Training Methods</u>
Behavioural Skills	Basic Level	<ul style="list-style-type: none"> <li>➤ Role Play</li> <li>➤ Case let</li> <li>➤ Debate</li> <li>➤ Audio/Video</li> <li>➤ Gamification</li> <li>➤ Story telling</li> <li>➤ Instruments</li> <li>➤ Polling</li> <li>➤ Success Story and Experience Sharing</li> <li>➤ A combination of any of the above</li> </ul>

6.1.7.

<u>Skill Sets</u>	<u>Level</u>	<u>Training Methods</u>
Behavioural Skills	Advanced Level	<ul style="list-style-type: none"> <li>➤ Collaborative learning activities</li> <li>➤ Paired exercises</li> <li>➤ Role Play</li> <li>➤ Case studies</li> <li>➤ Games</li> <li>➤ Audio /Video</li> <li>➤ Brain Storming</li> <li>➤ Gallery walk with Flipchart delivery</li> <li>➤ Workgroups</li> <li>➤ A combination of any of the above</li> </ul>

**6.2. Mandatory Sessions and Tutorials:**

- 6.2.1. As per the regulatory requirements and corporate directions all mandatory session like KYC /AML guidelines, BCSBI, Preventive Vigilance, Security Awareness, Digital Banking, IT Security, Ethics and Compliance, Prevention of Sexual Harassment (POSH),EASE Agenda, Social Media, Procurement etc. are included in all Calendar programmes of 4 days or more duration. Alternatively, these mandatory sessions may be shifted to Virtual/E-learning mode for enhancing the reach, richness and results.
- 6.2.2. Regular compensatory sessions after the regular training hours are arranged on demand to those participants who are deficient in their absorption of the topic or for those who require acquiring knowledge on a specific topic which is not part of the training contents of the regular programme.
- 6.2.3. These Tutorial sessions are conducted after the completion of the day's regular sessions.

**6.3. Customized Welcome Letters with Pre-training Material:**

- 6.3.1. In order to prepare the participants for an exciting learning opportunity at College and STCs, customized welcome letters are to be sent to all nominated participants with an abridged course



material contents and Time Table. Some e-learning modules related to the program contents are also mentioned in the welcome letter with an instruction to go through that module and come to attend the programme. This prior information will prepare the participants for the interactive sessions that follow during the training.

- 6.3.2. To make training as broad based and inclusive and learning as a continuous process the participants will be handed over customized valediction letters for each program which will have the list of E-Learning Modules to be completed after the Class Room Training and reporting back to their respective locations. This will enable the blended learning techniques adopted by the training system.

#### 6.4. **E-Learning as Alternate Training Methodology(ATM):**

- 6.4.1. E-learning can be defined as the use of computer and internet technologies to deliver a broad array of solutions to enable learning and improve performance. It is learning utilizing electronic technologies to access educational curriculum outside of a traditional classroom. It refers to using electronic applications and processes to learn, which include web-based learning, computer-based learning.
- 6.4.2. The Bank has also developed Mobile App (Union Prajna) for facilitating e-Learning.
- 6.4.3. Separate Policy Guidelines related to E-learning is provided as E- learning policy attached as a Section-D of this Policy.

#### 6.5. **E- Manual:**

- 6.5.1. The Training System will update the E-Manual on annual basis as of 31<sup>st</sup>March every year and upload the updated version in the UBINET after getting the same vetted by respective verticals.

#### 6.6. **Initiatives towards Increasing Reading & Learning Habits:**

- 6.6.1. All course materials shall be made available in soft copy format on the E-Learning/UBINET/Training Portal/Mobile App before start of the training so that participants can prepare well before class room session and raise queries/doubts during sessions, if any.
- 6.6.2. The Training System has set up HELP DESKS in various areas which will address the queries received over phone or email. These will be documented and will be hosted on Bank's Intranet as FAQs for further dissemination of knowledge and ideas.
- 6.6.3. **QUERY CORNER-** An online query portal developed and maintained by Training System is a very useful tool for the employees to raise queries pertaining to their roles discipline wise which is answered by the Training System well within the stipulated time frame. The supervision of TAT is to be done by AGM Academics. The DICs have been aligned and assigned with respective verticals for answering the queries. The query corner shall also have integrated feature of feedback and auto-escalation to enhance user experience and to meet its objectives. The query will be closed after receiving satisfactory feedback from the concerned officer.
- 6.6.4. **Handbook:** Training system will also facilitate learning through publication of user centric handbook on bank's Product, Process and Policies etc. These handbooks will be subjected to review on half-yearly basis.
- 6.6.5. **Learning Kiosk:** Bank will endeavour to provide provision of learning kiosk/Room in FGMOs/ROs and identified urban branches. The dedicated room/infrastructure will be made available in aforesaid branches/Offices, wherein staff members can avail various learning opportunities viz E-Learning, Quizzes and short duration virtual trainings etc.

#### 6.7. **Union Gyan Kasauti:**

- 6.7.1. Banking being one of the most dynamic industries is undergoing fast changes. In order to keep the employees updated with these developments, training system is conducting a Quiz online which is christened as Union Gyan Kasauti.

- 6.7.2. Training system with the technical support of the DIT is conducting Union Gyan Kasauti every fortnight with the objective to improve the knowledge level of employees in various areas in Banking so that the decision making at every level becomes more professional and guided.
- 6.7.3. The online test is conducted every fortnight with 30 multiple choice questions to be answered in 20 minutes. All staff members are eligible to attend the Quiz. However, staff members of DIT & Faculty members are not considered for prize. Qualifying marks to receive prize is 80% and above. First, Second and Third scores of each Zone is awarded with a cash prize of Rs.1,500/-, Rs.1,000/- and Rs.750/- respectively. For Central Office, only the top scorer is selected for a cash prize of Rs.1,500/-. In case more than one employee scores same marks, the prize money is awarded based on the time taken to submit the quiz. An employee is eligible to receive cash prize maximum of three times in a financial year.
- 6.7.4. The questions and answers administered in the quiz shall be displayed in a specific URL, which can be attempted by targeted staff members within the specified period.
- 6.7.5. Special Union Gyan Kasauti for Executives is also being conducted once in a month covering various policies.
- 6.7.6. Special Gyan Kasauti on special issues requested by Verticals.
- 6.7.7. For preparing aspiring staff members for promotion process, a separate test is being conducted for clerical employees and officer employees separately, named 'ASPIRE' on an monthly basis.

#### 6.8. Knowledge Enabling Tools from Training System

6.8.1. Effective communication and dissemination of information among the employees is core to any developing Organization. The objectives of such an initiative are:

- 6.8.1.1 Sharing of knowledge, information, developments
- 6.8.1.2 Promoting innovation and creativity
- 6.8.1.3 Sharing of success stories
- 6.8.1.4 Activities in the training system
- 6.8.1.5 FAQs and motivational quotes

6.8.2. Bank will create continuous learning culture; toward this training system will strive to create knowledge enabling tools for facilitating knowledge and skills among staff members. Therefore, The Training System shall also engage in various digital publications at defined periodicity and the same are being hosted on Bank's LMS portal (Union Prajna).

List of publications from the Training System is as under:

Name of publication	Periodicity	Contents
Gyan Deepika	Half yearly (Hindi)	Journal to promote bank's culture and usage of Official Language through Poems, motivational stories, and Articles etc
Gyan Vahini	Bi-Monthly	To create awareness amongst staffs about latest developments within banking with special focus on our bank. It covers Articles, Case-lets, Success Stories, latest developments, Economic Terms, questions, Training Highlights, Recalled Questions, MD & CEO Directions Employee cornered.
Disha	Monthly	A <b>monthly publication</b> that includes

		<p>Education series -Article on Banking or General Topic,</p> <ul style="list-style-type: none"> <li>• Book Reviews – preferably suggested by Dignitaries of the Bank</li> <li>• Queries at a Glance- Discipline wise frequently asked Queries will be culled from Query Corner</li> <li>• Case-lets, product pager, FAQ based on Query corner, Policy Line, Personality Development column</li> </ul>
Banking updates,	Monthly	News bytes from financial newspapers
E-snippets,	Monthly	Gist of circulars to facilitate practical learning for field functionaries
Know Your Circulars,	Monthly	Quiz based on gist of circulars released in a month
Forex Forum,	Monthly	Covers latest developments in forex including pertinent guidelines
Regulators' Regulations	Monthly	Gist of RBI circulars and their analysis
Weekly Instant News (WIN)	Weekly	Compilation of articles and News selected from reputed financial daily
Guruvaar Vichar	Monthly	Presentation by faculties on contemporary topics related to banking is being published for wider reach
Finacle Education Series	Weekly	Awareness campaign through mail on Important Finacle menus
Happy Weekend	Weekly	One moral story collected from various Sources released during weekend with the intent to inspire to perspire employees & inculcate positive attitude
Financial News Bulletin	Daily	Gist of the important articles from financial newspapers along with current rates / financial ratios
Union Radio	Daily	Audio learning clips based on circulars released upto 5:00 PM
Union Podcast	As per requirement	Short audio/video bytes on varied topics including technical training (Finio, e-KYC etc), Subject knowledge trainings (Union Prerna, MCLR, Enhanced Due Diligence etc), Product and process knowledge/Awareness, Financial Education/literacy, Marketing of products and services among existing & prospective customers and other purposes. This will be introduced as on-going basis especially covering new products, processes and initiatives.

#### 6.9. Projects:

On completion of Specialized long duration Programs, especially Credit Program etc, it is proposed that suitable projects be identified for the participants to use the knowledge and skills imparted in the program. For example, after completion of credit Program, the participants may be required to submit a report on the improvement in the quality of credit proposals submitted by them. Training system may monitor such projects. After the successful implementation of such projects, the success stories may be shared with the participants in the upcoming programs.

#### **6.10. Training Analytics as a tool for Effective Training:**

**6.10.1.** In the present training scenario, analytics plays crucial role in harnessing the available training inputs and data to align with corporate objective of growth and development. In order to take advantage of the data available with the training system by converting it into meaningful information, a training analytics unit has been set up at the staff college. Various uses of analytics in training are:

- 6.10.1.1.** By effectively utilizing the internal sources of data available with training system the verticals and the field functionaries can productively manage their human resources.
- 6.10.1.2.** The basic objective of training analytics is to leverage training related information from various sources like in house HRMS and training system packages to deploy the trained employee strategically and also to assess training needs of existing employees based on their professional qualifications/skills and field experience in line with the requirement of business units.
- 6.10.1.3.** Training analytics shall provide relevant information to the respective zones and region regarding the number of trained employees in various specific areas so that HR can place them accordingly.
- 6.10.1.4.** The sparks identified during the training program can be groomed to shoulder higher responsibilities and HR department can assign them important projects.
- 6.10.1.5.** It will help HR to make need-based deployment of staff which can help in reducing cost, increase productivity and maximize operational efficiency.
- 6.10.1.6.** It will create greater value from the training system by imparting need-based training to employees.
- 6.10.1.7.** Helps the HR to provide help in succession planning and developing next generation leaders.
- 6.10.1.8.** Depending on the requirement of the Regions and Zones or Corporate Verticals, training inputs can be provided to prepare adequate skilled personnel in various areas.
- 6.10.1.9.** Fine tuning of training programs can be undertaken by capturing and analysing the feedback from the trainees on contents. Feedback shall be collected from participants from internal and external Programs and consolidated feedback to be placed before GM (HR-L&D) on quarterly basis. The consolidated feedback shall be reviewed and the necessary steps shall be taken to improve the quality of the training.
- 6.10.1.10.** Based on the data on number of staff members attended a particular program, decision can be taken as to continue with the duration program or phase out the program.
- 6.10.1.11.** Post training impact study using analytics can bring out the business impact of a particular program.
- 6.10.1.12.** Mis-matches in training nominations can be identified and averted by capturing the current role of the officer from the HRMS package. If the program for which the officer is nominated is not related to his current role, HR may be advised to make alternate nominations.
- 6.10.1.13.** Thus, Training Analytics can help to make the training system efficient by plugging wastages and providing need – based training to the employees.

- 6.10.1.14. The Training Analytics Unit shall have sufficient staff to do the analytics and prepare suitable reports that are forward looking and benefit the training system and bank in strategy planning with regard to employee engagement.
- 6.10.1.15. The Training Analytics Unit will have at least 3 staff members supervised by a Senior Manager.
- 6.10.1.16. The Training Analytics Unit will report to Assistant General Manager (Learning).
- 6.10.1.17. The Assistant General Manager (Learning) will report to the Principal regarding finalizing the Action Plan and initiatives to be taken by the Unit.
- 6.10.1.18. The training system will provide platform to staff members for sharing their opinions and suggestions for improvement in training and learning processes. To achieve this objective, The dedicated e-mail id [learning.suggestions@unionbankofindia.bank](mailto:learning.suggestions@unionbankofindia.bank) shall be maintained and monitored by Training Analytics Team and monthly report shall be collated under supervision of AGM (Learning) for further reporting and/or analysis as deemed necessary by training system. The suggestions adopted will be placed before TASC for review.

#### 6.11. Training Evaluation:

- 6.11.1. Evaluation of the effectiveness of training is a vital part of the training process. It is not only important from the point of view of introducing improvements in the training methodology and content but also to assess the impact of training at the field level.
- 6.11.2. It also will throw light on extent to which training objectives are met and also give information about the need for any further training. If any shortcomings are observed during evaluation, necessary correction is made in training design.
- 6.11.3. Two Levels of evaluation undertaken by the Training system are:

##### 6.11.3.1. Training Stage:

- 6.11.3.1.1. Entry-Exit test evaluation
- 6.11.3.1.2. Daily Recap of Sessions
- 6.11.3.1.3. Mid-Course test in long term programs(duration 05 days or more)
- 6.11.3.1.4. Qualitative feedback at the end of Program

##### 6.11.3.2. Post-Training stage:

- 6.11.3.2.1. Post Course Evaluation (PCE).
- 6.11.3.2.2. Tracking Quantitative Business parameters (QBP) for a pre-determined period.
- 6.11.3.2.3. The Post Training stage evaluation will be done online wherein the software has already been developed and the data is being captured from MIS, LAS and Finacle etc. for the Quantitative Business Parameters shortlisted for each Program at Staff College.
- 6.11.3.2.4. The Post Course Evaluation will be initiated at Staff College wherein the officials conducting the training Program will be sharing their feedback on qualitative parameters which will be vetted by their immediate supervisor.
- 6.11.3.2.5. Once these two levels gets streamlined and stabilized the Bank will endeavour to move to the next level of evaluation which will include the analysis of the data by the Training Analytics Unit to assess the post training effectiveness and also examine the Return on Investment of the training system. Exit test score to be aligned with APR of the participant trained and score to be given in APAR.

#### 6.12. Identification of SPARKS:

- 6.12.1. Training system introduced a system for identification of sparks with in the participants attending the training program so that the person identified can be further groomed for higher challenging assignments.

- 6.12.2. All the co-ordinators and faculty members taking sessions during program identify sparks within the training program based on certain listed parameters.
- 6.12.3. Training system shall identify SPARKS among the participants of class room training based on their outstanding performance in each of the well-defined parameters set for the purpose which includes learning abilities, behavioural aspects, interpersonal relationship, leadership quality, communicating ability, valuable contributions in training program/s, active participation, progress of the participant from entry level to exit level of the training program etc. The parameters are to be finalised in consultation with HR Department.
- 6.12.4. The details of sparks thus identified shall be shared with the HR Dept. Central Office and respective Regional Offices for further nurturing/grooming the identified sparks for various positions/responsibilities.

### 6.13. Identification of Best Participants

One of the important functions of the Training System is to identify talent in the form of good performance. The present practice of identifying the best participant in each program will continue.

- 6.14. **Pre-Promotion Training:** Exercises for promotion from one level to another level and from one scale to another scale are conducted every year. Bank organizes pre-promotion training to eligible employees either in class rooms or through online courses. Training system also helps the aspiring candidates with study materials which are hosted on e-Learning portal.
- 6.15. **Certification:** completion of certain courses, either classroom or online courses, and certification thereof mandatory for certain positions and functions. Bank will periodically announce such internal as well as external mandatory courses. These are meant to build required competency for a job or to meet regulatory requirements or for culture building. Bank will provide opportunity to all eligible employees to get them certified in relevant areas. Regulators prescribed external courses are eligible for fee reimbursement and cash incentive.
- 6.16. **Union Bhavishya:** To create a leadership pipeline across the organization, bank has created Leadership Development Framework under which Business Leadership Program and Frontline Leadership Program is being conducted through various phases internal and external resources, which is intended to create a ripple effect among the employees. Forum wise E-learning modules have also been hosted on Bank's LMS for employees to revisit and revise their learning.
- 6.17. **Program for Non-official Directors:** Bank envisages significant role of The Board in strategic decision and direction in the present dynamic Banking and Economic scenario as well as technological advancement. As per EASE Reform Agenda, the essential on-boarding sessions for new Non-Official Directors to be developed and rolled-out through internal as well as external resources. The following essential on-boarding sessions for new Non-Official Directors are identified hereunder:

- Industry Overview and performance
- Bank structure and operations
- Bank strategy for 3-5 years
- Corporate Governance Practices
- Credit and Risk Management
- Company Financials
- Interactions with key Departments

The training for new Non-Official Directors shall also facilitate smooth on-boarding by way of covering important bank specific topics and their roles & responsibilities as part of various committees as a member.



Few indicative topics are Bank's detailed profile and Business Plan, Vision-Mission-Objectives, digitisation & process automation, corporate governance & ethical issues etc.

## 7. **Stake Holders Roles & Responsibilities:**

### 7.1. **Training Advisory Committee:**

- 7.1.1. Training Advisory Committee is an apex body that defines overall training and development functions in the Bank with the objective of making it knowledge based Organization. This body is composed of members who are privy to the context, concepts and information which result in framing various policies and strategies of the Bank.
- 7.1.2. The constitution of the Training Advisory Committee will be decided by the Managing Director and Chief Executive Officer (MD&CEO).
- 7.1.3. The MD & CEO will be the Chairman of the Training Advisory Committee (TAC). In his absence, Executive Director overseeing HR portfolio shall be the Chairman. The Executive Directors, Chief General Managers and following General Managers at Central Office are the members of the Committee.

<b>General Manager (Learning &amp; Development)</b>	<b>Member</b>
General Manager (Agri business)	Member
General Manager (Financial inclusion)	Member
General Manager (Chief Compliance Officer)	Member
GM CFO	Member
GM Support Services,	Member
CISO Head	Member
GM Corporate Communication	Member
GM Central Repository & Management Information Systems	Member
GM IT	Member
GM Digital Journey	Member
GM Digital Banking	Member

The Principal of Staff College, in the capacity of Convenor and Member Secretary to the Committee, convenes the periodic meetings of TAC in consultation with Chairman of TAC, L&D division and the other members of the committee.

- 7.1.4. The MD & CEO may appoint external member/s for the TAC from who are men of repute involved in learning and development process, on request from time to time or for a specified period.
- 7.1.5. TAC approves annual training objectives and decides the priorities as per the impending business needs of the bank.
- 7.1.6. TAC gives directions with regard to the alignment of training objectives with the business objectives of the bank.
- 7.1.7. TAC in its meetings review of the training strategies of the training system and come out with valuable suggestions on further fine tuning, if any.
- 7.1.8. TAC also look into the infrastructure needs of the training system and orders for making provision for fulfilment of such needs
- 7.1.9. The meeting of TAC to be held at half-yearly (Six Months) intervals with quorum of 10 members to enable a midterm review of training activities and enable further course correction if needed. Principal, Staff college will fix the date of the meeting in consultation with Chairman of the TAC and other members of the committee.



## 7.2. Training Audit Sub-Committee:

7.2.1. Training Audit Sub-Committee undertakes review of training activities with particular reference to the following aspects on a regular basis:

- 7.2.1.1. Quality of Nominations
- 7.2.1.2. Efforts at curtailing Drop outs
- 7.2.1.3. Post-Training Performance
- 7.2.1.4. Utilization of budgetary allocations
- 7.2.1.5. Efficiency of utilization of other training resources

7.2.2. The broad objectives of the Training Audit Sub-Committee would be:

- 7.2.2.1. To review the quality of nominations made to various training programs like- Internal training, External training, overseas training, workshops, conferences, Seminars, distance learning, e-learning, etc.
- 7.2.2.2. Review the dropout percentage and suggesting measures for improving utilization of training resources.
- 7.2.2.3. To monitor and evaluate the business impact of the programs conducted to ensure that training objectives are met.
- 7.2.2.4. Review Utilization of budgets allotted and suggest necessary steps for effective utilization of budget allocations.
- 7.2.2.5. Review infrastructure developments / new requirements of College and Centres.

7.2.3. On the basis of the present and emerging requirements, the composition of the audit sub-committee is as under:

<b>General Manager (Learning &amp; Development)</b>	<b>Chairman</b>
General Manager (IT),	Member
General Manager (Digital Journey)	Member
General Manager (Network Strategy)	Member
General Manager (Chief Compliance Officer)	Member
Field General Manager (FGM)	Member
(A different FGM may be invited for each committee meeting)	
Principal, Staff College, Bengaluru	Member
Asst. General Manager (HR) CO, Mumbai	Member
Vice Principal, Staff College, Bengaluru	Member Secretary

7.2.4. The MD & CEO may appoint external members for the TASC from, men of repute who are involved in learning and development process, on request from time to time or for a specified period.

7.2.5. Training Audit Sub Committee will meet once in every three months with quorum of 5 members. Meeting will be convened after completion of a quarter so that review of the preceding quarter can be undertaken.

7.2.6. The member secretary in consultation with General Manager (HR-L&D) Chairman of the committee and Principal, Staff College has to convene the meeting at quarterly intervals.

## 7.3. Staff College and its Functions:

7.3.1. The Staff College under the aegis of L&D Division will function as the apex body controlling both the Academic (Training and Training related) and Non-Academics (Administration, Budgetary Allocation and Usage, Infrastructure Maintenance etc.) activities of the Training System.

- 7.3.2. Implementation, assess and measure various Learning & Development initiatives viz. E-learning, U-Learn Portal, Publications etc.
- 7.3.3. Periodically review of this Policy document.
- 7.3.4. Coordinate the Training Need Analysis.
- 7.3.5. Prepare and Implement the Training Plan including E-Learning.
- 7.3.6. Ensure quality of Training maintained across the Training System.
- 7.3.7. Evaluate the post-training performance of the participants and initiate corrective action.
- 7.3.8. Collect, maintain and Carry out the Analysis of Training Data through the Training Analytics Unit and present it to TAC and Bank's Board at periodic intervals.
- 7.3.9. Be the Bridge between the Corporate Office and the field functionaries in the formulation and implementation of policies and directives related to training.
- 7.3.10. If deemed necessary, bank may assign the task of revamping the Training system/college/Program to professional consultant on recommendation of TAC.

#### 7.4. **Staff Training Centres:**

- 7.4.1. Staff Training Centres shall work in close co-ordination with Staff College, Bengaluru in implementing the training activities as per the directives of the Training Advisory Committee.
- 7.4.2. STCs to remain in constant touch with the Field Offices of their respective catchment areas to ensure proper nominations of the training programs and optimum utilization of Training Resources.
- 7.4.3. STCs to ensure quality of trainings and learning initiatives assigned and strive to contain zero drop-out and mismatches.
- 7.4.4. STCs to collect maintain and carry out analysis of training data and submit it to Staff College.
- 7.4.5. STCs to ensure proper maintenance of training infrastructure and strive to add value to the training system. STCs will also work in cohesion with Staff College for various Learning & Development initiatives including E-Learning.
- 7.4.6. STCs to give leads to the Staff College for designing developing and conducting region specific programs based on the requirement of the field/region/zone.
- 7.4.7. **Internship at STCs:** Training System proposes to offer internship at the identified STCs to desiring aspirants. This will help to harness the available resources of the centres and also to capitalize on the talent of the aspirants in the field of banking research.
- 7.4.8. Any other task/s assigned by Principal, Staff College, Bengaluru.

#### 7.5. **Role of General Manager (Learning & Development):**

Role of General Manager (Learning & Development) in context of Training is enumerated hereunder:

- 7.5.1. Oversee training operations to drive adequate training for all employees.
- 7.5.2. Strengthen E-learning architecture, content & channels.
- 7.5.3. Set up mechanisms for tracking completion of trainings.
- 7.5.4. Comprehensive training needs analysis and deriving greater value from the training system.
- 7.5.5. Overseeing the effective implementation of Policies related to Learning & Development.
- 7.5.6. Overall Co-ordination of Training Advisory Committee (TAC).
- 7.5.7. Assess Review and progress of learning and development through Training Audit Sub Committee (TASC).
- 7.5.8. Oversee job family and capability building through training programs.
- 7.5.9. To arrange for specialized trainings in collaboration with external Institutes.
- 7.5.10. Implementation of action point of EASE Agenda related to Learning & development.
- 7.5.11. Planning and execution of strategic initiatives to boost employee engagement, retention and productivity.
- 7.5.12. Institution of talent management programs for early identification and optimal. deployment of high performing employees.
- 7.5.13. Responsible for succession planning to maintain a robust leadership pipeline.

#### **7.6. Role of Principal, Staff College:**

- 7.6.1. Overall in-charge of the Training system, the Processes and administration, with reporting to GM (Learning & Development)/CGM (HR).
- 7.6.2. Periodically review the Training policy document in consultation with the Training Advisory Committee.
- 7.6.3. Coordinate Training needs analysis exercise of the Bank.
- 7.6.4. Prepare and implement the Training Plan for the training system.
- 7.6.5. Develop and maintain infrastructure and resources essential to implement the Training Plan.
- 7.6.6. Ensure quality of training across the system and evaluation of faculty members / centres.
- 7.6.7. Evaluate the post-training performance of the participants and initiate corrective action.
- 7.6.8. Collect, maintain and carryout analysis of training data and present it to the TAC and Bank's Board at periodical intervals.
- 7.6.9. To act as the link between the Corporate Office and the field functionaries in the formulation and implementation of policies and directives related to training.
- 7.6.10. Conduct of Induction programs of newly recruited employees in the Bank.

#### **7.7. Role of Vice Principal (Asst. General Manager):**

- 7.7.1. Overall In-charge of the entire administration of Training system. This includes maintenance of infrastructure related matters at the Staff College and Centres including hostel facilities and canteen facilities, planning, budgeting and execution of all infrastructure related developmental activities, budgeting and control on all types of expenditures, staff discipline related matters, etc.
- 7.7.2. Staff Training Centres shall report to Vice Principal on aspect of infrastructure, expenditure, and leave and attendance management.
- 7.7.3. Assist Principal in conduct of TAC & TASC meetings.

#### **7.8. Role of Assistant General Manager (Academics):**

- 7.8.1. Overall in-charge of Academic aspects. This includes finalization of Training Calendar, design and development of new programs, roll out of locational programs, conduct of workshops, etc. as per the needs of the corporate office / field functionaries.
- 7.8.2. Ensure quality of training across the system both in delivery and contents.
- 7.8.3. Driving E-Learning /LMS unit of Training System.
- 7.8.4. Evaluate the post training performance of Participants through PCE/QBP/Impact study of the focussed programs.
- 7.8.5. Coordinate with external institutes for training.
- 7.8.6. To assist/support Principal in conduct of various L&D activities and TAC, TASC meetings.
- 7.8.7. Effective supervision of various training practices/activities like updation of E-Manual /Query corner/ Gyan Kasauti tests /R&D etc.

#### **7.9. Role of Assistant General Manager (Learning):**

- 7.9.1. Overall In-charge of On Boarding on new recruits, their placement and on job training, Monitoring of their performance and final evaluation.
- 7.9.2. Overall In-charge of selection of external institutes, process of RFP for conduct of Induction Programs of Clerks / SWO and POs & RDOs.
- 7.9.3. Allotment of mentors to the mentees & overall Supervision on the mentoring activities of faculty.
- 7.9.4. Overall supervision of the activities of the Training Analytics Unit.
- 7.9.5. Evaluate the post-training performance of the participants and to take need-based action if required after approval from Principal.
- 7.9.6. Assist Principal in conduct of TAC & TASC meetings.

### 7.10. Role of Discipline in Charge:

- 7.10.1.** The training system will be catering to the training needs of all verticals and in order to fulfil this and also to provide training to staff members in all subject areas there are 10 disciplines undertaking training activities in their related areas.
- 7.10.2.** Since the role of DICs comprises of many focused jobs like R&D, Content design and development for various classroom programs and e-Learning modules. Grooming of new faculty members, attending query corner, conducting focused programs-manual updations, Article Writing and many other important initiatives promote innovations. The DICs must be having sufficient exposure and experience in the domain specified. Hence, the DICs should be preferably in the rank of AGM and in absence minimum Chief Manager with sufficient exposure and experience.
- 7.10.3.** These Disciplines with their vertical affiliations are listed below:

Sl.No	Discipline	Vertical Affiliations
1	Human Resources	<ul style="list-style-type: none"> <li>➤ <b>Human Resources vertical</b></li> <li>➤ (HR Strategy, HR Operations, Learning &amp; Development, Official Language)</li> <li>➤ <b>ER &amp; Vigilance</b></li> </ul>
2	Operations	<ul style="list-style-type: none"> <li>➤ <b>Operations</b> (Network Strategy, Customer Care, Payment &amp; Settlement)</li> <li>➤ <b>Customer Relationship &amp; Business Development</b> (Current Deposit, Retail Deposits &amp; Cards)</li> <li>➤ <b>Support Services, Security Services</b></li> <li>➤ <b>Government Business &amp; Relationship</b></li> </ul>
3	Credit	<ul style="list-style-type: none"> <li>➤ <b>Credit Research &amp; Policy</b></li> <li>➤ <b>Large Corporate including Financial Institutions Group (FIG)</b></li> <li>➤ <b>Mid-Corporate</b></li> <li>➤ <b>MSME (Small Corporate, MSME, SARAL Operations)</b></li> </ul>
4	Rural and Agricultural Banking (RABD)	<ul style="list-style-type: none"> <li>➤ <b>Agri Business</b> (USK Operations, Micro Finance &amp; Gold Loans)</li> <li>➤ <b>Financial Inclusion</b></li> </ul>
5	Customer Relationship & Business Development (CRBD)	<ul style="list-style-type: none"> <li>➤ <b>Home &amp; Mortgage loans</b></li> <li>➤ <b>Retail Consumer Credit</b></li> <li>➤ <b>CAG &amp; Relationship Banking</b></li> <li>➤ <b>Wealth Management &amp; Third Party Products</b></li> </ul>
6	Information Technology & Digital Banking	<ul style="list-style-type: none"> <li>➤ <b>Information Technology</b></li> <li>➤ <b>Digitisation including Digital banking</b></li> <li>➤ <b>CISO</b></li> <li>➤ <b>Central Repository and MIS</b></li> </ul>
7	Credit Monitoring & Credit Compliance and Stressed Asset Management (CCM & SAM)	<ul style="list-style-type: none"> <li>➤ <b>Credit Monitoring &amp; Credit Compliance</b> (Credit Monitoring, Credit Collection strategy)</li> <li>➤ <b>Stressed Asset Management</b> (Credit Recovery, Difficult Asset Resolution Team)</li> <li>➤ <b>Legal Services</b></li> </ul>

8	Forex, International Banking & Treasury	➤ <b>Treasury &amp; International Banking</b> (Domestic Foreign Business, International Banking, Treasury & Forex Back Office)
9	Risk Management	➤ Risk Management ➤ Compliance ➤ Audit & Inspection
10	Strategy and Finance & Accounts	➤ <b>Strategy</b> ➤ <b>Finance &amp; Accounts</b> (Joint Ventures and Subsidiaries)

- 7.10.4.** Presently all these disciplines are headed by a Discipline-in-Charge who will be normally the senior most faculty under the discipline and is preferably in the cadre of Assistant General Manager. Principal under his discretion may supersede the seniority or cadre and any faculty may be designated for this position depending on suitability. However, the minimum rank of Discipline-in-charge should be Chief Manager.
- 7.10.5.** Discipline-in-charges (DICs) will be coordinating the functions of the entire faculty members under his/her discipline. He/ She will be responsible for timely identification of training needs of their verticals and the field and initiate measures to roll out suitable training interventions related to their discipline.
- 7.10.6.** Designing and developing new programs as per requirements of Vertical / field.
- 7.10.7.** Ensuring the quality of delivery in the training programs.
- 7.10.8.** Coordination of the post training evaluation activities and analysis of the outcome.
- 7.10.9.** Conduct of focused research pertaining to the discipline and allotment of activities to discipline faculty members.
- 7.10.10.** Ensuring that Regular updation of Reading Material, PPT etc maintaining TAT.
- 7.10.11.** Developing innovative training delivery methodologies.
- 7.10.12.** Supervision of newly inducted faculty members and their grooming.
- 7.10.13.** Ensure article publication by discipline faculty.
- 7.10.14.** Preparation of Question bank.
- 7.10.15.** As and when decided by Core Committee, Development and updation of the content for E-Learning modules for role-based lessons.
- 7.10.16.** Annual updation of E-Manual and maintain repository of e-manual.
- 7.10.17.** Attending to Query Corner and maintaining the Turnaround Time.
- 7.10.18.** Conduct and supervision of R&D projects approved by respective verticals of CO.
- 7.10.19.** Maintain the Best practices of Training like Welcome letters, minimizing drop outs, Case studies development, bench mark scores in Exit tests etc.
- 7.10.20.** Circulation of Monthly updates within the faculty stream pertaining to the respective discipline.
- 7.10.21.** Supervision of the Branch visits by faculty.
- 7.10.22.** Any other initiative taken by Training System or as assigned by the Principal pertaining to the discipline.

**7.11. Role of Centre-in-Charge:**

- 7.11.1.** Centre In-Charge (CIC) have to work in close coordination with Staff College, Bengaluru, in implementing the training activities as per the directives of Training Advisory Committee.
- 7.11.2.** CIC to remain in constant touch with the Field Offices of their respective catchment areas to ensure proper nominations for the training programmes.
- 7.11.3.** CIC to ensure quality of training imparted at the respective centre and strive to contain dropout at minimum levels.
- 7.11.4.** CIC to supervise the performance of faculty members attached to the respective centre and guide / mentor them in improving their performance and contributions to the training system & the bank.

- 7.11.5. CIC to collect, maintain and carryout analysis of training data as well as and post training data and submit it to Staff College.
- 7.11.6. CIC to ensure proper maintenance of training infrastructure and strive to add value to the training system.
- 7.11.7. CIC to ensure maintenance of discipline in the respective Centre in all respects.
- 7.11.8. CIC to ensure to complete the budgetary allocation exercise well within time and ensure effective utilization of budget for the proper maintenance of the Training Centres.
- 7.11.9. CIC to ensure timely renewal of all AMCs so as aiding in smooth operation of training infrastructure.

**7.12. Role of Faculty members:**

- 7.12.1. The faculty will design Lesson Plans, Contents, Reading Materials, Power point presentations and other class room deliverables for smooth conduct of training programs, as assigned by DICs / CICs.
- 7.12.2. Updation of the training materials, Handbooks at periodical intervals as assigned by Staff College.
- 7.12.3. Coordination of training programs as per the training calendar and as per the roles defined for coordinators. On completion of program co-ordinators shall submit duly completed closure report as per Annexure-III.
- 7.12.4. Conduct of calendar programs (routine programs), locational programs, ODOS and workshops as assigned by Staff College.
- 7.12.5. Authoring of articles for publication in journals of repute as defined in KRAs.
- 7.12.6. Assisting DIC / CIC in conduct of focused researches undertaken, from time to time.
- 7.12.7. Conduct of R&D on the topics approved by Verticals and assigned by College to individual faculty members, with quality and within time schedule specified.
- 7.12.8. Ensure maintenance of discipline by participants attending various training programs.
- 7.12.9. Preparation of new case studies, exercises / case lets and other innovative training delivery methods, as assigned by DIC / CIC, as the case may be.
- 7.12.10. Preparation of questions for question bank and eLearning lessons.
- 7.12.11. Annual updation of E-Manual, as assigned by DICs.
- 7.12.12. Faculty to prepare and update allotted E-Learning modules as assigned by the DICs
- 7.12.13. Mentoring of newly recruited POs and RDOs, as assigned by Staff College.
- 7.12.14. Faculty to maintain proper dress code and punctuality in timings, as role model for others.
- 7.12.15. Faculty to attend external trainings as and when deputed by the Bank.
- 7.12.16. Faculty to attend Gyan Kasauti tests mandatorily and the exclusive test meant for faculty members named as" Faculty Education Series (online Test) for knowledge enrichment"
- 7.12.17. Identification of sparks in training programs and reporting to Staff College.
- 7.12.18. Faculty to conduct at least one branch visit per quarter and submit report to DIC / CIC.
- 7.12.19. Faculty to complete Certification Programs of their Discipline so as to enhance their knowledge.
- 7.12.20. Based on the above roles the KRAs of the faculty will be defined and due weightage will be given in their APARs.
- 7.12.21. Preparation of Podcast, Radio script.

**7.13. Role of In-charge (L&D) at Central Office:**

- 7.13.1 To Identify training gaps in consultation with other verticals and arrange for inland/ overseas external training
- 7.13.2 In-charge (L&D) shall be responsible for managing relationship with third party training providers & make arrangement for specialized trainings in collaboration with external Institutes
- 7.13.3 To ensure and monitor Utilization of L& D budget.
- 7.13.4 To ensure that all Policies of L&D Division renewed within timelines.
- 7.13.5 Monitor summer internship selection process/new ideas for implementation related to HR.
- 7.13.6 Conduct Different employee engagement initiatives and monitor the function of Central Library



- 7.13.7 Timely reply of data sought on L&D by DFS/ RBI/ IBA/ other external agencies.
- 7.13.8 Co-ordination for E-Learning module development of HR Vertical.
- 7.13.9 Co-ordination with Staff College for Planning & execution of different training initiatives including vetting of all notes/agenda/communication from Staff College.
- 7.13.10 Co-ordination for Training Advisory Committee (TAC) & quarterly Training Audit Sub Committee (TASC)

**7.14. Role of Field Functionaries & Verticals /Departments at Corporate Office:**

- 7.14.1 Identify training and development needs of the individual staff under their jurisdiction in line with business strategy.
- 7.14.2 Nomination of staff for training and provide pre-course input, Supervision, Coaching and Evaluation of staff during Post-Training Placement.
- 7.14.3 Coordination with HRM for on-the-job training in specific areas.
- 7.14.4 Providing feedback to College and Centres on effectiveness of training.
- 7.14.5 Identification of existing and potential star performers and to coordinate their accelerated training.
- 7.14.6 Ensure effective post-training placement and utilization.
- 7.14.7 *Zonal/Regional/Branch Heads shall ensure that all staffs nominated for the training programs are relieved without fail.*
- 7.14.8 Verticals shall nominate Nodal Person not below the rank of Asst. General Manager for co-ordinating with Staff College for various Learning & Development activities viz. new training program developments, vetting of E-Manuals, Query Corner, R&D etc.

**7.15. Role of Participants:**

- 7.15.1 Maintain proper dress code and discipline in training locations.
- 7.15.2 Before start of training programs, filing of bio-data with accurate details.
- 7.15.3 Assignments given during training shall be properly attended to.
- 7.15.4 Feedback to be provided in a realistic manner.
- 7.15.5 Post Course evaluation to be mandatorily, as per the schedule informed by the program coordinator.
- 7.15.6 Any suggestions / improvements required both in academics and non-academics shall be recorded in the feedback.
- 7.15.7 Discuss training requirements with immediate supervisors.
- 7.15.8 Seek nomination to suitable program.
- 7.15.9 Also enrol themselves through self-nomination.
- 7.15.10 Endeavour to utilize skills acquired at training at the workplace so that performance is enhanced.
- 7.15.11 Share the learning acquired at College, Centres and locational training with Colleagues at the workplace to have a multiplier effect of training.
- 7.15.12 The participants attending the College and Centres especially Senior Managers and Chief Managers and above should write their own experiences in their present or previous roles, difficulties faced, success stories and learning from them. The same may be compiled or may be printed at Staff College and can be used as training resources.

**7.16. Mentoring Process for the Officers:**

- 7.16.1 Retaining the talents and grooming them further for a wholesome contribution in the business goals of an Organization especially in the present context of cut throat competition is a real challenge. Mentoring can be proved as a vital tool to tap the collective wisdom of people and nurture them for long term growth of the organization. It is a nurturing process that fosters the development of the mentee towards his full potential in which the wisdom of the mentor is acquired and applied by the mentee. In contemporary times, mentors play an important role in the development of individuals in business organizations.



**7.16.2.** In order to inculcate and formalize the culture of mentoring Training System has introduced mentorship for the participants of two programs.

- 7.16.2.1.** For the newly recruited officer one mentor who is a faculty has been endorsed who will be mentoring and handholding the employee during his 52 weeks On Boarding Journey and Training Program.
- 7.16.2.2.** For the participants of Union Bhavishya Program who have after completion of their forums. The Staff members undergoing their journey of mastering the self can select their mentor who will be a friend, a philosopher & a guide.
- 7.16.2.3.** The frame work for the mentorship has been devised and a model Mentoring Kit which includes both mentor and mentees roles and responsibilities.
- 7.16.2.4.** The Mentorship framework can be escalated for all the Staff members and can be formalized in due course of time.

**8. Faculty Selection, Faculty Induction Program, Skill Development Initiatives and Faculty Evaluation:**

**8.1. Skill sets requirements:**

- 8.1.1.** The skill sets required for manning various positions in the training system is quite different from that is required in positions at other functional areas.
- 8.1.2.** Taking into consideration these specific needs, the minimum qualifications and skill sets required at various positions in the training system are spelt out below:

**8.1.2.1. Principal Position:**

Education	Post graduate
Qualifications	Preferably with specialization in Training & Development / MBA & CAIIB
Experience	Total experience of 20 years
	Exposure to corporate office, field banking experience at executive level and having Faculty background
Functional skills required to execute the role	Facilitation skills, Content development skills, Well versed in new developments in training, Banking domain knowledge

**8.1.2.2. Vice Principal (Assistant General Manager) Position:**

Education	Graduate/Post graduate
Qualifications	Preferably Post Graduate /MBA & CAIIB
Experience	Total experience of 15 years
	Exposure to field banking experience at executive level, administrative experience in Administrative Office and having Faculty background
Functional skills required to execute the role	Well versed in new developments in training, Banking domain knowledge, Facilitation Skills, Content Development Skills, Administrative Skills, Budgetary Planning and Expenditure control, floating of RFPs

**8.1.2.3. Assistant General Manager (Academics) Position:**

Education	Graduate/Post graduate
Qualifications	Preferably Post Graduate / MBA & CAIIB
Experience	Total experience of 15 years
	Exposure to field banking experience at executive level and having Faculty background
Functional skills required to execute the role	Facilitation skills, Content development skills, well versed in new developments in training, Banking domain knowledge, flair for Research & development.

**8.1.2.4. Assistant General Manager (Learning) Position:**

Education	Graduate /Post graduate
Qualifications	Preferably Post Graduate / MBA & CAIIB
Experience	Total experience of 15 years
	Exposure to field banking experience at executive level and having Faculty background
Functional skills required to execute the role	Facilitation skills, Content development skills, Mentoring Skills, well versed in new developments in training, Banking domain knowledge, flair for Analytics and Techno Savvy, knowledge for floating of RFPs.

**8.1.2.5. Centre In-charge:**

Education	Graduate
Qualifications	Preferably with Post Graduation and/or CAIIB
Experience	Total of 7 years' experience in Banking industry with at least 3 years' experience as a Branch Head and should have competencies on Digitization.
	With exposure to field banking experience at executive level, Branch Head experience.
Functional skills required to execute the role	Facilitation skills, Content development skills, well versed in new developments in training, Banking domain knowledge, Administrative skills.

**8.1.2.6. Faculty Member:**

Education	Graduate
Qualifications	Preferably Post-Graduation and / or CAIIB/ Diploma in Bank Management preferable
Experience	Minimum 7 years of unblemished service experience as an officer in the Bank (preferably with 3 years of experience as Branch Head).

Functional skills required to execute the role	Facilitation skills, Content development skills, well versed in new developments in training, Banking domain knowledge, flair for research and development, writing articles
Residual service	Minimum 5 years of residual service.

## 8.2. Faculty Selection Process:

- 8.2.1. The quality of faculty is the core of the efficacy of any training system. Identifying the best people who are genuinely interested in teaching / academic activities through a rigorous selection process is the first step in the direction of a robust training system.
- 8.2.2. The selection process for faculty shall focus on personality skills, behavioural skills, industry specific skills, technology skills and domain knowledge to ensure that qualified, experienced and accomplished aspirants are selected as faculty.
- 8.2.3. The HR Department, Central Office, shall issue a Staff Circular inviting application for the faculty position, through the online portal – Union Parivar.
- 8.2.4. HR Departments in the Regional and administrative offices has to confirm the facts stated in the application in respect of Educational qualifications, Experience any other IR issues pending.
- 8.2.5. There shall be a model Faculty Selection Criteria and Procedure, as stated below.

### 8.2.5.1. Eligibility criteria:

- 8.2.5.1.1. Minimum Average APAR in preceding 3 years should be 80% with not less than 75% in any year under consideration.
- 8.2.5.1.2. Minimum 7 years of unblemished service as an officer in the Bank preferably with 3 years of branch head experience.(To be read along-with para 8.1.2.6)
- 8.2.5.1.3. Residual service should be minimum 5 years.
- 8.2.5.1.4. Staff members in the scale II, III & IV are eligible to apply for faculty position.
- 8.2.5.1.5. Candidates must possess field/domain experience in banking and have computer awareness.
- 8.2.5.1.6. Candidates shall possess good academic background with excellent facilitation and content development skills and should be well versed in latest developments in training, banking domain knowledge etc.
- 8.2.5.1.7. Specialized knowledge in any of the following areas:
  - Credit with specific reference to Corporate & MSME
  - Risk Management
  - Rural & Agri. Business / Financial inclusion
  - Foreign Exchange
  - Information Technology / Digital Banking
  - Credit Monitoring / Credit Recovery, legal Services
  - Retail Banking, Marketing of banking products
  - Branch Operations
  - Human Resources
  - Sales & Marketing
  - Strategy, Finance & Accounts
- 8.2.5.2. In addition to specialization in the respective areas, candidates must have adequate inter disciplinary knowledge. The candidate must have knowledge and skill in any other disciplines (one or two) and ability to handle session on related topics besides the topics related to General Banking.

### Other requirements:

- 8.2.5.3.** The candidates have to specify 3 disciplines for which they are applying in the order of preference.
- 8.2.5.4.** The candidates have to clear an online written test on the core discipline applied (1st preference) for screening purpose and to score minimum 60% marks to qualify in next round of the selection process.
- 8.2.5.5.** The candidates have to make a presentation on a topic of choice related to Banking. Prior to the Interview process, Candidate is required to submit brief write-up (handwritten) on any topic selected/assigned.
- 8.2.5.6.** The candidates have to appear for the Group Discussion and Interview as a part of the selection process. Weightage under different parameters for the selection process of Faculty are assigned as follows:

Parameters	Marks	Criteria for Scoring
<b>Qualification</b>	2	JAIIB/CAIIB-I
	3	CAIIB
	3	Master Degree
	2	Diploma in Forex, Risk Management, MSME and other Diploma Courses conducted by IIBF.
	5	Ph.D., A.C.A., I.C.W.A., A.C.S, CFA (US), FRM (GARP)
<i>With regard to professional qualifications such as Ph. D., C.A., I.C.W.A., FRM (GARP) and CS; In the event a candidate has more than one qualification, only one will rank for scoring purposes. In any event, the maximum marks that can be scored will be 15 for Educational Qualifications.</i>		
<b>Experience</b>	20	For every completed year of service as Branch Manager, 3marks are given with a maximum of 20 marks and / or for every completed year of service as Officer, 2 marks with a maximum of 20 Marks.
<b>Presentation</b>	20	The Officer has to make a presentation of ten minutes on a topic of his or her choice - Credit, IT, HR etc., in the context of Banking.
<b>Group Discussion</b>	20	In an adult-learning situation, the Faculty Position demands facilitating learning and enable evolving of key learning points through discussions. This aspect of the Faculty skills gets evaluated through this parameter.
<b>Interview</b>	25	Subject knowledge / orientation towards faculty position.
<b>Total</b>	<b>100</b>	

### 8.3. Interview Panel:

- 8.3.1.** The other skill sets of the trainer such as personality, behaviour, aptitude, articulation, voice modulation, delivery methods, effectiveness in handling queries, time management, should be evaluated by the selection committee through a process of personal interview.
- 8.3.2.** The General Manager (Learning & Development)/Principal Staff College, Bengaluru and the Chief General Manager (HR) will be in the interview panel of faculty selection along with the Executive

Director overseeing HR. In absence of Executive Director overseeing HR, an alternate ED nominated by the MD & CEO will be in the interview panel. Whenever required MD & CEO at discretion may add external expert in the Panel.

#### 8.4. Placement of Faculty:

- 8.4.1. Proceedings of each level evaluation viz., Qualification, Experience, Presentation skills and Interview, to be prepared and submitted along with recommendations to MD & CEO and in his absence the ED for approval. On its approval, the General Manager (Learning & Development) to announce the results by way of Staff Circular.
- 8.4.2. Principal Staff College in consultation with General Manager (HR-L&D) has to facilitate posting of fresh faculty into the training system as per requirement at different centres/disciplines and transfer of existing faculty who have completed their tenure in the training system for the field assignments.
- 8.4.3. A ratio of 3 faculty members per channel will lead to optimum utilization of the faculty resources.

#### 8.5. Capacity Building of Faculty Members:

The faculty or the trainers once inducted in the training system, are required to undergo Faculty Development Programs which will start with Faculty Induction followed by domain specific programs which is as under:

##### 8.5.1. Faculty Induction:

- 8.5.1.1. Faculty position requires facilitation skills in addition to the technical knowledge in the subject areas. So, it is imperative that before they take up the faculty assignment, the fresh faculty members are to be provided relevant inputs by way of conducting an elaborate Faculty induction programme internally or with the help of external agencies. They should also be nominated for Faculty Development Programmes conducted by external agencies to build their skill sets by exposing to external best practices of training.
- 8.5.1.2. Induction training for newly selected trainers to be designed by the training system internally or by external institutions like IIBF/ISTD, Various SBI learning centres, CAB, Pune and other reputed training centres etc. for a minimum period of 15 days covering all aspects of effective teaching methodology like scientific lesson planning as regards content coverage, PPTs and discussions on live case studies within the structured time span and Educational psychology (Neuro-Linguistic Programming, Emotional Intelligence, Transaction Analysis).
- 8.5.1.3. Induction Programs shall invariably target holistic development of faculty members. It shall include sessions for developing functional, behavioural and Technical skills required in executing their multifarious tasks. Training System may utilise innovative concepts viz. 'Union Manch' (impromptu speech on any random topics) to develop stage confidence in faculty members.
- 8.5.1.4. Refresher Program once in a year, to reorient the attitudes, skill sets and knowledge updation for the trainers through institutes of repute to be arranged by the Bank.
- 8.5.1.5. New faculty inducted shall be mentored by respective DICs / CICs for a minimum of one year and quarterly progress to be submitted to the Principal, Staff College.
- 8.5.1.6. The newly inducted faculty may be stationed at Staff College up to three months of their joining the Training System to be given adequate training through on the job training, mock sessions, preparation of modules and other training design and development activities.

##### 8.5.2. Faculty Development Programs:

- 8.5.2.1. The faculty once inducted in the training system will undergo regular development through providing train the trainers program to all the faculty through the tenure.

- 8.5.2.2. They will be nominated for external training to reputed institutes such as IIMs, ISB, NIBM, CAB, and IIBF for gaining domain specific knowledge and learning new training delivery and methodologies.
- 8.5.2.3. The Staff College can also organize or hire external trainers of repute for conducting Trainers Program or Refresher Course as per the requirement.

#### 8.6. Skill Building for Faculty members:

- 8.6.1. To improve the teaching vitality of the faculty, periodic opportunities to revitalize professional lives in general and teaching lives in particular should be given through well-established systems and enablers which needs to include inter alia, well designed periodical faculty development programs, R &D, technology up gradations, participation in mainstream banking and product designing.
- 8.6.2. Periodical interaction of faculty with the Top Management at least once in 6 months will enable them to understand and enhance their ability to communicate to the trainees the management objective, business focus and corporate priorities through training.
- 8.6.3. For this half yearly Faculty meets are to be held with specific agenda / themes.
- 8.6.4. To improve the skill sets of the trainers, periodic opportunities to be given to Faculty members to get evaluated under faculty exchange program among the various centres/ College.
- 8.6.5. Faculty selected should complete IIBF Certification course for trainer within one year of induction into faculty stream if not already acquired.
- 8.6.6. They should be encouraged to pass at least one certificate course related to his area from reputed banking institutions like IIBF, NIBM, etc.
- 8.6.7. Faculty members should be nominated to attend training programs conducted by training colleges of other industries like hospitality, airlines, etc. to bring other industry perspectives.
- 8.6.8. Attending training programs in other banks training institutes will also help them in understanding their best practices.
- 8.6.9. Field Visits by faculty Members: Faculty members will be required to undertake field visits in a structured manner during those days in which programs are not being held in the training system. These visits would enable the faculty members to prepare Case Studies so as to conduct brief studies of processes and products in the branches so that they can be introduced in the program as fact-based live examples.
- 8.6.10. **Focused Research:** Additionally, the faculty will be also required to undertake research work or evaluation studies of banking practices into one of the areas to be approved by the Principal in consultation of the respective Verticals. **Focused Research is mainly aimed at developing new frameworks for training and/or to provide implementable suggestions to the verticals.** For R & D a cash reimbursement of Rs.10,000 per annum subject to completion of minimum one research work may be given to the faculty on approval of Principal Staff College to meet out of pocket expenses The research work if found to be useful incorporating learning it may be published as approved by the DIC and Principal to be used as learning resources.
- 8.6.11. Faculty have to be involved in writing of articles in reputed magazines, internal magazines or newspaper and in order to motivate a citation/recognition to be given on recommendation of Principal Staff College. We may also give reimbursement of subscription to various journals, agencies, etc. where from they get data, information, etc. for writing articles. The faculty may also be writing books on important topics to be used as learning resources. The books may be published, and bank may reimburse Rs.20000 or the actual cost of publishing whichever is lower on approval of the same by GM (HR-L&D).
- 8.6.12. The faculty should continuously upgrade knowledge and skills by purchasing good books, subscribing to magazines and accessing useful internet contents. Hence the faculties are granted Developmental Allowance of Rs. 10000/- P.A. for this purpose.
- 8.6.13. Faculty members are assigned multifarious tasks requiring them to carry-out Locational Programs, Virtual Training Programs, E-learning module development, Article writing, Research & Development,

reading materials etc; therefore, they shall be equipped with necessary logistics such as Laptop etc to execute aforesaid tasks in efficient manner.

#### **8.7. Tenure of Faculty:**

- 8.7.1.** Faculty shall have a term of 5 years, once inducted to training stream.
- 8.7.2.** If during the tenure in the system, the concerned faculty is successful in the promotion process his/her services will continue to be retained in the training system.
- 8.7.3.** Training system may retain with the consent of GM (HR-L&D) the services of any faculty members even beyond the mandatory tenure of services in the training system for a further period of one-two year, in case a suitable substitute for him/her with the appropriate skill sets could not be inducted into the system.
- 8.7.4.** However, if a faculty is found misfit in the training system due to any reason including non-satisfactory performance, with the consent of GM (HR-L&D) the services of the faculty member could be transferred out of the system irrespective of the fact the concerned faculty has not completed the tenure.

#### **8.8. Adjunct Faculty:**

- 8.8.1.** Performing field level functionaries with adequate faculty skill sets and core competence who are not interested in full time faculty positions to be enrolled as part time faculty in Staff College / training centres, situated in their place of posting.
- 8.8.2.** The Adjunct Faculty from within the Bank will be identified primarily to act as Area-specific-expert. This will be with regard to technical skills viz., Credit, International Banking, Information Technology and Risk Management as well as other areas such as Marketing, etc. Adjunct faculty will be carefully selected based on proven successful performance in the field. The Training System will draw on their services to associate as a Faculty in all the relevant training programmes at College or Centres or at locations.

#### **8.9. Empanelment of External Faculty/Firms:**

- 8.9.1.** Core faculty members in some specialized streams can be outsourced from the best available talents across the industries if need is felt. This is done to ensure that the Bank's officials are exposed to a wider canvas of training thereby deepening their knowledge and broadening their horizons.

##### **8.9.2. Selection Process for External Faculty:**

- 8.9.2.1.** It may not be feasible to have all demands for training be met by internal faculty of the Bank. This is particularly true with regard to training to be imparted during short period of time covering all staff members of a particular cadre. For example, giving behavioural skills to all officials of the bank, or leadership skills to Branch Manager spread across the country locations, induction program for large number of clerks and staff members at one time. Therefore, it becomes necessary to have such training carried out by Firms/Subject Matter Experts (SMEs) having resources in terms of faculty who can deliver training of good quality, covering large numbers in a short span of time.
- 8.9.2.2.** The other situation where it becomes necessary is when training in a specialized area is required. In such cases also it may be necessary to engage the services of individual faculty reputed for their expertise in the area. Inputs from such individual faculty will be of immense benefit and organizing training programs by making use of the physical infrastructure at College and centres has to be explored. Assigning specific programs and topics to individual experts has to be encouraged to bridge the knowledge gap in the Bank's Training System.



**8.9.2.3.** In both the above cases it is essential to engage the best talent available, thus the selection process will include the following:

- 8.9.2.3.1.** Training system has to keep liaison with external training institutions of repute / external freelance trainers and prepare a list of external faculty with all relevant information, appropriate to different specialized areas.
- 8.9.2.3.2.** AGM Academics in consultation with other faculty members will compile a list of such firms or individuals covering all the required areas of expertise. While preparing the list of external experts the criterion of quality inputs of a high standard must be satisfied.
- 8.9.2.3.3.** While preparing the list of external experts the criterion of “quality inputs of a high standard” must be satisfied. Discreet enquiries with the persons who attended such programmes earlier and discussions with the banks/institutions who had availed the services earlier have to be made before enlisting his / her / firm name.
- 8.9.2.3.4.** In the identification process the experience / background in imparting training in the financial sector, preferably in the banking sector will be a primary criterion. Apart from this, they should be acknowledged experts in training.
- 8.9.2.3.5.** Once the identification process of the faculty/institute is completed, the concerned resource persons/ institutes could be asked to submit financial quotations and, after rationalization Staff College may initiate for engaging the faculty/institute as per the delegated authority for approval following CVC guidelines.
- 8.9.2.3.6.** With regard to training in specialized or new areas where the number of faculty with expertise could be limited, individuals or firms could be engaged with the prior approval of the Competent Authority viz. ED / MD & CEO.

**8.9.2.4.** For Induction Programs or other Programs covering large number of Staff members in which hiring of external institutes is required the selection will be completed through the RFP tender process.

**8.9.2.5.** AGM Academics will initiate such tender process and ensure selection of Vendor Institute, Company or External faculty.

**8.10. Faculty Evaluation:**

**8.10.1.** Faculty evaluation shall be based on a 360° rating model with feedback from participants, DICs / CICs, and self with prescribed benchmarks in Performance Planning.

**8.10.2.** The rating model for faculty as per the 360 degree evaluation framework is given below:

Participant – 50%	Superiors – 30%	Peers – 10%	Self – 10%
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**Faculty evaluation Matrix:-through electronic platform to be developed by DIT**

<b>Feedback</b>	
Participants-50% weightage	<b>Effectiveness of session-20%</b>
	<b>Involvement and interactions-20%</b>
	<b>Use of various Methodologies-20%</b>
	<b>Delivery-20%</b>
	<b>Contents-20%</b>

Superior-30% weightage	<b>Contribution to the training system-40%</b>	Articles Published
		New methodologies
		Research Work
		Other contribution outside the purview of routine
	Conduct and Discipline-20%	
Involvement and Pro activeness-20%		
Team Work and Interpersonal Relationship-20%		
Peer-10% weightage	<b>Peer Evaluation-100%</b>	
Self-10% weightage	<b>Self-Evaluation-100%</b>	

- 8.10.3.** For the purpose of faculty evaluation by participants, appropriate session wise / program wise feedback should be collated that could be quantified.
- 8.10.4.** Training system in consultation with HR has to make necessary changes in PMS to incorporate the new system of evaluation of faculty members.
- 8.10.5.** A separate electronic platform to be created with the support of DIT.
- 8.10.6.** For a faculty to remain in the training system he has to score minimum score of 75% in the initial year and to groom & develop to reach the score upto 90% within a period of one year. Any faculty scoring less than 75% may be recommended by the Principal for sending him/her out of the Training system.

#### 8.11. Faculty Meet:

- 8.11.1.** Faculty meet is to be conducted at least once in every quarter through online mode. This meeting would help to review of all Staff Training Centre and discuss the bottleneck identified during the review period. This will also enable faculty to interact with each other about effectiveness of methodology adopted, latest development in the field of learning and development etc.
- 8.11.2. Learning & Development Conference/Summit:** This conference shall be held at Staff College or any other convenient location at least annually to deliberate upon issues and present/future strategies or any other specific agenda theme pertaining to learning & development function. The Conference shall consist of stakeholder viz. Top management, L&D function, Training System and any other vertical functionaries for conduct of such event. If deemed necessary, external experts may also be engaged for meeting the objectives/agenda of this conference.

### 9. Other Training Programs

#### 9.1. In-Company Programs

Tailor made programs organized by reputed/competent external organizations exclusively for the Bank. The organizations will be selected by Training Advisory Committee (TAC).

#### 9.2. External Training:

- 9.2.1.** If the quality of staff members is to be substantially enhanced it is necessary that they are exposed to training beyond what can be provided by the Bank's Training System. Thus, staff including faculty members will be nominated for training at reputed Institutes in India and abroad.

- 9.2.2. Whenever Leadership Development Programs are held in External Institutions, or by experts from External Institutions, the detailed course inputs and evaluation should be maintained and for each such course internal teams and facilitators should be identified and encouraged to develop in-house training or learning modules.
- 9.2.3. Vertical Heads shall recommend the name of staff members for external training clearly mentioning the assignment handled by him/her and utility of the training programme to that employee. In the similar fashion, FGMs are also empowered to recommend name of staff members from the vicinity of the respective zones. For External Training of faculty members, the recommending authority will be the Principal.
- 9.2.4. The delegated authority for approval of External training will be as follows:

Scale of Officers	Approving Authority
Scale I to IV	General Manager (Learning & Development)
Scale V to VI (other than RH & Vertical Head)	CGM (HR)
Scale VII, All RHs and Vertical Heads	ED in charge of HR
Scale VIII	MD& CEO

- 9.2.5. Budget for external training will be allocated to HR department, CO every year, the expenditure for training will be governed by expenditure policy of the bank.

### 9.3. Foreign training Program in reputed institutes

- 9.3.1. Nominations for the physical foreign training programs will follow the following process.
- 9.3.2. For all foreign Training Programs specific to vertical (e.g. MSME, Risk Management), respective Vertical Head (GM) shall recommend nominations to CGM (HR) through GM (HR-L&D).
- 9.3.3. For all general foreign training programs (e.g. Management Development Programs etc., selections should be based on the performance, residual service, past nominations to earlier programs (Preference to those who have not attended foreign training in the recent past).
- 9.3.4. GMs (including field GMs & Vertical GMs) shall recommend nominations based on their assessment of suitability of training for the employee's present and future role.
- 9.3.5. Employees recognized for their specific contributions through campaigns and other initiatives launched by the bank can also be recommended by respective Vertical Head for nomination.
- 9.3.6. All foreign training program nominations shall be approved by the MD & CEO or in his absence ED in charge of HR.

### 9.4. Learning & Development Initiatives under Prerna 2.0

The Union Prerna Project has been successful in creating a 'performance mind-set' culture in the Bank and has brought immense change through shifting from conventional HR into data-driven, automated digital Human Resources Management, with development of Tools like Target Setting, Role Clarity, Postings, Appraisal, and Performance Dashboards.

As a next step, there is a need to developing next-generation analytics for creating talent pools with market ready skill-sets and re-designing a best-in-class Learning & Development (L&D) ecosystem, leading to the launch of Prerna 2.0.

Prerna 2.0 Objective under Learning & Development involves re-imagining the L & D practices and processes in the Bank to establish a best-in-class ecosystem for development and growth, through the following initiatives:

- 9.4 Design new L&D processes** to effectively meet the learning needs of all Union Bank employees, through:
- 9.4.1 Conducting Diagnostic Study to identify structural gaps and opportunities for improvement, through detailed focus group discussions and feedback surveys which identify pain-points across scales;
  - 9.4.2 Benchmarking of processes with global and domestic leaders and exploring the art-of-the-possible for Union Bank;
  - 9.4.3 Defining new processes, curriculums, delivery channels and training methodologies to meet the emerging developmental needs of the Bank;
  - 9.4.4 Identifying talent and infrastructural needs necessary for effectively driving the new processes;
  - 9.4.5 Designing the future ready L&D road-map for Union Bank;
- 9.5 Enhancing Training Capacities:** Identifying and developing talent needed to create a strong internal ecosystem of trainers, teachers and coaches to take forward the initiatives of assessment centres and creation of individual development plans, under the leadership development program of the Bank.
- 9.5.1 Identifying the skill and manpower gaps in existing Bank L&D structure which are to be addressed for successful implementation of proposed design.
  - 9.5.2 Defining a roadmap aimed at making Union Bank self-sufficient to meet its training and development needs, so that initiatives such as assessment centres and creation of individual development can be carried out seamlessly in-house;
  - 9.5.3 Strategically on-board external talent to accelerate the availability of required internal talent pool (e.g. experienced coaches, tenured trainers etc).
  - 9.5.4 Re-design L&D organizational structure (role definitions, KRAs, role pre-requisites, etc.) to ensure effective monitoring and implementation of proposed processes.
- 9.6 Establish Centres-of-Excellence (CoE)** to promote and prioritize development in key focus areas of the Bank by:
- 9.6.1 Identifying themes for establishing CoEs based on the emerging needs and future vision of the Bank;
  - 9.6.2 Defining key features and initiatives of proposed CoE based on industry best-practices;
  - 9.6.3 Defining the organizational structure, manpower and talent requirement for new CoEs;
  - 9.6.4 Creating a detailed project plan for design and implementation of identified CoE and setting-up a robust project management and progress review process.

## **B. Job Family Grooming Plan**

### **Introduction**

Bank has introduced the concept of work specialization since 2019 with the introduction of Job Families which cover the different aspects of banking. The objective of job family is to create specialized talent pools in all the functions in the Bank, to reap the benefits of domain expertise.

With Union Prerna's objective of unlocking employee potential through empowered skill-sets for multiple banking domains, the new Policy on Implementation of the Job Family Framework was placed before the Board in its meeting held on January 21, 2021, which was duly approved. Accordingly, the Policy on Job Family Implementation (SC 7362 dated 15.02.2021) has been designed to cover all eligible employees till scale VI under the purview of Job Families this

year and to start them on a 4-year development path to help them excel in their job roles during their job family tenure.

The aforesaid Policy stipulates that an employee shall continue in their assigned job family for a period of 4 years to gain adequate and in depth experience. During the course of these 4 years, employees shall be mapped to their individual learning & development based Job Family Grooming Plan to become experts in their assigned area.

A job family grooming plan is a 4-year structured learning and development plan detailing the various training and courses that an employee needs to complete annually during his/her job family tenure.

### **Objective**

The Job Family Grooming Plan seeks to provide the cutting-edge to employees by helping them build competencies as per their job roles and make them experts in their chosen area.

In the perspective of the employee, the ethos of continuous learning, skill-updation and enhancement in proficiencies of the job role specific competencies are the three broad objectives to be met by the Grooming Plans.

With regards to the Bank, the Grooming Plan shall help create a future -ready specialised workforce having expertise in different banking domains which will also aide in the succession planning process.

### **Structure& Modalities**

- 1. Duration & Grouping:** The Job Family Grooming Plan shall be a 4-year program encompassing different modes of learning.

The target group shall be broadly classified into two scale-wise categories for the purpose of this grooming plan as under:



Officers/Executives in these two groups who have been allotted job family will be provided customized Grooming Plans based on their job roles.

In case of staff members upto Scale IV, more emphasis shall be given to functional and technical competencies whereas for employees in Scale V and VI greater emphasis shall be laid on leadership building while behavioural competencies shall be important for both the groups.

- 2. Formation of Design Committees:** Each of the Job Families shall have individual Design Committees headed by a Chief Manager Faculty of Staff College, and having other resource persons and one or more representatives from Central Office verticals, who represent the respective Job family. This Committee shall design the Grooming Plan for both the Groups as stated above within its job family.

The Grooming Plan design shall be approved by the DGM/AGM of the concerned Central Office vertical, before finalization.

- 3. Modes of Learning:** Each Grooming Plan could encompass a mix of the following modes of learning:

A. **Mandatory E-Learning Modules** – It is to be completed within stipulated timelines.

- B. **Mandatory Certifications** – Wherever required, is to be completed within stipulated timelines.
  - C. **Classroom Sessions:** These sessions may be conducted in-house at any of the training centres or through virtual trainings. These shall also have *external subject matter experts* in addition to internal faculty.
  - D. **Training at External Institutes:** Employees may be nominated to external institutes of repute to gather knowledge and skills that are suited to the demands of their job role.
  - E. **Seminars and Webinars:** A library of experts will be built who will be called to deliver seminars / webinars / workshops to update our employees in upcoming & niche areas of banking.
  - F. **Enhancing Behavioural Competencies:** Bank has identified 8 behavioural competencies in alignment with its business vision. Therefore different learning modules shall be designed keeping in mind development and enhancement of the behavioural competencies among our employees.
  - G. **Cross-functional Team Interactions:** with the ethos of *learning from each other*, cross-functional team interaction can play a vital role in holistic learning as people from different functionalities bring different perspectives of the banking scenarios.
  - H. **Interaction with Top Management:** Interaction with Executives like MD & CEO, ED, Vertical/ Zonal Heads could be planned as a boost to morale and the crucial learning and exposure opportunities they provide.
4. **Communication & Awareness:** Staff College shall prepare the Training Calendar for each Grooming Plan and take initiatives to motivate & create awareness among employees which shall help them to undertake the mandatory e-learning and certifications for the year, as also to get an over-all idea of their training journey throughout the year.
5. **Tracking Progress:** Staff College shall closely monitor the progress of employees along their Annual Grooming Plan. There shall be annual assessment test based on the learning of the yearly trainings to be duly conducted & recorded by the staff college. Evaluation of Training Effectiveness shall also be conducted by a mix of measurements such as entry & exit level tests, reaction level onsite feedback, feedback from the supervisors, etc. to understand the learning curve of employees. Bank may also assign this task to external expert agencies for understanding the cumulative impact of these initiatives on the employees' learning and the organization as a whole.
6. **Feedback on the Program**

A comprehensive framework for gathering feedback on the different learning modalities shall be put in place, for further refinement of the initiatives, and the suggestions/inputs so gathered shall be placed before GM (Learning & Development) for suitable action every quarter.

## C. Induction Program



### 1. Introduction:

New recruits such as Probationary Officers, Rural Development Officers, Marketing Staff members and other Specialised Officers, SWO-A/Clerks are expected to shoulder the operations of the branches across the country and required to be equipped with practical operational knowledge clubbed with professional acumen. As majority of them are joining the bank on completion of their education and does not possess prior banking knowledge, they have to be given comprehensive inputs in systematic manner on banking besides soft skills like communication, team building and leadership qualities.

### 2. Objectives:

The objectives of Induction Policy are:

1. To impart the knowledge of the organization and its procedure and policies to newly recruited employees;
2. To impart job specific training to new recruits prior to their deployment of in the field in order to successfully integrate them into the specific area for which they are recruited.
3. To increase the comfort level and feeling of belongingness within the newly recruited employees. To make them understand our organization, its history, culture and values from the date of joining;
4. Equip recruits with an understanding of the banking environment and impending challenges and skills to meet the same;
5. Create a feeling of ownership for the Bank and align personal growth with organizational success;
6. To demonstrate the new recruits about their career path whereby he is able to learn the skills required.
7. To foster an entrepreneurial work ethic.

### 3. Coverage:

The policy will cover all newly recruited employees

1. Probationary officers
2. Single Window Operators (SWO-A / Clerks)
3. Specialized staff members like Rural Development staff members(RDOs), Marketing staff members(MOs), IT officers, Law officers, Official Language Officers, Credit officers, Chartered accountant, Technical officers, Risk staff members etc.
4. Lateral hires up to level of Middle Management Grade scale III recruited through and separate advertisement or via campus placement.

### 4. Induction Process

#### 4 (A) Probationary Staff members(POs)

##### 4.1 52-week Induction Training Program for Probationary Staff members(General Banking)

- 4.1.1 Under EASE agenda, substantial emphasize has been given for implementation of 52-week program for newly inducted Probationary Staff members with a focus on digitally enabled learning, including on preventive vigilance, and continuous assessment through self-assessment tests.
- 4.1.2 Our Bank had already implemented 52 weeks PO Induction and On-Boarding program from the year 2018. As per the suggestion of CVC/ SBI/IBA towards establishing a uniform training structure in all PSBs at induction level and inclusion of module on Preventive Vigilance training in the induction program, our Bank has revisited the existing 52-week program and has made suitable modifications/inclusions. A broad outline of the program is as given under:

##### 4.1.3 **Broad outline of 52-week PO on-boarding Induction Training program:**



- 4.1.3.1 52-week PO on-boarding Induction Training program comprises of sprints of residential training and field assignments for POs in select branches to gain varied exposure. The Induction training will comprise of 2 phases;

**Phase I-** 3 Weeks Classroom & 20 weeks on the job

**Phase II-** 4 Weeks Classroom & 25 weeks on the job

- 4.1.3.2 **Pre-boarding Training:** 30 to 40 hours of pre-boarding training on basic banking topics to prepare them before their formal joining and attending Induction training program.
- 4.1.3.3 **Module on Preventive Vigilance:** As per Central Vigilance Commission recommendation, 3 days coverage on Preventive Vigilance module to be included in the Phase-II of the induction training program for POs. Additionally, a half day coverage on Preventive Vigilance related to General Banking topics included in Phase-I class room training.
- 4.1.3.4 Team building/outbound group activities also to introduce in the Induction Training Program for Probationary Officers.
- 4.1.3.5 One-week Rural Immersion Program where the field visit shall be organized to Centre of Excellence/RSETI for bringing an attitudinal change.
- 4.1.3.6 During the 52 week training, the new recruits will be encouraged to learn one additional language (other than mother tongue, Hindi/English) of their choice, preferably regional language of the area where they are posted, so that the same will facilitate better interaction with the customers once they are posted in Branches.
- 4.1.3.7 **Assessment Parameters for POs for confirmation in services:** Minimum passing score of 50% based on overall assessment during 52 week induction training for confirmation. In case a PO scores below 50% in the overall assessment on completion of the 52 week induction training program, a supplementary test may be administered after three months. Separate tutorials / enabling sessions will be conducted for these POs for improving their performance and at attaining the minimum percentage marks.
- 4.1.3.8 **Developmental Council for review of performance of the Officer:** Periodically once in a quarter a Developmental Council comprising of Regional Head/ Dy. Regional Head, Nodal Officer, AGM (Learning), Mentor Faculty member will be held. Developmental Council will review and monitor performance of inductee Officers.
- 4.1.3.9 **Training Cycle:** The training cycle shall be set up by Staff College and the recruits shall be deployed at select centres / zones for on-the-job training at different types of branches/ CPCs/ROs.
- 4.1.3.10 **Administrative Control:** During the period of training, the onus of monitoring progress and rotation of staff members shall lie with Staff College, in consultation with HR Dept., CO. Administrative functions such as salary / perquisites, leave management, co-ordination for online tests shall be handled at regional / branch level. Leave during the training period shall be governed by extant guidelines of the Bank. They shall get travel time and fare reimbursement to report to a centre and if they are transferred from one centre to another, joining leave and related allowances shall be given as per the Bank's policy. There is no provision for giving halting allowance, however lease accommodation may be provided.
- 4.1.3.11 **Passing powers:** Operational powers and access will be given to them in stages. During the first part of the program, i.e., up to 20 weeks of the on-the-job training, the trainee shall only have making powers. During this period, they have to gain hands-on experience and understand the rationale for each process in operations. In the second phase of the training cycle, which includes credit and related subjects, the trainees will continue to have making powers. They shall not be authorized to sign any credit proposals. They shall be given scale I powers after completion of the training program.
- 4.1.3.12 **Tracking and control:** AGM (Learning) at Staff College shall monitor the execution and progress of the program. There shall be tracking software to record and maintain

movement of recruits as well as to record progress and feedback from the recruits on a regular basis. These records shall be responded / commented upon by branch heads at the branches where they are posted on a monthly basis. AGM (Learning) shall also oversee these progress reports for course correction and other action in case of deviations.

- 4.1.3.13 **Performance Management:** During the course of this program, recruits shall be rated by Branch Heads of branches where they have been posted on criteria such as perceptible behaviour, learning attitude, inquisitiveness, entrepreneurial bent of mind, application, etc. Marks obtained for online tests and completed certifications shall be added to the appraisal.
- 4.1.3.14 **Posting of POs for On the Job training:** POs may be posted for 'On the Job' training at Centres which can enable them to cover the maximum set of modules / Verticals as per the 'On the Job' Schedule. In case of Differently abled POs if mobility is restricted due to one or other reason, they may be placed at one Branch/RO wherein maximum modules of 'On the Job' can be covered with least inconvenience.
- 4.1.3.15 **Self-Development & Recognition:**
- A self-development and recognition platform will be available to incentivize and thereby encourage recruits to invest in attaining professional certifications as well as undertake entrepreneurship projects.
  - Recruits shall be encouraged to obtain certification in the four areas identified by IIBF / NIBM which Forex, Treasury, Credit and Risk Management are, through online / part-time courses. Successful completion of these shall entail reimbursement of course fees as per our existing scheme, as well as earn 3 marks each in their appraisal. Further, courses related to insurance, mutual funds etc., shall earn 2 marks each.
  - At the completion of 52 weeks of induction training, the candidates shall have an option to adopt an area of interest and contribute to the same with a specific goal / project over the next 6 months alongside their regular work assignment. The candidates who initiate innovative & concrete project/s shall be recognized with a certificate with 5 marks added to their appraisal for taking initiative.
  - **E-learning:** Bank has already created several online modules on varied topics that are available on UBINET. Recruits shall be encouraged to develop their knowledge through completing these e-learning modules. Staff College shall identify a series of modules aligned to their course content.
- 4.1.3.16 **Assignment of Job to POs during 2nd year of Probation Period:** After 1 year of intensive training program, POs are to be assigned responsibilities as passing staff members for a period of first 6 months and during the next 6 months of probation, they can be assigned the responsibility of processing and recommending loans of limited value applicable for JMGS-I (BH). After completion of probation period of 2 years, the POs can be entrusted with independent responsibilities.
- 4.1.3.17 **Refresher Program:** After one year of placement, post induction training period, a one week classroom session shall be conducted to assess both technical and soft skills acquired during the induction program.

**4.2 PO Induction through External Institutions:** It is observed that in the industry, many banks including Public Sector Banks have taken the decision of conducting one-year full time residential program to nurture industry leaders of the future by imparting domain expertise and skill set in the field of banking. For the purpose, these banks have entered into association with prestigious universities with state-of-the art campuses for such Post Graduate Diplomas. For the candidates aspiring for banking as a career, this will be a win-win situation, as they are assured of a banking job once they complete the diploma program. For those banks that have chosen this route for their capability and capacity building, are able to get high quality talent pool to fuel business growth with cost effectiveness. Hence our bank may introduce the tie

up with external institutes for training and conducting the Post Graduate Diploma Program and hence forth recruit them after the successful completion of the same as permanent employees.

- 4.2.1 The proposed program design for the full year Post Graduate Diploma is as follows:
  - 4.2.1.1 **Student acquisition:** Bank to conduct the test for the aspiring candidates through IBPS, as a separate test and not as part of the CWE or POs.
  - 4.2.1.2 This will be followed by group discussion and interview by a panel consisting of bank officials and external consultants/ participating university.
  - 4.2.1.3 The selected candidate has to bear the course fees.
  - 4.2.1.4 If the selected candidate requires financial assistance as educational loan to meet the course fee, bank provides the loan.
  - 4.2.1.5 The repayment of the loan shall start once the candidate joins the bank after successful completion of the diploma program.
  - 4.2.1.6 Campus component: Even though the Post Graduate Diploma is for a period of one year, the initial 9 months will be residential component.
  - 4.2.1.7 During this 9-month period, the student will undergo customized syllabus prescribed by the bank in consultation with the external institution in 3 trimesters (3 months each) with assessment at the end of each trimester, which may be modified as per Bank's requirement.
  - 4.2.1.8 During this 9 month period student will undergo training in Core Banking Solutions Finacle 10 and other web based packages.
  - 4.2.1.9 During the period of campus component, the student shall be paid a stipend as decided by the Bank.
  - 4.2.1.10 During the 9 months period the learning components and focus areas will be as follows:
    - Soft skills and Behavioural learning
    - Domain specific learning
  - 4.2.1.11 Cultural integration with the Bank
  - 4.2.1.12 During the 9 months training, the students are encouraged to take up various certifications of IIBF, NISM and IRDA.
  - 4.2.1.13 During the period a simulated environment will be created (model branches) to enable participants actively engaged in bank's activities in an effective manner.
  - 4.2.1.14 **On the Job training:** After the 3 trimesters the students will be deployed for on-the-job training in selected branches of the Bank as an intern. The students during this period will be mentored and monitored by bank in a continuous manner using the software developed for the purpose.

### 4.3 Categorization of officers:

- 4.3.1 Categorization of staff members based on their performance will help the Bank in identifying future sparks at an early stage. During the course of this program, recruits shall be rated by Branch Heads of branches where they have been posted on qualitative criteria such as Involvement, Learning ability, Communication, Team Spirit, Discipline, General Awareness, Creativity and Innovation, Analytical Thinking, Leadership and Adaptability.
- 4.3.2 Quantitative parameters like clearance of JAIIB, CAIIB, mandatory completion of E learning modules, acquisition of any other certification etc. is taken into consideration.
- 4.3.3 Based on the qualitative and quantitative performance they will be categorized into category A, B & C. We will endeavour to bring those who are in the C and B category to A category through a continuous process of handholding and mentoring.

### 4.4 Faculty members shall be assigned mentorship role for newly recruited POs. The likely benefits of mentoring from the training system are:

- 4.4.1 To address teething problems Staff members face while working in the field.

- 4.4.2 To promote a culture of learning to enrich knowledge and to build confidence.
- 4.4.3 To bridge the issues arising out of generation gap.
- 4.4.4 To show concern and to increase their comfort level.
- 4.4.5 To boost morale and work efficiency.
- 4.4.6 To prepare them for an exciting work experience and shouldering higher responsibilities with confidence.
- 4.4.7 To build relationships and emotional bonding, this in turn would help bring down attrition.
- 4.4.8 To build on the accessibility and rapport, which is built up through induction program.
- 4.4.9 To enable them to become productive in the least possible time.
- 4.4.10 Mentor and mentee kits describing roles & responsibilities are to be well defined.
- 4.4.11 As the On-boarding of new recruits will be monitored by AGM (Learning) he will allot the mentees to respective mentor faculty.

#### 4 (B) Single Window Operator (SWO-A/Clerks):

##### 4.5 Induction Process of Single Window Operators (SWO-A / Clerks)

- 4.5.1 Comprehensive training program consisting of 2 weeks at stretch prior to their deployment in the field will be provided by the training system to all the newly recruited Single Window Operators (SWO-A / Clerks).
- 4.5.2 The ownership for designing and developing course content shall be vested with training system.
- 4.5.3 Training will comprise of general banking topics including introduction to advances, CBS with hands on training, IT, digital banking, HR, retail banking, marketing, preventive vigilance etc. While designing course content, due weightage shall be assigned to functional skill development; however, Behavioral skills related sessions may also be administered during such programs.
- 4.5.4 **E-learning:** Bank has already created several online modules on varied topics that are available on E-Learning Portal (Union Prajna). Recruits shall be encouraged to develop their knowledge through completing these e-learning modules. Staff College shall identify a series of modules aligned to their course content.
- 4.5.5 **On the job training, Mentoring, Monitoring & Supervision:** Six months on the job training will be provided at the branch where SWO-A/Clerk will be posted. Branch head / Dy. Branch Head will be assigned as mentor for the SWO-A/Clerk to enable them to learn the various branch operations. Regional Head / Dy. Regional Head will review the overall progress during on the job training and provide necessary support for the overall development of the SWO-A/Clerk.

#### 4 (C) Specialist Officers:

##### 4.6 Induction Process of Specialist Officers

- 4.6.1 Comprehensive training program consisting of 3 weeks at stretch prior to their deployment in the field will be provided by the training system to all the newly recruited Rural Development Staff members(RDOs) and Marketing Staff members(MOs), IT officers, Law officers, Official Language Officers, Credit officers, Chartered accountant, Technical officers, Risk staff members etc.
- 4.6.2 Training will comprise of general banking topics including introduction to advances, CBS with hands on training, IT, digital banking, HR, retail banking, marketing, 3 days preventive vigilance modules as suggested by CVC and one day branch visit.
- 4.6.3 In detail training of the specialized area will be part of course content. The ownership for designing and developing course content is vested with training system and respective vertical.
- 4.6.4 The modalities of the Induction training will be decided by Staff College in consultation with respective vertical head.
- 4.6.5 **E-learning:** Bank has already created several online modules on varied topics that are available on E-Learning Portal (Union Prajna). Recruits shall be encouraged to develop their knowledge

through completing these e-learning modules. Staff College shall identify a series of modules aligned to their course content.

- 4.6.6 **On the job training, Mentoring, Monitoring & Supervision:** Six months on the job training will be provided at the branch / office where the specialist officer will be posted. Branch head / Dept. Head will be assigned as mentor for the specialist officer to enable them to learn the various work related to job profile. Regional Head / Vertical Head will review the overall progress during on the job training and provide necessary support for the overall development of the specialist officer.

#### 4 (D) Induction of Staff members Recruited Laterally:

##### 4.7 **Lateral hires up to level of Middle Management Grade scale III recruited through separate advertisement or via campus placement.**

- 4.7.1 Comprehensive training program consisting of 3 weeks at stretch prior to their deployment in the function/field will be provided by the training system to all the laterally recruited up to level of middle management Grade Scale III recruited through separate advertisement or via campus placement.
- 4.7.2 Training will comprise of general banking topics including introduction to advances, CBS with hands on training, IT, digital banking, HR, retail banking, marketing, 3 days preventive vigilance modules as suggested by CVC and 1 day branch visit. In detail training of the specialized area will be part of course content.
- 4.7.3 The ownership for designing and developing course content is vested with training system and respective vertical.
- 4.7.4 The modalities of the Induction training will be decided by Staff College in consultation with respective vertical head.
- 4.7.5 **E-learning:** Bank has already created several online modules on varied topics that are available on E-Learning Portal (Union Prajna). Recruits shall be encouraged to develop their knowledge through completing these e-learning modules. Staff College shall identify a series of modules aligned to their course content.

5. **Collaborative approach in Induction Program:** Induction programs require holistic training approach i.e. training on technical, functional as well as behavioural aspects. So depending upon demand-supply mismatches arising due to many factors, Collaborative Approach i.e. roping in external specialised institutes may be adopted while imparting training for such programs after thorough cost-benefit analysis.

### D. E-LEARNING POLICY

#### **Background**

Bank has procured the Learning Management System (LMS) from IFTAS which is wholly owned subsidiary of IDRBT and hosted on Indian Banking Community Cloud (IBCC) infrastructure. The LMS is successfully implemented and the E-Learning portal is now accessible through the Internet, mobile Application as well as from the Bank's Intranet site. Bank focuses on E-learning to supplement its classroom & Virtual Training programs.

E-learning has been in forefront in bank's learning & Development strategy considering its multiple advantages. Additionally, EASE Reform Agenda has also recommended E-Learning to be integral part of PMS and employee development plan. Owing to these recommendations and other factors, E-learning shall take digital inroads in training & learning process with developing, sustaining and enhancing digital learning initiatives for staff members.

#### **1. Purpose of Document**

1.1. Our Bank has implemented the E-Learning project to fully harness the Information Communication Technologies (ICT). This document enumerates the following with regard to E-Learning.

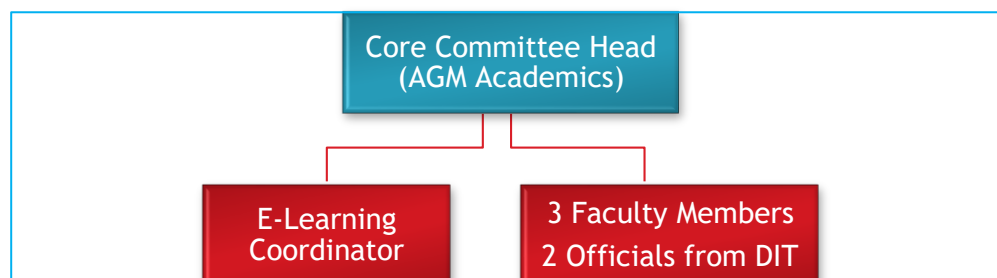
- 1.1.1. Organisation Structure,
- 1.1.2. Control and reporting levels,
- 1.1.3. Team composition and roles and responsibilities of the team members
- 1.1.4. Workflows for course development, Vetting, Hosting, Evaluation and Feedback Management, updating and version control, Methodologies
- 1.1.5. Types of courses
- 1.1.6. Certifications
- 1.1.7. Online Tests
- 1.1.8. Credits for mandatory courses
- 1.1.9. E-Learning as an additional Channel of learning

## 2. Organisation Structure

The Organisation Structure will be comprised of two committees. There shall be an E-Learning Core Committee and the Steering Committee for overall responsibility for monitoring/driving E-learning as enumerated below.

### 2.1. E-Learning Core Committee

- 2.1.1 The Core Committee will consist of AGM (Academics), E-Learning Co-ordinator, 3 faculty members and two officials from Department of Information Technology (DIT).
- 2.1.2 The Core Committee will be the link between the Bank and the vendors and also act as the Co-ordinators between the Training System and the various Business Verticals of the Bank
- 2.1.3 The E-Learning Core Committee organisational chart will be as follows:



2.1.4 The roles and responsibilities of the E-Learning Core Committee members are as follows:

#### 2.1.4.1 Committee Head

- 2.1.4.1.1 The Committee will be headed by an Executive in the Rank of Assistant General Manager, preferably AGM (Academics) from the Training System, nominated by the Principal, Staff College to be assisted by one E-Learning Co-ordinator, 3 faculty members from the Training System and 2 Officials of DIT. The technical support will be provided by DIT
- 2.1.4.1.2 The Committee Head will be the Operational Head of E-Learning project. He/ She will be the Secretary in the Steering Committee. He/ She will report to the Principal, Staff College.
- 2.1.4.1.3 He/ She will conduct the Training Need Analysis (TNA) with the respective Business Verticals and Discipline in Charges (DICs).
- 2.1.4.1.4 He/ She will finalise the E-training calendar to be implemented every year for all staff members from Scale-I to VII in consultation with Principal Staff College.

#### 2.1.4.2 E-Learning Co-ordinator



- 2.1.4.2.1** The E-Learning Co-ordinator will be nominated by the Principal, Staff College who will report to AGM (Academics) and Core Committee Head.
- 2.1.4.2.2** The E-Learning Co-ordinator will be convenor for all the committees.
- 2.1.4.2.3** The E-Learning Co-ordinator will be responsible for the smooth liaising of the external vendors viz. content developers and the IBCC (Indian Banking Community Cloud) who are hosting the Learning Management Solutions (LMS).
- 2.1.4.2.4** The E-Learning Co-ordinator will coordinate with DIT for technical issues like network connectivity, security, software updates, payments etc.
- 2.1.4.2.5** The E-Learning Co-ordinator will coordinate with the Discipline in Charges (DICs) for submission of the raw contents, timely approvals of various stages in the development of the E-Learning modules.
- 2.1.4.2.6** The E-Learning Co-ordinator will act as the link between the DICs, Nodal Staff members (deputed by the Vertical) and the vendors in the preparation and finalisation of Story boards,  $\alpha$  and  $\beta$  versions of the various courses.
- 2.1.4.2.7** The E-Learning Co-ordinator will recommend to DIT for the payment of the modules as per the eligibility after ensuring that the payment criteria are met.
- 2.1.4.2.8** The E-Learning Co-ordinator will coordinate with DICs for topics for text-based modules for in-house development. The topic selection will be decided based on priority and on demand.
- 2.1.4.2.9** The E-Learning Co-ordinator will recommend to the Committee Head for appropriate Customisations/upgrades in the E-Learning LMS as when required. The customisations approved shall be carried out in consultation with the LMS vendor and DIT.
- 2.1.4.2.10** The E-Learning Co-ordinator will liaise with the vendor/ IBCC for customisation/upgrades of the E-Learning LMS.
- 2.1.4.2.11** The E-Learning Co-ordinator will ensure that the admin functions are performed on time and that the routine functions like course upload, question upload, updations /additions/modifications of the course contents are ensured timely with the assistance of the DICs.
- 2.1.4.2.12** The E-Learning Co-ordinator will submit the MIS/status report every month to the Committee Head.
- 2.1.4.2.13** The E-Learning Co-ordinator will ensure that the Employee data from HRMS is updated in the LMS so that the postings/designations, job roles, retirements, transfer etc. is in sync with the LMS.

### **2.1.4.3 Faculty Members of the Core Committee Team**

- 2.1.4.3.1** The Faculty members in the Core Committee will support the E- Learning Co-ordinator in discharging his/her responsibilities.
- 2.1.4.3.2** They will coordinate with the respective DICs for the preparation of the base material for the various courses.
- 2.1.4.3.3** They will take up the course updates with the DICs and Nodal Staff members on instruction from the Core Committee Head/ E-Learning Co-ordinator.
- 2.1.4.3.4** They along with the other Committee members will carry out the User Acceptance Tests (UATs) of the courses developed by the vendors for the functional aspects.
- 2.1.4.3.5** They will ensure that the tests associated with the courses are received from the DICs/ Nodal Officers.
- 2.1.4.3.6** They will ensure that the MIS reports are generated on the course usage and appropriate measures are taken for the smooth flow of the E-Learning contents to all users.
- 2.1.4.3.7** They will have to ensure that the timelines are adhered to by the DICs/ Nodal Officer and brought to the notice of the Core Committee Head/ E-Learning Co-ordinator in case of delay.



- 2.1.4.3.8 They will also monitor that all the contents in the portal are up to date and current and bring to the notice of the Committee Head.
- 2.1.4.3.9 They will ensure that the updations in the modules received from the DICs/Nodal Staff members are taken up with vendors/ carried out immediately.

**2.1.4.4 DIT Members in the Core Team**

- 2.1.4.4.1 The DIT members will take up the technical issues arising in the E-Learning module, both in the contents and the hosting with the respective vendors.
- 2.1.4.4.2 They will provide the required technical support for the project, with regard to the upgrades in the software platform etc.
- 2.1.4.4.3 They will ensure that the network and the connectivity both intranet and internet is up 24X7.
- 2.1.4.4.4 They will make the payments to the vendors: the LMS subscription charges, customisation charges if any and the course development charges to the content developers, based on the recommendations of the E-Learning Co-ordinator.

**2.2. Steering Committee**

2.2.1. The Head of the Steering Committee will be the Principal and the Deputy Head will be the Core Committee Head. The Steering Committee will be constituted as follows:



**2.2.1.1. Nodal Officer**

- 2.2.1.1.1. The Nodal Officer will be deputed by the respective Vertical Heads at Central Office.
- 2.2.1.1.2. Nodal Officer will be single point of contact in the Vertical.
- 2.2.1.1.3. They should at least be of the rank of an Assistant General Manager, having adequate knowledge about the concerned Business Vertical.
- 2.2.1.1.4. The Nodal Officer at Central Office will be the nodal point of contact between the DICs at Staff College and the Business Verticals.
- 2.2.1.1.5. Nodal Officer can suggest new topics or suggest changes or updations in the contents of the courses.
- 2.2.1.1.6. Nodal Officer also can submit the raw data or contents for the development of the E-Learning modules of their vertical to the Core Committee.
- 2.2.1.1.7. Nodal staff members at Central office may form a sub-committee comprising staff members from all the sections within each vertical to facilitate preparation/suggestions/updations in

the e-learning content of the module/courses related to respective verticals in line with the different job roles.

#### **2.2.1.2. Discipline In-charge**

- 2.2.1.2.1. At present there are 10 Discipline in Charges in the Training System, placed at Staff College, Bengaluru.
- 2.2.1.2.2. They will be a part of the Steering Committee. They will conduct the Training Need Analysis (TNA) for their respective Disciplines & Job Families in co-ordination with verticals/FGMOs/ROs and Training Analytics Team at Staff College.
- 2.2.1.2.3. The courses will be finalised on the basis of the Training Need Analysis.
- 2.2.1.2.4. They will design the courses and the raw material for the courses with the help of faculty members in their respective discipline. For preparing/updating of E-Learning modules, they will be guided as per SOP, which is enclosed as per Annexure- I
- 2.2.1.2.5. If there is a requirement for additional data, they can consult the Nodal Officer of the respective Verticals for the raw contents. In such instances, the course contents will be finalised in consultation with the Nodal Officer.
- 2.2.1.2.6. They will actively participate in the development of the E-Learning modules, adhere to the timelines, vetting and approval of the various stages, in the development of the courses.
- 2.2.1.2.7. They will sign off the various aspects of the courses as follows.

<b>Aspect</b>	<b>Sign Off by</b>
Course Contents	Discipline In Charge
Design, Storyboard of Course	DIC, Core Committee members
αversions of the Courses	Discipline In Charge
Voice over for the Courses	Discipline In Charge
βversions of the Courses	Core Committee members
Updating the contents	Discipline In Charge
Evaluation test/Take a Test / Program wise Questions	Discipline In Charge

#### **2.2.1.3. Control and Reporting Levels**

- 2.2.1.3.1. The E-Learning Core Committee Head will be the operational head of the E-Learning project.
- 2.2.1.3.2. **The Core Committee Head will report to the Principal, Staff College.**
- 2.2.1.3.3. **The E-Learning Co-ordinator will report to the Core Committee Head.**
- 2.2.1.3.4. **The remaining reporting levels will remain the same as spelt out in the Training Policy.**

#### **2.2.1.4. Workflows**

- 2.2.1.4.1. This section describes the workflows for the various aspects of E-Learning viz.
  - A. Course/Modules development,
  - B. Vetting,
  - C. Hosting,
  - D. Methodologies
  - E. Evaluation and feedback management,

## F. Updating and version control,

### 2.2.1.4.1.1 Course/Module Development

- 2.2.1.4.1.1.1 The training needs for the year will be planned as per the Training Policy.
- 2.2.1.4.1.1.2 The courses that are to be delivered through the E-Learning portal will also be identified and a corresponding e-calendar will be planned for all the officers. This will be done by the Core Committee.
- 2.2.1.4.1.1.3 The Course Category will be finalised for each of the courses. The various Course Categories are: General Courses, Mandatory Courses, Advanced Courses, Certification Courses, Programs and Mobile Nuggets. These are described in detail in the Course Categories section.
- 2.2.1.4.1.1.4 The E-Lessons will be developed and mapped role wise in compliance with the PSB reforms “Enhanced Access Service Excellence” suggested by Ministry of Finance Agenda Point No.-30: which suggests the bank to Mandate annual role-based e-learning program for all officers, and
- Assign weightage in appraisal for e-learning program
  - Develop e-learning role-based lessons, and lay down minimum number of online lessons to be successfully completed annually;
  - All the courses developed will be mapped with the various roles so as to cover all the job roles of all employees.
  - E-learning modules/lessons shall have assessment test, which will have features viz. randomised, variable questions for evaluation after completion of lessons/modules.

### 2.2.1.4.1.2 Vetting

Internal as well as external E-learning modules/courses at each stage/s shall be vetted by the respective Discipline In-charge (DIC) or faculty members assigned by DIC.

### 2.2.1.4.1.3 Hosting

- 2.2.1.4.1.3.1 E-learning function based in Staff College shall be responsible for hosting of E-learning modules in LMS. Endeavours shall be made to host the courses/modules in lucid manner. Each Module must be consisting of randomised set of questions, which may be used by users as completion examination for that particular module/course.
- 2.2.1.4.1.3.2 E-learning function will also maintain repository/back-up of SCORM files and resources for ensuring business continuity. E-learning shall be equipped with necessary infrastructure for maintaining such repository/Back-up.
- 2.2.1.4.1.3.3 The E-learning function in Staff College will also will ensure timely upload of digital publications, promotion materials and other learning resources of Training System.

### 2.2.1.5 Scope of Present E-Learning Project:

Bank will develop E-learning modules either in-house or through external vendors support. As per requirement of the Bank, DIT shall float RFP for the selection of vendors for external module development.

The process of content development as follows:

- 2.2.1.5.1 The Core Committee in liaison with the LMS Vendor will decide the course content and decide on the course category, eligibility, target groups, the evaluation process and other functional aspects.
- 2.2.1.5.2 The course contents will be collected and vetted by the respective DICs and other faculty members nominated for this purpose.
- 2.2.1.5.3 The course contents can also be procured from the Nodal Officer/ Business Verticals if the need arises.
- 2.2.1.5.4 The various course delivery modes are:
- Plain Text with or without voice over.
  - “Standard” showing more of text, graphics, pop ups, user interface, few illustrations animations, and background narration.
  - “Premium” showing minimal text, rich illustrations and animations, embedded video, and background narration.
- 2.2.1.5.5 The Core committee and the vendor will sign off the Course Delivery Mode and the final course contents will be given to the vendor for development.
- 2.2.1.5.6 The vendor will prepare the Story Board for the content and present it to the E-Learning Co-ordinator, who will receive the file and forward to the respective DIC / faculty for approval.
- 2.2.1.5.7 The DIC along with the Core Committee members will evaluate the Story Board and approve if it is in order. If any modifications, corrections etc. are to be carried out, it will be informed to the E-Learning Co-ordinator, who in turn will take up with the vendor for modifications.
- 2.2.1.5.8 The  $\alpha$  version of the course will be developed by the vendor and will be made available to the E-Learning Co-ordinator who will download the file and forward to the respective DIC for approval.
- 2.2.1.5.9 The DIC will then ensure vetting of the  $\alpha$  version of the course and approve, if it is found in order. If any modifications, corrections etc. are to be carried out will be informed to the E-Learning Co-ordinator, who in turn will take up with the vendor for modifications.
- 2.2.1.5.10 The vendor will then develop the  $\beta$  version of the course and will make available to the E-Learning Co-ordinator who will forward the file to the DIC/faculty for approval.
- 2.2.1.5.11 If the course has voice over, then the vendor will provide the audio script for approval. The DIC on receipt of the same from the E-Learning Co-ordinator, will approve the voice over or make amendments as the case may be and forward to the vendor through the E-Learning Co-ordinator.
- 2.2.1.5.12 After the  $\beta$  version is approved it will be signed off by the DIC.
- 2.2.1.5.13 The vendor will then forward the SCORM file of the Beta Version to the E-learning Co-ordinator for uploading into the LMS. Repository of SCORM file and resources shall be maintained at E-Learning for further reference/update.
- 2.2.1.5.14 Scope of proposed Learning Management Solution:**
- The introduction of the role based E-learning modules, Training System shall be entrusted to develop new E-learning modules/upgrade in-house modules to vendor developed modules and further integrate with the training life cycle of the employees.
- 2.2.1.5.15 In addition to procurement of LMS, Bank shall empanel vendors for content development and course designing for certain specialised subjects due to the availability

of limited infrastructure with the Bank. Under Content Management Solution, E Learning Team will vet the final files for upload and only in case of bank specific or product specific modules bank will provide content in form of text to the empanelled vendors and the content developer will create lessons with video, audio and animation effects and upload to LMS package. For all the other modules the vendor will develop the content and will provide the training system for vetting before final upload.

2.2.1.5.16

Since E-Learning will be an important part of the Training process a LMS Vendor will be finalised for integrating the existing E Learning Platform with existing software packages used by the Training System for blended training like pre training, during training and post training activities. Bank intends to implement & maintain LMS as per Banks requirement. Bank will award the contract to the successful vendor and the vendor should deliver the service with the following basic scope:

- Exploring compatibility with existing IFTAS Cloud
- Supplying the software solution of Learning Management System (LMS) software in a cloud environment
- Support large number of concurrent users (at least 500at a time)
- Content development of 500new e-lessons with Take a Test (Dynamic questions in the test) for completion and updation of the old ones and hosting on the E-learning portal.
- The courses developed i.e. e-Lessons, e-capsules, m-nuggets should have cross platform compatibility (i.e. Android, Windows, Black berry, iOS etc.) and also compatible with major browsers (i.e. IE, Mozilla Firefox, Google Chrome, etc.) i.e. it should be accessible on open UI.
- Mobile Nuggets, Learning audio and visual files content creation and upload on the App and LMS solution.
- Development of the E-Learning App integrated with the LMS.
- Migrate existing disintegrated packages (Training Feedback Package, Post Training Evaluation Package, PO On-boarding, Business Project and Shifometer package, Entry Exit package etc.) pertaining to LMS to new integrated Learning Management System
- Establishment of a digital library linked with the LMS.
- Provide integration with HRMS and MIS.

### 2.3. Course Categories

2.3.1. The bank has introduce drole-based courses based and linked to staff members KRAs. Hence, the employees will be required to complete role based mandatory e-lessons in order to get credits in APAR. However, based on the requirements of learning at various stages of learning cycle, the courses in E-Learning are categorised as follows:

- General or basic Courses
- Mandatory Courses
- Advanced Courses
- Certification Courses
- Programs
- Mobile Nuggets
- Learning Videos and Audios
- Podcasts

2.3.2. General Courses

- 2.3.2.1. These courses are basic courses meant for acquiring knowledge about various aspects of Banking, rules, regulations and guidelines about operational aspects and product knowledge.
- 2.3.2.2. The courses will have course evaluation or assessment. Minimum score to pass the course will be 50 % marks.
- 2.3.2.3. Those who do not score the minimum marks will repeat the course and the evaluation.

#### 2.3.3. Mandatory Courses

- 2.3.3.1. To promote learning culture in the banks HR vertical will decide upon linking a part of PMS with learning/e-learning by the employees. Accordingly, E-learning will facilitate such linking by creating suitable infrastructure & modules/courses and providing MIS to HR.
- 2.3.3.2. These courses will be for staff members in various scales, irrespective of their place of posting.
- 2.3.3.3. Each officer will have to undergo a minimum of 5 to 20 Mandatory courses in every Financial Year.
- 2.3.3.4. These courses can be general or job specific modules related to their current job profile.
- 2.3.3.5. The staff members will have to secure a minimum of 60% marks in the tests for these courses to be considered as "PASS".
- 2.3.3.6. The number of attempts will not be restricted for securing the required passing minimum.
- 2.3.3.7. The HR vertical to map the pass in Mandatory Courses to the PMS of the officers.

#### 2.3.4. Advanced Courses

- 2.3.4.1. Such staff members who have been successful in the mandatory courses and have secured more than 75% and above in the tests, shall be eligible for the advanced courses.
- 2.3.4.2. These courses are called as Advanced Courses, because the staff members will be invited to attend these courses depending on the aforementioned criteria.
- 2.3.4.3. These courses will have a higher level of course contents and will focus on specific areas of operations of the officers.
- 2.3.4.4. Initially the focus will be on such courses where there is an urgent need for trained officials.
- 2.3.4.5. Staff members should score 75% and above for securing "PASS" in these courses.
- 2.3.4.6. The HR Department to map the pass in Advanced Courses to the PMS of the officers

#### 2.3.5. Certification Courses

- 2.3.5.1. These courses will be on specific topics, for e.g. Specialized / Focus area coverage for building core competence, e.g. Insolvency & Bankruptcy Code (IBC), Resolution of Stressed Assets, External commercial borrowing (ECB), International Financial Reporting Standards (IFRS), Digital Marketing etc.
- 2.3.5.2. Any staff member irrespective of cadre can enrol for these courses.
- 2.3.5.3. The staff members taking part in these courses will have to secure minimum of 75 % marks for securing "PASS" in these courses.
- 2.3.5.4. If the staff member is not able to 'PASS" any of the enrolled courses in two attempts each, they will not able to attend these courses during that Financial Year.
- 2.3.5.5. However, they can enrol for the same course or other courses in the next Financial Year.
- 2.3.5.6. The HR Department to map the pass in Certification Courses to the PMS of the officers.

#### 2.3.6. Programs

- 2.3.6.1. Program addresses specific Banking requirement like NPA recovery, Retail lending, CASA etc.
- 2.3.6.2. They comprise of general, mandatory or advanced course types.
- 2.3.6.3. Program certification on completion of the various modules attached to it will be self-generated.
- 2.3.6.4. The Program certificate generation will be customised with the vendor.
- 2.3.6.5. The HR Department to map the pass in Programs to the PMS of the officers or all the role based modules the schedule, time duration for completion of test will be fixed and displayed before the employee enrolls for completion of the online test.

#### 2.3.7. Mobile Nuggets

- 2.3.7.1. Short duration Lessons of 5 minutes duration containing not more than 5 to 10 screens. Size of the mobile nuggets is less than 1MB and primarily developed using HTML 5 / CSS 3 with SCORM compliance.
- 2.3.7.2. These will be short information disseminating material, which can be primarily to be viewed through mobiles, tablets and i-pads etc.
- 2.3.7.3. It is a like a quick help text.
- 2.3.7.4. The courses will be of about 1 – 2 pages.
- 2.3.7.5. Nuggets will be initiated by the Core Committee based on needs and inputs from the staff members.

#### 2.3.8. Learning Videos and Audios

- 2.3.8.1. Various important classroom sessions and learning videos or audio files will be uploaded in the E-Learning portal as well as linked with E-Learning App.

#### 2.3.9. Union Podcasts

- 2.3.9.1. Podcast are akin to radio in form, but they exist as audio files that can be played at a listener's convenience, anytime or anywhere.
- 2.3.9.2. Training system will design and develop podcasts after duly analysing relevant topics. Verticals may also provide suggestions on topics and contents for developing podcasts. For value enhancement of Podcasts, images may be added as slide show or background videos may also be played.
- 2.3.9.3. Duration is critical factor in podcast success; short duration podcasts are considered high yielding. Thus, podcast may be byte sized preferably 3-5 minutes duration.
- 2.3.9.4. Scripting of podcast shall be ensured meticulously at Discipline level so that audio is captured in lucid manner and appear professional. To the extent possible, it is to be made available in other languages apart from English.

#### 2.4. E-Learning Certificates

- 2.4.1. Before placement to a new role, an officer is required to complete e-learning modules specified for that role. In case s/he has not completed before taking up the assignment, he or she should immediately complete the e-lessons.
- 2.4.2. Certificates will be self-generated by the user, for all the completed courses except Mobile Nuggets.
- 2.4.3. The courses / modules completed shall be updated in Union Parivar on a monthly basis.
- 2.4.4. The history of the trainings in E-Learning will be available in Union Parivar.



2.4.5. E-Learning LMS and HRMS to be customised for this.

## 2.5. Online Tests

2.5.1. E-Learning Portal has provision to conduct online tests for specific cadres of employees based on management requirements e.g. promotions, talent pool etc. which can be linked to monetary / career incentives/ promotion process etc.

2.5.2. The tests will be for a specific Module, Program or Course. The marks/ grades shall be decided depending on the type of the course.

2.5.3. The questions for the tests shall be compiled by the DIC's and vetted by the Core Committee.

2.5.4. The questions will be taken from a pool /question bank or from the Vertical Heads/Nodal Officer.

2.5.5. The number of attempts for the tests will be decided by the Core Committee based on the nature and type of tests conducted.

2.5.6. In certain cases, customization in the E-Learning LMS to be carried out for this.

2.5.7. For preparing aspiring staff members for promotion process, a separate test is being conducted for clerical employees and officer employees separately, named 'ASPIRE' on an on-going basis through Union Prajna Portal. The different sets of questions will be hosted on the portal which can be attended on 24\*7 basis. E-learning function shall also place questions of Union Gyan Kasauti, in E-Learning Portal for the benefit of the all staff members for further reference and knowledge updation.

## 2.6. Credits for Mandatory Courses

2.6.1. Career incentives for completing certification under each level to be given by linking to Annual Performance Appraisals. This will be decided by the HR and the Training System.

2.6.2. Marks awarded for the Tests undertaken (in percentage) will be uploaded and updated in the employee profile in the HRMS package on a monthly basis. Suitable Customisation to this effect to be done in the LMS and in the HRMS package.

2.6.3. Credits/marks to be awarded under performance appraisals for the completed mandatory courses. Maximum of 10 marks may be awarded for completing all the mandatory courses. Pro-rata marks to be awarded based on the number of mandatory lessons completed 9 marks / 8 marks/ 7 marks / 6 mark depending on the number of courses completed out of the mandatory courses allotted).

2.6.4. The Points accredited to be considered in the Appraisals/Promotions/Higher assignments. Suitable Customisations shall be ensured, if deemed necessary.

## 2.7. E-Learning as an alternate Channel of learning

2.7.1. All the role-based modules will further be bifurcated into basic and advanced modules.

2.7.2. All Basic training modules to be completed by staff members using e-Learning.

2.7.3. Those who have completed the Basic modules or programs only to be invited for Training at Staff college/STCs.

2.7.4. All Probationary Staff members to complete Mandatory Courses or Programs. This will be identified by the Core Committee.

2.7.5. Mandatory E-Learning Courses to be completed before attending any in-house/residential training program.

2.7.6. The Mandatory Courses will be decided by the DICs and informed in the welcome letter sent to the participant.

2.7.7. A digital library integrated with the LMS will be introduced and same can be developed by the vendor.

## **2.8. Analysis and Impact Study on the Usage of E-Learning**

2.8.1. The evaluation of the usage of the E-Learning will be done periodically. The detailed analysis regarding the status of the Course contents uploaded and its progress will be done periodically. The same will be monitored by the E Learning Team at College under the supervision of the Principal/AGM Academics. The number of registered users and concurrent users will be monitored and will be reviewed during the TAC Meetings.

2.8.2. A comprehensive review/survey of its effectiveness and a detailed analysis of the extent of the usage can be taken after the end of four quarters or once in a year so that further steps to be initiated in the development of the E-Learning Package.

2.8.3. The impact of the E-Learning usage can be measured and analysed using the parameters like “the Increase in Confidence level; Efficiency and Accuracy” before and after completion of the mandatory E-learning modules attached to specific roles through the Post Course Evaluation Tool available with the Training System.

## **2.9. In-house course development and Role of Training System**

2.9.1. Identified simple E-learning modules will be developed in-house as plain text-based content with or without voice over. Currently 431 assets and liability products have been developed as text based in-house modules.

2.9.2. The content development and updations will be done by the Core Committee Members/ DICs.

2.9.3. The contents will be furnished by the DICs.

2.9.4. Expertise for full scale in-house content development to be developed in the Staff College/STCs by acquiring content development software along with training for the identified in-house content developers.

2.9.5. All other courses will be designed and developed by the LMS Vendor who will be providing the complete Training LMS.

2.9.6. This will be procured by the Training system jointly with the DIT.

2.9.7. In-house content development capability to be improved in a phased manner with procurement of latest software and induction of staff members with required skill sets to make the bank self-reliant in this regard.

2.9.8. The in-house content development will be implemented and monitored by the Core Committee.

2.9.9. The training system will follow the same procedure followed for content development as spelt out in point no 2.2.1.5 under course development and also be guided by SOPs per Annexure- II.

2.9.10. As per the proposed scope the bank will move for a complete LMS solution and float an RFP for selection of vendor for LMS and CMS as well as integration of all existing packages, course designing and development and the training system will be involved only in vetting before final upload except the bank specific modules or scheme specific modules for which bank will provide the content in text form to be further developed and uploaded on the LMS package. Hence Core Committee will only be

involved in getting the approval of topics, mapping courses with roles, providing content for bank scheme specific modules and vetting the courses before upload.

## E. VIRTUAL TRAINING POLICY



### **1. Introduction**

Banking is intrinsically human-centric, despite the increasing invasion of machines, people are among the most important assets and a bank must efficiently manage its employees during every phase of employment. In this competitive arena, bank recognizes the need for innovative digitally supplemented training to enhance learning and development of its staffs for developing a competitive edge over competitors in delivering excellence to customers.

The Indian banking industry is continuously witnessing a process of transformation due to increased digital and data driven banking and customers elevated expectation; thus there is a need for the digital architecture for training and development of staffs in critical operational areas including credit & risk, customer service and behavioral aspects etc. Apart from enhanced banking skills, other distinctive competencies such as Leadership, technology management, emotional intelligence and behavioral competencies are required to support human effort and respond to new age customers. In this context, digital training can be a great enabler.

### **2. Scope**

This policy shall govern virtual domestic training activities in full accordance with regulatory requirements, corporate concern and emerging scenarios. Further, this policy is to be read along with Training & E-Learning Policy in vogue.

This maiden Policy is formulated in context of prevailing situation; wherein industry is bracing up for digital modes of learning. Further, this will pave the way for convenient, Self-Paced learning and also supplement the training and developmental need of employees especially NextGen human capital.

### **3. Objectives of the Policy**

The purpose of this policy document is to lay down the scope of activities, policies and procedures for Virtual Training Programs of the Union Bank of India, hereinafter referred to as “Bank”. The aim is to put in place an effective Virtual training framework which inter alia, should spell out the roles and responsibilities of all stakeholders including Training system, administrative Offices and most importantly Branches concerned, Virtual Training Infrastructural aspects, VTP (Virtual Training programs) Methodologies and effectiveness thereof etc.

The broad objectives of aforesaid policy are mentioned hereunder:

- To establish a culture of self-learning.
- To promote alternate channels of learning.
- To expand access to high quality learning & development opportunity to all employees at their convenience and location.
- To make training/ learning demand driven and user centric.
- To create highly scalable training system to meet the emerging needs of Amalgamated Entity.

### **4. The Concept of ‘Virtual Training’**

Virtual training is akin to simulated learning environment via Internet, which provides a convenient communication environment for distance learners. Additionally, it may also be defined that virtual learning environment is created where learning facilitator and learners interact with each other using digital devices viz Computers, Laptops, Smart phones etc. linked to a network through Internet, so that it simulate the traditional classroom or learning experience.

## 5. Training Process

### 5.1 Training Needs Analysis (TNA)

Training need evolves continuously due to various organizational factors viz. changes in organizational structure, launch of new products and processes, new industrial/government led developments, prolonged crisis conditions (pandemics) and individual factors viz. role, employee's experience and background, performances etc. The bank will make best endeavours to gauge the 360 degree view in assessing the online training requirements of employees. Therefore, in the backdrop of above, in addition to points mentioned in Training Policy, the indicative list of variables for assessing online training needs are enumerated below:

- Directions of Training Advisory Committee (TAC), Training Audit-Sub Committee (TASC);
- Inputs received from concerned Verticals, STCs and field functionaries;
- Cost-benefit analysis for Offline vs Online programs;
- Inputs from assessment/awareness tests and survey amongst employees for assessing employee's knowledge base/skill set;
- Relevant Feedback received from trainees during offline/online programs and E-learning portal;

### 5.2 Training Coverage

The virtual trainings are more palatable to NextGen, therefore they will be especial focus of such programs among other tech savvy staff members.

Bank's internal trainings including induction trainings will be suitably accommodating online/virtual training modes mainly covering the aspects related to **3Ps** i.e. **Products, Policies/Guidelines and Processes**. The virtual training will be interactive and trainee centric, to facilitate the alternative mode of learning at trainee's ease and convenience.

Virtual training programs are expected to adopt collaborative approach i.e. domain expert can be invited internally as well as externally for enhancing the effectiveness of virtual training programs.

External online/virtual training shall be utilized for meeting the specialized training needs of staffs including faculties so as to cover the gaps in internal trainings and skill sets.

### 5.3 Training Design & Development

Virtual trainings are customizable to cater the needs of the organization and trainees based on Training Need Analysis (TNA). It will also be harnessing the resources available in E-Learning portal and combine the same with audio, video and/or visual session in live or recorded mode to facilitate learning of staff members and also to meet their developmental needs.

Virtual trainings shall be designed and conducted for employees during various stage of employment. To begin with, it will be formulated into two types:

- 5.3.1 **Short Duration Virtual Training Programs (SD-VTP):** Training programs of duration less than 4 hours preferably at branch/office location. The trainees need to attend training program in place

wherein conducive learning environment is available and he/she may disengage with job functions for the relevant duration.

- 5.3.2 **Long duration Virtual Training Programs (LD-VTP):** Training programs duration of 4 hours and above preferably at conducive learning environment viz. home or other location wherein trainee may disengage with routine work/customers.
- 5.3.3 **Flexible Virtual Training Programs:** Virtual Training Programmes can also be conducted as per convenience of Trainees & Trainers during non-working days. Compensatory leave to be granted to Trainees and Trainers in lieu of structured full day virtual training held on non-working days.

#### 5.4 Nomination for Training

- 5.4.1 Virtual training programs are primarily envisaged as 'demand driven' i.e. trainee may nominate oneself for live online virtual training through existing mechanism viz. Self Nomination, Performance Management System (PMS). Additionally, individual/bulk nomination may also emanate from supervisory functions up to Central Office.
- 5.4.2 In case of urgent training needs arising out of immediate corporate concerns, Staff College may also decide on direct nomination in consultation with GM (Learning & Development). Staff College/Centres will co-ordinate with Administrative Offices RO/FGMO for ensuring nomination and conduct of the training programs. Further, Training system shall design and roll out such programs in collaboration with concerned vertical.
- 5.4.3 In order to ensure quality and effectiveness of virtual training programs, Staff College will share program outline with Regional Offices, who will in turn ensure suitable nomination at least 7 days before commencement of virtual training program and also communicate effectively with participants. Further, the ultimate onus of ensuring 'Zero drop out', 'No Mismatches' and timely nomination in Union Parivar will be vested with Regional Offices; however necessary support will be extended by training system.

#### 5.5 Training Calendar

In view of the para covered under TNA; virtual training calendar shall be drawn alongside physical training calendar as deemed necessary and the same will be also be hosted in E-Learning Portal/U-LEARN for better dissemination of information amongst staff members.

#### 5.6 Training Infrastructure

With more and more millennial joining our workforce, mobile learning and self-paced training is need of time for supplementing the physical training. Therefore, bank should have scalable online Training infrastructure, which can effectively cater to the learning and developmental needs of 75,000 plus employees pan India basis.

Virtual training infrastructure to have essential features:

- App (android & iOS) as well as internet-based platform, wherein learners may access pertinent content as per their requirements.
- A learning solution having new age features viz. hosting and streaming live and recorded videos/audios uninterruptedly, gamification, offline learning, secures file transfer and supportive of varied digital devices.
- A learning platform supportive of smart classroom concept, which will facilitate interactive and exercise-based classroom sessions.
- A learning platform to have integrated analytics feature.
- A learning platform having capabilities to cater learning & developmental needs of diversified employee base.
- A platform which may promote the culture of inclusive training i.e. especially abled persons.

**In sum, solution to be helpful in connecting with the participants and facilitate collaboration seamlessly, be location independent and at the same time, shall secure all interactions.**

- Bank is at present using Microsoft Team solution for conducting live training programs using screen sharing mode, with capability of hosting live audio visual interactive session, chat facility etc.
- On finalization of virtual training program, Training Analytics Unit at Staff College will create the link for conducting the program and subsequently, Training Analytics Unit will share the same with ROs HR/Participants and through official platforms viz. official mails, Kaizala App.
- For virtual training programs having large number of participants such as live online training, live webinars; assistance of one coordinator/moderator/Technical support to be provided to concerned faculty conducting the session.
- The Bank shall endeavour to make use of best available cost-effective learning management platform, which will make the learning with a feel of classroom. Option of recorded sessions shall also be made available for recapitulation purposes.

## 6. Training Methodologies

The interaction among employees have rapidly enhanced due to advent of latest technologies and learning management solutions. The virtual training methods are gaining ground as they offer more flexibility in terms of timelines, re-usability of content, knowledge acquisition and foster learning autonomy. In the context of our bank, virtual trainings are in nascent stage and expected to evolve further with utilization of more and more offline and online methods of virtual trainings as mentioned underneath, are employed for facilitating learning and development amongst staff members.

### 6.1 **Emerging Training Methodologies: Offline/ Online**

- **Live Online Training:** This mode of training will be one of the main methods to facilitate learning among nominated candidates, who will be attending the session via Microsoft Team or Learning Management Portal in their respective devices using allotted ID and passwords. The trainer available virtually, will facilitate the learning by presenting high quality contents and encourage group to be interactive and collaborative during the training session.
- **Self-Paced Training (Offline and Online):** This online training method will also be considered for making program flexible as per participant's convenience. It is expected that combination of resources viz Audios, Videos, Reading Materials, E-learning modules will be prescribed in self-paced training program, which will be completed by trainees within timeline allotted as per design of the program. This method can also be employed in case of on-boarding programs.
- **Web based Seminar (Webinar):** It will be akin to seminar to be conducted in video, audio or both modes over Microsoft Team or other web-based platform. Further, this method shall be adopted in conducting short duration large group workshops by expert faculties, wherein one-way audio/video communication is expected with option for two way chat. Training system shall facilitate participants through live webinars including 'on-demand webinars' and recorded webinars. Recorded webinars shall be hosted in E-learning portal for wider reach among staff members. **Some important features of a webinar are summarized as below:**
  - ✓ May be conducted for short sessions of not exceeding 2 hours in normal scenario.
  - ✓ Limited duration of 1-2 hours presenting content (using audio, video, sharing screen, PPT, etc.).
  - ✓ Interaction with participants (audio, chat, quizzes, surveys, whiteboard, "hands up" button, etc.).
  - ✓ Rights giving: the person running the webinar may give different rights to the participants (e.g. make them presenters).
  - ✓ Awareness creation on new product, it's functionality etc.
- **Certifications:** As part of capacity building exercise and to develop 'good to have' training program, Training system will design and develop various internal certification programs related to operational area viz. Preventive Vigilance, Retail business, Credit ethics etc. These courses are to be undertaken by employees for gaining proficiency in their area of function/interest.

The indicative list of broad features of Certification programs are the following:



- ✓ These courses will be designed and developed in collaboration with concerned vertical. The responsibility of implementing and hosting the same will be vested with training system.
  - ✓ These courses shall be hosted into E-Learning Portal.
  - ✓ These Certification programs to contain assessment tests and well-defined modules, which are to be completed within stipulated time period. On successful completion of course, certificate will be awarded to passing candidates.
  - ✓ The broad modalities of the program will be in consonance with the provisions of E-Learning Policies.
  - ✓ These certifications may also be in blended form in the sense these can also be in hybrid of online and offline classroom program.
- **Short Nuggets:** Training Courses mainly consisting of short explanatory videos to elucidate complex conceptual topics, products etc.

### **6.2 Ways and Methods to Engage Trainees**

It is pertinent to mention that realigning training in virtual mode will yield desirable result provided collaborative approaches are effectively utilized to engage trainees and motivate them to adopt self-learning modes. Toward achieving this objective, training system will endeavor to introduce innovative methods/ways outlined hereunder:

- **Intermittent Two-way Live interaction:** To ensure better connect; faculty/coordinator will ask participants to go live on camera intermittently and randomly for connected interaction, participants will also be advised to raise queries on live video mode for two building better rapport and satisfaction.
- **Polls & Questionnaires:** Disconnect between trainee & trainers may prevalent in virtual mode of training, thus Polls and questionnaire may be administered by the trainers. This will not only re-engage trainees but also gauge the learning levels among them.
- **Day end Test/ Mid-Course Test:** It is challenging to ascertain the learning level of participants in virtual mode. In this context; Trainer to administer day end & mid-course mini-tests comprising of questions not more than 10. These mini tests shall be utilized for long duration virtual training programs and based on sessions completed in a particular training day.

### **6.3 Blended Training Techniques**

The concept of blending virtual training methods such as online and/or offline with physical training can optimize the participant's learning curve.

Training college will take into consideration various factors viz subject matter, type of learners, budget, space constraints and compliance issues before deciding upon blended training programs.

Once such training needs are identified, participants will be communicated for appropriate virtual method of training supplemented with physical training before or during the commencement of physical training programs. In a blended learning course, in addition to classroom training, trainees will be advised to undertake learning activities mentioned underneath which might include but are not limited to:

- Reading about new concepts through E-learning modules;
- watching video demonstrations or animated process overviews;
- Listening to recorded webinars;
- Undergoing Internal certifications courses, Self-paced courses,
- Any other;

## **7. Evaluation of Training Effectiveness**

As part of implementing effective learning and development strategy of our bank, training system will evolve various assessment tools to objectively measure the effectiveness of virtual training programs in both qualitative and quantitative terms.



Assessment methods of various virtual training methods will vary with different type of training programs:

Live online Training	Self-Paced Training (selected Recorded classroom sessions)	Webinar	Certification Courses
<p><b>Short Duration:</b></p> <ul style="list-style-type: none"> <li>• Exit Test/Questionnaire</li> <li>• Qualitative Feedback</li> <li>• Quantitative Feedback</li> </ul>	<p><b>Short Duration:</b></p> <ul style="list-style-type: none"> <li>• Exit Test/Questionnaire</li> <li>• Qualitative Feedback</li> <li>• Quantitative Feedback</li> </ul>		
<p><b>Long Duration:</b> Following evaluation tools will be employed</p> <ul style="list-style-type: none"> <li>• Entry Test</li> <li>• Recap/summarization session</li> <li>• Day end test/Mid-course Test</li> <li>• Exit Test/Questionnaire</li> <li>• Qualitative Session-wise Feedback</li> <li>• Quantitative Session-wise Feedback</li> <li>• Post Course Evaluation (PCE)</li> <li>• Quantitative Business Parameter (QBP)</li> </ul>	<p><b>Long Duration:</b></p> <ul style="list-style-type: none"> <li>• Entry Test</li> <li>• Recap/summarization session</li> <li>• Exit Test/Questionnaire</li> <li>• Qualitative session-wise Feedback</li> <li>• Quantitative session-wise Feedback</li> </ul>	<ul style="list-style-type: none"> <li>• Qualitative Feedback</li> <li>• Quantitative Feedback</li> <li>• Random video and/or audio recording of sessions</li> </ul>	<ul style="list-style-type: none"> <li>• Qualitative and quantitative Feedback post completion of course</li> <li>• Dropout Report analysis</li> <li>• Passing &amp; failing candidates Report analysis</li> </ul>

## 8. Stakeholder's Roles and Responsibilities

Learning and development is linked to an organization's talent management strategy and is designed to align the individual's goals and performance with the organization's overall vision and goals. In this context, Learning and development has many stakeholders across organizational pyramid and they have various roles and responsibilities.

The SOP covering entire Virtual Training process and roles & responsibilities shall be referred by various stakeholders for the purpose of role clarity and to facilitate effective discharge of their respective responsibilities.

### 8.1 Training Advisory Committee (TAC) and Training Audit Sub Committee (TASC)

Training system will present the performance and analysis of virtual training programs at TAC & TASC both.

The aforesaid committees will review the progress and provide strategic directions for further evolving virtual training programs, virtual training infrastructure and on any other related matter, as deemed necessary

## **8.2 Staff College/ Staff Training Centres**

- 8.2.1. Staff College will collect inputs from various stakeholders for the purpose of designing and developing virtual training programs. Taking into consideration of target trainee's skills and level of experience etc.
- 8.2.2. Staff college will also adopt collaborative approach i.e. seek inputs & resources from concerned vertical both in designing and delivery of the virtual training program.
- 8.2.3. The details of the program including methodology shall be discussed with subject matter experts in corporate vertical before rolling out the pilot training program. Further, based on the inputs and feedback generated from pilot program, the content will further be fine-tuned & standardized.
- 8.2.4. For ensuring proper planning of training programme, Staff College will factor in locational advantage/ disadvantage, availability of appropriate training infrastructure & resources etc.
- 8.2.5. The standardized VTP content will be delivered by the college staff across the training centres by way of providing training resources viz. PPTs, Lesson Plans, Welcome Letter, Reading Materials etc.
- 8.2.6. The Staff College will also supervise the performance of the virtual training program across centres & wherever necessary, it will provide necessary directions on programs. The primary responsibility of maintaining quality and effectiveness in delivery of training program will be vested with respective training centres/college.
- 8.2.7. Training system shall be provided with adequate physical and technology related infrastructure for facilitating effective learning through virtual training room support, which will invariably include adequate smart classrooms, recording room, high speed network etc.
- 8.2.8. Training system is expected to closely align with ROs/Branch as business partner; therefore centre/college will consider troubleshooting branches/ROs through 'virtual On Demand On Spot (ODOS) session'. Training Centres to seek permission for conducting such session and reporting to Staff College to be ensured.

## **8.3 Regional Offices/ FGMOs**

- 8.3.1 Regional Offices shall ensure timely enrolment of trainees in Union Parivar for short duration and long duration live training programs.
- 8.3.2 RO to entrust HR officials as nodal officer for virtual training programs, who will co-ordinate with staff college/centres for administrative purposes such as ensuring attendance, nominations, drop-out, mismatches etc. The ultimate responsibility to intimate the participants about all details of the program, links etc. will be vested with HR officials of FGMOs/ROs.
- 8.3.3 RO will provide precedence in nominations to those staffs, who have not participated in any physical and/or virtual training program during the current Financial Year. Nomination for Virtual Training Programs may be made in rotational manner i.e. to the extent feasible, each physical training to be followed by Virtual training for staffs.
- 8.3.4 HR official at ROs/FGMOs will intimate the nomination details to participants through mail and to the unit head / branch head / supervisors. The intimation shall be made to the concerned immediately after nomination in Union Parivar.

## **8.4 Trainers/ Co-ordinators**

- 8.4.1. Program coordinator to ensure that welcome call is made to participants in training programs provided batch size is up to 40.
- 8.4.2 Trainer to ensure that programs are engaging and learning objectives are achieved as set out in lesson plan. Some of the methods of engaging participants playing relevant videos, gamifications etc. Trainer may also utilize 'breakout rooms' feature in virtual platform for facilitating group exercises.
- 8.4.3 Faculty conducting the session to ensure that trainees are engaged by way of introducing questions/questionnaire/test during and after sessions/programs.
- 8.4.4 Trainer/ Co-ordinators may identify 'best participants' based on trainee's performance, valuable contributions, active participation and other factors. These best participants to be motivated appropriately by acknowledging their efforts before end of the program.

- 8.4.5 Trainer/coordinator to comply with IT Security/Cyber Security Policy while conducting sessions, sharing files and inviting guests. In this context, sharing of documents, training links will be restricted to secured network and through only permitted as per bank's extent guidelines.
- 8.4.6 Coordinators shall submit closure report (Enclosed as per Annexure-III) of long duration live virtual training programs (more than 4 hours duration) subsequent to completion of such trainings as per format devised by training system.

#### **8.5 Trainees**

- 8.5.1 Before signing-into the training program, Trainees are expected to learn or prepare about the training/E-learning modules as envisaged in welcome letter/Time Table shared with them.
- 8.5.2 Trainees shall attend training in proper attire befitting to training environment and ensure that training is not interrupted due to any reason under their control. They will be required to attend training from suitable location having adequate network and conducive surrounding for best learning outcome.
- 8.5.3 Participants will be required to complete all the formalities as announced by program coordinators/faculty. They should complete registration with proper credentials, filling Bio-data, marking attendance.
- 8.5.4 Trainees are required to fully adhere to extent guidelines on IT/cyber Security policy while attending the program.
- 8.5.5 Trainee should also desist from unauthorized circulation of training contents, resources, login credentials and training links. It may warrant strict disciplinary action against the erring staff.

#### **8.6 Supervisors/ Branch Heads**

- 8.6.1 Supervisor/Branch Manager will be responsible for ensuring nominated staff member is relieved from official duty during training period. They shall not assign any duty during such period.
- 8.6.2 Supervisors/Branch Managers shall also furnish their views in Post Course Evaluation (PCE) study shared by Staff College/STCs. They shall provide genuine feedback/suggestions in the PCE study.

### **F. Capacity Building & Reimbursement/ Incentives for Courses/Certifications**

#### **1. Introduction:**

- 1.1 Modern banking is getting increasingly complex and skill intensive. In the face of competition, many Public Sector Banks (PSBs) are coming out with a variety of customized and sophisticated products. This trend is likely to continue with greater pace and intensity in the years to come. Although our bank has made very good beginning in orienting their staff to sales and service, we have to intensify our effort to re-skill our employees.
- 1.2 In June 2017, as per recommendations of the Committee on Capacity Building in Banks and All India Financial Institutions (AIFIs) constituted by the RBI, the IBA has identified specialized areas for certification for staff manning key responsibilities in the Banks and directed that Banks should make acquiring of a certificate course mandatory for working in the areas like Credit Management, Treasury Operations, Risk management, Accounting and Foreign Exchange operations.
- 1.3 With the passage of time, certain courses have become obsolete or undergone changes to fit the latest trends in banking. Further, as per the suggestion of Khandelwal committee the training systems of banks to focus on creation of talent pool of staff members in critical areas like Treasury, Corporate Credit, International Banking, Retail Banking, Social Banking, Technology, Risk Management, Marketing, Infrastructure Financing, Financial Inclusion, etc. Internal certification of training programmes to be introduced to build talent pool. In order to motivate staff members to acquire new certification/diploma, Bank reimburses course fee and pays incentive for courses completed.

#### **2 Courses for Skill Development of Staff Members & Mandatory Certification for Capacity Building:**

## 2.1 Courses for Skill Development of Staff Members:

- 2.1.1 The Bank will reimburse the course fees for 133 courses and also pays honorarium / incentive to participants in most of the courses.
- 2.1.2 Bank has identified the new courses from various reputed institutes including the courses in the five mandatory areas, which are identified by IBA for certification. The list of courses is detailed in Annexure – IV.

## 2.2 Mandatory certification for Capacity Building:

- 2.2.1 The IBA has identified 5 specialized areas for certification for staff manning key responsibilities in the Banks and advised Banks to make certificate course mandatory for working in the following areas:

- 2.2.1.1 **Credit Management** (Credit appraisal, rating, sanctioning, monitoring, credit administration);
- 2.2.1.2 **Treasury Operations** (Dealers, mid-office operations);
- 2.2.1.3 **Risk Management** (Credit Risk, Market Risk, Operational Risk, Enterprise-wide Risk, Information Security, Liquidity Risk);
- 2.2.1.4 **Accounting** (Preparation of financial results, audit function);
- 2.2.1.5 **Foreign Exchange Operations** – (Presently conducted by FEDAI in association with IIBF).

- 2.2.2 Besides the mandated areas of certification, other areas which are important from the point of view of specialization will be identified by the IBA in due course for acquiring certification. Further, staff posted w.e.f. April 01, 2018 in above mentioned functional areas shall possess the requisite mandatory certification. For this, IBA has recommended the names of below mentioned institutions for certification:

S. No	Name of the Institute	S. No	Name of the Institute
1	IIBF	2	NIBM
3	International Chamber of Commerce Academy, Singapore	4	Global Association of Risk Professional (GARP)
5	ISACA	6	Gujarat Forensic University
7	KPMG	8	CQF Institute (delivered by Fitch Learning)
9	CFA Institute	10	Moody's Analytics
11	NISM (with AIWMI)		

- 2.2.3 The Committee formed for this purpose under the chairmanship of Shri G. Gopalakrishna has also recommended that an accreditation body may be formed, which will define and accredit the standards of such Certification Tests/Institutes. The certifications awarded/to be awarded by recognized banking institutions which have built credibility over time and have found acceptance among the banking fraternity like NIBM and IIBF may be exempted from obtaining accreditation. Accordingly, as of now certification from NIBM / IIBF will be considered for reimbursement of course fees and payment of honorarium / incentive.
- 2.2.4 Areas other than above for which mandatory certification courses if identified by IBA will be included in the list for reimbursement of course fees / incentive as and when so introduced.
- 2.2.5 The staff members working in the above areas will be required to undergo the mandatory certification (excluding those who have already acquired qualifications like Chartered Accountancy, MBA (Finance) or certification from IIBF/NIBM on the relevant specified area).

- 2.2.6 This mandatory certification process is an ongoing process and more and more staff members will be inducted in these verticals / departments to take care of rotation / promotion of staff member. Therefore, more and more staff members are to be motivated to participate in the certification programme of reputed institutes like IIBF, NIBM, etc.
- 2.2.7 Fee for any other new mandatory courses for certification in future will be reimbursed to the staff members acquiring the qualification.
- 2.2.8 In case of Mandatory Certifications, period of post exam training (both virtual mode & physical mode) will be reckoned as official duty (only for first attempt). Candidates obtaining the certification in 1<sup>st</sup> attempt (both exam & physical class room training) will also be eligible for TE/DA as per prevailing rules.
- 2.2.9 Further, 5 new course introduced by IIBF (as per Table 9 of Annexure IV), 16 new courses related to IT (as per Table 10 of Annexure IV) & also, another 9 courses (2 course related International Banking, 1 course related to Risk Management, 5 new courses related Audit and 1 Professional Diploma program in Digital Marketing) are proposed to be included for reimbursement as per recommendation from respective verticals. Also, 2 IT related courses are discontinued as per recommendation of DIT, CO.

### 3 General Guidelines for Reimbursement of Course Fees & Payment of Honorarium / Incentive:

- 3.1 Reimbursement of course fees will be made at actual payment. Tentative cost of course/exam fees are given in annexure- IV. Taxes, if any will be additionally reimbursed by the Bank. Fees of all courses, if revised, will be reimbursed in actual.
- 3.2 Employees have to claim for the reimbursement of examination fees and payment of honorarium/incentive within 12 months from the date of passing the courses (date of certificate issued by the concerned institute will be reckoned as date of passing for this purpose).
- 3.3 For newly added courses, mentioned in table no 8 & 9 of annexure-IV, enrollment must be done after 01.01.2022 for being eligible for reimbursement of course fees.
- 3.4 There is no restriction on reimbursement of examination fee for passing any number of professional courses as mentioned in Annexure-IV. However, claims of honorarium / Incentive will be as under:
  - 3.4.1 Honorarium/ Incentive will be payable maximum for **Four IIBF/ NIBM courses** (after January 23, 2018) as per *Table No. 1, 2 & 3 of Annexure – IV*. For Certificate Examination in Risk in Financial Services (*Sr. No. 1 of Table 1 of Annexure IV*) and Advance Management Programme (*Sr. No. 1 of Table 3 of Annexure IV*), honorarium / incentive can be claimed additionally irrespective of their receiving honorarium / incentive for other certification courses (over and above 4 courses).
  - 3.4.2 The Honorarium / Incentive will be paid in chronological order of completion of the courses.
  - 3.4.3 Honorarium/ Incentive amount for five courses listed in Table – 4 will be paid separately for each course after successful completion of the courses.
  - 3.4.4 Course Fee can be claimed after completion of courses for all the courses except **CISA, CISM & CISSP**.
  - 3.4.5 For **CISA, CISM & CISSP** courses, one time reimbursement of 50% of examination cost will be reimbursed in case of first unsuccessful attempt for any one of these courses.
  - 3.4.6 For IT related certification courses as listed in Table No. 6 of Annexure – IV, maximum honorarium / incentive of Rs.10,000/- will be paid only after successful completion of any course / courses.
  - 3.4.7 For **CISA, CISM & CISSP**, honorarium / incentive of Rs.10000/- will be paid separately for each of these three courses irrespective of their receiving honorarium / incentive earlier for other certification IT related certification courses.

- 3.4.8 Honorarium / Incentive amount of Rs.10,000/- will be paid to the staff members on their successful completion of MBA from recognized University/ Institution after joining the services of the Bank.
- 3.4.9 Late registration Fees, if any shall not be considered for payment of course fee/exam fee.
- 3.4.10 In case of payment of course fee/exam fee payable in foreign currency, the currency conversion charges to be paid along with course/ exam fee.
- 3.4.11 Candidates who have passed CAMS (Certified Anti-Money Laundering Specialist) examination (Sr No. 4 of Table No. 8 in annexure IV), need to maintain an active ACAMS membership which is to be renewed every year and further need to undergo CAMS recertification process once in every 3 years. It is proposed to reimburse both ACAMS annual membership fee (USD 295) and CAMS recertification – early application fee (USD 200) to the eligible staff members.

3.5 The Staff member shall execute a Service Indemnity Bond for serving the Bank, while claiming reimbursement of Course Fee on successful completion.

3.5.1 Service Indemnity Bond will be applicable as under:

The bond period will depend upon the total amount of reimbursement(s) made to the staff member for all courses:

Amount of Reimbursement	Bond Period
If reimbursement is upto Rs.50,000/- (incl Enrollment fee)	1 Year (Annexure- V)
If reimbursement is above Rs.50,000/- and upto Rs. 1,00,000/- (incl Enrollment fee)	1 Year (Annexure-VI)
If reimbursement is above Rs.1,00,000/- lakh (incl Enrollment fee)	2 year (Annexure-VII)

- 3.5.2 The Bond period of 1 year or 2 year, as the case may be, shall start from the date of such reimbursement to the staff member.
- 3.5.3 In the case of FRM, PRM, CFA, CERFS as and when a staff member, clears a higher level and claims reimbursement, a fresh bond will be executed depending on the amount of reimbursement(s) claimed (which will also include the present reimbursement claimed). The bond period shall commence afresh from such reimbursement. The earlier bond executed will cease to exist.
- 3.5.4 If any Staff member/ Executive resign from services of the Bank during currency of the bond, he /she shall repay entire amount of reimbursement (course fee & honorarium / incentive) received from the bank.

#### 4 **Inclusion of Board Directors:**

- 4.1 Considering the dynamic banking environment and evolving economy & regulatory developments, Directors on the Board of the Bank except Directors nominated by Government of India and Reserve Bank of India will be covered under this policy for doing any course/s mentioned in this policy. However, only

reimbursement of courses fees will be made. No incentive/honorarium will be paid. Further, no bond to be executed irrespective of course and amount of reimbursement.

**5 Deviation to the Policy:**

- 5.1 The policy will be valid up to 31.12.2022. In the interim, modifications in the policy may be undertaken as and when required.
- 5.2 MD & CEO shall be the competent authority to approve modifications in the policy.
- 5.3 Administrative procedures for implementation of this policy shall be approved by MD & CEO.
- 5.4 Nothing in this policy shall in any way be construed to limit the prerogative of the Board/ MD & CEO to take actions in the matters relating to Learning & Development.

**6 Review of the Policy:**

- 6.1 The policy will be valid up to 31.12.2022. MD & CEO shall be authorized to extend the validity of the policy for further 3 months.

\*\*\*\*\*END\*\*\*\*\*



## Annexure- IV

1. **List of Mandatory Certification for Capacity Building: Reimbursement of Course Fee and Payment of Honorarium / Incentive:**

1.1. **Courses by Indian Institute of Banking & Finance (IIBF): (Table – 1)**

SN	Name of the Course	Course Type	Exam Fees	Honorarium/ Incentive
1	Certificate Examination in Risk in Financial Services	Certificate (Level – I)	Rs.6000/- to Rs.15000/-	Rs.2,000/-
		Certificate (Level – II) Jointly by IIBF & CISI	Actual Fees to be reimbursed (Presently ₹110)	Rs.2,000/-
2	Certificate Course in Foreign Exchange	Certificate	Rs.1,100/-	Rs.2,000/-
3	Certified Credit Professional	Blended	Rs.6000/- to Rs.15000/-	Rs.5000/-
4	Certified Treasury Professionals	Blended	Rs.6000/- to Rs.15000/-	Rs.5000/-
5	Certified Audit and Accounting Professionals	Blended	Rs.6000/- to Rs.15000/-	Rs.5000/-

1.2. **Courses offered by National Institute of Bank Management (NIBM): (Table – 2)**

- Credit Management
- Treasury Management
- Risk Management
- Accounts and Audit Management

**Fee Structure:**

The institute has 3 options to complete the courses with 3 different payment options.

Options	Mandatory Component Online Course	Optional Component (Classroom learning, any one to be chosen)		Total Amount	Honorarium / Incentive
		Type	Fees		
Option A	Rs.8,500/-	40 hours virtual class room	Rs.3,000/-	Rs.11,500/-	Rs.5000/-
Option B	Rs.8,500/-	4 day non-residential training at NIBM campus	Rs.6,000/-	Rs.14,500/-	Rs.5000/-
Option C	Rs.8,500/-	4 day non-residential training at On-location venues	Rs.10,000/-	Rs.18,500/-	Rs.5000/-

2. **List of other courses by Indian Institute of Banking & Finance (IIBF): Reimbursement of Course Fee and Payment of Honorarium / Incentive: (Table - 3)**

SN	Name of the Course	Course Type	Exam Fees	Honorarium/ Incentive
1	Advance Management Programme(1 year duration)	Management	Rs.100000/-	Rs.10000/-
2	Certificate Examination in Micro Finance	Certificate	Rs.1,100/-	Rs.2,000/-
3	Post CAIIB Qualification (11 elective subjects)	Certificate	Rs.1,300/-	Rs.2,000/-
4	Certificate Course on MSME	Certificate	Rs.1,100/-	Rs.2,000/-
5	Certificate Exam Anti Money Laundering & KYC	Certificate	Rs.1,100/-	Rs.2,000/-
6	Certificate Exam in Trade Finance	Certificate	Rs.1,100/-	Rs.2,000/-
7	Certificate Exam in Customer Service & Banking Codes & Standards	Certificate	Rs.1,100/-	Rs.2,000/-
8	Certificate Exam in Foreign Exchange Facilities for Individuals	Certificate	Rs.1,100/-	Rs.2,000/-
9	Certificate Examination in IT Security	Certificate	Rs.1,100/-	Rs.2,000/-
10	Certificate Examination in Prevention of Cyber Crimes and Fraud Management	Certificate	Rs.1,100/-	Rs.2,000/-
11	Certified Bank Trainer Course	Blended	Rs.6000/-	Rs.5000/-
12	Certified Banking Compliance Professional Course	Blended	Rs.6000/-	Rs.5000/-
13	Certificate Course in Digital Banking	Certificate	Rs.1100/-	Rs.2000/-
14	Certificate Examination in Introduction to Banking (for the Sub Staff Cadre)	Certificate	Rs.1100/-	Rs.2000/-
15	Certificate Examination in Rural Banking Operations	Certificate	Rs.1100/-	Rs.2000/-
16	Certified Information System Banker	Certificate	Rs.1100/-	Rs.2000/-
17	Advanced Wealth Management	Diploma	Rs.4000/-	Rs.5000/-
18	Diploma Examination in Commodity Derivatives for Bankers	Diploma	Rs.4000/-	Rs.5000/-
19	Diploma in Banking Technology	Diploma	Rs.4000/-	Rs.5000/-
20	Diploma in Home Loan Advising	Diploma	Rs.4000/-	Rs.5000/-
21	Diploma in International Banking & Finance	Diploma	Rs.4000/-	Rs.5000/-
22	Diploma in Retail Banking	Diploma	Rs.4000/-	Rs.5000/-
23	Diploma in Treasury, Investment & Risk Management	Diploma	Rs.17000/-	Rs.5000/-
24	Diploma in Banking & Finance	Diploma	Rs.3500/-	Rs.5000/-
25	Certificate Course in Ethics in Banking	Certificate	Rs.1,000/-	Rs.2000/-

Note:-

- a) Honorarium / Incentive will be payable maximum for **Four IIBF/NIBM courses** (These four times will be counted for the courses passed after 23.01.2018). For Advance Management Programme and Certificate Examination in Risk in Financial Services, honorarium / incentive can be claimed additionally irrespective of their receiving honorarium / incentive for other certification courses (over and above 4 courses).

- b) Course fee amount is excluding tax amount (presently GST).Tax (if any) shall be reimbursed by the Bank.  
c) Training fees for Certified Bank Trainer Course & Certified Banking Compliance Professional Course will be reimbursed as actual.

3. **List of Existing Courses (Offered by other than IIBF / NIBM): Reimbursement of Course Fee and Payment of Honorarium / Incentive: (Table - 4)**

SN	Name of the Course	Institute	Existing Exam Fees	Present Exam Fees	Existing Honorarium / Incentive	Proposed Honorarium / Incentive
1	MBA Programme	Any UGC recognized University	NA	NA	Rs.10000/-	Rs.10000/-
2	Certification in Financial Risk Manager (FRM)	Global Association of Risk Professionals	USD 1025/-	USD 1025/-	Rs.10000/-	Rs.10000/-
3	Certification in Professional Risk Manager (PRM)	The Professional Risk Managers' International Association (PRMIA)	USD 1080/-	USD 1080/-	Rs.10000/-	Rs.10000/-
4	Chartered Financial Analyst (CFA) Level I/II/III	US based CFA-Institute	Actual Fees to be reimbursed (Presently \$ 1000 for each level)	Actual Fees to be reimbursed (Presently \$ 1000 for each level)	Rs.10000/-	Rs.10000/-
5	Online Certification Course on Appraisal for Agricultural Financing (CCAFA)	BIRD, Lucknow	Rs.1000/-	Rs.1000/-	Nil	Nil
6	Licentiate, Associate and Fellow	Insurance Institute of India	Rs.700/- per paper, total: Rs.2100/-	Rs.700/- per paper, total: Rs.2100/-	Rs.2000/- after completion of all the three papers	Rs.2000/- after completion of all the three papers

Note:

- a) Honorarium / Incentive will be payable for all these five courses separately after completion of the courses.

- b) For FRM, officers are eligible for reimbursement of Exam Fee/ Course Fee after completion of course (level wise). Officers who have completed level I before 23.01.2018 and after this date completed level II also will be eligible for reimbursement of Course Fees only for level II completed after 23.01.2018. In such cases, enrolment fees will not be payable.
- c) For CFA, officers are eligible for reimbursement of Exam Fee/ Course Fee after completion of course (level wise). Officers who have completed some level/s before 23.01.2018 and after this date completed next level/s also will be eligible for reimbursement of Course Fees only for the level/s completed after 23.01.2018. In such cases, enrolment fees will not be payable.
- d) For FRM, PRM & CFA, enrolment fees will be reimbursed at actual over and above exam fees.

4. **List of Courses (where certification is mandatory): Reimbursement of Course Fee and Payment of Honorarium / Incentive:** (Table - 5)

SN	Name of the Course	Institute	Existing Exam Fees	Present Exam Fees	Existing Honorarium / Incentive	Proposed Honorarium / Incentive
1	Certificate Examination in General Insurance	IRDA	Actual basis	Actual basis	Rs.2000/-	Rs.2000/-
2	Composite License (Life, Non-Life& Health) - (New License)	IRDA	Actual basis	Actual basis	Rs.5000/-	Rs.5000/-
	Composite License (Life, Non-Life& Health) - (Renewal of License) <i>(to be paid once in 3 years)</i>	IRDA	Actual basis	Actual basis	Nil	Nil
3	AMFI - Mutual Fund Advisory (New License)	NISM	Rs.1500/-	Rs.1500/-	Rs.2500/-	Rs.2500/-
	AMFI -Mutual Fund Distributor (Renewal of License) <i>(to be paid once in 3 years)</i>	NISM	Either training fee of Rs.2500/- or exam fee of Rs.1500/-	Either training fee of Rs.2500/- or exam fee of Rs.1500/-	Nil	Nil
4	Depository Operations Certification Examination <i>(to be paid once in 3 years)</i>	NISM	Rs.1,500/- (To be paid once in 3 years)	Rs.1,500/- (To be paid once in 3 years)	Rs.2,000/- (To be paid only in 1 <sup>st</sup> time)	Rs.2,000/- (To be paid only in 1 <sup>st</sup> time)

Note:

- a) In case the department pays the exam fees or training fees for IRDA licenses or NISM certification the same will not be reimbursed to the staff members and only Incentive, wherever applicable will be reimbursed.
- b) For reimbursement of AMFI-Mutual Fund Advisory (New License), successful completion of mandatory training & passing of NISM examination and obtaining of EUIN from AMFI is mandatory w.e.f. 01.10.2018.

5. List of IT related Courses : Reimbursement of Course Fee and Payment of Honorarium / Incentive:  
(Table - 6)

S N	Name of the Course	Institute	Course Fees (Rs.)	Exam Fees (Rs.)	Total Amt (Rs.)	Annual Membership Fee (USD)	Certification Renewal Fee (USD)	Local Chapter Fee (USD)	Existing Honorarium /Incentive (Rs.)	Proposed Honorarium /Incentive (Rs.)
1	Microsoft Certified Database Administrator (MCDBA)	Microsoft	4000	12500	5250	NA	NA	NA	10000	10000
2	Microsoft Certified Technology Specialist (MCTS)	Microsoft	4000	12500	5250	NA	NA	NA	10000	10000
3	Microsoft Certified IT Professional (MCITP)	Microsoft	4000	12500	5250	NA	NA	NA	10000	10000
4	Microsoft Certified Professional (MCP)	Microsoft	5000	13000	18000	NA	NA	NA	10000	10000
5	Microsoft Certified System Engineer (MCSE)	Microsoft	5000	13000	18000	NA	NA	NA	10000	10000
6	Microsoft Certified Solution Developer (MCSO)	Microsoft	14000	12500	2650	NA	NA	NA	10000	10000
7	Oracle Certified Java Programmer (OCJP)	Oracle	7000	7200	14200	NA	NA	NA	10000	10000

8	Sun Certified Java Developer (SCJD)	SUN	7000	7200	14200	NA	NA	NA	10000	10000
9	Sun Certified Web Component Developers (SCWCD)	SUN	7000	7200	14200	NA	NA	NA	10000	10000
10	Sun Certified Business Component Developers (SCBCD)	SUN	7000	7200	14200	NA	NA	NA	10000	10000
11	Oracle Data Base Administrator (DBA) / OCP	Oracle	22000	26000	48000	NA	NA	NA	10000	10000
12	Oracle PL / SQL Developer Certified Associate	Oracle	12000	15000	27000	NA	NA	NA	10000	10000
13	Project Management Professional (PMP)	AICTE /PMI approved Institute	16000	24000	40000	129	NA	NA	10000	10000
14	CISCO Certified Network Professional (CCNP)	CISCO	27000	30000	57000	NA	NA	NA	10000	10000
15	CISCO Certified Security Professional (CCSP)	CISCO	24000	30000	54000	NA	NA	NA	10000	10000
16	IBM AIX Certification	IBM	10000	6500	16500	NA	NA	NA	10000	10000
17	Juniper Certified Network Professional	Juniper	35000	7500	42500	NA	NA	NA	10000	10000

18	Ethical Hacking	EC Council			35000	NA	NA	NA	10000	10000
19	ISO 27000 Implementer	IRCA			20000	NA	NA	NA	10000	10000
20	ISO 27000 Lead Auditor	IRCA			30000	NA	NA	NA	10000	10000
21	Information Technology Infrastructure Library (ITIL)	AICTE approved Institute	8000	7500	15500	NA	NA	NA	2000	2000
22	Computer Hacking Forensic Investigator (CHFI) Certification	EC Council			35000	NA	NA	NA	5000	5000
<b>S N</b>	<b>Name of the Course</b>	<b>Institute</b>	<b>Course Fees (Rs.)</b>	<b>Exam Fees (Rs.)</b>	<b>Total Amt (Rs.)</b>	<b>Annual Membership Fee (USD)</b>	<b>Certification Renewal Fee (USD)</b>	<b>Local Chapter Fee (USD)</b>	<b>Existing Honorarium /Incentive (Rs.)</b>	<b>Proposed Honorarium /Incentive (Rs.)</b>
23	Certified Cloud Security Professional (CCSP)	(ISC) <sup>2</sup>			35000	NA	NA	NA	5000	5000
24	Certified Information Security Manager (CISM)	ISACA	Fees to be reimbursed on actual basis			130	40	Mumbai - 25 & Delhi - 15	10000	10000
25	Certified Information Systems Auditor (CISA)	ISACA	Fees to be reimbursed on actual basis			To be reimbursed on actual basis	To be reimbursed on actual basis	To be reimbursed on actual	10000	10000



								l basis		
2 6	Certified Information Systems Security Professional (CISSP)	(ISC) <sup>2</sup>	Fees to be reimbursed on actual basis			85	NA	NA	10000	10000
2 7	VMware Certified Professional (VCP)	VMwar e	90,00 o	30,000	12000 o	NA	NA	NA	NA	NA
2 8	Network Virtualization (NVP)	VMwar e	90,00 o	30,000	12000 o	NA	NA	NA	NA	NA
2 9	Cloud Management & Automation (CMA)	VMwar e	9000 o	30000	12000 o	NA	NA	NA	NA	NA
3 0	Google Cloud Associate	Google	4000 o	25000	6500 o	NA	NA	NA	NA	NA
3 1	Azure	Micros oft	8000 o	25000	10500 o	NA	NA	NA	NA	NA
3 2	Certified in Risk & Information System Control	ITIL	NA	\$575	\$575	NA	NA	NA	NA	NA
3 3	System Security Certified Practitioner	(ISC) <sup>2</sup>	NA	\$699	\$699	NA	NA	NA	NA	NA
3 4	Diploma in Cyber Law	ASCL (Asian School of Cyber Law)	NA	10,000	10000	NA	NA	NA	NA	NA
3 5	Internet Investigation Specialist	ASCL (Asian School of	NA	10,000	10000	NA	NA	NA	NA	NA

		Cyber Law)								
36	Digital Evidence Specialist	ASCL (Asian School of Cyber Law)	NA	10000	10000	NA	NA	NA	NA	NA
37	Certified Secure Software Life Cycle Professional	(ISC) <sup>2</sup>	NA	\$600	\$600	NA	NA	NA	NA	NA
38	CISCO SD-WAN Solution (300-415-NSWDI)	CISCO	NA	\$300	\$300	NA	NA	NA	NA	NA
39	ISO 22301 Implementer	IRCA	NA	30000	30000	NA	NA	NA	NA	NA
40	ISO 22301 Lead Auditor	IRCA	NA	30000	30000	NA	NA	NA	NA	NA

Note:

- Course Fee can be claimed after completion of courses for all the courses except **CISA, CISM & CISSP**.
- For **CISA, CISM & CISSP** courses, one time reimbursement of 50% of examination cost will be reimbursed in case of first unsuccessful attempt for any one of these courses.
- For IT related certification courses as listed above (Sr. No. 1 to 23), maximum honorarium / incentive of Rs.10,000/- will be paid only after successful completion of any course / courses.
- For CISM, CISA & CISSP (Sr. No.24, 25, 26), honorarium / incentive of Rs.10000/- will be paid separately for each of these three courses irrespective of their receiving honorarium / incentive earlier for other certification IT related certification courses.
- Further, considering critical importance of Information/ Cyber Security, reimbursement will also be made for payment of annual membership fees, certification renewal and local chapter fees for Certified Information Systems Auditor (**CISA**).

**6. List of other International Courses : Reimbursement of Course Fee: (Table – 7)**

Sr.No.	Name of the Course	Proposed reimbursement of Fees*		
1	ACI Dealing Certificate	250 Euro		
2	ACI Operations Certificate	250 Euro		
3	ACI FX Global Certificate	250 Euro		
4	ACI Diploma Course	350 Euro		
5	Diploma in IFRS by ACCA	185 GBP		
6	CIA - Certified Internal Auditors	Non-Member		Professional IIA Member
		Application Fee	\$230	\$115

		Part 1 Exam	\$395	\$280
		Part 2 Exam	\$345	\$230
		Part 3 Exam	\$345	\$230
7	CFE - Certified Fraud Examiner	\$300		
8	CSX Cyber Security Practitioner Certification	Non-Member		ISACA Member
		\$725		\$540
9	CVA - Certified Chartered Valuer & Appraiser Singapore (3 levels)	Structured Learning		Self-Study
		One-time administration fee(covers 3 levels)	\$300	\$300
		Programme fee (per level)	\$6000	\$2000
		Full Programme fee (3 levels)	\$18000	\$6000
		Re-assessment fee(per level)	\$400	\$400

Note:

- a) \$ = US Dollars
- b) S\$ = Singapore Dollars

#### 7. Compliance related Courses (Table 8)

Sr.No.	Name of the Certification	Institute	Courses under Series	Exam/ Registration Fees
1	ACAMS Certificate Series	ACAMS	KYC CDD	\$ 695
			Counter-Terrorist Financing (CTF)	\$ 695
			SAR/STR Writing	\$ 695
			Trade-Based Money Laundering	\$ 695
			Fraud	\$ 695
			Transaction Monitoring	\$ 695
2	Country Specific	ACAMS	India AML Regime	\$ 650
3	ACAMS Associate Series	ACAMS	Certified CKYCA	\$ 1200
			Certified CTMA	\$ 1200
4	Specialist Series	ACAMS	CAMS (Certified Anti-Money Laundering Specialist)	\$ 1600

Note:-

- a) ACAMS- Association of Certified Anti-Money Laundering Specialist.
- b) Candidates who have passed CAMS (Certified Anti-Money Laundering Specialist) examination (Sr. No. 4 of Table No. 8), need to maintain an active ACAMS membership which is to be renewed every year and further need to undergo CAMS recertification process once in every 3 years. It is proposed to reimburse both ACAMS annual membership fee (USD 295) and CAMS recertification - early application fee (USD 200) to the eligible staff members.

## 8. Proposed New Courses:

Besides above mentioned courses, it is proposed to add following new courses introduced by IIBF and other course related to IT, International Banking, Risk Management & Audit for reimbursement of Course Fee.

### 8.1 New Course introduced by IIBF: (Table- 9)

SN	Name of the Course	Course Type	Exam Fees	Honorarium / Incentive
1	Strategic Management & Innovations in Banking	Certificate (Remote proctor mode)	Rs.1100/-	Rs.2000/-
2	Certificate course on Resolution of Stressed Assets with special Emphasis on Insolvency & Bankruptcy Code 2016 for Bankers	Certificate (Remote proctor mode)	Rs.1100/-	Rs.2000/-
3	Emerging Technologies	Certificate (Remote proctor mode)	Rs.1100/-	Rs.2000/-
4	Specialists Officers of Banks	Certificate (Remote proctor mode)	Rs.2200/-	Rs.2000/-
5	Professional Banker	Certificate (Remote proctor mode)	Rs.1100/-	Rs.2000/-

### 8.2 IT Related Course: (Table- 10)

SN	Name of the Course	Institution	Certification Fees
1	E - DRP (Disaster Recovery Professional)	EC Council	\$ 718
2	ISO 31000	IRCA	Rs.30000/-
3	ISO 20000	IRCA	Rs.30000/-
4	CGEIT	ISACA	\$575
5	CRISC	ISACA	\$595
6	CISCO SDWAN	CISCO	\$300
7	AWS certified solutions Architect - Associate	Amazon	\$150
8	AWS certified solutions Architect - Professional	Amazon	\$300
9	Certified Tester Foundation Level (CTFL) (Pearson)	ISTQB	Rs.6300/-
10	Certified Tester Foundation Level Agile Tester (Pearson)	ISTQB	Rs.6300/-
11	Certified Tester Advanced Level (TD)	ISTQB	Rs. 5800/-
12	Specialist (TD)	ISTQB	Rs. 6300/-

13	350-401 ENCOR Implementing and operating CISCO Enterprise Network Core Technologies	CISCO	\$400
14	CDPSE (Certified Data Privacy Solutions Engineer) Training & Certification	ISACA	\$575 - \$760
15	CTIA (Certified Threat Intelligence Analyst) Training & Certification	EC Council	Rs.32000/-
16	CSA (Certified SOC Analyst) Training & Certification	EC Council	Rs.32000/-

### 8.3 Other New Course: (Table - 11)

SN	Name of the Course	Institution	Registration/ Course Fees
1	Certificate for Documentary Credit Specialists (CDCS)	LIBF	£595
2	Certificate for Specialists in Demand Guarantee (CSDG)	LIBF	£595
3	Financial Risk and Regulation (FRR)	IIBF & GARP	\$300
4	Diploma in Information System Security Audit (DISSA)	The Institute of Cost Accountants of India	Rs.15000/- - Rs.18000/-
5	Diploma in Forensic Audit (DFA)	The Institute of Cost Accountants of India	Rs.15000/- - Rs.18000/-
6	Certificate Course in Data Analytics for Finance Professionals	The Institute of Cost Accountants of India	Rs.20000/-
7	Certificate Course in SAP – FICO Power User	The Institute of Cost Accountants of India	Rs.20000/-
8	Advanced Business Excel for Finance Professionals (with Microsoft Certification)	The Institute of Cost Accountants of India	Rs.6000/-
9	Professional Diploma Program in Digital Marketing	NMIMS	Rs.83900/-

Note:-

- a) LIBF – London Institute of Banking and Finance.
- b) GARP – Global Association of Risk Professionals

## POLICY FOR ENGAGEMENT OF RETIRED OFFICERS AS ADVISORS

(Staff Circular No. 6448 dated 19.09.2016)

### Preamble

Bank faces enormous challenges across the business spectrum in these times of transition from brick and mortar to e-banking and particularly the challenges on the HR front is daunting in the area of replenishment of talent. As one of the alternate short term HR Strategies Bank engages the services of retired officers of the Bank on contract for

providing advisory services on certain key issues. Governments of India vide its communications bearing F.No. 9/11/2005-IR dated 29.12.2009 and 12.01.2015 has issued certain guidelines on the subject and in terms thereof there is a need to formulate a Policy.

Accordingly, Bank has put in place the “Policy for Engagement of retired Officers as Advisors in the Bank”.

**1. Purpose:**

Engaging an Advisor shall be only in special/exceptional circumstances for specific purpose(s), and for a specified duration. Such an engagement shall not be against any vacant posts.

An illustrative but not exhaustive list of special/exceptional circumstances is as under:

- a) Absence of required expertise in house, and /or
- b) Need for efficiency, and/or
- c) Need to have highly qualified and/or experienced persons for providing specific services in various spheres like Managerial, Administrative, Technological, Training and Mentoring, etc.

However, at the time of engagement of Advisor/s in the Bank, it must be ensured that the post held by the retired Officer prior to his/her retirement should be filled up at least a month before the said engagement. Further, it must also be ensured that no Posts in that Grade/Scale shall be kept vacant.

**2. Preparation of Terms of Reference :**

Terms of Reference should include –

- a) Purpose or objectives of the engagement in precise terms;
- b) Outlining the tasks to be carried out indicating the details of work/specific tasks/activities to be assigned to the Advisor;
- c) Schedule for completion of the assigned tasks clearly identifying the time frame;
- d) Infrastructural support or inputs to be provided to the Advisor by the concerned Functional Departments/Verticals to facilitate the engagement;

**3. Scope of Duties:**

During the period of such engagement, Advisor/s would be required to perform any relevant work with reference to the terms of Reference or as assigned to them by the Officer/.Executive to whom they report to in the Bank as specified in the proposal for engagement. The advice offered by the Advisor shall be in writing to the Vertical to which he will be reporting.

**4. No. of Advisors:**

The number of Advisors as per this Policy shall not exceed Ten (10) at any given point of time.

**5. Period of Engagement :**

- a) Engagement shall be purely on contract basis and to be considered on a case-to-case basis.
- b) The Engagement would be initially for a period of not more than 06 months depending upon the specific job in the time frame of completion.
- c) If required, it may be extended initially for a period of up to 06 months.
- d) A further extension up to a maximum period of 03 months beyond 12 months of engagement may also be considered only in exceptional circumstances.
- e) Maximum age at the end of the tenure/extended tenure shall not exceed 65 years.

**6. Working Hours:**

The contractee shall follow the normal working hours as applicable to swerving officials.

**7. Eligibility:**

- a. Candidates who have superannuated as an Officer in SMGS-IV/TEGS-VI/TEGS-VII from a Public Sector Bank or in equivalent posts in any Private Sector Bank/Foreign Bank in India are eligible.
- b. He shall maintain good health.
- c. Candidates as mentioned in point (a) above, who have Voluntarily Retired or are dismissed or Compulsorily Retired from service or against whom punishments were imposed on account of

fraudulent cases or on moral turpitude grounds, or who are members of any political party, are not eligible.

- d. There should not be any vigilance case or criminal prosecution or disciplinary proceedings pending or under contemplation against the candidate.
- e. No punishment/penalty should have been inflicted on the official during five years of his service in the Bank preceding his retirement.

**8. Age Limit:**

The engagement of Advisor/s shall be within 3 years after his/her superannuation in the Bank as on the cut-off date prescribed for eligibility and the maximum age at the end of the tenure shall not exceed 65 years.

**9. Educational Qualifications:**

The retired Officer should have a Graduate Degree in any discipline and should have passed CAIIB (Both parts) or a Post Graduate Degree in any discipline.

**10. Experience:**

The retired officers should possess the following minimum experience in order to be engaged as Advisors in the Bank. However, as regards duration of maximum experience, the same will be decided on a case to case basis.

S.No.	Grade/Scale at the time of retirement	Minimum Experience
A	TEGS-VII	At least 05 years' experience in the grade(s) of SMG-V, TEGS-VI & TEGS-VII put together
B	TEGS-VI	At least 05 years' experience in the grade(s) of SMG-IV, SMGS-V & TEGS-VI put together
C	SMGS-V	At least 05 years' experience in the grade(s) of SMG-IV, SMGS-VI & SMGS-V put together

Besides, the minimum experience, they should have good track record, good communication and interpersonal skills and domain knowledge in the relevant verticals/field, etc.

**11. Selection Procedure, Renewal, Performance Appraisal & Competent Authority:**

- a. The proposal for engagement of Advisor/s in terms of the provisions of the Policy along with the recommendations shall be initially placed before the Sub-Committee of the Board of Directors on HR by the Human Resources department, Central Office, along with the concerned Functional Department/Verticals, if any.
- b. The Competent Authority for engagement of Advisor/s on the first instance and or duration up to a period of 06 months shall vest with the Board of Directors, based on the concurrence and observations thereon made by the Sub-Committee of the Board of Directors on HR.
- c. The Competent Authority for the renewal of engagement of an Advisor for duration beyond 06 months and up to 12 months, depending upon the performance of the engaged Officer and progress of the assigned project, shall best with the Managing Director & CEO.
- d. The Competent Authority for the renewals of the engagement of an Advisor for duration of 03 months beyond the initial 12 months, shall be vested with the Board of Directors, which however, shall be resorted to only in exceptional circumstances.
- e. The Performance of the Advisor shall be based on the Key Responsibility Areas (KRAs) arising from the Terms of Reference vis-à-vis the objectives to be achieved as defined in the proposal in respect of his/her initial appointment.

**12. Termination of Engagement:**

- a. Engagement may be terminated at any time at the discretion of the Bank with prior approval of the Managing Director & CEO, without assigning any reasons whatsoever, by giving a notice of 15 days.
- b. In case, an Advisor desires to leave the engagement, he /she has to give 15 days' notice, which however, can be exempted by the Managing Director & CEO or in his absence by Executive Director in charge of the HR Functions, at his discretion.



- c. The termination will be without prejudice to either party's rights accrued before termination.

**13. Remuneration , Allowances Benefits & Facilities:**

- a. The Advisor/s will be paid consolidated remuneration on monthly basis based on the last Gross Pay/notional Gross Pay drawn, as the case may be, minus Gross Pension at rates prevailing on the date of initial proposal.
- b. In the event of absence other than on permissible leave, the period of such absence shall be treated as on Loss of Pay & Allowances.
- c. The contractual period will not be reckoned as service for the purpose of superannuation benefits, PF, Pension, Gratuity, Bonus, etc.
- d. The Advisor/s shall not normally be entitled to any allowances/benefits/facilities/reimbursements other than the consolidated remuneration.
- e. However, the Board may specifically approve, on consolidated basis or on reimbursement basis, either on actual or on declaration basis, any/all of the allowances & benefits as also prescribe the maximum limits and periodicity thereon, if deemed fit, on a case-to-case basis. In such an event the maximum limits for each of the allowances/benefit/facility including recoveries, wherever applicable, shall be restricted to the amount as applicable to the Grade/Scale held by the contractee before retirement, comparable with that prevailing in Union Bank of India.
- f. The allowances/benefits/facilities/reimbursements for this purpose shall be in the form of Conveyance, Transportation, Vehicle, Fuel, Residential Accommodation, HRA, CCA, Medical Aid, Hospitalization, Insurance, Leave of any kind, Leave Encashment, Mobile Phone Hand set and / or connection / call charges, Telephone, Internet Connectivity, Visiting card, Cabin space, Computer, Laptop, Table, TE/TA including expenses on relocation from the place of posting to place of settlement, or any other benefit/allowance/reimbursement known by any other terminology whatsoever.
- g. The functional department/vertical under whom the Advisor/s are placed shall be responsible for payment of the Contractual obligations, TDS deductions thereon, and ensuring the compliance of the terms and conditions under the contract, etc. for which necessary records shall be maintained.

**14. Taxes:**

Taxes, as per the prevailing rates and rules will be deducted at source before effecting the payment of remuneration and other benefits.

**15. Confidentiality of data and documents:**

- a. The Advisor/s shall be required to maintain discipline and absolute integrity in accordance with the rules as contained under the Union Bank of India Officer Employees 'Conduct Regulations, 1976.
- b. The Advisor/s is expected to maintain secrecy about the affairs/business transactions of the Bank or to the business of any person having any dealing with the Bank and should not divulge any information thereto outsiders. In this regard, a Fidelity and Secrecy agreement in the Bank's proforma has to be executed.

**16. Conflict of Interest:**

- a. The Advisor/s appointed by the Bank, shall in no case represent or give opinion or advice to others in any matter which is adverse to the interest of the Bank.
- b. He /She should not represent the Bank in any negotiations nor exercise any administrative, financial or disciplinary powers.
- c. Further, he/she should not be assigned powers relating to the day-to-day functions of the bank.

**17. Interpretation clause:**

- a. The power to interpret any of the guidelines or power to settle any of the disputes arising out of these guidelines shall line with the Managing Director & CEO or in his absence by the Executive Director in charge of the HR functions, whose decision shall be final and binding on the Advisor/s.
- b. Any condition not explicitly covered under these guidelines shall be put up to the Managing Director & CEO or in his absence by the Executive Director in charge of the HR functions, whose decision shall be final and binding on the Advisor/s.

**18. Modification/Review:**

- a. The Policy shall be modified/reviewed/revised from time to time, so as to incorporate changes, as may become necessary, subject, however, to obtaining concurrence from the Sub-Committee of Board of Directors don HR and final approval by the Board of Directors.

## **POLICY ON EMPANELMENT OF EXTERNAL INQUIRING AUTHORITIES**

SC:7602 dated 02/02/2022

### **1. Background:**

Pursuant to amendment of Regulation 6 (2) of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976 circulated vide Staff Circular No. 4773 dated 21.09.2001, Bank has been appointing retired Officers/ Executives for conducting departmental inquiries to ensure timely completion of inquiry proceedings initiated against Officers of the Bank.

Central Vigilance Commission (CVC), from time to time, has issued various guidelines for expediting the disciplinary action including Departmental Inquiries against chargesheeted officers/employees. As per the Vigilance Manual 2021 (8<sup>th</sup> Edition) published by Central Vigilance Commission (CVC), it is advised that the guidelines for appointment of retired officers as External Inquiring Officers as well as grant of honorarium and other allowances to them, as issued by Ministry of Personnel, Dept. of Personnel and Training in terms of Office Memorandum No. F.No.142/40/2015-A VD.I dated 15.09.2017, may be adopted with suitable modifications. As such, the terms and conditions of appointment of the External Inquiring Authorities in the Bank are based on the guidelines issued by DoPT.

The Policy on empanelment of External Inquiring Authorities contains detailed procedure of empanelment, eligibility criteria and remuneration payable to the External Inquiring Authorities.

### **2. Applicability of the Policy:**

The Policy will be applicable for Officers / Executives already empaneled with the Bank and also those desirous of getting empaneled as external Inquiring Authority with the Bank.

### **3. Eligibility to apply:**

The Officers, willing to apply for empanelment:

- should have retired from a Public Sector Bank, in a cadre not less than that of SMGS-IV,
- should not be more than 65 years of age at the time of his/her empanelment,
- should be of sound health, both physically and mentally,
- should have worked in different areas of Banking or Human Resources or Industrial Relations or have experience of handling departmental inquiries as Inquiring Authority / Presenting Officer,
- should have a flair for writing reports,

- should be willing to travel, as and when required.
- should not have been penalized in a Disciplinary Proceeding Case (no penalty in Disciplinary Proceedings or prosecution in criminal case)

#### **4. Empanelment procedure:**

- Bank will publish a notification on its website and in two leading newspapers (Hindi/English/Vernacular) calling for applications from interested retired Officers / Executives,
- The applications would be addressed to the Chief General Manager(HR),Central Office.
- The applications will be screened by Screening/Scrutiny Panel which shall consist of following 3 serving Executives of the Bank:
  - i. DGM(Employee Relations Division)/DGM (Human Resources),
  - ii. DGM (Vigilance) and
  - iii. DGM (SAMV)

CGM (HR) shall be the Competent Authority to appoint the Screening/Scrutiny Panel. In the absence of any of the aforesaid 3 Executives, CGM (HR) may appoint a serving Executive in the cadre of TEGS-VI from any other Department/Vertical of the Bank for scrutiny/screening of applications. The panel shall shortlist the candidates to be called for interview.

- Vigilance Clearance shall be sought in respect of the candidates shortlisted for interview from their respective erstwhile Banks.
- The shortlisted candidates would be called for interview / video interview, based on requirements of the Bank,
- The Interview panel shall consist of:
  - i. General Manager (HR)/Chief General Manager (HR)
  - ii. An Executive of the rank of General Manager/Chief General Manager from any other Vertical/Department of the Bank as may be decided by the ED/MD & CEO
  - iii. An outside Expert of the rank of General Manager (TEGS-VII) or above, as may be decided by the ED/MD & CEO. The outside Expert shall be a retired Executive from any other Public Sector Bank having exposure in different areas of Banking or Human Resources or Industrial Relations.

ED/MD & CEO shall be the Competent Authority to constitute Interview Panel for empanelment of External Inquiring Authorities.

- The list of selected Executives would be placed before the ED / MD&CEO for approval,
- The list would then be sent to the Chief Vigilance Officer(CVO) of the Bank for concurrence, as per CVC guidelines, (Vigilance Manual 2021)
- A letter confirming empanelment and mentioning terms & conditions of empanelment would be sent to the concerned Executive by General Manager (HR)/Chief General Manager (HR).

#### **5. Terms and conditions for empanelled Executives:**

The empanelled external Inquiring Authority:

- shall be appointed as Inquiring Authority by the Disciplinary Authority (DA) / Competent Authority (CA) of the Charge Sheeted Officer whose case is entrusted to him/ her,
- will be entrusted with inquiries on a case-to-case basis,

- The number of disciplinary cases assigned to an Inquiring Authority may be restricted to 8 cases in a year (Financial Year) depending on the requirement of the Department, with not more than 4 cases at a time. However, in a composite case, involving more than one chargesheeted officer, the maximum number of cases in a financial year / at a time may be more than as stated herein above.
- shall not engage himself/ herself in any other professional work or service, which is likely to interfere with the performance of his/ her duties as Inquiring Authority;
- shall maintain strict secrecy in relation to the documents he/ she receives, or information/ data collected by him/ her in connection with the inquiry and utilize the same only for the purpose of inquiry in the case entrusted to him/ her. No such documents/ information or data are to be divulged to anyone during the inquiry or after presentation of the Inquiry Report. The Inquiring Authority will be required to furnish an undertaking to maintain strict secrecy and confidentiality of all records/ documents/ proceedings etc. All the records, reports etc. available with the Inquiring Authority shall be duly returned to the Disciplinary/Competent Authority which appointed him/ her to inquire a particular case, at the time of presentation of the Inquiry Report,
- shall give an undertaking that he/she is not a witness or a complainant in the matter to be inquired into or a close relative of the delinquent Bank Officer. A certificate to that effect shall have to be submitted by the Inquiring Authority to the Disciplinary/Competent Authority in respect of every inquiry assigned to him/her and placed on record.
- shall conduct the inquiry proceedings in the office premises of the Bank, at a location taking into account the availability of records, station/place where the misconduct occurred as well as the convenience of the witnesses/PO etc. Video Conference should be utilized to the maximum extent possible to minimize travel undertaken by the Inquiring Authority/Presenting Officer/ Charge sheeted Officer. Detailed Standard Operating Procedures for holding Departmental Inquiries through VC, as per Bank's internal guidelines have to be followed. ROs and FGMOs or any other Office/Branch as may be permitted by the Disciplinary/Competent Authority, shall provide the necessary infrastructure for holding inquiry through VC. In case of any unavoidable/ extremely genuine circumstances, the IA may be permitted by the Disciplinary/Competent Authority to conduct an inquiry through VC at a place other than the Bank premises. This shall be strictly decided on case-to-case basis.
- shall undertake travel for conducting inquiry wherever required.
- shall submit the Inquiry Report after completing the inquiry at the earliest, and in any case, not later than 180 days from the date of his/her appointment as Inquiring Authority for a particular case. Extension of time beyond 180 days can be granted only by the Disciplinary/Competent Authority appointing the IA for the particular case.

#### 6. Remuneration to be paid per inquiry:

- The empanelled Inquiring Authorities shall be paid lump-sum remuneration as per the Scale of the Charge Sheeted Officer whose inquiry has been assigned to him/ her, and Scale of the Inquiring Authority at the time of retirement, as specified below:

Scale of Charge Sheeted Officer	Time taken to complete the Inquiry Proceedings and submission of inquiry report	Amount of remuneration per inquiry case		Clerical & Stenographic Work
		If IA has retired in SMGS-IV/V	If IA has retired in TEGS-VI/VII	
	Within 90 days	Rs. 40,000/-	Rs. 45,000/-	

<b>I to III</b>	Within 120 days	Rs. 37,500/-	Rs. 42,500/-	10 % of the eligible lump-sum remuneration
	Within 150 days	Rs. 35,000/-	Rs. 40,000/-	
	Within 180 days	Rs. 30,000/-	Rs. 35,000/-	
<b>IV &amp; V</b>	Within 90 days	Rs. 50,000/-	Rs. 55,000/-	
	Within 120 days	Rs. 47,500/-	Rs. 52,500/-	
	Within 150 days	Rs. 45,000/-	Rs. 50,000/-	
	Within 180 days	Rs. 40,000/-	Rs. 45,000/-	
<b>VI &amp; VII</b>	Within 90 days	N.A.	Rs. 65,000/-	
	Within 120 days	N.A.	Rs. 62,500/-	
	Within 150 days	N.A.	Rs. 60,000/-	
	Within 180 days	N.A.	Rs. 55,000/-	

- In case any inquiry report is submitted by the external IA to Disciplinary/Competent Authority after completion of 180 days from the date of his/her appointment as Inquiring Authority for a particular case, without seeking any extension from the DA/CA and without adducing any justified/acceptable reasons for the delay, he shall be paid Rs. 5000/- less than the remuneration payable per case scale-wise to the inquiries completed within 180 days as mentioned in table above. However, in cases where the external IA has sought permission from DA/CA for extension of time beyond 180 days and the DA/CA is satisfied with the reasons for delay, the external IA shall be paid remuneration payable per case scale-wise to the inquiries completed within 180 days as mentioned in table above.
- If there is delay in completion of inquiry and submission of inquiry reports beyond 180 days from the date of his/her appointment as Inquiring Authority for 3 cases in a row, the DA/CA may decide not to give further inquiries to the empanelled retired Executive.
- The GST applicable on the remuneration paid will be borne by the Bank. However, the amount of remuneration will be paid after deduction of applicable income tax (TDS), if any.
- Local Conveyance charges shall be paid on actual basis.
- In case of inquiries held out of the place/ town of residence of the Inquiring Authority, travel expenses and hotel expenses shall be reimbursed on production of journey tickets / bills / receipts, and Diem Allowance would be paid, as per the eligibility of the Scale/Grade in which the Executive had retired.

- The requisite stationery/ postage / courier services would be arranged by the Bank. **Otherwise, charges**, if any, incurred by the Inquiring Authority in this regard, would be reimbursed on actual basis on production of bills / receipts.
- **In case, it is not possible to proceed with the matter due to stay by Court(s) etc., the Inquiring Authority may be discharged from his/her duties and payment of remuneration & clerical work will be made on pro-rata basis. Travel (TE-DA)/conveyance expenses/stationery expenses to be reimbursed as per eligibility on the basis of production of required bills/actual basis as the case maybe.**
- **Before payment is received by the Inquiring Authority, it will be his/her responsibility to ensure that:**
  - a) **All case records and inquiry report (3 ink signed copies) properly documented and arranged are handed over to the office of the Disciplinary Authority/ Competent Authority.**
  - b) **The Inquiry report should contain findings of the IA on each and every charge/allegation as contained in the Articles of Charge of the Chargesheeted Officer. The report must also specifically deal and address each of the procedural objections, if any, raised by the Chargesheeted Officer as per extant rules and instructions.**
  - c) **There should not be any ambiguity in the inquiry report and therefore, every care should be taken to ensure that all procedures for conducting departmental inquiries have been followed in accordance with the relevant rules/instructions of Union Bank of India Officer Employees' (Discipline and Appeal) Regulations, 1976 and other rules governing Officer Employees.**
- The MD&CEO shall be the Competent Authority to revise the amounts of remuneration.

#### **7. Other guidelines:**

- The empanelment as external Inquiring Authorities would be subject to annual review of performance by the Bank/ Chief General Manager(HR). The review would be conducted on or before the 30<sup>th</sup> of June every year, during which the findings of the inquiries submitted in the preceding Financial Year would be scrutinized by ER Division, Central Office and a Note would be placed before the CGM (HR) highlighting the performance of the Inquiring Authorities considering their Turn Around Time (TAT) and quality of their findings.
- Once the empaneled Executive attains 70 years of age, he/ she would not be assigned any further inquiries. However, any pending inquiries allotted to the IA before attainment of 70 years of age will have to be completed as per the extant rules/ guidelines
- The services of the empaneled Inquiring Authority may be terminated at any time by the Appointing Authority, without notice and without assigning any reasons.
- The revised remuneration will be applicable in respect of those inquiries which are assigned to the empanelled Inquiring Authorities on or after the date of issuance of this circular.
- The process of empanelment would generally be conducted by the Bank once in every two years. However, the process may be conducted more frequently or otherwise, considering the requirements of the Bank.
- The Chief General Manager (HR) shall be the Competent Authority to issue any further clarification with regard to the subject Policy.

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## MANDATORY AND JOB ROLE-BASED E-LEARNING COURSES / MODULES

**Staff Circular: 7743 dated 03 Aug 2022**

### Highlights

- ❖ Mandatory Completion of 20 E-learning courses / modules for Scale I to Scale VI officers during FY 2022-23.
- ❖ Minimum passing marks for each E-learning course / module is 60%.
- ❖ 5 marks weightage has been given in Final Performance Appraisal of officers from Scale – I to Scale VI on completion of 20 mandatory E-Learning courses /modules (5 common mandatory, 5 pertaining to respective Job families/roles of the Officers and 10 any other courses / modules as per the choice of the officers)
- ❖ Mandatory quarterly completion of minimum 5 E-learning courses from FY 22-23

1. We all are aware that in present scenario the E-learning is having paramount importance in the space of Learning & Development. Further, the PSB Reforms Index aiming at “Enhanced Access & Service Excellence (EASE) had suggested that weightage should be assigned to E-learning courses / modules in Annual Performance Appraisal Reports (APARs).

2. As per the PMS Policy 2022-23, Circular no. 7644, dated 31st Mar 2022, it has been made mandatory to complete at least twenty (20) courses / modules for the FY 2022- 23 by all officers from Scale I to Scale VI. Within these twenty mandatory courses / modules

2.1. Following five mandatory courses /modules, are common for all officers:

- (i) Knowledge of KYC AML
- (ii) Cyber Security Awareness
- (iii) Responsible use of Social Media
- (iv) Prevention, Prohibition and Redressal of Sexual Harassment of Women at the Workplace
- (v) Preventive Vigilance

2.2. Five courses / modules will be based on the respective Job families / roles of the officers.

2.3. Ten courses / modules will be other than the above-mentioned courses / modules and as per the choice of the officer.

3. Further in line with the EASE 5.0 Agenda the importance of continuous learning is emphasized upon. Accordingly, all the officers will be required to complete at least 5 e-learning courses / modules on quarterly basis as per the following timelines:

3.1. By 30th Sep 2022: Minimum 10 courses / modules.

3.2. By 31st Dec 2022: Minimum 15 courses / modules.

3.3. By 31st Mar 2023: Minimum 20 courses / modules.

4. Weightage of 5 marks is given in the APARs for completion of the prescribed 20 Elearning courses / modules for the FY 2022-23.

5. There will be no limit on number of attempts to pass the E-learning courses / modules. However, one must secure 60% in each course / module as minimum passing marks. 5 marks will be awarded to the concerned officer / executive under the E-learning attribute in the Annual Performance Appraisal on passing twenty courses / modules for FY 2022-23, i.e. 0.25 marks is awarded on completion of each course / module (as detailed in point no. 2 above). In case, all 20



E-learning courses / modules are not completed as per timelines by the officer / executive, marks will be awarded on pro rata basis.

6. 5 Mandatory E-learning Courses / Modules (mentioned in point no. 2 above):-

The navigation path to access the 5 common mandatory courses / modules in Union Prajna (E- learning Portal) is as under:

6.1. Login Union Prajna (E-learning Portal) with login credentials.

6.2. For 5 mandatory Modules, click on Courses >>> Mandatory Courses.

6.3. Now select module for completion. For completion of module, kindly complete both course and test.

6.4. The officers can check the status of completion of courses along with marks obtained by visiting 'Profile' menu >>> 'Summary Report' and by clicking on 'User Reports'.

7. 5 Mandatory E-learning courses / modules can be accessed through Union Prajna portal (Navigation is enclosed as Annexure – I). It can also be accessed by using the QR Codes (enclosed as Annexure - II).

8. Job family / Role based courses / modules are also made available in Union Prajna (list of Job family / Role based courses / modules are enclosed as Annexure-III) for all officers.

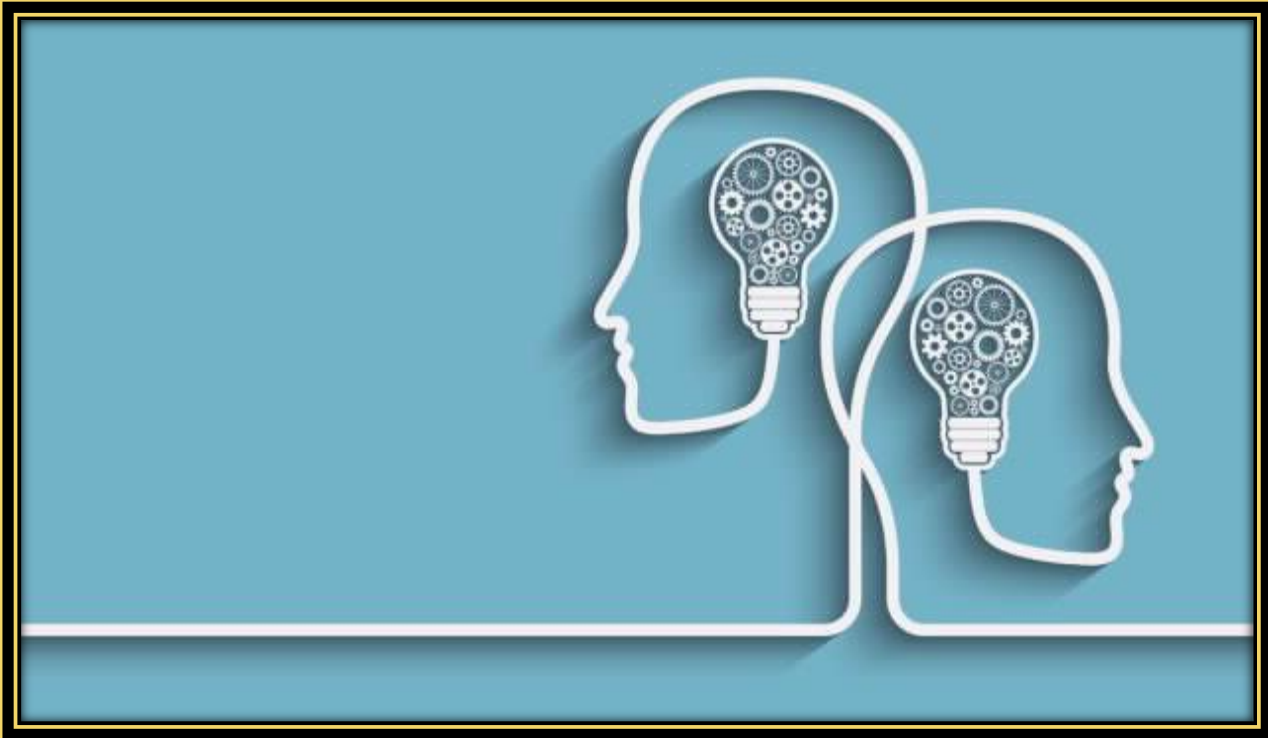
9. All officers / executives upto Scale VI are advised to complete mandatory courses / modules as mentioned above by securing a minimum of 60% marks in each course / module.

10. Web-based Union Prajna can be accessed by using Internet Explorer (11.4x and above), Google Chrome or Mozilla Firefox browser.

11. Vertical Heads / Field General Managers / Regional Heads are requested to advise all officers under their jurisdiction on above lines and encourage them to complete mandatory E-learning courses / modules within timeline.

**Note: Annexures enclosed with circular**

## SECTION 2: AWARD STAFF



## *SECTION: 2* *AWARD STAFF*

## 11<sup>TH</sup> BIPARTITE SETTLEMENT

**Staff circular 7326 dated 24.12.2020**

### Scale of Pay

In modification of Clause 4 of Bipartite Settlement dated 25<sup>th</sup> May, 2015, with effect from 1<sup>st</sup> November, 2017 the scales of pay shall be as under: -

Clerical Staff							
<b>17900</b>	1000	20900	1230	24590	1490	30550	<b>1730</b>
	3		3		4		7
<b>42660</b>	3270	45930	1990	47920	<b>(20 years)</b>		
	1		1				
Subordinate Staff							
<b>14500</b>	500	16500	615	19575	740	22535	<b>870</b>
	4		5		4		3
<b>25145</b>	1000	28145	<b>(20 years)</b>				
	3						

*Note:*

- a) Fitment in the new scales of pay shall be on a stage-to-stage basis.
- b) There shall be no change in the dates of annual increments because of the fitment.
- c) In the case of Ex-servicemen category employees who have joined the Banks on and after 1<sup>st</sup> November, 2017 up to the date of this Settlement, the fixation/fitment in the pay scales already given/eligible to be given under the Settlement dated 25<sup>th</sup> May, 2015 shall be refixed as per the provisions of this settlement.
- d) All employees belonging to sub-ordinate cadre shall be eligible for one extra increment for passing JAIIB and two increments for passing CAIIB examination w.e.f 1.11.2017

(a) Fitment in the new scales of pay shall be on a stage-to-stage basis.

(b) There shall be no change in the dates of annual increments because of the fitment

### Stagnation Increments

In partial modification of Clause 5 of Bipartite Settlement dated 25<sup>th</sup> May 2015, both clerical and subordinate staff (including permanent part-time employees on scale wages) shall be eligible for nine stagnation increments w.e.f. 1<sup>st</sup> November 2017 at the rate and frequency as stated herein under:

The clerical and subordinate staff including permanent part-time employees on scale wages on reaching the maximum in their respective scales of pay, shall draw nine stagnation increments at the rate of Rs. 1990/- and

Rs.1000/- respectively (pro rata in respect of permanent part-time employees) each due under this settlement, and at frequencies of 2 years, from the dates of reaching the maximum of their scales as aforesaid.

Provided further that a clerical / subordinate staff (including permanent part-time employees on scale wages) already in receipt of eight stagnation increments shall be eligible for the ninth stagnation increment from 1<sup>st</sup> November, 2017 or two years after receiving the eighth stagnation increment, whichever is later.

Provided further that the Stagnation increment/s received by the employees who are/were in service of the banks as on 1<sup>st</sup> November, 2017 as per periodicity hereinbefore would be readjusted from the date of reaching their maximum by also considering the Graduation/JAIIB/CAIIB Qualifications acquired thereafter, if any and employee shall be notionally eligible for stagnation increments w.e.f. 1.11.2017 in terms of this settlement as per the revised periodicity which will qualify for superannuation benefits. However, monetary benefit on account of such revised and readjusted stagnation increment/s shall be payable from 1<sup>st</sup> November, 2020 or the actual date of entitlement whichever is later.

### Definition of 'Pay'

In reiteration of Clause 6 of the Bipartite Settlement dated 25<sup>th</sup> May 2015, 'Pay' shall be defined as under:

'Pay' components	Eligible for
Basic Pay Stagnation increments Special Pay Graduation Pay/ Professional Qualification Pay Officiating Pay	Dearness Allowance HRA Provident Fund Gratuity Pension New Pension Scheme

### Note:

The increment component of Fixed Personal Pay as given in column 2 of Schedule III shall rank for superannuation benefits.

'Pay' components	Eligible for
Basic Pay Stagnation increments Special Pay Graduation Pay/PQP Officiating Pay Special Allowance Transport Allowance	Dearness Allowance

### Dearness Allowance

In substitution of Clause 7 of Bipartite Settlement dated 25<sup>th</sup> May 2015 with effect from 1<sup>st</sup> November 2017, the Dearness Allowance shall be payable as per the following rates: -

#### Clerical and Subordinate Staff

0.07 % of 'pay' per slab of four points.

Note:

Dearness Allowance in the above manner shall be paid for every rise or fall of 4 points over 6352 points in the quarterly average of the All India Average Working-Class Consumer Price Index (General) Base 1960=100.

- (a) It is clarified that there shall be no ceiling on Dearness Allowance.
- (b) Dearness Allowance shall be calculated and paid on the following components:
- Basic Pay including Stagnation increments,
  - Special Pay,
  - Graduation Pay/ Professional Qualification Pay,
  - Special Allowance,
  - Transport Allowance and
  - Officiating Pay,
- if any, payable under this settlement in respect of both clerical and subordinate staff.
- (c) All other existing provisions relating to Dearness Allowance Scheme shall remain unchanged.

### House Rent Allowance

In substitution of Clause 9 of the Bipartite Settlement dated 25<sup>th</sup> May 2015 with effect from 1st November 2017, the House Rent Allowance payable to subordinate and clerical staff shall be as under:-

Scale	Rate as percentage of Pay' (No Minimum/ No Maximum)

### Note:

- (1) 'Pay' means as defined in Clause 6 of the Settlement hereinabove
- (2) Where quarters are provided, HRA shall not be payable and the rent to be recovered shall be 0.2 % of the first stage of the Scales of Pay.
- (3) All other existing provisions relating to House Rent Allowance shall remain unchanged.

Provided further that when a workman employee is transferred out of the station other than on account of request, he/she may, in lieu of HRA as above, claim reimbursement of house rent up to 150% of HRA otherwise payable and subject to production of rent receipt.

### Special Allowance

In modification of Clause 9 of the Bi-partite Settlement dated 25.05.2015, with effect from 1.11.2017, workmen employees shall be paid Special Allowance as under:

- 16.40 % of the Basic pay with applicable DA thereon.

Note: The Special Allowance with applicable DA thereon shall not be reckoned for superannuation benefits viz., pension including contribution to NPS, PF & Gratuity.

### **Transport Allowance**

In partial modification of Clause 10 of the Bipartite Settlement dated 25<sup>th</sup> May 2015, with effect from 1<sup>st</sup> November, 2017, Transport Allowance shall be paid as under;

All Clerical and Subordinate Staff	Rs. 600 per month with applicable DA thereon
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### **Note:**

- (i) The Transport Allowance with applicable DA thereon shall not be reckoned for superannuation benefits viz., pension including contribution to NPS, PF & Gratuity.
- (ii) This provision by itself will not preclude the payment of any existing allowance of this nature paid as a result of Government guidelines/bank level settlements.

### **Special Pay**

In modification of Clause 11 of the Bipartite Settlement dated 25<sup>th</sup> May 2015, with effect from 1<sup>st</sup> November 2017:

- (i) The Special Pay payable to the clerical staff and subordinate staff in banks other than State Bank of India, shall be as mentioned under Part-A in Schedule II to this Settlement.
- (ii) In all other aspects, the general rules and provisions contained in Chapter V of the Bipartite Settlement dated 19<sup>th</sup> October 1966 relating to special pay carrying posts, as modified from time-to-time, shall continue to apply.
- (iii) With effect from 1<sup>st</sup> November 2017, Graduation Pay and Professional Qualification Pay payable to the clerical staff in banks shall be as mentioned in Part B of Schedule II to this Settlement. It would be worked out separately in SBI as applicable for special pay mentioned at para (i) above,
- (iv) The Special Pay, Graduation Pay and Professional Qualification Pay as mentioned in Part B of Schedule II shall rank for superannuation benefits.
- (v) The rates of special pay and the duties of special pay carrying posts for workmen staff in SBI may be reviewed and settled at the bank level.
- (vi) In reiteration of sub-clause (xv) of Clause 11 of the Bipartite Settlement dated 25<sup>th</sup> May 2015, a member of the non-subordinate cadre acquiring a Graduate/National Diploma in Commerce or JAIIB/CAIIB (either or both parts) qualification/s at a time when he/she does not have the requisite number of increments in the scale to be earned as advance increments shall in the first instance be released increments for such qualification(s) acquired to the extent available in the scale and in lieu of the remaining increments(s) not available for being so released as advance increments be granted /released the first installment of Graduation Pay or PQP, as the case may be. Release of subsequent installments of Graduation Pay or PQP shall be with reference to the date of release of Graduation Pay or PQP under this clause.
- (vii) Provided that in the case of an employee acquiring such qualifications after reaching the maximum of the scale of pay, he shall be granted from the date of acquiring such qualification the first installment of Graduation Pay or PQP, as the case may be and the release of subsequent installments of Graduation Pay or PQP shall be with reference to the date of release of Graduation Pay or PQP under this clause.

Provided further that in case where the non-subordinate employee as on the date of this Settlement, has already acquired JAIIB (Part-I) or CAIIB (Part- II)/ Graduation after reaching maximum of the scale of Pay (in case of JAIIB/ CAIIB/ Graduation) or after reaching 19<sup>th</sup> stage of scale of Pay (in case of CAIIB/Graduation), and has not earned increment(s), otherwise entitled on account of acquiring such qualification, when there were no increments to provide in the scale of pay of those employees, the stagnation increment in such cases may be advanced by one year or two years as the case may be.

### **Hill and Fuel Allowance**

In partial modification of Clause 12 of the Bipartite Settlement dated 25<sup>th</sup> May 2015, the Hill and Fuel Allowance shall be payable at the following rates with effect from 1<sup>st</sup> November 2017:

<b>a. At places situated at a height of 3000 meters and above</b>	<b>8% of pay</b> <b>(Max. Rs.2250/-p.m.)</b>
<b>b. At places situated at a height of and over 1500 meters but below 3000 meters</b>	<b>4% of pay</b> <b>(Max. Rs.900/-p.m.)</b>
<b>c. At places situated at a height of over 1000 meters but less than 1500 meters and Mercara Town</b>	<b>3 % of pay</b> <b>(Max. Rs. 750/-p.m.)</b>

*Note:* All other existing provisions shall remain unchanged. SBI may revise the ceiling amounts.

### **Fixed Personal Pay (other than State Bank of India)**

In partial modification of Clause XIV of Bipartite Settlement dated 29th October 1993, Clause 13 of Bipartite Settlement dated 27th March 2000, Clause 13 of the Bipartite Settlement dated 2nd June 2005, Clause 13 of Bipartite Settlement dated 27<sup>th</sup> April 2010, and Clause 13 of Bipartite Settlement dated 25<sup>h</sup> May, 2015, the Fixed Personal Pay shall be revised with effect from 1st November 2017 as per Schedule III.

*Note:* Only employees who were in the service of the bank on or before 1<sup>st</sup> November 1993 will be eligible for FPP, one year after reaching the maximum scale of pay, they are placed in. Those who joined the Banks on or after 2<sup>nd</sup> November, 1993 are not eligible for FPP.

### **Pension (including State Bank of India)**

With effect from 1<sup>st</sup> November 2017, the Pay as defined under Clause 6 of this Settlement and drawn by the employees who are members of the Pension Fund shall be taken into consideration for the purpose of calculation of pension as per the Pension Fund Rules/ Regulations in force.

**Note:**

#### **i. Option not to claim incremental commutation on revised basic pension**

Employees in service of the Banks as on 1st November 2017 and who have retired thereafter but before the date of this Settlement and who had opted for commutation of pension will have an option not to claim incremental commutation on revised basic pension.



## ii. Calculation of Pension for employees retired between 1-11-2017 and 31-8- 2018.

The pension payable to employees is based on the average of the emoluments drawn in the last ten months preceding the retirement of the employee in terms of Regulations 2 and 38 of the Pension Regulations. For the purpose of payment of pension, the Pay of the employees retiring on or after 1<sup>st</sup> November, 2017 will be taken on the basis of the Pay as is provided under this Settlement. However, in the case of employees who have retired from the services of the Banks, on or after 1<sup>st</sup> November, 2017 but before 31<sup>st</sup> August, 2018, since the period of preceding ten months will constitute Pay both under this Settlement as well as pertaining to Settlement dated 25th May, 2015, in such cases, the following procedure will be adopted for determining Pension payable to them.

- (i) For the period of ten months falling on and from 1<sup>st</sup> November, 2017, the actual Pay drawn by the employee under this Settlement; and
- (ii) For the period falling prior to 1<sup>st</sup> November, 2017, the actual Pay drawn by the employee plus Dearness Allowance at the rate of 47.8 percent thereon will be notionally reckoned as Pay for the purpose.

### Dearness Relief on Pension

With effect from 1<sup>st</sup> November, 2017, in respect of employees who retired or died while in service on or after 1<sup>st</sup> November, 2017, Dearness Relief shall be payable at 0.07 % per slab on the Basic Pension or Family Pension or Invalid Pension or compassionate allowance as the case may be. Dearness Relief in the above manner shall be paid half yearly for every rise or fall of 4 points over 6352 points in the quarterly average of the All India Consumer Price Index for industrial workers in the series 1960=100.

### Provident Fund

It is reiterated that -

- (a) The employees who are presently covered under the Pension Scheme shall continue to contribute 10% of the Pay towards Provident Fund, but there shall be no matching contribution.
- (b) Employees of State Bank of India will continue to be covered by Contributory Provident Fund Scheme as hitherto.
- (c) Employees who are presently covered under Contributory Provident Fund Scheme and have not opted for Pension Scheme under the Settlement dated 27<sup>th</sup> April 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.
- (d) Banks may decide and fix at their level a higher percentage of contribution to PF.

### New Pension Scheme:

- (a) In partial modification of Clause 15 (d) of Bipartite Settlement dated 27<sup>th</sup> April, 2010, in the case of all employees who have joined the Bank on and from 1st April, 2010 and who are governed and covered by the New pension Scheme/ Defined Contributory Pension Scheme, while the employee will continue to contribute 10% of Pay plus Dearness Allowance, the bank (including SBI) will make a contribution of 14% of Pay and Dearness Allowance from the date of settlement subject to approval of Government.
- (b) The service charges by the Service Provider/Fund Manager of NPS will be borne by the bank (including SBI) from the FY 2021.

### Family Pension

Subject to approval by the Government, It is agreed that family pension shall be payable at the uniform rate of 30 percent of the Pay of the deceased employee and that there shall be no ceiling on family pension. It is agreed that these provisions, when approved by the Government shall apply to SBI also.

### **Medical Aid**

In partial modification of Clause 17 of the Bipartite Settlement dated 25<sup>th</sup> May, 2015, with effect from 1st November 2017, the reimbursement of medical expenses under medical aid scheme shall be restricted to an amount of Rs.2355 /- per annum.

For the calendar year 2017, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months i.e. November and December 2017.

### **Definition of 'Family':**

In partial modification of Clause 18 of the Bipartite Settlement dated 25<sup>th</sup> May, 2015, for the purpose of medical facilities and for the purpose of leave fare concession, the expression 'family' of an employee shall mean -

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

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

- (ii) The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.12, 000/- p.m. If the income of one of the parents exceeds Rs.12, 000/- p.m. or the aggregate income of both the parents exceeds Rs.12, 000/- p.m., both the parents shall not be considered as wholly dependent on the employee.
- (iii) A married female employee may include her natural / legal parents or parents-in-law under the definition of family, but not both, provided that the parents/parents-in-law are wholly dependent on her.

*Note:* For the purpose of medical expenses reimbursement scheme, for all employees, Leave Fare Concession etc. any two of either of the dependent parents/ parents-in-law shall be covered.

### **Leave Fare Concession**

- (i) In partial modification of Paragraph 19 of Bipartite Settlement dated 25<sup>th</sup> May, 2015, with effect from the date of this Settlement, leave fare concession payable will be the actual return railway fare or steamer fare incurred by the workman and members of his family subject to the following:
  - a) For avilment of leave fare concession under a 2 year block for visit to any place within India, the maximum permissible distance shall be 2600 kms. (one way) for the subordinate staff and 2200 kms. (one way) for non-subordinate staff.
  - b) For avilment of leave fare concession under a 4 year block for visit to any place in India, the maximum permissible distance shall be 5200 kms. (one way) for subordinate staff and 4400 kms. (one way) for non-subordinate staff.
- (ii) In partial modification of clause 19 of the Bipartite settlement dated 25<sup>th</sup> May, 2015, the class of fare to which the workman and the members of his family would be entitled, shall be as follows:

Subordinate Staff:

AC III Tier for the journey by mail/express train.By Steamer – II Class Cabin

Non-subordinate Staff:

AC II Tier for the journey by mail/express train.By Steamer – I Class Cabin

*Note:* The above entitlement shall also be applicable for travel on duty.

Provided however, in the case of non-subordinate staff, they will be reimbursed the fare for travel by Rajdhani/Shatabdi trains if the travel has been actually undertaken by such trains.

Provided further that where the non-subordinate employee and / or dependent members of his family undertake travel by air either to his place of domicile or to any other place for rest and recuperation within India, he shall be entitled to be reimbursed the actual air fare so incurred or the II AC class fare by train by a direct route in case of travel to place of domicile or to the extent of the maximum admissible distance in case of travel to any other place for rest and recuperation, during the two year/four year block respectively, whichever is less.

Provided further that in addition to train fare, charges incurred on account of local sight-seeing during availment of LFC may also be reimbursed subject to total claim not exceeding the amount equivalent to eligible train fare as per respective entitlement.

*Note:* GST Charges levied on Train Fare shall be over and above the entitlement. In view of prevailing dynamic fare system, the cost of train tickets charged on the date of booking will be reimbursed.

For employees working in North East States, LFC will begin from Guwahati and the eligible train fare from their place of work to Guwahati will be additionally paid. Similarly, eligible fare for Andaman & Nicobar islands to Chennai/Kolkata, Lakshadweep to Kochi, far-flung area branches in Himachal Pradesh, Uttarakhand, Sikkim, Jammu & Kashmir or any other areas which are not directly connected by train shall be additionally reimbursed under LFC in addition to normal entitlement for the employees working in these areas to the nearest major Railway Station.

An employee and/or members of his family, when availing leave fare concession may undertake travel by any mode of surface transport between places and the employee will be eligible to claim in respect of such journey his actual expenditure or the notional train fare by the entitled class for the admissible and entitled distance, whichever is less, within his overall entitlement.

For the purpose of this sub-clause, travel by any approved mode of surface transport would mean such travel undertaken through any public transport or transport (including taxi) operated by agencies / tour operators approved by appropriate Government authorities or motorcar owned by the employee/spouse.

- iii) By exercising an option anytime during a block of 2 years or 4 years, as the case may be, an employee can either undertake travel availing of leave fare concession and claim reimbursement up to his entitlement or to encash the facility for the concerned block. The option so exercised shall be irrevocable for the block concerned. On opting to encash the facility, he will be entitled to receive a lump sum equivalent to notional train fare for the admissible distance (depending on a 2 year or 4 year block) by the entitled class, subject to deduction of admissible tax at source. Leave Fare Concession for travel to place of domicile is not encashable. The facility of encashing of Leave Fare Concession may be allowed to employees without the requirement of availing leave for this purpose. An employee opting to encash his LFC shall prefer the claim for himself and his family members only once during the block / term in which such encashment is availed of. The facility of encashment of privilege leave while availing of Leave Fare Concession is also available while encashing the facility of LFC.

- (iv) Provisions under Clause 10.13 (iii) of Bipartite Settlement dated 19<sup>th</sup> October, 1966 regarding restrictions on entitlement to LFC where both husband and wife are working in the same Bank shall stand deleted. Accordingly, henceforth LFC can be availed independently where both husband and wife are working in the same bank.
- (v) All employees will be given an opportunity to exercise an option within 90 days from the date of this Settlement to avail LFC under two years/four years block as the case may be. If no option is exercised within the stipulated period, the earlier option will continue to be operative.
- (vi) Dolly/Pony charges as per Government Rates shall be reimbursed within the overall entitlement.

### **Hospitalization (Except SBI)**

In reiteration of Clause 20 of the Bipartite Settlement dated 25<sup>th</sup> May, 2015, the reimbursement of hospitalization expenses shall continue to be as per the Medical Insurance Scheme detailed in Schedule IV to that Settlement except to the extent as modified hereunder:

The clause "In the event of any claim becoming admissible under this scheme, the Bank will reimburse the amount of such expenses as would fall under different heads mentioned below and as are reasonably and medically necessary incurred thereof by or on behalf of such employee" is amended as under:-

"In the event of any claim becoming admissible under this scheme, the Bank will reimburse the amount of such expenses as would fall under different heads mentioned below and as are reasonably and medically necessary incurred thereof by or on behalf of such employee, *may be decided by bank independently*"

### **Addition in Domiciliary Scheme coverage:**

The following treatments/ diseases have also been included under Domiciliary treatment coverage w.e.f. 1/10/2019.

- a. Type 1 Diabetes
- b. Rheumatoid Arthritis
- c. Psoriasis/Psoriatic Arthritis
- d. System lupus Erythematous
- e. Inflammatory Bowel Diseases
- f. Addison's Diseases
- g. Sjogren's Diseases
- h. Hashimoto's Thyroiditis
- i. Auto immune vacuities
- j. Pernicious Anemia
- k. Celiac disease
- l. Auto immune myositis

### **Compensation on Transfer**

In supersession of Clause 21 of Bipartite Settlement dated 25<sup>th</sup> May, 2015, with effect from 1/11/2020, compensation on transfer, shall be as under: -

An employee on transfer shall be paid the cost actually incurred for transporting his personal effects, as under:-

**By Train:**

	Non-Sub-staff	Sub-staff
a. For married persons	3500 kg.	2500 kg.
b. For unmarried persons	2500 kg.	1500 kg.

By Road: An employee on transfer from one station to another can transport his/her personal effects by rail/road up to the stipulated weights by an IBA approved Transport Operator.

### Compensation for losses due to breakage or damage to goods on Transfer

In modification of Clause 22 of Bipartite Settlement dated 25<sup>th</sup> May 2015, with effect from 1/11/2020, compensation on transfer, shall be as under: -

- a. Where an employee produces receipts or a statement of loss in respect of breakage subject to a maximum of:

Clerical Staff : Rs.1,650/-

Subordinate Staff : Rs.1,100/-

- b. Where no receipts/statement of loss are produced, a lumpsum payment of: Clerical Staff : Rs.1,100/-

Subordinate Staff : Rs. 825/-

### Halting Allowance

In modification of Clause 23 of the Bipartite Settlement dated 25<sup>th</sup> May 2015, with effect from 1/11/2020, halting allowance shall be payable at the following rates for the days spent on duty outside the headquarters:

	(A)	(B)	(C)
	Places with population of 12 lakhs and above and States of Goa	Places with population of 5 lakhs and above, State Capitals/ Capitals of Union Territories not covered in column (A)	<b>Other Places</b>
<b>Clerical Staff</b>	Rs. 1050/- per diem	Rs. 900/- per diem	<b>Rs. 675/- per diem</b>
<b>Subordinate Staff</b>	<b>Rs. 750/- per diem</b>	<b>Rs. 600/- per diem</b>	<b>Rs. 375/- per diem</b>

Provided that an employee can also claim lodging expenses reimbursement by production of hotel rent receipt subject to ceilings prescribed hereunder:

	(A)	(B)	(C)
	Places with population of 12 lakhs and above and States of Goa	Places with population of 5 lakhs and above, State Capitals/ Capitals of Union Territories not covered in column (A)	<b>Other Places</b>
<b>Clerical Staff</b>	Rs.2500/- per day	Rs.2000/- per day	<b>Rs.1500/- per day</b>
<b>Subordinate Staff</b>	<b>Rs.1250/- per day</b>	<b>Rs.1000/- per day</b>	<b>Rs.750/- per day</b>

Note: In respect of State Bank of India, the above lodging rates along with other conditions will be decided at bank level.

Provided further that in such cases of reimbursement of hotel rent, boarding charges at 25% of the halting allowance shall be payable.

### **Washing Allowance**

In supersession of Clause 24 of Bipartite Settlement dated 25<sup>th</sup> May 2015, with effect from 1<sup>st</sup> November 2017, washing allowance shall be payable at Rs.200/- p.m., where the washing of livery is not arranged by the bank.

### **Cycle Allowance**

In supersession of Clause 25 of Bipartite Settlement dated 25<sup>th</sup> May 2015, w.e.f. 1<sup>st</sup> November 2017, cycle allowance is payable to the members of the subordinate staff who are required to use a cycle on regular assignment for outdoor duties at Rs.150/- p.m. at all centers.

Cycle allowance would not be paid to workman member of the subordinate staff entitled to the allowance for the period of leave where such leave exceeds 30 days.

### **Split Duty Allowance**

In partial modification of Clause 26 of the Bipartite Settlement dated 25<sup>th</sup> May 2015, w.e.f. 1<sup>st</sup> November 2017, Split Duty Allowance shall be payable at all centers at Rs200/- per month.

### **Project Area Compensatory Allowance**

In partial modification of Clause 27 of the Bipartite Settlement dated 25<sup>th</sup> May 2015, w.e.f. 1<sup>st</sup> November, 2017, workmen in project areas shall be paid project area compensatory allowance as under:

<b>Project Area Group 'A'</b>		<b>Project Area Group 'B'</b>	
<b>Clerical Staff</b>	<b>- Rs. 290/- p.m.</b>	<b>Clerical Staff</b>	<b>- Rs.230/- p.m.</b>
<b>Sub-Staff</b>	<b>- Rs.230/- p.m.</b>	<b>Sub-Staff</b>	<b>- Rs.200/- p.m.</b>

**Note:** In addition to the areas/places identified and defined as Project Ares, Branches opened and located within Special Economic Zone, Export Promotion Zone, etc. shall be treated as Project Areas for the purpose of payment of project area compensatory allowance as above.

### **Project Area centres:**

In partial modification of clause 8.1 Settlement dated 19<sup>th</sup> October, 1966, clause II/8 of settlement dated 8<sup>th</sup> November, 1973 and clause 2 of Minutes of Discussions dated 15<sup>th</sup>/16<sup>th</sup> April, 1980, the following places shall be termed as Project Areas for the purpose of the provisions under this Settlement.

#### **Project Area Centres - Group A**

1. Bheemarayangudi (Gulbarga District, Karnataka)
2. Bhilai
3. Bokaro
4. Burnpur (West Bengal)
5. Dapchari (Thane District, Maharashtra)
6. Durg (Madhya Pradesh)
7. Durgapur
8. Heavy Electricals, Kailasapuram (Tiruchirapalli)
9. Jamshedpur
10. Pong Dam (Punjab)
11. Rajghat (Madhya Pradesh)
12. Ramagundam (Andhra Pradesh)
13. Reasi (Jammu & Kashmir)
14. Rourkela
15. Sundarnagar (Mandi district, Himachal Pradesh)
16. Tirthapuri (Aurangabad District, Maharashtra)
17. Visakhapatnam (Andhra Pradesh)

#### **Project Area Centres - Group B**

1. Agali Attapady Irrigation Project
2. Almatti Dam Site (Karnataka)
3. Ambikanagar (Karnataka)
4. Ankleshwar (Gujarat)
5. Balimela (Koraput District, Orissa)
6. Bhadravati (Chandrapur District, Maharashtra)
7. Bhopal Heavy Electricals (Madhya Pradesh)
8. Cambay (Gujarat)
9. Chakranagar (Shimoga District)
10. Chas
11. Chattargarh (Rajasthan - Rajasthan Canal)
12. Dandeli (Karnataka)
13. Deola (Chankapur Project, Nasik)



14. Dharoi Village (Ahmedabad Circle)
15. Donimalai (Karnataka)
16. Dhurva
17. Farakka Barrage
18. Gajuvaka
19. Ganeshgudi (Giant Kali Project, SupaDam)
20. Gunupur (Koraput District, Orissa)
21. Haldia (West Bengal)
22. Hatia
23. Idikki
24. Jagdalpur
25. Jeypore (Koraput District, Orissa)
26. Jog Falls (Karnataka)
27. Jyotipuram (Salai Hydro Electric Project, Jammu & Kashmir)
28. Kalpakkam (Tamilnadu)
29. Kanker (Bastar District)
30. Kashipur (Koraput District, Orissa)
31. Kasimpur (Aligarh, Uttar Pradesh)
32. Kargal (Mysore)
33. Khetri
34. Koraput (Koraput District, Orissa)
35. Kotpad (Koraput District, Orissa)
36. Kudremukh Iron Ore Project (Malleswara)
37. Kulamavu
38. Mach hakund (Koraput District, Orissa)
39. Mahi (Rajasthan - Dam Project)
40. Malthon (West Bengal)
41. Malkangiri (Koraput District, Orissa)
42. Mandi (Himachal Pradesh)
43. Munsar (Pench Electric Project, Maharashtra)
44. Nagarjunsagar
45. Nangal Township
46. Narora Atomic Power Project
47. Nawarngpur (Koraput District, Orissa)
48. Neyveli
49. Pandoh
50. Pochampadu (Andhra Pradesh)
51. Pophali (Maharashtra)
52. Ramchandrapuram
53. Ranchi (Bihar)

54. Rawat Bhata
55. Rayaguda (Koraput District, Orissa)
56. Sileru (Andhra Pradesh)
57. Supa (Karnataka)
58. Srisilam (Andhra Pradesh)
59. Sunabeda (Koraput District, Orissa)
60. Surangani (Himachal Pradesh)
61. Talwara
62. Umarkote (Koraput District, Orissa)
63. Wadigodri (Jayakwad Project, Aurangabad)
64. Obra (Uttar Pradesh)
65. Renukoot (Uttar Pradesh)

Note: It is understood that as and when Central Government or any State Government may declare any other Centre as Project Area, the same would be treated accordingly. Similarly, if any Centre is treated as non-project area by them, those Centres would stand deleted from the above list.

### **Reimbursement of expenses on Road Travel**

In substitution of Clause 29 of Bipartite Settlement dated 25<sup>th</sup> May, 2015, w.e.f. 1<sup>st</sup> November, 2020, where an employee has to travel on duty / LFC between two places, he shall be reimbursed actual road mileage cost or at Rs. 8/- per k.m., whichever is less.

### **PRIVELEGE LEAVE**

Privilege leave other than for the purpose of availing the Leave Fare Concession should be applied not less than 10 days before the proposed date of commencement of such leave.

Privilege leave taken on sick grounds when there is no credit in the sick leave account of the employee, will not be construed as an occasion of availing privilege leave.

Privilege Leave accruing to an employee shall be allowed to be accumulated beyond 240 days up to a maximum of 270 days. However, encashment of privilege leave shall be restricted up to a maximum of 240 days.

### **MATERNITY LEAVE**

Clause 30 of Bipartite Settlement dated 27<sup>th</sup> April 2010 shall be substituted by the following:

- (a) Maternity leave, which shall be on substantive pay, shall be granted to a female officer for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.

Note:

- i) In case of delivery of twins, the period of Maternity Leave shall be 8 months.
- ii) Maternity Leave may be availed combining with any other kind of leave except casual leave.
- (b) In case of miscarriage/MTP/abortion, maternity leave may be granted as a rule up to 6 weeks on the basis of medical certificate/advice of a competent medical practitioner, i.e., a qualified gynecologist. In Special /exceptional cases involving medical complications, associated with miscarriage /MTP/Abortion. Maternity

Leave may be granted beyond 6 weeks if advised by a competent medical practitioner (qualified gynecologist) but up to 6 months only on any one occasion, within the overall limit of 12 months during the entire period of service.

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

Note: In the case of employee who has availed and exhausted Maternity Leave of 12 Months, Leave of 15 days shall be sanctioned over and above the same, subject to production of medical certificate.

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

-

- i. Leave will be granted for adoption of only one child.
  - ii. The adoption of a child should be through a proper legal process and the employee should produce the adoption-deed to the Bank for sanctioning such leave.
  - iii. The permanent part time employee is also eligible for grant of leave for adoption of a child.
  - iv. The leave shall also be available to biological mother in cases where the child is born through surrogacy.
  - v. The leave shall be availed within overall entitlement of 12 months during the entire period of service.
- e) Within the overall period of 12 months, leave may also be granted in case of hospitalization on amount of the following gynecological ailments/treatments up to a maximum of 30 days
- i. AUB (Abnormal uterine bleeding)
  - ii. Ovarian Tumor
  - iii. Tubectomy/Tubectomy reversal
  - iv. Post-Partum Depression (PPD)
  - v. Post-Partum Hemorrhage
  - vi. Acute Pelvic Inflammatory Disease (Acute PID)
  - vii. Dysfunction Uterine Bleeding; Dysfunction (DUB)

## **PATERNITY LEAVE**

With effect from 01.06.2015, male employees with up to two surviving children shall be eligible for 15 days paternity leave during his wife's confinement. This leave may be combined with any other kind of leave except casual leave. The leave shall be applied up to 15 days before or up to 6 months from the date of delivery of the child.

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

## **Sick leave**

- a. An officer employee upon completion of 30 years of service shall be eligible for further additional sick leave of three month at the rate of one month for each year of service in excess of 30 years subject to a maximum of 720 days in entire service.
- b. Women officer employees can avail sick leave for the sickness of their children of 8 years and below subjected to production of medical certificate.

## Special Casual Leave

- a. With effect from 1st November 2020, special casual leave may be granted to an employee on occasions when the branch where the employee is working or the place where the employees is residing is affected by curfew, riots, prohibitory orders, natural calamities, flood etc.
- b. With effect from 1st November 2020, 4 days special casual leave shall be granted to all physically/ orthopedically handicapped employees each year.

## Extraordinary leave

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

**Note:** - The employee will not be losing any seniority on account of availing extra ordinary leave on medical ground.

## Annual encashment of privilege leave

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

## Performance linked incentive scheme

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

SR.N	YoY growth in operating profit	No. of days for which salary (Basic+ DA) shall be paid
1	<5%	NIL
2	5% to 10%	5 Days
3	>10% to 15%	10 Days*
4	>15%	15 Days*

**3<sup>rd</sup> and 4<sup>th</sup> slabs are payable only if the bank has Net Profit. If a bank has growth in operating profit of 5% & more, but there is no Net Profit, then minimum 2nd slab of 5 days will be payable.**

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

## Deployment:

In partial modification of Clause 32 , sub clause (x) of Schedule VI, of Settlement dated 2<sup>nd</sup> June, 2005, a workman in the non-subordinate cadre so long as he serves in the deployed centre shall draw a lump sum amount of Rs. 600/- p.m. (not ranking for any other kind of benefit). This shall cease on the employees' repatriation to the original centre.

## Voluntary Cessation:

In partial modification of Clause 33 of Settlement dated 2<sup>nd</sup> June, 2005, employees who have ceased to be in service of the Bank under voluntary cessation shall be eligible for PF, gratuity, Pension, and Leave encashment benefits, if otherwise eligible.

With effect from 1<sup>st</sup> November, 2020 employees who cease to be in service under voluntary cessation, may be given an opportunity to represent to the management and the management may consider the same on merits.

## Hours of work and weekly off:

In partial modification of Clause 14.2 of Settlement dated 19<sup>th</sup> October, 1966, the hours of work of full-time workmen employees exclusive of lunch recess period shall be as specified below:

Category of employee	Hours of work per day from Monday to Saturday
Employees other than members of the subordinate staff	5 ½ hours
Members of the subordinate staff other than Drivers and Watch and Ward staff	7 hours
Watch and Ward staff	8 hours
Drivers	7 ½ hours

Note: As provided in Clause 14.5 of Settlement dated 19<sup>th</sup> October, 1966, the hours of work of a member of the watch and ward staff shall be 8 hours in a period of 24 hours provided that the hours of work of a Watchman-cum-Peon for the period during which he works as a peon, as also of a peon, for the period he is required to work as a Watchman or Armed Guard shall be the same i.e. 7 hours as laid down in Sub Clause (b) above.

Provided further that second and fourth Saturday of every month shall be public holidays for all the Banks in addition to all Sundays as provided in Clause 38 of Settlement dated 25<sup>th</sup> May, 2015.

## Special provision for State Bank of India

- The provisions of Settlements dated 30<sup>th</sup> January 1995 and 22<sup>nd</sup> July, 2003 relating to Special Compensatory Allowance (SCA) as prevailing in the Bank shall be continued unchanged.
- The disposal of the balancing cost of pension in respect of State Bank of India arising out of this Settlement shall be decided by the bank with the concurrence of Government of India.

**BASIC PAY DETAILS OF CLERKS AND SUB STAFF FOR IMMEDIATE REFERENCE**

BASIC PAY OF CLERKS							BASIC PAY OF SUB STAFF					
STAGE	7 <sup>th</sup> BPS 01.11.97 BASIC PAY	8 <sup>TH</sup> BPS 01.11.02 BASIC PAY	9 <sup>TH</sup> BPS 01.11.07 TO 30.04.10	9 <sup>TH</sup> BPS BASIC PAY 01.05.10	10 <sup>th</sup> BPS Basic Pay From 01-11-2012	11 <sup>th</sup> BPS Basic Pay From 01-11-2017	7 <sup>th</sup> BPS 01.11.97 BASIC	8 <sup>TH</sup> BPS 01.11.02 BASIC PAY	9 <sup>TH</sup> BPS 01.11.07 TO 30.04.10	9 <sup>TH</sup> BPS BASIC PAY 01.05.2010	10 <sup>th</sup> BPS Basic Pay From 01-11- 2012	11 <sup>th</sup> BPS Basic Pay From 01-11- 2017
1	3020	4410	6200	7200	11765	17900	2750	4060	5500	5850	9560	14500
2	3155	4625	6600	7600	12420	18900	2805	4165	5700	6050	9885	15000
3	3290	4840	7000	8000	13075	19900	2860	4270	5900	6250	10210	15500
4	3425	5055	7400	8400	13730	20900	2935	4385	6100	6450	10535	16000
5	3650	5390	7900	8900	14545	22130	3010	4500	6300	6650	10860	16500
6	3875	5725	8400	9400	15360	23360	3100	4635	6550	6900	11270	17115
7	4100	6060	8900	9900	16175	24590	3190	4770	6800	7150	11680	17730
8	4420	6530	9500	10500	17155	26080	3300	4935	7050	7400	12090	18345
9	4740	7000	10100	11100	18135	27570	3410	5100	7300	7650	12500	18960
10	5060	7470	10700	11700	19115	29060	3520	5265	7550	7900	12910	19575
11	5380	7940	11300	12300	20095	30550	3650	5460	7850	8200	13400	20315
12	5720	8440	12000	13000	21240	32280	3780	5655	8150	8500	13890	21055
13	6060	8940	12700	13700	22385	34010	3910	5850	8450	8800	14380	21795
14	6400	9440	13400	14400	23530	35740	4040	6045	8750	9100	14870	22535
15	6780	10000	14100	15100	24675	37470	4190	6280	9100	9450	15440	23405
16	7160	10560	14800	15800	25820	39200	4340	6515	9450	9800	16010	24275
17	7540	11120	15500	16500	26965	40930	4490	6750	9800	10150	16580	25145
18	7920	11680	16200	17200	28110	42660	4660	7020	10200	10550	17235	26145
19	8600	12650	17500	18500	30230	45930	4830	7290	10600	10950	17890	27145
20	8980	13210	18300	19300	31540	47920	5000	7560	11000	11350	18545	28145
STG-I	9360	13770	19100	20100	32850	49910	5170	7830	11400	11750	19200	29145
STG-II	9740	14330	19900	20900	34160	51900	5340	8100	11800	12150	19855	30145
STG-III	10120	14890	20700	21700	35470	53890	5510	8370	12200	12550	20510	31145
STG-IV	10500	15450	21500	22500	36780	55880	5680	8640	12600	12950	21165	32145
STG-V	10880	16010	22300	23300	38090	57870	5850	8910	13000	13350	21820	33145
STG-VI	NIL	16570	23100	24100	39400	59860	NIL	9180	13400	13750	22475	34145
STG-VII	NIL	After 2 yrs	23900	24900	40710	61850	--	After 2 yrs	13800	14150	23130	35145
STG-VIII	Stgn I to VI @ 800/- once in 3 yrs & VIIth after 2 yrs.				42020	63840	Stgn I to VII once in 2 yrs @Rs.400/-				23785	36145
STG-IX					..	65830					..	37145

**FITMENT CHART**

STAGE	PAY IN CLERICAL CADRE (OLD-XTH BPS/NEW-XITH BPS)	FITMENT AT CORRESPONDING STAGE IN JMGS I (OLD-XTH BPS /NEW XI BPS)
1	11765/17900	23700/36000
2	12420/18900	23700/37490
3	13075/19900	23700/38980
4	13730/20900	23700/40470
5	14545/22130	23700/41960
6	15360/23360	23700/43450
7	16175/24590	23700/44940
8	17155/26080	23700/46430
9	18135/27570	23700/48170
10	19115/29060	24680/49910
11	20095/30550	25660/51900
12	21240/32280	26640/53890
13	22385/34010	27620/55880
14	23530/35740	28600/57870
15	24675/37470	29580/59860
16	25820/39200	30560/61850
17	26965/40930	3105/63840
18	28110/42660	32850/65830
19	30230/45930	34160/67820
20	31540/47920	35470/69810
STG-1	32850/49910	36780/71800
STG-2	34160/51900	38090/73790
STG-3	35470/53890	39400/76010
STG-4	36780/55880	40710/78230
STG-5	38090/57870	42020/ (80450)
STG-6	39400/59860	42020/ (80450)
STG-7	40710/61850	42020/ (80450)
STG-8	42020/63840	42020/ (80450)
STG-9	0/65830	42020/ (80450)



**SCALE OF PAY OF CLERKS FOR IMMEDIATE REFERENCE**

	SEN AWARD 1949	SASTRY AWARD 1953	DESAI AWARD 1962	1 <sup>st</sup> BPS 1966	2 <sup>nd</sup> BPS 1970	3 <sup>rd</sup> BPS 1979	4 <sup>th</sup> BPS 1984	5 <sup>TH</sup> BPS 1989	6 <sup>TH</sup> BPS 1995
1	96	85	140	154	170	325	520	900	1820
2	102	90	146	160	180	345	550	950	1920
3	108	95	152	166	190	365	580	1000	2020
4	114	100	156	173	200	385	615	1075	2170
5	120	106	164	180	213	405	650	1150	2315
6	126	112	170	187	226	430	685	1225	2460
7	132	119	176	194	240	455	730	1300	2605
8	139	126	180	201	255	485	775	1400	2810
9	146	133	193	213	270	515	820	1500	3005
10	153	140	204	225	285	545	875	1600	3200
11	160	148	215	237	305	580	930	1700	3395
12	167	156	226	249	325	620	990	1810	3610
13	174	164	237	261	345	660	1055	1920	3825
14	182	173	248	273	370	705	1125	2030	4050
15	190	182	259	285	395	750	1195	2150	4290
16	205	191	270	297	420	800	1280	2270	4520
17	214	200	281	309	450	860	1375	2390	4750
18	223	209	294	324	480	920	1470	2510	5015
19	232	218	307	339	515	980	1565	2740	5410
20	241	227	322	354	550	1040	1660	2980	5640
21	250	236	327	374	..	..	..	..	..
22	260	245	353	394	..	..	..	..	..
23	270	255	369	414	..	..	..	..	..
24	280	265	387	437	..	..	..	..	..
25	290	280	405	460	..	..	..	..	..

**SCALE OF PAY OF SUB STAFF FOR IMMEDIATE REFERENCE**

	SEN	SASTRY	DESAI	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	5 <sup>TH</sup>	6 <sup>TH</sup>
STAG	AWARD	AWARD	AWARD	BPS	BPS	BPS	BPS	BPS	BPS
E	1949	1953	1962	1966	1970	1979	1984	1989	1995
1	60	40	86	92	116	245	430	815	1665
2	61	42	87	94	119	252	440	835	1705
3	62	44	88	96	122	259	450	860	1755
4	63	46	89	98	125	266	464	890	1815
5	64	48	90	100	128	273	478	920	1890
6	65	50	91	102	131	280	492	950	1940
7	66	52	92	104	135	290	508	980	2000
8	67	54	93	106	139	300	524	1015	2070
9	68	55	94	108	143	310	540	1050	2145
10	69	56	95	110	147	320	560	1085	2215
11	70	57	96	112	151	330	580	1120	2285
12	71	58	97	114	156	342	600	1160	2365
13	72	59	98	116	161	354	620	1200	2445
14	73	60	99	118	166	366	640	1240	2530
15	74	61	100	120	171	378	660	1280	2620
16	75.50	62	101	122	176	390	680	1325	2710
17	77.00	63	102	124	181	405	705	1370	2800
18	78.50	64	103	126	187	420	730	1420	3910
19	80.00	65	104	128	193	435	760	1470	3010
20	81.50	66	105	130	200	455	790	1520	3110
21	83.00	67	106	133	..	..	..	..	..
22	84.50	68	107	136	..	..	..	..	..
23	86.00	69	108	139	..	..	..	..	..
24	87.50	70	110	142	..	..	..	..	..
25	89.00	72	112	145	..	..	..	..	..

## FITMENT FORMULA ON PROMOTION FROM SUBORDINATE STAFF CADRE TO CLERICAL CADRE

**Staff Circular No. 7773 Date: 12th September, 2022**

1. Attention is invited to Staff Circular no. 7326 dated 24.12.2020 regarding payment of revised wages in terms of the 11th Bipartite Settlement dated 11.11.2020.
2. Pursuant to revision of pay scale and allowances for workmen staff w.e.f. 01.11.2017 under the 11th Bipartite Settlement dated 11.11.2020 signed between Indian Banks' Association and the United Forum of Bank Unions, the existing stage wise fitment formula for subordinate staff cadre on their promotion to clerical cadre has been reviewed and fresh Memorandum of Settlement (MoS) dated 07.09.2022 has been signed between the Bank's Management and the majority Award Staff Union duly revising the fitment formula for promotion from subordinate staff cadre to clerical cadre.
3. The revised fitment formula, together with the procedure to be adopted for the fitment of pay as decided in MoS is enclosed as annexure to this Circular.
4. The enclosed fitment chart and copy of settlement will be useful to all Field Functionaries as a ready reckoner and will bring uniformity in interpretation of fitment procedure across the Bank.
5. The eligible cases as per the revised fitment formula shall be reviewed individually at Central Office by HR Suvidha. Thereafter, the data will be shared with respective ROs/ FGMOs for verification and further necessary directions in this regard shall be issued in due course.

### SHORT RECITAL OF THE CASE:

Whereas subsequent to revision of pay scales and allowance for workmen staff in the 11th Bipartite Settlement, IBA vide its letter dated 24.03.2022 had circulated its revised fitment formula for sub staff on promotion from subordinate staff to clerk. Whereas IBA, while forwarding its fitment formula had advised the member banks, who have their own fitment formula based on the agreement / settlement reached out with their respective majority workmen union to choose between the fitment formula of the Bank and the formula forwarded by IBA.

Whereas Union Bank of India has a settlement signed with the majority recognised Union All India Union Bank Employees' Association (AIUBEA) for extending a stage wise fitment formula for Sub-Staff on their promotion to clerical cadre and continuing the same with the necessary additions/ modifications as decided mutually between both the parties on receipt of IBA formula after every Bi Partite settlement including the 11th Bipartite Settlement & extending Fitment to sub staff on their Promotions.

Whereas in the wake of receipt of IBA fitment Formula on account of 11th Bipartite settlement wherein 9th Stagnation increment had been made available to sub-staff and also the demand of AIUBEA for revisiting & improving the fitment formula it was decided to hold full-fledged discussions to decide in the matter. In the above background both the parties met and after thorough deliberation, have mutually decided to revise the existing internal fitment formula for sub staff on their Promotion as per details as under :

### Terms Of Settlement

**Fitment chart upon promotion from subordinate cadre to clerical cadre:**

Stage	Basic Pay in Subordinate Cadre	Fitment at corresponding stage in Clerical Cadre	
		Formula "A" (excludes drivers)	Formula "B" (for drivers)
1	14500	18900	18900
2	15000	18900	18900
3	15500	19900	19900
4	16000	19900	19900
5	16500	19900	20900
6	17115	20900	22130
7	17730	20900	22130
8	18345	22130	23360
9	18960	22130	23360
10	19575	23360	24590
11	20315	24590	24590
12	21055	24590	26080
13	21795	26080	26080
14	22535	26080	27570
15	23405	27570	27570
16	24275	29060	29060
17	25145	29060	29060
18	26145	30550	30550
19	27145	32280	32280
20	28145	32280	32280
+1	29145	34010	34010
+2	30145	34010	34010
+3	31145	35740	35740
+4	32145	35740	35740
+5	33145	37470	37470
+6	34145	37470	37470
+7	35145	39200	39200
+8	36145	40930	40930
+9	37145	40930	40930

Note:

- 1) Those who are given fitment of salary on promotion to clerical cadre at the clubbing stages, the employees in the lower clubbed stage of clerical scale pay will get their next increment after promotion on the anniversary date of promotion. Those who are fitted at the higherclubbed stage, their increment after promotion shall be the anniversary date of their last increment in subordinate cadre.
- 2) Promotees who are drawing Fixed Personal Pay in terms B.P.S may continue to draw the same quantum of Fixed Personal Pay even after promotion which shall remain unaltered till revised. On completion of stipulated one year at the maximum of the promoted cadre, he/she shall be sanctioned FPP as applicable to higher cadre in which he is placed.
- 3) If despite the fitment as given above, the emolument (basic pay 8: dearness allowance) drawn as clerk on promotion are less than that drawn as a subordinate staff (basic pay 8: stagnation increment, if any, functional special pay on permanent basis and dearness allowance), the difference may be protected by way of Temporary Personal Allowance to be wiped off in three years at the rate of 1/3'd of the Temporary Personal Allowance. The pay will rank for dearness allowances and superannuation benefits.

The revised fitment formula will be applicable in respect of promotions from subordinate cadre to clerical cadre effected on or after 01.11.2017.

## BONUS

STAFF CIRCULAR NO. 07752. Date: - 20 August 2022.

Bonus for the accounting year 1st April 2021 to 31st March 2022

Payment of Bonus is to be made for the accounting year 1st April, 2021 to 31st March, 2022 at the minimum rate of 8.33% of the salary to those employees of the Bank who are eligible for Bonus under the Payment of Bonus Act, 1965, as amended from time to time.

### 1. Eligibility:

Every employee of the Bank employed on a salary or wage not exceeding ~ 21,000/- per month and who has worked in the Bank for above period i.e., during financial year 2021-22 for not less than 30 working days, is eligible for payment of Bonus for financial year 2021-22.

Every eligible person in the employment of the Bank during any part of the accounting year 1st April 2021 to 31st March, 2022 will be entitled for payment of the above bonus, irrespective of whether he was employed for full time or part-time and whether or not, he is in the Bank's service to date, provided, however, that he has worked for not less than 30 working days in the Bank during the period indicated above. An employee shall be deemed to have worked in the Bank also on the days on which:

- (a) he has been laid off under an agreement or as permitted by standing orders under the Industrial Employment (Standing Orders) Act, 1946 (20 of 1946) or under the Industrial Disputes Act, 1947 (14 of 1947) or under any other law applicable to the establishment.
- (b) he has been on leave with salary or wages;
- (c) he has been absent due to temporary disablement caused by accident arising out of and in the course of his employment; and
- (d) the employee has been on maternity leave with salary or wage during the accounting year

### 2. Disqualification For BONUS:

Those employees who are dismissed/discharged from the services of the Bank for any of the following reasons are disqualified from receiving bonus for the relevant period:

- a) fraud
- b) riotous or violent behavior while on premises of the establishment
- c) theft, misappropriation or sabotage of any property of the establishment;

Those employees employed on a salary exceeding ~ 21,000/- per month during the above period, will not be eligible for payment of Bonus for such months, even if they have actually drawn salary not exceeding ~ 21,000/per month by virtue of his having been on sick leave on half pay or leave on loss of pay or has been on unauthorized absence.

### 3. SALARY / WAGES:

The term 'salary' or 'wages' for the purpose of Para i above, shall mean and include the following:

- (a) Basic Pay
- (b) Special Pay
- (c) Dearness Allowance
- (d) Special Allowance
- (e) City Compensatory Allowance
- (f) Special Allowance (Grade Pay)
- {g} DA on Special Allowance (Grade Pay)

The following allowances are not reckoned for arriving at salary /wages for calculation of Bonus:

- (i) Overtime
- (ii) Officiating Allowance
- (iii) Split Duty Allowance
- (iv) Halting Allowance
- (v) Subsistence Allowance
- (vi) Amount towards encashment of leave
- {vii) Lunch/Transport Subsidy, if any.
- (viii) House Rent Allowance
- (ix) Project Area Allowance
- (x) Hill and Fuel Allowance
- (xi) Cycle Allowance
- (xii) Special Area Allowance
- (xiii) Paradip Port Allowance
- (xiv) Water Scarcity Allowance
- (xv) Washing Allowance
- (xvi) Conveyance Allowance
- (xvii) Any contribution paid or payable by the Bank to any Pension Fund or Provident Fund.

#### 4. HOW TO Calculate BONUS:

(a) Those employees drawing salary upto ~ 7,000/- per month, will be paid Bonus at the rate of 8.33% of the salary/wages for the above period, i.e., 2021-22.

(b) Those employees drawing salary of more than ~ 7,000/- per month, but not exceeding ~ 21,000/- per month, will be paid Bonus at the rate of 8.33% of the salary/wages as if they were drawing salary/wages of ~ 7,000/- per month only.

(c) Those employees who have for some months in the above period drawn salary not more than ~ 21,000/- per month will be eligible for bonus for those months for which they have drawn salary not exceeding ~ 21,000/- per month, as if they have drawn salary of ~ 7,000/- per month for such months. They shall, however, not be entitled for any bonus for the months they have drawn salary exceeding ~ 21,000/- per month during the above period.

#### Illustration

If an employee received ~ 20,800/- per month for 10 months and thereafter consequent to increase in Dearness Allowance or as a result of increment, etc, his salary exceeds ~ 21,000/- per month, the amount of Bonus payable to such an employee would be only 8.33% of ~ 7,000/- for 10 months i.e.

$$7000 \times 10 \times 8.33/100 = 5831/-$$

Where the amount of bonus payable to an employee who has been in employment throughout the above period works out to less than ~ 100/- the minimum bonus which should be paid to him is ~ 100/-. However, those employees who have not been in the employment throughout the above period should be paid on pro-rata basis.

#### 5. PAYMENT OF BONUS TO EMPLOYEES UNDER SUSPENSION:

Eligible employees, who were under suspension during the above period, shall not be paid any Bonus on the Subsistence Allowance received by them for any period during which they were under suspension during the same period. However, for the remaining period, if any, when they were not under suspension, during the above period, they would be paid bonus pro-rata on the above basis and at the rate stated above, provided they are eligible for payment of bonus and had actually worked for minimum 30 working days during the period indicated above. Specific instructions should be sought from the Employee Relations Division, after giving full details regarding employees who are under suspension and against whom the enquiry proceedings are pending and no bonus should be paid to

them, if allegations leveled against them include fraud, misappropriation or gross negligence involving monetary loss to the Bank.

#### **6. PAYMENT OF BONUS TO THOSE FOUND GUILTY OF MISCONDUCT CAUSING Financial Loss TO THE BANK:**

The amount of Bonus payable to otherwise eligible employees found guilty of misconduct causing financial loss to the Bank, shall be the difference between the Bonus payable to such employee after setting off the amount of loss caused by the employee.

#### **7. PROCEDURE FOR PAYMENT OF BONUS;**

- a) Branches/offices are advised to effect payment of bonus to eligible members of the Staff as stated herein above before 03.09.2021. Bonus so paid should be debited to "POB Account - Inter branch" and the POB claim should be raised on the respective Regional Offices in the manner described under para 8 here below.
- b) No separate register need be prepared for payment of bonus nor should the payment be made through the individual salary book, as is done for the payment of monthly salary.
- c) Branches should maintain proper and complete record at the branch of the bonus paid/payable in Form "C" prescribed under the Payment of Bonus Act. Signatures of the concerned employees should be obtained thereon.

#### **8. FORMS:**

(a) Please ensure that the information in Proforma "A"(as enclosed) should be sent to respective Regional Office before 09.09.2022 The statement - Proforma "A" be made out in 2 copies. The original be sent to Regional Office for checking along with the respective POB claim. The second copy be retained at the branch for records. The Regional Office will check the correctness of payment of bonus from the statements - Proforma "A" – received from Branches and will prepare a consolidated statement of POB Claims for bonus payment of all branches under their jurisdiction and claim the consolidated amount from Human Resources Department by raising POB claim under the head "POB - staff" 8030031000. The consolidated Statement of Bonus payment for settlement of POB, be forwarded to the Chief Manager, Human Resources Department (Sol ID-80010, IBR Code- 580015), Centra! Office before 17.09.1012. The Statement - Proforma "A" and POB claims of branches should be retained at Regional Offices.

The Branches should not raise their POB claims pertaining to Bonus payment directly on Central Office.

- (b) Branches should also maintain particulars of bonus paid in Proforma - Form C (enclosed) at the branch itself.
- (c) Branches should note to submit information as per Proforma "D" (enclosed) to the concerned labour Inspector of the region under which the branch falls and also display the same in the branch premises. The same should be submitted to the concerned authorities not Later than 14.09. 2022.For further clarifications regarding the manner in which Form "D" is to be filled up, please refer to Staff Circular No"2852 dated 19th August 1985"
- (d) Please note that the maintenance of particulars of Bonus paid in proforma of Form C at the branch level and submitting the details to the concerned authorities under the Payment of Bonus Act in Proforma of Form "D" is a statutory obligation and any default can result in prosecution by the authorities under the Payment of Bonus Act.

#### **9. MISCELLANEOUS:**

Branches should calculate bonuses for all eligible persons irrespective of whether a claim is made or not or whether they are in service or not. Any amount of bonus not immediately paid to the eligible persons should be controlled in "Bills Payable Account", but the same should be reflected in the Statement submitted to the Regional Offices. Branches are advised to make appropriate remarks against items not actually paid or claimed and to advise the Human Resources Department (SOL ID-80010, IBR Code- 580015), Central Office, from time to time, of payments, if any, made subsequently. Such payment should be made within one year from the date of receipt of this circular. Any claim for bonus received after the expiry of the said one year should be invariably referred to the Finance and Accounts Department, Central Office, for disposal. A ready reckoner showing the amount of Bonus payable at 8.33% is enclosed for facilitating the calculations of amount of bonus payable to each employee. Please note that the above bonus is to be treated as income of the concerned employee for financial year 1012-23 (year ending 31.03.1013. Accordingly, income



Tax at the rate applicable in the financial year 2011-23 is to be applied. Branches/Offices are advised to take a careful note of the contents of this circular for compliance.

## OTHER BENEFITS

### PROVISION OF BRIEFCASE REIMBURSEMENT FOR AWARD STAFF IN THE AMALGAMATED ENTITY

Staff Circular: 7337 dated 01st January 2021

Cadre	Designation	Amount Payable once in 3 Years
Non subordinate Staff	Special assistant	Rs 1000/-
	Clerks	Rs 900/-
Subordinate Staff	Full time sub staff (Other than PTS)	Rs 700/-

The above mentioned limit are exclusive of GST Component

### PAYMENT OF INCONVENIENCE ALLOWANCE:

(SC 5319 DT 18.10.2006)

8 TO 8 BANKING:

Officers: Rs.20 Per Day , Clerks :RS.15 Per Day & Sub Staff: 10/-Per day

### DEPUTATION ALLOWANCES: AWARD STAFF ONLY

(SC NO.5243 DT: 25.01.2006)

4% OR MAX: 375/-PM	RRBS, DIST INDUSTRIES/DEBT RECOVERY TRIBUNALS IN SAME STATION
7.75% MAX 750/- PM	RRBS, DIST INDUSTRIES/DEBT RECOVERY TRIBUNALS IN OUTSIDE STATION

### BONUS

(SC No. 6831 date 07.08.2018)

Bonus for the accounting year 1 April 2017 to 31 March 2018

- Eligibility: Every employee who is not exceeding 21000/ per mensem salary or wages (salary & wages means: Basic Pay, Spl. pay, DA, Spl. allowance & CCA)  
Every employee Who has worked not less than 30 working days in the year-2017-18
- Amount: 8.33% of salary of employees who are eligible for bonus  
Eligible employees, who are under suspension during the above period, shall not be paid any Bonus on the subsistence allowance. However, the Bonus will be paid for the remaining period on pro-rata on the above basis and the rate stated above, if he has worked for a minimum of 30 days excluding suspension period during the year.

### OUTSIDE EMPLOYMENT -FORWARDING OF APPLICATIONS

Cir Letter No. 3670 dated 29-01-11.

Employees who are submitting their applications for outside employment directly or by Online are required to submit the applications/ printouts through the competent authority. In the absence of the copies the Management will not issue No Objection Certificates.

**LUNCH EXPENSES:**

SC No.5433 dated 04.10.07.

An amount of Rs.25/- per day will be paid to an employee in case the lunch is to be taken outside while on duty from 1<sup>st</sup> October 2007.

**PROVISION OF NEWS PAPER**

SC No 7339 dt 01.01.2021

All members of Award Staff are eligible for reimbursement of Newspaper. This reimbursement will be limited to one newspaper (local/regional/English). The reimbursement will be made on declaration basis in the succeeding month.

The limits for Newspapers for Award staff are as under:

Cadre	Designation	News Paper – on declaration basis – maximum limit per month in Rs.
<b>Non – subordinate Staff</b>	Special Assistant	Rs. 175.00
	Clerks	
<b>Subordinate Staff</b>	Full time Sub-Staff (Other than PTS)	Rs. 150.00
	PTS 3/4	Rs. 150.00
	PTS 1/2	
	PTS 1/3	

The subscription to Newspaper shall be reimbursed by HR Suvidha.

Application has to be submitted through Newspaper Module in Union Parivar Package by Award Staff employees.

Employees under suspension or those who remain absent unauthorizedly for a complete month or more without sanction of leave will not be eligible for reimbursement of subscription to Newspaper.

**OFFICIATING ALLOWANCE:**

(Staff circular: 6795 dated 26.04.2018)

**Officiating duties to clerical employees as officers and payment of officiating allowance**

Finacle ID of clerical employees are being upgraded to perform officiating duties of officer cadre but eligible officiating allowance is not being paid to the concerned employees as per norms. In some cases, up gradation of ID of clerical employees has become a regular feature.

In this regard, the guidelines in vogue as per bipartite settlement with regard to procedure to be followed for issuing officiating instructions to the clerical employees and also the officiating allowance to be paid to them as per norms.

Since sufficient officers are deployed in the field, such a situation should not arise that the clerical employees be made to perform officiating duties as officers on continual basis. However, in extreme circumstances, and also as per the exigencies of the bank, if a clerical employee is required to officiate as officer by the Competent Authority, payment of officiating allowance must be ensured as per the guidelines. Branches are advised to ensure obtaining approval/ ratification of allowing officiating duties from not below the rank of Dy Regional Head/ Chief Manager of respective Regional Office.

**PROVISION OF BRIEF CASE REIMBURSEMENT FOR AWARD STAFF**

**SC No 7337 DT 01.01.2021**

**PROVISION OF BRIEF CASE REIMBURSEMENT FOR AWARD STAFF IN THE AMALGAMATED ENTITY**

Consequent to the amalgamation of Andhra Bank and Corporation Bank into Union Bank of India, various benefits provided to Award Staff in all the three Banks have since been harmonized. After due deliberations, the Board has approved harmonization of below mentioned benefits to the Award Staff in the amalgamated entity.

**Briefcase Reimbursement for Award Staff:**

It has been decided to reimburse the expenses incurred on purchase of briefcase to the Non-Subordinate Staff and fulltime sub-staff employees of the Bank, up to the limits indicated below.

Cadre	Designation	Amount# payable once in every 3 years
Non-Subordinate Staff	Special Assistant	Rs. 1000/-
	Clerks	Rs.900/-
Subordinate Staff	Full time Sub-staff (other than PTS)	Rs.700/-

# The above-mentioned limits are exclusive of GST component

- The Award staff as stated above shall be eligible for the facility of reimbursement of expenses incurred on purchase of briefcase from the date of their deemed confirmation in the services of the Bank.
- Award Staff employees, as mentioned above, are eligible for one Briefcase once in 3 years from the date of last purchase. The expenses incurred over and above the limits indicated shall not be reimbursed.
- Female Award Staff employees who are eligible for briefcase may be allowed reimbursement against purchase of handbag in place of briefcase.
- The Briefcase reimbursement shall be done by HR Suvidha through Union Parivar against submission of scanned and uploaded bills.
- The Briefcase/handbag shall be of standard quality purchased from a standard shop/authorized dealer.
- The end use of this facility shall be ensured by the controlling Branch/ Office/ Department where the employee is posted.
- The scheme will be effective from 01.01.2021 in the amalgamated entity.

**(SC No 7472 dated 28 July 2021)**

**PROVISION OF BRIEF CASE REIMBURSEMENT FOR AWARD STAFF IN THE AMALGAMATED ENTITY**

Attention is hereby invited to staff circular no. 7337 dated 01.01.2021 vide which the communication on provision of briefcase reimbursement for award staff in the amalgamated entity has been circulated.

Now a specific expenditure account no.884.491000 (for example account no. 800108840491000 for HR Dept. C.O.) has been created in Finacle.

### **REIMBURSEMENT OF MOBILE BILL EXPENSES FOR AWARD STAFF**

(SC No 7336 DT 01.01.2021)

#### **Reimbursement of mobile bill expenses for award staff in the amalgamated entity**

Consequent to the amalgamation of Andhra Bank and Corporation Bank into Union Bank of India, various benefits provided to Award Staff in all the three Banks have since been harmonized. After due deliberations, the Board has approved harmonization of below mentioned benefits to the Award Staff in the amalgamated entity.

The Award staff employees (Non-Subordinate cadre/ Full time Sub-ordinate cadre) as mentioned below will be entitled for reimbursement of mobile bill expenses as per the following monetary ceiling through Union Parivar:

Cadre	Designation	Limit (per month)
Non-Subordinate Staff	Special Assistant	Rs.300/-
	Clerks	Rs.225/-
Subordinate Staff	Full time Sub-staff (other than PTS)	Rs.100/-

#### **Other modalities**

- The Award staff as stated above shall be eligible for the facility of reimbursement of mobile bill expenses from the date of their deemed confirmation in the services of the Bank.

The reimbursement of mobile bill expenses shall be on declaration basis, through HR Suvidha in Union Parivar.

- The monthly limits for reimbursement of Mobile expenses are non- cumulative.

It must be kept in mind that there should not be any display of attitude of indifference to customers by indulging in conversation over mobile phone, leaving customers unattended during business hours. Branch Manager's/ departmental Head's directions as to the use of mobile phones during office hours shall prevail.

- Employees at branches, performing cash duty shall not use mobile phone during business hour, lest it may distract their attention from work and cause avoidable errors. Such employees found indulging in conversation over mobile phones would be liable for disciplinary action apart from rendering themselves ineligible for reimbursement of mobile expenses.

Employees under suspension or those who remain absent unauthorizedly for a complete month or more without sanction of leave will not be eligible for reimbursement of mobile bill expenses.

### **PROVISION OF CLEANING MATERIAL EXPENSES TO AWARD STAFF**

(SC 7338 dated 01.01.2021)

#### **PROVISION OF CLEANING MATERIAL / SWACHHATA SAMAGRI EXPENSES TO AWARD STAFF IN THE AMALGAMATED ENTITY**

Consequent to the amalgamation of Andhra Bank and Corporation Bank into Union Bank of India, various benefits provided to Award Staff in all the three Banks have since been harmonized. After due deliberations, the Board has approved harmonization of below mentioned benefits to the Award Staff in the amalgamated entity.

It has been decided to reimburse the cleaning material/Swachhata Samagri expenses to the Award Staff employees of the Bank, up to the limits indicated below.

- All Award Staff employees, are eligible for Cleaning Material / Swachhata Samagri expenses on a monthly basis at monetary ceiling as mentioned as under:

(in Rs.)

Cadre	Designation	Limits per month	Quarterly limits Payable
Non-subordinate Staff	Special Assistant	Rs.125.00	Rs.125/-*3 = Rs.375.00
	Clerks		
Subordinate Staff	Full time Sub-staff (other than PTS)	Rs.100.00	Rs.100/-*3 = Rs.300.00
	PTS 3/ 4		
	PTS 1/2		
	PTS 1/3		

- The expenses shall be payable quarterly on declaration basis and no accumulation or carry forward of expenses shall be permitted for the subsequent quarter.
- The Cleaning Material expenses will be reimbursed by HR Suvidha through Union Parivar. Award Staff will have to apply for the same on quarterly basis (after the end of the quarter) through Cleaning Material Module in Union Parivar.
- Employees under suspension or those who remain absent unauthorizedly for a complete month or more without sanction of leave will not be eligible for reimbursement of cleaning material expenses proportionately.
- The provision for cleaning material/swachhata samagri shall be payable to Award Staff from the quarter starting 01.01.2021 in the amalgamated entity.

### CONVEYANCE REIMBURSEMENT

(SC: 7335 dated 01.01.2021)

Consequent to the amalgamation of Andhra Bank and Corporation Bank into Union Bank of India, various benefits provided to Award Staff in all the three Banks have since been harmonized. After due deliberations, the Board has approved harmonization of below mentioned benefits to the Award Staff in the amalgamated entity.

#### **Reimbursement of Petrol / Conveyance expenses to Award Staff**

It has been decided to reimburse the conveyance expenses to the Award Staff employees of the Bank, up to the limits indicated below.

- > Awardstaff employees (Sub-ordinate/non-subordinatecadre) will be entitled for reimbursement of petrol/ conveyance charges as per the following monetary ceiling/ liters through Union Parivar:

Cadre	Designation	Limits (per month) for employees who own vehicle in their name	Conveyance expenses for employees who do not own any vehicle (limit per month)
<b>Non-Subordinate Staff</b>	Special Assistant	24 Liters	<b>Rs.800/-</b>
	Clerks	19 Liters	<b>Rs.600/-</b>
<b>Subordinate Staff</b>	Full time Sub-staff (other than PTS)	15 Litres	<b>Rs.525/-</b>
	PTS	<b>Rs.400/- (per month)</b>	
	PTS 1/2	<b>Rs.300/- (per month)</b>	
	PTS 1/3	<b>Rs.225/- (per month)</b>	

#### Other modalities:

The Award staff as stated above shall be eligible for the facility of reimbursement of conveyance expenses from the date of their deemed confirmation in the services of the Bank.

The average normal petrol price across the country shall be arrived at on the first day of every quarter taking into consideration the per litre normal petrol price of 4 mega cities viz. Mumbai, Delhi, Chennai and Kolkata; the average price calculated on the first day of every quarter will be valid for that particular quarter. This exercise will be done by HR Suvidha and maximum ceilings will be fed in the Union Parivar.

The reimbursement of Petrol expenses/conveyance expenses shall be on declaration basis in Union Parivar, sanctioned by HR Suvidha. The employees shall submit their claim for reimbursement of petrol as per the normal actual petrol price prevailing in the area where they are working. The claims of the employees will be restricted to the average normal petrol price fixed by HR Suvidha on quarterly basis even though the normal actual petrol price in some areas where employee is working may be on higher side.

- The employee claiming reimbursement of petrol expenses for 2/4-wheeler must ensure that the vehicle is registered in his/her name and he / she is maintaining the vehicle at his/her place of posting.

The monthly limits for reimbursement of petrol / conveyance charges are non- cumulative.

If, on leave except Casual Leave or on Training / Deputation outside the station exceeding 10 days (at a stretch or on aggregate basis), the amount shall be paid on pro-rata basis for the period of active service at station. For calculation of 10 days, preceding and succeeding public holidays and weekly holidays shall be excluded. Employees necessarily have to mention the days of his / her absence in petrol reimbursement module while claiming reimbursement.

The scheme relates to reimbursement of petrol and conveyance charges incurred by the Award Staff employees within radius of 8 kms.

- Employees under suspension or those who remain absent unauthorisedly for a complete month or more without sanction of leave will not be eligible for reimbursement of conveyance expenses.

In cases where an employee in Award Staff cadre performs frequent / regular outside duties like attending clearing House, he may be reimbursed actual legitimate conveyance charges incurred by him by the cheapest available mode of conveyance, besides his monthly reimbursement of petrol expenses on declaration basis as per the scheme.



Management expects that the Award Staff employees will continue to contribute for enhancing efficiency /customer service of the Bank to achieve enhanced productivity and profitability.

The scheme will be effective from 01.01.2021 in the amalgamated entity

**HARMONIZATION OF UNIFORMS & LIVERIES PROVIDED TO SUBSTAFF CADRE EMPLOYEES**

**STAFF CIRCULAR NO. 7658 Date: April 1, 2022**

Substaff cadre being a front liner in the branches provides various services like Housekeeping, Daftary, Watchman, Armed guard etc. In terms of provisions of the Bipartite Settlements, Bank is supplying Uniforms & Liveries to Subordinate Cadre Staff members. As per the said provisions of the Bipartite Settlement:

1. All permanent full-time members of substaff as well as permanent part-time workmen in sub-ordinate cadre working not less than six hours per week shall be supplied with three sets of terry khadi uniforms once in two years and one set of woollen uniforms once in three years.
2. At hill stations one set of woollen uniforms every year and one set of terry khadi uniforms once in three years shall be supplied in lieu of the uniforms stated above.
3. If the majority of subordinate staff of all offices of a bank in a place request the management sufficiently in advance one additional set of cotton uniforms may be supplied each year to the entire subordinate staff in lieu of the set of woollen uniforms to be supplied once in three years.
4. If in a place, terry khadi cloth is not available, uniforms of terry cotton cloth shall be supplied.
5. Watchmen, Armed Guards, Electricians, Air-conditioning plant helpers and drivers shall be supplied with a pair of shoes once in two years.
6. Notwithstanding what is stated at point no.1 above, where, under the existing practice, part-time workmen working for less than six hours per week are already getting any uniforms, they shall continue to be supplied with such uniforms.
7. All staff members who are supplied uniforms shall wear them on duty and in clean condition and not wearing uniforms while on duty shall constitute a minor misconduct. In view of the aforesaid, the frequency and eligibility for Uniform & Liveries are as under:

Particulars	Eligibility		Frequency
	Male	Female	
Cotton Uniform	A set of cotton uniform consisting of a shirt! Coat and a pair of trousers	A set of cotton saree and blouse.	3 terry-khadi uniforms once in 2 years.
Woollen Uniform	A set of woollen uniform consisting of a coat and a pair of trousers.	A choice to purchase either a shawl or a coat or a sweater together with 1 set of cotton saree ft blouse.	1 woollen set once in 3 years
Black Shoes	Watchmen, Armed Guards, Electricians, Air-conditioning plant helpers and drivers.		1 pair of shoes once in 2 years

Socks	Watchmen, Armed Guards, Electricians, Air-conditioning plant helpers and drivers.	2 pair of socks once in 2 years
Either Umbrella or Raincoat	Substaff who are entrusted with regular outdoor duties. Such staff have to leave raincoat/umbrella at branch premises at the end of the day and the same will be replaced if unserviceable but in any case not before two years.	Once in 2 years
Turban	In Branches/ Offices where Head Peons are provided with Turbans, the existing practice to be continued. Peons promoted as Head Peons after 01. 11. 1977 will not be eligible for the provision of turbans.	Once in a year

We are now pleased to inform that the Board, in its meeting held on 30.03.2022, has approved harmonization of the Uniforms & Liveries provided to Substaff Cadre employees in the amalgamated entity along with the enhancement in existing rates of Uniforms & Liveries & defining colour code for the Uniforms.

The details regarding the Colour of the Uniforms & revised rates are enclosed as under:

**COLOUR OF UNIFORM FOR ALL SUBSTAFF EMPLOYEES EXCEPT WARD & WATCH STAFF**

Particulars	Male	Female
Summer Uniform	White Colour Shirt/ Coat & Trousers	Navy Blue Colour Saree or Salwar Suit
Winter Uniform	White Colour Shirt & Trousers, Black/Navy Blue colour coat or Sweater	Navy Blue Colour Saree or Salwar Suit, Navy Blue/Black colour shawl or a Navy Blue/black colour coat or a sweater together

Note: The specifications of Uniforms of Ward & Watch staff shall be governed by Security Division Staff Circular no. 78 dated 20.08.2020.

**REVISED RATES OF UNIFORM & LIVERIES**

Particulars	Existing rates	Revised rates*
Summer Uniform	Rs.1400/- per set	Rs. 2400/- per set
Winter Uniform	Rs. 3600 /- per set	Rs.4600/- per set
Black Leather Shoes	Rs. 1000/- per pair	Rs. 1600/- per pair
Socks	Rs.25/- per pair	Rs. 50/- per pair
Umbrella/ Raincoat	Rs.225/-/ Rs.350/-	For Umbrella - Rs.400/-For Raincoat- 500/-
Turban	Rs. 225/-	Rs.400/-

\*Inclusive of stitching charges & GST Charges

Note: The aforesaid revised rates shall be applicable to all categories of Sub Staff. However, the specifications of Uniforms of Ward & Watch staff. shall be governed by Security Division Staff Circular no. 78 dated 20.08.2020.

The aforesaid revised rates are effective from 01.04.2022. Therefore, the bills/ quotations dated on or after 01.04.2022 shall be admissible for revised rates as per this circular. It is also proposed that the Uniform of substaff should have Bank's logo on the pocket of the Shirts/ Sarees to reflect the image of the Bank. Bank's logo will be

supplied by Corporate Communication division to the Regional Offices from where it will be distributed to the eligible employees. The details of the Nodal Officer for Coordinating with the concerned Department shall be provided to all Regional Office/ FGMOs in due course. All other terms and conditions regarding provision of Uniform and Liveries provided to Substaff will remain unchanged. It is also suggested that while selecting material for uniform/ liveries, branches/ offices are advised to be quality conscious in keeping with the image of the Bank. The Branch Managers/ In charges are also advised to ensure that the sub-staff members wear uniforms with Banks 'logo' during the office hours.

**REIMBURSEMENT OF SALARY OF PERSONAL DRIVERS**

**Staff Circular No.7605**

**REIMBURSEMENT OF SALARY OF PERSONAL DRIVERS ENGAGED BY EXECUTIVES/ OFFICIALS OF THE BANK**

Attention is drawn to Staff Circular No. 7146 dated 27.03.2020 regarding Scheme for reimbursement of salary of Personal Drivers engaged by Executives of the Bank, who have been provided with Bank's cars.

We are now pleased to inform that the Board in Its meeting held on 24.01.2022, has approved enhancement in the existing limits of salary of Personal Drivers engaged by Executives (Scale V & above), who have been provided with Bank's cars, along with re- classification of areas as per census 2011.

The details of enhancement/re-classification of areas are as under:

1. Enhanced Limits for Reimbursement of Salary of Personal Drivers engaged by Executives (scale V & above) of the Bank:

Area	Revised Salary of personal drivers per month
<b>Major 'A' Class Cities</b>	Rs. 20,000/-
<b>State Capitals/ Area I</b>	Rs. 18,000/-
<b>Other Places</b>	Rs. 16,500/-

**Major 'A' Class Cities-** Mumbai, Delhi, Kolkata, Chennai, Bengaluru, Hyderabad, Ahmedabad, Pune and Surat.

**State Capitals/ Area I -** Agra, Bhopal, Coimbatore, Indore, Jaipur, Kanpur, Kochi, Lucknow, Ludhiana, Madurai, Nagpur, Patna, Vadodara, Varanasi, Visakhapatnam, Srinagar, Vijayawada, Rajkot, Faridabad, Jamshedpur, Kozhikode, Thrissur, Malappuram, Thiruvananthapuram, Kannur, Jabalpur, Nashik, Meerut, Allahabad, Ghaziabad, Asansol and all State Capitals.

**Other Places** Other remaining places

It may be noted that if any particular city or Municipal Corporation or Census Town or Outgrowth forms part of an urban agglomeration, such city or Municipal Corporation or Census Town or Outgrowth can be treated as forming part of one unit. For such purpose, including reclassification of any City/Area as per revised census/Government guidelines, Chief General Manager (HR) shall be the Competent Authority for issuing necessary clarifications.

- Reimbursement of wages for car wash and daily Bhatta for outstation duties is as under:

<b>Wages for car wash</b>	<b>Rs.1,000/- p.m.</b>
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**Daily Bhatta for outside duties requiring overnight stay**

Rs. 350/- per day

The afore said enhanced limits will be applicable for the salary payable for the month of February 2022 onwards.

**ADDITIONAL INCREMENT FOR DIRECT POST GRADUATION:**

**(Staff Circular No.5676 Dated 23.06.2010)**

While Non-subordinate employees who acquire graduation qualification from Universities / Open universities which are recognized by university Grants Commission will eligible for being granted TWO additional increments for graduation / graduation pay as the case may be.

Those who acquire Post Graduate qualification without being a graduate will be granted TWO additional increments for graduation / graduation pay as the case may be subject to the following conditions:

- (i) Employees who are registered under the Post Gradation courses of Open University have either passed the foundation / entrance course or attended the bachelor's preparatory programme; and
- (ii) They pursue the same course and take the same examination as the formal stream students.

**WATER SCARCITY ALLOWANCE**

ADONI, GUNTAKAL & CUDDAPPA @Rs.10.00 for clerks, Sub Staff Rs.8/-. Clause 9.9 of 3rd BP settlement dt.19/10/1966.

# VARIOUS POLICY

## HIGHER ASSIGNMENT POLICY FOR CLERICAL CADRE

[SC NO: 5711 DATED 10/12/2010]

- SC 7334 dated 31.12.2020
- SC 6335 dated 05.04.2016
- SC 6554 dated 16.02.2017
- SC 6975 dated 03.05.2019

The Policy on Higher Assignment in Clerical cadre has been reviewed and revised. The Revised Policy will be effective from 09.12.2010.

### Definitions

For the purpose of Higher Assignment unless the context otherwise requires, the various words and terms will have the following meanings:

a) **Higher Assignment:**

The term “Higher Assignment” will mean specified assignment in the same cadre which entitles a workman to receive a Special Allowance under the Bipartite Settlements/Awards governing the Bank’s workmen.

b) **Seniority:**

“Seniority” will mean the total length of service of an employee in the Bank in the particular cadre/category to which the workman belongs, inclusive of the probation period.

c) **Weightage:**

The term ‘Weightage’ will mean any addition to seniority of an employee on account of educational qualification(s) and / or banking qualification(s) and / or previous banking experience as provided in Chapter I.2.

d) **Zone :**

“Zone” for the purpose of this Policy *for the State of Maharashtra*, is defined as under:

a) Mumbai, in the State of Maharashtra, will be known as MM Zone and will include all branches/offices in Greater Mumbai and its agglomeration in Thane District & Raigarh District.

b) Rest of Maharashtra will be under the West Zone-II and will include all branches in the States of Maharashtra and Goa excluding those in Mumbai as stated above.

e) **State:**

Pondicherry City and Suburbs will be deemed to be part of Tamil Nadu and Mahe will be deemed to be part of Kerala State.

Chandigarh, the Union Territory, will be treated as part of the Haryana State

*Delhi as defined hereunder will also be treated as a state.*

f) **Station:**

“Station” will mean village(s) or town(s) or city (ies) including cantonment and suburban areas within the Panchayat, Union Board, Municipal or Corporation limits.

**g) Region:**

For the purpose of this policy the Region means the Regional Office of the Bank established for administrative purpose covering specified branches within one state.

**EXCEPTIONS:**

**Mumbai**

Mumbai will include all branches/offices in Greater Mumbai and its agglomeration in Thane District, including branches *falling under harbour line of Mumbai suburban railways up to panvel.*

**Kolkata**

“Kolkata” will include all the Branches / Offices in Kolkata Municipal Corporation area, Howrah Municipal Corporation area, Bidhan Nagar Notified area, Dum Dum South Municipality and Bura Nagar Municipality.

**Delhi**

Delhi will include branches/offices in New Delhi, Old Delhi and Shahadara.

**c) Eligible Employee:**

‘Eligible Employee’ will mean an employee who possesses requisite norms prescribed hereafter and who is not under any Bar.

**Chapter – I**

**Entrustment of higher assignment duties on permanent basis/  
Duties attracting special allowance**

1.1	<b><u>Mode of Selection:</u></b>		
1.1.1	All posts of Higher Assignment on permanent basis will be filled in by inviting applications from eligible clerical employees if not otherwise specified in the respective Chapters here-in-after.		
1.2	<b><u>Weight age:</u></b>		
	For the purpose of assigning the duties attracting the Special Allowance on permanent basis, in addition to Seniority, an employee in the Clerical cadre will be entitled to weightage in seniority at the following rate:  <b><u>For Educational Qualifications:</u></b>		
	i)	To those who have passed National Diploma in Commerce and/or first Degree of a recognised University such as B.A., B. Com and B.Sc. in disciplines other than Music, Painting, Sculpture etc.	1 Year

	ii)	To those who have obtained Double Degree such as B.A. & B. Com or B.A. & B.Sc. or B.Com.& B.Sc. or B.A. & LL. B or B.Com. & LL. B or B.Sc. & LL.B. and/or who have passed M.A., M. Com or M.Sc. etc. of a recognised University in discipline other than Music, Painting, and Sculpture etc.	I Year
<u>For Banking Qualifications:</u>			
	iii)	To those who have passed JAIIB/Part-I of C.A.I.I.B / C.A.I.B.	1 Year
	iv)	To those who have passed Part II of C.A.I.I.B. / C.A.I. B	2 Years'

**NOTE:**

Weightage provided in 1.2.1(i) and 1.2.1(ii) above together will not exceed a maximum of 2 years.

Weightage will be available for qualifications obtained on or before the date of issuance of Circular inviting applications for the higher assignment posts.

1.3	<u>Effective Date:</u> The effective date of Higher Assignment will be mentioned in the letter of offer and Special Allowance of such Higher Assignment will be payable from the date mentioned in the letter subject to the condition that the concerned employee is not responsible for the delay in taking up the post of Higher Assignment.
1.4	<u>Periodicity for filling up the Post</u> The process for filling up the posts attracting Special Allowance shall be carried out annually once a year with cut-off date as 31 <sup>st</sup> March and the same should be completed by June
1.5	<u>Weightage for Ex-Servicemen:</u> Ex-servicemen will have an option to reckon their past service in the armed forces either at the time of promotion or for being considered for a post of Higher Assignment in the same cadre as per the Government guidelines.  (Also refer SC No.5613 dated. 09.09.09 Clause 4.3 – Must have 3 years' service)
1.6	<u>Position in respect of employees rendered supernumerary:</u> Those employees carrying higher assignment posts and rendered supernumerary on account of merger / closure of branches/offices or downgrading of branches or for any other reason whatsoever, shall be redeployed as per the exigencies of the Bank including in the future vacancies.
1.7	Once the posts attracting special allowance of Head Cashiers and Special Assistants are filled up, it shall be circulated for the information to the employees by the concerned Field General Manager's Office / Nodal Regional Offices.

**CHAPTER – II**

**Special Assistants**

2.1	All the provisions of Chapter I will be applicable while filling up the posts of Special Assistants.
2.2	<u>Branches qualifying for the post of Special Assistant:</u>
	a) Rural Branches having average total business (i.e., Aggregate Deposits and Advances) of <b>Rs.27.50</b> Crores and above for the previous two financial years as of 31 <sup>st</sup> March will qualify for one post of Special Assistant, if it does not already have a post of Special Assistant.



	b)	Semi-urban Branches having average total business (i.e., Aggregate Deposits and Advances) of <b>Rs.50.00</b> crores and above for the previous two financial years as of 31 <sup>st</sup> March will qualify for one post of Special Assistant, if it does not already have a post of Special Assistant.
	c)	The above criteria relating to average total business may be reviewed from time to time.
2.3		No new post of Special Assistant shall be created at Metropolitan and Urban branches. Positioning of Special Assistants at Metropolitan and Urban branches shall be done by the Management as per the exigencies of the Bank i.e., Management can shift the position of Special Assistant from a branch having more than one Special Assistants to any other branch at the same station.
2.4		All posts of Special Assistants will be filled in on the basis of <i>State-wise Seniority with weightage of the eligible employees in Clerical cadre drawing Special Allowance less than that of Special Assistant.</i>
2.5		In case of Maharashtra State, the vacancies will be filled up on the basis of Zone wise Seniority of the eligible employee drawing special allowance less than that of special assistant working in the State of Maharashtra other than MM Zone and Goa State.
2.6		All the posts of Special Assistant will be filled in on the basis of State-wise/Zone-wise seniority with weightage of the eligible employees in clerical cadre subject to satisfactory service record.
2.7		Higher Assignment of Special Assistant shall be offered on Seniority basis subject to satisfactory service record.
2.8		The procedure for selection of Special Assistants will be as under:
	a)	Field General Manager's Office/Nodal Regional Office shall issue transfer orders of Special Assistant working within the State by acceding the request transfers registered in the Transfer Diary.
	b)	Circular will be issued by the respective Field General Manager's Office/Nodal Regional Office inviting applications from the eligible employees within the State/Zone for the end vacancies.
	c)	This circular shall mention the Station(s) where the vacancies exist in the State. Employees should apply in response to such circulars filling in their order of priority for such Station(s).
	d)	The existing Special Assistants are not eligible to apply in response to the Circular.
	e)	Those who do not apply within the prescribed period will be deemed as if they are not interested in the post.
2.9		In case the senior-most eligible applicants have applied for more than one vacancy, their names will appear for all the Stations for which they have applied for. <i>In such cases, the senior-most applicant along with the next two senior eligible applicants for the particular Station will be called for the interview. (SC:7334 dated 31.12.2020)</i>
3		The existing higher assignment policy as per chapter II to continue as it is in the amalgamated Bank. However, it was agreed to amend the policy relating to Special Assistant through mutual discussions with the Association after seeing the outcome of industry wise development of negotiations on rationalization of posts carrying special allowance. Till such time the number of identified posts of Special Assistants as of 1 <sup>st</sup> April 2020 in the Amalgamated Union Bank of India will be maintained and continued.

The above amendment is effective from 30.01.2017 and will be reviewed after a period of 2 years or two processes whichever is earlier. (SC 6554 dated 16.02.2017)

**Posting of Special Assistant at branches in a new Station:**

- i) In case of creation of Special Assistant's post in a new Station, the request/s of Special Assistant/s will not be registered in the Transfer Diary. The post of Special Assistant for such proposed branch/es will be circulated by the Field General Manager's Office/Nodal Regional Office as per the procedure laid down hereinabove.
- ii) Special Assistants, including those designated as Special Assistant, will also be eligible to apply in response to such Circular.
- iii) Preference will be given to the senior-most Special Assistant while filling up the post.

### CHAPTER - III

#### Head Cashier -II

3.1	<p>In terms of Industry level 9<sup>th</sup> Bipartite Settlement dated 27<sup>th</sup> April 2010, the post of Head Cashier-I is discontinued.</p> <p>To maintain uniformity in duties in all the Branches, the existing Single Window Operators 'B', who were <i>designated</i> as Head Cashier-I prior to 1<sup>st</sup> May, 2010, shall now be re-designated as Head Cashier -II and shall be eligible to draw special allowance meant for Head Cashier-II under the Industry level 9<sup>th</sup> Bipartite Settlement dated 27/04/2010 w.e.f. the date of signing of this Settlement.</p>
3.2	<p>For filling up the posts of Head Cashier II, all the provisions of Chapter I shall be applicable.</p> <p>All posts of Head Cashier - II will be filled in on the basis of region wise seniority on the basis of another seniority list to be culled out from State-wise / Zone -wise Seniority List as of 31<sup>st</sup> March prepared every year by respective FGMO for the sates falling under their jurisdiction, with weightage of the eligible employees in Clerical cadre.</p> <p>In the state of Maharashtra, the vacancies will be filled up on the basis Region wise seniority list to be culled out from Zone-wise Seniority List, excluding the employees of Goa state.</p> <p>In case of Uttar Pradesh state, the vacancies will be filled up on the basis of region wise seniority lists to be culled out from Varanasi Zone-wise Seniority and Lucknow zone wise Seniority Lists, prepared by respective FGMOs, to fill up the vacancies under respective Regional Offices falling under the respective Zones.</p> <p>In case of Andhra Pradesh state, seniority list will be prepared Zone-wise instead of state-wise for Visakhapatnam and Vijayawada Zones. Region wise seniority list will be culled out from the zone wise seniority lists of above two zones and accordingly identified Head Cashier - II vacancies will be filled up.</p> <p>In case of Karnataka state, seniority list will be prepared Zone-wise instead of state-wise for Bengaluru and Mangaluru Zones. Region wise seniority list will be culled out from the zones and accordingly identified Head Cashier -II vacancies will be filled up.</p> <p>Note: In case of regions that are administering the branches of more than one state, then the respective FGMO will hold separate process to fill up the vacancies of Head Cashier - II in branches coming under different states as per the seniority list of respective State/ Region under which the employees are covered. This clause will be applicable for the following Regions:</p> <p>In case of FGMO Delhi that includes branches of Haryana State/ Uttar Pradesh State, higher assignment for Head Cashier - II vacancies falling geographically under Haryana and Uttar Pradesh states shall be filled up by the FGMO governing Haryana state i.e., Chandigarh and Uttar Pradesh i.e., Lucknow</p> <p>Further Additions</p>

	<p>Exemptions</p> <p>For Mumbai Zone and Delhi state the process will be held for zone wise and state wise vacancies respectively on the basis of the zone and state wise seniority respectively.</p> <p>During the course of implementation of the policy, if there is a necessity to extend further exemptions/ zone and add clarity, the same may be done mutually between both the parties as per the need.</p>
3.4	“Eligible employees’ mean all the Single window Operator ‘B’ and Single Window Operator ‘A’ other than existing Head Cashier-II.
3.5	The procedure for filling up the post of Head Cashier II will be as under:
	a) Field General Manager’s Office/Nodal Regional Office shall issue transfer orders of <i>Head Cashier – II</i> working within the State by acceding to the request transfers registered in the Transfer Diary.
	b) Circular will be issued by the respective Field General Manager’s Office/Nodal Regional Office inviting applications from the eligible employees within the State/Zone for the end vacancies of <i>existing</i> Head Cashier-II. This circular shall mention the Station (s) where the vacancies exist in the State.
	c) Employees should apply in response to such circulars filling in their order of priority for such Station (s)
	d) The existing Head Cashier II <i>is</i> not eligible to apply in response to the Circular.
	e) Those who do not apply within the prescribed period will be deemed as if they are not interested in the post.
	f) If any vacancy of Head Cashier-II remains to be filled in for want of applications or on account of refusals, such vacancy will be filled in by designating the senior-most eligible clerical employee working at the Station and drawing lesser/no Special Allowance than that of Head Cashier-II.
	g) If no Clerical employee is available at the Station, the vacancy of Head Cashier-II shall be filled in by invoking the Redeployment Policy.SC No.5306 dt.28-09-06.
3.6	<p><u>Posting of Head Cashier-II at proposed Branches in a new Station:</u></p> <p>In case of proposed branches in a new <i>station</i>, the request/s of Head Cashier - II will not be registered in the Transfer Diary.</p> <p>The post of Head Cashier-II for such proposed branch/es will be circulated by the Field General Manager’s Office/Nodal Regional Office as per the procedure laid down hereinabove.</p> <p>Head Cashier-II, including those designated as Head Cashier-II, will also be eligible to apply in response to the Circular.</p> <p>Preference will be given to the senior-most Head Cashier-II while filling up the post.</p>
4	All the branches of e-Andhra Bank and e-Corporation Bank will be identified with Head Cashier – II vacancies and the same will be filled by offering permanent higher assignment to the eligible employees as per the amended policy. At the request of the Association, it is agreed that for vacancies identified in branches of e- Andhra Bank, one-time separate process for the respective vacancies of e- Andhra Bank and e-Corporation Bank will be conducted separately by inviting applications from the employees of e-Andhra Bank and e-Corporation Bank and the same will be filled from eligible willing employees of these Banks.

Thereafter, unfilled vacancies from the above processes in e-Andhra Bank and e-Corporation Bank and those existing in Union Bank branches will be filled up by inviting applications from all the eligible employees of the Amalgamated entity including Union Bank of India.

#### **CHAPTER - IV**

#### **SINGLE WINDOW OPERATOR 'B'**

4.1	All the provisions of Chapter I will be applicable for filling up the post of Single Window Operator 'B'.  The post of Single Window Operator 'B' will be created as per exigencies of the Bank.
4.2	The posts of Single Window Operator 'B' will be filled in on the basis of Station-wise Seniority with weightage.
4.3	"Eligible employees" for the purpose of this chapter shall mean all those Single Window Operator 'A' working in that particular station and those who are not under Bar as defined in Chapter VII.
4.4	Circular will be issued by the respective Field General Manager's Office/Nodal Regional Office inviting applications from the eligible employees within the Station for the end vacancies.
4.5	The existing higher assignment policy as per Chapter IV to continue as it is in the amalgamated Bank. However, it is agreed to amend the policy relating to SWO-B through mutual discussions with the Association after seeing the outcome of industry wise development of negotiations on rationalization of posts carrying special allowance. Till such time the number of identified posts of SWO- B as of 1 <sup>st</sup> April 2020 in the amalgamated Union Bank of India will be maintained and continued.
4.6	

## CHAPTER - V

### Entrustment of higher assignment duties on temporary basis

5.1	Higher assignment in Clerical cadre on temporary basis will be made on simple Seniority at branch / office.
5.2	Vacancies attracting Special Allowance, occurring on temporary basis even for a single day shall be filled in on the basis of simple Seniority of the eligible employee working at the Branch. If during the period of temporary assignment, a senior employee who was earlier not available for performing that duty subsequently becomes available for performing such duties, such senior employee will be assigned the duties and the junior employee will cease to perform such temporary duties.
5.3	However, those employees who are interested in working in temporary vacancy of Head Cashier cat. II shall express their willingness to do so in writing to the Branch Manager. Whenever an occasion arises for such temporary posting, the same shall be done on the basis of simple seniority from amongst those who have given such an undertaking in writing. In case no employee is available for filling up such temporary post, then such post will be filled in by offering the same to the senior-most employee of the branch (without any weightage) who might not have given any undertaking expressing his willingness.
5.4	Notwithstanding anything contained herein above, all the vacancies of Higher Assignment occurring on temporary basis even on a single day at M.S. Marg Branch and Central Office shall be filled in on the basis of simple Seniority of the eligible employees working in the respective departments.

## CHAPTER - VI

### General

6.1	Extension Counters will be treated as part of the parent branch
6.2	Duties of Cash Department in a post not attracting special allowance can be entrusted to any Single Window Operator 'A' working at the branch in rotation, as per exigencies of the Bank. In case of non-availability of Single Window Operator 'A', such duties can be assigned to Single Window Operator 'B' in rotation.
6.3	With the rationalization of special pay posts, Transfer Diary has to be recast with the requests of Clerical employees to be diarized as per the date of receipt of the applications. Accordingly, the request transfer applications submitted by the Telephone Operators, Telex Operator, Assistant Head Cashier, Head Cashier-I, Stenographer, Computer Operator-A, etc. who are designated as Single Window Operator 'B' w.e.f. 1 <sup>st</sup> May 2010, will be clubbed on the basis of date of receipt of the application and their requests will be considered accordingly, according to availability of vacancies and exigencies of the Bank.
6.4	The request transfer applications submitted by the Head Cashier-I will be clubbed with Head Cashier-II on the basis of date of receipt of the application and their requests will be considered, according to availability of vacancies and exigencies of the bank.
6.5	In case two or more employees have submitted Transfer Request on the same date and also received on the same date at the Field General manager's Office/Nodal Regional Office, while recasting, it will be diarised on the basis of their date of joining/date of promotion in Clerical Cadre.
6.6	If the date of joining/date of promotion in Clerical cadre also matches, date of birth will be reckoned with for recasting the Transfer Diary.
6.7	Past service of the employees of erstwhile Miraj State Bank Ltd. will be reckoned in the ratio of 1.5:1 year. In other words, their service of 1 ½ years in MSBL will be reckoned as one-year service in Union Bank of India.

6.8	This Settlement shall be valid until it is amended in accordance with the provisions of Industrial Dispute Act, 1947.
6.9	If there are any doubts or differences of opinion regarding the interpretation of any of the provisions of this Settlement, the matter will be discussed and settled with the majority Union, i.e., AIUBEA, from time to time.

## CHAPTER-VII

### BAR ON HIGHER ASSIGNMENTS

Following bars should be applicable for both permanent/temporary higher assignments:

7.1 Employees who do not accept the written offer for the post of special Assistant within 10 days of receipt thereof, will be barred for higher Assignment of the said post for a period of 1 year.

7.2 Employees, who do not accept the written offer for the post of Head Cashier-II within 10 days of receipt thereof, will be barred for Higher Assignment of the said post for a period of 1 year.

Employees, who do not accept the written offer for the post of single Window Operator 'B' within 10 days of receipt thereof, will be barred for Higher Assignment of the said post for a period of 1 year.

7.4 During the process of filling up the post of special Assistants, an employee, who applies in response to the Circular and does not appear for interview, shall be barred for Higher Assignment to the said post for a period of 1 year, provided however, the bar will not apply if the reasons adduced for non-appearance in the interview are found genuine and satisfactory in the opinion of the bank.

7.5 Bar of 1 year on refusal/reversion of Higher Assignment will be applicable only for the offered/held post provided that such an employee shall not be automatically entitled for Higher Assignment after the bar period is over and shall have to undergo the procedure prescribed for taking up the Higher Assignment post in future.

7.6 If request transfer of an employee is acceded to for transfer from one area of selection to another, such employee will be barred for higher Assignment for a period of 1 year from the date he/she reports to the new place of posting of his/her choice except in cases where no eligible employees are available in the area of selection.

7.7 Employees on whom the punishment of stoppage of increment (s) is imposed will not be eligible for Higher assignment till the period of punishment for a period of two years, whichever is earlier, is over. For the purpose of calculating the operating period of punishment, it will be deemed that the period commences from the date of passing of the order by the Disciplinary Authority.

7.8 Employees on whom punishment of withdrawal of Special Allowance or reduction of basic pay is imposed will be barred for Higher Assignment for a period of two years from the date of passing of the punishment order by the Disciplinary Authority.

7.9 Employees on whom punishment of Censure/Warning is imposed, twice during the last one year from the date on which the second punishment of Censure/Warning is imposed, will be barred for a period of one year from the date of passing of the punishment order by the Disciplinary Authority provided however, if

there is no application received in a Particular station and/or there is/are no eligible employee/s, such person will be offered the Higher Assignment, if otherwise found eligible.
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Since the posts of Head Cashier II are filled up on the basis of Region wise Seniority list culled out from State/ Zone wise Seniority List, Zone of selection for the post of Head Cashier II shall not change for those Head Cashier II who remain within the same state on account of request transfers; hence, clause no 7.6 under Chapter 7 of the Higher Assignment policy will be applicable only for those Head Cashier II who seek transfer outside the State/ Zone.

**CHAPTER VIII**

**Procedure for keeping higher assignment order in abeyance**

8.1	The following category of Clerical Staff against whom disciplinary case/criminal prosecution is pending will be permitted to take part in the higher assignment process:
	a) Those who are under suspension
	b) Those against whom a charge sheet has been issued for financial irregularities and the disciplinary proceedings are pending.
	c) Those in respect of whom prosecution for a criminal charge is pending in the court of law.
	d) Those who have appealed against the punishment imposed by the Disciplinary Authority, except for warning or censure, within the prescribed time limit and the order of the Appellate Authority are awaited.
	However, their empanelment / higher assignment (as the case may be) will be kept in abeyance till the conclusion of the disciplinary case/criminal prosecution.
8.2	If on conclusion of the disciplinary case / criminal prosecution the employee concerned is completely exonerated / punishment of warning or censure is imposed, higher assignment order will be released for the place applied for and such employee will be notionally given higher assignment from the date from which he/she would have otherwise been entrusted with such higher assignment. However, he/she will not be entitled for any cumulative / financial benefits from the above notional date till the date of order.
8.3	In case, however, on conclusion of the criminal prosecution or disciplinary proceedings (after the lapse of period of appeal, if any) any punishment is imposed upon him/her excepting warning or censure, the higher assignment order will not be released, and his / her name will be struck off from the empanelment, if any.

**Amendment to Higher Assignment Policy for Clerical Staff**

As per Memorandum of Settlement dated 29.03.2016 between the Management and the All India Union Bank Employee’s Association (AIUBEA), the Definition of Zone (as called out under Terms of Settlement), clause 2.5 of Chapter II and clause 3.3 of Chapter-III of Higher Assignment Policy for Clerical Staff dated 09.12.2010 relating to higher assignment in clerical cadre in Lucknow / Varanasi Zones of Uttar Pradesh State stands amended as under:

Existing Clause	Amended Clause
<u>Terms of Settlement</u> <u>Definitions</u> (d)Zone “Zone” for the purpose of this Policy for the State of Maharashtra is defined as under: -Mumbai, in the State of Maharashtra, will be known as MM Zone and will include all branches/offices in	<u>Terms of Settlement</u> <u>Definitions</u> (d)Zone “Zone” for the purpose of this Policy for the State of Maharashtra and Uttar Pradesh is defined as under: -Mumbai, in the State of Maharashtra, will be known as MM Zone and will include all branches/offices in Greater



<p>Greater Mumbai and its agglomeration in Thane District and Raigarh District.</p> <p>-Rest of Maharashtra will be under the West Zone-II and will include all branches in the State of Maharashtra excluding those in Metropolitan Mumbai Zone (MM Zone) as stated above and Goa State.</p>	<p>Mumbai and its agglomeration in Thane District and Raigarh District.</p> <p>-Rest of Maharashtra will be under the West Zone-II and will include all branches in the State of Maharashtra excluding those in Metropolitan Mumbai Zone (MM Zone) as stated above and Goa State.</p> <p>-All the branches / offices of Uttar Pradesh State falling under the jurisdiction of FGMO, Varanasi will be known as Varanasi Zone.</p> <p>-Lucknow Zone will consist of the branches of Uttar Pradesh State other than those falling under the jurisdiction of Varanasi Zone. Lucknow Zone will also include branches of Uttar Pradesh State which are administratively controlled by Regional Office, Delhi (South).</p>
<p><u>Clause 2.5:</u></p> <p>In case of Maharashtra State, the vacancies will be filled up on the basis of Zone-wise Seniority of the eligible employees drawing Special Allowance less than that of Special Assistant working in the State of Maharashtra other the MM Zone and Goa State.</p>	<p><u>Clause 2.5:</u></p> <p>In case of Maharashtra State, the vacancies will be filled up on the basis of Zone-wise Seniority of the eligible employees drawing Special Allowance less than that of Special Assistant working in the State of Maharashtra other the MM Zone and Goa State.</p> <p>In case of Uttar Pradesh State, the vacancies will be filled up on the basis of Zone-wise Seniority of the eligible employees drawing Special Allowance less than that of Special Assistant working in Lucknow Zone and Varanasi Zone separately.</p>
<p><u>Clause 3.3</u></p> <p>All posts of Head Cashier II will be filled in on the basis of State-wise Seniority with weightage of the eligible employees in Clerical cadre. In case of Maharashtra State, the vacancies will be filled up on the basis of Zone-wise Seniority excluding the employees of Goa State.</p>	<p><u>Clause 3.3</u></p> <p>All posts of Head Cashier II will be filled in on the basis of State-wise Seniority with weightage of the eligible employees in Clerical cadre. In case of Maharashtra State, the vacancies will be filled up on the basis of Zone-wise Seniority of West Zone II excluding the employees of Goa State. In case of Uttar Pradesh State, the vacancies will be filled up on the basis of Zone-wise Seniority by Lucknow Zone / Varanasi Zone separately.</p>

Consequent upon the above amendments, no transfer request shall henceforth be diarized as Special Assistant of Head Cashier-II from Lucknow Zone to Varanasi Zone or vice versa in the transfer diary to be maintained by FGMO, Lucknow. However, the existing requests received and registered in the transfer diary maintained at Lucknow as on the day of settlement shall be considered as & when the vacancies arise and as per the order of transfer diary.

Henceforth separate Transfer Dairy for Branches/Offices falling under Varanasi and Lucknow zone will be maintained at FGM's Office Lucknow and Varanasi and the requests of employees from one Zone to another Zone will be dealt as per provisions of Transfer Policy and by applying clause 7.6 of Higher Assignment policy circulated vide **Staff Circular No.5711 Dated 10.12.2010.**

This settlement is effective from 01<sup>st</sup> April 2016. (SC 6335 dated 05/04/2016)

### **b. Higher assignment policy for new State of Telangana:**

On account of formation of separate State of Telangana, 10 Districts of undivided Andhra Pradesh State are the part of newly formed Telangana State and remaining 13 Districts are continuing to be the part of Andhra Pradesh State. Due to some administrative difficulties various staff matters of both these States are being looked after by Nodal Regional Office, Hyderabad.

However, it is now decided that w.e.f. 26.10.2015 all staff matters pertaining to newly constituted State of Andhra Pradesh i.e., branches coming under the jurisdiction of Regional Offices Nellore, Visakhapatnam and Vijayawada will be Looked after by Regional Office, Vijayawada being nominated as Nodal Regional Office for this purpose. Hence, staff matters

Pertaining to conducting higher assignments process in clerical cadre for the post of Special Assistant / Head Cashier, maintenance of Roster, Seniority Lists of the employee, Transfer Diary of Award Staff for the branches coming under newly constituted State of Andhra Pradesh etc. will be looked after by Nodal Regional Office, Vijayawada.

### **PROMOTION POLICY FROM CLERICAL TO OFFICER CADRE**

- SC 5613 Dated 09.09.2009
- SC 5797 dated 07.10.2011
- SC 6024 Dated 22.10.2013
- SC 6203 dated 15.06.2015
- SC 6555 dated 16.02.2017
- **Staff Circular 7355 dated 03.02.2021**

As per the Staff Circular 7355 dated 03.02.2021 to continue the existing policy for both category of Award staff  
**Short recital of the case:**

Whereas the parties herein had entered into Settlement on Promotion Policy for promotion from Clerical cadre to Officer cadre in Junior Management Grade Scale-I on 10.10.1992.

And Whereas the amendments to the Promotion Policy dated 10/10/1992 were carried out in terms of Settlements dated 02/02/2001, 07/12/2001, 11/07/2002, 19/02/2003 and 09/11/2004, 09.07.2009 & 26.09.2013.

And whereas the amendment to Promotion Policy dated 10/10/1992 as regards to the provision for SC/ST employees were carried out in terms of the Government directives received from time to time.

And whereas the parties herein have deemed it necessary to reframe, revise and rewrite the Promotion Policy governing the promotions from Clerical cadre to Officer Cadre.

It is hereby agreed to revise and amend the Promotion Policy for promotion from Clerical cadre to Officer Cadre in Junior Management Grade Scale-I in terms of this Settlement as under:

#### **Terms of Settlement**

Keeping in view the aspirations of the Clerical staff of the Bank, the total migration into CBS of all the branches and the Government guidelines from time to time, the Promotion Policy for Clerical staff has been reviewed and revised.

The Policy will be effective from the date of signing of the Settlement.

Definitions: For the purpose of this Promotion Policy, unless the context otherwise requires, the various words and terms will have the following meanings:

**a) Promotion:**

The term 'Promotion' will mean Promotion from the Clerical cadre to the lowest grade in the Officer cadre, i.e., Junior Management Grade Scale- I.

**b) Specialist Officer:**

The term 'Specialist Officer will mean all categories of Officers listed out in Annexure-I and as may be amended from time to time by the Board of the Directors of the Bank.

**c) Seniority:**

The term 'Seniority' will mean the total length of service in the Bank of an employee in the Cadre / Category to which he belongs, inclusive of the period of probation.

**d) State:**

The term 'State' will mean geographical area as defined or determined by the Government of India from time to time. Centrally Administered Area or a Union Territory will also be treated as a separate State for the purpose of this Policy, provided that:

Branches of Puducherry State and suburbs will be deemed to be part of the State of Tamil Nadu.

New Delhi/Delhi will be treated as a State.

Mahe will be deemed to be part of Kerala State.

Chandigarh will be treated as a Station within the State of Haryana.

Mumbai will include all branches I offices in Greater Mumbai, Navi Mumbai, Thane District and Raigarh District.

Maharashtra will include all branches in the State of Maharashtra excluding those in Mumbai as stated above.

Mumbai, as defined above and the rest of Maharashtra will be treated as two separate States.

Daman, Diu, Dadra & Nagar Haveli will be deemed to be part of Gujarat State.

**CHAPTER - I**

1.1 There shall be a two channel system of Promotion from Clerical cadre to Officer Cadre in Junior Management Grade Scale-I as under:

i) State Services (Seniority-cum-Merit)

ii) All India services (Merit)

The vacancies in Junior Management Grade Scale · I for the Promotion Process to be held for the financial year 2013-14 and onwards will be filled up as under-

(i)	By promotion through State Services	35%
(ii)	By promotion through All India Services	25%
(iii)	By Direct Recruitment	40%

1.2 The vacancies in Officer Cadre in Junior Management Grade Scale-I shall be identified / notified in the month of June or soon thereafter, every year. The Promotion Process will be conducted and finalized by the end of the financial year i.e. by the end of March. If for any pressing reasons the Promotion Process is delayed in a particular year, the AIUBEA will be informed in writing and the matter will be discussed with AIUBEA.

1.3 Vacancies to be filled in through State Services will be identified on State-wise basis, with a view to ensure that those promoted under State Services are posted in the same State. Such State wise breakup of vacancies will be intimated to AIUBEA, well in advance before the commencement of the Promotion Process.

1.4 Identification of vacancies for the All-India Services will be on All India basis.

## **CHAPTER II**

### **STATE SERVICES (SENIORITY CHANNEL)**

- 2.1 After identifying the vacancies to be filled in through State Services, the promotion process will be conducted as under:
- 2.1.1. Applications will be invited from the employees who have completed 03 years of service and interested to participate in the Promotion Process.
- 2.1.2. Applicants equivalent to twice the number of identified vacancies for each State will be allowed for participating in the Promotion Process on the basis of Seniority-cum-weightage.

#### **2.1.3. Weightage:**

For the purpose of participating in the Promotion Process, in addition to Simple Seniority, an employee in the Clerical Cadre will be entitled to weightage in seniority in the following manner:

##### **For Educational Qualifications:**

<b>i)</b>	<b>To those who have passed National Diploma in Commerce and/or First Degree of recognized University such as B.A. B.Com. And B.Sc. in disciplines other than Music, Painting, Sculpture etc.</b>	<b>1 Year</b>
<b>ii)</b>	To those who have obtained Double Degree as B.A., B. Com, or B.A. B.Sc. or B.Com. LL.B. or B.Sc. LL. B and/or who have passed M.A., M. Com or M.Sc. of a recognized University in disciplines other than Music, Painting, Sculpture etc.	1 Year

##### **For Banking Qualifications:**

<b>iii)</b>	To those who have passed Part I of CAIIB/JAIIB	1 Year
<b>iv)</b>	To those who have passed Part II of CAIIB/CAIB	2 years

#### **NOTE:**

Weightage provided in 2.1.3. (i) and (ii) above together will not exceed a maximum of two years.

- a. There would be a written test comprising of one paper consisting of topics on Practical Banking and Computer Application on Core Banking Solution (CBS) carrying a total of 100 marks. The minimum qualifying marks for General candidates will be 35 and in case of SC/ST candidates, the minimum qualifying marks will be 30.
- 2.3 From among the employees obtaining minimum qualifying marks, a list of candidates would be prepared in order of their State-wise simple seniority. From this list, the employees to the extent of 100% of the identified vacancies of the State will be declared successful in the Promotion Process and they would be offered promotion in Officer Cadre in Junior Management Grade Scale-I in the same State.
- 2.4 Those eligible employees, who apply for promotion under the State Services (Seniority cum Merit) channel but do not participate in the same, without adducing sufficient and cogent reasons, well in advance, acceptable to the Management, will be debarred for future promotion for a period of 01 year from the date of declaration of the results pertaining to the subject promotion process. Further, if an employee refuses the offer of promotion under the above channel, he/she will be debarred for future promotion for a period of one year from the date of declaration of the results pertaining to the subject Promotion Process.
- 2.5 For the purpose of conducting Promotion Process, a State-wise seniority list of the Clerks with weightage will be prepared as of 31st March every year and such Seniority list will be circulated by 30<sup>th</sup> June. Seniority list of Scheduled Castes / Tribes will be published separately.
- 2.6 The employees promoted under State Services are liable to be posted anywhere in the State to have mobility.
- 2.7 In case of a tie of the marks obtained by the employees, the determining factors for ranking will be in the following order: ·
- a) Length of service in the same cadre;
  - b) Date of joining the Bank's service; and
  - c) Date of birth of the employee.

### CHAPTER-III

#### All India Services (Merit Channel)

- 3.1 Eligibility: A minimum of 2 years' service in Clerical cadre:
- 3.2 For the vacancies identified under All India Services, all those clerical employees, who apply and are eligible, would be allowed to participate in a Written Test. The Written Test shall consist of the following:

Subjects	Maximum Marks	Minimum Qualifying
Banking	100	35%
CBS/IT	100	35%
Commercial Law / Accountancy	100	35%
English	100	35%

#### NOTE:

Although each of the above papers will carry 100 marks, Percentage weightage for these papers will be 50 marks each. Therefore, in all, for the purpose of promotional parameters, total marks for written test would be 200.

For SC/ST candidates, the minimum qualifying marks will be 30% in each of the above subjects. Marks obtained in English will not be treated for ranking purpose.

- 1.1. Marks for the length of the service in Clerical Cadre would be added at the rate of 1 mark for each completed year, after 10 years of service, subject to a maximum of 10 marks.
- a. All those employees who have worked at a rural branch on or before the specified cut-off date for the promotion process will be granted 2 additional marks for each completed year of service in rural branches subject to a maximum of 10 marks.

- 3.5 Additional marks for Educational I Banking Qualifications will be allotted as under:

Post-Graduation	2
LL.BI Any of the Diploma conferred by IIB & F	3
CAIIB Part-1 I JAIIB	4
CAIIB Part-II	6

Note: Subject to a maximum of 10 marks

- 3.6 The total marks to be allotted as stated in Para numbers 3.3, 3.4 and 3.5 should not exceed 25 marks.
- 3.7 There will be an interview, which would carry 20 marks only for the purpose of ranking. There will be no minimum qualifying marks in the interview.
- 3.8 The following shall be the procedure for deciding the number of candidates to be called for interview:
- a) A provisional list in the descending order, as per the marks obtained in the written test and the marks obtained as stated in Para numbers. 3.3, 3.4 and 3.5 will be prepared from among those employees, who are successful in the written test.
- b) From the above list, the following candidates will be called for interview.
- i) All those candidates, in the descending order of merit, up to the exact number of identified vacancies  
And
- ii) All subsequent candidates, whose marks, after adding Maximum notional marks of 20 obtainable at the interview, are equal to or more than the marks of candidate placed last as per (b) (i) above in the provisional list at the exact number of identified vacancies.  
And
- iii) All those SC/ST candidates who have acquired minimum qualifying marks of 30% in each of the 3 subjects in

the Written Test but not included under Clause 3.8 (b)(i) and (ii) above.

- 3.9 In case there is a tie in the marks obtained by the employees, the determining factors would be the same as specified in Para no.2.7.
- 3.10 If vacancies available in the same State after considering the request transfers of Promotee Officers, who have been posted earlier out of State on their promotion and/ or request transfers, these vacancies will be filled up from the employees promoted under the All-India channel.
- 3.11 Notwithstanding the vacancies in JMGS-1 cadre available in the State, the candidates declared successful under the All India Services will be posted on All India basis. The Promotee Officers who are posted on promotion out of State, in which they are working prior to promotion, will be brought back in a phased manner on completion of three years of service in that State. Such transfer shall be on "first to go, first to come back" basis. It is clarified that the transfer of such promotee officers to be done in a phased manner automatically except in cases where they desire to be retained in the State where they have been posted on promotion or where they desired to be posted in a State other than their parent State (from which they were relieved on promotion), by sending their written request to General Manager (P), Central Office. Such request should be routed through proper channel.
- 3.12 If an employee refuses an offer of promotion under All India Services channel, he /she will be debarred for promotion for a period of 1 year from the date of the results pertaining to the subject Promotion Process.

#### **CHAPTER IV** **GENERAL**

4. The following will be applicable to both the channels of promotions:

The final lists of candidates to be declared successful will be restricted to 100% of the vacancies available in each channel. In addition to this, a wait list to the extent of next 10% under each channel will be prepared as per the Government guidelines, to cover the vacancies arising out of the selected candidates refusing the offer of promotion.

After offering promotion to eligible candidates under each channel, to the extent of 100% of vacancies identified, the candidates on the waitlist shall be offered promotion only to the extent of refusals, if any, in their order of seniority or merit, as the case may be. The wait list shall lapse automatically after all identified vacancies stand filled in. The names of wait-listed candidates, who have been offered promotion, would be circulated.

In case, however, sufficient candidates are not available in Seniority channel, 10% wait list of merit channel will be utilized to fill up such vacancies.

- 4.1 Reservation for SC/ST, physically handicapped will be in accordance with the Government directives. This scheme, as at present, is detailed in Annexure-II. Amendments to the directives, if any, will be informed to the AIUBEA and implemented.
- 4.2 SC/ST employees will be offered pre-promotion training before appearing for the Written Test as per the Government directives.
- 4.3 Ex-servicemen will have an option to reckon their past service in the Armed Forces (which is at present 1 year for every 5 years of services, subject to a maximum of 2 years) provided they have rendered at least 3 years of actual service in the Bank, either at the time of promotion or for being considered for the post of Higher Assignments carrying Special Allowance in the same cadre as per Government guidelines.
- 4.4 Necessary change in the Promotion Policy, if any, will be carried out through mutual consultations with the representatives of the AIUBEA after completion of every promotion process, provided, however, that as and when industry wise settlement is arrived at between the Indian Banks Association and the Workmen, or any Government guidelines are received necessitating amendments to the policy so as to conform with the industry-wise settlement and/ or comply with Government guidelines, the same will be carried out in consultations with AIUBEA.
- 4.5 The Promotion Policy shall continue to be valid and binding unless and until it is replaced by a fresh



Settlement. It shall, however, be open to the parties to modify or amend or alter any of the provisions of this Policy through mutual agreement.

- 4.6 Creation and abolition of posts are Management functions.
- 4.7. It will be open for an employee to appear for the Promotion Process in both the channels if he is eligible to do so. If he is found successful in both the channels, his name will be included in the successful list under State Services as specified in clause 2.2 of Chapter II.
- 4.8 Promotion of Sportsmen / employees for acts of bravery during dacoity as per the Government / IBA guidelines will be outside the purview of this Promotion Policy. The guidelines I amendments thereto will be informed to the AIUBEA from time to time.
- 4.9. Management will determine from time to time the syllabus for Written Test for promotions and announce the same at least 45 days in advance. All the tests will be objective type, the details whereof will be announced along with the syllabus.
- 4.10 Subject-wise mark list along with cut-off mark (i.e., the marks obtained by the last promotee candidate) will be sent to all respective unsuccessful candidates in both the Channels.
- 4.11 After promotion to Officer cadre in Junior Management Grade/ Scale -I, the Officer's pay will be fitted as per the Fitment Formula circulated by the Bank on the advice of the IBA from time to time in consultation with AIUBEA.
- 4.12. The effective date of promotion will be mentioned in the letter of offer and pay, and allowances will be payable from the date of promotion, subject to the condition that the said employee is not responsible for the delay in taking up the Officer's post.
- 4.13 Recruitment of Specialist Officers will be outside the purview of this Promotion Policy. However, the employees, who have acquired necessary qualifications, will be permitted to participate in the promotion process for Specialist Officers.
- 4.14 On promotion, the Officer would be on probation for a period of one year from the date he draws the Officer's salary.
- 4.15 The eligible candidates having the qualification as Chartered Accountant (ACA) I Cost Accountant (ICWA) I Company Secretary (ACS) I Chartered Financial Analyst (CFA) shall be exempted from the Written Test under the All-India Services. After the interview, they will be listed at the end of the published merit list over and above the identified vacancies.
- 4.16 The vacancies in clerical cadre arising out of promotion under both All India and State services shall be filled up through internal promotion and direct recruitment as per the requirements of the Management.
- 4.17 The unfilled vacancies belonging to State Services (Seniority Channel) shall be filled up by adding the same to the All-India Services (Merit Channel).
- 4.18 And the unfilled vacancies of All India Services (Merit Channel) shall be filled up through direct recruitment.
- 4.19 The Promotion Policy shall continue to be valid and binding unless and until it is replaced by a fresh Settlement. It shall, however, be open to the parties to review, modify, amend or alter any of the provisions of this Policy through mutual agreement.

#### **CHAPTER- V**

#### **Disqualification for Promotion**

The following employees will be disqualified from participating in the promotion Process under both the channels:

- 1.1 Employees on whom punishment of stoppage of increment/s is in operation at the time of considering the eligibility for the Written Test, interview and/or at the time of offer of promotion, the



disqualification period will start from the date of passing of Disciplinary Authority's order and would be deemed to be over after the specified period, for which increments are stopped, irrespective of the fact whether the employee has actually earned the increments. The period for which an employee can be disqualified due to the above shall not exceed One year.

1.2 Similarly, as stated in Para 5.1, employees on whom punishment of withdrawal of special pay / reduction of basic pay is imposed, the disqualification period will be maximum one year from the date of passing of the Disciplinary Authority's order.

- 5.3 Employees on whom punishment of 'Censure' / 'Warning' has been imposed twice during the year prior to holding of the test, interview and/or date of offer of promotion, will be disqualified for that particular promotion process.
- 5.4 If a Promotee Officer during the period of probation, requests the Management for reversion to Clerical cadre, he will be reverted as a Clerk and posted at the same Station or in the same State subject to availability of vacancy. However, such reverted employee shall be disqualified from participating in future promotion process for a period of 2 years from the date of reversion.
- 5.5 In case an Officer is reverted by the Management during the period of probation due to his unsatisfactory performance, he will be posted back at the same Station and in the same post, subject to availability of vacancy, where he was working prior to promotion.
- 5.6 Employees against whom disciplinary proceedings have been initiated will not be disqualified from participating in the Promotion Process but in their cases sealed cover procedure will be followed as per Annexure III.
- 5.7 If a request transfer of an employee is acceded to, transferring him from one State to another, such an employee will be disqualified in taking part in the promotion process under State Services for a period of 2 years from the date he reports to the new place of posting of his choice.

The clerical employees who are presently under bar of 2 years on account of Clause 5.1 & 5.2 and that of 3 years on account of Clause 2.4 & 3.12 of Promotion Policy (Staff Circular No. 5613 dated 09.09.2009) and have completed one year of bar period as on the cut-off date of Promotion Process to be held in Year 2013-14 will be allowed to participate in the said Promotion Process, if they are otherwise eligible. Similarly, the clerical employees who are presently under bar of 3 years because of Clause 5.4 and 5.7 of existing Promotion Policy (Staff Circular No. 5613 dated 09.09.2009) and have completed 2 years of bar period as on the cut-off date of Promotion Process to be held this year i.e. Year 2013-14 will be allowed to participate in the said Promotion Process, if they are otherwise eligible.

## **Annexure-II**

**Following are the Government guidelines, for the time being on reservations:**

15% of the promotions will be made from amongst the eligible candidates belonging to the reserved category candidates (Scheduled Castes) and 7½% of the promotion will be made from amongst the eligible candidates belonging to the reserved category candidates (Scheduled Tribes).

(b) Eligible candidates will be classified and listed in the following categories:

- (I) Scheduled Caste candidates.
- (ii) Scheduled Tribe candidates.
- (iii) Other candidates not covered by (I) and (ii) above.

(c) If the vacancies reserved for Scheduled Castes and Scheduled Tribes are not filled, the same will be filled in, in accordance with the guidelines received from the Government of India in that behalf from time to time.

1. The SC/ST candidates appointed by promotion on their own merit and not owing to reservation or relaxation of qualification will not be adjusted against the reserved points of the reservation roster. They will be adjusted against the unreserved points.

2. If an unreserved vacancy arises in a cadre and there is any SC/ST candidate within the normal Zone of consideration

in the feeder grade, such SC/ST candidate cannot be denied promotion on the plea that the post is not reserved. Such a candidate will be considered for promotion along with other candidates treating him as if he belongs to General category. In case he is selected, he will be appointed to the post and will be adjusted against the unreserved point.

3. SC/ST candidates appointed on their own merit (by Direct Recruitment or Promotion) and adjusted against unreserved points will retain their status of SCIST and will be eligible to get benefit of reservation in future I further promotions, if any.
  4. 50% limit on reservation will be computed by excluding such reserved category candidates, who are appointed I promoted on their own merit.
- (e) The provisions of the Promotion Policy will stand amended, altered or modified in accordance with the guidelines received from the Government of India in that behalf from time to time.

**Annexure - III**  
**Sealed Cover Procedure:**

The following category of Clerical staff will be permitted to take part in the Promotion Process but their empanelment / promotion will be kept in a sealed cover, which would be informed to the employee. The cover would be opened after the conclusion of the disciplinary I Court proceedings:

- 3 Employees, who are under suspension.
  2. Employees against whom Charge Sheets have been served and disciplinary proceedings are pending.
  3. Employees against whom prosecution / suit has been filed in the Court of Law or sanction for prosecution / filing of suit has been given to an outside agency e.g., Cable I Police.

If, on conclusion of the Department / Court proceedings, candidate is completely exonerated, the result kept in sealed cover would be declared. If found successful, promotion will take effect from the date of declaration of initial promotion for the purpose of seniority / fixation of salary as an Officer. No arrears of salary, however, as per Officer's cadre shall be payable for the intervening period.

If, however, punishment of Censure / Warning is imposed on the candidate (if the punishment of Censure / Warning is not earlier imposed in the same year) as a result of departmental proceedings / Court proceedings, the result kept in the sealed cover would be declared. If found successful, promotion will take effect from the date of declaration of initial promotion for the purpose of seniority / fixation of salary as an Officer. No arrears of salary, however, as per Officer's cadre shall be payable for the intervening period.

If punishment is imposed other than that of Censure / Warning the candidate as a result of the departmental proceedings / found guilty in the Court proceedings against him, he will not be eligible for promotion for which his result is kept in sealed cover.

**a) Fitment formula on promotion from clerical to officer cadre:**

- SC 6288 dated 30.12.2015
  - SC 6211 dated 30.06.2015
1. Attention is invited to Staff Circular No.6211 dated 30.06.2015 advising all concerned to make payment of revised salary in terms of the 10th Bipartite Settlement dated 25.05.2015.
    2. Pursuant to revision of pay scales and allowances for Workmen staff under the 10th Bipartite Settlement dated 25.05.2015 between the Indian Banks' Association and the United Forum of Bank Unions w.e.f. 01.11.2012, the IBA has reviewed and approved the continuation of the 2011 model, as adapted to the current pay scales, for fitment of clerical staff on promotion to officer cadre in JMGS-I on or after 01.11.2012. The revised fitment formula together with the procedure to be adopted for fitment of pay as given by the IBA is enclosed in the Annexure.
    3. The Board of Directors in their meeting held on 07.12.2015 has approved the revised fitment formula given by the IBA for promotion to Officer cadre, as per the Annexure enclosed.

4. The enclosed fitment chart will be useful to our Field Functionaries as a ready reckoner for awarding fitment of pay to clerical staff members on their promotions to the Officer JMGS-I cadre. This chart will bring uniformity in interpretation of fitment procedure across all the NROs/ ROs

Fitment chart on promotion from clerical cadre to officer cadre in JMG scale I on or after 01.11.2012

Stage	Pay in clerical cadre	Fitment at corresponding stage in JMGS I
1	11765	23700
2	12420	23700
3	13075	23700
4	13730	23700
5	14545	23700
6	15360	23700
7	16175	23700
8	17155	23700
9	18135	23700
10	19115	24680
11	20095	25660
12	21240	26640
13	22385	27620
14	23530	28600
15	24675	29580
16	25820	30560
17	26965	31705
18	28110	32850
19	30230	34160
20	31540	35470
+1	32850	36780
+2	34160	38090
+3	35470	39400
+4	36780	40710
+5	38090	42020
+6	39400	42020
+7	40710	42020
+8	42020	42020

Note:

1. The promotee officer after fitment as above will draw his next increment in the Officers' Scale on the anniversary date of his last increment in clerical cadre and thereafter he will draw his further increments every year on the same date. However, in view of the clubbing of stages in the fitment table, the employee in the lower clubbed stage of clerical scale of pay will get his next increment after promotion on the anniversary date of promotion.

2. Those who were drawing a basic pay between the 1st and 9th stage in the clerical scale given in the above table, will be fitted at the minimum of the Officers' Scale and will draw their next increment on the anniversary date of promotion

3. (a) Those who have completed more than one year at basic pay of Rs.31540, Rs 32850, Rs 34160, Rs 35470 and Rs 36780 will draw their next increment on the anniversary date of their last increment in the clerical cadre immediately following the date of promotion and will draw their subsequent annual increment on the same date.

Those who have completed less than one year at basic pay of Rs 31540, Rs 32850; Rs 34160, Rs 35470 and Rs 36780 will draw their next increment after fitment, on the anniversary date of promotion and thereafter draw their annual increments every year on the same date.

(b) Those who have completed more than one year at basic pay of Rs.38090, Rs. 39400 and Rs.40710 will be given fitment in the Officer's Scale at Rs.42020 and will earn their next increment on the anniversary date of promotion subject to their crossing their Efficiency Bar as per guidelines issued by the Government under Regulation 5 of Officers' Service Regulations.

(c) In all cases where promotee officers reach the maximum stage in the substantive JMG Scale I (Rs.42020), further increment in the next higher scale will be subject to their crossing Efficiency Bar as per guidelines issued by the Government under Regulation 5 of Officers' Service Regulations.

4. Promotees who are drawing Fixed Personal Pay in terms of Settlement dated 25.5.2015 may continue to draw the same quantum of Fixed Personal Pay even after promotion which shall remain unaltered till revised (please refer to IBA circular no. **CIRTHR&IE190/665/E12/2010-11/1416 dated 30, 9.10.**)

5. If the promotee officer has Passed JAIIB or CAIIB at the time of his promotion, notional basic pay will be arrived at after reducing the increments earned for-passing JAIIB/CAIIB, from the clerical basic pay. He shall then be fitted in the Officers' Scale in accordance with the above table and appropriate one or two increments in the Officers' Scale shall be added with basic pay so fixed. The date of increment will be determined as per (i) above, if after reduction of increments in the clerical scale, the basic pay falls in the lower clubbed stage. This adjustment, however, will not be made where the number of increments to be reduced is higher than the number of increments to be granted.

6. If despite the fitment as given above, the emoluments (basic pay and dearness allowance) drawn as an officer, on promotion are less than the emoluments (basic pay and stagnation increment, if any, functional special pay on permanent basis and dearness allowance) drawn as a clerk, the difference may be protected by way of Temporary Personal Allowance to be wiped off, in three years, at the rate of 1/3 Temporary Personal Allowance. This allowance will not rank for dearness allowance and superannuation benefits.

7. If an employee has passed CAIIB after reaching the 20th stage of the clerical cadre and promoted to Officers' scale subsequently; he/she shall be granted one increment- for passing CAIIB Part-I/JAIIB and another increment for passing CAIIB Part-II after fitment in Officers' scale as per his/her clerical stage of pay before promotion.

b) **Fitment of pay on promotion to officers and Award Staff:**  
**[SC 6508 dated 19.12.2016]**

Presently, fitment of pay on promotion to Officers and Award Staff members is calculated manually and released by respective Regional Offices. Time and again, it has been reported that there is delay in releasing new fitment. In some of the cases, discrepancy in fitment has also been reported. In order to maintain uniformity and to avoid delay, Central Office has developed application in Union Parivar for calculation of fitment on promotion in case of officers and Award Staff based on the existing fitment guidelines issued by Bank from time to time.

Accordingly, a new set up has been made in Union Parivar for release of fitment to Officers and Award Staff on promotion up to Scale VI. In view of the new setup in place, it has been decided to discontinue the existing practice of calculation of fitment manually.

On the release of Promotion lists by HR Department Central Office, all Regional Offices will be required to send the list of promotees along with Scale wise confirmation to Union Suvidha on the points mentioned below within 3 days of release of the list so as to enable Union Suvidha to start the process of fitment at their level. The confirmation is to be sent on the format (**Annexure-IOF SC 6508 DT 19.12.2016**).

- Educational and Professional Qualification, especially JAIIB/CAIIB and PQP details have been updated in Union Parivar.
- All Pending/old increments have been released.
- Month of Increment prior to promotion has been correctly mentioned in Union Parivar.
- Old punishment if any and wherever the period of punishment is over the required effect has been given in Union Parivar.

In case of any discrepancy, the same must be rectified by Office before giving confirmation.

It has been decided that for the initial six months, the report generated by Union Parivar help desk having details like Employee No, Name, RO, CAIIB status, Basic Pay/FPP/PQP drawn prior and after the new fitment will be shared with respective Regional Offices by Union Suvidha for verification. HR Department in Regional Offices will do the fitment manually on parallel basis and match it with the fitment given by the Union Suvidha. They should confirm the correctness or otherwise of the same to Union Suvidha within 7 days of receipt thereof. During verification, HR department has to verify the following:

- Employee has been fitted at the correct step of Basic Pay in new scale.
- In case employee is having educational/professional qualification as JAIIB/CAIIB, the same has been taken care of while fixing him in new scale of pay and release of PQP I or II, if any, is as per the extant guidelines of the bank for pay fitment on promotion.

- Month of increment has been correctly worked out for release of next increment in the new scale.
- While verifying the above, HR officers will once again ensure that there is no change in the confirmation given by them earlier to Union Suvidha with regard to the following:
  - Educational and Professional Qualification, especially with regard to JAIIB/CAIIB and PQP details were accurately captured in Union Parivar.
  - All regular/pending/stagnation increment, if any, which had become due prior to promotion of officer, were released prior to carrying out fitment exercise.
  - Month of Increment prior to promotion was correctly mentioned in Union Parivar.
  - Effect of any old punishment and wherever the period of punishment is over, has been duly affected, prior to doing the fitment in new scale.

**PROMOTION POLICY FROM SUB STAFF TO CLERK**

- SC 5613 Dated 09-09-2009
- SC 6024 dated 22.10.2013
- SC 6023 dated 15.06.2015

**SHORT RECITAL OF THE CASE:**

WHEREAS the parties herein had entered into settlements dated 01.03.1996 and 11.07.2002, 09.07.2009 AND WHEREAS the parties have deemed it necessary to amend certain clauses of the Promotion Policy agreed between the parties of 09.07.2009 in respect of Promotion Policy governing the rules / provisions of promotion from Subordinate cadre to Clerical cadre. It is hereby agreed that the existing Promotion Policy for promotion from Subordinate cadre to Clerical cadre would be as under:

**PREAMBLE**

This Policy is subject to various directives/guidelines received from time to time from the Government of India/Reserve Bank of India in respect of reservation of SC/ST, physically handicapped employees, Ex-servicemen, etc. in the matter of promotion of such categories of Subordinate staff. Anything contained in any of the existing policy / settlement, which is inconsistent with and/or contrary to the modifications herein shall automatically stand superseded by these modifications.

The revised Policy and the amendments for promotion from Subordinate cadre to Clerical cadre shall come into effect from the date it is signed by both the parties.

**DEFINITIONS:**

For this Promotion Policy, unless context otherwise requires, the various words and terms will have the following meanings:

**a) Promotion:**

The term 'Promotion' will mean Promotion from the Subordinate Cadre to the Clerical Cadre.

**b) Seniority:**

The term 'Seniority' will mean the total length of service in the Bank of an employee in the Subordinate cadre as specified in Chapters II and III, (i.e., Seniority Channel and Merit Channel), respectively.

**c) State:**

The term 'State' will mean geographical area as defined or determined by the Government of India from time to time. Centrally Administered Area or a Union Territory will also be treated as a separate State for this Policy, Provided that:

- Branches of Pondicherry State and suburbs will be deemed to be part of the State of Tamil Nadu.
- New Delhi/Delhi will be treated as a State.
- Mahe will be deemed to be part of Kerala State.
- Chandigarh will be treated as a Station within the State of Haryana. Mumbai will include all branches I offices in Greater Mumbai, Navi Mumbai, Thane District and Raigarh District.
- Maharashtra will include all branches in the State of Maharashtra excluding those in Mumbai as stated above
- Mumbai, as defined above and the rest of Maharashtra will be treated as two separate States.
- Daman, Diu, Dadra & Nagar Haveli will be deemed to be part of Gujarat State.

Competent Authority: The Term 'Competent Authority' for the purpose of this Policy shall mean the General Manager (P) or General Manager (HR) or Authority above him.

**CHAPTER I**

1.1 Identification of vacancies for promotion from Subordinate cadre to Clerical Cadre

25% of vacancies in the Clerical Cadre in each State will be filled up every year by promotion from Subordinate cadre as provided hereunder: -

**TWO CHANELLED PROMOTION:**

There shall be a two channeled system of promotion from subordinate cadre to Clerical cadre as under:

Seniority Channel

Merit channel

1.3 Reservations: As per the Government guidelines in this regard.

b. Service Weightage:

The service put in by Full Time Subordinate Staff members as Part Time Sweepers prior to such conversion (excluding the period on stipend basis) shall be counted in proportion to their part time service as detailed hereunder.

1.4.1 Those who were working on one-third scale of wages will get seniority of four months for every completed year of service as such part time employees.

- 1.4.2 Those who were working on one-half scale of wages will get seniority of six months for every completed year of service as such part time employees.
- i. Those who were working on three-fourth scale of wages will get seniority of nine months of every completed year of service as such part time employees.

## CHAPTER-II

### SENIORITY CHANNEL

2.1 50% of the vacancies identified for promotion will be filled up through Seniority Channel (fraction above 0.5 to be rounded off to the next higher integer while the fraction below 0.5 will be ignored).

2.2 All Subordinate staff employees (including Full Time Sweepers) who have completed 03 years of full-time service as on the Cut Off date, as specified in the Circular inviting applications, will be eligible to participate in the Promotion Process under this Channel.

2.3 For the purpose of conducting the Promotion Process, State-wise Seniority List of Subordinate staff with weightage will be prepared as of 31<sup>st</sup> March every year by the respective FGMO/NRO/RO and such Seniority List will be circulated by 30<sup>th</sup> June every year. The seniority list of Scheduled Caste/Scheduled Tribe Employees will be published separately.

2.4 The eligible Applicants to the extent of Twice the number of identified vacancies will be called for appearing in the Process based on Seniority of Subordinate staff with weightage in the State.

2.5 Applicants eligible as above will be imparted 06 days training in basic computer applications.

2.6 Thereafter, these candidates shall be required to appear for a Written/ Practical test in the Basic Computer applications, comprising of 80 marks, to assess their awareness and aptitude to work in Clerical cadre in CBS environment.

2.7 After the completion of Written/Practical Test, all candidates will have to appear for an interview comprising of 20 marks.

2.8 The General Category candidates securing 30 marks and SC/ST/PWD candidates securing 25 marks out of total 100 marks as above (80 marks for Written Test and 20 marks for interview) will be empaneled on the basis of Simple Seniority in the descending order.

2.9 The list of successful candidates to the extent of 100% of the identified vacancies will be published and such candidates will be entitled to receive the offer of promotion.



2.10 The list of remaining empanelled candidates will be valid until the vacancies for which the promotion process (both the Channels and both the Categories) has taken place, are filled in or for a period of one year from the date of declaration of results, whichever is earlier. Such list will remain unpublished under the control of the Competent Authority.

**CHAPTER III**  
**MERIT CHANNEL**

3.1 50% of the vacancies identified for promotion will be filled up through Merit Channel (fraction above 0.5 to be rounded off to the next higher integer while the fraction below 0.5 will be ignored).

3.2 All Subordinate staff employees (including Part Time Sweepers) as on the Cut Off date will be eligible to participate in the Promotion Process under this Channel as per the criteria laid down hereunder:

3.2.1. Those who have passed Matriculation I School Final I Higher Secondary School Certificate I Senior School Certificate / Senior Cambridge Examination and have put in a minimum of 2 years of service.

3.2.2. Those who have put in 5 years of minimum service and have passed Seventh standard.

3.2.3. Those who have put in 10 years of minimum service will be exempted from the minimum educational qualification.

3.3 Marks for Written Test and Interview: (as amended SC No.6203 dt.15.06.15)

3.3.1 An online test will be administered to the eligible Subordinate Staff in the following subjects: (However as per SC No.6208 date 24.06.2015 under the Seniority Channel, the applicants eligible to participate shall be required to appear for Written / Practical Test in the Basic Computer applications instead of On-line Test, only for this Promotion Test.)

Test	Maximum Marks	Minimum Qualifying Marks	Minimum Qualifying Marks
		SC/ST	GEN
Clerical Aptitude	20	5	6
Elementary Banking	40	10	12
Computer Literacy	40	10	12
TOTAL	100	25	30

Necessary mock test / online training to willing participants / candidates of Promotion Process shall be administered by the Bank.

3.3.2 There shall be 20 marks (maximum) for interview and the marks obtained shall be considered only for the

purpose of ranking in the merit list.

### 3.4 Marks for Seniority:

3.4.1 One mark for every completed year of Full-Time service beyond 5 years will be given subject to a maximum of 15 marks.

3.4.2 While computing the marks as above, the service put in as Part Time Sweeper (excluding the period on stipend basis) shall be counted as hereunder:

3.4.2.1. Those who were working on one-third scale of wages will get 0.33 marks for every completed year of service.

3.4.2.2. Those, who were working on one-half scale of wages will get 0.5 marks for every completed year of service.

3.4.2.3. Those who were working on three-fourth scale of wages will get 0.75 marks for every completed year of service.

e.g., In case of a sub-staff employee, who has completed 15 years of service, of which, 3 years he has worked as Part time Housekeeper (PTH) -1/3rd Scale, 1 year as PTH-1/2 Scale, 1 year as PTH-3/4th Scale and thereafter 10 years as Full Time Sub-staff. The marks will be calculated as under:

<b>1.</b>	<b>3 years as PTH -1/3rd Scale</b>	<b>0.33 x 3 = 0.99</b>
<b>2.</b>	1 year as PTH-1/2 Scale	<b>0.50 x 1 = 0.50</b>
<b>3.</b>	1 year as PTH-3/4th Scale	<b>0.75 x 1 = 0.75</b>
<b>4.</b>	10 years as Full Time Sub-staff	<b>1.00 x 10 = 10.00</b>
	Total	<b>12.24</b>
	Minus Marks for the first five years	<b>2.24</b>
	<b>Total eligible marks (Subject to maximum of 15 marks)</b>	<b>10.00</b>

### 3.5. Interview:

The following shall be the procedure for deciding the number of candidates to be called for the interview:

3.5.1 A provisional list in the descending order, as per the marks obtained as stated in Para numbers s 3.3.1 and 3.4 will be prepared from among those employees, who are successful in the written test.

3.5.2 From the above list, the following candidates will be called for interview:

1. All those candidates, in the descending order of merit, up to the exact number of identified vacancies  
AND
2. All subsequent candidates, whose marks, after adding maximum notional marks of 20 obtainable at the interview, are equal to or more than the marks of candidate placed last as per 3.5.2(a) above in the provisional list at exact number of identified vacancies.  
AND
3. All those SC/ST /PWD candidates who have acquired minimum qualifying marks of 25% in each of the three subjects in the Written Test but are not included under Clause 3.5.2(a) & (b) above.

### 3.6 Offer of Promotion:

3.6.1. The list of successful candidates based on the aggregate marks obtained by them in the Written Test, Seniority

and Interview will be prepared in the descending order of the marks so obtained. Such list restricted to the extent of 100% of the vacancies will be published and the promotions will be offered in the order of merit.

3.6.2 The list of remaining empaneled candidates will be valid until the vacancies for which the promotion process (both the Channels) has taken place, are filled in or for a period of one year from the date of declaration of results, whichever is earlier. Such list will remain unpublished under the control of the Competent Authority.

3.6.3 Vacancies because of refusals will be filled up by such candidate/s, who are immediately below the last candidate (to the extent of 100% of vacancies) in the above merit list.

3.7 Special Provision for promotion of Subordinate staff who have acquired certain qualifications:

3.7.1 Notwithstanding anything contained hereinabove, those members of Subordinate staff, who passed Graduation, will be promoted to Clerical cadre, from the date of his application requesting for such elevation. Such employees should give satisfactory proof of having passed Graduation to the satisfaction of the Management e.g. Provisional Certificate of having passed Graduation, etc. In any case, Mark Sheet and Graduation Certificate should be submitted when received from the University for Bank's record. In case it is found later that the employee has obtained promotion on false Graduation Certificate, then such employee will be liable to appropriate disciplinary action.

3.7.2 Such promotion shall be over and above the vacancies identified for being filled in through Promotion and will be adjusted from direct recruitment clerical quota.

3.7.3 The subordinate staff member should make an application on his passing the graduation and the promotions in such cases will be affected from the date of application of the sub-staff employee seeking promotion.

The amendment is effective from 30.01.2017. Rest of the clauses of the Promotion Policy for subordinate Staff for promotion from Subordinate Staff Cadre to Clerical Cadre as agreed through settlement between the management of Union Bank of India and the Representatives of All India Union Bank Employee's Association on 9th July, 2009 dated 26th September, 2013 circulated vide Staff Circular No.6024 dated 22.10.2013 and settlement dated 26.05.2015 circulated vide Staff Circular no.6203 dated 15.06.2015 remain unchanged.

#### **Chapter IV**

##### **General**

4.1. The promotion and new salary/emoluments shall be effective from the specific date mentioned in the Promotion Order and the seniority in the clerical cadre will be reckoned from the same date. However, where the delay on taking up the new assignment on promotion is attributable to the employee, the new salary/emoluments and seniority will commence from the date of reporting at the new place of posting.

- 4.2. The time limit for the candidate to refuse or to accept promotion shall be 15 days from the date of receipt of the promotion offer failing which the same will be deemed to have been refused and the candidate will lose the chance of promotion in that process.
- 4.3. Vacancies on account of refusals will be filled up by such candidates, who are immediately below the cut-off marks (to the extent of 100% vacancies) from the merit list.
- 4.4. Those who refuse to carry out promotion as offered will be barred for a period of 01 year from the date of such refusal and the name of such employees will be struck off from the list. However, they will not be barred from participating in higher assignment processes in the same cadre. .
- 4.5 The Subordinate Staff, on promotion to Clerical Cadre, shall be on probation for a period of six months. If during the said period of probation, the conduct, attendance and work are found to be satisfactory, he / she will be conformed to the same post in the Subordinate staff cadre and will be posted as far as possible, in the same station, however, subject to the availability of identified vacancy.
- 4.6. A promotee Clerk can seek reversion during his probation period and if the request for reversion is acceded to, he shall be posted in the same station subject to availability of an identified vacancy and will be barred for a period of 01 year for promotion only.
- (It is clarified that the Subordinate Staff who are under bar of 2 years on account of clause 4.6 & 4.12 of the existing Promotion Policy and who have completed one year of bar period as on cutoff date of promotion process to be held this year i.e. 2015-16 will be allowed to participate in the promotion process, if they are otherwise eligible.) (SC No.6203 dt.15.06.2015).
- 4.7. On promotion, the Clerks Will be fitted as per the fitment Formula agreed to between the Bank and the AIUBEA & as circulated by the Bank from time to time.
- 4.8. Those who are barred from higher assignment attracting Special Pay in the Subordinate staff cadre will not be barred from participating in the promotion process.
- 4.9. On promotion, the candidate will be posted in the same Station or nearby Station subject to availability of identified vacancy.
- 4.10. Creation and abolition of post and identification of vacancies are Management's functions.
- 4.11. The syllabus for the examination will be circulated at least 45 days prior to the date of written test.
- 4.12. If a member of Subordinate staff submits his application for promotion process and subsequently does not appear in the test I interview, he will be deemed to have refused the promotion unless he gives satisfactory explanation and adduces evidence acceptable to the Management and will be barred for participating in the promotion process for One year from the date of declaration of results for the promotion process for which he had applied.

It is clarified that the Subordinate Staff who are under bar of 2 years on account of clause 4.6 & 4.12 of the existing Promotion Policy and who have completed one year of bar period as on cutoff date of promotion process to be held this year i.e., 2015-16 will be allowed to participate in the promotion process, if they are

otherwise eligible. (SC No.6203 dt.15.06.2015).

4.13. In case of a tie of the marks obtained by the employees, the determining factors for ranking will be in the following order:

- a) Length of service in the same cadre;
- b) Date of joining the Bank's Service and
- c) Date of birth of the employee.

4.14. It will be open for an employee to appear for the Promotion Process in both the channels if he is eligible to do so. If he is found successful in both the channels, his name will be included in the successful list under Seniority channel as specified in Chapter II.

4.15. If a Subordinate staff employee participating in the Seniority Channel and his number in the seniority list of eligible candidates comes under the Zone of Consideration in relation to number of vacancies identified for seniority channel and is not found successful in the promotion process for three consecutive processes, he will be barred for next two promotion processes.

The amendment to Clause 4.15 as mentioned herein above will be effective /applicable with immediate effect and by virtue of the same, no bar will be applied as per old provisions on employees who appeared in earlier Promotion Processes under merit channel and were found not successful in three consecutive Promotion Processes.

4.16 While computing years of service for Ex-Servicemen, weightage will be given for the period of service rendered by them in the Defence forces in the ratio of 5:1 (i.e. 1 year's weightage for 5 years of service) subject to a maximum weightage of 2 years, provided they have rendered at least 3 years of actual service in the Bank. This weightage will be allowed only once in their entire service career.

4.17 If any vacancy remains unfilled for any reason whatsoever in one of the channels, the same will be filled up from the successful candidate of other channel of respective category i.e., General or SC/ST/PWD depending upon the nature of unfilled vacancy. In other words, unfilled vacancy of General Category in one channel will be filled up from the list of successful candidates of General Category of other channel and unfilled vacancy of SC/ST/PWD Category in one channel will be filled up from the list of successful candidates of SC/ST/PWD employees of another channel.

Despite this, any vacancy, which remains unfilled, shall be carried over to the next Promotion Process.

4.18 The breakup of the vacancies identified for promotion shall be intimated to AIUBEA before commencement of the Promotion process.

4.19 Subject-wise mark list along with cut off marks (i.e. The marks secured by the last promoted candidate in the merit list) will be communicated to respective unsuccessful candidates of both the Channels individually.

4.20 The percentage of Recruitment to Promotion in case of identified vacancies of Clerical cadre will be 75:25 and for promotion of Subordinate Staff under Merit Channel to Seniority Channel will be 50:50. However, in case of fractions, the fraction figure of 0.50 & above will be rounded off to the next higher integer while the fraction below 0.50 will be ignored. Despite above, in case of any State getting identified with Clerical vacancies up to number 10, then the following formula will be adopted to fill up the vacancies:

In any case, the ratio of Recruitment to Promotion will be maintained at 75:25 on All India Basis.

4.21 The Promotion Policy shall continue to be valid and binding unless and until it is replaced by a fresh Settlement. It shall, however, be open to the parties to review, modify, amend or alter any of the provisions of this Policy through agreement.

4.22 Reservation for SC/ST/PWD will be in accordance with the Government directives. Amendments to the directives, if any, will be informed to AIUBEA and implemented.

## **Chapter V**

### **Sealed Cover Procedure**

5.1 As on the date of determining their eligibility for appearing in the written test I interview, Sub-staff, who are under suspension or against whom the charge sheet has been issued and disciplinary proceedings are pending or against whom prosecution for a criminal charge is pending as also, those who have appealed against the punishment imposed by the Disciplinary Authority within the prescribed time limit, but the order of the Appellate Authority is awaited, will be permitted to take part in the Promotion Process. Such cases will be dealt under sealed cover procedure as brought out in the Annexure.

## **Chapter VI**

### **Disqualification / Bar**

Disqualification I Bar for the purpose of taking part in the Promotion Process (Written Test I Interview) will apply to those employees against whom the disciplinary action as mentioned hereunder has been taken-

6.1 Where the punishment of stoppage of increment is imposed, the bar will be applicable up to the time the punishment is operative or for a maximum period of one year from the date of order of Disciplinary Authority.

6.2 Where the punishment of reduction in stages of pay scale and/or withdrawal of special pay are imposed, the bar will be for a maximum period of one year from the date of order of Disciplinary Authority.

6.3 Where the punishment of 'Censure' or 'Warning' has been imposed twice during one year prior

to the cut-off date determined for eligibility, such employee will be barred for that particular promotion process.

## **Annexure**

### **Procedure for Promotion under Sealed Cover**

The following category of full-time Subordinate staff will be permitted to take part in the promotion process, but the findings of the Competent Authority as regards empanelment I promotion will be kept in sealed cover to be opened after conclusion of the disciplinary case I criminal prosecution:-

1. Those who are under suspension
2. Those against whom a charge sheet has been issued and disciplinary Proceedings are pending
3. Those against whom prosecution for a criminal charge is pending
4. Those who have appealed against the punishment imposed by the Disciplinary Authority within the prescribed time limit, however, the order of the Appellate Authority is awaited.

The Competent Authority shall assess suitability of the employee coming within the purview of the circumstances mentioned above, along with other eligible candidates without taking into account the disciplinary case / criminal prosecution pending against him.

If on the conclusion of the disciplinary case / criminal prosecution, the employee concerned is completely exonerated and in case, he was under suspension, it is held that the suspension was wholly unjustified, sealed cover will be opened and the findings of the Competent Authority in respect of his empanelment / promotion will be acted upon. The employee concerned will be empanelled on the merit list at the place at which he would have been empanelled but for the pending disciplinary case / criminal prosecution.

The promotion if issued will be given effect from the date it would have been otherwise affected but for the disciplinary case / criminal prosecution. He will be given benefit of seniority and fixation of pay on a notional basis with reference to the date on which he would have been promoted in the normal course. Provided that it will always be open to the Competent Authority in case the employee is completely exonerated to decide the question whether the employee concerned will be entitled to any arrears of pay for the period of notional promotion preceding the date of actual promotion, and if so, to what extent, by taking into consideration all the facts and circumstances of the disciplinary proceedings / criminal prosecution. Where the Authority decides not to allow arrears of salary or any part of it, it will record its reasons for the same. Such appointments will be set off against future vacancies.

However, if on conclusion of the disciplinary case / criminal prosecution, the employee concerned is punished with penalty of Censure and in case he was under suspension and, it is held that the suspension was wholly unjustified, the sealed cover will be opened and the findings contained therein in respect of his promotion will be acted upon. The employee concerned will be empaneled on the merit list at the place, which he would have been empaneled but for the pending disciplinary case I criminal prosecution. The promotion, if issued will be given effect to, from the date it would have been otherwise affected but for the disciplinary case I criminal prosecution. He will also be given



benefit of seniority and fixation of pay on notional basis with reference to the date on which he would have been promoted in the normal course. However, no arrears of pay will be allowed in respect of the period prior to the date of actual promotion. Such appointments will be set off against future vacancies.

In case however, at the conclusion of the criminal prosecution or disciplinary proceedings (after the lapse of the period of appeal, if any) he is found guilty, the findings of the sealed cover would not be acted upon. Furthermore, he will not be entitled for empanelment on the merit list for promotion to Clerical Cadre and he will be barred for future participation in the promotion process or for promotion for a period of two years from the date of infliction of the said penalty I Court's verdict. If, however, the punishment imposed on the employee is totally set aside and he is exonerated by the Appellate Authority, his case will be dealt with as if he has not been inflicted with any punishment in the initial stage itself.

**Under the provisions of SC 6024 dated 22.10.2013:**

The Subordinate Staff who are presently under bar of 2 years on account of Clause 4.4, 6.1 & 6.2 of the existing Promotion Policy and who have completed one year of bar period as on cut-off date of Promotion Process to be held this year i.e., year 2013-14 will be allowed to participate in the said Promotion Process, if they are otherwise eligible. Similarly, amendment to Clause 4.15 as mentioned hereinabove will be effective / applicable with immediate effect and by virtue of the same, no bar will be applied as per old provisions on employees who appeared in earlier Promotion Processes under merit channel and were found not successful in 3 consecutive Promotion Processes.

Further, due to change/ amendment in the percentage of recruitment to that of Promotion for filling up the identified vacancies in Clerical Cadre from existing level of 80:20 to that of 75:25, Government guidelines in respect of reservation of SC/ST Employees will be applicable and accordingly requisite provision as mentioned below will be added in promotion policy as Clause 4.22 of Chapter IV: -

Clause 4.22:

“Reservation for SC/ST will be in accordance with the Government directives. Amendments to the directives, if any, will be informed to AIUBEA and implemented”

Rest of the clauses of the Promotion Policy for subordinate cadre for promotion from Subordinate Cadre to Clerical Cadre as agreed through settlement between the Management of Union Bank of India and the representatives of All India Union Bank Employees' Association on 09.07.2009 and circulated vide Staff Circular No.5613 dated 09.09.2009, remains unchanged.

**TRANSFER POLICY FOR AWARD STAFF**

**(SC NO.7333 DT 31.12.2020)**

This Transfer Policy shall be subject to the various provisions on the subject contained in Sastry Award, Desai Award as modified by the various Bipartite Settlements and shall also be subject to the industry wise settlement which may

be made hereafter on the subject. This Transfer Policy for Award staff in the amalgamated Union Bank of India shall, however, supersede all previous agreements, understandings and policies on the subject of transfer of Award Staff arrived at between the then representatives of the Management of e-Andhra Bank, e- Corporation Bank and Union Bank of India and the Unions/ Associations of the e-Andhra Bank, e-Corporation Bank and Union Bank of India.

This transfer policy shall be applicable to all the Award staff of the amalgamated Union Bank of India.

It is agreed that Posting and assignment of duties is a Management function.

Definitions:

Station:

“Station” will mean village(s) or town(s) or city (ies) including cantonment and suburban areas within the Panchayat, Union Board, Municipal or Corporation limits.

EXCEPTIONS:

Mumbai

Mumbai will include all branches/ offices in Greater Mumbai and its agglomeration in Thane District, including branches in Raigarh District falling under Harbour Line of Mumbai Suburban Railways up to Panvel. (Pune Branches – District wise)

Kolkata

“Kolkata” will include all the Branches/ Offices in Kolkata Municipal Corporation area, Howrah Municipal Corporation area, Bidhan Nagar Notified area, Dum Dum South Municipality and Bura Nagar Municipality.

Delhi

Delhi will include branches/ offices in New Delhi, Old Delhi and Shahadara

State:

The term state will mean geographical area as defined or determined by the government of India from time to time. Centrally administered area or a Union Territory will also be treated a separate state for the purpose of this policy provided that

Tamil Nadu State will also include adjacent Stations in Puducherry State.

Mahe will be clubbed with Kerala State.

- Union Territory of Chandigarh will be clubbed with Haryana state.
- Delhi, as defined hereunder, will also be treated as a State.

District:

District means geographical area of a District as per State/ Central Government notifications.

Note: During the course of implementation of the policy, due to more than one Zone existing in few states if there is necessity to add further clarity then the same may be done mutually between both the parties as per the need.

A. Request Transfer

All request transfer will be subject to availability of vacancies.

1. One common state-wise request transfer Diary for various stations already maintained digitally in Union Parivar by the then Nodal Regional Offices of Union Bank of India will now be continued and maintained by the FGMOs governing the respective states. The existing transfer requests of employees already registered in the digital transfer diary maintained in Union Parivar as of 31<sup>st</sup> March 2020 shall be kept as it is. Such state-wise digital transfer diary will indicate the names of stations and districts in the states. Due to amalgamation of Andhra Bank and Corporation Bank into Union Bank the existing digital transfer diary will be updated with additional stations and districts based on the geographical existence of the branches of the amalgamated Union Bank of India. This will be done in consultation with the AIUBEA.
2. It is agreed that the pending request transfer applications of the employees of e-Andhra Bank and e-Corporation Bank as of 31<sup>st</sup> March, 2020 will be inserted into the digital transfer diary already maintained in Union Bank of India for Union Bank employees as per the date of receipt of application in HRMS package of e-Andhra Bank and e-Corporation Bank for respective station/ District/ state as defined in the transfer policy.
3. Thereafter the online digital Transfer diary will be made available to employees to register their requests. Bank will issue appropriate notification about availability of digital transfer diary in consultation with AIUBEA after completion of above exercises. Fresh applications to be lodged on/ after opening of digital Transfer diary will be allocated diary number as and when submission of application is made in the system.
4. Employees shall apply for request transfer through online digital transfer diary maintained in Union Parivar for options as under:
  - Any two stations in the order of Preference
  - For Any district within the State
  - For anywhere in the StateAn employee can choose any or all the options as above
5. The term 'State', 'District' and 'Station' will mean 'State', 'District' and 'Station' as defined in chapter Definitions.
6. Newly recruited clerical staffs/ sub-staffs shall be eligible to apply for request transfer only after completion of one year active service in the Bank
7. The employee on submission of his online request will be able to see and note his actual real time transfer diary number for the options chosen and applied by him on the basis of "first apply first served basis" through Union Parivar.
8. The request registered for options i.e., Station/District within the State in which the employee is working will be treated as intra-state requests and the request registered for options situated in other state will be treated as inter-state transfer requests.
9. Transfers shall be effected on "first come first served basis" strictly as per the serial number for respective options in the online transfer diary. While intra state transfer requests will be dealt and considered by respective FGMO under which the state is attached, interstate transfers will be dealt and considered by Central Office on the basis of transfer diary and serial number of employees in order. Inter-State transfers will be effected by the Central Office on receiving the necessary information from the concerned FGMO like name of the employee to be transferred, place of vacancy, his ranking etc. The intra state transfers within the jurisdiction of the state will be effected by the FGMO as per transfer diary number registered in the digital transfer diary.
10. After the orders of transfer are issued and if the employee is not relieved for want of substitute, then his vacancy will be kept open till he is relieved.

11. Request transfers shall be considered in preferences to direct recruitment
12. The transfer diary maintained digitally in the respective FGMO will be shown by respective FGMO/ Central Office to the representatives of the Recognized Union of the Bank as and when requested.
13. Joining time shall be allowed in respect of request transfers only once in the entire career in the respective cadre of the staff member.
14. In case an employee, while being designated as SWO-A, had already applied and registered his/her request for transfer to a particular Station/ District in the online Transfer Diary maintained at FGMO; got higher assignment as Head Cashier- II / Special Assistant before consideration of his/ her pending transfer request as SWO A, for want of a vacancy, then he/she shall be advised to inform the Management whether he/she is willing to undertake the transfer foregoing the special allowance drawn by him.
15. In case the concerned employee is desirous of a request transfer to any station / district as a Head Cashier II or a Special Assistant for station/ district within the state, he/she make fresh request transfer application as Head Cashier-II or Special Assistant for vacancies in that station/ district of the state and the same shall be considered on 'first come first served' basis.
16. Request transfers from employees working in one station of a state to another station/ district of the same state or another state will be diarized in the digital transfer diary by giving the transfer diary number to the employee for the respective options. However, such transfer requests will be considered on the basis of availability of vacancy in that station / district for which no other employee's request is already diarized in the transfer diary.
17. Request for Inter-state transfers will be restricted to 4 times only during the entire service period of the employee.
18. Once the request transfer is acceded to and carried out, the applicant's name registered in the Transfer Diary will be deleted from the Transfer Diary for the particular station/ choice only. Once an offer is made for request transfer to a station/ choice other than his first preference and if he refuses to accede to such an offer, his name will be deleted for that station/ choice as well as for the station/ choice of subsequent preferences. If 1<sup>st</sup> preference is considered, 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> preferences will be deleted. If 2<sup>nd</sup> preference is considered, 3<sup>rd</sup> and 4<sup>th</sup> preferences will be deleted and 1<sup>st</sup> preference will continue to exist in the online transfer diary. If 1<sup>st</sup> preference is considered all other options will be deleted.
19. In case of Promotion to higher cadre i.e., Sub-staff to Clerk or Clerical to Officer cadre then the request transfer of the employee diarized in the digital transfer diary, prior to promotion, shall stand deleted from the date of acceptance of promotion.

Exceptions Under Request Transfers:

- i. Transfer of female employees on request on the ground of joining the husband, shall be considered in preference over others and such preference shall be given twice in the entire service of the concerned female employee. Thereafter any further request will be considered strictly as per the Transfer diary.
- ii. Mutual transfers from amongst applicants at the corresponding stations as per the Transfer Diary and can be affected even if no vacancies in the respective stations exist. However, this option shall not be available to the employees who are transferred on account of job rotation for a period of two years active service.
- iii. In case of vacancy of Head Cashier/ Special Assistant arises at a station/ district, the request of the employee drawing such allowance shall be considered in preference to the other employees, e.g., the first five employees in the Transfer Diary maintained digitally are SWO A/ SWO B, the 6<sup>th</sup> employee, if he is a Head Cashier/ Special Assistant, his/her case shall be considered in preference to the first five employees depending on the vacancy arising.
- iv. Posting on appointment of sportsmen, blind persons, handicapped persons, spastics, dependent appointed on compassionate grounds by the Management shall have preference over Transfer Diary.

- v. In addition, certain deserving cases on account of critical illness and other criteria that are not falling under provisions of this policy can be considered by giving preference over transfer diary in consultations with AIUBEA through a consultative meeting as per the merits of the cases.

B) Temporary Transfers:

The Management may consider temporary transfers on compassionate grounds on merits of each case by the FGMO in case the request is within the State and by Chief General Manager (HR) in case the request from one state to another. Such temporary transfers shall be initially done for a period of 3 months, which may be further extended by the Competent Authority, depending on the merits of individual case, which shall not exceed one year.

C) Rotation Transfers:

- Clerical employees on completion of 5 years' service in a branch/ office in a station will be rotated to another Branch/ office within the district amongst the eligible clerical employees due to job rotation. Such rotation transfer exercise will be conducted by the Bank once in a year with cut-off date as 31<sup>st</sup> March and the same should be completed by June.
- In case of Stations having more than one branch, the clerical employees, as far as possible, may be rotated to another branch/ office within the same Station.
- In case of stations with single branch, employees working in such branches and due for rotation transfer, will be rotated against the eligible clerical employees due to job rotation working in other single station branches within the district. In such cases, while effecting job rotation, care should be taken that the employee is transferred to the nearest possible branch/station so that the employee are not put to hardships on account of job rotation.
- Male and Female clerical employees who have completed 54/52 years of age respectively, differently abled employees and employees suffering from terminally ill diseases are exempted from Job Rotation as mentioned above. However, they will be rotated to another branch/ office within the same Station after completion of 5 years in a particular branch/ office.
- Bank will take steps to implement Job Rotation Policy judiciously to minimize the hardships to the employees besides ensuring transparency by informing the recognized Union of the Bank.

Other Terms:

On consideration of the request transfer as per the Transfer Diary/ on Job Rotation, further request for transfer to the same branch/ station, as the case may be, from which the employee was transferred / rotated, shall be considered only after completion of two years of active service at the new place of posting.

The settlement shall be binding on both the parties and will be valid until it is amended in accordance with the provisions of Industrial Dispute Act.

If there are any doubts and or differences of opinion regarding the interpretations of any of the provisions of settlement then the matter will be discussed and settled with All India Union Bank Employees' Association AIUBEA.

## CONFIRMATION OF CLERICAL STAFF ON PROBATION

STAFF CIRCULAR NO. 1911 dated 30 July 1977

It has been observed that reporting on clerical employees on probation and the need to appraise their efficiency, application to work, conduct, behaviour, attendance, etc. during the period of probation has become a matter of mere formality. Some of the Branch Managers have not been submitting confidential reports on the work, conduct, attendance etc. of the probationers in time with the result that many a times we are faced with a fait accompli to confirm probationers who are not upto the mark in their work etc. With a view to putting a stop to such occurrences, in future, Branch Managers are given the following information and guidelines which they are expected to scrupulously follow:

- (i) The purpose of appointing an employee on probation is to give the employee an opportunity to show his suitability for the post by virtue of his knowledge, efficiency, conduct, application to work, etc. on the one hand and also to give an opportunity to the Management to appraise employee's suitability for the job he is required to perform for determining whether he should or should not be confirmed in the service of the Bank and whether his period of probation should be extended.
- (ii) According to the rules applicable to the probationers, the Workmen Staff can be appointed on a probation of 6 months, and if within that period of probation of 6 months, their work is found satisfactory, they can be confirmed in the Bank's permanent service.
- (iii) In case, however, his work is not found satisfactory within the probationary period of 6 months, it is open to the Bank either to terminate the employee's service on expiry of his probationary period or to extend his probation period by a period of not more than 3 months.
- (iv) If within this extended period of probation, his services are found to be satisfactory, he may be confirmed in the Bank's service. If, however, he has not yet come upto the mark, it is open to the Bank to terminate the probationer's service.
- (v) In case the Bank desires to terminate the services of a probationer, it is required to give to the probationer one month's notice in advance or one month's pay and allowances in lieu of notice. On the other hand, if the probationer desires to leave the service of the Bank before the expiry of the period of his probation, he has to give either 14 days' notice in advance before leaving the Bank's service or 14 days' pay and allowances in lieu of notice.
- (vi) When a probationer is neither confirmed in the Bank's service nor his probationary period is extended on completion of his period of probation in the first 6 months, he is, according to the rules applicable, deemed to be confirmed in the Bank's service.

With a view to ensuring that timely action is taken in cases of probationary Clerks who have not come upto our expectations, it has been decided that Branch Managers Heads of Offices should record and forward to this department appraisal reports once every two months on probationary Clerks until they are confirmed in the Bank's service. You are, therefore, advised to follow the following instructions scrupulously:

- (a) No sooner a probationer is employed in the Bank's service, care should be taken to see that all formalities regarding recruitment have been duly complied with.
- (b) The probationer should be made to work in as many departments as possible in order to determine his aptitude and skills and also to give him a comprehensive knowledge into the Bank's routine.
- (c) Branch Managers should ensure that the Central Office receives the confidential reports on the employee bi-monthly so that at least 2 confidential reports are received by the Central Office before his period of probation expires.
- (d) While filling in the confidential report, care should be taken to see that 'it is filled in impartially, objectively and that personal prejudices do not influence the report. For this purpose, if anything adverse/commendable is observed at any stage, a record thereon should be maintained. In case, however, where it is felt that the employee is much below par, the Branch Manager should not wait upto the fifth month to submit his report. He should, in such cases, report the matter as early as possible and should keep on reporting the progress or otherwise on

the part of the employee from time to time. The Central Office will arrange to inform him in writing of his shortcomings and advise him to show improvement.

- (e) While bending the confidential reports, you should submit your specific re-recommendations as to whether the employee deserves to be confirmed or not in the Bank's service.
- (f) It may happen in certain cases that a probationer during the period of his probation is transferred from one branch to another. In such cases, the Branch Manager from whose branch the employee has been so transferred, will immediately forward the confidential report on the employee to the Central Office irrespective of the short period he may have worked with the branch and the Branch Manager in whose branch such employee is transferred will see to it that the confidential report on the employee is sent to the Central Office at least one month before the expiry of the probationary period of the employee.

At the cost of repetition, Branch Managers are advised to follow the aforesaid instructions scrupulously. Needless to mention that any default on their part in this respect will be viewed seriously by the Management. We hope in the larger interests of the policy of recruiting right types of personnel, you will extend your co-operation by observing the instructions given above.

### DISCIPLINARY ACTION & PROCEDURE IN RESPECT OF AWARD STAFF

The basic rules and procedures in the matter of Disciplinary Action against workmen have been laid down by Sastry Award and later modified by Desai Tribunal in 1962. Subsequently, industry wise settlement was signed from 19<sup>th</sup> October 1966 between Employers and Workmen. Various modifications have been made in these rules by virtue of settlements. All the modifications made from time to time are acceptable by the workmen, as their representatives have voluntarily accepted them. Chapter IX states that unless the provisions of the Sastry Award, or Desai Award or previous settlements are changed or modified, they will continue to be effective and operative. Accordingly, the applicable rules are not only those which have been recently drafted but even rules which have not been modified, still hold good.

#### DISCIPLINARY ACTION AND PROCEDURE

1. A person against whom disciplinary action is proposed or likely to be taken shall in the first instance, be informed of the particulars of the charge against him and he shall have a proper opportunity to give his explanation as to such particulars. Final orders shall be passed after due consideration of all the relevant facts and circumstances. With this object in view, the following shall apply.

2. By the expression "offence" shall be meant any offence involving moral turpitude for which an employee is **liable to conviction and sentence** under any provision of Law.

3.(a) When in the opinion of the management an employee has **committed** an offence, unless he be otherwise prosecuted, the bank may take steps to prosecute him or get him prosecuted and in such case he may **also be** suspended.

(b) If he be **convicted**, he may be dismissed with effect from the date of his conviction or be given any lesser form of punishment as mentioned in **Clause 6 below**.

(c) If he be **acquitted**, it shall be open to the management to proceed against him under the provisions set out below in **Clauses 11 and 12** infra relating to **discharges**. However, in the event of the management deciding after enquiry not to continue him in service, he shall be liable only for termination of service with three months' pay and allowances in lieu of notice. And he shall be deemed to have been on duty during the period of suspension, if any and shall be entitled to the full pay and allowances minus such subsistence allowance as he has drawn and to all other privileges for the period of suspension provided that if he be acquitted by being given the **benefit of doubt** he may be paid such portion of such pay and allowances as the management may deem proper, and the period of his absence shall not be treated as a period spent on duty unless the management so directs.



(d) If he prefer an appeal or revision application against his conviction, and is acquitted, in case he had already been dealt with as above and he applies to the management for reconsideration of his case, the management shall review his case and may either reinstate him or proceed against him under the provisions set out below in Clauses 11 and 12 infra relating to discharge, and the provision set out above as to pay, allowances and the period of suspension will apply, the period up-to-date for which full pay and allowances have not been drawn being treated as one of suspension. In the event of the management deciding, after enquiry not to continue him in service, the employee shall be liable only for **termination** with three months' pay and allowance in lieu of notice, as directed above.

4. If after steps have been taken to prosecute an employee or to get him prosecuted, for an offence, he is not put on trial within a year of the commission of the offence, the management may then deal with him as if he had committed an act of "gross misconduct" or of "minor misconduct", as defined below:

Provided that if the authority which was to start prosecution Proceedings refuses to do so or comes to the conclusion that there **is no case for prosecution** it shall be open to the management to **proceed** against the employee under the provisions set out below in **Clauses 11 and 12** infra relating to discharge, but he shall be deemed to have been on duty during the period of suspension, if any, and shall be entitled to the full wages and allowances and to all other privileges for such period. In the event of the management deciding, after enquiry, not to continue him in service, he shall be liable only for termination with three months' pay and allowances in lieu of notice as provided in **Clause 3** above. If within the pendency of the proceedings thus instituted he is put on trial such proceedings shall be stayed pending the completion of the trial, after which the provisions mentioned in **Clause 3** above shall apply.

5. By the expression "**gross misconduct**" shall be means any of the following acts and omissions on the part of an employee:

- (a) engaging in any trade or business outside the scope of his duties except with the written permission of the bank:
- (b) unauthorized disclosure of information regarding the affairs of the bank or any of its customers or any other person connected with the business of the bank which is confidential or the disclosure of which is likely to be prejudicial to the interest of the bank:
- (c) drunkenness or riotous or disorderly or indecent behaviour on the premises of the bank.
- (d) willful damage or attempt to cause damage to the property of the bank or any act of its customers:
- (e) willful insubordination or disobedience of any lawful and reasonable order of the management or of a superior:
- (f) habitual doing of any act which amounts to "minor misconduct" as defined below, "habitual" meaning a course of action taken or persisted in, notwithstanding that at least **on three** previous occasions **censure or warnings** have been administered or an adverse remark has been entered against him.
- (g) willful slowing down in performance of work:
- (h) gambling or betting on the premises of the bank:
- (i) speculation in stocks, shares, securities or any commodity whether on his account or that of any other persons:
- (j) doing any act of gross negligence or negligence involving or likely to involve the bank in serious loss: (wef 01-11-20)
- (k) giving or taking a bribe or illegal gratification from a customer or an employee of the bank:
- (l) abetment or instigation of any of the acts or omissions above mentioned:

- (m) knowingly making a false statement in any document pertaining to or in connection with his employment in the bank.
- (n) Resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian Institute of Bankers or on behalf of the bank and where the employee is **caught** in the act of resorting to such unfair practice and **a report** to that effect has been received by the bank from the concerned authority.
- (o) Resorting to unfair practice of any nature whatsoever in any exam conducted by the Indian Institute of Bankers or by or on behalf of the bank in cases not covered by the above Sub Clause (n) and where a report to that effect has been received by the bank from the concerned authority and the employee does **not** accept the charge.
- (p) Remaining unauthorizedly absent **without** intimation continuously for a period **exceeding** 30 days.
- (q) Misbehavior towards customers arising out of bank's business.
- (r) Contesting election for parliamentary/ legislative assembly/legislative council/ local bodies/ municipal corporation/ panchayat, without explicit written permission of the bank.
- (s) Conviction by a criminal court of law for an offence involving moral turpitude.
- (t) Indulging in any act of "sexual harassment" of any woman at her workplace.

**Note:** Sexual harassment shall include such unwelcome sexually Determined behaviour (whether directly or otherwise) as

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

(q) (for State Bank of India)

The giving or taking or abetting the giving or taking of dowry or demanding directly or indirectly from the parents or guardians of a bride or bridegroom, as the case may be, any dowry.

**Explanation:** For the purpose of sub clause (u) the word "dowry" Has the same meaning as in the "Dowry Prohibition Act, 1961".

**6. An employee found guilty of gross misconduct may:**

- (a) be dismissed without notice: or
- (b) be removed from services with superannuation benefits i.e. Pension and/ or Provident Fund and Gratuity as would be due otherwise under the Rules or Regulations prevailing at the relevant time and without disqualification from future Employment, or
- (c) be compulsorily retired with superannuation benefits i. e. Pension and/ or Provident Fund and Gratuity as would be Due otherwise under the Rules or Regulations prevailing at the relevant time and without disqualification from future employment: or
- (d) be discharged from service with superannuation benefits i.e. Pension and/ or Provident Fund and Gratuity as would be due otherwise under the Rules or Regulations prevailing at the time and without disqualification from future employment: or

(e) be brought down to a lower stage in the scale of pay up to a maximum of **two** stages: and for a maximum period of two years.

**Note:** This punishment shall be non-cumulative and annual increment/s Stagnation increment/s falling during the period of punishment shall be released on the respective due date/s.  
(wef 01-11-20)

(f) have his increment/s stopped with or without cumulative effect:  
Note: Specific period of rigour shall be mentioned. (wef 01-11-20)

(g) have his special pay withdrawn or

(h) be warned or censured, or have an adverse remark entered against him: or

(i) (be fined.) deleted (wef 01-11-20)

7. By the expression “**minor misconduct**” shall be meant any of the following acts and omissions on the part of an employee:

(a) absence without leave or overstaying sanctioned leave without sufficient grounds:

(b) unpunctual or irregular attendance:

(c) neglect of work, negligence in performing duties:

(d) breach of any rule of business of the bank or instruction for the running of any department:

(e) committing nuisance on the premises of the bank:

(f) entering or leaving the premises of the bank except by an entrance provided for the purpose.

(g) attempt to collect or collecting moneys within the premises of the bank without the previous permission of the management or except as allowed by any rule or law for the time being in force:

(h) holding or attempting to hold or attempting any meeting on the premises of the bank without the previous permission of the management or except in accordance with the provisions of any rule for the time being in force.

(i) canvassing for union membership or collection of union dues or subscriptions within the premises of the bank without the previous permission of the management or except in accordance with the provisions of any rule or law for the time being in force, failing to show proper consideration, courtesy or attention towards officers, customers or other employees of the bank, unseemly or unsatisfactory behavior while on duty.

(k) marked disregard or ordinary requirements of decency and cleanliness in person or dress.

(l) incurring debts to an extent considered by the management as excessive:

(m) resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian Institute of Bankers or by or on behalf of the bank in cases not covered by sub-clause (n) under “Gross Misconduct” and where a report to that effect has been received by the bank from the concerned authority and the employee **accepts** the charge:

(n) refusal to attend training programmes without sufficient and valid reasons:

(o) Not wearing, while on duty, identity card issued by the Bank:

(p) Not wearing, while on duty, the uniforms supplied by the bank in clean condition.

(q) doing any act prejudicial to the interest of the bank. (wef 01-11-20)

Misconducts covered under Clause 7 (a) to (q) shall not be made out as "gross misconduct" under Clause 5. (wef 01-11-20)

8. An employee found guilty of **minor misconduct** may:

- (a) be warned or censured: or
- (b) have an adverse remark entered against him: or
- (c) have his increment stopped for a period not longer than six months.

9. A workman found guilty of misconduct, whether gross or minor, shall not be given more than one **punishment** in respect of any one charge.

10. In all cases in which action under Clauses 4, 6 or 8 may be taken, the proceedings held shall be entered in a book kept specially for the purpose, in which the date on which the proceedings are held, the name of the employee proceeded against, the charge, or charges, the evidence on which they are based, the explanation and the evidence, if any tendered by the said employee, the finding or findings, with the grounds on which they are based and the order passed shall be recorded with sufficient fullness, as clearly as possible and such record of the proceedings shall be signed by the officer who holds them, after which a copy of such record shall be furnished to the employee concerned if so requested by him in writing.

11. When it is decided to take any disciplinary action against an employee Such decision shall be communicated to him within three days thereof.

**12. The procedure in such cases shall be as follows: -**

(a) An employee against whom disciplinary action is proposed or likely to be taken shall be given a charge sheet clearly setting forth the circumstances appearing against him and a date shall be fixed for enquiry, sufficient time being given to him to enable him to prepare and give his explanation as also to produce any evidence that he may wish to tender in his defence. He shall be permitted to appear before the Officer conducting the enquiry, to cross-examine any witnesses and produce other evidence in his defence.

He shall also be permitted to be defended: -

(x) by a representative of a registered trade union of bank employees of which he is a member on the date first notified for the commencement of the enquiry.

(y) where the employee is not a member of any trade union of bank employees on the aforesaid date, by a Representative of a registered trade union of employees Of the bank in which he is employed: OR

(ii) at the request of the said union by a representative of the state federation or all India Organization to which such union is affiliated: OR

(iii) with the Bank's permission, by a lawyer.

He shall also be given a hearing as regards the nature of the proposed punishment in case of any charge is established against him.

(i) Pending such inquiry or initiation of such inquiry he may be suspended, but if on the conclusion of the enquiry it is decided to take no action against him he shall be deemed to have been on duty and shall be entitled to the full wages and allowances and to all other privileges for the period of suspension: and if some punishment other than dismissal is inflicted the whole or part of the period of suspension may, at the discretion of the management, be treated as on duty with the right to a corresponding portion of the wages, allowances, etc.

(c) In awarding punishment by way of disciplinary action the authority concerned shall take into account the gravity of the misconduct, the previous record, if any, of the employee and any other aggravating or extenuating circumstances, that may exist.

Where sufficiently extenuating circumstances exist the misconduct may be condoned and in case such misconduct is of the "gross" type he may be merely discharged, with or without notice or on payment of a month's pay and allowances, in lieu of notice.

Such discharge may also be given where the evidence is found to be insufficient to sustain the charge and where the bank do not for some reason or other, think fit it expedient to retain the employee in question any longer in service. Discharge in such Cases shall not be deemed to amount to disciplinary action.

If the representative defending the employee is an employee of the same bank at an outstation branch within the same State, he shall be relieved on special leave (on full pay and allowances) to represent the employee and be paid one return fare. The class of fare to which he will be entitled would be the same as while traveling on duty. In case of any adjournment at the instance of the bank/ enquiry officer, he may be asked to resum. duty and if so, will be paid fare for the consequential journey. He shall also be paid full halting allowance for the period he stays at the place of the enquiry for defending the employee as also for the days of the journeys which are undertaken at the bank's cost.

#### **Explanation:**

"State" for the purpose, shall mean the area which constitutes a Political State, but his explanation will not apply to SBI.

- (a) If the representative defending the employee is an employee of the same bank at an outstation branch situated outside the State, on a case-to-case basis as may be decided by the Bank, he shall be relieved on special leave (on full pay and allowances) to represent the employee and shall be paid one return fare. (wef 01-11-20)

#### **12(e) An enquiry need not be held if:**

- (i) the bank has issued a show cause notice to the employee advising him of the misconduct and the punishment for which he may be liable for such misconduct:
- (ii) the employee **makes a voluntary admission** of his guilt **in reply** to the aforesaid show cause notice: and
- (iii) the misconduct is such that even if proved the bank does **not intend to award the punishment of discharge or dismissal.**

However, if the employee concerned requests a hearing regarding the nature of punishment, such a hearing shall be given.

(f) An enquiry need not also be held if the employee is charged with minor misconduct and the punishment proposed to be given is **warning or censure.** However,

- (i) the employee shall be served a show cause notice advising him of the misconduct and the evidence on which the charge is based: and
- (ii) the employee shall be given an opportunity to submit his written statement of defence, and for this purpose has a right to have access to the documents and material on which the charge is based:
- (iii) if the employee requests a hearing such a hearing shall be given and such a hearing he may be permitted to be represented by a representative authorized to defend him in an enquiry had such an enquiry been held.

(g) Where an employee is charged with a minor misconduct and an enquiry is not held on two previous occasions, an enquiry shall be held in respect of the third occasion.

13. Where the provisions of this Settlement conflict with the procedure or rules in force in any Bank regarding disciplinary action, they shall prevail over the latter. There may, in such procedure or rules, exist certain provisions outside the scope of the provisions in this Settlement enabling the bank to dismiss, warn, censure, fine an employee or have his increment stopped or have adverse remark entered against him. In all such cases also the provisions set out in Clauses 10 and 11 above shall apply.

14. The Chief Executive Officer or the Principal Officer in India of a bank or an Alternate Officer at the Head Office or Principal Office nominated by him for the purpose shall decide which officer (i.e. the disciplinary authority) shall be empowered to take disciplinary action in the case of each office or establishment. He shall also decide which officer or body higher in status than the officer authorized to take disciplinary action shall act as the appellate authority to deal with or hear and dispose of any appeal against orders passed in disciplinary matters. These authorities shall be nominated by designation, to pass original orders or hear and dispose of appeals from time to time and a notice specifying the authorities so nominated shall be published from time to time on the bank's notice board.

It is clarified that the disciplinary authority may conduct the enquiry himself or appoint another officer as the Enquiry officer for the purpose of conducting an enquiry.

The appellate authority shall, if the employee concerned is so desirous, in a case of dismissal, hear him or his representatives before disposing off the appeal. In cases where hearings are not required, an appeal shall be disposed of within two months from the date of receipt thereof. In cases where hearings are required to be given and requested for, such hearings shall commence within one month from the date of receipt of the appeal and shall be disposed of within one month from the date of conclusion of such hearings. The period within which an appeal can be preferred shall be 45 days from the date on which the original order has been communicated in writing to the employee concerned.

15. Every employee who is dismissed or discharged shall be given a Service certificate, without avoidable delay.

16. Any notice, order, charge-sheet, communication or intimation which is meant for an individual employee shall be in a language understood by the employee concerned. In the case of an absent employee notice shall be sent to him by Registered Post with acknowledgement due. If an employee refuses to accept any notice, order, charge-sheet, written communication or written intimation in connection with disciplinary proceedings when it is sought to be served upon him, such refusal shall be deemed to be good service upon him, provided such refusal takes place in the presence of at least Two persons including the person who goes to effect service upon him. Where any notice, order, charge-sheet, intimation or any other official communication which is means for an individual employee is sent to him by registered post ack. due at the last recorded address communicated in writing by the employee and acknowledgment by the bank, the same is to be deemed as good service.

An employee placed under suspension pending disciplinary action shall be given an opportunity to represent to the management to reconsider the order of suspension. (wef 01-11-20)

An employee who has been awarded the punishment of dismissal, compulsory discharge or removal from service by the Disciplinary Authority and subsequently where the punishment is confirmed by the Appellate Authority, shall be given an opportunity to seek reconsideration by an authority higher than the Appellate Authority. (wef 01-11-20)

If multiple charges as per procedural lapses are made out, then the punishment given in such cases shall be one. (wef 01-11-20)

Disciplinary Authority shall have the discretion to decide whether the punishment will affect the superannuation benefits of the employee or not, in case where the punishment is affecting the superannuation benefits. (wef 01-11-20)

For a misconduct which occurred prior to the promotion of the employee to Officers' cadre, disciplinary action shall be in terms of the rules applicable to workmen employees. 21.(i) (a) of 6<sup>th</sup> BPS dated 14.12.1995 (to add revised Clause)

**DISCIPLINARY AUTHORITY**

S. NO.	CATEGORY	DISCIPLINARY AUTHORITY	APPELLATE AUTHORITY	REVIEWING AUTHORITY
1	AWARD STAFF	Chief Manager or Authority above him/her at FGMO	Asst. General Manager or authority above him/her at FGMO for cases short of Dismissal without notice / Removal from service or Compulsory Retirement or For cases of Dismissal without notice / Removal from service or Compulsory retirement or Discharge from	Not applicable.

			service, Dy. General Manager or Authority above him/her at Central Office.	
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However, for all cases involving more than one Officer/Employee, wherein one or more Officer is in MMGS-III or above, the entire matter will be referred to Central Office for processing / decision / disposal. Also, wherever disciplinary action has been initiated against retired Officials/Employees of the Bank under Union Bank of India Pension Regulations, 1995, the matter has to be referred to Central Office for further action.

In cases pertaining to administrative matters viz. Absenteeism, Misbehavior, etc at local level or Non-Vigilance cases/ Vigilance cases where 2<sup>nd</sup> stage advice is not sought, and the Disciplinary Authority decides to impose capital punishment i.e. Dismissal/ Removal/ CRS/ Discharge on the Officer/Employee, the Disciplinary Authority shall necessarily before passing the Final Order intimate the General Manager (HR), CO, Mumbai about the matter which calls for such decision. The Disciplinary Authority shall pass the final order in the matter only after receiving return intimation from General Manager (HR), CO, Mumbai in this regard.

**Sw (Circular No.CO: ERD:2359:2020 dated 20-07-2020)**



## OTHER IMPORTANT MATTERS

### ROLE AND RESPONSIBILITIES OF CLERICAL STAFF IN CBS UNDER FINACLE 10

**Staff Circular :7721 dated 24 June 2022**

The job role of clerical staff is covered by the industry-wise Bi-Partite Settlements entered into between IBA and Unions from time to time.

Accordingly, as present the job role of clerical staff is covered by 11th Bi-Partite Settlement circulated vide Staff Circular No.7326 dated 24.12.2020,10th Bi-Partite Settlement circulated vide Staff Circular No.6211 dated 30.06.2015 to be read with 9th Bi-Partite Settlement circulated vide Staff

Circular No.5668 dated 26.05.2010. As there was no restriction in the CBS under Finacle 10 regarding the job role of Special Assistants, Head Cashiers, SWO-B Et SWO- A, it was clarified Vide Staff Circular No. 7010 dated 21.08.2019, that the Branches should extract duties from various cadres of clerical staff under CBS in Finacle 10 as per duties specified for respective cadres in the Bi-Partite Settlement and within the level of authorization permitted therein.

Now, necessary modifications have been done in CBS under Finacle 10 as per duties specified for respective cadres in the Bi-Partite Settlement and within the level of authorization permitted therein.

## SECTION 3: GENERAL TOPICS



### *Section: 3* *General Topics*

# LOAN AND ADVANCES

## STAFF HOUSING LOAN SCHEME- FOR OFFICERS AND AWARD STAFF

### Staff Circular No, 7491 dated 01.09.2021

1. Attention is drawn to Staff Circular No. 7391 dated 18.03.2021 vide which revised Staff Housing Loan Scheme for Officers and Award Staff was circulated.
2. The Board, in its meeting held on 26.08.2021, has approved enhancement in limits of Staff Housing Loan for Executives, Officers and Award Staff along with modification with regard to inclusion of GST as a part of project cost.
3. The Board has also directed to withdraw extension of Staff Housing Loan Scheme for acquisition of third house/flat under CRE exposure from now onwards.
4. The approved revised Staff Housing Loan limits and modifications to existing scheme are enclosed as Annexure-I to this Circular. The same shall be effective from the date of issuance of this circular.
5. All other Terms & Conditions & other guidelines circulated vide Staff Circular no. 7391 dated 18.03.2021 shall remain unchanged.
6. The contents of this Circular be brought to the notice of all concerned

Annexure-I to Staff Circular No, 7491 dated 01.09.2021

### Revised Limits under Staff Housing Loan Scheme:

[Rs.in lacs

Category of Staff	Existing Limits under Staff Housing Loan Scheme		Revised Limits under Staff Housing Loan Scheme*	
	Regular SHL Limits	Over & above Limits for Repair/ Renovation	Total Staff Housing Loan Limits*	Within which Max. Limits for Repair & Renovation
TEGS	80	15	120	15
TEGS VII	80		120	
TEGS VI	80		120	
SMGS V	70		110	
SMGS IV	60		95	
Officers up to MMGS-III	60		90	
Clerical staff	40	10	60	10
Sub-staff (Full-time)	25	7	42	7
PTS 3/4	18.75	5.25	31.50	5.25
PTS 1/2	12.50	3.50	21	3.50
PTS 1/3	8.33	2.33	14	2.33

\* Revised limits for Staff Housing Loan and the limits for repair and renovation shall be inclusive of the overall ceiling fixed herein above for each cadre of officer/ employee. The officers/ employees can avail entire limits for purchase/ construction/ acquisition of flat / house, in case no limits for repairs & renovation have been availed by the officer/employee till now. Further, in case the officer/ employee has already availed limits for repairs/renovation of existing house, the same amount shall get deducted

from overall entitled limit of Staff Housing Loan mentioned herein above. All other terms & conditions for sanctioning Staff Housing Loan for repairs and renovation i.e., margin money/ rate of interest/ repayment terms/period etc. shall remain unchanged.

# Actual eligibility will be subject to maximum permissible deduction and proposed instalments for Housing Loan to be sanctioned.

**General Condition: -**

Due to above enhancement in the Staff Housing Loan limits, an employee may avail the difference amount on the following conditions:

1. Union Home Loan availed by a staff member for a house property over & above the existing Staff Housing Loan limit will be eligible for conversion.
2. For extension of existing dwelling unit constructed out of staff Housing Loan.
3. In case where sanction is done and disbursement is underway, enhanced limit may be considered as under: -

- a) Where cost of house /flat is more than the limit already sanctioned;
- b) Where cost of constructions as per the original estimates submitted at the time of application is more than the limit already sanctioned.
- c) While considering the sanction of difference amount, required margin contribution by the staff to be ensured.

However, in no way, the difference amount of housing loan will be allowed for reimbursement to the employee:

- in case the employee has arranged funds from own sources; -
- or to the person(s) or others from where employee has arranged funds such as friends / relatives / credit society etc. for payment of balance amount/completion of construction of unit.

**II.Modification to Clause No. 6 of the Existing Staff Housing Loan Scheme circulated vide Staff Circular no. 7391 dated 18.03.2021**

Existing Clause	Modified Clause
<p>6. MARGIN 10% of the Project Cost: Project cost shall include:</p> <ul style="list-style-type: none"> <li>• Purchase price of land / house / flat.</li> <li>• Cost of construction / extension (if applicable).</li> <li>• Registration charges and Stamp Duty and premium of any Group Insurance Scheme covering the housing loan liability (in respect of purchase of house/flat), may be included as part of total estimated cost of the house/flat to be constructed/ purchased by the employee, while computing his/her entitlement for house building advance, under the staff housing loan scheme</li> </ul>	<p>6. MARGIN 10% of the Project Cost: Project cost shall include:</p> <ul style="list-style-type: none"> <li>• Purchase price of land / house / flat.</li> <li>• Cost of construction / extension (if applicable).</li> <li>• Registration charges, Stamp Duty, applicable GST amount and premium of any Group Insurance Scheme covering the housing loan liability (in respect of purchase of house/flat), may be included as part of total estimated cost of the house/flat to be constructed/ purchased by the employee, while computing his/her entitlement for house building advance, under the staff housing loan scheme</li> </ul>

**III. Discontinuation of Staff Housing Loan for purchase/construction of third house/flat under Commercial Real Estate (CRE) Exposure circulated vide Staff Circular no. 7391 dated 18.03.2021**

As per the directions of the Board, the extension of Staff Housing Loan Scheme for acquisition/construction of third house /flat under CRE Exposure stands withdrawn with immediate effect. Henceforth, no such proposal shall be considered under this scheme and those staff members who wish to apply for acquisition/construction of third house /flat under CRE Exposure may do so under the Home Loan Scheme applicable to general public. However, the loans sanctioned under this scheme from the issuance of Staff Circular 7391 dated 18.03.2021 till 31.08.2021 shall continue as per the sanctioned terms and conditions mentioned therein.

**Staff Circular Dated 7391 dated 18.03.2021**

Consequent to the Amalgamation of Andhra Bank Et Corporation Bank into Union Bank of India, harmonized Staff Housing Loan Scheme for Officers and Award Staff", effective from the date of Amalgamation, was circulated vide Staff Circular No. 7140 dated 27.03.2020. Sanctioning Authority for Staff Housing Loan was defined vide Staff Circular No. 7176 dated 15.04.2020. Extension of Staff Housing Loan Scheme to the post of Chief General Manager (TEGS-VIII) was circulated vide Staff Circular No. 7300 dated 03.12.2020

Considering various constraints faced by the employees in availing staff housing loan as well as analyzing the staff housing loan scheme of peer Banks, it was felt necessary to amend/modify terms and conditions of the existing Staff Housing Loan Scheme such as eligibility for acquiring third dwelling unit, improvement in take home pay while calculating repayment capacity etc., to make the Scheme more employee friendly and ensure that the employees do not face unnecessary hardships such as clause related to interim security, conditions for letting out the house property etc. while availing the benefits being extended under the Scheme.

Accordingly, the matter was placed before the Board and modifications to the existing Staff Housing Loan Scheme have since been approved by the Board, in its meeting held on 03.03.2021.

The approved modifications are enclosed as Annexure-1 to this Circular. Detailed revised Staff Housing Loan Scheme is enclosed as Annexure-II to this Circular.

**Annexure-1 to Staff Circular No. 7391 dated 18.03.2021**

Modifications to Existing Staff Housing Loan Scheme for Officers/ Executives (up to TEGS-VIII) and Award Staff Employees.

S. No.	Existing Clause	Modified/Amended Clause
	Clause No. 2 (ix) Staff Housing loan can also be granted under Transfer of Security when an existing house/flat purchased out of Staff Housing Loan as per existing scheme is sold to acquire bigger / better accommodation. The loan to be sanctioned will be restricted to the extent of difference between the purchase price of new house and sale price of old house or difference between the revised limit and old loan sanctioned, whichever is lower.	Modified clause No. 2 (ix) Staff Housing loan can also be granted under Transfer / Substitution of Security when an existing house/flat purchased out of Staff Housing Loan as per existing scheme is sold to acquire bigger / better accommodation. The loan to be sanctioned will be restricted to the extent of difference between the purchase price of new house and sale price of old house or difference between the revised limit and old loan sanctioned, whichever is lower.

Clause No. 5 of Staff Circular No. 7140 dated 27.03.2020 and Clause no. 2 (i) of Staff Circular No. 7216 dated 29.06.2020:

Rate of Interest Existing Clause

5.50% (simple) up to Rs.40.00 lacs

6.00% (simple) above Rs.40.00 lacs

At Half yearly rests on daily diminishing balance method (simple).

The benefit/facility of Transfer/ Substitution of security is now permitted to retired employees as well. However, no additional exposure shall be permitted to retired employees while allowing such substitution and all existing terms and conditions of the staff housing loan with respect to retired staff shall continue.

Substitution of security shall be permitted only two times to the employees, whether serving or retired. However, in case of serving employees, the enhancement in staff housing loans may be permitted along with the substitution of security to meet additional cost, if any, subject to eligibility, quantum, ceiling, etc.

Modified Clause No. 5: Rate of Interest

**a)** For Staff Housing Loans for purchase/construction of first and second house

5.50% (simple) up to Rs.40.00 Lacs

6.00% (simple) above Rs.40.00 lacs

At Half yearly rests on daily diminishing balance method (simple).

**b)** For Staff Housing Loan for purchase/construction of third house under Commercial Real Estate (CRE) Exposure

Applicable rate of interest for CRE Staff Housing loan shall be at 0.25% below the lowest rate applicable to the public in the respective slab of loan amount, but not below EBLR (compounded monthly). In line with the slab wise lowest Union Home CRE Rate of Interest as per Instruction Circular No. 2290 dated 31.10.2020, the respective slab wise Rate of Interest for Staff Housing Loan for third house under CRE exposure shall be:

Loan Amount Slab	Rate of Interest for Union Home CRE Exposure for Salaried General Public	Rate of Interest for Third House under staff Housing Loan CRE Exposure (For Staff Members)
Upto 30 Lacs	EBLR +1.05%	EBLR+0.80%
Above 30 Lacs	EBLR+1.15%	EBLR+0.90%

		Revision in EBLR linked loans shall be ' applicable as per EBLR framework.
3	<p>Clause No. 8 Repayment Capacity (1st Paragraph)</p> <p>The total deductions from the employee's salary, inclusive of interest on Clean OD Et installment of proposed loan under this scheme, should not exceed 60% of his/her gross salary, for working out the maximum loan amount applicable under the scheme, income of applicant's spouse can be taken into consideration subject to submission of valid proof of income by the applicant with regard to his/her spouse's income.</p>	<p>Modified/Amended Clause No. 8 Repayment Capacity (1st Paragraph)</p> <p>The total deductions from the employee's salary, inclusive of interest on Clean OD an installment of proposed loan under this scheme, should not exceed 70% of his/her gross salary, for working out the maximum loan amount applicable under the scheme, income of applicant's spouse can be taken into consideration subject to submission of valid proof of income by the applicant with regard to his/her spouse's income.</p>
4	<p>Clause No. 12 Interim Security</p> <p>12.1 In case of staff members who avail the Staff Housing Loan within the age of 55 years: In case of flat/house, which is under construction, interim security in the form of third party guarantee of sufficient means shall be provided by the employee till the construction is completed/possession obtained and Equitable Mortgage thereof is created.</p> <p>12.2 In case of staff members who avail the Staff Housing Loan after attaining the age of 55 years: Employees can avail staff housing loan after attaining age of 55 years for acquiring 1st or 2nd House and can avail the benefit of extended repayment schedule beyond retirement up to the age of 75 years. However, to avail the above facility, an employee have to comply with any one of the following conditions: -</p> <p>12.2.1 Ready to Move House/Flat: - In case where EM can be created instantly, Housing loan can be considered up to 3 months prior to the date of retirement of the employee.</p> <p>12.2.2 Under-construction Flat by the Builder: - Where EM cannot be created instantly on the prime security, employee has to provide alternate collateral security of the equivalent value for the interim period.</p> <p>12.2.3 Construction of house on the plot already owned by the employee:- The disbursement will be allowed after creation of EM on the plot already owned by the employee and the construction thereon must be completed within 1 year or before retirement, whichever is earlier. No disbursement of loan for construction will be allowed post retirement.</p>	<p>Clause No. 12 in respect of Interim Security stands withdrawn</p>
5.	Clause No. 27	Modified Clause No. 26



	<p>Staff Housing Loan cannot be availed for acquiring third house.</p> <p>Example: - If an employee gets an inherited house/property in his/spouse's name and also he has availed housing loan for another house/flat. He will not be eligible for availing loan for another house even if he has neither availed 2nd housing loan nor exhausted his full limits.</p>	<p>Sanction of Staff Housing Loan for purchase/construction of 3rd House property under the scheme under Commercial Real Estate (CRE) exposure</p> <p>Employees can avail staff housing loan for purchase of a third house under CRE category within their overall entitlement and depending on their overall repayment capacity.</p> <p>Applicable rate of interest for CRE Staff Housing loan shall be at 0.25% below the lowest rate applicable to the public in the respective slab of loan amount, but not below EBLR (compounded monthly). 50% of future rental income with verifiable proof to the satisfaction of the Sanctioning Authority from the subject property can be considered while calculating the repayment capacity.</p>
6	<p>Clause No. 30</p> <p>House/flat/property acquired with the help of housing loan shall not be let, sub-let, under-let or given on leave a license basis or part with the possession in any manner whatsoever without prior permission from the Bank.</p> <p>If an employee sells or rents out or parts with the house/flat/apartment/property acquired by him/her with the help of the loan without the prior permission of the management, he/she shall be liable for disciplinary action besides charging interest at commercial rate of interest on the entire outstanding balance in the Housing loan account. At the discretion of the management the entire amount of loan along with the accrued interest can be recalled by the Bank.</p>	<p>Modified Clause No. 29</p> <p>Permission of the Bank is not required for letting out the House/flat/ property acquired by the employee with the help of staff housing loan subject to compliance of clause No. 33 (ii) of this circular. However, the employee should inform the Controlling Authority regarding his/her intention for letting of the House/flat/property on rent</p>
7	<p>Addition of new clause No. 31</p>	<p>New Clause No. 31</p> <p>Continuation of Housing loan by spouse of the retired employees</p> <p>In case of demise of a retired employee, the spouse of the retired employee may be given an option to continue or clear the loan which was availed by the employee before his/her retirement.</p> <p>In cases where the spouse opts for continuation of Housing loan, the same may be permitted as per the sanction terms applicable for general housing loans (as applicable to general public) subject to repayment capacity of the family.</p>
8	<p>Addition of new clause No. 32</p>	<p>New Clause No. 32</p> <p>Guidelines for sanction of Staff Housing Loans to employees against whom disciplinary action is concluded I contemplated</p>

		<p>The sanctioning authority shall obtain ER clearance from ER Division, HR Dept., and Central Office in respect of all loan applicants. In case any disciplinary action is pending/ contemplated against any employee, the Sanctioning Authority can take the decision based on the nature of the allegations levelled against the employee.</p> <p>In no case staff housing loan shall be denied to any employee wherein he/she has already been imposed with a punishment/ penalty and no further action is pending/ contemplated against him/her, subject to fulfilment of other terms and conditions as per the Staff Housing Loan Scheme</p>
9	<p>Addition of new clause No.34 in staff circular 7140 dated 27.03.2020 and withdrawal of Clause No. 5 of Staff Circular 7176 dated 15.04.2020 and clause no. 3(2) of staff circular No. 7300 dated 03.12.2020 on sanctioning authorities for Staff Housing Loan.</p>	<p>New Clause No. 34</p> <p>Processing/ Sanctioning of Staff Housing Loan proposals through ULPs:</p> <p>Staff housing loan proposals of employees in all cadres shall be processed by ULP nearest to the location property which is to be purchased/constructed. The loans will be sanctioned by ULP Heads as per their extant delegation for sanction of housing loans under Housing Loan scheme for general public.</p> <p>a) In case of proposals falling beyond the delegation of ULP Heads, the sanctioning authority shall be the respective RLCC-I (headed by Regional Head) to which the ULP is attached for sanction of loan. The proposals shall be processed by ULP and submitted to RLCC-I for sanction.</p> <p>b) In case the proposal is routed through the branch, which is not attached to any ULP, the same shall be submitted directly to the respective RLCC-I (headed by Regional Head).</p> <p>C) In cases where the loan proposal is of the sanctioning authority under normal circumstances i.e., the ULP Head or members of the RLCC-I, the same shall be sanctioned by the next higher authority.</p> <p>Similarly, in cases where the employee and his/her spouse are working in the Bank and are posted under different ROs/ FGMOs, their staff housing loan proposals shall be processed by the ULP nearest to the location of the property to be purchased/constructed and shall be submitted to the competent authority as stated above, for sanction. As per the extant guidelines, if husband and wife both are working in the same Bank, they will be treated as individual employee for grant of staff housing loan and will be permitted to avail staff housing loan in their individual capacity as per their eligibility.</p>

**STAFF HOUSING LOAN-FOR OFFICERS (UPTO TEGS-VIII) AND AWARD STAFF**

**1.ELIGIBILITY:**

All confirmed employees, or Officers having completed 2 years of service whichever is earlier; subject to satisfactory service record of the applicant

**2.PURPOSE:** Staff housing Loan can be availed by Officers for the following purposes:

I. For purchase of plot and construction of residential house thereon in the name of the staff or jointly with the staff member and his/her spouse.

II. For purchase of plot with existing house/ready built house in the name of staff and spouse. In case of old house / flat, the estimated future life of the same should be at least 10 years more than the tenure of the proposed loan.

III. For construction of residential house on land already owned by the Employee in his individual name/ spouse or jointly with spouse. In case if the title of land is solely in the name of his/her spouse, then loan shall be permitted to staff member for construction of house, jointly with spouse. However, the loan is not permitted for purchase of ready built house where the title of the proposed house is solely in the name of applicant's spouse.

IV. For enlargement / extension of residential house already owned by the staff member.

V.For purchase of a plot of land under co-operative scheme and building a house where title will vest with the Officer / Employee after the house is built.

VI. Purchasing plot / flat under self-financing housing scheme and building a house where title will vest with the Officer / Employee after the house is built.

VII.For repayment / conversion of loan availed for acquiring / construction of a house / flat from any external institution such as housing finance institutions / companies, housing boards, commercial banks.

VIII.In the case of an employee, who has purchased / acquired a house / flat by availing Housing Loan earlier, irrespective of the fact that the earlier loan availed is closed or outstanding, he/ she shall have the option to avail the second housing loan for purchase / construction of another flat / house, subject to the overall loan ceiling applicable to him / her.

However, at any point of time, the staff member either in his / her name or along with his / her spouse should not have availed housing loan at concessional rate for more than two houses / flats including the house / flat proposed to be acquired under the scheme.

IX. Staff Housing loan can also be granted under Transfer of Security when an existing house/flat purchased out of Staff Housing Loan as per existing scheme is sold to acquire bigger / better accommodation. The loan to be sanctioned will be restricted to the extent of difference between the purchase price of new house and sale price of old house or difference between the revised limit and old loan sanctioned, whichever is lower.

X. No loan under staff housing loan shall be provided for purchase of plot only.

**3.LOCATION:**

Individual loans under the Scheme will be admissible at any place in India where the employee propose to settle post retirement.

**4.LIMITS:**

Category of staff	Limits
Officers-TEGS-VI, VII &VII	Rs.80.00lacs
TEGS-V	Rs.70.00lacs
MMGS-I, II, III& IV	Rs.60.00lacs

**5.RATE OF INTEREST:**

a) For Staff Housing Loans for purchase/construction of first and second house

5.50% (simple) up to Rs.40.00 lacs

6.0% (simple) above Rs.40.00 lacs

At Half yearly rests on daily diminishing balance method (simple).

b) For Staff Housing Loan for purchase/construction of third house under Commercial Real Estate (CRE) Exposure

Applicable rate of interest for CRE Staff Housing loan shall be at 0.25% below the lowest rate applicable to the public in the respective slab of loan amount, but not below EBLR (compounded monthly). In Line with the slab wise lowest Union Home CRE Rate of Interest as per Instruction Circular No. 2290 dated 31.10.2020, the respective slab wise

Rate of Interest for Staff Housing Loan for third house under CRE exposure shall be:

Loan Slab	Rate of Interest for Union Home CRE Exposure for Salaried General Public	Rate of Interest for Third House under staff Housing Loan CRE Exposure (For Staff Members)
Upto 30 Lacs	EBLR +1.05%	EBLR+0.80%
Above 30 Lacs	EBLR+1.15%	EBLR+0.90%

**6.MARGIN:**

10% of the Project Cost:

Project cost shall include:

- Purchase price of land / house / flat;
- Cost of construction / extension (if applicable);
- Registration charges and Stamp Duty and premium of any Group Insurance Scheme covering the housing loan liability (in respect of purchase of house/flat), may be included as part of total estimated cost of the house/flat to be constructed/purchased by the employee, while computing his/her entitlement for house building advance, under the staff housing loan scheme.

**7.LOAN COMPOSITION RATIO FOR PURCHASE OF PLOT/LAND & CONSTRUCTION:**

Loan component for purchase of Plot/land and construction thereon has been fixed at 50:50. As per the same, the maximum amount of loan towards the cost of land can be allowed up to 50% of the project cost or the eligible limit, whichever is lower, and the balance amount of limit will be available towards construction of house.

**8.REPAYMENT CAPACITY:**

The total deductions from the employee's salary, inclusive of interest on Clean OD & installment of proposed loan under this scheme, should not exceed 70% of his/her gross salary, for working out the maximum loan amount applicable under the scheme, income of applicant's spouse can be taken into consideration subject to submission of valid proof of income by the applicant with regard to his/her spouse's income.

In case if Union Bank of India staff Co-operative Credit Society Loan is availed by the applicant, the total deductions, inclusive of the installment of the proposed loan shall not exceed 75% of the gross monthly salary of the applicant.

For the purpose of calculation of repaying capacity, the income of spouse can be considered if the spouse is Govt. employee or in the service of private organization or has own business, for which sufficient income proof is required to be provided or proof of Income Tax paid for the last 5 years is required to be provided. Under such cases the spouse of the applicant whose income is being considered for proposed loan should have regular source of income.

In case if both husband and wife are working in the same Bank for grant of staff housing loan they will be treated as individual employee and will be permitted to avail Staff Housing loan in their individual capacity as per their eligibility/repaying capacity. However, both husband & wife together could avail staff housing loan for not more than 2 dwelling units under this scheme.

The housing loan taken by husband/wife either under Union Home loan scheme or from other financial institutions on commercial rate of interest will be converted to Staff Housing loan subject to availing the Staff Housing loan for maximum of two dwelling units by husband and wife.

Further, 150% of eligible HRA of the employee shall be considered to arrive at the eligible loan amount while sanctioning Staff Housing Loan Scheme for first property.

50% of future rental income with verifiable proof to the satisfaction of Sanctioning Authority from the subject property can be considered in case of sanctioning of staff housing loan for second/Third property.

#### 9. REPAYMENT PERIOD:

Repayment period of Staff Housing Loan will not be extended beyond 360 months or 75 years of age whichever is less.

#### 10. MORATORIUM PERIOD:

- In case of loans sanctioned for construction of house/flat, recovery to start after 2 years of 1st disbursement date or 6 months after completion of house, whichever is earlier
- In case of purchase of house/flat, recovery to start from 3rd month of disbursement of loan amount.

#### 11. RECOVERY OF LOAN AMOUNT:

Loan recovery (Principal: Interest) Ratio is 2:1 for loan availed beyond 20 years of repayment period and 3:1 for loan availed up to 20 years of repayment period.

For staff Housing Loan for Third House Under CRE Exposure.

Resetting the instalment at the time of Retirement-

11.1 For Pension optees:

Instalment is restricted to 60% of net initial amount of pension payable immediately after their retirement plus their total income from other sources, including the income of the spouse.

While computing the amount of installment in the above manner, any excess Liability in housing loan shall be recovered from the terminal benefits in lump sum.

11.2 NPS (National Pension Scheme) optees:

Employees under NPS who opt for loan duration beyond their normal retirement date, are required to maintain their Savings Bank Account with our bank even after their retirement and NPS lump-sum withdrawal and NPS annuity should be credited to the said account. Repayment for SHL should be from the same account. Such NPS optees are required to furnish undertaking letter.

12. INTERIM SECURITY: -NIL

**13. STAFF HOUSING LOAN FOR REPAIRS AND RENOVATION: -**

13.1 Limits:

Category of Staff	Limit (Rs.)
Officers TEGS VII & VIII TEGS V & VI SMGS IV MMGS I, II & III	Rs. 15.00 lacs

- ✓ The Housing Loan for repairs/renovations shall be extended to employees who have either availed Staff Housing Loan or Union Home Loan or both the loans for purchase of a house/flat subject to completion of 7 years from the date of availing the Housing Loan. In case if the employee has not availed either staff housing loan or the loan under Union Home scheme for acquiring the property for which the repair loan is requested, then in such cases the loan can be considered after seven years from the date of acquiring the said property.

14. Margin: -10%

15. Repayment Period for Staff Housing Loan for repairs and renovation: -

240 monthly installments or 75 years of age whichever is less. Recovery of Principal and Interest shall be in the ratio of 3:1.

While sanctioning the limits as per the extended repayment period for regular Staff Housing Loan and Staff Housing Loan for Repairs and Renovation, the Sanctioning Authority to also ensure repayment capacity of the employee post retirement.

In such cases where repayment facility is granted post retirement, the employee may opt for tapering of installments depending upon his/her repayment capacity and permit the Bank to deduct higher amount of installments than the regular installments fixed as per repayment schedule during the course of his/her employment in the Bank i.e. up to age of 60 years so as to reduce the quantum of installments post retirement. However, in any case, one month prior to retirement of the employee, the quantum of installments shall be reviewed by the concerned Regional Office (i.e., under whose jurisdiction the employee is posted), depending upon his repayment capacity after retirement. In this process, major thrust shall be given to the amount of proposed pension to be drawn by such retiring employee after commutation of his/her pension. In such eventuality, taking into account the pension payable to employee after commutation, the new quantum of installments equivalent to 60% of the net pension to be drawn by the retiring employee after commutation shall be drawn for next 120 months. As such the retiring employee will be required to repay the excess outstanding in lump sum from his own funds/terminal benefits, if any payable to him like pension commutation, own PF contribution, Gratuity, Leave encashment, etc.

Staff members who have availed staff housing loans with repayment period beyond retirement period and opt for Voluntary Retirement after putting in 25 years' service will be allowed to continue Staff Housing Loan as per the terms of the sanction.

This facility of repayment up to the age of 75 years will not be available to employee who opt for Resignation from the Bank's service or dismissed/compulsorily retired/removed from the services of the Bank before attaining the age of superannuation and they will have to liquidate the entire housing loan outstanding at the time of their resignation/removal/dismissal/compulsory retirement.

However, the loan outstanding in case of employees who have resigned from the services of the Bank, may be considered for being taken over into Union Home loan by the Competent Authority, on case-to-case basis as per the eligibility and terms and conditions of the Union Home loan scheme.

In all such cases where the repayment period is extended beyond the age of retirement, the benefit of Staff rate and other terms & conditions of the Staff Housing Loan account like simple interest shall continue to be available to the employee post his/her superannuation also. Such extended repayment period maximum up to the age of 75 years is permitted as per the scheme.

If an employee, who had been serving in another Bank and has joined our Bank laterally in higher cadre and had availed staff housing loan there, which was converted to home loan at commercial rate of interest, in his previous bank upon his/her resignation, then the home loan at previous Bank can be taken over by our Bank under staff housing loan, after confirmation of the employee's service at our Bank or after completion of 2 years in case of Officer Staff and 6 months in case of Award Staff whichever is earlier subject to satisfactory service record of the officer/ employee.

#### 16.Lock-in period (2nd house)

The unit purchased under staff housing loan for second house cannot be sold by the employee within the period of 10 years from the date of availing loan for any reason whatsoever (except in case of sale of the house on account of death of the staff member/sale of the house on account of separation of the employee which warrants closure of the loan account immediately). In this case the loan for second house will be liquidated immediately with the sale proceeds. In case the employee for any reason whatsoever seek permission to sell his house, the entire loan will be considered under Union Home loan and that the commercial rate of interest as well as the Bank's charges will be recovered vis-à-vis for liquidation of housing loan account out of the sale proceeds of house.

#### 17.If the loan is availed for purchasing a flat/apartment in a proposed Co-operative Society or any such Housing Society, then the employee shall-

- Create a charge on the flat in favour of the Bank
- Give an undertaking to form a Co-operative Society or any such Housing Society at the earliest.
- Give an undertaking to register lien on the flat in favor of the Bank immediately on registration of the Society.
- Tripartite agreement and other such formalities with the Builder and Society is to be adhered to, as per norms.

If the house/flat/apartment is in a Co-operative Housing Society or any such Housing Society, an undertaking from Society that the premises/Share Certificates shall not be transferred without the Bank's prior consent shall be obtained. The Share Certificate issued by the Co-operative Society in the case of the employee will be deposited with the Bank and Bank's lien on the house/flat will have to be registered with the Society. Bank's charge in respect of premises must also be registered in Society's Book.

#### 18. For purchase of land, house and new flat, the deal, Sale Deed, acquisition and mortgage should be completed within 3 months. In case of genuine difficulty, the discretion to grant reasonable extension of time limit lies with the Sanctioning Authority.

#### 19. Where the loan has been sanctioned to an employee for construction of a house on plot of land owned by the employee jointly with his/her spouse, the spouse of the employee shall join as a co-borrower and also submit a letter of guarantee and undertaking for relinquishing the rights on the said plot of land/property.



Where Staff proposes to purchase a ready built house/flat, flat/house under tie-up or purchase a plot and construct a house/flat, by availing Staff Housing Loan, jointly with the spouse, the first holder of the property should be the staff member.

20. Disbursement of Advance: -

While disbursing the advance, margin requirements will be adhered to and the manner of disbursement broadly will be as under: -

- Maximum amount of loan towards the cost of land can be allowed up to 50% of the project cost or the eligible limit, whichever is lower, and the balance amount of limit will be available towards construction of house.
- For construction of house on the aforesaid acquired/existing plot, proportionate disbursement will be made according to Architect's certificate or Bank Officials inspection report certifying the progress of construction.
- For house/flat purchased through Housing Society, Government Agencies or Ready built house/flat from the private builders, disbursement to be made as per schedule of payment or lump sum as per demand of the vendors and the progress of construction.
- Documentation, security, mortgage formalities are to be completed as per Bank's prescribed norms at the time of disbursement of loan.

21. Construction: -

Adherence to Plans: - The construction should be in accordance with the approved plan and specification as approved by the Competent Civic Authority on the basis of which the advance is sanctioned.

Time Limit: - The construction should be completed within 24 months of the date on which the first disbursement of loan is taken by the applicant. Extension of time limit is permissible up to one year by the Sanctioning Authority and for a longer period, in exceptional cases, by the General Manager (HR) if the work is delayed due to circumstances beyond the employee's control.

22. Maintenance: -

The house should be maintained in good condition and repairs be carried out at the employee's cost and kept free from all encumbrances. The employee should pay all taxes regularly and if required, the Bank may advise the employee to furnish a certificate to that effect. The Bank will be free to carry out inspection for checking up the maintenance.

23. Insurance: -

On completion of construction/or after possession of the house/flat, it should be sufficiently insured by the employee at his cost against fire or any other Natural Calamity for the full value of the house. The insurance policy inclusive of the Bank's Clause should be deposited with the Bank and the premium receipts should be produced for inspection. The insurance should be kept alive till the liquidation of advance.

24. A Bank Officer on deputation to a Government department or on Foreign service will be entitled for HBA from his/her parent Bank. In such cases the Competent Authority for sanction of loan will be as per clause no 34 of this circulars.

25. Officers under suspension are to be also eligible for HBA but they should provide interim security in the form mortgage of collateral security or the loan should be supported by Personal Guarantee from two permanent Officers of the Bank.

26. Sanction of Staff Housing Loan for purchase/construction of 3rd house property under the scheme under Commercial Real Estate (CRE) exposure

- Employees can avail staff housing loan for purchase of a third house under CRE category within their overall entitlement and depending on their overall repayment capacity.

- Applicable rate of interest for CRE Staff Housing loan shall be at 0.25% below the lowest rate applicable to the public in the respective slab of loan amount, but not below EBLR (compounded monthly). 50% of future rental income with verifiable proof to the satisfaction of the Sanctioning Authority from the subject property can be considered while calculating the repayment capacity.

Security documents: -

An employee shall:

- Execute all documents as required by the Bank from time to time and the Nominee of the employee for Provident Fund shall join as Co-borrower for executing the documents.
- Provide an undertaking stating not to permit creation of any other mortgage or encumbrance on the property/house/flat/apartment or any part thereof.
- Give an irrevocable undertaking to the Bank on a requisite stamp paper as may be required by the Bank, from time to time to create a lien on Provident Fund and Gratuity.
- Tender a Demand Promissory Note for the full amount of loan.
- In case of purchase of land/ house and/or construction of house, the employee shall-
  - ✓ Create equitable mortgage (wherever permissible in law) of the Land/house/property shall be created in favor of the Bank. Wherever equitable mortgage is not permissible/possible, a simple mortgage will have to be created on the land/house/property, after obtaining suitable permission from the Competent Authority
  - ✓ Submit an irrevocable Power of Attorney in favor of Bank authorizing the Bank to execute the legal mortgage in favour of the Bank
- Give an undertaking to complete the construction within 24 months from the date of the first disbursement of loan.
- Create mortgage of house or apartment to be enlarged. In the case of availing the loan for enlarging house or apartment.
- Besides the above, all the norms regarding security and mortgage are to be complied with.
- Guarantee on a requisite stamp paper to be obtained from the spouse from the staff member while granting Staff Housing loan.

28. An employee shall not sell or part with the property acquired by him/her by availing staff housing loan in any manner without the prior permission from the Bank. The Bank at its discretion may permit the sale on providing satisfactory reasons for sale, at such terms & conditions it may deem fit. Generally, the permission may be granted only after a minimum of five years of occupation of the house/flat/apartment by the employee and his/her family. The outstanding with interest thereon, if any, will be adjusted from the sale proceeds. If the sale proceeds fall short of the outstanding plus interest in the loan account, the deficit will have to be paid by the employee immediately. The employee will have to deposit the sale proceeds with the Bank within the time fixed by authority permitting such sale.

29. Permission of the Bank is not required for letting out the House/flat/property acquired by the employee with the help of staff housing loan subject to compliance of clause No. 33 (ii) of this circular. However, the employee should inform the Controlling Authority regarding his/her intention for letting of the House/flat/property on rent.

30. An employee can purchase the plot/house from his close relatives provided the same is acquired by the seller from his/her own sources (it should not be ancestral property of the seller) and the said person should not be dependent of the employee who is seeking the loan.

31. Continuation of Housing loan by spouse of the retired employees:

- In case of demise of a retired employee, the spouse of the retired employee may be given an option to continue or clear the loan which was availed by the employee before his/her retirement.

- In cases where the spouse opts for continuation of Housing loan, the same may be permitted as per the sanction terms applicable for general housing loans (as applicable to general public) subject to repayment capacity of the family.

32.Guidelines for sanction of Staff Housing Loans to employees against whom disciplinary action is concluded / contemplated:

- The sanctioning authority shall obtain ER clearance from ER Division, HR Dept., and Central Office in respect of all loan applicants. In case any disciplinary action is pending/ contemplated against any employee, the Sanctioning Authority can take the decision based on the nature of the allegations levelled against the Employee
- In no case staff housing loan shall be denied to any employee wherein he/she has already been imposed with a punishment/penalty and no further action is pending/contemplated against him/her, subject to fulfilment of other terms and conditions as per the Staff Housing Loan Scheme.

33.General Instructions To Be Noted: -

Any misutilization of the loan at any time or violation of the scheme will be considered as an act of misconduct liable for disciplinary action besides charging the interest at commercial/penal rate on the outstanding balance. The Bank reserves the right to recall the loan governed by the Scheme if it is proved that the end use of the loan amount has not been properly effected by the applicant.

The employee shall not let out the house for any commercial activities and shall not commit any act so as to jeopardize or prejudice the rights of the Bank.

Municipal taxes, ground rent and all other outgoings in respect of the premises must be paid regularly in time.

Premises must be maintained in good condition and shall ordinarily be for personal bonafide use of the employee and/or member/s of his/her family.

The borrower employee concerned shall make arrangements for the registration of the mortgage in favor of Bank.

The terms of the application, agreement, mortgage and other documents in respect of loan sanctioned under this scheme shall be as per Bank's norms and the Bank is free to amend the same from time to time.

Furnishing wrong or false information or certificates and default will render the employee concerned liable for such penalties as may be levied for breach of discipline and misconduct and the entire outstanding loan and interest will become recoverable forthwith.

Even though the comprehensive report on the title of the property from a reputed lawyer or firm of solicitors and plans and estimates approved by qualified architect or engineer will be prima facie acceptable, the Bank reserves the right to have further investigation on the title etc. by Bank's panel Lawyer/Architect/Valuers.

For the purpose of loan for purchase of ready built house/apartment, the estimated residual life of the house/apartment should be at least 10 years more than the tenure of the proposed loan.

Management reserves its right to change and modify the scheme from time to time.

Loan will be granted subject to sole discretion of the Bank.

34. Processing/ Sanctioning of Staff Housing Loan proposals through ULPs:

Staff housing loan proposals of employees in alt cadres shall be processed by ULP nearest to the Location of the property which is to be purchased/constructed. The loans will be sanctioned by ULP Heads as per their extant delegation for sanction of housing loans under Housing Loan scheme for general public.

- a)** In case of proposals failing beyond the delegation of ULP Heads, the sanctioning authority shall be the respective RLCC-I (headed by Regional Head) to which the ULP is attached for sanction of loan. The proposals shall be processed by ULP and submitted to RLCC-I for sanction.
- b)** In case the proposal is routed through the branch, which is not attached to any ULP, the same shall be submitted directly to the respective RLCC-I (headed by Regional Head).
- c)** In cases where the loan proposal is of the sanctioning authority under normal circumstances i.e., the ULP Head or members of the RLCC-I, the same shall be sanctioned by the next higher authority.

Similarly, in cases where the employee and his/her spouse are working in the Bank and are posted under different ROs/ FGMos, their staff housing loan proposals shall be processed by the ULP nearest to the Location of the property to be purchased/constructed and shall be submitted to the competent authority as stated above, for sanction. As per the extant guidelines, if husband and wife both are working in the same Bank, they will be treated as individual employee for grant of staff housing loan and will be permitted to avail staff housing loan in their individual capacity as per their eligibility.

### **Review of Staff Housing Loan Accounts**

Staff Circular 7555 dated 02.12.2021

This has reference to Staff Circular no. 7391 dated 18.03.2021 on Staff Housing Loan Scheme for Officers & Award Staff wherein sanctioning authority for Staff Housing Loan has been defined under clause no. 34.

We are in receipt of queries from the field functionaries regarding the delegated authority for review of the Staff Housing Loan accounts. The delegated authority for review of Staff Housing Loan accounts shall be as under:

- The review of all Staff Housing Loan accounts will be done by the Branch Head of the respective branch where the Staff Housing Loan account is maintained, as per delegation defined for Branch Heads in Bank's Policy on Delegation of Lending Powers, if the review of that Loan account falls within the delegation of Branch Head.
- For proposals falling beyond the delegation of Branch Head, the review of Staff Housing Loan accounts will be done by respective RLCC-I (under whose jurisdiction the branch falls where the said loan account is maintained).
- In case of Staff Housing loan accounts of reviewing authority i.e., Branch Head/ RLCC-I, the same shall be review by the next higher authority.

All FGMOs/ ROS/ Branches/ ULPs/ are requested to take a careful note of the above.

### **Staff Circular No 7216 dated 29.06.2020**

Revision in Rate of Interest of Staff Loans

1. Consequent to the amalgamation of Andhra Bank and Corporation Bank into Union Bank of India, the harmonized schemes for Staff Housing Loan, Conveyance Loan for Officers b Award Staff and Overdraft facility for employees of the amalgamated entity was approved by Board and the Schemes were circulated vide Staff Circulars nos. 7140, 7133, 7134 and 7135 dated 27.03.2020.
2. Considering the economic slowdown on account of COVID-19 pandemic, Bank has come forward to extend a helping hand to staff members also. As such, as a gesture of goodwill and to motivate the staff to contribute towards Bank's performance, the Board is pleased to revise the rate of interest on the following Staff Loans, as mentioned below:

Sr. No	Loan	Existing Rate of Interest	Revised Rate of interest on all existing as well as new loans
.			

<b>i.</b>	Staff Housing Loan	Upto 40 lacs - 6.fi Above 40 lacs - 7g (simple)	<b>Upto 40 lacs - 5.50g</b> <b>Above 40 lacs - 6.OOH</b> <b>(simple)</b>
<b>ii.</b>	Staff Conveyance Loan	6.50g (simple)	<b>5.5g (simple)</b>
<b>iii.</b>	<b>Staff Overdraft</b>	<b>1-year MCLR (compound)</b>	<b>7.OOH - Fixed</b> <b>(compounded monthly)</b>

The above revised rates will be applicable for all the existing loans in the Amalgamated Entity as well as new loans sanctioned with effect from 01st July 2020.

3. The above revised rates of interest on Staff loans will be subject to prevailing market conditions from time to time and may accordingly be revised either way, if required in future.

### **STAFF HOUSING LOAN - FREQUENTLY ASKED QUESTIONS (FAQs)**

#### **Staff Circular No.7188 dated 30.04.2020**

This has further reference to Staff Circular no. 7140 dated 27.03.2020, in terms of which the salient features of Staff Housing Loan Scheme for Officers and Award Staff of the Amalgamated Entity were communicated.

Considering the queries already received from the field and anticipating further queries, the following FAQs have been drafted to provide clarifications on the features of the Scheme:

<b>No.</b>	<b>Question</b>	<b>Clarification</b>
<b>Q1.</b>	The repayment tenure has been extended to 75 years in the revised Scheme. Can I avail this benefit for my existing loans?	No, this feature is effective from the date of amalgamation i.e., 01.04.2020. As such, it would be applicable for loans sanctioned / converted / taken over on or after 01.04.2020.
<b>Q2.</b>	Can I convert my existing Union Home loan to Staff Housing Loan?	Yes, loans availed under commercial rate of interest from Union Bank of India or e-Andhra Bank or e-Corporation Bank or any other Financial Institution/ Bank can be considered for conversion into Staff Housing Loan if otherwise eligible subject to fulfilment of terms and conditions of the Scheme.
<b>Q3.</b>	Can I avail the difference amount for extension of existing dwelling unit constructed out of Staff Housing Loan?	Yes, within the overall eligibility of the staff member.
<b>Q4.</b>	Who will be the Sanctioning Authority under the new Scheme?	The delegated authorities have been specified and circulated vide Staff Circular no. 7176 dated 15.04.2020.
<b>Q5.</b>	Can multiple loans already availed be combined into a single loan under the new Scheme?	Since the terms and conditions and documentations are different, multiple loans of an employee cannot be clubbed into a single loan.

Q6.	In cases where sanction has been done on or before 31.03.2020 and disbursement is underway, can the difference amount on account of enhancement be availed?	Yes. However, for considering the difference amount as per the revised eligibility under Staff Housing Loan, the original project cost at the time of initial sanction only to be taken into consideration. That means, for the sake of availing of higher limit, project cost cannot be modified/enhanced.
		Further, the required margin contribution by the staff is to be ensured and under no circumstances, the difference amount is to be reimbursed to the employee or to any person / source from where the employee had arranged funds for payment of balance amount.
Q7.	Whether all Housing Loans availed from other Banks / FI's are eligible for take over?	Yes, The same will be dealt with on case to case basis by the sanctioning authority as per the terms and conditions of the Scheme
Q8.	Whether 2 <sup>nd</sup> Housing Loan under this Scheme can be availed in the same city where the staff already owns a house?	Yes. It is for the staff member to choose the place where he wants to build his 2 <sup>nd</sup> house. As such, place does not have the relevance for giving Housing Loan for 2 <sup>nd</sup> property. However, while sanctioning the limits, it should be ensured that sanction is as per the eligibility and terms and conditions of the Scheme.
Q9.	Whether the amount of loan availed for repairs and renovation Included under the amount of eligibility for purchase of house?	Limits specified for repairs and renovation are over and above the limits specified for regular Staff Housing Loan.
Q10.	As per previous Scheme, in case of repayment period beyond retirement, immediate legal heir was being taken as guarantor in the loan. There is no such condition mentioned in the new Scheme.	Immediate legal heir shall continue to be taken as guarantor in the loan where repayment period extends beyond retirement. Necessary guidelines are being issued.
Q11.	In case staff is posted outside of hometown but wishes to purchase house for the first time, can 150% of HRA be considered for calculating eligible loan amount?	Yes.
Q12.	As per the Scheme, loan can be extended up to 75 years or 360 months whichever is less, whereas it is also mentioned that after retirement, the new quantum of instalment can be drawn for next 120 months only i.e., up to 70 years only. Kindly clarify.	The disparity is due to typographical error. At the time of retirement, the new quantum of instalment can be drawn for next 180 months (up to 75 years) or remaining period up to his original sanction, whichever is less. It is being clarified separately also.

Q13.	If an employee has two properties in his/her name singly or jointly with spouse or spouse singly, would the employee be eligible for Staff Housing Loan?	No, staff HL cannot be availed for acquiring third house (either in his/her own or spouse's name singly or jointly).
Q14.	An employee had purchased a property availing both Staff HL and Union Home Loan. Before enhancement of limits, he/she has also purchased another (second) property in his/her own name or spouse's name through own sources or funds from parents. Now, the staff applies for conversion of said Union Home Loan to Staff HL. Will he/she be eligible?	Yes, as at the time of conversion, staff is having only two dwelling units.
15.	An employee had purchased a property availing both Staff HL and Union Home Loan. Before enhancement of limits, he/she has also purchased 2 or more properties in his/her own name or spouse's name through own sources or funds from parents. Now, the staff applies for conversion of said Union Home Loan to Staff HL. Will he/she be eligible?	No, as at the time of conversion, there should not be more than two dwelling units in his/her own or spouse's name, and staff HL cannot be availed for acquiring third house.
16.	While sanctioning Staff HL for second property, 50% of future rental income may be considered for arriving at eligibility. However, property cannot be let-out without prior permission of the Bank. Who Will be the Competent Authority to permit the same?	At the time of such sanction, if staff member requests, the Sanctioning Authority may for calculating the eligibility notionally assume that permission to let-out would subsequently be granted by the Competent Authority after construction / possession of the house/ flat.
		However, for actually letting out the house, separate permission is to be obtained from Competent Authority.



<p>17.</p>	<p>In all such cases where the repayment period is extended beyond the age of retirement, the benefit of Staff rate and other terms b conditions of the Staff Housing Loan account like simple interest shall continue to be available to the employee post his/her superannuation also. Such extended repayment period maximum up to the age of 75 years is permitted as per the scheme. Is this benefit available to employees opting for VRS also who have availed loans up to the age of 60years?</p>	<p>It is clarified that even in case of those employees whose repayment period is up to 60 years and opting for VRS, the benefit of staff housing loan shall be extended as per the original sanction terms.</p> <p>Example:</p> <p>A. If an employee who has availed housing loan with repayment period up to his superannuation, submits VRS after putting in 25 years of service, then the benefit of staff housing loan shall be extended to him/her as per the original sanction terms i.e., up to his superannuation.</p> <p>B. If an employee who has availed housing loan with repayment period up to 70 year/75 years, submits VRS after putting in 25 years of service, then the benefit of staff housing loan shall be extended to him/her as per the original sanction terms i.e., up to original repayment tenure period.</p>
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In case any further clarification in the revised Staff Housing Loan Scheme is required, Regional Offices to take up the matter with their respective FGMOs and in case if the query is still unresolved; the matter may be taken up with HRD, CO Mumbai.

**LOAN TO WHOLE TIME DIRECTORS OF THE BANK FOR CONSTRUCTING/ACQUIRING A HOUSE FOR PERSONAL USE**

**Staff Circular No.: 7509 Date: October 05, 2021**

Highlights of the Circular

- Revision in Rate of Interest
- Inclusion of GST charges as a part of Project Cost
- Modification in the maximum permissible deduction up to 70% of gross salary

1. The maiden scheme for extending Housing Loan facility to Whole Time Directors of the Bank was circulated vide Staff Circular no. 7358 dated 05.02.2021.

2. The Board, in its meeting dated 28.09.2021, has approved revision in rate of interest in the existing scheme for extending Housing Loan facility to Whole Time Directors of the Bank, along with modification with regard to Inclusion of GST as part of the project cost and maximum permissible deduction up to 70% of gross salary.

3. The approved modifications to the existing scheme for extending Housing Loan facility to Whole Time Directors of the Bank, circulated vide Staff Circular no. 7358 dated 05.02.2021, are enclosed as Annexure I to this circular. The same shall be effective from the date of issuance of this circular,

4. All other Terms & Conditions and other guidelines circulated vide Staff Circular No. 7358 dated 05.02.2021 shall remain unchanged.

Annexure I to Staff Circular Mo. 7509 dated 05.10.2021

Existing		Proposed													
1. Rate of Interest (Para 5 of Staff Circular No. 7358 dated 05.02.2021)															
<table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Rate of Interest</th> </tr> </thead> <tbody> <tr> <td>Up to Rs. 40.00 lacs</td> <td>6.50% (simple)</td> </tr> <tr> <td>Above Rs. 40.00 lacs</td> <td>7.00% (simple)</td> </tr> </tbody> </table>		Loan Amount	Rate of Interest	Up to Rs. 40.00 lacs	6.50% (simple)	Above Rs. 40.00 lacs	7.00% (simple)	<table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Rate of Interest</th> </tr> </thead> <tbody> <tr> <td>Up to Rs. 40.00 lacs</td> <td>5.50% (simple)</td> </tr> <tr> <td>Above Rs. 40.00 lacs</td> <td>6.00% (simple)</td> </tr> </tbody> </table>		Loan Amount	Rate of Interest	Up to Rs. 40.00 lacs	5.50% (simple)	Above Rs. 40.00 lacs	6.00% (simple)
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Interest to be calculated at half yearly rests on daily diminishing balance method (simple).		Interest to be calculated at half yearly rests on daily diminishing balance method (simple).													
2. Margin-Project Cost (Para 6 of Staff Circular No. 7358 dated 05.02.2021)															
Margin: 10% of the Project Cost Project Cost Shall include: <ul style="list-style-type: none"> <li>• Purchase price of land/house/flat.</li> <li>• Cost of construction/extension applicable)</li> <li>• Registration charges, stamp duty and premium of any Group Insurance Scheme covering the housing loan liability may be included as part of estimated cost of the project</li> </ul>		Margin: 10% of the Project Cost Project Cost Shall include: <ul style="list-style-type: none"> <li>• Purchase price of land/house/flat.</li> <li>• Cost of construction/extension applicable)</li> <li>• Registration charges, stamp duty, GST and premium of any Group Insurance Scheme covering the housing loan liability may be included as part of estimated cost of the project</li> </ul>													
3. Repayment Capacity (Para 9 of Staff Circular No. 7358 dated 05.02.2021)															
The total deductions from the WTDs salary, inclusive of Interest on Clean OD and installment of proposed loan under the scheme, should not exceed 60% of Gross salary, for working out the maximum loan amount applicable under the scheme.  The income of applicant's spouse can be taken into consideration subject to submission of valid proof of income by the applicant with regard to his/her spouse's income.  50% of future rental income with verifiable proof to the satisfaction of Sanctioning Authority from the		The total deductions from the WTDs salary, inclusive of Interest on Clean OD and installment of proposed loan under the scheme, should not exceed 70% of Gross salary, for working out the maximum loan amount applicable under the scheme.  The income of applicant's spouse can be taken into consideration subject to submission of valid proof of income by the applicant with regard to his/her spouse's Income.  50% of future rental income with verifiable proof to the satisfaction of Sanctioning Authority from the													

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### **CONVEYANCE LOAN TO OFFICERS**

**(SC No. 7134 dated 27.03.2020) w.e.f. 01.04.2020**

**SC No. 7216 dated 29.06.2020 (Rate of Interest)**

Regulation 27 of Union Bank of India (Officers) Service Regulations, 1979-Loans for purchase of Conveyance.

Conveyance Loan to OFFICERS for purchase of four wheelers (Car) and two wheelers (Scooter / Motorcycle)

**1. Eligibility and quantum of loan for purchase of motor car, shall be as under:**

All confirmed Officers or officers having 2 years of active service, whichever is less, shall be eligible for the loan for purchase of motor car.

The maximum amount of loan for purchase of motor car shall be 90% of the cost of the motor car or maximum of Rs.10.00 lacs, whichever is lower.

**2. Eligibility and quantum of loan for purchase of other conveyance i.e. Motor Cycle/ Scooter:**

All confirmed Officers or officers having 2 years of active service, whichever is less, shall be eligible for loan for purchase of any other conveyance i.e., Motor Cycle/ Scooter.

The maximum amount of loan for purchase of motor cycle/ scooter shall be 90% of the cost of the vehicle or Rs.1,00,000/- whichever is lower.

In case of Rural Development Officers and Marketing Officers the maximum amount of loan for purchase of motorcycle/ scooter shall be 90% of the cost of the vehicle or Rs.2, 00,000/- whichever is lower.

Officers are allowed to avail both four-wheeler and two-wheeler loans simultaneously/separately to the extent of limit prescribed for each type of vehicle

Period of 4 years should lapse for availment of second/subsequent loan for same type/ category of vehicle i.e. one two-wheeler to next two-wheeler loan and one four wheeler loan to next four-wheeler loan separately.

**3. Loan for repair of Motor Car:**

Loan for repairs of Motor Car is not allowed under the scheme.

**4. Rate of Interest:**

The loan shall carry interest at the rate of 5.50% p.a. (simple)

**SC No. 7216 dated 29.06.2020 (Rate of Interest)**

**5. Repayment of Loan**

Loan, together with interest thereon, shall be repayable in not more than 200 monthly instalments, in the case of motor car and in not more than 84 monthly instalments in the case of loan for purchase of any other conveyance i.e., Motor Cycle/ Scooter.

The recovery of loan will be effected in the following manner:

- The principal and interest amount of loan for purchase of motor car, which is repayable in 200 monthly instalments, will be recovered in the proportion of 7:3 period. In other words, the principal loan amount will be first recovered in 140 months and interest accrued thereon will be recovered thereafter in the next 60 months.

- In case of loan for purchase of conveyance other than motor car, recovery will be made in 84 monthly instalments in the ratio of 5:1 towards principal and interest respectively. In other words, the principal loan amount will be first recovered in 70 months and interest accrued thereon will be recovered thereafter in the next 14 months.

Instalments towards the recovery of loan shall be adjusted first for recovery of principal amount. Once the principal amount is adjusted, no interest will be charged thereafter.

6. Repayment tenure in case staff conveyance loan is extended beyond retirement date of the employee and up to the age of 70 years:

- Officer employees are permitted to avail staff conveyance loan with repayment period beyond the age of retirement. An Officer employee has to avail this loan before the date of his/her superannuation with repayment period up to the age of 70 years or the repayment period as stipulated for the respective two wheeler / four wheeler loan, whichever is earlier. Retiring Officers should submit their conveyance loan applications preferably 30 days prior to their retirement. No request for granting Staff Conveyance loan shall be entertained after the date of retirement;
- Sanctioning Authority while sanctioning the loans with repayment beyond the age of retirement, should be satisfied with regard to the income (pension, regular income from other sources etc.) of the concerned Officer employee;

○ In case of Officers with less number of years of service than the stipulated repayment period, the repayment period shall be extended up to maximum 70 years of age (including VRS Cases) provided, the Officer should provide deposit equal to the outstanding loan amount from his terminal benefits or where the retiring officer employee owns a house acquired by availing Staff Housing Loans, the same shall be held as continuing security towards conveyance loan till its repayment.

○ If the Officer employee ceases to be in Bank's services, after availing the staff conveyance loan with repayment tenure beyond the superannuation age, due to Resignation or due to Removal/Compulsory Retirement/Dismissal or any other reason, he/she will not be allowed to continue the staff conveyance loan and has to adjust the entire loan;

○ The above extended repayment up to the age of 70 years is applicable to new loans sanctioned after the effective date of amalgamation and is not applicable to the existing loans.

○ Officers who had availed vehicle loan under the loan scheme as available for Public (e.g. Union Miles in Union Bank of India or any other Conveyance Loan Scheme of Andhra Bank & Corporation Bank for general public), conversion of such loans to Staff Conveyance Loan is allowed after the concerned Officer becomes eligible for Staff Conveyance Loan under the scheme, subject to fulfilment of eligibility criteria of the scheme.

7. Other terms and conditions:

- The loan may be granted for purchase of secondhand vehicle of not more than 10 years old, in case of motor cars and 5 years in case of other vehicles i.e. Motor Cycle/ Scooter, provided, loanee satisfies the sanctioning authority about the fitness and valuation of vehicle by producing a fitness certificate from a qualified Automobile Engineer and Valuation certificate from an approved Surveyor. The margin in respect of secondhand vehicles would be 20% under the Scheme.

<ul style="list-style-type: none"> <li>• In case of conveyance loans sanctioned with repayment period up to or before the date of retirement of an officer, the outstanding balance in loan amount with interest thereon at the time of retirement of the loanee Officer, shall be recovered from the terminal benefits of the concerned officer or any other amount due to him/his nominee. If the aforesaid amount falls short of the outstanding in the loan account with interest thereon, his legal heirs shall be liable to make good the shortfall, in the event of death of the loanee Officer.</li> </ul>
<ul style="list-style-type: none"> <li>• The vehicle will be hypothecated to the Bank and will be registered with Regional Transport Office to that effect, till the loan amount is repaid in full of interest.</li> </ul>
<ul style="list-style-type: none"> <li>• It is obligatory on the part of the loanee Officer to take full comprehensive insurance of the vehicle with “Bank Clause”.</li> </ul>
<ul style="list-style-type: none"> <li>• The loanee Officer shall not sell or part with the vehicle without prior permission of the Sanctioning Authority.</li> </ul>
<ul style="list-style-type: none"> <li>• Payment will be made directly to the supplier / dealer / vendor of the vehicle and staff should acquire the vehicle maximum within one month from the disbursement of advance.</li> </ul>
<ul style="list-style-type: none"> <li>• Before consideration of an application for purchase of same type/ category vehicle for second or subsequent time, the loan taken earlier, together with interest thereon should be fully liquidated. Example: If an Officer has already availed staff conveyance loan for two-wheeler and wishes to purchase another two wheeler through staff conveyance loan, he/ she must first liquidate the earlier loan together with interest thereon.</li> </ul>
<ul style="list-style-type: none"> <li>• Where an Officer sells his vehicle purchased with Bank’s loan and applies for a fresh loan for purchase of another vehicle of the same type/ category, apart from fully liquidating the old loan, the surplus sale proceeds must be applied towards purchase of the new vehicle.</li> </ul>
<ul style="list-style-type: none"> <li>• If an Officer repays the conveyance loan granted to him in the normal course and then applies for a fresh loan for another vehicle of the same type/ category, it will not be necessary for him to utilize sale proceeds of the earlier vehicle.</li> </ul>
<ul style="list-style-type: none"> <li>• The amount of fresh loan will be restricted to ceiling provided for in the scheme for grant of loan for conveyance or the estimated cost of the vehicle, whichever is lower, subject to further adjustment of sale proceeds of the earlier vehicle, wherever applicable. However, requisite margin is to be ensured.</li> </ul>
<ul style="list-style-type: none"> <li>• An Officer deciding to avail the loan shall apply in the prescribed form annexed hereto to the Sanctioning Authority and produce documents and evidence, as deemed necessary by the Bank.</li> </ul>
<ul style="list-style-type: none"> <li>• If the loan amount is mis utilized or if it is found that the amount of sale proceeds of the vehicle is misrepresented/ misappropriated or not deposited with the Bank within the prescribed time as determined by the Sanctioning Authority while availing second conveyance loan or any rule regarding grant of such loan is violated, the Officer concerned shall be liable for disciplinary action. Besides this, the Bank shall have right to charge commercial rate of interest on the amount outstanding in the loan account.</li> </ul>
<ul style="list-style-type: none"> <li>• Normally, no Officer of the Bank will be allowed any concessional loan if the total deductions, of any nature from the salary exceeds or is likely to exceed 65% and resultant take-home pay is reduced to less than 35% of the total emoluments. 35% of take-home pay means ‘take-home pay’ as on the date of application of Conveyance Loan after taking into consideration likely instalment of car/scooter loan.</li> </ul>
<ul style="list-style-type: none"> <li>• The Management will have full right to alter the terms and conditions of grant of such loan. Further, the loan under this category, shall be granted, entirely at the discretion of the Management</li> </ul>

## Sanctioning Authorities for Staff Loans under Amalgamated Entity

(STAFF CIRCULAR NO.7176dated 15.04.2020)

	<u>Category</u>	<u>Sanctioning Authorities</u>
i)	Officers working at Small/ Medium/ Large/ Service branches / MICR Centres including Branch Manager	Chief Manager (Cr.) at RO or Authority above him.
ii)	Officers working at all branches viz. VLB / ELB/ Premiere /IFB/MCB / ULP other than the Branch Heads.	In charge of the branch in the respective branches or Senior Manager (Cr) or Authority above him in respective branches.
iii)	Officers working at all administrative offices including RO/FGMO/RAO/STC/ RVC/ZVC / SARAL/Audit Offices/RUSETI/USK-HUB /Staff College Bannerghatta (except Central Office, Mumbai and Erstwhile HO of Andhra Bank & Corporation Bank).	Chief Manager (Cr.) or Authority above him at RO/FGMO.
iv)	Officers working at Central Office, Mumbai &erstwhile Head Office of Andhra Bank & Corporation Bank	Chief Manager (HRM) of HRM Department, Central Office, Mumbai or Authority above him. The sanctioning Authority should be the one notch above the applicant at Department of Personnel at Central Office, Mumbai.
v)	Branch Managers	Authority one cadre above the scale of Branch Manager at RO/FGMO.
	Regional Heads	Field General Manager
	General Managers/Field General Managers	General Manager (HR)
vi)	Officers deputed to RRBs	Chief Manager (Cr.) at Regional Office within whose jurisdiction the HO of the RRB falls. However, the authority should be one scale above the authority of the applicant.

SC 7275 dated 26.10.2020

- Application / Processing / Sanction will be through LAS only.
- Processing of conveyance loan /furniture loan application will be done by the nearby branch, where the staff members wish to buy the vehicle /furniture, to ensure the post sanction formalities.

**CONVEYANCE LOAN TO AWARD STAFF**

(Staff circular 7133 dated 27.03.2020)

**CONVEYANCE LOAN TO EMPLOYEES FOR PURCHASE OF FOUR WHEELERS (CAR) AND TWO WHEELERS (SCOOTER / MOTORCYCLE):**

1	<u>Eligibility and quantum of loan for purchase of motor car, shall be as under:</u>
1.1	All confirmed workmen having 3 years' satisfactory service shall be eligible for the loan for purchase of motor car.
	The services rendered by Ex-Servicemen in Defence Forces will be taken into account for the purpose of qualifying service necessary as above, to avail of loan for purchase of motor car.
1.2	In case of non-subordinate staff, the maximum amount of loan for purchase of motor car shall be 90% of the cost of the motor car or Rs.8.50 lacs, whichever is lower.  In case of subordinate staff, the maximum amount of loan for purchase of motor car shall be 90% of the cost of the motor car or Rs.5.00 lacs, whichever is lower.
2	<u>Eligibility and quantum of loan for purchase of other conveyance i.e., Motor Cycle/ Scooter:</u>
2.1	All confirmed Workmen of the Bank having satisfactory service of 2 years shall be eligible for loan for purchase of any other conveyance.
2.2	In case of non-subordinate staff, the maximum amount of loan for purchase of motor cycle/ scooter shall be 90% of the cost of the vehicle or Rs.1,00,000/- whichever is lower.  In case of subordinate staff, the maximum amount of loan for purchase of motor cycle/ scooter shall be 90% of the cost of the vehicle or Rs. 80,000/- whichever is lower.
3	Award Staff Employees are allowed to avail both four-wheeler and two-wheeler loans simultaneously/separately to the extent of limit prescribed for each type of vehicle  Period of 4 years should lapse for availment of second/subsequent loan for same type/ category of vehicle i.e., one two-wheeler to next two-wheeler loan and one four-wheeler loan to next four-wheeler loan separately.  <u>Loan for repair of Motor Car:</u>  No loan for repairs of Motor Car is allowed.
4	<u>Rate of Interest:</u>  The loan shall carry interest at the rate of 6.5% p.a. (simple)
5	Repayment of Loan:
5.1	The principal and interest amount of loan for purchase of motor car, which is repayable in 200 monthly instalments, will be recovered in the proportion of 7:3 period. In other words, the principal loan amount will be first recovered in 140 months and interest accrued thereon will be recovered thereafter in the next 60 months.  In case of loan for purchase of conveyance other than motor car, recovery will be made in 84 monthly instalments in the ratio of 5:1 towards principal and interest respectively. In other words, the principal loan



	amount will be first recovered in 70 months and interest accrued thereon will be recovered thereafter in the next 14 months.
5.2	Instalments towards the recovery of loan shall be adjusted first for recovery of principal amount. Once the principal amount is adjusted, no interest will be charged thereafter.
6	<u>Repayment tenure in case of staff conveyance loan is extended beyond retirement date of the employee and up to the age of 70 years:</u>
6.1	Employees are permitted to avail staff conveyance loan with repayment period beyond the age of retirement. An employee has to avail this loan before the date of his/her superannuation with repayment period up to the age of 70 years or the repayment period as stipulated for the respective two wheeler / four wheeler loan, whichever is earlier. Retiring employees should submit applications for Conveyance loan preferably thirty days prior to their retirement. No request for granting Staff Conveyance loan shall be entertained after the date of retirement.
6.2	Sanctioning Authority while sanctioning the loans with repayment beyond the age of retirement, should be satisfied with regard to the income (pension, regular income from other sources etc.)of the concerned employee;
6.3	In case of employee with less number of years of service than the stipulated repayment period, the repayment period shall be extended up to 70 years of age (including VRS Cases) provided, the employee should provide deposit equal to the outstanding loan amount from his terminal benefits or where the retiring employee owns a house acquired by availing Staff Housing Loans, the same shall be held as continuing security towards conveyance loan till its repayment.
6.4	If the employee ceases to be in Bank's services, after availing the staff conveyance loan with repayment tenure beyond the superannuation age, due to Resignation or due to Removal/Compulsory Retirement/Dismissal or any other reason, he/she will not be allowed to continue the staff conveyance loan and has to adjust the entire loan;
6.5	The above extended repayment up to the age of 70 years is applicable to new loans sanctioned after the effective date of amalgamation and is not applicable to the existing loans.
6.6	Award Staff who had availed vehicle loan under the loan scheme available for Public (e.g. Union Miles in Union Bank of India or any other Conveyance Loan Scheme of Andhra Bank & Corporation Bank for general public), conversion of such loans to Staff Conveyance Loan is allowed after the concerned employee becomes eligible for Staff Conveyance Loan under the scheme, subject to fulfilment of eligibility criteria of the scheme
7	<u>Other terms and conditions</u>
7.1	The loan may be granted for purchase of second-hand vehicle of not more than 10 years old in case of motor cars and 5 years in case of other vehicles (i.e., Motor Cycle/ Scooter) provided, loanee satisfies the sanctioning authority about the fitness and valuation of vehicle by producing a fitness certificate from a qualified Automobile Engineer and Valuation certificate from an approved Surveyor. The margin in respect of second-hand vehicles would be 20% under the Scheme.

7.2	In case of conveyance loans sanctioned with repayment period up to or before the date of retirement of an employee, the outstanding balance in loan amount with interest thereon at the time of retirement of the loanee workmen, shall be recovered from the terminal benefits or any other amount due to him/his nominee. If the aforesaid amount falls short of the outstanding in the loan account with interest thereon, his legal heirs shall be liable to make good the shortfall, in the event of death of the loanee workmen.
7.3	The vehicle will be hypothecated to the Bank and will be registered with Regional Transport Office to that effect, till the loan amount is repaid in full of interest.
7.4	It is obligatory on the part of the loanee Workman to take full comprehensive insurance of the vehicle with "Bank Clause".
7.5	The loanee Workman shall not sell or part with the vehicle without prior permission of the Sanctioning Authority.
7.6	Payment will be made directly to the supplier / dealer / vendor of the vehicle and staff should acquire the vehicle, maximum within one month from the disbursement of advance.
7.7	Before consideration of an application for purchase of same type/ category vehicle for second or subsequent time, the loan taken earlier, together with interest thereon should be fully liquidated. Example: If an employee has already availed staff conveyance loan for two-wheeler and wishes to purchase another two-wheeler through staff conveyance loan, he/ she must first liquidate the earlier loan together with interest thereon.
7.8	Where a Workman sells his vehicle purchased with Bank's loan and applies for a fresh loan for purchase of another vehicle of the same type/ category, apart from fully liquidating the old loan, the surplus sale proceeds must be applied towards purchase of the new vehicle.
7.9	If a Workman repays the conveyance loan granted to him in the normal course and then applies for a fresh loan for another vehicle of the same type/ category, it will not be necessary for him to utilize sale proceeds of the earlier vehicle for purchasing new vehicle.
7.10	The amount of fresh loan will be restricted to ceiling provided for in the scheme for grant of loan for conveyance or the estimated cost of the vehicle, whichever is lower, subject to further adjustment of sale proceeds of the earlier vehicle, wherever applicable. However, requisite margin is to be ensured.

### COMPETENT AUTHORITIES FOR SANCTION OF CONVEYANCE LOAN TO AWARD STAFF

Staff Circular

Category of Employees		Sanctioning Authority
i)	Employees working at Small/ Medium/ Large/ Service branches / MICR Centres	Chief Manager (Cr.) of respective RO or Authority above him.
ii)	Employees working at VLB/ ELB / Premiere/ IFB /MCB / ULP	In charge of the branch in the respective branches or Senior Manager(Cr) or Authority above him in respective branches.

iii)	Employees working at all administrative offices including RO/FGMO/STC/ RVC/ZVC / SARAL/Audit Offices/ RUSSETI/ USK-HUB /Staff College Bannerghatta(except Central Office, Mumbai and Erstwhile HO of Andhra Bank & Corporation Bank).	Chief Manager (Cr.) of respective RO/FGMO or Authority above him.
iv)	Employees working at Central Office, Mumbai & erstwhile Head Office of Andhra Bank & Corporation Bank	Chief Manager (HRM) of HRM Department, Central Office, Mumbai or Authority above him.

**SC 7275 dated 26.10.2020**

- Application / Processing / Sanction will be through LAS only.
- Processing of conveyance loan /furniture loan application will be done by the nearby branch, where the staff members wish to buy the vehicle /furniture, to ensure the post sanction formalities.

**FURNITURE LOAN TO AWARD STAFF**

- SC 7136 dated 27.03.2020
- SC 7275 dated 26.10.2020
- SC 7433 dated 03.05.2021

Purpose of Loan: For purchase of Furniture / Home Appliances.

<b>1</b>	<b>Quantum</b>	<b>Rs.120,000/- for Non-Subordinate Staff</b> <b>Rs.80,000/- for Subordinate Staff</b>		
<b>2</b>	Margin	10%		
<b>3</b>	Eligibility	All confirmed Workmen Staff with satisfactory service of 3 years		
<b>4</b>	Rate of Interest	1 Year MCLR (simple)		
<b>5</b>	Repayment of Loan	The Principal/Interest of the Loan amount shall be repayable in 60 equal installments in the ratio of 4:1. In other words, the principal loan amount will be first recovered in 48 installments and the interest accrued thereon will be recovered in 12 months. If the repayment period of 60 months is not available, the repayment scheduled will be fixed according to the available service period in the ratio of 4:1		
<b>6</b>	Sanctioning Authority	Category of Employees		
		i)	Employees working at Small/ Medium/ Large/ Service branches / MICR Centres	Sanctioning Authority Chief Manager (Cr.) of respective RO or Authority above him.
		ii)	Employees working at VLB/ ELB / Premiere/ IFB /MCB / ULP	In charge of the branch in the respective branches or Senior Manager(Cr) or Authority above him in respective branches.

		iii)	Employees working at all administrative offices including RO/FGMO/STC/ RVC/ZVC/ SARAL/Audit Offices/ RUSSETI/ USK-HUB /Staff College Bannerghatta (except Central Office, Mumbai and Erstwhile HO of Andhra Bank & Corporation Bank).	Chief Manager (Cr.) of respective RO/ FGMO or Authority above him.
		iv)	Employees working at Central Office, Mumbai & erstwhile Head Office of Andhra Bank & Corporation Bank	Chief Manager (HRM) of HRM Department, Central Office, Mumbai or Authority above him.
7	General Terms and conditions	<p>1. This loan will be available only twice in the career of the employee and there should be a minimum gap of 5 years between 2 sanctions. The employee will have to avail loan to the maximum extent possible in one go, subject to his repaying capacity.</p> <p>2. On promotion from Sub-Staff to Clerical cadre, the employee will be eligible for higher quantum of loan i.e., the difference between the amount sanctioned earlier and the maximum eligibility in clerical cadre. Such conditional avilment of difference amount will be treated as separate attempt.</p> <p>Eligible employee can avail the difference amount between the earlier availed and the enhancement in the limit as above in the same cadre. The same shall not be considered as separate attempt.</p> <p>Employee shall be allowed to avail 2<sup>nd</sup> loan after 5 years of the sanction of earlier loan The monthly installment of loan will be deducted from the salary of the employee through Union Parivar.</p> <p>The total deductions from the salary of the employee including the proposed installment of the Furniture Loan should not exceed 60% and resultant take home pay should not be less than 40% of the total emoluments.</p> <p>As far as possible branded items are to be purchased except in case of wooden furniture.</p> <p>Quotations should be submitted along with the application and Pucca Bills to be submitted within 5 days of the availment of loan to the Sanctioning Authority. Quotation/pucca bill should carry GST Number of the vendor.</p> <p>Security Documents pertaining to Consumer Loans viz. DP Note and Hypothecation of Consumer Goods should be obtained by the disbursing branch before disbursement.</p> <p>The disbursing Branch/ sanctioning office is required to make post disbursement inspection to ensure that the items are purchased by the Award Staff members as per the application.</p> <p>Misuse of facility will be tantamount to misconduct and the employee will be liable for disciplinary action and Bank shall have the right to charge commercial rate of interest on the loan amount.</p> <p>Outstanding balance in the loan amount with interest thereon at the time the loanee ceases to be in the employment of the Bank shall be recovered from his superannuation benefits. If the quantum of terminal benefits falls short of the outstanding in the loan account with interest thereon, the same will be recovered from him/his legal heirs.</p>		

		<p>Disbursement will be made directly to the supplier/dealer/vendor by Pay Order/ Demand Draft.</p> <p>The workman desirous of availing the loan shall submit his application in the prescribed format to the Sanctioning Authority.</p> <p>Staff can purchase branded items in his/her name through e shopping and in that case he/she has to submit a copy of e bill for the said purchase duly signed by him/her along with proof of payment on online seller of product for reimbursement. No advance in case will be allowed. Invoice /e bill not having the name of the staff as buyer will not be considered for reimbursement.</p> <p>The Management reserves the right to alter the terms and conditions of grant of such loan. Further, the loan under this category shall be granted entirely at the discretion of the Management.</p>
8	Application / Processing / sanction.	Application / Processing / Sanction will be through Union Parivar. (Necessary updation is being done by the Department)

**SC 7275 dated 26.10.2020**

- Application / Processing / Sanction will be through LAS only.
- Processing of conveyance loan /furniture loan application will be done by the nearby branch, where the staff members wish to buy the vehicle /furniture, to ensure the post sanction formalities.

**SC 7433 dated 03.05.2021**

**Furniture Loan to Award Staff Employees Addition of item - Oxygen Concentrator**

1. Attention is drawn to Staff Circular no.7136 dated 27.03.2020 on Furniture Loan to Award Staff Employees.
2. In the current pandemic COVID-19 situation, many staff members affected by COVID-19 are facing very serious issues with lack of oxygen supply. Hence, it has been decided to add new item - Oxygen Concentrator to permissible item under the scheme Furniture Loan to Award Staff Employees.
3. Now, staff members can purchase the Oxygen Concentrator within the overall eligibility of the Award Staffs under the scheme.
4. All other terms a condition of the Scheme as circulated vide above staff circular will remain the same.

**CLEAN OVERDRAFT FACILITY**

- **SC No. 7135 dated 27.03.2020 w.e.f. 01.04.2020)**
- **SC No. 7216 dated 29.06.2020 (Rate of Interest)**

Consequent to the Amalgamation of Andhra Bank & Corporation Bank into Union Bank of India, various loans provided to Award Staff and Officers in all the three Banks have been harmonized. After due deliberations, the Board has approved the harmonized Loans and Advances for Award Staff and Officers in the Amalgamated Entity.

The salient features of the scheme of "Clean Overdraft facility for Officers and Award Staff", effective from the date of Amalgamation, are as under:

**i. Type of facility: -**

Clean overdraft

**ii. Purpose:**

Any bonafide purpose relating to the staff member except for speculative purposes / construction or repairs of house or purchase of house.

**iii. Eligibility:**

All confirmed employees of the Bank having completed 2 years of active service.

**iv. Limits:**

Service (in years)	Upto 4 years	Above 4 years
Scale VI & VII	15 lacs	
Scale I to V	8 lacs	11 lacs
Clerks	6 lacs	7 lacs
Sub staff (Full time)	4 lacs	
PTS (3/4)	3 lacs	
PTS (1/2)	2 lacs	
PTS (1/3)	1 lac	

- Service refers to the aggregate service in all cadres
- The limits are inclusive of the interest portion charged every month
- Lower limit can be availed by the employees at their discretion.
- An employee on promotion to higher cadre will be eligible for difference between the limit he availed in earlier scale and his entitlement of limit in the new scale.
- At the time of retirement any outstanding in the OD account of the employee, shall be recovered from the terminal benefits of the employee.

**v. Deductions:**

Total deductions from the salary on account of statutory deductions, loan instalments, and notional monthly instalment on overdraft should not exceed 60% of the Gross Salary.

In case the total deductions (including the notional interest) exceed 60 % of the gross monthly emoluments, such employees may be sanctioned proportionate limit within their eligibility.

**vi. Rate of interest: 7.00% Fixed (Compounded Monthly) (SC No. 7216 dated 29.06.2020 )**

**vii. Recovery of interest**

The interest repayable (monthly component) in the account must be recovered every month from the salary paid to the employee. It will be mandatory for the employees to designate the OD a/c for credit of their

monthly salary. The drawings should be regulated in such a way that the account would not be overdrawn beyond the sanctioned limit upon debit of monthly interest to the account.

### Sanctioning Authorities for Staff Loans under Amalgamated Entity

(STAFF CIRCULAR NO.7176 dated 15.04.2020)

Category of Employees		Sanctioning Authority
i)	Employees working at Small/ Medium/ Large/ Service branches / MICR Centres including Branch Manager	Chief Manager(Cr.) at Regional Office or Authority above him at Regional Office.
ii)	Employees working at VLB, ELB, Premiere branches/IFB /MCB / ULP, other than Branch Managers	In charge of the branch or Senior Manager(Cr) or Authority above him in respective branches.
iii)	Employees working at all administrative offices including RO/FGMO/STC/ RVC/ZVC / SARAL/Audit Offices/ RUSETI/ USK-HUB /Staff College Bannerghatta (except Central Office, Mumbai and Erstwhile HO of Andhra Bank & Corporation Bank).	Chief Manager (Cr.) of respective RO/ FGMO or Authority above him.
iv)	Employees working at Central Office, Mumbai & erstwhile Head Office of Andhra Bank & Corporation Bank	Chief Manager (HRM) of HRM Department, Central Office, Mumbai or Authority above him.  Sanctioning Authority should be one scale above the applicant in case of Officers.
v)	Branch Managers	Authorities one notch above Branch Manager at RO/FGMO
	Regional Head	Field General Manager
	General Manager/ FGMs	General Manager(HR)
vi)	Employees deputed to RRBs	In-charge of Credit Department at Regional Office within whose jurisdiction the HO at RRB falls. However, the authority should be one scale above the authority of the applicant.

### FESTIVAL ADVANCE TO OFFICER AND AWARD STAFF

SC 7132 dated 27.03.2020

- The limits fixed under Festival Advance for Award Staff and Officers shall be as under:

Category of Employees	Amount of Festival Advance*
Officers	One month's Gross salary
Clerical Staff	One month's Gross salary
Sub-Staff (including part-time sweepers)	One month's Gross salary

\*Amount to be rounded off to nearest 100



- Newly joined Award Staff and Officers are eligible for Festival Advance after completion of six months and one year service respectively, in the Bank.
- The Gross Salary for this purpose will be the last month's salary as per the pay-slip. The amount of Festival Advance so sanctioned is recoverable in 10 monthly installments.
- The Festival Advance is allowed once in every calendar year.
- Festival Advance is granted to employees as interest-free advance and hence it would attract the provisions of Section 17(2) of the Income Tax Act 1961, amended from time to time.

### **LOANS AGAINST NSC BONDS**

**(Staff Circular No.5043, dated 21st January 2004.)**

- As per the extant guidelines, staff members are allowed loans to the extent of Rs. 30,000/- against 10% margin, once in a Financial Year at a concessional rate of interest
- The Government of India has reduced the interest rate on NSCs, consequent to which the rate of return on NSCs issued after 01.03.2003 stands revised to 8%.
- In line with the concessions granted to staff, the Competent Authority has approved reduction in the rate of interest on loans against NSCs granted to staff on or after 01.01.2004 @9.5% against NSCs purchased on or after 01.03.2002 and 8.5% against NSCs purchased on or after 01.03.2003. However, the rate of interest on loans granted against NSCs purchased before 01.03.2002 as also loans granted between 01.03.2002 and 31.12.2003 against NSCs purchased on or after 01.03.2002 will remain unchanged.

### **GOLD LOANS TO STAFF**

**(Staff Cir No.3512 dated 27.10.1989)**

Under this Staff Circular No.3512, Management has agreed to grant the members of the Staff credit facility of loan against Gold on the same terms and conditions as applicable to other customers availing loan against Gold.

Please note that this facility is to be extended to the members of the staff where facilities of granting such loans to the customers are available at present.

### **GUIDELINES ON TRANSFER OF STAFF LOAN ACCOUNTS**

#### **GUIDELINES ON TRANSFER OF STAFF LOAN ACCOUNTS FROM ONE BRANCH TO ANOTHER BRANCH**

(SC No. 6948 date With regard to transfer of staff loan accounts viz Staff OD, Staff Housing Loan, Conveyance loan etc., since the transfer of the employee is done by the Competent Authority situated at RO, FGMO and CO, the same need not be put up again before the Competent Authority for approval for transfer of loan account. As such, branches can shift their loan account to the branches as requested by the staff member. However, branches should follow due precaution before transfer of the Staff Loans as under:

- Application in writing should be obtained from the concerned staff member for transfer of his/her loan account.

- Branch should satisfy with the reason given by employees for the transfer of the staff loan account viz employee transferred to the concern branch or any administrative office nearer to the branch etc.

**GRANT OF INTEREST FREE LOAN IN CASE OF NATURAL CALAMITIES:**

All the staff members are entitled for grant of interest free loans in case their property at their native place is damaged on account of Floods, Earthquakes, Droughts, or other natural calamities. Government G.O. is a must and the area must be covered in the G.O.

OFFICERS: RS. 50,000/- CLERKS: Rs.35, 000/- SUBSTAFF: Rs.25, 000/- Being recovered in 50 equal monthly installments from the succeeding month of drawl of loan @ Rs.1000/-P.M., Rs.700/-P.M. & Rs.500/- P.M. NO INTEREST TO BE CHARGED.

(CO: IRD: 678 D: 9-01-09).

**PROCESSING OF STAFF LOAN THROUGH LAS**

- **Staff Conveyance Loan**
- **Staff Furniture Loan to Award Staff**

Attention is drawn to drawn to various staff loan schemes issued by Human Resources Department. The detail of these schemes is as under:

Sr. No.	Name of Scheme	Details
1	Staff Conveyance Loan for Officers	Guidelines issued vide Staff Circular No 7134 dated 27.03.2020.
2	Staff Conveyance Loan for Award staff	Guidelines issued vide Staff Circular No.7133 dated 27.03.2020.
3	Staff Furniture Loan for Award staff	Guidelines issued vide Staff Circular No.7136 dated 27.03.2020.

2. Delegated Authority for sanction application under abovementioned schemes was conveyed vide Staff Circular no.7176 dated 15.04.2020.
3. All Branches/Offices should ensure that these staff loans are processed and sanctioned through Lending Automation Solution (LAS) only.
4. Workflow in LAS for Branches/Offices other than Central office will remain as mentioned in Staff Circular no.7176 dated 15.04.2020.
5. Delegation for application of staff members posted at Central Office Mumbai, CO Annex Mangalore and CO Annex Hyderabad is vested with HR Department at Central Office, Mumbai. Therefore, on receipt of application from the employees of these locations, Branch will process the application in LAS and will send to Human Resources Department CO - Location Code 999999 for further processing and sanction.
6. Please note that processing of Conveyance Loan/Furniture Loan application will be done by nearby branch, where the staff members wish to buy the vehicle/ furniture, to ensure the post sanction formalities.

## REVISION IN RATE OF INTEREST OF STAFF LOANS

(SC. 7216 dt 29.06.2020)

1. Consequent to the amalgamation of Andhra Bank and Corporation Bank into Union Bank of India, the harmonized schemes for Staff Housing Loan, Conveyance Loan for Officers b Award Staff and Overdraft facility for employees of the amalgamated entity was approved by Board and the Schemes were circulated vide Staff Circulars nos. 7140, 7133, 7134 and 7135 dated 27.03.2020.
2. Considering the economic slowdown on account of COVID-19 pandemic, Bank has come forward to extend a helping hand to staff members also. Assuch, as a gesture of goodwill and to motivate the staff to contribute towards Bank's performance, the Board is pleased to revise the rate of interest on the following Staff Loans, as mentioned below:

Sr. No.	Loan	Existing Rate of Interest	Revised Rate of interest on all existing as well as new loans
i.	Staff Housing loan	Upto 40 lacs - 6.50% Above 40 lacs - 7% (simple)	Upto 40 lacs - 5.50% Above 40 lacs - 6.00% (simple)
ii.	Staff Conveyance Loan	6.50% (simple)	5.5 % (simple)
iii.	Staff Overdraft	1 year MCLR (compound)	7.00% - Fixed (compounded monthly)

The above revised rates will be applicable for all the existing loans in the Amalgamated Entity as well as new loans sanctioned with effect from 01<sup>st</sup> July 2020.

The above revised rates of interest on Staff loans will be subject to prevailing market conditions from time to time and may accordingly be revised either way, if required in future.

## SANCTIONING AUTHORITIES FOR STAFF LOANS UNDER AMALGAMATED ENTITY

We refer to the following Staff Circulars vide which guidelines on various staff loans were circulated:

Sl. No.	Name of Scheme	Staff Circular No.	Date
1.	Furniture Loan for Award Staff Employees	7136	27.03.2020
2.	Conveyance Loans for Officers	7134	27.03.2020
3.	Conveyance Loan for Award Staff	7133	27.03.2020
4.	Clean Overdraft for Award Staff and Officers	7135	27.03.2020
5.	<b>Staff Housing Loan for Offices and Award Staff</b>	7140	27.03.2020

We give below the details of the Sanctioning Authority for sanction of the above loans:

### 1) Furniture Loan to Award Staff Employees

Category of Employees	Sanctioning Authority

i)	Employees working at Small/ Medium/ Large/ Service branches / MICR Centres	Chief Manager (Cr.) of respective RO or Authority above him.
ii)	Employees working at VLB/ ELB / Premiere/ IFB /MCB / ULP	In charge of the branch in the respective branches or Senior Manager (Cr) or Authority above him in respective branches.
iii)	Employees working at all administrative offices including RO/FGMO/STC/ RVC/ZVC/ SARAL/Audit Offices/ RUSSETI/ USK-HUB /Staff College Bannerghatta (except Central Office, Mumbai and Erstwhile HO of Andhra Bank & Corporation Bank).	Chief Manager (Cr.) of respective RO/ FGMO or Authority above him.
iv)	Employees working at Central Office, Mumbai 6 erstwhile Head Office of Andhra Bank & Corporation Bank	Chief Manager (HRM) of HR Department, Central Office, Mumbai or Authority above him.

2) Conveyance Loans for Officers:

Category		Sanctioning Authorities
i)	Officers working at Small/ Medium/ Large/ Service branches / MICR Centres including Branch Manager	Chief Manager (Cr.) at RO or Authority above him.
ii)	Officers working at all branches viz. VLB / ELB/ Premiere /IFB/MCB / ULP other than the Branch Heads.	In charge of the branch in the respective branches or Senior Manager (Cr) or Authority above him in respective branches.
iii)	Officers working at all administrative offices including RO/FGMO/RAO/STC/ RVC/ZVC / SARAL/Audit Offices/ RUSSETI/ USK-HUB /Staff College Bannerghatta (except Central Office, Mumbai and Erstwhile HO of Andhra Bank & Corporation Bank).	Chief Manager (Cr.) or Authority above him at RO/FGMO.
iv)	Officers working at Central Office, Mumbai & erstwhile Head Office of Andhra Bank & Corporation Bank	Chief Manager (HRM) of HRM Department, Central Office, Mumbai or Authority above him. The sanctioning Authority should be the one notch above the applicant at Department of Personnel at Central Office, Mumbai.
v)	Branch Managers	Authority one cadre above the scale of Branch Manager at RO/FGMO.
	Regional Heads	Field General Manager
	General Managers/Field General Managers	General Manager (HR)

vi)	Officers deputed to RRBs	Chief Manager (Cr.) at Regional Office within whose jurisdiction the HO of the RRB falls. However, the authority should be one scale above the authority of the applicant.
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3) Conveyance Loan for Award Staff:

Category of Employees		Sanctioning Authority
i)	Employees working at Small/ Medium/ Large/ Service branches / MICR Centres	Chief Manager (Cr.) of respective RO or Authority above him.
ii)	Employees working at VLB/ ELB / Premiere/ IFB / MCB / ULP	In charge of the branch in the respective branches or Senior Manager (Cr) or Authority above him in respective branches.
iii)	Employees working at all administrative offices including RO/FGMO/STC/ RVC/ZVC / SARAL/Audit Offices/ RUSSETI/ USK-HUB /Staff College Bannerghatta (except Central Office, Mumbai and Erstwhile HO of Andhra Bank and Corporation Bank).	Chief Manager (Cr.) of respective RO/FGMO or Authority above him.
iv)	Employees working at Central Office, Mumbai and erstwhile Head Office of Andhra Bank & Corporation Bank	Chief Manager (HRM) of HRM Department, Central Office, Mumbai or Authority above him.

4) Clean Overdraft for Award Staff and Officers:

Category of Employees		Sanctioning Authority
i)	Employees working at Small/ Medium/ Large/ Service branches / MICR Centres including Branch Manager	Chief Manager (Cr.) at Regional Office or Authority above him at Regional Office.
ii)	Employees working at VLB, ELB, Premiere branches/IFB / MCB / ULP, other than Branch Managers	In charge of the branch or Senior Manager (Cr) or Authority above him in respective branches.
iii)	Employees working at all administrative offices including RO/FGMO/STC/ RVC/ZVC / SARAL/Audit Offices/ RUSSETI/ USK-HUB /Staff College Bannerghatta (except Central Office, Mumbai and Erstwhile HO of Andhra Bank & Corporation Bank).	Chief Manager (Cr.) of respective RO/ FGMO or Authority above him.
iv)	Employees working at Central Office, Mumbai & erstwhile Head Office of	Chief Manager (HRM) of HRM Department, Central Office, Mumbai or Authority above

	Andhra Bank and Corporation Bank	him.
		Sanctioning Authority should be one scale above the applicant in case of Officers.
v)	Branch Managers	Authorities one notch above Manager at RO/FGMO Branch
	Regional Head	Field General Manager
	General Manager/ FGMS	General Manager (HR)
vi)	Employees deputed to RRBs	In-charge of Credit Department at Regional Office within whose jurisdiction the HO at RRB falls. However, the authority should be one scale above the authority of the applicant.

While sanctioning all the staff related loans as mentioned above, ER Clearance should be obtained and held on record.

It is the responsibility of the Sanctioning Authority and the branch in whose branch, the staff loans are being availed/maintained to inform the Salary Section in the concerned Regional Office/FGMO/Central Office to ensure deduction of the instalments from the salary of the concerned staff member.

#### **INSURANCE COVER FOR STAFF LOANS VIZ. HOUSING, VEHICLE AND STAFF OVERDRAFT**

**(SC 7368 DT 17.02.2021)**

1. Bank offers various loans like housing loan, conveyance loan a staff overdraft to its employees on concessional rates as a part of staff welfare measures. After amalgamation of Andhra Bank & Corporation Bank with Union Bank of India, Staff Loans have been harmonized and there is substantial increase in the loan limits.
2. While staff loans on concessional rates are provided for the benefit of employees, uncertainties like the untimely demise of an employee might put the burden on their family members for fulfilling these liabilities, either from the employee's terminal benefits or other assets. Insurance cover for these loans can therefore protect the bereaved family from this hardship.
3. Presently, Staff Housing Loan & Staff Vehicle Loans of e-Andhra Bank employees and Staff Housing Loan of e-Corporation Bank employees are covered under group term insurance.
4. Insurance is an effective tool for providing financial security to an individual and their family, in times of dire need. While we insure our basic needs such as home or car, nothing is more important than our life or our ability to take care of our loved ones beyond this lifetime.
5. While term insurance is the best option to provide financial security to our family, group term insurance is considered a better substitute to individual term insurance in terms of both lower amount of premium as well as ease of settlement of claims.
6. Looking into this need, while harmonizing the schemes and policies, the Board has approved:

- i. to cover alt staff loans (Housing / Conveyance / COD) by way of group insurance for all active as well as retired employees of the amalgamated entity; and
- ii. to introduce a demand loan scheme, for employees who are unable to manage the insurance premium from their own sources.

7. Insurance cover against the staff loan portfolio shall provide the following benefits to the employee:

- i. Group Insurance will be available to the employee at lower premium as compared to the individual term insurance.
- ii. Staff loans could be settled without any burden to the family in case of untimely demise of the employee.
- iii. Direct settlement of the staff loan from the insurance company shall protect the bereaved family members from financial hardship.

8. This scheme seeks to provide financial cushion to the families of employees, for covering liabilities of staff loans in the event of any unfortunate situations. The salient features & other details of this scheme shall be shared in due course.

**STAFF CIRCULAR HO. 7486:2021 Date: August 30, 2021**

**Auto-Debit of Group Insurance Premium Amount from respective staff loan accounts**

Attention is drawn to staff circular no 7396 dated 24.03.2021 vide which, all staff loans accounts including staff Housing, staff Conveyance and staff Overdraft are mandatorily covered under group insurance w.e.f 01/04/2021.

It was directed in the aforesaid circular for staff loan accounts sanctioned/ enhanced on or after 01/04/2021, branches will manually deduct the premium amount from the respective staff loan accounts on pro rata basis at the time of opening/disbursement/enhancement during the year.

However, it is observed that many branches are not able to deduct correct insurance premium amount from the respective loan accounts. Non - deduction / less deduction of insurance premium results into no coverage or under coverage of the staff loan accounts, which defeats the purpose of the group insurance coverage and the bereaved family will not get the required benefits of the insurance coverage in case of untimely demise of the staff.

Now a provision has been incorporating in Finacle to auto debit insurance premium amount in the case of new sanction/enhancement/disbursement in Staff Housing Loan, Staff Conveyance Loan and Staff Overdraft accounts which will be effective from 01.09.2021.

As such, all branches are advised not to deduct the premium amount manually from 01.09.2021 onwards. However, they should ensures that correct premium amount is deducted from the loan accounts. If any discrepancy found, the same should be intimate to us on the email id [stafflaon.insurance@unionbankofindia.bank](mailto:stafflaon.insurance@unionbankofindia.bank) at the earliest.

**GROUP INSURANCE COVER FOR STAFF LOANS ACCOUNTS DEMAND LOAN FACILITY FOR THE STAFF MEMBERS (ACTIVE & RETIRED)**

**Staff Circular 7400 dated 31 March 2021**

Attention is drawn to Staff Circular No. 7396 dated 24.03.2021 vide which various features of 'Insurance Cover for Staff Loans viz. Housing, Vehicle and Staff Overdraft' were conveyed.



It was conveyed that Staff Members have to adjust premium amount debited to their Staff Loan Accounts, either from their own savings or by availing Demand Loan facility extended by the Bank, if the staff is unable to manage the premium amount from his/ her own sources.

Accordingly, it has been approved to provide demand loan facility to the staff members (active & retired), who are having staff loan facility. Details of the Demand Loan are given as Annexures. Scale/cadre wise maximum limit available to the staff members will be as under:

Scale/ Cadre	Max. Limit Recommended
Scale VI, VII & VIII	R.41000.00
Scale V	Rs.36000.00
Scale I, II, III & IV	R.33000.00
Clerical Cadre	Rs.23000.00
Sub Staff	Rs.14000.00

Please note that that limits mentioned above are for the maximum eligibility only, while actual debit from the loan account during the policy period will not exceed the premium amount paid by the respective employee. It is the responsibility of the Branch Head, where staff member opens his/ her demand loan, to ensure that the demand loan should be debited only for the settlement of insurance premium amount debited from the loan accounts of the concerned employee.

The contents of this circular may kindly be brought to the notice of all employees (serving as well as retired).

#### DETAILS & DESIGN OF THE PRODUCT

S.No.	Parameters	Details /Particular's
1	Scheme	Loan to Staff members for payment of insurance Premium.
2	Scheme code proposed	ODINS
3.	Nature of facility	Clean Overdraft (No customer induced transactions)
4.	Purpose	For payment of insurance premium on staff loans.
5.	Eligibility	All the working and retired staff members, who have availed/are going to avail, staff loans (Staff Housing Loans, Staff Vehicle Loans and Staff Overdraft).
6.	Rate of Interest	As applicable to staff overdraft facility (presently 7g p.a.)
7	Repayment	Outstanding amount to be repaid in 10 equated monthly Installments starting from the succeeding month of availing the facility.
8.	Disbursement	The disbursement by way of debit to the Loan account will be authorized by the Branch Manager.
9.	Delegation: All Staff members other than Branch Heads (irrespective of Scale)  Branch Heads	Branch Manager of the branch where the ODINS account is opened.  Credit in-charge or Authority above them of them respective RO.

to.	Documentation	DPN - Demand Promissory Note AD 09 (M) - Letter of Continuity AD 02 (A) - Letter of General lien and Set Off Unstamped undertaking from the member and the nominee to appropriate Terminal Benefits (Employees Provident Fund) Unstamped undertaking from the member and the nominee to appropriate Terminal Benefits (Gratuity Fund)
11	Review	Loan facility will be subject to review on annual basis.

#### OTHER TERMS & CONDITIONS OF LOAN SCHEME (ODINS)

- Demand Loan Scheme will be non-operative clean overdraft account and NO cheque book / debit card will be issued.
- Staff member may avail the loan within next month of premium payment.
- EMI recovery will start from the subsequent month of loan disbursement and will be recoverable in 10 months to ensure full adjustment before commencement of next policy period.
- The ODINS accounts will be opened at any branch at the choice of the staff members. However, in case of retired employees, it will be sanctioned/opened at his/her pension paying branch only.
- At any point of time one employee cannot have more than one ODINS account.
- The branch which is maintaining the ODINS account will ensure to adjust the insurance premium debited to all the loan accounts of the concerned staff member by debiting ODINS account and share the required deductions from the salary disbursing authority of the respective staff. In case of retired staffs, branch will insure to mark necessary standing instruction in the pension account of respective staff.
- The staff member while applying for the ODINS facility has to furnish the details of their all-staff loans so that the insurance premium debited to these loan accounts can be adjusted by debiting of the proposed ODINS account.
- Staff members of e-CB, who are already covered under existing insurance policy, will be covered under the new policy only after expiry of the existing policy. These staff members will be brought under the coverage of new policy by paying proportionate insurance premium for the 1<sup>st</sup> year of policy. These staff will be allowed to avail the staff overdraft loan accordingly, as one time measure, as such loan amount and tenure of loan will be corresponding with the premium amount paid and the remaining period of the new policy.
- In case of newly sanctioned staff loan / further disbursements / limit enhancements, the premium for insurance will be debited on pro-rata basis from the respective account and will be adjusted subsequently by debiting the ODINS account, if requested by the employee and repayment will begin from the same month for the next 10 months or till one month prior to next insurance debit whichever is earlier.
- Every time premium is debited to ODINS account, Branch will recalculate the EMI and will ensure its effect on the salary deduction in case of active employee, while on standing instruction in case of retired employee; for timely recovery of the entire liability of ODINS account.
- Once the repayment of the outstanding in the ODINS is done, next year again the same process will be repeated. The applicable premium and the limits to be allotted will be circulated by the HR Dept., Central Office.

Note: Application and other documents are annexed with the circular

#### Staff circular 7411 dated 01 April 2021

**Group Insurance Cover for Staff Loans Accounts viz. Staff Housing, Staff Vehicle (Active & Retired Staff) & Staff Overdraft (Active Staff) Policy Period- 01.04.2021 to 31.03.2022**

Attention is drawn to Staff Circular No. 07396 dated 24.03.2021 vide which 'Group Insurance Cover for Staff Loans viz. Staff Housing, Staff Vehicle (Active Et Retired Staff) Et Staff Overdraft (Active Staff) (Policy Period-01.04.2021 to 31.03.2022)' was circulated.

As, it has been observed that since the issuance of the aforesaid circular, there is a dilemma of confusion an apprehension regarding the Group Insurance Cover for Staff loan Accounts amongst the staff members, we would like to mention that the purpose of group insurance is to diversify the risk by covering large number of employees. Considering the queries raised by staff members, FAQs are provided below for clarity regarding the Group insurance cover for staff loans.

SN	Question	Clarification
1	Why is a Group Insurance required?	<p>It has been observed that due to sudden demise of staff the bereaved family not only suffers the loss of the earning member but also gets burdened by the Liabilities of staff loans. In such scenarios the staff loan gets adjusted from the terminal benefits of the staff and at times the amount of terminal benefit is not sufficient to cover the liability. There are many cases under which the family of the deceased staff gets very minimal/ no amount as a part of terminal benefits at times.</p> <p>In e-Andhra Bank there was a provision to cover the SHL/ SVL mandatorily whereas in e-Corporation Bank there was a provision to cover SHL.</p> <p>During harmonization of various schemes, a policies, the existing group insurance coverage policies of e-AB &amp; e-CB is also harmonized among the amalgamated entity, as the purpose of the group insurance cover is for the benefit of all the staff.</p>
2	Advantage of Group Insurance?	<p>The purpose of group insurance is to diversify the risk, amongst the large no. of people. It will provide the following benefits to the staff members:</p> <ul style="list-style-type: none"> <li>● Easier a hurdle free claim process.</li> <li>● No medical examination till 64 yrs.</li> <li>● No rejection of claims</li> <li>● Death of any nature will be covered.</li> <li>● Ease of settlement as Bank will directly deal with the insurer to settle claims.</li> </ul>
3	What will happen if, the staff never utilize OD amount?	<p>Staff Overdraft Account is covered with sanctioned limit. In case of any untimely demise of staff, after adjusting the Bank dues, the entire amount will be transferred to the nominee by the Bank. If the OD limit remains unutilized, the entire sanctioned amount will be given to nominee.</p>
4	From the Scheme circulated vide Staff Circular no. 07396 dated 24.03.2020 for Staff Loans Group Insurance	<p>The basic purpose of group insurance is to diversify the risk by covering large number of employees. Premium for employees of some age group might appear to be on the higher side now. However, these staff</p>

	<p>Scheme, the premium rates appear to be on higher side.</p>	<p>members will get the advantage of lower premium when they cross a certain age, where the premium would be higher.</p> <p>In group insurance the premium rates are normally quoted by diversifying the risk among the group as a whole. Hence, the premium amount might be on a higher side for one age bracket and it may be on a lower side for some other age bracket people.</p> <p>In the above context, considering the average age of the union bank employee to be around 42 including the retirees, the premium of Rs.2.8099 per 1000 is a competitive rate.</p>
5	<p>How SUD Life Insurance has been finalized for the present scheme?</p>	<p>After obtaining the approval of the Board for Group Staff Loans Insurance Scheme, open tender was floated inviting the quotations from the eligible insurance companies. During the pre-bid meeting, there were 9 prospective insurers, viz. United India Insurance Co. Ltd., ICICI Prudential, HDFC Life, India First, LIC, Sud Life, Canara HSBC Life, SBI Life Et New India Assurance. The last date for submission of bid was also extended to attract competitive bids for the benefits of staff. Out of the 9 prospective insurers, only 4 insurance companies had participated in the bidding process. The participants for the technical bid are LIC/ SUD Life/ HDFC/ Indiafirst.</p> <p>As the lowest rates were quoted by SUD Life, they emerged as successful and the Bank decided to avail their services.</p>
6	<p>Whether premium rates will increase next year?</p>	<p>The premium rates were finalized after open tender process through RFP.</p> <p>In the upcoming years as well, to attract competitive rates for the benefits of the staff members, the open tender through RFP will be floated for the finalization of premium rates.</p>
7	<p>Whether staff already having term insurance, will be exempted from the scheme?</p>	<p>If the term insurance policy, which is taken on or before 31.03.2021, is assigned to the Bank, the premium will be refunded to the staff after submission of requisite documentary proof and in consultation with the insurer. Such exemption will be permitted for the insurance policies already assigned to the Bank.</p> <p>All staff members, who have term insurance, which is already assigned in favour of the Bank, should send scanned copy of their duly signed written request along with the policy document to the email id <a href="mailto:staffloan.insurance@unionbankofindia.bank">staffloan.insurance@unionbankofindia.bank</a> by 15.04.2021. Requests received after 15.04.2021 will not be considered.</p> <p>Aforesaid benefit is a onetime measure and the same cannot be extended as an ongoing measure.</p>

8	Bank should subsidize the premium or pay the premium on behalf of staff as a Staff Welfare Measure	As on date, there is no allocation of staff welfare fund. However, as a gesture to motivate the staff members, Bank's Board permitted the extension of all existing Staff Welfare Schemes by allowing the expenditure on such Schemes to the debit of Banks P & L Account.
9	Bank may formulate scheme in which one time insurance payment option can be made.	Possibility of such option shall be explored in future looking to the insurance market conditions, coverage available, premium payable and benefits of the staff.

Hence, Bank had finalized competitive premium rates which will be beneficial for all the staff members.

Staff circular 7416 dated 06 April 2021

**Group insurance Cover for Staff Loans Accounts viz. Staff Housing, Staff Vehicle (Active & Retired Staff) & Staff Overdraft (Active Staff)**  
**Policy Period- 01.04.2021 to 31.03.2022**

Attention is drawn to Staff Circular No. 7411 dated 01.04.2021 vide which various frequent asked questions related to 'Group Insurance Cover for Staff Loans viz. Staff Housing, Staff Vehicle (Active a Retired Staff) Et Staff Overdraft (Active Staff) (Policy Period-01.04.2021 to 31.03.2022)' were circulated.

It was conveyed in the aforesaid Staff Circular that staff members having term insurance, which is already assigned in favour of the Bank, may be exempted from the scheme and they were advised to send scanned copy of their duly signed written request along with the policy document to the email id [staffloan.insurance@unionbankofindia.bank](mailto:staffloan.insurance@unionbankofindia.bank) by 15.04.2021.

Now, it has been decided to extend this benefit to such Staff members also, who are having existing term insurance and ready to assign it in Bank's favour. This benefit is being extended as one time measure and only for the policies, which have been issued on or before 31.03.2021. Accordingly, all such Staff who are interested to assign it, are advised to assign their existing policies in Bank's favour and send their duly signed request, copy of assigned policy along with the fully filled Format given as Annexure-I through their Regional Offices. All Staff Members are advised to note that if sum assured amount of the Term Insurance Policy is less than the Staff Loan liability then their uncovered loan/s will mandatorily be covered under the existing Group Insurance Scheme for Staff Loans.

Regional Offices should collect all such requests and forward the same to above mentioned email id in one go. Please note that such requests should reach to HRAD, CO by 23.04.2021.

The content of this circular may kindly be brought to the notice of all employees (serving as well as retired).

**FACILITY OF "INTEREST FREE ADVANCE" TO STAFF MEMBERS FOR GROUP INSURANCE SCHEME FOR STAFF LOANS**

SC:7695 dated 18 th May 2022

Attention is drawn to Staff Circular No. 7655 dated 31.03.2022, vide which 'Group Insurance Scheme for staff loans during the policy period 01.04.2022 to 31.03.2023, was conveyed to the employees. The insurance premium amount of the same was debited on 01.04.2022 from the existing staff loan accounts and subsequent disbursements/ additions in the staff loan accounts shall be auto debited on pro rata basis.

In view of the aforesaid, to provide financial assistance to the employees of our bank and to enable them to bear the insurance premium amount (as per the rates quoted by the insurer for the policy period 01.04.2022 to 31.03.2023) already paid by them, a special 'Interest Free Advance' was formulated by the Bank, with the approval of the Board in its meeting held on 26.04.2022.

In this regard the details of the facility of 'Interest Free Advance' are enclosed as Annexure- I and the navigation page are enclosed as Annexure- 2.

The purpose of the 'Interest Free Advance' is to reduce the financial burden from the staff and to ensure that no overdue amount shall remain in any of the staff loan account. Hence, all employees are advised to ensure that the amount of 'Interest Free Advance' sanctioned & credited in their salary account, should be utilized, to settle overdue amount, if any, in any of their staff loan accounts.

The path for applying for the facility of 'Interest Free Advance' is as under:

Employee Self Service>Advances>Apply for 'Interest Free Advance'

**SALIENT FEATURES OF THE 'INTEREST FREE ADVANCE'**

Particulars	Details														
Eligibility	All active staff members who have paid the insurance premium amount & covered under the Group Insurance Scheme except Staff on special leave/sabbatical leave (without pay), loss of pay, under suspension, deputation.														
Purpose	For paying insurance premium amount paid under Group Insurance Scheme.														
Maximum Limit	<table border="1" style="width: 100%;"> <thead> <tr> <th>Scale</th> <th>Maximum Limit*</th> </tr> </thead> <tbody> <tr> <td>Scale VI, VII &amp; VIII</td> <td>67000</td> </tr> <tr> <td>Scale V</td> <td>61000</td> </tr> <tr> <td>Scale IV</td> <td>54000</td> </tr> <tr> <td>Scale I to III</td> <td>52000</td> </tr> <tr> <td>Clerical Staff</td> <td>35000</td> </tr> <tr> <td>Substaff</td> <td>24000</td> </tr> </tbody> </table>	Scale	Maximum Limit*	Scale VI, VII & VIII	67000	Scale V	61000	Scale IV	54000	Scale I to III	52000	Clerical Staff	35000	Substaff	24000
	Scale	Maximum Limit*													
	Scale VI, VII & VIII	67000													
	Scale V	61000													
	Scale IV	54000													
	Scale I to III	52000													
	Clerical Staff	35000													
Substaff	24000														
*Aforesaid prescribed limit is based on maximum eligibility for availment of all staff loans & insurance premium rates finalized for policy period 2022-23.															
Eligible Amount for Advance	The actual insurance premium amount paid by the staff for Group Insurance Scheme for their staff loans. (In Round Figure)														
Rate of Interest	Nil														

No. of occasions for avilment of Advance	The facility of 'Interest Free Advance' can be availed any number of times in a Financial Year subject to deduction of insurance premium amount upto Advance maximum limit of Employee as given above. Advance against the insurance premium paid on 01.04.2022 can be availed by 30.06.2022 and subsequently Interest Free Advance should be availed within two months from the month during which the insurance premium amount was debited. For e.g., Insurance Premium amount deducted between 01/09/2022 to 30/09/2022, the interest free advance can be availed by 30.11.2022 •			
Repayment	The 'Interest Free Advance' shall be repayable in Maximum 11 months (To start from next month of avilment of the advance) through salary only. As such, repayment amount will be decided in such a way that interest free advance availed during a policy period should be adjusted by the month of March (next year).			
	As the facility of Interest Free Advance is to be adjusted upto March of next Financial Year, the facility of availing the benefit of Interest Free Advance will be available from 1 <sup>st</sup> April to 31 <sup>st</sup> January every year. The staff members who are availing the staff loan facility in the month of February a March shall not be eligible for the facility of Interest Free Advance as due to pro-rata basis, the insurance premium amount will be on lower side. The time period for availing the facility a no. of months for repayment of 'Interest Free Advance' is mentioned below in detail:			
	<b>Time Period for Availing the Facility of 'Interest Free Advance'</b>		<b>No. of months for repayment of 'Interest Free Advance'</b>	
	Insurance premium debit during the Month	Interest Free Advance can be availed till	Interest Free Advance applied in the month	Repayment Within (in Months)
	April	30 <sup>th</sup> June	April	11
	May	31 July	May	10
	June	31 August	June	9
	July	30 September	July	8
	August	31 <sup>st</sup> October	August	7
	September	30 November	September	6
	October	31 December	October	5
	November	31 January	November	4
	December	31 January	December	3
January	31 January	January	2	
February	Not Eligible for 'Interest Free Advance'			
March				
Sanctioning Authority	Chief Manager (HRAD), CO will be the sanctioning Authority for the 'Interest Free Advance'.			
How to apply	Applications to be submitted by the eligible staff in HRMS Package only. Employee Self Service>Advances>Apply for Interest free advance			



## GROUP INSURANCE COVER FOR STAFF LOANS ACCOUNTS

Staff Circular 7655 dated 31<sup>st</sup> March 2022

### 1. Introduction:

Attention is drawn to Staff Circular No. 7368 dated 17.02.2021, 07396 dated 24.03.2021 a other subsequent on 'Group Insurance Scheme' vide Which modalities on the "Group Insurance Cover for Staff Loans viz. Housing, Vehicle and Staff Overdraft' were conveyed. The objective of the Group Insurance Scheme is to safeguard the bereaved families in the instances of untimely demise of an employee. Group Insurance cover against the staff loan portfolio shall provide the following benefits to the employees:

- Lower premium rates as compared to the individual term insurance.
- Easier a quick claim settlement.
- Financial support to the bereaved family during untimely demise of staff.

The existing Group Insurance Scheme for staff loans was from 01.04.2021 to 31.03.2022. As the existing Group Insurance Scheme is valid upto 31.03.2022, it is essential 'to cover the staff loans accounts for continuing the benefit of the Group Insurance Scheme. Hence, the modalities of the Group Insurance Scheme for the policy period 01.04.2022 to 31.03.2023 is finalized and the same is produced in this circular.

Further it is decided to subsidize the insurance premium amount for the existing policy period i.e., from 01.04.2021 to 31.03.2022@ 15% of the insurance premium amount already paid by the staff members. The credit of the same is being credited in the respective staff loan accounts.

### 2. Applicability

- All staff loans accounts including Staff Housing, Staff Conveyance and Staff Overdraft are mandatorily covered under Group Insurance Scheme.
- Subsequent sanctions, enhancements and disbursements will also be covered under the scheme by paying insurance premium amount on pro-rata basis.

The insurance premium amount of the staff loan accounts of retired staff members who are more than 65 years of age as on 31.03.2022, shall be debited only after completion Of their Medical Examination & obtaining confirmation of the insurer regarding their eligibility under Group Insurance Scheme.

### 3. Insurer:

There are two insurer for the policy period 01.04.2022 to 31.03.2023

Type of Loan	Insurer
Staff Housing Loan (SHL)	Star Union Dai-ichi Insurance Company Limited (SUD Life)
Staff Vehicle Loan (SVL)	HDFC Life Insurance Company Limited
Staff Overdraft (SOD)	HDFC Life Insurance Company Limited

### 4. Insurance Premium Rates:

The insurance premium rates for the policy period 01.04.2022 to 31.03.2023 are as under:

Type of Loan	Rates
Staff Housing Loan (SHL)	Rs. 3.8598 + GST per thousand
Staff Vehicle Loan (SVL)	Rs. 3.72 + GST per thousand
Staff Overdraft (SOD)	Rs. 3.79 + GST per thousand

5. Tenure:

The validity of this Group Insurance Scheme for all Staff Loans will be from 01.04.2022 to 31.03.2023.

6. Sum Assured:

The quantum of sum assured for staff loan accounts will be as under:

- Staff Housing Loan: Actual outstanding loan amount as on the date of policy premium payment
- Staff Vehicle Loan: Actual outstanding loan amount as on the date of policy premium payment.
- Staff Overdraft: Actual overdraft limit sanctioned (Irrespective of outstanding balance)

7. Deduction of Premium:

The premium in the existing staff loan accounts will be debited on 01.04.2022 through backend process. However, subsequent disbursements/ additions in the staff loan accounts shall be auto debited on prorata basis

8. Payment & Adjustment of Insurance Premium:

The insurance premium amount will be directly deducted from the respective staff loan accounts. Hence, it will be the responsibility of the concerned staff to adjust full amount debited from their staff loan accounts within one month through their own sources.

Or

By availing demand loan facility provided by the Bank, if the staff is unable to manage the premium from his/her own sources. The details of said Demand Loan Scheme will be provided in due course.

9. claim settlement:

Human Resources Administrative Division, CO will take up the claim with insurance company. Insurance company will pay the settlement amount directly to the Bank. Bank after adjusting the outstanding amount in various loan accounts, will pay the balance amount, if any, to the nominee of the concerned employee.

10. Claim Procedure:

In case of untimely demise of the staff member, the concerned branch where the said staff loan account is maintained or the Regional Office under which the staff was posted are required to send the claim form along with the death certificate issued by Government Authority & certificate of the hospital (if the death is due to COVID) on the email id [staffloan.insurance@unionbankofindia.bank](mailto:staffloan.insurance@unionbankofindia.bank) The claim form will be made available to Regional Offices in due course of time.

**11. Operational guidelines:**

- It is the responsibility of the Branch head, where staff loan A/c is maintained to ensure that the insurance premium amount deducted from the loan account is settled by the staff within 1 month of deduction, either from his/her own sources or by availing the facility of Demand Loan Scheme. If any staff fails to do so, such Branch Heads should inform the details of such staff along with the loan details to HRAD on the email id [staffloan.insurance@unionbankofindia.bank](mailto:staffloan.insurance@unionbankofindia.bank) by the 5<sup>th</sup> of next month.
- In case of closure of any staff loan a/c during the policy period, the details should also be sent to HRAD, CO on email id [staffloan.insurance@unionbankofindia.bank](mailto:staffloan.insurance@unionbankofindia.bank) for arranging refund of the premium amount on pro-rata basis.
- As, the purpose of the Group Insurance Scheme is to protect the bereaved family members from financial hardship at the time of any untimely demise of the staff, all staff members (active or retired) should ensure that their staff loan accounts are covered under 'the scheme including new sanction/ enhancement! disbursement during the policy period i.e. 01.04.2022 to 31.03.2023. Please note that failure to add eligible staff loans in time may result in rejection of claims from the insurer.

Any clarifications regarding the Group Insurance Cover for staff loan accounts shall be issued by HRAD, Central Office. The contact details are as under:

IP No. 116297

Landline: 022-22896280

## DEDUCTION OF STAFF LOANS FROM SALARY

**Staff Circular :7753 dated 20.08.2022**

Attention of all staff members is drawn to various communications issued by the Bank, advising them to route the salary through their Clean Overdraft Account only, if availed. Further, all staff members are also advised to ensure deduction of Staff Loan instalments (Staff Housing loan and Staff Conveyance Loan) through their salary without fail. Despite the clear instructions, it has come to the notice that many staff members are using Savings account for disbursement of their salary although they are having Clean Overdraft Accounts. Further, Staff Loan instalments are also not deducted from the salary of the Staff, and it is credited as per the staff convenience, which results in stressed Staff Loan accounts. Hence, it is the personal responsibility of the staff members to ensure that their salary is routed through their Clean Overdraft Accounts, if availed. Further, they should also ensure that loan instalments of all their Staff Loan are being deducted from the salary. Further, it should also be ensured that their salary account is linked to the Staff Loan Accounts as operative accounts. In view of the same, all staff members are advised to ensure above compliance with immediate effect, failing which necessary disciplinary action may be initiated against the erring staff.

## RATE OF INTEREST ON PROVIDENT FUND REDUCTION IN INTEREST RATE

**Staff circular 7580 dated 29.12.2021**

Rate of Interest on Provident Fund Reduction in interest rate from 8.00 % to 7.50 %

1. In terms of Staff Circular No.7301 dated 04.12.2020, the rate of Interest payable on provident Fund was reduced from 8.65% to 8.00% with effect from 01.12.2020.
  2. The rate of interest payable on Provident Fund is decided by the Trustee, from time to time, keeping in view the interest income earned on funds invested in various securities, yield on investments and rate of interest paid on EPF.
  3. Looking into the present yield of current portfolio holding, the Trustees in the meeting held on 3rd December 2021, have reviewed the rate of interest payable on Provident Fund and decided to decrease the rate of interest payable on Provident Fund accumulation from 8.00% to 7.50% with effect from 1st January 2022.
- Consequently, the rate of interest charged on PF loan is also revised from 9.00 % to 8.50 %.

# LEAVE

## HOLIDAYS

**(Staff Cir. 6211 date 30.06.2015)**

Indian Banks' Association in terms of their letter no.CIP.: HR&IR: 2015- 16: XBPS/736/1258 dated 21.08.2015 has now forwarded a copy of letter no.F.4/1/7/2015-IR dated 20.08.2015 of Government of India, Ministry of Finance along with its notification of even date declaring the 2nd and 4th Saturday of every month as public holiday for Banks in India, whether or not such banks are, included in the Second Schedule to the Reserve Bank of India Act, 1934 (2 of 1934) with effect from 01.09.2015.

By virtue of the above guidelines 2nd & 4th Saturday of every month will be public holiday for banks and other Saturdays of the month will be full working days from 01.09.2015.

(SC NO.6230, dated 25.08.2015 Page No.1 item No. 2 & 3)

## CASUAL LEAVE

**(SC NO.1313 DT. 10/06/1972 & SC NO.5338 DT. 29/12/2006)**

In supersession of Clause 13.22 of Bipartite Settlement dated 19.10.1966 (in case of State Bank of India, Clause 7.22 of the Settlement dated 31<sup>st</sup> March 1967), an employee shall be entitled to Casual Leave up to a maximum of 12 days in each calendar year, provided that not more than 4 days may be taken continuously. It is reiterated that holidays and weekly offs prefixing/suffixing or falling within the period of Casual Leave will not be treated as part of Casual Leave.

An employee is entitled for 12 days Casual Leave in a Calendar year at the rate of one day CL for each month's service. Thus, an employee, who joins service in January, is entitled for 12 days CL during the calendar year January to December.

However, an employee, who joins service, say on the 1st of August of that calendar year, is entitled to only 5 day's CL up to the end of December and 12 days CL during the subsequent calendar year. It is further clarified that although an employee, who joins the Bank's service in the month of August in a particular year, will be entitled to only 5 days CL up to the end of December in that year.

A probationer is also entitled to CL and the rules *therefore* as are applicable to the confirmed employees, apply to them also. Holidays falling within the period of CL should not be treated as part of CL. An employee can avail Casual Leave up to 4 days on grounds of illness without production of a Medical Certificate. CL cannot be clubbed with any kind of leaves.

## UNAVAILED CASUAL LEAVE

**SC 7325 Bipartite settlement**

- Casual Leave not availed of the year 2017 or in any subsequent years shall lapse in the following five years.
- On and from 1st November 2020, although the availment of unavailed casual leave (UCL) by the officers in the following year shall continue to be permitted only on medical Grounds, production of medical certificate need not, henceforth be instead Upon In case the period of such unavailed casual leave at the stretch not exceeding 4 days.

## PRIVILEGE LEAVE

### SC 7325 Bipartite settlement (officers)

- Privilege leaves other than for the purpose of availing the Leave Fare Concession should be applied not less than 10 days before the proposed date of commencement of such leave.
- Privilege leave taken on sick grounds when there is no credit in the sick leave account of the employee, will not be construed as an occasion of availing privilege leave.
- Privilege Leave accruing to an employee shall be allowed to be accumulated beyond 240 days up to a maximum of **270 days**. However, encashment of privilege leave shall be restricted up to a maximum of 240 days.

### (Staff Cir.6212 date 30.06.2015).

- On or from 01.06.2015 under Regulation 33(4) of Officers Service Regulation 1979/82. Privilege Leave may be accumulated up to not more than 270 days except where leave has been applied and it has been refused. However, encashment of Privilege Leave shall be restricted up to a maximum of 240 days.
- Further in modification of Regulation 33(5) of Officers' Regulations, 1979/82, an Officer desiring to avail of privilege leave shall ordinarily give not less than 15 days' notice of his intention to avail of such leave. (Staff cir.6212, date 30.06.2015).
- An Officer is entitled for credit of 1 day PL for each 11 days of active service.
- An Officer on Privilege Leave shall be entitled to full emoluments for the period of leave.
- During the 1<sup>st</sup> year of service, he is eligible for PL after completion of 11 months service.
- The officer will be credited PL on 1<sup>st</sup> January of each year.

While calculating PL, total leaves availed / Encashment of PL made if any, and total absents, if any during the last year i.e., Jan to Dec total them and deduct them from 365 days and the balance is to be divided by 11 days. The fraction, if any, may be rounded off to the next day. [*" Privilege Leave encashed if any, shall not be deducted from the period of service on duty for the purpose of calculation of Privilege Leave."* Cir. 2456 date, 03.05.1982.]

- While calculating PL, please do not take CL availed during the last year. If availed Sick Leave on Full Pay, take each day as one day and if Sick Leave is availed on half pay then take only half a day for calculation purpose.
- These days may be added to the Opening Balance/Credit of PL to arrive leave balance on 1<sup>st</sup> January each year.

### Privilege Leave Mentioned in Award Staff settlement

#### SC7326 bipartite settlement for award staff

Privilege leave other than for the purpose of availing the Leave Fare Concession should be applied not less than 10 days before the proposed date of commencement of such leave.

Privilege leave taken on sick grounds when there is no credit in the sick leave account of the employee, will not be construed as an occasion of availing privilege leave.

Privilege Leave accruing to an employee shall be allowed to be accumulated beyond 240 days up to a maximum of 270 days. However, encashment of privilege leave shall be restricted up to a maximum of 240 days.

**(S.C. Mo.6211 dated 30.06.2015)**

In partial modification to Clause 13.20 of Bipartite Settlement dated 19.10.1966 (other than State Bank of India) and Para 7.20 of Settlement dated 19.10.1966 March 1967 (in case of State Bank of India), an employee other than a member of the Executive Committee of a registered trade union of the employees of the Bank shall not be entitled to take privilege leave on more than four occasions in a calendar year.

**Notes:** For Clarifications refer -SC NO.1313 Dt. 10/06/1972 & SC NO.5338 Dt. 29/12/2006)

An employee is entitled for credit of 1-day PL for each 11 days of active service. During the 1<sup>st</sup> year of service he is eligible for PL after completion of 11 months service. The procedure for giving credit is changed to 1<sup>st</sup> January of every year beginning with 01.01.2007. The employee will be credited PL on 1<sup>st</sup> January of each year.

While calculating PL, total all the PL and SL availed and total absents, if any during the last year i.e. Jan to Dec total them and deduct them from 365 days and the balance is to be divided by 11 days. The fraction, if any, may be rounded off to the next day. These days may be added to the Opening Balance/Credit of PL to arrive leave balance on 1<sup>st</sup> January each year.

While calculating PL, please do not take CL availed during the last year. If availed Sick Leave on Full Pay, take each day as one day and if Sick Leave is availed on half pay then take only half a day for calculation purpose.

In partial modification to Clause 27 of Bipartite Settlement dated 27.03.2000, Casual leave converted into Sick Leave may also be availed without production of medical certificate for 4 days at a time once in a year or two days at a time - twice a year.

**ANNUAL ENCASHMENT OF PRIVILEGE LEAVE:**

(Staff Circular No. 7325 Dated 24-12-2020)

Privilege Leave other than for the purpose of availing the Leave Fare Concession should be applied not less than 10 days before the proposed date of commencement of such leave.

Privilege Leave taken on Sick grounds when there is no credit in the Sick Leave account of employee, will not be counted as an occasion of availing Privilege Leave.

Privilege Leave accruing to an employee shall be allowed to be accumulated beyond 240 days up to a maximum of 270 days. However, encashment of Privilege leave shall be restricted upto a maximum of 240 days.

**ENCASHMENT OF PL ON RESIGNATION**

An Officer is entitled for encashment of PL in case he has tendered his resignation, subject to a maximum of 120 days only.

He should submit his resignation with notice W.E.F 01-04-2001 (SC No.4638 dtd.24.06.2000.)

### **SICK LEAVE**

- a) An employee is entitled for credit of 30 days towards SL on half pay on the first of day of January each year, only after completing one year of service.
- b) In partial modification of Clause IX of Bipartite Settlement dated 17th September 1984 and Clause 6 of Bipartite Settlement dated 28th November, 1997, an employee upon completion of 30 years of service, shall be eligible for further additional sick leave of 3 months at the rate of one month for each year of service in excess of 30 years, subject to a maximum of 720 days in entire service.
- c) SL is availed of only on production of Medical Certificate from a Medical practitioner acceptable to the Bank or at the Bank's discretion nominated at its cost. The procedure for giving credit is changed to 1st January of every year beginning with 01.01.2007. In partial modification of Clause IX (4) of Bipartite Settlement dated 17th September 1984, women employees can avail sick leave for the sickness of their children of 8 years and below subject to production of medical certificate.

If an employee completes 24 years' service and after exhausting all sick leave available to him, an additional SL on full pay of 15 days or on half pay for 30 days per year so completed, will be allowed, subject to a max of 3 months on half pay basis.

### **SICK LEAVE**

- Women officer's employees can avail sick leave for the sickness of their children of 8 years and below subject to production of medical certificates.
- An Officer is entitled for credit of 30 days towards Sick Leave on half pay on the first of day of January each year, only after completing one year of service.
- During the entire service Max. 540 days SL on half pay (or 270 days on Full Pay) will be allowed to accumulate, and in excess of this will be lapsed automatically.
- Sick Leave may be availed on submission of medical certificate issued by a Medical Practitioner acceptable to the bank or at the bank's discretion nominated by it at its cost.
- General Practice of maintaining Sick Leave in the Bank records is on Half Pay basis i.e., if an Officer availed 7 days Sick Leave, his Sick Leave account will be debited 14 days.
- There is no provision for encashment of Sick Leave.

#### **I. ADDITIONAL SICK LEAVE:**

- An officer employee upon completion of 30 years of service, shall be eligible for further additional sick leave of 3 months at the rate of one month for each year of service in excess of 30 years, subject to a maximum of 720 days in entire service.
- On and from 01.01.1980 where an officer completes 24 years' service and after exhausting all sick leave available to him, an additional Sick Leave of One Month on half pay (15 days on Full Pay basis) will be allowed, subject to a max of 3 months. (SC 4572 12.11.1999).
- Production of Medical Certificate is necessary as per bank rules.

#### **II. SPECIAL SICK LEAVE:**

(Staff Cir.6211 dated 30.06.2015)



With effect from the 01.06.2015, Special Sick Leave up to 30 days may be granted to an Officer employee once during his/her entire period of service for donation of kidney/organ.

### MATERNITY LEAVE

Bipartite Settlement

- SC 7325
- SC 7326

Clause 30 of Bipartite Settlement dated 27<sup>th</sup> April 2010 shall be substituted by the following:

(b) Maternity leave, which shall be on substantive pay, shall be granted to a female officer for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.

Note:

i) In case of delivery of twins, the period of Maternity Leave shall be 8 months.

ii) Maternity Leave may be availed combining with any other kind of leave except casual leave.

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

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

Note: In the case of employee who has availed and exhausted Maternity Leave of 12 Months, Leave of 15 days shall be sanctioned over and above the same, subject to production of medical certificate.

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

- i. Leave will be granted for adoption of only one child.
- ii. The adoption of a child should be through a proper legal process and the employee should produce the adoption-deed to the Bank for sanctioning such leave.
- iii. The permanent part time employee are also eligible for grant of leave for adoption of a child.
- iv. The leave shall also be available to biological mother in cases where the child is born through surrogacy.
- v. The leave shall be availed within overall entitlement of 12 months during the entire period of service.

e) Within the overall period of 12 months, leave may also be granted in case of hospitalization on amount of the following gynecological ailments/treatments up to a maximum of 30 days

- i. AUB (Abnormal uterine bleeding)
- ii. Ovarian Tumor
- iii. Tubectomy/Tubectomy reversal
- iv. Post-Partum Depression (PPD)
- v. Post-Partum Hemorrhage
- vi. Acute Pelvic Inflammatory Disease (Acute PID)

**PATERNITY LEAVE**

- SC No. 6220, dated 01.08.2015 Page No.1, item No.1)
- Staff Cir.6212, date 30.06.2015]
- SC 7325
- SC 7326

With effect from the 1<sup>st</sup> June 2015, male employees with up to two surviving children shall be eligible for 15 days Paternity Leave during his wife's confinement. This leave may be combined with any other kind of leave except Casual Leave. The leave may be availed up to 15 days before or up to 6 months from the date of delivery of the child.

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

**LEAVE FOR GOING ABROAD**

**SC NO. 4765 dated 08.09.2001)**

- Mandatory to obtain prior permission and sanction of leave from the competent authority before leaving the country
- Necessary undertaking must be taken from the employee that no leave will be extended for any reason whatsoever.
- Address of the employee during leave period be obtained
- After ascertaining the outstanding amounts in various loans availed by the concerned employee, suitable undertaking must be obtained from him and same may be recovered from his terminal benefits if the balance of his PF is less than loan availed by him, guarantees of two persons may be obtained for the amount outstanding in his loan accounts.

**EXTRAORDINARY LEAVE**

**SC 7325 bipartite settlement**

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

**Note:** - The employee will not be losing any seniority on account of availing extra ordinary leave on medical ground.

**( SC No.6211 dated. 30.06.2015 )**

(SC NO.1313 DT. 10/06/1972 & SC NO.5338 DT. 29/12/2006)

Unlike CL, SL or PL, Extraordinary lave does not accrue to an employee and grant of extraordinary leave is a matter entirely at the discretion of the management. The period spent by an employee on extraordinary leave on loss of pay will not count for release of increment or for accrual of PL. In other words employee's annual increment will be permanently postponed by the number of days by which an employee avails extraordinary leave on loss of pay or absence without leave.

Similarly, the date on which PL will be credited to an employee will also be postponed to the extent of extraordinary leave on loss of pay availed by him or the period for which he was absent without leave during two successive accruals.

Not more than 360 days during entire service or 720 days with board permission on loss of pay provided no ordinary leave is due to him. Not more than 90 days at a time.

**LEAVE DURING JUDICIAL CUSTODY (AWARD STAFF ONLY)**

If an employee is held under judicial custody, leave of appropriate kind may be sanctioned to him. If an employee on any of any complaint lodged IPC 406,420,498(k),313,504 and taken into police custody for 2 days and kept under judicial custody for 4 days and released on Bail and later has submitted leave on sick grounds for treatment has to get sanction of leave (CO: IRD: 5276:06 dated 13-09-2006).

**SPECIAL LEAVE FOR TRADE UNION PRINCIPAL OFFICE BEARERS**

*[VIII<sup>th</sup> Bipartite Settlement, Clause 35 (a), (b) and (c) of S.C. No. 5194 dated June 23, 2005]*

Special Leave will be allowed to certain employees for attending meetings and conferences of Trade Unions of Bank employees as under:

<b>Principal Office Bearers of all India Workmen Unions/Associations, subject to a maximum of: 20 such members in the case of Unions having more than 25% membership. 15 such members in case of Unions having less than 25% membership.</b>	<b>21 days in a Calendar Year</b>
<b>Central Committee Members of All India Workmen Unions / Associations subject to a maximum of: 40 such members in the case of Unions having more than 25% membership. 30 such members in the case of Unions having less than 25% Membership.</b>	Up to 17 days in a Calendar Year.
<b>Office Bearers of the Executive Committee of the State or Regional Level Units of All India Workmen Unions / Associations subject to a Maximum of: 20 such members in the case of Unions having more than 25% Membership. 15 such members in the case of Unions having less than 25% Membership.</b>	Up to 7 days in a Calendar Year.

The benefit of Special Leave as above shall be available only to those office bears nominated for the purpose by the All-India Workmen Unions / Associations *who are parties to the settlement and signing it.*

**NOTIONAL DATE OF JOINING**

The process of postponing the credit of Privilege Leave is known as working out Notional Date of Joining. Since the staff members are not entitled to pay and allowances during the period of extraordinary leave on loss of pay and allowances on medical grounds, the notional date of joining for the period of absence of such extraordinary leave will not undergo any change. Similarly, the annual increment due to the employee will also *not* be postponed to the extent of extraordinary leave on loss of pay and allowance on medical grounds.

- SC NO.1313 Dated 10/06/1972 &
- SC NO.5338 DT. 29/12/2006

### SPECIAL CASUAL LEAVE FOR BLOOD DONATION

Staff members who donate blood will be granted a day's Special Casual leave. This leave is to be availed of on the very day on which the staff member donates blood and will not be allowed to be availed it on any other day.

(SC NO.2814 DT.28.05.1985)

### SPECIAL CASUAL LEAVE

#### SC 7325 Bipartite settlement

- a) With effect from the 1/11/2020, Special Casual Leave may be granted to an employee on occasions when the branch where the employee is working or the place where the employee is residing is affected by curfew, riots, prohibitory orders, natural calamities, floods, etc.
- b) With effect from 01/11/2020, 4 days Special Casual leave shall be granted to all physically/orthopedically handicapped employees each year.

### SPECIAL LEAVE FOR FAMILY PLANNING

(SC NO.2447 DT. 21/04/1982)

- Every male employee undergoing Vasectomy operation will be eligible for Special Casual Leave up to 6 days for the purpose.
- Every male employee whose wife undergoes non-puerperal tubectomy operation will *be eligible for special casual leave up to 7 days* subject to production of Medical Certificate from the Doctor who performed the operation to the effect that the presence of the employee is essential for the period of leave to look after his wife during the convalescence after operation.
- Every female employee who undergoes non-puerperal tubectomy operation is eligible for Special Casual Leave up to 14 days.
- Every female employee who had IUD insertion is eligible for 1-day Special Casual Leave.
- Sundays and other holidays falling within the period of Special Casual Leave shall be taken into account for calculation of the period of leave.
- The Special Casual Leave may be suffixed or prefixed to either regular leave (PL or SL) or CL and not to both. The intervening holidays and / or Sundays *may* be prefixed / suffixed to regular leave as the case may be.
- An employee developing post-sterilization complications may be allowed Special Casual Leave to cover the period for which he /she was hospitalized for a post-operative complication, on production of a Medical Certificate from the concerned hospitalization authorities /or authorized medical attendant.

#### Adopting Family Planning Measures:

- a) Every female employee who undergoes non-puerperal tubectomy operation is eligible for Special Casual Leave up to 14 days.

- b) Every female employee who had IUD insertion is eligible for 1-day Special Casual Leave.
- c) Employees developing post – sterilization complications may be allowed Special Casual Leave to cover the period for which she was/he was hospitalized for a post-operative complication, on production of a medical certificate from the concerned hospital authorities.

**SPECIAL LEAVE ON LOSS OF PAY AND ALLOWANCES**

(SC No. 4651 dated 2/9/2000 and 4666 dated 2/10/2000)

- a) Special leave for joining spouse abroad and on health grounds of self/dependent family members, for minimum 6 months and max 3 years in the entire period of service on No pay, allowances and facilities.
- b) Special leave for pressing condition like caring family members, participation in artistic & cultural activities, supervision of construction of house & others.

**AVAIL LEAVE FOR AT LEAST 10 DAYS**

Every employee must avail at least 10 days of leave during the year so as to enable him to rejuvenate. (SC NO.4912 31.10.02, SC No.6110 dated 04.07.2014 and 6567 dated 02.03.2017 further it is reiterated that every employee be encouraged to proceed on leave at least for 10 days in a year so as to ensure compliance of Government/RBI Guidelines. However, the sanctioning of leave to a particular employee / Officer will be at the discretion of the Competent Authority, subject to exigencies of the Bank).

**SPECIAL CASUAL LEAVE TO EMPLOYEES WITH DISABILITY APPOINTED IN THE BANK**

The guidelines from the Government of India, Ministry of Finance, New Delhi, for provision of special casual leave to employees with disabilities as under:

- 2. Special casual leave for 4 days in a calendar year will be admissible to differently abled employees for specific requirements relating to the disability of the employee, viz. renewal of disability certificate, medical check-up, etc.
- 3. Special casual leave for 10 days in a calendar year will be admissible to differently abled employees for participating in Conferences/Seminars/ Trainings/workshops related to disability and development, to be specified by the Ministry of Social Justice and Empowerment, subject to exigencies of work.

The Competent Authority for sanction of special casual leave as stated above will be the General Manager (HR). Applications received in this regard along with supporting documents should be forwarded to Dy. General Manager (HR), Central Office, Mumbai, by the concerned Region/Zone for placing the same before the competent authority for necessary sanction.

(SC No. 6222, dated 03/08/2015, Page No. 1)

**SPECIAL LEAVE TO PHYSICALLY HANDICAPPED EX-SERVICEMEN**

Special Casual Leave for a maximum period of 15 days in a calendar year will be granted to the disabled Ex-servicemen who have been provided with artificial limbs as a result of injuries sustained in operation and employed in the Bank and who have to report to Artificial limb centre and in hospital as and when artificial lime requires replacement / treatment

### SPECIAL CASUAL LEAVE

a) With Effect from 01.11.2020, Special Casual Leave may be granted to an employee on occasions when the branch where the employee is working or the place where the employee is residing is affected by Curfew, riots, prohibitory orders, natural calamities, floods, etc.

b) With effect from 01/11/2020, 4 days special casual leave shall be granted to all Physically/orthopedically/handicapped employees each year.

### SPECIAL LEAVE TO INSPECTING OFFICERS

- 2 days special leave to all Inspecting Officers on completion of audit tour of minimum 30 days. If tour extends beyond 30 days by 15 or more days, eligible for one more day of Special Leave.
- (SC 3879 DATED 15-12-82).

### SABBATICAL LEAVE FOR WOMEN EMPLOYEES

(SC No. 5840 dated 10-04-2012 w.e.f.01.04.2012)

In addition to the above, Sabbatical leave of 2 years exclusively to the women employees to meet their special problems during their entire career vide SC No. 5840 dated 10-04-2012 w.e.f.01.04.2012 is place as under:

DETAILS	SABBATICAL LEAVE FOR WOMEN EMPLOYEES w.e.f. 01-04-2012
PURPOSE	Medical grounds, care of family members, or children, higher studies, visiting spouse etc.
ELIGIBILITY	Only for women employees, who has put in a minimum of 5 years of service. In exceptional circumstances only this leave can be sanctioned before completion of 5 years of minimum service by GM(P&HR)/ED.
PERIOD OF LEAVE	At least 3 months at a time. Maximum 2 years in the entire career.
NO. OF OCCASIONS	No restrictions. However, leave shall not be taken more than once in a year.
CONTINUATION / EXTENSION OF LEAVE	One time extension/ continuation is permitted, once in a year with the prior approval of the competent authority. However, the approval should be obtained before the expiry of the first leave period.
EARLY REJOINING	Employee can join before expiry of leave subject to sanction of competent authority. However, the minimum leave spend should not be less than 3 months.
CONDITIONS	Sabbatical leave will be without Pay, Salary, allowances and any consequential monetary and non-monetary benefits. No increments will be earned during the leave period. Employee will rejoin at the same stage of pay as existed, at the time of her availing sabbatical leave. Not eligible to participate in any promotion exercises during the leave period even if otherwise eligible. Shall not take any employment / vocation/ business/ profession elsewhere during the sabbatical leave. Total period of leave under both the schemes SC No.5203 date 15.07.2005) put together will be restricted to a max. Of 7 years in the entire service.

COMPETENT AUTHORITIES	Employees working in Branches including Back Office / RO is Regional Head – Under exceptional circumstances when leave is sought before completion of 5 years of service. GM (P&HR) or ED
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**SCHEME FOR SABBATICAL LEAVE FOR EMPLOYEES**

(Staff Circular dated 7228 dated 18<sup>th</sup> July 2020)

**For Pursuing Higher Studies and Research**

Highlights of the Circular:

- Modifications in Sabbatical Leave Schemes;
- New Sabbatical Scheme for pursuance of Higher Studies and Research introduced for all employees;
- Existing Sabbatical leave Scheme for employees as per Staff Circular no. 5203 dated 15.07.2005 is withdrawn;
- Sabbatical Leave Scheme for female employees as per Staff Circular no. 5840 dated 10.04.2012 to continue

At present there are two schemes for Sabbatical/ Special Leave prevalent in the bank as under:

- a. The first Scheme last amended and circulated vide Staff Circular No. 5203 dated 15.07.2005 was Introduced for all employees in the year 2000.
- b. The second scheme for all women employees was introduced as per recommendations of the Khandelwal Committee and Govt. of India directives and was circulated vide Staff Circular No. 5840 dated 10.04.2012.

It has now been decided to discontinue the sabbatical leave scheme for employees circulated vide SC No. 5203 dated 15.07.2005.

However, in order to encourage employees to do higher studies, the Board has approved a new sabbatical leave scheme for employees exclusively for the purpose of higher studies or research. This Sabbatical Leave Scheme is for those employees desirous to pursue higher studies or research, both inland as well as abroad.

The details of the Sabbatical Leave Scheme are enclosed as Annexure-I.

The Sabbatical leave Scheme for women employees circulated vide Staff Circular No. 5840 dated 10.04.2012 shall continue as it is.

**Annexure to Staff Circular no.7228 dated 18<sup>th</sup> July 2020**

**SABBATICAL LEAVE SCHEME**

**For pursuing Higher Studies and research.**

1- Purpose:



The Sabbatical Leave Scheme is for those employees desirous to pursue higher studies or research, both inland as well as abroad.

2- Eligibility:

The applicant should have put in minimum of 5 years of active service in the Bank and must have at least 6 years of residual service post resuming duties in the Bank. The sanctioning of the leave shall be at the discretion of the Bank and cannot be claimed as a matter of right.

3- Period of leave:

The Leave would be granted for a minimum and maximum period of 2 years, which can be extended for a further period of one year at the discretion of General Manager (HR)

4- Number of Occasions:

The Leave may be availed one time in the entire service of an employee.

5- Continuation of leave:

On expiry of the Sabbatical Leave, an employee is required to join duty immediately. However, the Competent Authority may, at his discretion, consider sanction of Privilege Leave / Casual Leave in continuation of the Sabbatical Leave, subject to receipt of application well in advance from the staff concerned, availability of leave balance and as per leave rules of the Bank.

6- Undertaking

On sanction of sabbatical leave the employee is required to execute an undertaking that he/she would continue his/ her services for a minimum of three years with the Bank after completion of the course. The period of three years shall be counted from the date the employee. is expected to resume duties or in case of early rejoining, from the date of his/ her reporting for duties. Format of the Undertaking is enclosed with this Annexure.

Non- compliance of this clause/undertaking shall result in disciplinary action and absence of the employee shall be treated as unauthorized.

7- Early rejoining of duty:

An employee will be permitted to rejoin duty after six months. The same will be treated as an occasion of having availed the Sabbatical Leave. However, under such a condition, the employee would continue his/ her services for a minimum of three years with the Bank after rejoining duties.

8- Continuation/ Extension of leave

- One time extension / continuation is permitted, with the prior approval of the Competent Authority. However, the approval should be obtained before the expiry of the first leave period and the extension would be applicable only for the purpose of continuation of higher studies or research.

9- **Other conditions:**

- The leave on loss of pay & allowances under Sabbatical Leave Scheme is in addition to such leave available under Bipartite Settlement / Officers' Service Regulations and can be availed even when the leave balance is in credit.
- The Sabbatical Leave may be sanctioned in continuation of any other leave balance to the credit of employees.
- Both husband and wife, if employed in Bank can avail the leave separately, provided the reasons attributed to the leaves are convincing and acceptable to the Bank.
- The employees against whom Disciplinary Action / Court Cases / Criminal Cases / CBI Cases are pending / contemplated, will not be entitled to avail the leave under this Scheme, till final outcome of the pending matters.
- Employees who have executed Service Bond in connection with Training / Postings abroad / induction to specialized setups such as DIT / IBD etc. / deputations, are required to serve the Bank for the stipulated period in the Bond, after repatriation before applying for leave under this Scheme.
- During the period of leave, the workmen employees shall be governed by the provisions of Bipartite Settlement / applicable rules and in respect of Officer Employees, by the provisions of Conduct Regulations / Service Regulations.
- The employees availing the leave shall intimate to the Bank, the address for correspondence and also undertake to inform the Bank i.e., HR Dept. concerned, the change of address for communication, if any, from time to time.
- The period of leave shall be excluded for all purposes including increments, minimum service for availing loans and advances, eligibility for promotion / higher assignment and shall not be counted as service for the purpose of calculation of terminal benefits such as Gratuity, Provident Fund / Pension etc.
- The employees availing leave under this Scheme are not eligible for facilities such as Leave Fare Concession, Leave, Bonus, Ex-gratia / Medical / Hospitalization expenses / Aid, Festival Advance, Expenses under Staff Welfare Measures etc., during the leave period. The LFC Block falling due during the Sabbatical Leave period shall be frozen temporarily and extended on rejoining duties to the extent of the Leave availed.
- The Officer employees will not be eligible for retention of Bank's quarters / furniture items during the leave period and have to make their own arrangements for stay, etc.
- The employees would have to make their own arrangements to make payments of insurance premia or any other payments / deductions being done through salary.
- If the staff member is a member of the Death Relief Fund, he/she should also make necessary arrangements for the monthly contributions, failing which, claim if any, arising out of death of the staff member, is liable to be rejected.

10- **Loans / Advances Outstanding in the name of the employee who intends to avail leave on loss of pay & allowances under this Scheme:**

- An employee who intends to go on Sabbatical Leave under the Scheme should invariably adjust all unsecured loans / advances availed including Festival Advance, Staff Clean Overdraft, and Flood Loan etc.
- In respect of secured loans viz. Staff Housing Loans, Staff Conveyance Loans etc., the employee will have to make their own arrangements for repayment of interest Et installments and will have to provide documentary evidence acceptable to the Bank regarding source of funds for servicing such loans during the leave period.
- Fresh loan / enhancement in limits during the leave period may be considered by the Competent Authority, provided the employee clarifies the source of repayment and undertakes to remit the monthly installments/ interest as and when due.

11- **LIEN ON EMPLOYMENT:**

The employee shall have lien on the employment with the Bank during the leave period. Also, employee availing leave on loss of pay under this Scheme shall have lien on his/her notional seniority.

However, the employee shall not undertake any kind of employment / vocation / business / profession during the Sabbatical Leave (except for mandatory Internships, its part of the academic course for which Leave is sanctioned).

12- **Competent Authority / Sanctioning Authority:**

The Sanctioning Authority for considering grant of Sabbatical Leave (on loss of pay b allowances) or extension under this Scheme shall be the General Manager (HR), in respect of both Award Staff & Officer Employees.

13- **GENERAL:**

- Eligible Employees / Officers who intend to avail Sabbatical Leave on loss of pay & allowances or require extension under this Scheme shall submit an application, to the General Manager (HR) with proof of the purpose for which the leave is sought for, through his / her Branch / Department / RO / FGMO and shall give sufficient notice for availment of such leave. All applications have to be routed through the Regional Head / Vertical Head (for staff posted at CO).
- The Department / Regional Office concerned, on receipt of the application for leave on loss of pay & allowances under this Scheme, shall verify the details furnished by the employee and forward the same, if eligible, to the General Manager (HR), Central Office, along with their recommendations, after due scrutiny of the applications.
- The purpose of the Scheme is for pursuing higher studies or research and the Competent Authority while sanctioning of leave under this Scheme may consider the organizational benefit being derived from such pursuit of higher studies or research by the employee.

- For women employees another Scheme circulated vide SC No. 5840 dated 10.04.2012, is prevalent, which shall co-exist along with this scheme. Women employees availing leave under this Scheme shall be eligible to avail leave under SC 5840 dated 10.04.2012 for purpose other than higher studies. Women employees who have already availed Sabbatical leave under SC No. 5840 dated 10.04.2012 for higher studies, shall not be eligible to avail leave under this Scheme.
- Similarly, leave availed by employees under the Sabbatical Leave Scheme last amended and circulated vide SC No. 5203 dated 15.07.2005, for the purpose of higher studies would not be eligible to avail leave under the new Scheme.
- The General Manager (HR) may accept or reject the application for Sabbatical leave on loss of pay 6 allowances, and the decision to accept / reject the application would be final.
- Employees must necessarily report back for duties on completion of leave period. In case the employee fails to rejoin duties after completion of the leave period, his/ her absence shall be treated as unauthorized and employee would be liable for disciplinary action.

The employees already on leave under the previous Schemes under reference would continue to be on leave and are required to rejoin duties on completion of the leave period. No extension of the leave period sanctioned under the previous Scheme is permitted.

\*\*\*\*\*

Undertaking

I, \_\_\_\_\_, hereby undertake that in the event of sanction of my sabbatical leave application dated \_\_\_\_\_ for the purpose of higher studies and research under the Sabbatical leave Scheme circulated vide SC No.7228 dated 18.07.2020, I shall resume duties on expiry of my leave period and continue my services with the Bank for minimum period of three years.

Name

Emp.' No

Designation

Posting

Signature

**LEAVE WHILE ADOPTING FAMILY PLANNING MEASURES**

- (i) Every female employee who undergoes non-puerperal tubectomy operation is eligible for Special Casual Leave up to 14 days.  
Every female employee who had IUD insertion is eligible for 1-day Special Casual Leave.
- (ii) Employees developing post – sterilization complications may be allowed Special Casual Leave to cover the period for which she was hospitalized for a post-operative complication, on production of a medical certificate from the concerned hospital authorities.

**SPECIAL LEAVE FOR VASECTOMY OPERATION**

Employees who undergone vasectomy operation will be granted Special Leave up to 6 days subject to on obtaining satisfactory proof of having undergone vasectomy operation. (SC No.1313 dt.10.06.1972)

**RECALL FOR DUTY**

- The Competent Authority may recall an Officer who is on leave whenever the Bank deems fit to do so.
- But if the Officer is at that time out of station, he/she shall be eligible to be paid the actual expenses incurred by him and the members of his family for coming back to the Station and if the Officer and the members of his family go back to the same station from where he was called, for the return journey also.

#### **EXTRA ORDINARY LEAVE**

- In Partial modification of clause 13.34 of settlement dated 19<sup>th</sup> October 1966,(in case of State Bank of India ,Clause 7.34 of agreement dated 31<sup>st</sup> March 1967)and clause 36 of settlement dated 25<sup>th</sup> May ,2015,in exceptional circumstances, Extraordinary leave may be sanctioned (without wages)not exceeding three months on any one occasion (up to 4 months in extreme medical circumstances )and up to a maximum of 24 months during the entire period of an employee's service.

**Note:** The employees will not be losing any seniority on account of availing extraordinary leave on medical grounds.

- Every Officer is eligible for Extraordinary Leave on loss of pay and allowances for not more than 360 days during entire period of service.
- Such Extraordinary Leave may not be availed of except for sufficient reasons on more than 90 days at a time.
- Provided that in very special circumstances, the board may grant extra ordinary leave on loss of pay and allowances to an officer up to a total period of 720 days.
- An Officer may be granted Special Casual Leave and any Special Leave as may be decided by the Board in accordance with the guidelines of the Government.

#### **ELECTION SPECIAL CASUAL LEAVE**

**(Sc no.3636 dt.29.08.1990)**

Every eligible voter is entitled to be registered in the electoral roll of a constituency in which he ordinarily resides. In some cases, it may happen that the Central Govt. Employee residing and enrolled as a voter in a particular place/constituency, may be employed in any office located at some other place. In such cases the individual employee may be granted Special Casual Leave, if his office does not happen to be closed on that particular day, to enable him to exercise his franchise.

The elections are General Elections to Lok Sabha/State Assemblies/Bye-Elections/Panchayat/Corporation/Municipalities or other Local Bodies.

#### **SPECIAL LEAVE TO SPORTS PERSONS**

Officers participating in Inter-national/national/State Level Sport Tournaments are eligible to grant of Special Leave as under

1. Officers who represent the Bank in any State/National/inter-national Sporting Competition will be treated as ON DUTY for the number of days of such competition and also for the journey period involved.
2. Officers who participate in International/national Tournaments in India will be granted Special Leave up to 30 days in a calendar year.
3. If the officer is called upon to represent India abroad in any sporting tournament, Special Leave will be granted for the duration of the tour, subject approval of the Managing Director  
SC NO.2084 DT. 12.09.1979/ SC NO.2194 DT.01.09.1980

#### **SPECIAL CASUAL LEAVE FOR MOUNTAINEER-ING EXPEDITION / TREKKING**

Special Casual Leave will be granted to employees who participate in Mountaineering expedition not exceeding 30 days in any one calendar year. **(SC No.2050 dt. 19.03.1979)**

Further, Special Casual Leave can be granted for participating in Trekking programme also (SC No.2597 dt. 02.08.1993) subject to the following:

- That the expedition has the approval of the Indian Mountaineering Foundation
- And for mountaineering expedition and trekking programmes taken together Special Casual Leave shall not exceed 30 days in any one calendar year
- The employees will be permitted, as a special case, to combine Special Casual Leave with regular leave.

#### **SPECIAL CASUAL LEAVE FOR HINDI EXAM**

Employees appearing for Hindi Examinations conducted under the Hindi Teaching Scheme will be eligible for Special Casual leave for the days of such examination. (SC NO.3735 25.04.1991)

#### **DISABLING OF USER ID OF EMPLOYEES ON LEAVE**

DIT: CBS:1433:09 D-TED 08-07-09: staff members who are proceeding on leave training should inform data centre to suspend their login id for the period they are on leave training and ensure that the login id is disabled before they proceed on leaven training.

#### **STATION LEAVING PERMISSION**

- SC 6277 DT 02.12.2015
- SC 6608 DT 18.04.2017
- Staff Circular 7770 Dated 08.09.2022

Time and again the Management has issued instructions advising the Officials/ Branch Managers to reside at their Headquarters and not to leave the station without obtaining permission from the Competent Authority.

In this connections, Bank has issued staff circular nos. 6277 dated 02.12.2015 and 6608 dated 18.04.2017 respectively advising the Officials/ Branch Heads to reside at their Headquarters and not to leave the station without obtaining permission from the Competent Authority. Further, attention is also drawn to regulation 13 of the Union Bank of India Officer Employee (Conduct) Regulations, 1976' which states that 'No Officer employee can absent himself from duty or be late in attending office or leave the station without having first obtained the permission of the Competent Authority.

However, it is noticed that some Officers/ Branch Heads are not residing at their Headquarters/ Station. It is also observed that some of the officers/ Branch Heads are leaving their Headquarters during weekends/ Holidays without seeking prior permission/ approval of the Competent Authority. In this connection, incorporation of a dedicated menu in HRMS-Union Parivar named as 'Station Leaving Permission' & its navigation was also informed vide Staff Circular no. 7715 dated 20.06.2022.

All Officers/ Branch Heads are therefore once again advised as under:

- a) Reside at the place where they are posted.
- b) Obtain written permission from the Competent Authority for residing at any place other than their place of posting if for some reason, to the satisfaction of the Competent Authority.
- c) Obtain permission before leaving headquarters from the leave sanctioning authority each time by applying the same through HRMS-Union Parivar in following manner:

Scenario	Module to be used
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If Executive Officer is leaving headquarters without availing any leave	Station Leaving Application
If Executive Officer is leaving headquarters while availing leave	Only through Leave Application module. In such cases, while applying leave, there is a column for selecting station leaving permission. Hence, no requirement to apply for separate station leaving application.

All concerned are hereby advised to take a careful note of the above. Any breach of the instructions will be viewed seriously, and strict action will be taken against such Officials.

**MANDATORY LEAVE POLICY**

STAFF Circular NO. 7608 Date: February 5th, 2022

Staff Circular No.7445 Dated: 27th May 2021

SC No. 7158 dated 31.03.2020

SC No. 7428 dated 29.04.2021

SC No. 7395 dated 23.03.2021

**ANNEXURE – I to Staff Circular No. 7608 Dated 05.02.2022**

Existing Clause No.	Amended Clause No.	Subject	Existing Provision	Amended Provision
--	1.	<b>Sensitive Posts/Positions/ Areas of Operation covered under Mandatory Leave Policy</b>	<p>The following areas are identified as sensitive postings / areas of operations, in the Bank:</p> <p>i. Officers engaged in processing/ vetting/sanctioning of credit proposals &amp; OTS / Settlement/ Relief cases in NPAs at Branches/ ROs/ ZOs/ FGMOs/ CO/ any other Centralized processing cells (viz. SARALs/ULPs/ USKs/SARAL</p>	<p>The following areas are identified as sensitive posts / positions / areas of operations, in the Bank:</p> <p>i. Officers engaged in processing / vetting /sanctioning of credit proposals &amp; OTS / Settlement/ Relief cases in NPAs at Branches/ ROs/ ZOs/ FGMOs/ CO and its Annexes/ any other Centralized processing cells (viz. SARALs/ ULPs/ USKs/SARAL LITE etc.) including SLCC/RLCC/ZLCC;</p> <p>ii. Vertical Heads posted at CO &amp; CO Annexes;</p> <p>iii. Chief Finance Officer, Chief Compliance Office, Chief Security Officer, CISO in-charge;</p> <p>iv. Secretaries in Administrative Offices;</p>



			LITE etc.) including SLCC/RLCC/ZLCC.	v.	Officers involved in bulk procurement (above Rs. 5.00 lacs) at
		2.	Officials in Dealing room/ Treasury Branch.	a)	DIT
		3.	In-charges of Forex Department in A & B Category Forex Dealing Branches.	b)	ROs, FGMOs, Departments in CO, STCs, other outfits etc.
				c)	Printing & Stationery Division at Central Office and its Annexes
				d)	Operations Department
				e)	Support Services Department
		4.	Officers involved in bulk procurement (above Rs. 10.00 lacs) at	vi.	Officers in Support Services Department involved in tendering and maintenance of goods & services. (Electrical & electronics, car purchase and maintenance, i-pad, mobile, Wi-Fi installation, insurance, housekeeping, Residential Quarters, etc);
		(i)	DIT		
		(ii)	ROs, FGMOs, Departments in CO, STCs, other outfits etc.	vii.	Authorities involved in acquisition/construction/maintenance & renovation of properties/ premises for the Bank at Support Services Department in CO and its Annexes /FGMOs/ROs;
		(iii)	Printing & Stationery Division at Central Office	viii.	Officers working in Architect Division/civil engineering;
		5.	Authorities acquiring / maintaining properties/ premises for the Bank at Support Services Department in CO/FGMO/RO.	ix.	Security Officers;
				x.	Officers in Scale IV & above having delegated authority for approval/ sanction of Expenditure (excluding small and/or routine expenses) in Administrative Offices;
		6.	Officers in Scale IV & above having delegated authority for approval/ sanction of Expenditure (excluding small and/or routine expenses) in Administrative Offices.	xi.	In-charge/Officers in Scale IV and above in Corporate Communication Department dealing with advertisements/ sponsorships;
				xii.	Recommending Authority for vendor selection for various campaigns including officers involved in negotiations with vendors;
		7.	Officers working in Architect Division.	xiii.	Officers in Social Media team handling Digital Marketing who are involved in negotiations for tie-ups with e-commerce vendors;
		8.	In-charge/Officials in Scale IV and	xiv.	Officers at CO and its Annexes /FGMO/RO involved in

			above in Corporate Communication Department dealing with advertisements/ sponsorships.	xv. Branch Heads, Regional Heads & Field General Managers;
		9.	Branch Heads, Regional Heads & Field General Managers.	xvi. Key holding officers/employees in Branches and in Currency Chests
		10.	Officers working in Currency-Chests including Currency-Chest In-charge.	xvii. Officers/Employees working in Currency-Chests including Currency-Chest in-charge;
		11.	System and Database administrators handling SWIFT.	xviii. Officers associated with reconciliation of any type, posted in Digital Banking Department;
		12.	Officers associated with reconciliation of any type, posted in Digital Banking Dept.	xix. Officers in Dealing room/ Treasury Branch;
		13.	AGM/ DGM Vigilance.	xx. In-charges of Forex Department in A & B Category Forex Dealing Branches;
		14.	HR officials at CO who are In-charge of sections dealing with Recruitment, Promotion, Transfer & Postings, and Insurance Section.	xxi. Officers looking after TBML alerts monitoring;
		15.	Disciplinary Authority in Nodal Regional Offices/FGMO/ Central Office.	xxii. Officers working in Centralized swift back office, who verify the transaction (V1/V2/V3);
		16.	Sanctioning Authorities at HR Suidha.	xxiii. System and Database administrators handling SWIFT;
		17.	Security Officers.	xxiv. Posting in Vigilance units/departments (two continuous posting at two different places of posting with maximum overall tenure of 6 years);
		18.	Secretaries in administrative offices.	xxv. HR officers at CO who are in-charge of sections dealing with Recruitment, promotion, transfer and posting, investments & Insurance Section;
				xxvi. Disciplinary Authority at FGMO/ Central Office;
				xxvii. Sanctioning Authorities at HR Suidha;
				xxviii. Executives/Officers posted in wealth management service dealing with third party products, MF, Insurance etc.
				Any other post defined as 'sensitive post' from time to time.

			19. Any other post defined as 'sensitive post' from time to time.	
New	2 2.1 2.2 2.3 2.4 2.5 2.6	<b>Procedure for identification and review of Sensitive Posts/Positions / areas of operation</b>		<p>The procedure of identification of Sensitive Posts / Positions/ areas of operation shall be as under:</p> <p>Considering the ever-evolving business requirements and the statutory guidelines in force, the Human Resources Department shall, on biennial basis, identify/review the list of Sensitive Posts/areas of operation in the Bank preferably in consultation with all Vertical Heads and prepare the list.</p> <p>As per CVC guidelines, it is the role of the Chief Vigilance Officer (CVO) to identify Sensitive Posts in the organization. Accordingly, list of Sensitive Posts identified/reviewed by HR Department shall be sent to Vigilance Department seeking approval of the CVO.</p> <p>Vigilance Department, on receipt of the aforesaid list from HR Department, shall consolidate the entire list of sensitive posts in the Bank and place the same before the CVO for his/her necessary approval/concurrence in compliance with CVC guidelines.</p> <p>The CVO may add/delete/modify the list of Sensitive Posts/Positions/areas of Operation to be covered under the ambit of Mandatory Leave Policy</p>

	2.7			<p>After obtaining necessary approval/ concurrence from the CVO, Vigilance Department shall send the approved list to HR Department, CO for circulation.</p> <p>Thereafter, HR Department, CO shall circulate the approved/concurred list of sensitive posts/areas of operation.</p> <p>At any point, if need arises or any fresh guidelines are received from RBI/CVC/ Government of India or any other statutory body, HR Department may review the list of sensitive posts duly following the aforesaid procedure. Chief Vigilance Officer will be the Competent Authority for approving the list of Sensitive posts/areas of operations in the Bank.</p>
	2.8			
1	3.1	<b>Modalities for Sanctioning of Mandatory Leave</b>	<p>Employees posted in sensitive positions or areas of operations as mentioned above, and / or any other department as may be decided by the Bank from time to time, should mandatorily avail leave of any type, at least for 10 working days in a single spell during a calendar year. This is without prejudice to the existing provisions that leave cannot be claimed as a matter of right.</p>	<p>Employees/Officers posted in sensitive posts/positions or area of operations as mentioned above, and / or any other department as may be decided by the Bank from time to time, shall be compulsorily sent on leave for at least 10 working days in a single spell every year (calendar year), during their posting in such areas, without giving any prior intimation to these employees/officers, thereby maintaining an element of surprise. This is without prejudice to the existing provisions that leave cannot be claimed as a matter of right.</p> <p>Employees/Officers on Mandatory leave should not have access to any physical or virtual resources related to their work responsibilities with the exception of internal/ corporate email.</p>
2	3.2	<b>-do-</b>	<p>The mandatory leave shall be deducted from the available leave balance of the employee as per his/her request during the calendar year, if sanctioned.</p>	<p>The mandatory leave shall be deducted from the available leave balance of the employee/officer during the calendar year. No leave application shall be obtained from the officer/employee who is being sent on mandatory leave.</p>

3	3.3	-do-	Leave sanctioning authority shall sanction the appropriate leave, subject to availability of leave balance, in such a manner that the routine Branch / Office functions are carried out smoothly.	Leave sanctioning authority shall sanction the appropriate leave, subject to availability of leave balance, in such a manner that the routine Branch / Office functions are carried out smoothly.
4	-	-do-	Employee shall plan his/her leave in the beginning of the year in advance in consultation with the department/Branch Head, so that the same can be availed without hampering the smooth functioning of the Branch /Office.	In view of modified clause No. 3.1, this clause stands deleted.
5	-	-do-	If the employee is not having any leave balance, he/she should be deputed to some other office/branch as per the Bank's convenience/requirement for a period of not less than 10 working days.	Stands deleted in view of fresh RBI guidelines.
6	3.4	-do-	The Bank, without any prior intimation, may advise any of employees posted in such sensitive positions or areas of operations to avail this mandatory leave.	The Bank, without any prior intimation, may send any of the employees/officers posted in such sensitive posts/positions or areas of operations on mandatory leave for 10 working days in a calendar year.  Leave sanctioning authority shall plan for sending employees/officers on mandatory leave (without giving prior intimation) in such a manner that the routine Branch / Office functions are carried out smoothly.
7	4		Notwithstanding the above provisions, an employee, who is sent on mandatory leave, may be recalled for duty by leave sanctioning	Notwithstanding the above provisions, an employee, who is sent on mandatory leave, may be recalled for duty by leave sanctioning authority in case of business exigencies.

			authority in case of business exigencies.	
8	5		The Top Management has directed that the Competent Authorities must ensure compliance to the aforesaid directions and should closely monitor this aspect to ensure that the Policy is strictly implemented in their jurisdiction in order to mitigate the risk of fraud.	The Top Management has directed that the Competent Authorities must ensure compliance to the aforesaid directions and should closely monitor this aspect to ensure that the Policy is strictly implemented in their jurisdiction in order to mitigate the risk of fraud.
-	6	-	-	It should be ensured that least inconvenience is caused in functioning of the branch/office by making suitable alternate arrangement.
-	7	-	-	While respective Branch Head /Department Heads/their controllers are primarily responsible for ensuring compliance to the Mandatory Leave Policy, it shall be the endeavour of all to ensure that the guidelines framed under the policy are implemented and followed in true spirit as a measure of preventive vigilance and to ensure that the Bank's interest is protected.
-	8	-	-	Chief General Manager (HR) shall be the Competent Authority to issue any clarification on the subject matter.

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Reserve Bank of India (RBI), vide its circular dated 09.07.2021 has repealed the earlier guidelines on mandatory leave, *ibid*, and issued fresh guidelines for Mandatory leave for employees posted in sensitive posts I areas of operation in Banks. Revised RBI guidelines, contained in letter no. DoR.ORG.REC.3121.06.01712021-22 dated 09.07.2021, state that a prudential operational risk management measure, the Banks shall put in place a 'Mandatory Leave' policy wherein the employees posted in sensitive positions or areas of operation shall be compulsorily sent on leave for a few days (not less than 10 working days) in a single spell every year, without giving any prior intimation to these employees, thereby maintaining an element of surprise during their posting in such areas. Bank shall ensure that the employees, while on 'mandatory leave', do not have access to any physical or virtual resources related to their work responsibilities, with the exception of internal/corporate email which is usually available to all employees for general purposes. Bank shall, as per a Board approved policy, prepare a list of sensitive positions to be covered under 'Mandatory Leave' requirements and the list shall be reviewed periodically.

Implementation of this policy shall be reviewed under the supervisory process" Based on these principles, the Board, in its Meeting held on 24.01.2022, has approved Mandatory Leave Policy for employees/ officers of the Bank posted in sensitive posts/positions/areas of operation as detailed below:

20. Sensitive Posts/Positions/ Areas of Operation covered under Mandatory

The following areas are identified as sensitive posts / positions / areas of operations, in the Bank:

- i) Officers engaged in processing I vetting /sanctioning of credit proposals & OTS / Settlement/ Relief cases in NPAs at Branches/ ROs/ ZOs/ FGMOs/ CO and its Annexes/ any other Centralized processing cells (viz. SARALs/ ULPs/ USKs/SARAL LITE etc.) including SLCC/RLCC/ZLCC;
- ii) Vertical Heads posted at CO & CO Annexes;
- iii) Chief Finance Officer, Chief Compliance Officer, Chief Security Officer, CISO in-charge;
- iv) Secretaries in Administrative Offices;
- v) Officers involved in bulk procurement (above Rs. 5.00 lacs) at
  - a. DIT
  - b. ROs, FGMOs, Departments in CO, STCs, other outfits etc.
  - c. Printing & Stationery Division at Central Office and its Annexes
  - d. Operations Department
  - e. Support Services Department
- vi) Officers in Support Services Department involved in tendering and maintenance of goods & services. (Electrical & electronics, car purchase and maintenance, i-pad, mobile, Wi-Fi installation, insurance, housekeeping, Residential Quarters, etc);
- vii) Authorities involved in acquisition I construction I maintenance & renovation of properties/ premises for the Bank at Support Services Department in CO and its Annexes /FGMOs/ROs;
- viii) Officers working in Architect Division I civil engineering;
- ix) Security Officers;
- x) Officers in Scale IV & above having delegated authority for approval/sanction of Expenditure (excluding small and/or routine expenses) in Administrative Offices;
- xi) In-charge/Officers in Scale IV and above in Corporate Communication Department dealing with advertisements/ sponsorships;
- xii) Recommending Authority for vendor selection for various campaigns including officers involved in negotiations with vendors;
- xiii) Officers in Social Media team handling Digital Marketing who are involved in negotiations for tie-ups with e-commerce vendors;
- xiv) Officers at CO and its Annexes /FGMO/RO involved in empanelment of Valuers, advocates, auditors, consultants and other outside agencies.
- xv) Branch Heads, Regional Heads & Field General Managers;
- xvi) Key holding officers/ employees in Branches and in Currency Chests
- xvii) Officers/Employees working in Currency-Chests including Currency Chest in-charge;
- xviii) Officers associated with reconciliation of any type, posted in Digital Banking Department;
- xix) Officers in Dealing room/ Treasury Branch;
- xx) In-charges of Forex Department in A & B Category Forex Dealing Branches;
- xxi) Officers looking after TBML alerts monitoring;
- xxii) Officers working in Centralized swift back office, who verify the transaction (V<sub>1</sub>/V<sub>2</sub>/V<sub>3</sub>);
- xxiii) System and Database administrators handling SWIFT;
- xxiv) Posting in Vigilance units/ departments (two continuous posting at two different places of posting with maximum overall tenure of 6 years;
- xxv) HR officers at CO who are in-charge of sections dealing with Recruitment, promotion, transfer and posting, investments & Insurance Section;
- xxvi) Disciplinary Authority at FGMO/ Central Office;
- xxvii) Sanctioning Authorities at HR Suvidha;



- xxviii) Executives/Officers posted in wealth management service dealing with third party products, MF, Insurance etc.
- xxix) Any other post defined as 'sensitive post' from time to time.

Procedure for identification and review of Sensitive Posts/Positions/areas of operation:

The procedure of identification of Sensitive Posts I Positions/ areas of operation shall be as under:

- 2.1 Considering the ever-evolving business requirements and the statutory guidelines in force, the Human Resources Department shall, on biennial basis, identify/review the List of Sensitive Posts/areas of operation in the Bank preferably in consultation with all Vertical Heads and prepare the list.
- 2.5 As per CVC guidelines, it is the role of the Chief Vigilance Officer (CVO) to identify Sensitive Posts in the organization. Accordingly list of Sensitive Posts identified/reviewed by HR Department shall be sent to Vigilance Department seeking approval of the CVO.
- 2.3 Vigilance Department, on receipt of the aforesaid list from HR Department, shall consolidate the entire list of sensitive posts in the Bank and place the same before the CVO for his/her necessary approval/concurrence in compliance with eve guidelines.
- 2.4 The CVO may add/delete/modify the list of Sensitive Posts/Positions/areas of Operation to be covered under the ambit of Mandatory Leave Policy
- 2. 5 After obtaining necessary approval/ concurrence from the CVO, Vigilance Department shall send the approved list to HR Department, CO for circulation.
- 2.6 Thereafter, HR Department, CO shall circulate the approved/concurred list of sensitive posts/areas of operation.
- 2. 7 At any point, if need arises or any fresh guidelines are received from RBI/CVC/Government of India or any other statutory body, HR Department may review the list of sensitive posts duly following the aforesaid procedure.
- 2.8 Chief Vigilance Officer will be the Competent Authority for approving the list of Sensitive posts/ areas of operations in the Bank.

3. Modalities for sanctioning of Mandatory Leave:

- 3.1 Employees/Officers posted in sensitive posts/positions or area of operations as mentioned above, and I or any other department as may be decided by the Bank from time to time, shall be compulsorily sent on leave for at least 10 working days in a single spell every year (calendar year), during their posting in such areas, without giving any prior intimation to these employees/officers, thereby maintaining an element of surprise. This is without prejudice to the existing provisions that leave cannot be claimed as a matter of right. Employees/Officers on Mandatory leave should not have access to any physical or virtual resources related to their work responsibilities with the exception of internal/ corporate email.
- 3.2 The mandatory leave shall be deducted from the available leave balance of the employee/officer during the calendar year. No leave application shall be obtained from the officer/employee who is being sent on mandatory leave.
- 3.3 Leave sanctioning authority shall sanction the appropriate leave, subject to availability of leave balance, in such a manner that the routine Branch /Office functions are carried out smoothly.
- 3.4 The Bank, without any prior intimation, may send any of employees/officers posted in such sensitive posts/positions or areas of operations on mandatory leave for 10 working days in a calendar year. Leave sanctioning authority shall plan for sending employees/ officers on mandatory leave (without giving prior intimation) in such a manner that the routine Branch I Office functions are carried out smoothly.
- 4.0 Notwithstanding the above provisions, an employee, who is sent on mandatory leave, may be recalled for duty by leave sanctioning authority in case of business exigencies.
- 5. The Top Management has directed that the Competent Authorities must ensure compliance to the aforesaid directions and should closely monitor this aspect to ensure that the Policy is strictly implemented in their jurisdiction in order to mitigate the risk of fraud.

6. It should be ensured that least inconvenience is caused in functioning of the branch/ office by making suitable alternate arrangement.
7. While respective Branch Head /Department Heads/their controllers are primarily responsible for ensuring compliance to the Mandatory Leave Policy it shall be the endeavour of all to ensure that the guidelines framed under the policy are implemented and followed in its true spirit as a measure of preventive vigilance and to ensure that the Bank's interest is protected.
8. Chief General Manager (HR) shall be the Competent Authority to issue any clarification on the subject matter.

**Staff Circular No.7679 Dated: 27.04.2022**

**Mandatory Leave - Non-availment of Leave & Remote Working During Leave Period**

Attention is drawn to Staff Circular No. 7608 dated 05.02.2022 vide which the Mandatory leave Policy for employees posted in sensitive postings I areas of operation was renewed 8: circulated among all staff members. As per renewed policy currently 14723 employees are working on Sensitive posts. Time and again through our various Circulars letters no. 6632/7445/7425 dated 06.09.2021/27.05.2021/29.04.2021 respectively, it has been advised to send employee posted in sensitive post on Mandatory Leave without any deviation to the policy.

Despite issuance of guidelines and several Circular letters, it has been observed that several employees/ executives posted in sensitive postings I areas of operations have not availed leave of at least 10 working days in a single spell, during the year 2021 i.e., from 01.01.2021 to 31.12.2021.

Please note that the Mandatory leave policy is based on guidelines issued by the RBI and violation of the same is liable to be viewed seriously. It is in the best interest of the Bank as well as the employee I executive that the policy be followed in true spirit.

**Standard Operating Procedure**

ROs & FGMOs shall at the beginning of the calendar year prepare list of employees posted in sensitive post and share it with the respective leave sanctioning authority. The immediate administrative office shall prepare the list for employees posted at a sensitive post in branch, and share it with the respective leave sanctioning authority for doing the needful.

For the purpose guidance the following SOP may be followed: -

Leave sanctioning authority shall prepare mandatory leave plan for the officers / Employees working under them (posted in sensitive areas) well in advance and ensure its implementation within the below timeframe.

<b>Employee Covered under Mandatory Leave Policy</b>	<b>As on 31" December (preceding year)</b>
Preparation of Plan	By 31" January
50% Compliance	By 30th June
75% Compliance	By 30th September
100% Compliance	By 31st December

It must be ensured that the mandatory leave is completed during the calendar year itself. i.e., the end date of the mandatory leave should be on or before 31st December.

Preparation of mandatory leave plan should be such as not to hamper the smooth functioning of the bank i.e., the leave span should be distributed in a symmetric way amongst all the employees posted in sensitive post. All Regional Heads, Zonal Heads, Vertical Heads, HR Admins and employees posted in sensitive areas of operations are once again advised to ensure adherence to the provisions of the Mandatory Leave policy of the Bank. Please ensure that contents of this circular are brought to the notice of all concerned and also ensure strict compliance.

## COMMON POLICIES

### RECRUITMENT POLICY FOR 2021-22

#### CHAPTER - I

#### UNION BANK OF INDIA RECRUITMENT POLICY

##### 1. PREAMBLE:

- 1.1 The Ministry of Finance, Government of India, in terms of guidelines F. No. 5/1/6/2001-IR dated 19.09.2001 had advised the Bank to formulate recruitment policy with due approval of the Board of Directors. Accordingly the Bank has evolved the following Recruitment Policy covering key areas such as setting up of Human Resource Sub-Committee of Board Of Directors (HRSC), Mode and Method of Recruitment including Campus Recruitment, Eligibility Norms for appointment in various cadres, etc. The Ministry of Finance, Vide D.O. No. 7/48/2004-BOA dated 22.02.2005 granted further Managerial autonomy to PSU Banks for deciding all Human Resource issues including recruitment.

Accordingly, the Recruitment Policy of the Bank has been revamped with new features.

##### 2. SHORT TITLE:

The Policy will be called "Union Bank of India Recruitment Policy".

##### 3. OBJECTIVES:

##### 3.1 The Recruitment Policy seeks to achieve the following broad objectives:

- i. To source the best talent through a process of selection that is fair, transparent, objective and unbiased in all aspects and provides equal opportunities to all eligible candidates in order to drive organizational performance and successfully achieve goals and objectives of the Bank.
- ii. To ensure placement of right person on the right job to enhance organizational effectiveness.
- iii. The recruitment should be need based aimed at achieving higher productivity and profitability levels. Recruitment Plan should be prepared based on Manpower Plan approved by the Board of Directors of the bank in keeping with the Government / Reserve Bank of India / Indian Banks' Association guidelines issued from time to time.
- iv. The policy should conform to the instructions issued by Government / Reserve Bank of India / Indian Banks' Association on creation of posts / filling up of vacancies / staff growth etc.
- v. This document outlines the policy and establishes a procedure for the process of recruitment and selection including requisitioning of personnel, invitation and screening of applications, conducting the selection process, arranging medical examination and issuing of appointment letters.

**3.2 The purpose of this Policy is also to ensure the following:**

- i. Reservations in posts for SCs, STs, OBCs, EWSs, Ex-servicemen, Disabled, etc. with concessions in eligibility norms as laid down by the Government of India from time to time should be strictly followed.
- ii. Equal opportunity to all sections of people for participating in the selection process, through issue of public notice and adequate publicity.
- iii. Devising procedures and schemes of recruitment which are non-discriminatory so that no section of the society is placed at a disadvantage.
- iv. Ensure gender diversity in the Bank through effective recruitment and selection practices.

**4. APPLICABILITY:**

This policy is applicable for recruitment to all regular and Full-time posts at Union Bank of India.

**5. PROCESS OWNER:**

Human Resources (HR) Department

**6. HUMAN RESOURCE SUB-COMMITTEE OF BOARD OF DIRECTORS (HRSC):**

**6.1 COMPOSITION OF THE COMMITTEE:**

The HR Sub-Committee of Board in the Bank shall be chaired by the Managing Director & CEO. The other members of the Committee shall include:

- ✓ Executive Directors.
- ✓ Government Nominee Director.
- ✓ Any other two Directors to be nominated by the MD & CEO.
- ✓ Two outside Experts in Human Resources to be nominated by the MD & CEO shall participate as special invitees in these meetings.

**6.2 ROLE OF HR SUB-COMMITTEE:**

HRSC shall –

- (i) Design recruitment system and evolve procedures, processes for recruitment in all cadres.
- (ii) Function as advisory body to the Bank in all matters relating to recruitment including assessing of manpower needs, in all the cadres, recruitment of specialist officers, both on regular as well as on contract basis/ campus recruitment, constituting of interview / other selection panels, selection of external agencies for rendering professional expertise to the Bank in the area of recruitment. The HRSC should assess the manpower requirements for recruitment for a period of one year at least, in addition to its other functions.
- (iii) Recommend necessary budgetary allocations in the matter of recruitment / other related expenditure for the approval of the Board.
- (iv) HRSC shall Meet from time to time as may become necessary, to review / monitor all matters related to HR, at least once in a quarter.

**7. RECRUITMENT PROCESS AT UNION BANK OF INDIA:**

Following defines the process of recruitment to be followed for new recruits at the Bank:

- i. Manpower Requisition
- ii. Recruitment Budget
- iii. Recruitment Plan
- iv. Sourcing

- v. Recruitment and Selection of personnel for Posts in all Cadres, i.e., Officer cadre, Clerical cadre, and Subordinate Staff cadre.
- vi. Background and Medical Check
- vii. Joining

**8. MANPOWER REQUISITION:**

- 8.1 All the Vertical Heads will have to submit their Annual, Medium Term (3 years) and the Long Term (5 years) manpower requirements to the HR department by 15th July every year.
- 8.2 The HR department will determine the Annual, Medium Term (3 years) and the Long Term (5 years) total Manpower Plan for the Bank on the basis of Manpower Planning (MPP) Model as also based on the recommendations of the various Vertical Heads in Central Office, - with specific role-based requirements. This Manpower Plan shall be placed before the HRSC by August 15th for its consideration and recommendation to the Board for final approval by end of September.
- 8.3 Based on the specific role requirement, the HR department will prepare a database of Job Descriptions for the position from internal / external sources (internal job postings, external job market etc.)

**9. RECRUITMENT BUDGET:**

The HR department will prepare the Recruitment Budget on the basis of the annual manpower planning exercise and the specific role requirements approved by the HRSC. The Recruitment Budget should include the following:

- i. Recruitment expenses: Advertisement expenses, Venue expenses, Consultant fees / charges, Campus Fees, Share of IBPS towards conduct of Common Recruitment Process (CRP) or any other Test conducting Agency, etc.
- ii. Interview expenses: Travel (candidates, Regional HR representatives, etc), Hotel expenses (Candidates, Regional HR representatives), miscellaneous (communication, courier, postage, etc.), Interview Panel cost (time spent by them for interviews).
- iii. Estimated CTC and Joining expenses - Shifting expenses, Notice pay, Joining bonus, Hotel expenses, Medical Fitness Test, etc.
- iv. The Recruitment Cost per hire per year needs to be calculated and tracked by the HR department. The recruitment budget and cost can be undertaken by the HR department in a phased manner after implementing other important aspects of the Recruitment Policy.

**10. RECRUITMENT PLAN:**

The annual Recruitment Plan is to be prepared by the HR department. The Recruitment Plan should consider the following:

- i. Recruitment phasing: Medium-Term (3 years) and Long-Term (5years) manpower requirements
- ii. Recruitment schedules: Quarterly / Half yearly/Annual recruitment plans

Sourcing strategy (sources of recruitment):

- A. Advertisement
- B. Campus Recruitment
- C. Management Trainee (MT) Program

## D. Contractual Appointment

The Recruitment Plan needs to define a process for recruitment at all levels (key positions).

The Bank should explore alternate ways to recruit candidates like co-creating solutions with educational institutes and retired employees. Once these channels are firm they will form part of the Recruitment Plan of the Bank.

### 11. SOURCING:

Job Descriptions and Role Profiles:

- i. Job Descriptions should be used in the end-to-end Recruitment and Selection process (starting from sourcing to joining).
- ii. Job Descriptions should be used to evaluate role-based functional and behavioral capability (from competency model) in the candidate.
- iii. At all levels of recruitment, except for entry level talent, mapping of profile to candidate is required to ensure the Bank hires people who are productive on the job from the date of joining.
- iv. The interview panel must be well-versed with the requirements of the job through the job description and should gauge the candidate's capabilities accordingly.
- v. For positions where entrance tests are not being conducted, very stringent and specific profile guidelines should be advertised in order to reduce the quantum of applications, and hence save the interview panel's time.

### 12. ADVERTISEMENT:

The vacancies will be announced in the open market through on an All-India basis by way of notifying the vacancies in the leading national / regional dailies in English, Hindi and Vernacular languages, etc. and in Employment News / Rozgar Samachar and also to be placed at the National Career Service (NCS) Portal of Ministry of Labour & Employment. The detailed notification shall also be placed on the Website of the Bank or of the recruiting agency like the IBPS, as the case may be.

### 13. CAMPUS RECRUITMENT:

**13.1.1** The Bank may, in any particular year, depending upon its requirement of Officers in various specialized fields & / General Banking segments, recruit candidates by way of campus recruitment including those who have completed the Summer Internship project with the Bank under the Summer Internship Policy, up to 30% of the vacancies earmarked for direct recruitment, from reputed Professional Institutions / Universities.

**13.1.2** The DGM / AGM in-charge of the Recruitment function shall finalize the campus recruitment plan in consultation with the General Manager, Human Resources Department, C.O.

**13.1.3** The field and scales in which such recruitments are to be made and choice of Professional Institutes / Universities would be as recommended by the HRSC and approved by the MD & CEO / Executive Director.

**13.1.4** The HR department shall identify and shortlist preferred campuses based on:

- i. Institution / College should be approved by University Grants Commission
- ii. Private B-schools should have approvals from AICTE
- iii. Institution / College should be in existence for at least five years and have a minimum three passed out batches

- iv. Institution / College should offer two-year full-time Management course
- v. Selection of Institutions / Colleges to be done by referring to the Rankings given to B-Schools by reputed magazines like Business India, Outlook and Business Standard, etc
- vi. Those Institutions / colleges whose name appears in the list of 50 top-ranked colleges in at least two of the three magazines shall be eligible for Campus Selection
- vii. Any other Institution / college with the prior approval of MD & CEO

**13.1.5** Job Descriptions will be sent to campus before pre-placement talk and applications process. These can be also included in the Pre-Placement Talk presentation deck.

**13.1.6** The Criteria for short listing of campuses / institutes as mentioned in sub-clause no. 13.1.4 and the updated list of shortlisted institutes shall be kept displayed on the Bank's Website.

### **13.2 PRE-PLACEMENT PRESENTATION TO CAMPUS:**

The HR department to create a standard up-to date pre-placement talk presentation deck for campus visits.

This presentation should include some of the following aspects:

- i. About the Bank
- ii. Value proposition for Management Trainees / prospective new recruits in the Bank
- iii. Career Growth Path possible for Management Trainees / prospective new recruits in the Bank
- iv. Success stories of people who have stayed with the Bank and risen to top positions
- v. Remuneration details
- vi. Additional non-monetary benefits (insurance, hospitalization and other key benefits which are best practices in the Banking sector)

### **13.3 CAMPUS RECRUITMENT PROCESS OWNER:**

**13.3.1** The campus recruitment will be coordinated by one designated officer from the HR department - The Campus Recruitment Officer. This process owner will coordinate campus visits; get approvals for interview panels, pre-placement talk, oversee the Management Trainee program, etc. He / She will be the constant factor throughout the process to ensure effective process delivery with consistency and transparency in communication. Campus interview panels will be briefed by the Campus Recruitment Officer before campus visits to ensure consistency and transparency in communication.

**13.3.2** After conclusion of the interview process, the Campus Interview Panel will submit a list of candidates provisionally shortlisted for appointment to the Campus coordinator with a proviso that the same will be confirmed after obtaining approval of the Competent Authority.

### **13.4 CAMPUS SELECTION PROCESS:**

#### **13.4.1 Screening of Applications:**

All applications received from campus will be screened and short-listed by the HR department. Parameters to be looked into for screening will include the following:

- i. Candidate should be a full-time student of the Institute / College and should be in the age bracket as mentioned in clause no. 17.2.1 below, studying in the final semester of the course and who will pass out in the academic year in which the interview is being conducted or just passed out from the said Institute / College.
- ii. Candidate should have obtained minimum 60% marks in the final year of graduation (55% for reserved category candidate).
- iii. Preference shall be given for candidates having no break in studies before graduation.



13.4.2 Bank may also conduct any other short-listing methods like Psychometric & Behavioral Competency test and / or Group Discussion and /or Competency based Personal Interview as detailed in clause nos. 17.3.3, 17.3.4 and 17.3.5 respectively and / or any other test as felt appropriate.

14. **MANAGEMENT TRAINEE PROGRAM:**

14.1 The Bank shall offer one-year Management Trainee (MT) Program having tie-up arrangements with reputed Educational Institutes at selected campuses concluding with an Award of Post Graduate Diploma in Banking & Finance by the Institute, with prior approval of the Board.

14.2 Selection of candidates for the Management Trainee would be the same as that mentioned in Clause no. 17.3 below or by any other methodology to be approved by the Board.

14.3 The successful Trainees under this Management Trainee program shall be inducted into the Bank's Probationary Officer in JMGS-I as provided in the Tie-Up arrangement, subject to completion of Appointment and Joining formalities as mentioned in Clause nos. 24, 25, 26 and 27 below.

15. **CONTRACTUAL APPOINTMENT:**

The Bank may appoint expert, specialist on contract basis for a period of 3 years, extendable by one year at time subject to a maximum term of **Five years**. The contractual appointment may be made in the area of Marketing, IT, HRM, Risk Management, Treasury, Legal, Security, Civil Engineering, Architecture, Economics and any other specialized segments, etc.

15.1 **Empanelment of External Human Resource Consultants for Recruitment of Senior Executives/ / Specialist Officers/ Domain Experts on Contractual Basis.**

To make contractual hiring easier and effective, the Bank may empanel External Human Resource Consultants for recruitment of Senior Executives/ Specialist Officers/ Domain Experts in Senior Management, Middle Management & Junior Management level on contractual basis in the Bank & Bank's wholly owned subsidiaries for a period of 3 years.

16. **RECRUITMENT AND SELECTION OF OFFICERS:**

**Competency Based Interviews:**

- i. In the methodology of selection, written test (qualifier) will be followed by competency-based interviewing during the assessment process for all officers.
- ii. For the same, training on conducting (competency based) interviews to the panel (All hiring managers and interview panelists to be covered) will be organized by the HR department through any relevant agency.

17. **RECRUITMENT OF OFFICERS:**

17.1 **QUOTA FOR DIRECT RECRUITMENT:**

A. The vacancies in the Officer's Cadre in Junior Management Grade / Scale I (General Banking) will be filled up by way of direct recruitment as well as internal promotions. The extent of vacancies to be filled up by direct recruitment as well as promotions in general banking side in any particular year will be decided

by the promotion policy in vogue from time to time. The quota between direct recruitment to internal promotion in case of Officers in Junior Management Grade / Scale I (General Banking) shall be **40:60**.

- B.** In respect of Officers in other Grades / Scales (General banking) i.e. MMGS-II to TEGS-VII as also Specialist Officers in various grades / scales i.e. JMGS-I to TEGS-VII., there will not be any fixed quota and the extent of direct recruitment and / or internal promotion shall be based on the requirement of the Bank as assessed by the HRSC and approved by the Board.

## 17.2 ELIGIBILITY NORMS:

### 17.2.1 AGE:

- A. For the Post of Probationary Officers (POs) / Management Trainees(MTs) in JMGS-I to be filled through the Common Recruitment Process (CRP) of IBPS:**

S. No.	Particulars	Minimum Age	Maximum Age
i	2013-14 onwards	20 years	30 years

- B. For the Post/s in the under mentioned Specialized Officer Segment to be filled through the Common Recruitment Process (CRP) of IBPS from 2014-15 onwards:**

S. No	Name of the Post	Grade/Scale	Minimum Age	Maximum Age
I	Information Tech.officer (IT)	I	20 years	30 years
II	Rural Development Officer/ Agriculture field officer	I	20 years	30 years
III	Hindi Officer / Rajbhasha- Adhikari	I	20 years	30 years
IV	Law Officer	I	20 years	30 years
V	Personnel / HR Officer	I	20 years	30 years
VI	Marketing Officer	I	20 years	30 years

### Explanatory Note:

The posts in MMGS-II and Technical Officer JMGS-I shall not be covered under the Common Recruitment Process (CRP) from 2014-15 onwards.

- C.** For all other Post/s of Officers in the Specialist / General Banking segment in any Grade / Scale, where Selection is through a mode other than the CRP of IBPS, minimum / maximum Age limit, Educational Qualification including Computer Literacy, Experience, Selection process, Inter Se Weightage, etc. will be prescribed depending upon the nature, requirement and other specifications of the post to be filled up, with prior approval of the MD & CEO.

**Note:** Reserved Category candidates shall be entitled for Relaxations / Concessions as per Government guidelines.

### 17.2.2 EDUCATIONAL QUALIFICATIONS:

- A. For the Post of Probationary Officers (POs) / Management Trainees (MTs) in JMGS-I to be filled through the Common Recruitment Process (CRP) of IBPS:**

S. No.	Particulars	Educational Qualifications
i	During 2014-15 & onwards	A Degree (Graduation) in any discipline from a recognized University or any equivalent qualification recognized as such by the Central Government.

		<p>However, in respect of Management Trainees, candidates will have to possess an additional qualification of a Post Graduate Diploma in Banking and Finance from a Recognized University through reputed Institutes empanelled for the purpose, securing a minimum of 60 % marks in aggregate for the General category and 55 % for the Reserved category.</p> <p><b>Computer Literacy:</b> Computer Literacy is not mandatory.</p>
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**B. For the Post/s in the under mentioned Specialized Officer segment to be filled through the Common Recruitment Process (CRP) of IBPS during 2018-19 & onwards:**

S. No.	Name of the post	Educational Qualifications**
i	Information Technology (IT) Officer-scale-I	<p>4-year Engineering/ Technology Degree in Computer Science / Computer Applications / Information Technology / Electronics / Electronics &amp; Tele Communications / Electronics &amp; Communication / Electronics &amp; Instrumentation from a recognized University / Institution /Board recognized by Govt. of India/approved by Govt. regulatory bodies.</p> <p>OR</p> <p>Post Graduate Degree in Electronics / Electronics &amp; Tele Communication / Electronics &amp; Communication / Electronics &amp; Instrumentation / Computer Science / Information Technology / Computer Applications from a recognized University / Institution /Board recognized by Govt. of India/ approved by Govt. regulatory bodies.</p> <p>OR</p> <p>Graduate from a University/ Institution/ Board recognized by Govt. of India/ approved by Govt. regulatory bodies, having passed DOEACC 'B' level</p>
ii	Rural Development Officer / Agriculture Field Officer-Scale-I	<p>4-year Degree (graduation) in Agriculture/ Horticulture / Animal Husbandry / Veterinary Science / Dairy Science / Fishery Science / Pisciculture / Agri Marketing &amp; Cooperation / Co-operation &amp; Banking / Agro-Forestry/ Forestry/ Agricultural Biotechnology/ Food Science/ Agriculture Business Management / Food Technology / Dairy Technology / Agricultural Engineering/ <b>Sericulture</b> from a University / Institution / Board recognized by Govt. of India/approved by Govt. regulatory bodies.</p>

iii	Hindi Officer /Rajbhasha-scale – I	Post Graduate Degree in Hindi with English as a subject at the Degree (Graduation) level from a University/ Institution/ Board recognized by Govt. of India/ approved by Govt. regulatory bodies.  OR  Post Graduate Degree in Sanskrit with English and Hindi as subjects at the Degree (Graduation) level from a University/ Institution/ Board recognized by Govt. of India/ approved by Govt. regulatory bodies.
iv	Law Officer Scale I	A bachelor's degree in law (LLB) and enrolled as an advocate with Bar Council.
v	Personnel / HR Officer-Scale I	Graduate from a University/ Institution/ Board recognized by Govt. of India/ approved by Govt. regulatory bodies.  And  Two Years Full time Post Graduate degree or Two Years Full time Post Graduate diploma in Personnel Management/ Industrial Relations/ HR/ HRD/ Social Work/ Labour Law* from a University/ Institution/ Board recognized by Govt. of India/ approved by Govt. regulatory bodies.
vi	Marketing Officer-Scale I	Graduate from a University / Institution / Board recognized by Govt. of India/approved by Govt. regulatory bodies.  And  Two Years Full time MMS (Marketing)/ Two Years Full time MBA (Marketing) / Two Years Full time PGDBA / PGDBM / PGPM / PGDM with specialization in Marketing* from a University / Institution / Board recognized by Govt. of India/approved by Govt. regulatory bodies.

**Additional Qualifications of Computer Literacy for Posts referred to a Sub-clause B**

**[ii to vi above] other than IT Officer:**

\*\* Operating and working knowledge in computer systems is mandatory i.e., candidates should have Certificate / Diploma / Degree in Computer Operations / Language / should have studied Computer / Information Technology as one of-subjects in the High School / College / Institute.

\* In case of dual specializations, one of the fields of specialization should be in the field prescribed, In case of major / minor specializations; major specialization should be in the stream prescribed. A PG Degree (MMS or MBA) / a PG diploma with more than two specializations are not permissible. Prescribed educational qualification should be strictly satisfied and no equivalent educational qualification shall be considered as eligible.

**C.(i)** For all other Post/s of Officers in the Specialist / General Banking segment in any Grade / Scale, where Selection is through a mode other than the Common Recruitment Process of IBPS, minimum / maximum Age limit, Educational Qualification including Computer Literacy, Experience, Selection process, Inter se weightage, etc.

will be prescribed depending upon the nature, requirement and other specifications of the post to be filled up, with prior approval of the MD & CEO.

**(ii) Post Qualification Experience:**

Experience in the relevant field is to be stipulated in respect of recruitments taking place in Grade /Scale-II and above. However, the minimum level of experience shall be one year and if required, higher levels of experience can be stipulated depending on the need as and when the recruitment takes place.

**Note:** Relaxation of 5% would be available for Reserved Category candidates as per Government guidelines.

**17.2.3 Cut-off dates for eligibility:**

- i. In case of Direct Recruitments by the Bank other than CRP of IBPS, the cut off dates for eligibility criteria will be as under:
  - The Cut-off Date for the purpose of eligibility in Age criteria shall be the 1st day of the month in which online registration commences or as decided by MD & CEO.
  - The Cut-off date for the purpose of eligibility in respect of Educational Qualification shall be the last date for online registration as notified or as decided by MD & CEO.
- ii. However, in respect of CRP of IBPS, the Cut-off Date for the purpose of eligibility in Age criteria and Educational Qualifications shall be as decided by the concerned Recruiting Agency like the IBPS, etc.
- iii. Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are not entitled to OBC reservation. They should indicate their category as General in the online application form.

**17.3 SELECTION PROCESS:**

**17.3.2** The selection process will be undertaken through any combination of the below-mentioned Tests i.e., Common Written Examination conducted by IBPS or any other such Agency and / or Psychometric & Behavioral Competency Test and / or Group Discussion and / or Competency based Personal Interview, etc. The specific details are mentioned below:

**17.3.3 . SELECTION PROCESS - Common Recruitment Process (CRP) of IBPS:**

**A. FOR PROBATIONARY OFFICERS (POs) / MANAGEMENT TRAINEES (MTs) IN JMGS-I:**

The candidates will appear for two-tier examination from CRP-V (2016-17) onward which will include Preliminary Examination of 100 Marks and Main Examination of 200 Marks. The marks obtained for Main examination will only be counted for the selection process. The structure of Examination that will be conducted online will be as follows:

**a) Preliminary Examination:**

SN	Name of tests	No. of Questions	Marks	Duration
1	English Language	30	30	20 Minutes
2	Quantitative Aptitude	35	35	20 Minutes
3	Reasoning Ability	35	35	20 Minutes
	<b>TOTAL</b>	<b>100</b>	<b>100</b>	

**Note:** Candidates have to qualify in each of the three tests by securing minimum cut-off marks to be decided by IBPS. Adequate number of candidates in each category as decided by IBPS depending upon requirements will be shortlisted for Online Main Examination.

**b) Main Examination:**

S. No.	Name of tests	No. of Questions	Marks	Duration
1	Reasoning & Computer Aptitude	45	60	60 minutes
2	General/ Economy/ Banking Awareness	40	40	35 minutes
3	English Language	35	40	40 minutes
4	Data Analysis & Interpretation	35	60	45 minutes

	<b>TOTAL</b>	<b>155</b>	<b>200</b>	<b>Composite time of 3 hours</b>
5	English Language (Letter Writing & Essay)	2	25	30 minutes

**Note:**

- i. Weightage of CWE and Interview will be in the ratio of 80:20.
- ii. The above tests except the Test of English Language shall be printed bilingual, i.e., English and Hindi.
- iii. IBPS will however have the right to modify the structure of examination which will be intimated through its Website.
- iv. **Penalty for Wrong Answers (Applicable to both – Online Preliminary and Online Main Examination):**  
There will be penalty for wrong answers marked in the Objective Tests. For each question for which a wrong answer has been given, one fourth or 0.25 of the marks assigned to that question will be deducted as penalty to arrive at correct score. If a question is left blank, i.e., no answer is marked; there will be no penalty for that question.
- v. In respect of Management Trainee Program in which candidates undergo the 1-Year Post Graduate Diploma in Banking and Finance (PGDBF), the Bank may adopt the same selection process as prescribed for POs i.e., through the CRP of IBPS or it may adopt a different structure as approved by the Board.

**B. FOR THE POST OF SPECIALIST OFFICER IN JMGS – I TO BE FILLED THROUGH THE COMMON RECRUITMENT PROCESS (CRP) OF IBPS:**

The candidates will appear for two-tier examination from CRP-VII (2018-19) onwards, which will include Preliminary Examination of 125 Marks and Main Examination of 60 Marks. The marks obtained for Main examination will only be counted for the selection process. The structure of Examination that will be conducted online will be as follows:

**a) Preliminary Examination:**

**(i) For the post of Law Officer and Hindi Officer/Rajbhasha Adhikari:**

SN	Name of Tests	No. of Questions	Marks	Duration
1	English Language	50	25	40 Minutes
2	Reasoning	50	50	40 Minutes
3	General Awareness with Special Reference to Banking Industry	50	50	40 Minutes
	<b>Total</b>	<b>150</b>	<b>125</b>	

**(ii) For the Post of IT Officer, Rural Development Officer / Agricultural Field Officer, HR / Personnel Officer, and Marketing Officer:**

SN	Name of tests	No. of Questions	Marks	Duration
1	English Language	50	25	40 Minutes
2	Reasoning	50	50	40 Minutes
3	Quantitative Aptitude	50	50	40 Minutes
	<b>TOTAL</b>	<b>150</b>	<b>125</b>	

**Note:**

Candidates have to qualify in each of the three tests by securing minimum cut-off marks to be decided by IBPS. Adequate number of candidates in each category as decided by IBPS depending upon requirements will be shortlisted for Online Main Examination.

**b) Main Examination:**

**(i) For the Post of Law Officer, IT Officer, Rural Development Officer / Agricultural Field Officer, HR / Personnel Officer and Marketing Officer:**

S. No.	Name of test	No. of Questions	Marks	Duration
1	Professional Knowledge	60	60	45 Minutes

**(ii) For the Post of Hindi Officer / Rajbhasha Adhikari:**

SN	Name of the Test	No. of Questions	Marks	Duration
1	Professional Knowledge (Objective)	45	60	30 minutes
2	Professional Knowledge (Descriptive)	2		30 minutes

**Note:**

- i. Weightage of CWE and Interview will be in the ratio of 80:20.
- ii. The above tests except the Test of English Language shall be available bilingually, i.e., English and Hindi.
- iii. IBPS will have the right to modify the structure of the examination which will be intimated through its Website.
- iv. **Penalty for Wrong Answers (Applicable to both – Online Preliminary and Online Main Examination):** There will be penalty for wrong answers marked in the Objective Tests. For each question for which a wrong answer has been given by the candidate, one fourth or 0.25 of the marks assigned to that question will be deducted as penalty to arrive at correct score. If a question is left blank, i.e., now answer is marked by the candidate, there will be no penalty for that question.

**C. SCORES:**

- i. The corrected Scores obtained by each of the candidates in different sessions (if held) will be normalized using equi-percentile method.
- ii. Scores up to two decimal points shall be taken for the purpose of calculations.
- iii. **Cut-Off Scores (Online Main Examination):**
  - It will be required to obtain a minimum Score in each Test of Online Main Examination and also a minimum Total Score to be shortlisted for Interview.
  - Depending on the number of vacancies available for the Post in the Officer cadre, Cut-Offs will be decided and candidates will be shortlisted for Interview.
  - Prior to the completion of the said processes, Scores obtained in the online Main Examination will not be shared with the candidate.
  - Marks obtained in the Online Main Examination only will be considered for short listing for Interview and also for Final Merit Listing.

**D. CUT-OFF STRATEGY:**

The cut-off point is set at Mean  $\frac{1}{4}$  Standard Deviation for General category and Mean -  $\frac{3}{4}$  Standard Deviation for Reserved category which shall be applied for each of the objective tests irrespective of the absolute value of the cut-off point which may be 3 or 4 times in a test of 50 items. There may be a further set of cut-offs point on the total Score obtained which may be set at 40%, 35% and 30% with usual relaxation of



5% for reserved category depending upon the number of vacancies under each category. These Cut-off points shall be determined depending upon the situation.

Competent Authority to decide the Cut-off marks for written examinations other than the Common Written examination would be vested with the MD & CEO or in his absence the Executive Director holding charge of the Human Resource Department.

Descriptive Test Paper to the extent of 10 times the number of notified vacancies only will be evaluated based on the merit ranking of the Objective Test. There will be a Penalty for incorrect answer @ 0.25 marks assigned to that question in respect of Objective Tests. The Merit List of Written Examination will be based on the Total Weighted Standard Score obtained by the candidates in Objective and Descriptive Tests.

**Note:** In respect of all segments of Specialist Officers other than those covered under CRP of IBPS, the Board of Directors shall be the Competent Authority to prescribe the Selection Processes like Written Tests, Interviews, Psychometric Tests, Group Discussions and / or any other of Selection, considering various factors, such as, the nature of post, qualification, experience prescribed, the response envisaged for each post, etc.

**17.3.4 PSYCHOMETRIC AND BEHAVIOURAL COMPETENCY TEST / ANY OTHER EVALUATION TEST: (OPTIONAL) (50 Marks):**

The candidates may be subjected to either an Online or Offline Psychometric Test of duration of 60-120 minutes to assess the leadership qualities, inter-personal qualities, team spirit, etc.

Minimum qualifying marks shall be 50%. Relaxation of 5% would be available for reserved category candidates as per Government guidelines.

**17.3.5 GROUP DISCUSSION (OPTIONAL) (50 Marks):**

The Candidates may be subjected to a group discussion exercise and will be a preferred method for campus selection. The HR department will generate list of group discussion topic every year and will circulate the same to the campus recruitment panels.

Minimum qualifying marks shall be 50%. Relaxation of 5% would be available for reserved category candidates as per Government guidelines.

**17.3.5 COMPETENCY BASED INTERVIEW — (100 Marks):**

In respect of the CRP of IBPS, the candidates who have qualified in the CWE, and who have fulfilled all other eligibility criteria shall be called for the Common Interview etc. in the ratio of - 1:3 depending upon their ranking in the descending- order as per the Total Weighted Standard Score obtained by them in the Objective Tests of the CWE conducted by the IBPS. The Total Interview Marks in respect of the CRP shall be reduced to 50 to maintain the Weightage.

**Note:** Weightage of CWE and Interview will be in the ratio of 80:20 in respect of the CRP of IBPS.

In respect of selections other than through CRP of IBPS, the candidates who have fulfilled all other eligibility criteria and / or qualified in the Written Test, if stipulated, shall be called for remaining Selection Processes like Group Discussions, Psychometric Test, Personal Interview and any other test, etc. in the ratio of 1:3 or any higher ratio. If Written Examination is stipulated, this ratio would depend upon the ranking in the descending order as per the Score / Marks obtained therein. Wherever, Written Examination is not stipulated, the Ranking criteria and the Marks, Inter se weightage, etc. for the aforesaid remaining selection process would be decided with the prior approval of the MD&CEO. Only those who clear the Written Test and / or the Group Discussion test and / or Psychometric test and / or any other test, wherever applicable, shall be called for the Personal Interview. Bank may outsource the conducting of Group Discussions, Psychometric test, Interview and any other test, etc to reputed agencies like IBPS, etc.

An interview shall be conducted to assess the candidates' academic record, power of expression, clarity of thought, qualities of leadership, extracurricular activities, hobbies, general demeanor, behaviour,

communication skills, etc. Specific assessment on competencies is to be undertaken (basis the Organization wide Competency Model).

Minimum qualifying marks would be 40% in respect of CRP while it would be 50% in respect of selection other than through CRP. Relaxation of 5% would be available for reserved category candidates as per Government guidelines.

**18. COMPOSITION OF COMPETENT AUTHORITY FOR SELECTION PANEL:**

- 18.1.1** (i) The Composition of the Selection Panel **in respect of recruitment process to be conducted by the Bank on its own, i.e., other than through the CRP of IBPS or any other recruiting agency**, shall be in terms of the table mentioned below to be decided by the Competent Authority.
- (ii) For Posts in Officer cadre Scale-IV & above, the MD & CEO (in his absence Executive Director in-charge of the HR department) will be the Competent Authority.
- (iii) For Posts in Officer Cadre up to Scale-III, the Executive Director (ED) in-charge of the HR department (in his absence other Executive Director) will be the Competent Authority.
- (v) The Competent Authority shall also decide the methodology for final selection for the post, whether through direct, contractual, campus or any other mode of recruitment, as the case may be, for recruitment.
- (vi) The composition of the Interview Panel for all posts shall be subject to the extant guidelines of the Government of India on the same.

S. No.	Recruitment under General Banking to the Post of	Selection Panel	
		Chairman of Selection Panel	Other Members of Selection Panel
1	Officer TEGS -VII & VIII	The MD & CEO	The RBI nominee Director, the Government Nominee director and 1 outside expert with domain knowledge.
2	Officer TEGS -VI	The MD & CEO	1 Executive Director, 1 <b>Chief General Manager</b> /General Manager (Scale VII / VII) and 2 outside experts with domain knowledge.
3	Officer SMGS -V	1 Executive Director	2 <b>Chief General Managers</b> / General Managers (Scale- VIII / VII) and 2 outside experts with domain knowledge.
4	Officer Managers SMGS - IV	1 <b>Chief General Manager</b> /General Manager (Scale-VIII/ VII) (to be named by the Competent Authority).	2 <b>Chief General Managers</b> /General Managers (Scale- VIII /VII). A Deputy General Manager (Scale-VI) can be nominated to' the Selection Panel in place of the third General Manager.
5	Officer MMGS-III	1 <b>Chief General Manager</b> / General Manager (Scale-VIII/VII)	1 Deputy General Manager (Scale-VI) and 1 Assistant General Manager (Scale V).
6	Officer MMGS-II	1 Deputy General Manager (Scale-VI).	1 Assistant General Manager (Scale-V) and 1 Chief Manager (Scale IV)

7	Officer MMGS-I	1 Assistant General Manager (Scale-V).	1 Chief Manager (Scale-IV) and 1 Senior Manager scale III
8	For other post not specified above	To be decided by the MD & CEO or in his absence by the Executive Director in-charge of the HR department or in his absence by the alternate Executive Director.	To be decided by the MD & CEO or in his absence by the Executive Director in charge of the HR department or in his absence by the alternate Executive Director.

**Note:**

- (i) The MD & CEO or in his absence the Executive Director in charge of the HR department or in his absence the alternative Executive Director shall be the Competent Authority for constituting the Selection Panel for the purpose of this clause.
  - (ii) In respect of Posts up to Scale-III in any Specialized segment or if any selection is through the Campus Recruitment mode, the Selection Panel shall include the Chief General Manager / General Manager [Alternate CGM / GM] (Scale- VIII /VII) of the respective vertical / functional department at C.O., as Chairman of the Panel and other members of the Panel shall be 1 Deputy General Manager (Scale-VI) and 1 Assistant General Manager (Scale-V) or in case of non-availability of the AGM, 1 Chief Manager (Scale-IV). Further, one of the above Panel members shall be an expert in domain knowledge to assess knowledge / proficiency of candidates in the relevant area of Specialization.
  - (iii) If any retired official is included in any Selection Panel, the grade / scale of such retired official shall be one scale higher than that mentioned in the above table.
  - (iv) Commensurate with the requirement, there could be more than one panel.
- 18.1.2** The said interview panel may also include experts and representatives from outside the Bank and / or officials retired from the Bank in grade / scale IV to VIII including representation for Women, Minority communities, and Reserved categories from amongst an empanelled list of retired Officers in those grade / scales having good track record who are willing to offer their expertise on appropriate compensation.
- 18.1.3** The MD & CEO and in his absence, the Executive Director looking after the HR portfolio, will be competent to finalize the empanelled list of outside experts and retired officials, and to review same on an annual basis.
- 18.1.4** The above provisions will be applicable in respect of all Recruitment Process other than CRP conducted by the IBPS. However, in respect of the CRP conducted by the IBPS, the Composition of Interview Panel shall be as under:
- (i) Chairperson nominated by the Nodal Bank
  - (ii) An Officer to be nominated from another Public Sector Bank
  - (iii) SC/ST Minority representative from the Participating Banks
  - (iv) One person nominated by IBPS (Retired Banker or Academician)

**Note:**

- (a) **For the Post/s of Specialist Officer segment:** One Panel member will be domain Knowledge expert to assess knowledge / proficiency of candidates in the relevant area of Specialization.
- 18.1.5** In respect of selection through Campus Recruitment, if any candidate is related or known to any member of a Selection Panel constituted for the purpose of any Selection Process as provided in Sub-clause nos. 17.3 of this Policy or if any candidate is related to or known to any Official of the Bank who are either involved in the recruitment process at any office / level or who can be in a position to influence the decision of the Selection Panel, those member/s of such Selection Panel and/or those official/s of the Bank who are related to or know such candidate, will have to mandatorily give a declaration to the Bank to the effect that the candidate is related or known

to them. This declaration shall be a part of every Rating sheet of a Selection Process in respect of the member/s of the Selection Panel.

**19. RECRUITMENT OF SINGLE WINDOW OPERATORS (SWO - A) IN CLERICAL CADRE:**

**19.1 QUOTA FOR DIRECT RECRUITMENT:**

The vacancies in the Single Window Operator Cadre will be filled up by direct recruitment as well as internal promotions in the ratio of 75:25.

**19.2 ELIGIBILITY NORMS:**

**19.2.1 AGE:**

**Minimum:** 20 years

**Maximum:** 28 years

**Note:** Reserved Category candidates shall be entitled for Relaxation / Concessions as per Government guidelines

**19.2.2 EDUCATIONAL QUALIFICATIONS:**

A Degree (graduation) in any discipline from a University recognized by Govt. of India or any equivalent qualification recognized as such by the Central Government.

**Computer Literacy:** Operating and working knowledge in computer systems is mandatory i.e., candidates should have Certificate / Diploma / Degree in Computer Operations / Language / should have studied Computer / Information Technology as one of the subjects in the High School /College / Institute.

Relaxation of 5% would be available for Reserved Category candidates as per Government guidelines.

**Note:** Proficiency in the Official Language of the State / Union Territory (UT) (Candidates should know how to read and write and speak the Official Language of the State / UT) for which vacancies a candidate wishes to apply is preferable.

**19.3 MODE OF RECRUITMENT:**

Recruitment of candidates in Single Window Operator cadre will be made from the open market on a State-wise basis by notifying the vacancies in leading National / Regional Dailies in English / Hindi / Vernacular languages etc.

The selection process will be undertaken through Common Recruitment Process (CRP) conducted by IBPS or any other such Agency. The specific details are mentioned below:

**19.4 SELECTION PROCESS:**

**19.4.1. Common Recruitment Process (CRP):**

The candidates will appear for two-tier examination from CRP-V (2016-17) onward which will include Preliminary Examination of 100 Marks and Main Examination of 200 Marks. The marks obtained in Main examination will only be counted for the selection process. The structure of Examination that will be conducted online will be as follows:

**a) Preliminary Examination:**

SN	Name of tests	No. of Questions	Marks	Duration
1	English Language	30	30	20 Minutes
2	Numerical Ability	35	35	20 Minutes
3	Reasoning Ability	35	35	20 Minutes
	<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>60 Minutes</b>

**Note:** Candidates have to qualify in each of the three tests by securing cut-off marks to be decided by IBPS. Adequate number of candidates in each category as decided by IBPS depending upon requirements will be shortlisted for online Main examination.

**b) Main Examination:**

SN	Name of tests	No. of Questions	Marks	Duration
1	General/ Financial Awareness	50	50	35 minutes
2	General English	40	40	35 minutes
3	Reasoning Ability & Computer Aptitude	50	60	45 minutes
4	Quantitative Aptitude	50	50	45 minutes
	<b>TOTAL</b>	<b>190</b>	<b>200</b>	<b>160 minutes</b>

**Note:**

- (i) Weightage of CWE and Interview will be in the ratio of 80:20.
- (ii) The above tests except the Test of English Language shall be bilingual, i.e., English and Hindi.
- (iii) IBPS will have the right to modify the structure of examination which will be intimated through its Website.
- (iv) **Penalty for Wrong Answers (Applicable to both – Online Preliminary and Online Main Examination):**  
There will be penalty for wrong answers marked in the Objective Tests. For each question for which a wrong answer has been given by the candidate, one fourth or 0.25 of the marks assigned to that question will be deducted as penalty to arrive at correct score. If a question is left blank, i.e., now answer is marked by the candidate, there will be no penalty for that question.

**19.4.2 SCORES:**

- a. The corrected Scores obtained by each of the candidates in different sessions (if held) will be normalized using equi-percentile method.
- b. Scores up to two decimal points shall be taken for the purpose of calculations
- c. **Cut-Off Scores (Online Main Examination):**
  - i. The Total Marks allotted for Online Main Examination are 200. Marks will be converted out of 100 for Provisional Allotment.
  - ii. It will be required to obtain a minimum Score in each Test of Online Main Examination and also a minimum Total Score to be considered for further process.
  - iii. Depending on the number of State/UT-wise vacancies available in case of Post in the Clerical cadre, Cut-Offs will be decided and candidates will be considered for provisional allotment.
  - iv. Prior to the completion of the said processes, Scores obtained in the online Main Examination will not be shared with the candidate. Prior to the completion of the said processes, Scores obtained in the online Main Examination will not be shared with the candidate.
  - v. Marks obtained in the Online Main Examination only will be considered for Final Merit Listing.

**19.4.3 CUT-OFF STRATEGY:**

The cut-off point is set at Mean - 1/4 Standard Deviation for General category and Mean - 3/4 Standard Deviation for Reserved category which shall be applied for each of the objective tests irrespective of the absolute value of the cut-off point which may be 3 or 4 times in a test of 50 items. There may be a further set of cut-off point on the total Score obtained which may be set at 40%, 35% and 30% with usual relaxation of 5% for reserved category depending upon the number of vacancies under each category. These Cut-off points shall be determined depending upon the situation.

Competent Authority to decide the Cut-off marks for written examinations other than the Common Written examination would be vested with the MD & CEO or in his absence the Executive Director holding charge of the Human Resource Department.

There will be a Penalty for incorrect answer @ 0.25 marks assigned to that question in respect of Objective Tests. The Total Weighted Standard Scores-of the candidate will rank for Merit Ranking.

**N.B.:** In respect of recruitment of Single Window Operators, whether through direct, contractual, campus or any other mode of recruitment, as the case may be, in case the number of applications received is less than 10 times of the notified vacancies, the MD & CEO or in his absence the Executive Director in charge of HR functions, shall be the Competent Authority to waive the stipulation of holding the Written Test.

**19.4.4** In case of candidates appearing for the post of Stenographers, Typists, Telephone Operators, etc., they will have to undergo a separate skill test carrying 25 marks (Duration -15 minutes) in the relevant field and secure a minimum of 50% marks.

**20. RECRUITMENT FORMALITIES INCLUDING NOTIFICATION, APPLICATION, WRITTEN EXAMINATION, INTERVIEW COMMUNICATION, ETC:**

**20.1** The **Institute of Banking Personnel Selection (IBPS)**, Mumbai shall conduct the Common Recruitment Process (CRP) including the Common Written Examination (CWE) and Common Interview (CI), Pre-Examination-Training (PET) on behalf of all Participating Banks including our Bank for recruitment of POs / MTs and Specialist Officers, as specified in clause no. 17, with the help of a Technology Partner and Nodal Banks. For the Single Window Operator recruitment all the other recruitment formalities remain same except for the interview process that stands discontinued.

**20.2** In a Calendar Year, the IBPS shall conduct the CRP for the posts of General Banking Officers' cadre, Specialist Officers' cadre and Single Window Operator cadre, as specified in Sub-Clause 17.3.2 (A), (B) & (C) and 19.4.1, from time to time. Bank will communicate to IBPS each year the tentative number of vacancies in the month in which CWE is scheduled to be conducted and the final category-wise number of vacancies in the following month.

**20.3** The tests for the Common Written Examination *in respect of the CRP* shall be as stipulated in Clause nos. 17.2.2.C & 17.3.2 for Officers' cadre and clause no. 19.4.1 for Single Window Operator cadre.

**20.4** For the purpose, IBPS in respect of the CRP / Bank, as the case may be, shall issue the requisite Notification inviting the prospective candidates to apply either through manual application form or through Online Registration (application) form provided by way of a link in the IBPS / Bank's Website.

**20.5** The IBPS in respect of the CRP / Bank, as the case may be, shall also receive the applications from prospective candidates, process them and make arrangements for conducting the PET for SC, ST, Minority communities, etc., for conducting the CWE and Interview.

**20.6** A Nodal Bank amongst the Participating Banks will be identified for each State / UT which will provide requisite support to IBPS for conducting the PET, CWE and CI. The interviews will be scheduled simultaneously across the country.

**20.7** The IBPS shall declare the Scores of the candidates who have been qualified in the CWE. Thereafter, it shall coordinate the conduct of CI of shortlisted candidates with the help of Nodal Banks and declare the results of the Interview. IBPS shall ask the candidates to provide their Order of Preference of Participating Banks.

**20.8** The Application Fees / Intimation Charges, as decided by the Bank / by IBPS, will be received by the Bank / IBPS, through Core Banking Solution of the Bank / Participating Banks, as the case may be.

**20.9** The expenditure for the conduct of the entire CRP, i.e. CWE, PET and CI shall be initially borne by the recruiting agency, like the IBPS, which in turn shall be reimbursed to it by the Bank based on the schedule of charges in respect of the various activities carried out. IBPS reimburses to the Nodal bank/s the expenditure for conducting the CRP, including the CWE, CI and also PET as and when carried out by the Nodal Bank/s.

**20.10** In respect of Selection to Post/s other than through the CRP of IBPS, Bank conducts further selection process like Psychometric Test, Group Discussion, Interview, etc. with the assistance of IBPS, wherever necessary and any such mode / criteria as per bank's need with the prior approval of MD & CEO or in his absence the Executive Director in charge of HR functions.

**20.11** The call letters for the purpose of Written Examination, Pre-Exam Training, Interview and Medical Examination, etc. would be sent to the candidates only through their registered e-mail or any other means of communication, as deem fit, by the Bank / IBPS, as the case may be. Information pertaining to recruitment



shall also be provided through SMS and/or any other faster means of communication, as far as possible. A provision for downloading the call letters as also the Information Handout from the Bank's Website shall also be available to the candidates.

- 20.12 IBPS shall provide the details of the selected candidates to Banks along with their dossiers containing the documents pertaining to identity and eligibility submitted by candidates at various stages of the CRP.

21. **RESERVATION / RELAXATION TO RESERVED CATEGORY CANDIDATES:**

The Bank will adhere to the Government guidelines received from time to time in this regard.

22. **MERIT LISTING OF SUCCESSFUL CANDIDATES FOR FINAL SELECTION AND ALLOTMENT OF CANDIDATE TO A BANK:**

- 22.1 The successful candidates, to be selected for a particular post shall be placed in the Merit list in the descending order of ranking as under:

- (i) On the basis of aggregate of marks / scores obtained in any one of the selection process or any combination of various selection processes, such as Written Test/s, Interview/s, Group Discussion/s, Psychometric Test/s, etc., prescribed for Selection.
- (ii) On the basis of Marks / scores obtained in the Online Main examination in respect of CRP conducted by the IBPS for a Post in the Clerical Cadre, where the Written examination has two components i.e. Preliminary examination and Main examination.
- (iii) On the basis of Marks / scores obtained in the Online Main examination and Interview, in respect of CRP conducted by the IBPS for a Post in the Officer cadre, where the Selection Process contains two components, i.e. Online Written examination and Interview, and where the written examination comprises of a Preliminary examination and Main examination,
- (iv) In the event of two or more candidates having obtained the same score, merit order is decided as per date of birth (the candidate senior in age is placed before/ above the candidate junior in age), as per the prevailing practice.
- (v) Chief General Manager/General Manager (HR) will be the Competent Authority for declaration of the Final Result of the combined selection processes for any Post in Officer cadre up to Scale-III and to which the recruitment (other than CRP) takes place, while the Executive Director in-charge of the HR department shall be the Competent Authority for Posts in Officer cadre Scale IV & above. In respect of Posts in Sub-staff cadre, the Executive heading concerned Regional / Nodal Regional Office, which is handling the recruitment process, as the case may be, shall be the Competent Authority.
- (vi) In respect of CRP conducted by IBPS, the results declared by IBPS shall be deemed to be final.

- 22.2 The First List shall consist of top-most successfully selected candidates up to 100% of the notified vacancies.

- 22.3 . i. Thereafter, a Wait List of remaining successful candidates up to a limit of 100% of notified vacancies, with a minimum of 5 candidates for each category subject to availability, shall be drawn up and maintained to meet the requirement of the Bank in respect of non-acceptance / non-reporting by the selected candidates from the First Merit List or in respect of non-acceptance / non reporting of Wait Listed candidates.

- ii. In respect of CRP conducted by the IBPS, the Wait List / Reserve List shall be to the extent of approximately 10 per cent of the vacancies under each category for each post, subject to availability of candidates.

- 22.4 Provided that resignations, death, termination or cessation of service for any reason whatsoever, of newly recruited candidates after being appointed to a particular post under a recruitment project, within the validity period of the Wait List corresponding to the relevant recruitment project, shall be treated as non-acceptance / non-reporting for this purpose.

- 22.5 The Wait List shall remain valid for a period of 1 year from the date of declaration of final results of the respective process or till all vacancies identified for the process are filled in and all vacancies caused due to



resignations, death, terminations or cessation of service for any reason whatsoever, of newly recruited employees for the relevant recruitment process are filled in or till date of declaration of the results of the next process, whichever is earlier.

22.6 The above provisions referred to a sub-clause nos. 22.1 to 22.5, however, will not be applicable in respect of the Common Recruitment Process conducted by the IBPS.

22.7 **Allotment of Candidate to a Bank:**

In respect of the Common Recruitment Process, the IBPS will obtain preference of candidates of all the participating Banks after declaration of result of Common Written Examination and Common Interview and the allotment of the candidate to a particular Bank will be made based on Merit, i.e. the marks obtained by the candidates in the CWE and CI and the order of Preference of Participating Bank given by the candidates. The candidates will be allotted to only one Bank and in the event of the candidate not joining the Bank allotted to him / her within the prescribed time schedule; the candidature will be cancelled from the said recruitment process.

**Note:-**Common Interview will not be conducted for recruitment upto Single Window Operator Cadre.

22.8 Unfilled vacancies arising in case candidates do not join the Bank allotted to them and any additional vacancies, to be communicated by the Bank to the IBPS once in the year within the validity period of the CRP, shall be filled in from among the pool of 10% reserve list candidates.

23. **SERVICE BOND:**

23.1 The directly recruited officers in all grades/Scales shall execute an agreement to serve the Bank for a minimum Active Service Period of 3 years, failing which the concerned officer shall pay the full Service Bond amount to the Bank on any day prior to the cessation of his / her service.

23.2 The term 'Active Service Period' shall include the period of any sanctioned leave availed during the period. However the period treated on Loss of Pay by the Competent Authority shall not be included in the Active Service Period.

23.3 The 'Active Service Period' of 3 years also includes the Notice Period as approved by the Competent Authority to be served by the candidate before leaving the Bank.

23.4 However, this clause will not apply to the Bank's employee who gets appointed to a higher post in our Bank through direct recruitment route during the currency of the bond period, provided he /she serve the Bank for a total period of 3 years in the existing post as well as in the new post/s, taken together.

23.5 The Bond amount shall be Rs.2.00 lacs for Officers recruited under General Banking segment and Rs. 2.50 lacs for Officers recruited under Specialized Segments.

23.6 The requirement of obtaining Service Bond may be waived in respect of any candidate, especially those selected from the premier Campus Institutes **with the prior approval** of the MD & CEO.

24. **APPOINTMENT & CANCELLATION OF APPOINTMENT:**

24.1 The selected candidate will be provided with an appointment letter by the HR department. The appointment letter should specify the designation, salary, allowances / benefits, probation period, age of retirement, transferability and other terms and conditions.

24.2 The Appointing Authority for various Cadre / Post shall be as mentioned below and he / she shall also be the Authorized Officer for issuing the Appointment Letter. The Cancellation of appointment, wherever required, will be by an Officer / Executive as mentioned below.

S. No.	Appointment for the post in	Appointing Authority	Authority for cancellation of appointment
1	Officer cadre Scale IV & ABOVE	The Chief General Manager (HR), C.O.	Executive who is one level above the Appointing Authority.

2	Officer cadre (Scale I,II &III)	The General Manager (HR), C.O.	<b>The Chief General Manager(HR), C.O.</b>
3	Single Window Operator cadre	An Officer not below the rank of Assistant General Manager - Scale V in the HR Department, C.O.	The General Manager (HR), C.O.
4	For others not specified above	The Chief General Manager (HR), C.O.	The Executive Director in-charge of the HR department or in his absence by the alternate Executive Director.

24.3 The appointment would be subject to the applicant satisfactorily completing medical examination by the Bank's Doctor or as prescribed by the Bank's doctor or by the Bank. The appointment letter should clearly specify this condition.

24.3 The appointment letter should be sent in duplicate with instructions to return one copy signed for acceptance. On receipt of acceptance of offer, the HR department will keep the concerned department informed of the probable joining date of the candidate/s.

25. **REFERENCE CHECK:**

25.1 Reference checks including police verification will be done for all selected candidates. These reference checks will be conducted as per the following process.

25.2 Candidate provides details of professional referees at the time of Joining.

25.3 The HR Department calls / sends a letter to the referees seeking their inputs on the candidate with respect to his / her performance / attitude / behaviour.

25.4 HR Department will strive to ensure the completion of the reference checks including police verification within the probation period as far as possible.

26. **PRE-EMPLOYMENT MEDICAL CHECK-UP:**

26.1 The HR Department shall ensure that all selected candidates should go through Pre-employment medical check-up which will be at Bank's cost.

26.2 The HR Department will guide the candidates to the designated regional medical centers.

26.3 If medical report is positive, HR Department will proceed on finalizing the offer. If not, the candidate is not taken further through the selection procedure.

27. **JOINING AND COMMENCEMENT OF SERVICE:**

27.1 Applicability: All new recruits at Union Bank of India at all locations.

27.2 On the day of joining, the employee would need to submit the following documents to the HR department:

- i. Acceptance of the offer of appointment duly signed
- ii. Original Educational, Caste, Disablement & other certificates, wherever applicable (these will be verified and returned immediately to the employee)
- iii. Relieving letter, in original, from past employer, if applicable

- iv. Last Pay-slip, in original, from previous employer, if applicable
  - v. Form 16 issued by the previous employer, if any
  - vi. Passport-sized photographs
  - vii. Service Bond, wherever applicable.
- 27.3 The designated officer in the HR department shall verify that all required documents are complete in all aspects and will file the same in the personal file of the employee.
- 27.4 All details of the employee (Bio-data) should be captured in Union Parivar.

27.5 **Commencement of Service:**

Service of an employee shall be deemed to commence from the working day **or the extended date, if any**, on which he /she reports for duty in terms of the offer of appointment, at the place intimated to him / her, after completion of the Appointment and Joining formalities as mentioned in this Clause as well as Clause nos. 24, 25 & 26 above.

28. **DATABASE MANAGEMENT:**

28.1 The HR department shall be responsible to ensure enablement of Recruitment on Union Parivar. Also each business unit (through the Vertical HR Officer) should be urged to develop separate HR MIS for itself, specifically focusing on recruitment and enablement of the recruitment MIS through Union Parivar.

28.2 Post enablement of Recruitment and Selection Management System, the HR Relations Officers will update and enter details in Recruitment Management System. The data will be consolidated centrally - This will ensure that all the transactions are completed as required and will help monitor the following:

- i. Process compliance
- ii. Recruitment - Planned Vs Completed
- iii. Recruitment Cycle Time
- iv. Recruitment Costs

29. **MODIFICATION / REVIEW / REVISION:**

29.1 The Recruitment Policy of the Bank shall be modified by the HRSC so as to incorporate changes, as may become necessary, on the basis of revised guidelines / directives of the Government of India / Reserve Bank of India / IBA, etc. subject to obtaining approval from the Board.

29.2 The Recruitment Policy shall also be reviewed / revised from time to time by the HRSC in tune with changes that may be required in the area of recruitment of staff in the Bank to meet organizational needs subject to approval from the Board.

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**CHAPTER - II**

**RECRUITMENT FOR THE POST OF HOUSEKEEPER-CUM-PEON  
IN SUBORDINATE STAFF CADRE**

**1. VACANCIES:**

Bank will assess the vacancies for the Post of Houekeeper-cum-Peon in the Subordinate staff cadre in various kinds of Branches, Offices including Adminisitrative offices depending on the area of the Branch, workload, outside duties involving attending Clearing House, Foreign Exchange Business, Currency Chests and Extension Counters and arrive at number of vacancies for recruitment process to be held and to fill up such vacancies through recruitment process. Number of vacancies for conducting the immediate recruitment process to be held under the Memorandum of Settlement between the Management of the Union Bank of India and the representatives of the All India Union Bank Employees' Association (AIUBEA) dated 12.03.2020, so arrived, and the same will be filled up in recruitment processes to be initiated during the validity period of this Settlement and any shortfall that will be noticed as per assessment in Subordinate staff will be included in future processes that may be held as per Recruitment Policy that will be formulatted by the Bank and in vogue at that time.

## **2. Methods & Procedure for Filling up of Identified Full Time House-keeper (FTHK) / Peon Vacancies:**

- i. The identified vacancies shall be filled on Regional Office-wise basis.
- ii. Since the Vacancies are not on All-India basis, candidates residing in a locality / area falling under the jurisdiction of particular Regional Office, shall only be eligible to apply for the vacancies arising under that Regional Office except Mumbai and Delhi due to more than one Regional Offices under them. In these two centres, candidates residing anywhere within the jurisdiction of the Regional Offices of Mumbai (North, South & West) can apply for the vacancies identified under Mumbai Metropolitan Zone while those residing anywhere within the jurisdiction of the Regional Offices of Delhi (North and South) can apply for the vacancies identified under National Capital Territory(NCT) of Delhi.
- iii. The reservation of vacancies and relaxation and concessions to various reserved categories will be as per the Government of India guidelines / Rosters prevailing in the Bank.

## **3. Application & Posting:**

- 3.1. A candidate can apply for one post against the vacancies notified in a Regional Office under the jurisdiction of which he / she is presently residing. Multiple applications or applications for vacancies of different Regional Offices in a single recruitment process will not be acceptable.
- 3.2. However, in case of Mumbai Metropolitan Zone and NCT of Delhi, candidates residing anywhere within the jurisdiction of the Regional Offices of Mumbai (North, South and West) can apply for the vacancies arising under Mumbai Metropolitan Zone while those residing anywhere within the jurisdiction of the Regional Offices of Delhi (North and South) can apply for the vacancies arising under NCT of Delhi.
- 3.3. All the Casual Workers,if any as mentioned below, who had worked intermittently for 365 days anytime during the preceding 5 years and for 30 days in the preceding 12 months in the Bank, as on cut-off date, shall be allowed to apply and participate in the Recruitment Process.
  - i. Workmen Performing Housekeeping/ Sweeping of Bank's Premises or Performing Sub-staff duties.
  - ii. Workmen for maintenance of electric installations in the Bank.
  - iii. Workmen for maintenance of telephone installations in the Bank.
  - iv. Workmen for Exceutive Canteen and general canteen wherever provided
  - v. Caretakers for Bank's Guest House at Mumbai, Delhi & other Places
  - vi. Personal Drivers engaged by the Bank's Executives.
- 3.4.
  - i. Successful Candidates will be posted in any of the Offices / Branches located within the jurisdiction of the Regional Office under which he/she is selected in the recruitment process undertaken by the Bank, subject to the provisions of Industry-wide Bi-partite Settlement between the Indian Banks' Association and the Trade Unions.
  - ii. In case of Mumbai Metropolitan Zone, the selected candidates can be posted in any of the Offices / Branches located within the Regional Offices of Mumbai (North, South and West).

- iii. In case of NCT of Delhi, the selected candidates can be posted in any of the Offices / Branches located within the Regional Offices of Delhi (North and South).

#### **4. Quota for Recruitment and Promotion:**

- 4.1. Vacancies in the Subordinate Staff Cadre will be filled up through direct recruitment only, since there is no feeder post in these segments.

#### **5. Job Profile - Housekeeper-cum-Peon segment:**

- 5.1. Upkeep of Toilets, Bathrooms, washrooms, wash-basins, drains, etc. with cleaning materials.  
5.2. Cleaning and Brooming of office premises, carpets & rugs.  
5.3. Sweeping, Swabbing, Cleaning, moving things and materials and removing garbage.  
5.4. Dusting of furniture & fixtures, tables, chairs, doors, windows, floors, ceiling, walls, computers, etc.  
5.5. Washing and Cleaning the plates, glasses and cups, serving water, tea & snacks.  
5.6. Upkeep of Lawns, Parks, Potted Plants, etc.  
5.7. Lifting, moving, transferring and carrying things, articles, etc. from one section to another, inside or outside the Bank's premises.  
5.8. Carrying documents, files and registers from one section to another section.  
5.9. Weighing covers of outgoing dak, affixing correct stamps on them and fastening them for posting.  
5.10. To take Money Orders, to buy Stamps, etc., which involves carrying of cash not exceeding Rs.5000/- and to carry insured letters, etc., to Post Office.  
5.11. To Stitch / Pack / Tie / Seal currency note bundles and packets, bring and carry cash box from Strong rooms to Cash Cabin and back.  
5.12. To accompany Officer / Single Window Operator for transport of transit cash from the Bank to an office outside the Bank or Vice Versa, if unaccompanied by a Watchman / Armed Guard.  
5.13. Opening and closing the Office / Branch of the Bank  
5.14. Attending any other duties allotted and / or as per the provisions of the Industry-wide Bi-partite Settlement between the Indian Banks' Association and the Trade Unions.

#### **6. Eligibility Norms :**

- 6.1.1. **Age: Minimum** : 18 years  
**Maximum** : 25 years

**Note:** Reserved Category candidates shall be entitled for Relaxations / Concessions as per Government guidelines

- 6.1.2. All the casual workers **as on 12.03.2020**, if any, in the Bank up to the age of 45 years including the candidates belonging to the reserved categories and who had worked intermittently for 365 days anytime during the preceding 5 years and for 30 days in the preceding 12 months in the Bank, shall be allowed to apply and participate in one Recruitment Process to be conducted by the Bank subsequent to the Memorandum of Settlement dated 12.03.2020.

#### **6.2. Educational Qualifications:**

- 6.2.1. A pass in Tenth standard or its equivalent but the candidate should not have passed 10+2 examination or its equivalent.  
6.2.2. Able to read and write in local vernacular language.  
6.2.3. The Educational Qualification in respect of Temporary / Casual Workmen engaged in the Bank, if any, shall be relaxed up to 5<sup>th</sup> Standard pass including the mandatory relaxations extended for the reserved categories by the Government of India, enabling their participation in any recruitment process, subject to specific approval by the Board to that effect.

#### **6.3. Work Experience For the Post of Housekeeper-cum-Peon:**

- 6.3.1. All the casual workers as on 12.03.2020, if any, in the Bank up to the age of 45 years including the candidates belonging to the reserved categories and who had worked intermittently for 365 days anytime during the preceding 5 years and for 30 days in the preceding 12 months in the Bank, shall be allowed to apply and participate in one Recruitment Process to be conducted by the Bank subsequent to the Memorandum of Settlement dated 12.03.2020.
- 6.3.2. In respect of all other candidates, no prior work experience is stipulated.

## 7. Selection Process for the Post of Housekeeper-cum-Peon:

- 7.1 Selection Process shall be based on an Online Test, structure of which is as mentioned in the subsequent clauses.
- 7.2 There shall be a simple Online Test that will evaluate the literacy level of the candidates to suit requirement of the job role. The simple online test will be conducted by IBPS (Institute of Banking Personnel Selection) and the same will be aggregating to 100 Marks and selection will be strictly on Merit.
- 7.3 Online Test and its answering will be available bilingually i.e. in English and Hindi languages.
- 7.4 **Structure of Online Test, shall be as under:**

Sr. No	Name of Tests	No. Of Questions	Maximum Marks	Minimum Qualifying Marks	Qualifying Marks in the Aggregate	Duration of Test
A	General Awareness	30	50	12.5	30 for General Candidates and 25 for Reserved (SC/ST/OBC /EWS / PWD / Ex-Servicemen) candidates	60 Minutes
B	Numerical Ability	30	50	12.5		
		60	100			

### Qualifying Marks:

- In order to qualify in the Test, a candidate belonging to the General Category has to score minimum of 30 Marks in aggregate and those belonging to the Reserved Categories / segments, i.e. SCs, STs, OBCs, EWS, PWDs and Ex-Servicemen, has to score minimum of 25 Marks in the aggregate, subject to minimum qualifying Marks of 12.5 in each of the Tests.
- Marks up to four decimal points shall be taken for the purpose of calculations.

## 8. Merit Listing Of Successful Candidates For Final Selection:

- The qualified candidates shall be placed in the Regional Office-wise and Category-wise Merit List (except for Mumbai Metropolitan Zone and NCT of Delhi) up to 100% of the notified vacancies in the descending order of ranking on the basis of the aggregate marks obtained in the Simple Online Test, subject to provisions of the Policy on Reservations of the Government of India.
- However, in case of Mumbai Metropolitan Zone, a single merit list shall be drawn for all the three Regional Offices taken together, i.e Regional Office Mumbai North, Regional Office Mumbai South and Regional Office Mumbai West.
- Similarly for NCT of Delhi, a single merit list shall be drawn for the two Regional Offices taken together, i.e Regional Office Delhi North and Regional Office Delhi South.
- In the event of two or more candidates have obtained the same marks in respect of recruitment for the Post of Housekeeper-cum-Peon in Subordinate Staff cadre, Merit order amongst them shall be decided in the following order:



- i. Date of Birth, i.e. candidate older in age.
- ii. Candidates with higher educational qualifications.
- iii. Higher Work Experience as Casual worker in the Bank, if any.

- 8.5. Thereafter, a Regional Office-wise, Category-wise Wait List (except for Mumbai Metropolitan Zone and NCT of Delhi) of remaining qualified candidates up to a limit of 100% of the notified vacancies shall be drawn up and maintained to meet the requirement of the Bank on account of non-acceptance of the offer or non-reporting by the candidates selected in the respective process.
- 8.6. However, in case of the Mumbai Metropolitan Zone, comprising of Regional Offices Mumbai North, Mumbai South and Mumbai West, a separate common Wait List shall be prepared.
- 8.7. Similarly in respect of NCT of Delhi, comprising of Delhi North and Delhi South, a separate common Wait List shall be prepared.
- 8.8. The Wait List shall remain valid for a period of one year from the date of declaration of final results of the respective process or till all vacancies identified for the respective process are filled, whichever is earlier.

**9. Competent Authority for Declaration of Final Result of the Combined Selection Processes, for Appointment as well as for Cancellation of Appointment :**

- 9.1. In cases of recruitment for the Post of Housekeeper-cum-Peon in Subordinate Staff cadre, the Field General Manager in-charge of the concerned Regional Office / Nodal Regional Office will be the Competent Authority for declaration of final result of the recruitment process.
- 9.2. In cases of recruitment for the Post of Housekeeper-cum-Peon in Subordinate Staff cadre, the Competent Authority for Appointment of candidates in the Bank shall vest with the Regional Head in-charge of the concerned Regional Office / Nodal Regional Office.
- 9.3. In cases of recruitment for the Post of Housekeeper-cum-Peon in Subordinate Staff cadre, the Competent Authority for Cancellation of Appointment shall vest with the Field General Manager in-charge of the concerned Regional Office / Nodal Regional Office.

**10. Recruitment Activities:**

- 10.1. The undermentioned activities pertaining to the recruitment process shall be carried out by the Institute of Banking Personnel Selection (IBPS) on behalf of the Bank:
  - i. Online Application platform / link
  - ii. Arrangement of Test Centres and Infrastructure for Online Test
  - iii. Preparing the Test Materials / Questions
  - iv. Conduct of Online Test
  - v. Preparation of Regional Office-wise Merit List / Wait List
- 10.2. All the remaining activities pertaining to the recruitment process shall be carried out by the Bank through its Central Office and /or through its Regional /Nodal Regional Offices / FGMOs.

**11. Declaration by Casual Workers, if Any:**

- 11.1. The temporary and casual worker candidates, if any, as a part of the recruitment process, shall submit a self-declaration as to the nature of work performed by them and for the period of their working with the Bank. Such Declarations of the candidates will have to be verified at appropriate time during the course of recruitment process to ascertain the fact of their intermittent engagement in the Bank. In case where the declaration is found to be false, then Bank shall have the right to cancel the candidature of such candidates any time during the process or even after they have joined the services of the Bank.
- 11.2. In respect of casual workmen, if any, in case a candidate has filed any court case or legal proceedings before any legal fora, then he will be permitted to participate in the process provided he withdraws the case and submit an Undertaking through an affidavit to the effect that he has withdrawn the case, along with the application
- 11.3. In respect of casual workmen, if any, all the provisions of the Memorandum of Settlement will be binding.



## CHAPTER - III

### RECRUITMENT OF SPORTS PERSONS IN UNION BANK OF INDIA

1. The recruitment of Sportspersons will be mainly in the Single Window Operator cadre and Subordinate Staff cadre.

2. **Quota for recruitment of Sports persons:**

The quota for recruitment of Sports persons shall be up to 1% of the total vacancies, rounded off to the next whole integer, to be filled through direct recruitment in the Single Window Operator and Subordinate Staff cadre taken together during the immediate preceding financial year. However, the Board may approve a higher number of vacancies to be filled through recruitment of Sports persons, which however, shall be adjusted from the direct recruitment vacancies identified in the respective cadres of the immediate next financial year. Vacancies earmarked for recruitment of Sports persons shall normally be filled during the same financial year. Unfilled vacancies, if any, for any reason whatsoever, shall be carried forward and added to the fresh quota to be filled during the next financial year.

3. The Sports disciplines or Games shall be as prescribed by the Government of India, Department of Personnel & Training or Department of Sports, from time to time, an indicative list of which is as follows:

S.No.	Name of Game / Sport	S.No.	Name of Game /Sport
1	Athletics	2	Archery
3	Badminton	4	Basketball
5	Boxing	6	Carrom
7	Chess	8	Cricket
9	Football	10	Gymnastics (including Body Building)
11	Hockey	12	Judo
13	Kabaddi	14	Karate
15	Kho	16	Power Lifting
17	Rifle Shooting	18	Squash
19	Swimming	20	Table Tennis
21	Tennis	22	Volleyball
23	Weightlifting	24	Wrestling

The Bank, however, will focus only on a few specific Sports disciplines rather than having Sports person in all the disciplines.

4. **Eligibility Norms:**

4.1. **Age:**

(i) The Minimum age for filling of posts through meritorious Sports persons shall be 18 years and the Maximum age shall be 25 years in the Subordinate Staff cadres and 28 years in the Single Window Operator cadre, subject to a relaxation in upper age limit up to a maximum of 5 years.

(ii) Upper Age Limit shall be further relaxable in terms of Government of India guidelines for the specified reserved categories, as under:

S.No.	Particulars	Relaxations
(i)	Scheduled Caste/Scheduled Tribe	By 5 Years
(ii)	Other Backward Classes	By 3 Years
(iii)	Persons with Disabilities	By 10 Years

(iii)	Persons ordinarily domiciled in the State of Jammu & Kashmir during 01.01.80 to 31.12.89	By 5 Years
(iv)	Persons affected by 1984 riots	By 3 Years
(v)	Widows, divorced women and women legally separated from their husbands who have not remarried	By 9 Years
(vi)	Ex-Servicemen / Disabled Ex-Servicemen	Actual period of service rendered in armed forces +3 years, subject to maximum age limit of 50 years

#### 4.2. Educational Qualifications:

##### (i) Single Window Operator Staff:

Should be a Graduate or its equivalent in any discipline from a University/ Institution / Board recognized by Govt. of India / approved by Govt. Regulatory Bodies. Computer Literacy will be desirable.

##### (ii) Subordinate Staff:

Should be Minimum 10<sup>th</sup> Standard Pass or its equivalent but should not have passed 12<sup>th</sup> Standard or its equivalent from a Board recognized by Govt. of India / approved by Govt. Regulatory Bodies.

(iii) However, if a Sports Person is having outstanding sports achievements but who does not possess the minimum educational qualifications as referred above; he / she may be permitted to participate in a recruitment process by relaxation in minimum educational qualification, subject to the acquiring of the same within a period of two years from the date of his / her appointment.

#### 4.3. Sports Qualifications:

##### i. Should have –

- represented the Country in International competition, or
- represented any State in National competition, or
- represented any District in State level competition, or
- represented any University in Inter-University competition conducted by Inter University Sports Board, or
- represented any State School team in the National sports / Games for Schools conducted by the All India School Games Federation, or
- been awarded National Awards in Physical Efficiency under the National Physical Efficiency Drive, as a Sports person in any of the Games or Sports discipline, as mentioned in Clause No.3 above, for which Recruitment is to be conducted by the Bank.

ii. At the time of the appointment, the candidate must be an active sports person and his / her last participation should be within 1 year prior to the date of issue of notification for the recruitment and should be fit enough to take part in future tournaments as well.

iii. Certificates relating to efficiency /merit /representation in sports would be required to be submitted, as per prescribed formats, if any, from the following authorities to evidence credentials in respective game / sports concerned:

#### List of authorities competent to award certificates of Sports qualifications:

SN	Competition	Authority awarding certificate
a	International Competition	Secretary of the National Federation of the game concerned.
b	National Competition	Secretary of the National Federation or Secretary of the State Association of the Game concerned.
c	State Competition	Secretary of the State Association of the Game concerned.
d	Inter-University Competition	Dean or other Officer in overall charge of Sports of the University concerned.
e	National Sports Games for Schools	Director or Additional/Joint or Deputy Director in overall charge of Sports/Games for schools in the Directorate of Public Instructions / Education of the State

f	Physical Efficiency Drive	Secretary or other officer in overall charge of Physical Efficiency in the Ministry of Education and Social Welfare, Government of India
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## 5. Recruitment Procedure:

### 5.1. Vacancies:

Vacancies for different Sports disciplines shall be worked out by concerned Sports Associations in the Bank with the approval of its General Body and shall be conveyed by its General Secretary to the Human Resources Department in the Bank. However, the final decision in respect of creation and abolition of posts and identification of vacancies shall vest with the Bank's Management.

### 5.2. Advertisement / Notification:

Recruitment of Sports persons shall be made by notifying the vacancies in the Employment News/ Rojgar Samachar or in the widely circulated National / Regional Dailies in English / Hindi or Vernacular languages and hosted on the Website of the Bank as well as the recruiting agency, like the IBPS. The mode of application will be online and the services of the IBPS or any other agency may be engaged to collect the applications, as per the prevailing practice.

### 5.3. Fees:

The Fee for recruitment of Sports persons shall be equivalent to the fees prescribed for recruitment through IBPS, from time to time.

### 5.4. Communications:

The communications regarding the Recruitment Process would be sent to the communication address / registered email of the candidates provided in their online application through speed post / registered post / email or any other means of communication, as deemed fit, by the Bank. A provision for downloading the call letters for Field Trial and / or Personal Interview from the Website of the Bank or its Recruiting Agency (IBPS) may also be available to the candidates.

## 6. Selection Process:

The Selection process will be in three phases, i.e. (i) Sports Proficiency (ii) The Field Trial and (iii) The Written Test on general sports awareness, comprising of a total of 200 Marks.

### 6.1. Sports Proficiency:

In the 1<sup>st</sup> phase, all the applicants will be ranked as per their option of the post applied for based on their Sports Proficiency. The Proficiency will be evaluated on the basis of their participation and achievements in recognized tournaments / events in the immediately preceding three financial years, as per details accompanied by supporting certificates furnished by the applicant.

#### 6.1.1. The tournaments / events will be evaluated in the following descending order of importance:

- i. International tournaments/ events of Universal importance like Olympics, World Games, etc.
- ii. International tournaments/ events of Regional importance like Asian Games, Commonwealth Games, Afro-Asian Games, etc.
- iii. Other International tournaments / events of local importance
- iv. Domestic tournaments / events of National level of Seniors like National Games, National Federation Games, Ranji Trophy, etc.
- v. Domestic tournaments / Events of National level of Juniors
- vi. Inter-university tournaments
- vii. National School Games
- viii. National Physical efficiency drive certificate holders

#### 6.1.2. While evaluating the achievements in the tournaments / events as mentioned above, 1<sup>st</sup> Place winners will be given more weightage than 2<sup>nd</sup> Place winners who in-turn will be given more weightage than 3<sup>rd</sup> Place winners. Participants in International tournaments / events will also be given weightage even if they have not secured any place.

#### 6.1.3. The weightage in marks for Sports Proficiency shall be as under:

Sr. No.	Particulars	Marks			
		Winning 1 <sup>st</sup> Place	Winning 2 <sup>nd</sup> Place	Winning 3 <sup>rd</sup> Place	For Participation
a	International tournaments / events	50	47	46	45
b	National tournaments / events	45	42	41	40
c	State level tournaments / events	40	37	36	35
g	District-level or Inter-University level tournaments / events	30	27	26	25
h	Any other recognized domestic tournaments / events	25	25	25	25

Note: The candidates will be entitled for only one of the above weightages

- 6.1.4.** While evaluating the performances of the sports persons in team events, if it is noticed that the concerned Sports person has not actually played even in a single game despite he/she being a member of the team, no weightage will be given to him/ her for the said tournament / event.
- 6.1.5.** The best three performance only in each of the immediately preceding three financial years will be considered for evaluation, details of which is to be furnished along with the application.
- 6.1.6.** Sports achievements certified by the authorities recognized by the Government of India - Department of Sports or by the similar Departments under any State / Local Government only shall be considered.

## 6.2. Field Trials:

- 6.2.1.** In the 2<sup>nd</sup> Phase of the Selection Process, based on their rankings in the 1<sup>st</sup> phase, a specified number of candidates will be called for the Field Trials to assess their proficiency and fitness. The Field Trial will be of 100 marks and minimum qualifying marks will be 50% i.e.50 marks, for both the General as well as the Reserved Category candidates. Trials shall be conducted in the presence of all the members of the Trial Committee to be constituted for the purpose.
- 6.2.2.** The composition of the Trial Committee for Field Trial may be as under:

Chairman	Other members
An Executive in the Bank in the rank of SMGS-V or above.	A practicing coach of the respective game at the International /National / State levels / Railway / NIS qualified, for which the recruitment is being made & A Senior International / National / State level player in the relevant discipline for which the recruitment is being made.

Note: If any Staff member of the Bank in the Officer and Single Window Operator cadre fulfils any of the norms applicable to the other members of the Trial Committee, he / she shall have preference over others.

- 6.2.3.** The MD & CEO shall be the Competent Authority to decide the nature of Field Trial, number of candidates to be called for the said Field Trial and the Written Test, for constitution of Trial committee for Field Trial as well as the Honorarium to be paid to the Trial Committee members from outside the Bank.
- 6.2.4.** All field trials will culminate into the prescribed dope test. Candidates testing positive in the Dope test will be disqualified for the entire process.

## 6.3. Written Test:

In the 3<sup>rd</sup> Phase of the Selection process, a specified number of candidates who qualify in the Field Trial will be called for a Written Test. The Written Test on Sports related topics shall be of 1 hour duration consisting of

objective multiple choice questions in English and Hindi comprising of 50 marks. The minimum qualifying marks will be 50% i.e. 25 marks for General category candidates and 45% i.e. 23 marks for the reserved category candidates. The setting of the Question paper as well as conduct of the Written Test shall be done by the IBPS or by the Staff College Bengaluru.

## 7. Merit List of Successful candidates for Final Selection

- 7.1. The successful candidates shall be placed in the Discipline-wise, Reserved Category-wise Merit list in the descending order of ranking on the basis of aggregate of marks obtained in each of the selection process, i.e. (i) Sports Proficiency (ii) Field Trial and (iii) Written Test.
- 7.2. The Discipline-wise, reserved category-wise Merit List shall consist of top-most successful candidates up to 100% of the notified vacancies under each of the Sports discipline considered for recruitment.
- 7.3. Thereafter, a Discipline-wise, reserved category-wise Wait List of remaining successful candidates up to a limit of 100% of notified vacancies in each of the Sports discipline shall be drawn up and maintained to meet the requirement of the Bank on account of non-acceptance of the offer or non-reporting by the selected candidates.
- 7.4. The Wait List shall remain valid for a period of 1 year from the date of declaration of final results of the respective process or till all vacancies identified for the process are filled.

7.5. In the event of tie, Order of Preference will be as under:

- 7.4.1. First preference will be given to those candidates who have represented the country in an International Competition.
- 7.4.2. Next preference will be given to those who have represented a State / Union Territory in the senior or junior level National Championships organized by the National Sports Federations recognized by Department of Sports or National Games organized by Indian Olympics Association and have won medals or positions upto the 3<sup>rd</sup> place. Between the candidates participating in Senior and Junior National Championships/Games, the candidates having participated and won medal in Senior National Championship will be given preference.
- 7.4.3. Next preference will be given to those, who have represented a University in an Inter-University competition conducted by Association of Indian Universities/Inter University Sports Board and have won medals or positions upto the 3<sup>rd</sup> place in finals.
- 7.4.4. Next preference will be given to those who represented the State Schools in the National Sports / games for Schools conducted by the All-India School Games Federation and have won medals or positions upto 3<sup>rd</sup> place.
- 7.4.5. Next preference will be given to those who have been awarded National Award in physical efficiency under National Physical Efficiency Drive.
- 7.4.6. Next preference will be given to those who represented a State/ Union Territory/ University/ State Schools Teams at the level mentioned in para nos. 7.5.2 to 7.5.4 above but could not win a medal or position, in the same order of preference.
- 7.4.7. Participation in individual and team event / item may be given the same preference.
- 7.4.8. In the event of Inter-Se tie, those who have secured a higher position or won more than one medal/s will be given the preference.
- 7.4.9. Further, in case, more than one Sports person scores the same marks for the same Sport, preference shall be given to the younger candidate.

**Note:**

- (i) Participation in Individual team and team event / item will be given the same preference.
  - (ii) No preference will be given for winning more than one medal / position except as explained in Para 7.5.8 above.
8. The appointment of candidates will be subject to his / her being found medically fit in the pre-recruitment medical examination, verification of character antecedents, and verification of genuineness of the eligibility certificates produced.
  9. The reservation / relaxation for various reserved categories in recruitment of sportspersons shall be as per the prevailing guidelines of the Government of India and the persons appointed under the sports quota shall be adjusted in the Recruitment / Reservation Roster against the category, viz SC/ST/OBC/UR to which he / she belongs.
  10. **Service Obligation:**

- 10.1.** The candidates selected to the post(s) will be on probation for a period of six months from the date of appointment. However, the candidates who have been appointed by way of relaxation of the minimum educational qualifications, the period of Probation in such cases shall be extended till he / she acquires the minimum educational qualification, as prevailing on the date of initial appointment with upto a maximum of three extensions of six months each. The confirmation in Bank's services is subject to a satisfactory review of the performance of the Sports person by a three member Trial Committee, as mentioned at Clause no. 6.2.2 as also acquiring of the minimum educational qualification applicable for the Post to which the candidate was appointed. During review, if the performance of a person recruited on Sports account is considered to be unsatisfactory or if he has not acquired the minimum educational qualification, the probation period will be extended for a further period of six months at a time with a maximum probation period of two years and the person will have to improve his / her performance to get confirmed in the Bank's services.
- 10.2.** Sports person should abide by all the rules and regulations of the game as specified by the respective Sports Federation, including Dope test.
- 10.3.** The selected candidates would be obliged to play for the Bank's team whenever and wherever necessary, for at least 5 years. If he/she is required to participate in any sports event outside the Bank e.g. State/National/International events etc., he/she will do so with prior permission of the Bank. The Bank will reserve the right to grant or deny players such permission at its own discretion without assigning any reason.
- 10.4.** During the normal office hours, whenever players are not required to be associated with Sports activity for which they have been recruited, they will attend to and carry out the official duties applicable to the cadre and allotted to him or her by their superiors.
- 10.5.** The Sportsmen employees shall be liable for disciplinary action including Suspension or dismissal from the Bank's services if they contravene the code of conduct or the service rules applicable to them in terms and conditions of their appointment including the following:
- (i) Furnishing false information / fake documents at the time of recruitment,
  - (ii) Unsatisfactory performance during the probation period / extended probation period,
  - (iii) Not acquiring minimum educational qualification within two years of appointment,
  - (iv) Refusal to play when required to do so by the Bank,
  - (v) Inability to play at least for 5 years for the Bank
  - (vi) Failure to obtain prior permission of the Bank to play elsewhere or for participation in State / National / International events,
  - (vii) In the event of Penalty / Fine / Ban imposed on him / her, on or off the field,
  - (viii) Testing positive for the dope test, and
  - (ix) Any other acts of misbehaviour /indiscipline thereby bringing disrepute to the Sports or to the Bank or to the State /Country.
- 10.6.** The sportspersons so recruited shall conform to and abide by the rules of the Bank and carry out any instructions and directions which may be issued to them from time to time.
- 10.7.** All selected candidates shall give a written & signed declaration / undertaking to the above effect at the time of their appointment /joining in the Bank.

**11. Competent Authorities:**

- 11.1.** The Appointing Authority shall be vested with the Assistant General Manager in the HR department of the Bank, who is the Competent Authority for appointments through Common Recruitment Process of IBPS. The authority to cancel the appointments shall vest with the General Manager (HR) in the Bank.
- 11.2.** In case of any dispute, the decision of the MD &CEO of Union Bank of India will be final and binding.



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**CHAPTER - IV**

**Recruitment for the Post of Armed Guard in Union Bank of India**

**1 Job Profile - Armed Guards:**

- a. Perform Armed Guard duties, i.e. to watch or look after the premises or department for the purpose of its safety, security and guard against attack, or assault, or infiltration and against removal of the Bank's property by any unauthorized person and/or to watch and guard as above the movement of cash from one place to another, whether inside or outside the Bank, for which purpose they are required by the Bank to carry any of the following weapons: (i) Guns, Pistols or any other fire arm; or (ii) Dagger, sword, khukri or spear; or (iii) any other licensed weapon.
- b. Operating gadgets like Electronic Alarm systems, CCTV systems, X-Ray machines, Door Frame Metal Detector (DFMD), Hand Held Metal Detector (HHMD), etc., for security of men and materials entering or exiting the Bank's premises.
- c. Maintenance and Operation of Fire Alarm systems and Fire-fighting equipments.
- d. Work in shifts including night shifts.
- e. To perform other routine duties of the Subordinate cadre as required by the Management from time to time.

**2 Eligibility Norms (as per GoI Guidelines Applicable to the Sub-Ordinate Cadre):**

**2.1.1. Age (as on Cut-off date):**

**Minimum:** 18 Years

**Maximum:** 25 years

**Note:**

- a. Reserved Category candidates shall be entitled for Relaxations / Concessions as per Government of India guidelines.
- b. Maximum Age for Ex-Servicemen including all relaxations for various reserved categories for the Post of Armed Guard shall be 45 years or as prescribed by Government of India from time to time.

**2.2. Educational Qualifications and other criteria (as on Cut-off date):**

- 2.2.1. A pass in 10th standard or its equivalent examination but the candidate should not have passed 10+2 examination or its equivalent.
- 2.2.2. Able to read and write in local vernacular language of his domicile State/ Union Territory.
- 2.3. His character should be 'EXEMPLARY' at the time of valid discharge from Armed Forces.



- 2.4. The medical standards which the candidates must possess should be minimum SHAPE-1 or AYE, whichever is applicable, at the time of valid discharge from the Armed Forces.

### **3 Recruitment Notification:**

- 3.1. Bank shall publish the recruitment notification in newspapers having wide circulation in the respective State / UT requesting interested eligible Ex-Servicemen who are preferably registered with the respective Zila Sainik Board / Rajya Sainik Board to apply online on the official web-link provided for the purpose.
- 3.2. Simultaneously, the Bank shall place an Indent in the prescribed Proforma with the respective Zila Sainik Board / Rajya Sainik Board and the local Employment Exchange requesting them to advise the eligible candidates to apply online in response to the Bank's notification issued for the purpose.

### **4 Recruitment Activities:**

Activities pertaining to written test will be carried out by the IBPS while the rest of the recruitment process shall be carried out by the Bank through its Regional / Nodal Regional Offices.

### **5 Application & Posting:**

- 5.1. A candidate can apply for one post against the vacancies notified in his domicile District. Multiple applications shall not be acceptable.
- 5.2. In respect of Post of Armed Guards, only eligible Ex-servicemen can apply. Disabled Ex-Servicemen and / Dependants of Servicemen killed in action, however, shall not be eligible to apply.
- 5.3. Persons with Benchmark Disabilities (PWDs) as provided under 'The Rights of Persons With Disabilities Act, 2016' shall not be eligible, as the job profile of Armed Guard is perceived to be beyond the capacity of such persons. As such, Post of Armed Guard in the Bank shall not be an identified Post for providing reservations for Persons with Benchmark Disabilities.
- 5.4. Prospective candidates will be required to submit / upload (in case of online application) the copies of the various documents in support of their credentials / eligibility including the Military Discharge Certificate / Book.
- 5.5. Selected candidates shall be initially posted in any of the Offices / Branches located within the Territory of the District for which the selection was undertaken by the Bank. However, the service conditions shall be subject to the provisions of various Statutes besides the Industry-wide Bi-partite Settlement applicable to the Subordinate Cadre in the Bank between the Indian Banks' Association and the Trade Unions.

### **6 Screening:**

Written test shall be conducted by the IBPS and results of qualified candidates will be conveyed to the Bank. Screening of the candidates qualified in the written test shall be made by the Bank's Regional / Nodal Regional Offices, as the case may be, based on the age, educational qualification, Character and Medical Standards, etc., before the conduct of the Physical Fitness Test.

## 7 Selection Process:

- 7.1. The Selection Process shall be based on the following criteria; viz.,  
(a) Written Test and (b) Physical Fitness Test, aggregating to a Total Score of 100. Written Test shall be made available bilingually i.e. in English and in Hindi.
- 7.2. Each of the Tests shall carry Maximum Scores as under:

Sl. No.	Name of Tests	Maximum Score
a	Written Test having a Duration of One Hour	70
b	Physical Fitness Test	30
	<b>Grand Total</b>	<b>100</b>

### 7.3. Written Test :

The Written Test containing Objective and Multiple Choice questions on various topics of One hour duration which shall carry a total score of 70 shall be administered through IBPS to assess the general suitability of the candidates based on written expression, as mentioned below:

S. No.	Sub-Tests	No. of Questions	Maximum Score	Qualifying Score
a	General Knowledge	15	15	-
b	General English	15	15	-
c	Test of Reasoning	25	25	Minimum 10 marks for all categories
d	Test of Security and Military Knowledge	15	15	-
	<b>Grand Total (a to d)</b>	<b>70</b>	<b>70</b>	25 marks for reserved and 28 marks for unreserved category including minimum 10 marks of Test of Reasoning subject to Clause 7.4 as stated below.

#### Notes:

- (i) **Test of Reasoning** ensures that the Armed Guard is equipped with high average and intelligent quotient so that he can apply his acquired human and weapon skills to a situation for a positive outcome every time. A set of diagrammatic pattern recognition, basic numerical reasoning, etc. will be used to assess the same. It is mandatory to qualify in the Test of Reasoning for the Post of Armed Guard. In order to qualify, the candidates shall have to secure a score of minimum of 10 marks in the Test of Reasoning. Candidate not securing the qualifying marks will be rejected out rightly as it would adversely reflect upon their ability to handle situation, people and weapons.
- (ii) **Test of Security and Military Knowledge** shall cover Organizational Structure, Navigation, Section level Weapons, Section level tactics, general topics related to Military, Air Force, Navy & Police, use of weapons in relation to right to private defense and legal consequences, etc. A question bank containing about

500 questions pertaining to the Test of Security and Military Knowledge shall be prepared by the Bank's Security Division and handed over well in time to the IBPS / Test conducting agency.

**7.4. Cut-off Scores:** The overall Cut-Off Scores for General and Reserved category candidates for the Written Test will be decided by the Bank at an appropriate time depending upon the number of District-wise vacancies, actual performance of the candidates, urgency of recruitment, etc.

**7.5. Physical Fitness Test:**

**7.5.1.** Candidates who qualify in the written test of the IBPS and who otherwise satisfactorily meet the eligibility criteria during the Screening shall be subject to Physical Fitness Test, as under:

(i) Physical Fitness Test, as detailed below, carrying total score of **30** shall be administered to assess the overall physical fitness of the candidates.

S. No.	Sub-Tests	Components Assessed	Maximum Scores	Qualifying Score
a	Push-Ups	Strength. Upper body muscular endurance and trunk stability	10	5
b	Sit-Ups	Strength of the core body muscles	10	5
c	5 Meter Shuttle Run	Lower body muscular strength, anaerobic power, speed, agility and coordination	10	5
		<b>Grand Total</b>	<b>30</b>	<b>15</b>

(ii) Details of each of the Physical Fitness Tests are as under:

Particulars	Scoring Patten vis-à-vis performance			
<b>a. Push Ups</b>				
Timing/Duration	One Minute			
Repetitions	30 & above	21 to 30	15 to 20	14 or below
Scores	<b>10</b>	<b>7</b>	<b>5</b>	<b>Fail</b>
<b>b. Sit Ups</b>				
Timing/Duration	One Minute			
Repetitions	15 & above	11 to 15	8 to 10	7 or below
Scores	<b>10</b>	<b>7</b>	<b>5</b>	<b>Fail</b>
<b>c. 5 Meter Shuttle Run</b>				
Timing/Duration	One Minute			
Repetitions	12 & above	10 to 11	8 to 9	7 or below
Scores	<b>10</b>	<b>7</b>	<b>5</b>	<b>Fail</b>

**Notes:**

(i) Prior to and for the purpose of undertaking the Physical Fitness tests, all the eligible candidates shall have to undergo a medical fitness examination to avoid any medical / legal complication. The medical examination shall either be done by the Bank's empanelled doctor or by a MBBS qualified Doctor appointed for the purpose by the Bank.

- (ii) The Physical Fitness Tests shall be conducted at any suitable / available PT / Football/ Cricket / Hockey ground / Open ground or a large enclosed hall with adequate space for the tests.
- (iii) The Physical Fitness Test shall be Video recorded.
- (iv) An Ambulance with Nursing Assistant and First Aid essentials shall be kept ready for initial treatment / stabilization and / or for transportation to the nearby hospital in the event of any casualties during the Physical Fitness Test.
- (v) Candidates, irrespective of their reservation category, will have to compulsorily pass in each of the three physical fitness tests with minimum marks prescribed for each test.
- (vi) All tests are required to be conducted before a Committee of Officers comprising of one Chairman of the Committee and two members. The Chairman of the Committee shall be an Officer not below the rank of AGM Scale-V while in respect of other 2 members, one of them shall be a Security Officer of the Bank not less than Scale III or of any other Public Sector Bank of any rank and the second member shall be an Officer of the Bank not below the rank of MMGS-II. One or two additional members may be nominated to take care of representation of reserved categories of SC/ST, OBC, Minority communities. The Committee shall be competent to award the scores based on the actual performance of the candidates in the Physical Fitness Tests.
- (vii) The performance of each of the candidate shall be recorded in the Scoring sheet immediately after he / she takes the test and which shall be jointly authenticated by the candidate as well as the each of the Officers in the Committee.

#### 7.6. Select List and Wait List:

- (i) Candidates who have qualified in the various tests as per the qualifying scores and cut-off scores shall be only placed in the District-wise Select list in the descending order of ranking on the basis of the aggregate scores.
- (ii) The First List shall consist of top-most scoring candidates up to 100% of the notified category-wise vacancies.
- (iii) Thereafter, a Wait List shall be drawn in the descending order of ranking from the remaining successful candidates up to a limit of 100% of notified category-wise vacancies, with a minimum of 1 candidate for each reserved category, to meet the requirement of the Bank in respect of non-acceptance / non-reporting by the appointed candidates. The Wait List shall be valid for a period of one year from the date of declaration of final results of the respective process or till all the vacancies identified for the process are filled in.
- (iv) In the event of two or more candidates having obtained the same score in respect of recruitment for the Post of Armed Guard, merit order shall be decided as per his parent combat or support arms, i.e. Infantry, Artillery, Armoured, Signals and Engineer Regiments and other combat arms, followed by support arms i.e. Army Supply Corps (ASC), Army Ordnance Corps (AOC), Electrical & Mechanical Engineers (EME), Army Medical Corps (AMC), PROVOST and Others in the same order of precedence of Defense Forces, Arms and Services. In case the parent arm of the two candidates is also same, the merit order shall be decided as per the date of birth (the candidate senior in age is placed higher than the candidate junior in age).

#### **8 Competent Authority for Constitution of Committee for Physical Fitness Test, Declaration of final result of the combined selection process, for Appointment of candidates as well as for Cancellation of Appointment:**

In cases of recruitment in the Armed Guard segment of the Subordinate Staff cadre, the concerned Field General Manager (FGM) will be the Competent Authority for the purpose of Constitution of the Committee of Officers for evaluation of performance in the Physical Fitness Test and Declaration of final result of the combined selection process. Further, the Competent Authority for Appointment of candidates in the Subordinate staff cadre in the Bank shall be the Regional Head of the concerned Nodal Regional Office and for Cancellation of Appointment in the said cadre shall vest with the General Manager (HR).

- 9 The appointment of candidates are subject to their satisfactory medical examination / checkup, reference checks including police verification, etc.
  
- 10 The Bank shall adhere to the Government of India guidelines issued from time to time in respect of Recruitment, Reservations and Concessions, Preparation of Select List / Wait List, etc., wherever applicable.

**UNION BANK OF INDIA EQUAL OPPORTUNITY POLICY 2021-22**

**Information circular: 3284 dated 26.03.2021**

**1. PREAMBLE:**

To give effect to the **United Nations Convention on the Rights of Persons with Disabilities** that was adopted by the United Nations General Assembly on the 13<sup>th</sup> day of December 2006 and ratified by India as a signatory to the said Convention on the 1<sup>st</sup> day of October, 2007, "**THE RIGHTS OF PERSONS WITH DISABILITIES ACT, 2016 (49 of 2016)**" was enacted by the Parliament in the Sixty Sixth Year of the Republic of India. The said Act which received the assent of the President on the 27<sup>th</sup> December, 2016 was published in the Extraordinary Part II – Section I of the Gazette of India vide No. 59 dated 28<sup>th</sup> December, 2016. Further, as per the Notification [S.O No.1215(E)], published vide No. 1074 on the 19<sup>th</sup> April, 2017 in the Extraordinary Part II – Section 3 - Sub-section (ii) of the Gazette of India, the said Act came into effect from 19<sup>th</sup> April 2017. Section 21 of the said Act requires every establishment to notify an Equal Opportunity Policy detailing measures proposed to be taken by it in pursuance of the provisions contained in Chapter IV of the Act and to register a copy of the said Policy with the Chief Commissioner or the State Commissioner, as the case may be. Further, the Notification no. G.S.R. 591(E) notifying the **Rights of Persons with Disabilities Rules, 2017** was published vide No. 489 on 15<sup>th</sup> June, 2017 in the Extraordinary Part II – Section 3 – Sub-section (i) of the Gazette of India.

Accordingly, the Equal Opportunity Policy has been formulated for implementation in the Bank of the various provisions of "The Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017 in letter and spirit.

**2. SHORT TITLE:**

The Policy will be called "**The Union Bank of India Equal Opportunity Policy**".

**3. APPLICABILITY:**

The Equal Opportunity Policy covers all persons with disabilities in the Union Bank of India. They could be job applicants, full time/part time employees, interns/trainees, contractual employees, including temporary employees. It also covers those employees who acquire disability during their work tenure. This policy also applies to all aspects of employment, be it recruitment, training, working conditions, salaries and allowances, facilities and perquisites, transfers, staff welfare, career development, disciplinary matters and terminal benefits, etc. Certain definitions as illustrated in the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017 are depicted in Annexure-I and Annexure-II to this Policy.

#### 4. COMMITMENT:

The Union Bank of India commits to provide equal opportunities, without any discrimination on the grounds of age, colour, disability, marital status, nationality, race, religion, sex, sexual orientation, etc. The Union Bank of India endeavours to maintain a work environment that is free from any harassment based on above considerations. This Equal Opportunity Policy is subject to applicable Statutes, Acts, Guidelines, Rules & Regulations, etc., besides Qualifications and Merit of the individual. This Equal Opportunity Policy is consistently applied throughout the period of employment of the individual right from the recruitment process till superannuation and thereafter till all the legitimate benefits and facilities are delivered to the employee / the nominee / the legal heirs.

#### 5. EQUAL OPPORTUNITY FOR PERSONS WITH DISABILITIES

In accordance with the provisions of the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017, the Union Bank of India will strive to ensure:

- 5.1 That the provisions of the Rights of Persons with Disabilities Act, 2016 Act are not misused to deny any right or benefit to persons with disabilities covered therein.
- 5.2 That the work environment is free from any discrimination against persons with disabilities;
- 5.3 That a conducive environment, systems and processes are provided to persons with disabilities to perform their roles with excellence;
- 5.4 That no opportunity of employment or promotion, etc., is denied to persons with disabilities, merely on ground of disability;
- 5.5 That a list of Posts identified suitable for persons with disabilities in the Bank is made available with this Policy as depicted in Annexure – IV.
- 5.6 That the provisions in respect of Reservation of vacancies, Interchange of vacancies and maintenance of Vacancy based Roster in recruitment as well as in promotions in respect of persons with benchmark disabilities as required under the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017 are compiled.
- 5.7 That appropriate relaxations and concessions for the purpose of recruitment, promotion and other matters relating to employment as applicable under the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017 are extended to persons with disabilities.
- 5.8 That appropriate amenities, benefits and facilities are provided to persons with disabilities to enable them to effectively discharge their duties in the establishment.
- 5.9 That provision is made, as far as possible, to exempt employees with disabilities from rotational transfer policy or to extend preferential posting to employees with disabilities at the time of transfer / promotion.
- 5.10 That provision is made, as far as possible, for reasonable accommodation, for assistive devices and for barrier free environment to persons with disabilities.
- 5.11 That a person with disability shall not be compelled to partly or fully pay the costs incurred for reasonable accommodation.
- 5.12 That a person with disability shall not be a subject of research except when the research involves physical impact on his body.

- 5.13 That persons with disabilities have adequate support and facilities to avail specific / relevant skill development training.
- 5.14 That the services of an employee shall not be dispensed with, or the rank of an employee shall not be reduced in case of acquiring of a disability during service period and it will be endeavoured to accommodate such employee in some other suitable posts or on a supernumerary post with the same pay scale and service benefits till superannuation;
- 5.15 That the Bank shall continuously comply with the standards of accessibility relating to physical environment, transport and communication technology, etc., as specified and reviewed under the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017 from time to time.
- 5.16 That a Grievance Redressal mechanism for redressing the matters related to the employment of persons with disabilities is available.
- 5.17 That in case of any grievance, it will be dealt with in a fair and equitable manner free from any discrimination.
- 5.18 That Employees and applicants will be protected from coercion, compulsion, discrimination, oppression or retribution for filing a complaint or assisting in an investigation under the Rights of Persons with Disabilities Act, 2016.
- 5.19 That information of a person's disability will be kept confidential, and will be used in accordance with applicable laws & rules.
- 5.20 That appropriate records of persons with disabilities in the Bank are maintained as per Proforma in relation to matters of employment, facilities provided, etc. which shall be kept open for inspection by authorised persons.
- 5.21 That the Returns as per Proforma shall be compiled and furnished at specified periodicity to the appropriate authorities.

## 6. RESPONSIBILITY

- 6.1 Every member of the Union Bank of India management shall be responsible for giving effect to this policy and for implementation of the various provisions of the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017.
- 6.2 Each Branch / Office / Unit of the Union Bank of India, wherever situated shall be responsible for obtaining up-to-date information regarding applicable state and local laws and regulations on the matters connected under the Rights of Persons with Disabilities Act, 2016; the Rights of Persons with Disabilities Rules, 2017 and for its implementation thereof.
- 6.3 Every Policy, Rules and Regulations of the Union Bank of India shall henceforth conform to the provisions of the Rights of Persons with Disabilities Act, 2016; the Rights of Persons with Disabilities Rules, 2017 and to the Union Bank of India Equal Opportunity Policy.
- 6.4 Any employee of the Union Bank of India who violates the Persons with Disabilities Act, 2016 or the Union Bank of India Equal Opportunity Policy, or in any manner discriminates with any person with disability, or renders any harassment to such person shall be liable for disciplinary proceedings and action in accordance with the provisions of the Rights of Persons with Disabilities Act, 2016 and in accordance with the rules and regulations of the Bank.

## 7. COMMUNICATION OF POLICY

- 7.1 The Equal Opportunity Policy will be available to all employees via the Bank's Website, via the UBINET and via the e Circular module in the Document Management System of the Bank.
- 7.2 The Internal Circulars of the Bank containing operational instructions, guidelines, advisories, manuals, service conditions and facilities to employees, etc., are available via the Bank's UBINET and via the e Circular module in the Document Management System of the Bank (List of reference number of the



Office Memorandum and Bank's Staff & Instruction Circulars is depicted in Annexure-III to this Policy).

- 7.3 Appropriate material will be included in the Bank's publications, recruitment notifications and training courses, etc.

## 8. MODIFICATION / REVIEW / REVISION:

- 8.1. The Equal Opportunity Policy of the Bank shall be modified so as to incorporate changes, as may become necessary to meet organizational needs, on the basis of Acts, Rules & Regulations, Guidelines & Directives of the Government of India / State Governments / Reserve Bank of India / IBA, etc. subject, however, after obtaining approval from the Board.
- 8.2. **The** Policy will be valid up to 31st December 2019 and its continuity may be extended for a further period not exceeding 3 months beyond 31.12.2019 with the specific approval of Managing Director & Chief Executive Officer.

### Annexure-I to Equal Opportunity Policy

#### Definitions as Contained in 'The Rights of Persons with Disabilities Act, 2016' and the 'Rights of Persons with Disabilities Rules, 2017'

1. **Act** means the Rights of Persons with Disabilities Act, 2016 (49 of 2016);
2. **Appellate Authority** means an authority notified under sub-section (3) of section 14 or sub-section (1) of section 53 or designated under sub-section (1) of section 59, as the case may be.
3. **Appropriate Government** means, -
  - (i) in relation to the Central Government or any establishment, wholly or substantially financed by that Government, or a Cantonment Board constituted under the Cantonments Act, 2006, the Central Government;
  - (ii) in relation to a State Government or any establishment, wholly or substantially financed by that Government, or any local authority, other than Cantonment Board, the State Government;
4. **Barrier** means any factor including communicational, cultural, economic, environmental, institutional, political, social, attitudinal or structural factors which hampers the full and effective participation of persons with disabilities in society;
5. **Care-giver** means any person including parents and other family members who with or without payment provides care, support or assistance to a person with disability;
6. **Certificate** means a certificate of disability issued under section 57 of the Act;
7. **Certifying Authority** means an authority designated under sub-section (1) of Section 57;
8. **Communication** includes means and formats of communication, languages, display of text, Braille, tactile communication, signs, large print, accessible multimedia, written, audio, video, visual displays, sign language, plain-language, human-reader, augmentative and alternative modes and accessible information and communication technology;
9. **Competent Authority** means an authority appointed under section 49;
10. **Discrimination** in relation to disability, means any distinction, exclusion, restriction on the basis of disability which is the purpose or effect of impairing or nullifying the recognition, enjoyment or exercise on an equal basis with others of all human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field and includes all forms of discrimination and denial of reasonable accommodation;
11. **Establishment** includes a Government establishment and private establishment;
12. **Form** means a form appended to the Rights of Persons with Disabilities Rules, 2017;
13. **Fund** means the National fund constituted under section 86;
14. **Government Establishment** means a corporation established by or under a Central Act or State Act or an authority or a body owned or controlled or aided by the Government or a local authority or a Government company as defined in section 2 of the Companies Act, 2013 and includes a Department of the Government;

15. **High Support** means an intensive support, physical, psychological and otherwise, which may be required by a person with benchmark disability for daily activities, to take independent and informed decision to access facilities and participating in all areas of life including education, employment, family and community life and treatment and therapy;
16. **Inclusive Education** means a system of education wherein students with and without disability learn together and the system of teaching and learning is suitably adapted to meet the learning needs of different types of students with disabilities;
17. **Information and Communication Technology** includes all services and innovations relating to information and communication, including telecom services, web-based services, electronic and print services, digital and virtual services;
18. **Institution** means an institution for the reception, care, protection, education, training, rehabilitation and any other activities for persons with disabilities;
19. **Local Authority** means a Municipality or a Panchayat, as defined in clause (e) and clause (f) of article 243P of the Constitution, a Cantonment Board constituted under the Cantonments Act, 2006; and any other authority established under an Act of Parliament or a State Legislature to administer the civic affairs;
20. **Notification** means a notification published in the Official Gazette and the expression “notify” or “notified” shall be construed accordingly;
21. **Person with Benchmark Disability** means a person with not less than forty per cent of a specified disability where specified disability has not been defined in measurable terms and includes a person with disability where specified disability has been defined in measurable terms, as certified by the certifying authority.
22. **Person with Disability** means a person with long term physical, mental, intellectual or sensory impairment which, in interaction with barriers, hinders his full and effective participation in society equally with others;
23. **Person with Disability having High Support Needs** means a person with benchmark disability certified under clause (a) of sub-section (2) of section 58 who needs high support;
24. **Prescribed** means prescribed by rules made under the Rights of Persons with Disabilities, Act 2016;
25. **Private Establishment** means a company, firm, cooperative or other society, associations, trust, agency, institution, organization, union, factory or such other establishment as the appropriate Government may, by notification, specify;
26. **Public Building** means a Government or private building, used or accessed by the public at large, including a building used for educational or vocational purposes, workplace, commercial activities, public utilities, religious, cultural, leisure or recreational activities, medical or health services, law enforcement agencies, reformatories or judicial foras, railway stations or platforms, roadways, bus stands or terminus, airports or waterways;
27. **Public Facilities and Services** includes all forms of delivery of services to the public at large, including housing, educational and vocational trainings, employment and career advancement, shopping or marketing, religious, cultural, leisure or recreational, medical, health and rehabilitation, banking, finance and insurance, communication, postal and information, access to justice, public utilities, transportation;
28. **Reasonable Accommodation** means necessary and appropriate modification and adjustments, without imposing a disproportionate or undue burden in a particular case, to ensure to persons with disabilities the enjoyment or exercise of rights equally with others;
29. **Registered Organization** means an association of persons with disabilities or a disabled person organization, association of parents of persons with disabilities, association of persons with disabilities and family members, or a voluntary or non-governmental or charitable organization or trust, society, or on-profit company working for the welfare of the persons with disabilities, duly registered under an act of parliament or a State Legislature;
30. **Rehabilitation** refers to a process aimed at enabling persons with disabilities to attain and maintain optimal, physical, sensory, intellectual, psychological environmental or social function levels;
31. **Special Employment Exchange** means any office or place established and maintained by the Government for the collection and furnishing of information, either by keeping of registers or otherwise, regarding –
  - a. Persons who seek to engage employees from amongst the persons with disabilities
  - b. Persons with benchmark disability who seek employment
  - c. Vacancies to which persons with benchmark disabilities seeking employment may be appointed
32. **Specified Disability** means the disabilities as specified in the Schedule and depicted in Annexure-II of this Policy.

33. **Transportation Systems** includes road transport, rail transport, air transport, water transport, Para transit systems for the last mile connectivity, road and street infrastructure, etc.;
34. **Universal Design** means the design of products, environments, programmes and services to be usable by all people to the greatest extent possible, without the need for adaptation or specialized design and shall apply to assistive devices including advanced technologies for particular group of persons with disabilities.

## Annexure-II to Equal Opportunity Policy

### 'Specified Disability' as per Rights of Persons with Disabilities Act, 2016

#### 1. Physical Disability —

A. **Locomotors Disability** (a person's inability to execute distinctive activities associated with movement of self and objects resulting from affliction of musculoskeletal or nervous system or both), including—

- (a) "**Leprosy Cured Person**" means a person who has been cured of leprosy but is suffering from—
  - i. loss of sensation in hands or feet as well as loss of sensation and paresis in the eye and eye-lid but with no manifest deformity;
  - ii. manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity;
  - iii. extreme physical deformity as well as advanced age which prevents him/her from undertaking any gainful occupation, and the expression "leprosy cured" shall construed accordingly;
- (b) "**Cerebral Palsy**" means a Group of non-progressive neurological condition affecting body movements and muscle coordination, caused by damage to one or more specific areas of the brain, usually occurring before, during or shortly after birth;
- (c) "**Dwarfism**" means a medical or genetic condition resulting in an adult height of 4 feet 10 inches (147 centimeters) or less;
- (d) "**Muscular Dystrophy**" means a group of hereditary genetic muscle disease that weakens the muscles that move the human body and persons with multiple dystrophies have incorrect and missing information in their genes, which prevents them from making the proteins they need for healthy muscles. It is characterised by progressive skeletal muscle weakness, defects in muscle proteins, and the death of muscle cells and tissue;
- (e) "**Acid Attack Victims**" means a person disfigured due to violent assaults by throwing of acid or similar corrosive substance.

#### B. Visual Impairment—

- (a) "**Blindness**" means a condition where a person has any of the following conditions, after best correction—
  - i. total absence of sight; or
  - ii. visual acuity less than 3/60 or less than 10/200 (Snellen) in the better eye with best possible correction; or
  - iii. limitation of the field of vision subtending an angle of less than 10 degree.
- (b) "**Low-Vision**" means a condition where a person has any of the following conditions, namely: —
  - ii. visual acuity not exceeding 6/18 or less than 20/60 up to 3/60 or up to 10/200 (Snellen) in the better eye with best possible corrections; or
  - iii. limitation of the field of vision subtending an angle of less than 40 degree up to 10 degrees.

#### C. Hearing Impairment—

- (a) "**Deaf**" means persons having 70 DB hearing loss in speech frequencies in both ears;
- (b) "**Hard of Hearing**" means person having 60 DB to 70 DB hearing loss in speech frequencies in both ears;

D. "**Speech and Language Disability**" means a permanent disability arising out of conditions such as laryngectomy or aphasia affecting one or more components of speech and language due to organic or neurological causes.

2. **Intellectual Disability** — a condition characterised by significant limitation both in intellectual functioning (reasoning, learning, problem solving) and in adaptive behaviour which covers a range of every day, social and practical skills, including—

A. "**Specific Learning Disabilities**" means a heterogeneous group of conditions wherein there is a deficit in processing language, spoken or written, that may manifest itself as a difficulty to comprehend, speak, read, write, spell, or to do mathematical calculations and includes such conditions as perceptual disabilities, dyslexia, dysgraphia, dyscalculia, dyspraxia and developmental aphasia;

- B. "**Autism Spectrum Disorder**" means a neuro-developmental condition typically appearing in the first three years of life that significantly affects a person's ability to communicate, understand relationships and relate to others, and is frequently associated with unusual or stereotypical rituals or behaviours.
3. **Mental Behaviour** — "mental illness" means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behaviour, capacity to recognize reality or ability to meet the ordinary demands of life but does not include retardation which is a condition of arrested or incomplete development of mind of a person, specially characterized by sub normality of intelligence.
4. **Disability caused due to—**
- A. **Chronic Neurological Conditions**, such as—
- (a) "**Multiple Sclerosis**" means an inflammatory, nervous system disease in which the myelin sheaths around the axons of nerve cells of the brain and spinal cord are damaged, leading to demyelination and affecting the ability of nerve cells in the brain and spinal cord to communicate with each other;
  - (b) "**Parkinson's Disease**" means a progressive disease of the nervous system marked by tremor, muscular rigidity, and slow, imprecise movement, chiefly affecting middle-aged and elderly people associated with degeneration of the basal ganglia of the brain and a deficiency of the neurotransmitter dopamine.
- B. **Blood Disorder—**
- (a) "**Haemophilia**" means an inheritable disease, usually affecting only male but transmitted by women to their male children, characterised by loss or impairment of the normal clotting ability of blood so that a minor wound may result in fatal bleeding;
  - (b) "**Thalassemia**" means a group of inherited disorders characterised by reduced or absent amounts of hemoglobin.
  - (c) "**Sickle Cell Disease**" means a hemolytic disorder characterised by chronic anemia, painful events, and various complications due to associated tissue and organ damage; "hemolytic" refers to the destruction of the cell membrane of red blood cells resulting in the release of hemoglobin.
5. **Multiple Disabilities** (more than one of the above specified disabilities) including deaf blindness which means a condition in which a person may have combination of hearing and visual impairments causing severe communication, developmental, and educational problems.
6. Any other category as may be notified by the Central Government.

**Annexure-III to Equal Opportunity Policy**

**List of Posts identified suitable for Persons with Disabilities in Union Bank of India along with Job Profile of each Post**

**Officer cadre equivalent to Group 'A' Posts in Government of India**

<b>S.No.</b>	<b>Post(s)</b>	<b>Job Profile</b>
1	<b>Officers (General Banking)</b>  Group A	<ol style="list-style-type: none"><li>i. Conduct of transaction both online in CBS environment as well as manual.</li><li>ii. Takes care of various types of financial transactions of all types of customers.</li><li>iii. Scrutinize &amp; Processing loan application, Maintain payment records, Bill passing, Record keeping, Payment of Taxes, Fees, Licenses, etc. and Maintenance of records, Payments Documentation, Data feeding of financial transactions, Budget preparation, Supervisory.</li><li>iv. Work delegation to juniors Supervise subordinates engaged in maintenance of accounts and records.</li><li>v. Scrutinize ledger and other records.</li><li>vi. Prepare final accounts such as trial balance, profit and loss statement or such balance sheet etc. as required.</li><li>vii. See that prescribed accounting procedure is followed by offices, establishments and institutions as well as account books are properly maintained.</li><li>viii. Examine account books and records for accuracy and completeness of financial statements.</li><li>ix. Check items of entries in daybook or journal for correct recording, scrutinize bills, vouchers and relevant entries in cash books.</li><li>x. Verify ledger entries against receipts for cash payment. Check total for proper observance of accounts procedure and ensure that all revenue and expenditure and disbursements are properly authorized, vouched and correctly classified.</li><li>xi. Perform Credit Analysis (Worthiness) and process Loan proposals.</li><li>xii. Inspect Business Units as well as Bonafides of the prospective Barrowers as a part of the Credit dispensation process.</li><li>xiii. Conduct due diligence, compile and submit Credit worthiness reports to the competent authority.</li><li>xiv. Process new / Renew Credit proposals in a timely manner and put forth comment /recommendations to appropriate authority as per Banks Loan policy guidelines.</li><li>xv. Attend to various queries raised by vetting/ recommending authority on Credit.</li><li>xvi. Ensure compliance of data related to advance proposals and submission of reports to the Regional Office.</li><li>xvii. Communicate Credit sanction status to the borrower.</li><li>xviii. Obtain/renew security documents and ensure compliance to all stipulated terms and conditions prior to disbursal.</li><li>xix. Perform the role of a people manager by setting performance goals of subordinates and monitoring their performance.</li><li>xx. Providing developmental guidance and direction as and when required.</li><li>xxi. Handle the Credit portfolio, Processing &amp; Appraisal of loan applications, Monitoring of borrowal accounts, Project Finance, Infrastructure Financing, Mergers &amp; Acquisitions, Lending Automation solutions, etc.</li><li>xxii. Report to appropriate authority irregularities in accounts, improper expenditure etc.</li><li>xxiii. Participate in exhibitions and display posters, charts, models, etc. to public.</li><li>xxiv. Supervise the branch administration, exercise control over Cash/ Cheque and receipt payments; settle/sanction claims, loans etc.</li></ol>

		<p>xxv. Organize and control all clerical work in the office, mark the dak, allot duties of staff, co-ordinate and supervise work of the clerical staff and look after discipline, administrative matters including cases of Leave, Insubordination, arrangement of office accommodation, furniture, office equipment etc.</p> <p>xxvi. To participate in selection process in respect of recruitment and promotions.</p> <p>xxvii. To visit local area and contact public to promote banking business.</p> <p>xxviii. To maintain liaison with various authorities for promoting banking business.</p> <p>xxix. The work is performed both inside and outside.</p> <p>xxx. Extensive touring for Marketing, Audit, etc. may be involved.</p> <p>xxxi. Inspection of accounts, documents, stocks, etc. is involved.</p> <p>xxxii. Public dealing is involved.</p> <p>xxxiii. Should have functional communication skills.</p>
2	<p><b>Marketing Officers</b></p> <p>Group A</p>	<p>i. Performing the functions of undertaking sales and extending service to clients.</p> <p>ii. The main functions are in the making sales, calls and attending to customer's banking requirements.</p> <p>iii. Analyzing and making strategies in respect of sales of various products, both in the country and abroad.</p> <p>iv. May visit intending buyers, negotiate terms and conditions of business with them and convince them of the superiority of the Bank's products over that of products of the other organizations</p> <p>v. T arrange exhibition of their products.</p> <p>vi. To get pamphlets etc. prepared for the publicity of their goods.</p> <p>vii. Keep themselves abreast of their latest national and international market trends and advise their dept. to make necessary changes, modification in the design and the quality of products to increase their selling potential.</p> <p>viii. Give suggestions on pricing of various products in view of competition and market realities.</p> <p>ix. The work is performed both inside and outside.</p> <p>x. Working in computerized environment as well as visits for promoting business</p> <p>xi. Extensive touring may be involved.</p> <p>xii. Public dealing is involved.</p> <p>xiii. Should have functional communication skills</p>
3	<p><b>Law Officers</b></p> <p>Group A</p>	<p>i. Study facts, available documents or papers pertaining to legal aspects of different issues raised by various Departments, give opinion and advice, if necessary.</p> <p>ii. Scrutinize and advise on legal aspects of Government rules and regulations etc.</p> <p>iii. Prepare and file legal proceeding, plaints, complaints, legal statement, affidavits etc. in civil and criminal courts of law, advise departments to procure evidence and documents etc., in support of the cases.</p> <p>iv. Arranging witnesses for appearing on behalf of the Bank.</p> <p>v. Appearing in the court of law to plead the Bank's case.</p> <p>vi. Preparing briefs for the senior lawyers.</p> <p>vii. Drafting/ scrutinizing various legal documents &amp; dealing with advocates, rendering legal opinions.</p> <p>viii. Litigation support by effective follow-up and monitoring of Recovery suit before DRT / Civil Court / High Court / BIFR.</p> <p>ix. Assisting the authorized officers in action under SARFAESIA for recovery of NPA dues.</p> <p>x. Verification and approval on legal perspectives of Original Applications / Plaints being filed in recovery cases.</p>



		<ul style="list-style-type: none"> <li>xi. Establishing effective liaison between the Advocate and the field functionaries.</li> <li>xii. Advise and assist the field functionaries in defending the claims against Bank.</li> <li>xiii. Approval / preparation of security documents / contract documents, etc.</li> <li>xiv. Assisting &amp; advising field functionaries in compliance of Laws, Rules &amp; Regulations.</li> <li>xv. Compliance of provisions of Rights to Information Act.</li> <li>xvi. Litigation support under Industrial Disputes Act.</li> <li>xvii. Identifies advocates for empanelment for representation in court hearing and reviews their performance</li> <li>xviii. The work is performed both inside and outside.</li> <li>xix. Working in computerized environment as well as visits other</li> <li>xx. Extensive touring may be involved.</li> <li>xxi. Public dealing is involved.</li> <li>xxii. Should have functional communication skills</li> </ul>
4	<b>Rural Development Officers</b>  Group A	<ul style="list-style-type: none"> <li>i. To enhance the Bank's business and market share through driving credit dispensation in a quality manner in the Bank's rural geography as defined; maximizing profits in the agricultural, micro, small, medium enterprises and other priority sectors, including financial inclusion</li> <li>ii. Surveys the command area, identifies potential areas of business growth, develops and increases the volume of business specifically with respect to advances in the focus sectors including customization of schemes basis local area imperatives, cross selling etc.</li> <li>iii. Scrutinizes/ conducts pre-&amp; post inspection, due diligence, obtaining/renewal of security documents etc. and appraises credit proposals and recommends to appropriate approving authority in a timely manner, as per loan policy guidelines</li> <li>iv. Increases customer base in the agriculture &amp; other priority sectors and also ensures customer satisfaction through timely disposal of advances proposals, and other value-added products and services like ATMs, SMS/Mobile banking, RTGS etc.</li> <li>v. Provides customers with quality servicing and takes initiatives to enhance customer retention and satisfaction through prompt and effective grievance redressal, handling of queries and meeting other customer requirements with empathy and understanding of the rural customer's context</li> <li>vi. Assists in mobilization of resources with specific focus on CASA to enhance market share</li> <li>vii. Drives NPA recovery to maintain quality of assets</li> <li>viii. Increases visibility and awareness of the Bank's image through rural publicity, field visits and also builds understanding of its financial services and products amongst focus groups by conducting road shows, campaigns and other marketing initiatives</li> <li>ix. Reaches the unreached through the business correspondent model to build awareness of the Bank's products, services and credibility to service as well as provides doorstep banking</li> <li>x. Implements various initiatives to enhance financial inclusion through no-frills deposits, advances, remittances, insurance, Kisan Credit Cards, and other cost-effective financial instruments and supports the Village Knowledge Center's functioning.</li> <li>xi. The work is performed both inside and outside.</li> <li>xii. Working in computerized environment as well as visits for promoting business</li> <li>xiii. Extensive touring may be involved.</li> <li>xiv. Public dealing is involved.</li> <li>xv. Should have functional communication skills</li> </ul>

5	<b>Security Officers</b>  Group A	<ul style="list-style-type: none"> <li>i. Planning, controlling and supervising security arrangement of establishment buildings, men, materials and other movable and immovable property against fire, thefts, pilferage, unauthorized entry and other Hazards.</li> <li>ii. Allot duties to security personnel at gates of branches / offices administrative buildings, etc.</li> <li>iii. Supervising Issue of gate passes to visitors desiring entry into premises and check security personnel on duty.</li> <li>iv. Enquire into complaints of unauthorized entry of men and passage of material and cases of theft etc. and report the matter to police for further action.</li> <li>v. To maintain discipline amongst security personnel. To assist fire-fighting personnel in case of fire.</li> <li>vi. To periodically inspect all the Bank's premises. As a result they have to travel extensively even to remote branches by available means of transportation.</li> <li>vii. To participate in selection process in respect of recruitment of Security Personnel including Officers &amp; Armed Guards.</li> <li>viii. To conduct training of armed guards including handling and firing firearms.</li> <li>ix. To liaise with police and various local administrative offices for getting the work done effectively.</li> <li>x. Training armed guards and staff members on use of fire extinguishers by giving live demonstration/ training.</li> <li>xi. To investigate incidents of crime and interact with police.</li> <li>xii. To help in getting various security gadgets installed in branches/ offices and monitor all AMCs regularly.</li> <li>xiii. The work is performed both inside and outside.</li> <li>xiv. Working in computerized environment as well as visits.</li> <li>xv. The job can be hazardous at times</li> <li>xvi. Extensive touring may be involved.</li> <li>xvii. Public dealing is involved.</li> <li>xviii. Should have functional communication skills</li> </ul>
6	<b>Official Language (Hindi) Implementation Officers</b>  Group A	<ul style="list-style-type: none"> <li>i. Translation of Official documents, Circulars and correspondences.</li> <li>ii. Preparation of various types of Reports, both manual &amp; online, for submission to higher offices in the Bank, RBI &amp; GoI.</li> <li>iii. Organizing workshops on Official language for improving the working knowledge of employees, Implementation of Official Language &amp; its publicity</li> <li>iv. Publication of quarterly house journal on implementation of Official Language</li> <li>v. Publication of literatures on Banking related topics</li> <li>vi. Inspection of Branches/ Offices in respect of Implementation of Official Language in the Bank</li> <li>vii. Organizing various programmes in respect of "Hindi Divas" celebration</li> <li>viii. Organizing meetings of the working committee on Official Language Implementation</li> <li>ix. Maintenance of Office records / files</li> <li>x. Computer operations &amp; updation of records on Core Rajbhasha solutions</li> <li>xi. Organizing &amp; participating in the Parliamentary Committees on Official Language Implementation</li> <li>xii. The work is performed both inside and outside.</li> <li>xiii. Working in computerized environment as well as visits</li> <li>xiv. Extensive touring may be involved.</li> <li>xv. Should have functional communication skills</li> </ul>

7	<b>Personnel Officers</b>  Group A	<ul style="list-style-type: none"> <li>i. Formulation &amp; Review of HR policies, like Recruitment, Promotion, Transfer, Service Conditions, Training, Terminal Benefits, Disciplinary matters, Staff Welfare, etc.</li> <li>ii. Implement Govt. guidelines on various subjects</li> <li>iii. Conducting Recruitment and Promotion processes,</li> <li>iv. Administrating Transfer and Redeployment matters.</li> <li>v. Administration of Staff Compensation, Incentives, Terminal benefits, Staff Welfare measures, etc.</li> <li>vi. Advise, assist and administrate Human Resource development, Training &amp; Skill building.</li> <li>vii. Administrating redressal of Staff Grievances, Industrial Disputes, etc.</li> <li>viii. Administration of sports, cultural and social activities.</li> <li>ix. Administration of Disciplinary matters, including charge-sheeting, conducting inquiries, imposing penalties, processing appeal and review cases, matters connected to vigilance proceedings, etc.</li> <li>x. Maintaining cordial Industrial Relations with various segments of employees, Trade Unions and Associations.</li> <li>xi. To represent Bank in labour conciliation proceedings in respect of Industrial disputes.</li> <li>xii. The work is performed both inside and outside.</li> <li>xiii. Working in computerized environment as well as visits</li> <li>xiv. Extensive touring may be involved.</li> <li>xv. Should have functional communication skills</li> </ul>
8	<b>Electrical Officers</b>  Group A	<ul style="list-style-type: none"> <li>i. Supervision of supply and distribution of electrical load in the Bank's premises, rerouting cables for optimum usage and optimizing the use of electricity, and preparing and updating the circuit diagram accordingly;</li> <li>ii. Supervise Installation &amp; Maintenance of electrical sub-stations, circuit breakers, transformers, electrical switchgears and instrumentation,</li> <li>iii. Supervise installation and maintenance and repairs of HT / LT electrical installation in Bank's premises;</li> <li>iv. Supervise Maintenance &amp; Repair of AC plants and window units, lifts, water pumps and DG sets, telecommunication networks, lifts &amp; escalators, CCTV, Access Control, sewerage plants, neon-signages;</li> <li>v. Maintain close liaison with power Suppliers / distributors and arrange for additional load of power as per requirement from time to time;</li> <li>vi. Explore possibilities of shifting to renewable sources of energy</li> <li>vii. Maintenance and upkeep of the entire system, documentation and control of expenditure;</li> <li>viii. Devise ways and means to cut down the consumption and wastage of electricity in the Bank's premises</li> <li>ix. Prepare single line diagram, electrical layouts, tender documents, bill of quantity, specification, certification of contractors' bills, measurement books, etc.</li> <li>x. Ensure Preventive Measures and Safety of Installations, Act as Electrical Adviser on projects.</li> <li>xi. The work is performed both inside and outside.</li> <li>xii. It involves hazards of high voltage</li> <li>xiii. Working in computerized environment as well as visits</li> <li>xiv. Public dealing is involved.</li> <li>xv. Should have functional communication skills</li> </ul>

9	<b>Fire Officers</b>  Group A	<ul style="list-style-type: none"> <li>i. Maintain the fire Protection /fighting equipment in the Bank in good working condition at all times.</li> <li>ii. Prepare Fire Orders and Fire Operational plans and get them Implemented.</li> <li>iii. Impart regular Training to the Staff members in the use of Fire protection/ Fighting equipment provided in the premises and keep them informed about the Fire emergency evacuation plan.</li> <li>iv. Keep proper Liaison with city Fire Brigade, and</li> <li>v. Ensure that all Fire precautionary measures are observed at all times.</li> <li>vi. The work is performed both inside and outside.</li> <li>vii. It involves hazards of fire &amp; smoke</li> <li>viii. Working in computerized environment as well as visits</li> <li>ix. Public dealing is involved.</li> <li>x. Should have functional communication skills</li> </ul>
10	<b>Architects / Civil Engineers</b>  Group A	<ul style="list-style-type: none"> <li>i. Process of Designing, planning, identifying the works/ measures required, preparing tenders, estimation of cost, bill of quantity, site supervision, testing at site, quality control certification of bills, knowledge of structural design, estate management, repairs and maintenance to properties, preparing pert chart, budgeting etc.</li> <li>ii. To guide, supervise and inspect construction work from time to time to ensure execution according to plan.</li> <li>iii. To consult engineer and specialist and get light and power fittings, sanitary fittings etc. done by them.</li> <li>iv. To approve payment on correct execution of work.</li> <li>v. Should have functional communication skill</li> <li>vi. The work is performed both inside and outside.</li> <li>vii. It involves hazards arising out of construction activities</li> <li>viii. Working in computerized environment as well as visits</li> <li>ix. Public dealing is involved.</li> <li>x. Should have functional communication skills</li> </ul>
11	<b>Technical Officers</b>  Group A	<ul style="list-style-type: none"> <li>i. Preparing techno-economic feasibility reports for projects of medium to large size industries</li> <li>ii. Study performance of existing machinery and suggest level &amp; types of credit facilities.</li> <li>iii. Inspect work in workshop at different stages of production.</li> <li>iv. Perform Credit Analysis (Worthiness) and process Loan proposals.</li> <li>v. Inspect the Business Unit as well as the Bonafides of the prospective Barrower as a part of the Credit dispensation process.</li> <li>vi. Conduct due diligence, compile and submit Credit worthiness reports to the competent authority.</li> <li>vii. Process new / Renew Credit proposals in a timely manner and put forth comment /recommendations to appropriate authority as per Banks Loan policy guidelines.</li> <li>viii. Attend to various queries raised by vetting/ recommending authority on Credit.</li> <li>ix. Ensure compliance of data related to advance proposals and submission of reports to the Regional Office.</li> <li>x. Perform the role of a people manager by setting performance goals of subordinates and monitoring their performance.</li> <li>xi. Providing developmental guidance and direction as and when required.</li> <li>xii. Handle the Credit portfolio, Processing &amp; Appraisal of loan applications, Monitoring of borrowal accounts, Project Finance, Infrastructure Financing, Mergers &amp; Acquisitions, Lending Automation solutions, etc.</li> <li>xiii. The work is performed both inside and outside.</li> </ul>

		<ul style="list-style-type: none"> <li>xiv. Working in computerized environment as well as visits</li> <li>xv. It may involve working in hazardous conditions</li> <li>xvi. Public dealing is involved.</li> <li>xi. Should have functional communication skills</li> </ul>
12	<b>Information Technology Officers</b>  Group A	<ul style="list-style-type: none"> <li>i. Work on Core Banking Solutions (CBS) &amp; its implementation in Bank</li> <li>ii. Maintain &amp; manage networking</li> <li>iii. Collects and dissemination of information</li> <li>iv. Resolve computer software problems in computer in the Bank.</li> <li>v. Designing and developing of software applications</li> <li>vi. Development &amp; Maintenance of Web Sites &amp; Portals;</li> <li>vii. IT security like security design and implementation for E-Business etc.,</li> <li>viii. Setting up of LAN, WAN, MAN, VSATs, Switches etc.;</li> <li>ix. Maintaining all computer and equipment related to IT in proper working condition.</li> <li>x. Managing computer network, solving Hardware &amp; Software problems, install Servers &amp; systems.</li> <li>xi. Attend to technical equipment, plan local area network, internet and networking,</li> <li>xii. Write technical report and involve in business development activities.</li> <li>xiii. Programming of the software and tools for testing and other activities.</li> <li>xiv. Reviewing of IT Security Policy and its implementation, IT Security Architecture Review on the basis of environmental analysis, threats discovered and vulnerabilities found, assist in procurement and installation of Security Devices to create a secured environment, administer 24 x 7 Monitoring of Security Devices, issuing security guidelines, creating user awareness by conducting Workshops and releasing Newsletters, and ensuring compliances to RBI, Government of India, Cert-in Guidelines and IS Audit of IT Security.</li> <li>xv. The work is performed both inside and outside.</li> <li>xvi. Working in computerized environment as well as visits</li> <li>xvii. Should have functional communication skills</li> </ul>
13	<b>Economist</b>  Group A	<ul style="list-style-type: none"> <li>i. Assisting in carrying out Economic Analysis, Research &amp; MIS System and guiding his team of Economist.</li> <li>ii. Undertaking Studies relating to Market Trends, Market Share / General Economic conditions using Trend Analysis and Projections,</li> <li>iii. Planning, budgeting and monitoring of the performance of Branches / Regions / Zones / Bank,</li> <li>iv. Preparing Forecast for business indicators from analysis of various magazines / newspapers / publications, etc.,</li> <li>v. Building up of data base and industry profiles,</li> <li>vi. Preparing Notes / Briefs on micro and macroeconomic indicators, international trends, etc.</li> <li>vii. The work is performed both inside and outside.</li> <li>viii. Working in computerized environment as well as visits</li> <li>ix. Should have functional communication skills</li> </ul>
14	<b>Officers (Asset – Liability / Risk Management)</b>	<ul style="list-style-type: none"> <li>i. Promotion Risk and regulatory compliance by identifying, quantifying, reviewing, evaluating &amp; measuring risk to ensure that all risk categories are identified and managed in accordance with regulatory compliance and audit requirements, approved risk tolerance, risk appetite and strategic plans approved by the Board of Directors.</li> <li>ii. To assist and formulate Bank's Risk Policies.</li> </ul>

	Group A	<ul style="list-style-type: none"> <li>iii. The work is performed inside.</li> <li>iv. Working in computerized environment as well as visits</li> <li>v. Public dealing is involved.</li> <li>vi. Should have functional communication skills</li> </ul>
<b>15</b>	<b>Chartered Accountant</b>  Group A	<ul style="list-style-type: none"> <li>i. Perform Credit Analysis (Worthiness) and process Loan proposals.</li> <li>ii. Inspect Business Units as well as Bonafides of the prospective Barrower as a part of the Credit dispensation process.</li> <li>iii. Conduct due diligence, compile and submit Credit worthiness reports to the competent authority.</li> <li>iv. Process new / Renew Credit proposals in a timely manner and put forth comment /recommendations to appropriate authority as per Banks Loan policy guidelines.</li> <li>v. Attend to various queries raised by vetting/ recommending authority on Credit.</li> <li>vi. Ensure compliance of data related to advance proposals and submission of reports to the Regional Office.</li> <li>vii. Communicate Credit sanction status to the borrower.</li> <li>viii. Obtain/renew security documents and ensure compliance to all stipulated terms and conditions prior to disbursal.</li> <li>ix. Perform the role of a people manager by setting performance goals of subordinates and monitoring their performance.</li> <li>x. Providing developmental guidance and direction as and when required.</li> <li>xi. Handle the Credit portfolio, Processing &amp; Appraisal of loan applications, Monitoring of borrowal accounts, Project Finance, Infrastructure Financing, Mergers &amp; Acquisitions, Lending Automation solutions, etc.</li> <li>xii. Handle Taxation matters, Finalization of Accounts, Auditing, Compliance of Regulatory norms etc.</li> <li>xiii. The work is performed inside as well as outside.</li> <li>xiv. Should have functional communication skill the work is performed both inside and outside.</li> <li>xv. Working in computerized environment as well as visits</li> <li>xvi. Public dealing is involved.</li> <li>xvii. Should have functional communication skills</li> </ul>
<b>16</b>	<b>Credit Officers</b>  Group A	<ul style="list-style-type: none"> <li>i. Perform Credit Analysis (Worthiness) and process Loan proposals.</li> <li>ii. Inspect Business Units as well as Bonafides of the prospective Barrower as a part of the Credit dispensation process.</li> <li>iii. Conduct due diligence, compile and submit Credit worthiness reports to the competent authority.</li> <li>iv. Process new / Renew Credit proposals in a timely manner and put forth comment /recommendations to appropriate authority as per Banks Loan policy guidelines.</li> <li>v. Attend to various queries raised by vetting/ recommending authority on Credit.</li> <li>vi. Ensure compliance of data related to advance proposals and submission of reports to the Regional Office.</li> <li>vii. Communicate Credit sanction status to the borrower.</li> <li>viii. Obtain/renew security documents and ensure compliance to all stipulated terms and conditions prior to disbursal.</li> <li>ix. Perform the role of a people manager by setting performance goals of subordinates and monitoring their performance.</li> <li>x. Providing developmental guidance and direction as and when required.</li> </ul>



		<ul style="list-style-type: none"> <li>xi. Handle the Credit portfolio, Processing &amp; Appraisal of loan applications, Monitoring of borrowal accounts, Project Finance, Infrastructure Financing, Mergers &amp; Acquisitions, Lending Automation solutions, etc.</li> <li>xii. The work is performed inside as well as outside.</li> <li>xiii. Working in computerized environment as well as visits</li> <li>xiv. Public dealing is involved.</li> <li>xv. Should have functional communication skills</li> </ul>
17	<b>Company Secretary</b>  Group A	<ul style="list-style-type: none"> <li>i. Attending to Secretarial duties / functions and will be nominated as "Compliance Officer" for various statutory requirements in terms of Clause 47(a) of the Listing Arrangement.</li> <li>ii. Act as the Secretary to the Audit Committee of the Board as required under Clause 49(11) of the Listing Agreement.</li> <li>iii. The work is performed inside.</li> <li>iv. Working in computerized environment as well as visits</li> <li>v. Public dealing is involved.</li> <li>vi. Should have functional communication skills</li> </ul>
18	<b>Dealers</b>  Group A	<ul style="list-style-type: none"> <li>i. Conducting Forex/money market operations including call money operations/security dealings/treasury/ structuring of financial products/dealing in derivatives and connected operations [Forex as well as domestic].</li> <li>ii. The work is performed inside.</li> <li>iii. Working in computerized environment.</li> <li>iv. Public dealing is involved.</li> <li>v. Should have functional communication skills.</li> </ul>
19	<b>Forex Officers</b>  Group A	<ul style="list-style-type: none"> <li>i. To understand clients risk exposure and market derivative and other risk management products, to design, develop and market new products to secure new connections of exporters / importers to the bank.</li> <li>ii. The work is performed both inside and outside.</li> <li>iii. Working in computerized environment as well as visits</li> <li>iv. Public dealing is involved.</li> <li>v. Should have functional communication skills.</li> </ul>
	<b>Note:</b>	<p><b>Over &amp; above the Job Profile against each of the 19 Posts in Group-A mentioned above, all Staff members in the Officer cadre are subject to the following:</b></p> <ul style="list-style-type: none"> <li>• Every Officer employee shall, at all times, take all possible steps to ensure and protect the interest of the Bank and discharge his duties with utmost integrity, honesty, devotion and diligence and do nothing which is unbecoming of an officer employee.</li> <li>• Every Officer employee shall maintain good conduct and discipline and show courtesy and attention to all persons in all transactions and negotiations.</li> <li>• Every Officer employee shall take all possible steps to ensure the integrity and devotion to duty of all persons for the time being under his control and authority.</li> </ul>

**Clerical cadre equivalent to Group 'C' Posts in Government of India**

S.No.	Posts	Job Profile
1	<b>Clerical staff /</b>	<ul style="list-style-type: none"> <li>i. Receive &amp; Pay cash</li> <li>ii. Makes and receives payments</li> </ul>



	<p><b>Single Window Operator 'A'</b></p> <p>Group C</p>	<ul style="list-style-type: none"> <li>iii. Maintains record of cash transaction in Bank.</li> <li>iv. Makes payment to customers against passed cheques, bills, vouchers, etc. received from different sections of bank after making necessary entries in register.</li> <li>v. Affixes appropriate rubber stamp on cheques, bills etc.</li> <li>vi. Counts cash and examines currency notes and coins to detect counterfeit ones.</li> <li>vii. Makes entries in receipt registers,</li> <li>viii. Initials vouchers and passes them to superiors for signature.</li> <li>ix. Acknowledgement of inward mail received</li> <li>x. Receipt of cheques, drafts, dividend warrants, pay orders &amp; other like instruments other than bills and giving acknowledgements in the counterfoil</li> <li>xi. Delivery of cheque books subject to authorization by competent authority</li> <li>xii. Issue of cash receipts / ESI stamps</li> <li>xiii. Recounting of currency notes</li> <li>xiv. Ensuring the proper contents in covers &amp; envelopes including registered ones before dispatch.</li> <li>xv. Passing and cash payment of all cheques / withdrawal forms / bankers' cheques / gift cheques, etc. up to &amp; including Rs.10000/-</li> <li>xvi. Passing independently Clearing &amp; Transfer cheques, vouchers , etc. (Whether Credits or Debits) up to &amp; including s.15000/-</li> <li>xvii. Receipts of Cash &amp; issuance of pre-signed Drafts / Gift Cheques / Travelers' Cheques / pay Orders / bank Orders, etc., up to &amp; including Rs. 15000/-</li> <li>xviii. Shall attend to any other duties allotted.</li> <li>xix. Work is performed both inside as well as outside.</li> </ul> <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>a. <b>Countersigning would mean</b> signing in a manner whereby the primary responsibility for ensuring that all the formalities are complete, rests with the other signatory.</li> <li>b. <b>Checking/ verifying would mean</b> that the instrument/ material checked is in order in all respects and also includes verification of signature irrespective of the amount of the instrument and authenticating the same on the instrument / material, initialing the relative entries in the respective books of accounts, manually and / or online.</li> <li>c. <b>Passing includes</b> verification of signatures and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective books of accounts / ledgers / computer sheets and or online.</li> </ul>
2	<p><b>Single Window Operator 'B'</b></p> <p>Group C</p>	<ul style="list-style-type: none"> <li>i. Receive &amp; Pay cash</li> <li>ii. Makes and receives payments</li> <li>iii. Maintains record of cash transaction in Bank.</li> <li>iv. Makes payment to customers against passed cheques, bills, vouchers, etc. received from different sections of bank after making necessary entries in register.</li> <li>v. Affixes appropriate rubber stamp on cheques, bills etc.</li> <li>vi. Counts cash and examines currency notes and coins to detect counterfeit ones.</li> <li>vii. Makes entries in receipt registers,</li> <li>viii. Initials vouchers and passes them to superiors for signature.</li> <li>ix. Acknowledgement of inward mail received</li> <li>x. Receipt of cheques, drafts, dividend warrants, pay orders &amp; other like instruments other than bills and giving acknowledgements in the counterfoil</li> <li>xi. Delivery of cheque books subject to authorization by competent authority</li> <li>xii. Issue of cash receipts / ESI stamps</li> </ul>

		<p>xiii. Recounting of currency notes</p> <p>xiv. Ensuring the proper contents in covers &amp; envelopes including registered ones before dispatch.</p> <p>xv. Passing and cash payment of all cheques / withdrawal forms / bankers' cheques / gift cheques, etc. up to &amp; including Rs.20000/-</p> <p>xvi. Passing independently Clearing &amp; Transfer cheques, vouchers , etc. (Whether Credits or Debits) up to &amp; including s.25000/-</p> <p>xvii. Receipts of Cash &amp; issuance of pre-signed Drafts / Gift Cheques / Travelers' Cheques / pay Orders / bank Orders, etc., up to &amp; including Rs. 25000/-</p> <p>xviii. Shall attend to any other duties allotted.</p> <p>xix. Work is performed both inside as well as outside.</p> <p><b>Notes:</b></p> <p>a. <b>Countersigning would mean</b> signing in a manner whereby the primary responsibility for ensuring that all the formalities are complete, rests with the other signatory.</p> <p>b. <b>Checking/ verifying would mean</b> that the instrument/ material checked is in order in all respects and also includes verification of signature irrespective of the amount of the instrument and authenticating the same on the instrument / material, initialing the relative entries in the respective books of accounts, manually and / or online.</p> <p>c. <b>Passing includes</b> verification of signatures and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective books of accounts / ledgers / computer sheets and or online.</p>
3	<p><b>Head Cashier -II</b></p> <p>Group C</p>	<p>i. Receive &amp; Pay cash</p> <p>ii. Makes and receives payments</p> <p>iii. Maintains record of cash transaction in Bank.</p> <p>iv. Makes payment to customers against passed cheques, bills, vouchers, etc. received from different sections of bank after making necessary entries in register.</p> <p>v. Affixes appropriate rubber stamp on cheques, bills etc.</p> <p>vi. Counts cash and examines currency notes and coins to detect counterfeit ones.</p> <p>vii. Keeps cash and other valuables in strong rooms or vaults for safe custody.</p> <p>viii. Makes entries in receipt registers,</p> <p>ix. Initials vouchers and passes them to superiors for signature.</p> <p>x. Acknowledgement of inward mail received</p> <p>xi. Receipt of cheques, drafts, dividend warrants, pay orders &amp; other like instruments other than bills and giving acknowledgements in the counterfoil</p> <p>xii. Delivery of cheque books subject to authorization by competent authority</p> <p>xiii. Receipts of Cash &amp; Issue of cash receipts / ESI stamps</p> <p>xiv. Recounting of currency notes</p> <p>xv. Ensuring the proper contents in covers &amp; envelopes including registered ones before dispatch.</p> <p>xvi. Passing and cash payment of all cheques / withdrawal forms / bankers' cheques / gift cheques, etc. up to &amp; including Rs.20000/-</p> <p>xvii. Passing independently Clearing &amp; Transfer cheques, vouchers , etc. (Whether Credits or Debits) up to &amp; including s.25000/-</p> <p>xviii. Issuance of pre-signed Drafts / Gift Cheques / Travelers' Cheques / pay Orders / bank Orders, etc., up to &amp; including Rs. 25000/-</p> <p>xix. Shall attend to any other duties allotted.</p> <p>xx. Work is performed both inside as well as outside.</p>

		<p><b>Notes:</b></p> <p>a. <b>Countersigning would mean</b> signing in a manner whereby the primary responsibility for ensuring that all the formalities are complete, rests with the other signatory.</p> <p>b. <b>Checking/ verifying would mean</b> that the instrument/ material checked is in order in all respects and also includes verification of signature irrespective of the amount of the instrument and authenticating the same on the instrument / material, initialing the relative entries in the respective books of accounts, manually and / or online.</p> <p>c. <b>Passing includes</b> verification of signatures and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective books of accounts / ledgers / computer sheets and or online.</p>
4	<p><b>Special Assistants</b></p> <p>Group C</p>	<p>i. Receive &amp; Pay cash</p> <p>ii. Acknowledgement of inward mail received</p> <p>iii. Receipt of cheques, drafts, dividend warrants, pay orders &amp; other like instruments other than bills and giving acknowledgements in the counterfoil</p> <p>iv. Delivery of cheque books subject to authorization by competent authority</p> <p>v. Issue of cash receipts / ESI stamps</p> <p>vi. Recounting of currency notes</p> <p>vii. Ensuring the proper contents in covers &amp; envelopes including registered ones before dispatch.</p> <p>viii. Passing and cash payment of all cheques / withdrawal forms / Bankers' cheques / gift cheques, etc. up to &amp; including Rs.20000/-</p> <p>ix. Passing independently Clearing &amp; Transfer cheques, vouchers , etc. (Whether Credits or Debits) up to &amp; including s.25000/-</p> <p>x. Receipts of Cash &amp; issuance of pre-signed Drafts / Gift Cheques / Travelers' Cheques / pay Orders / bank Orders, etc., up to &amp; including Rs. 25000/-</p> <p>xi. Be accountable and responsible and to ensure that all acts, things and steps necessary are taken for efficient and effective functioning of the department / section under them and their duties will involve looking after and checking the work of other clerk/s and sub staff</p> <p>xii. Passing independently, manually or online, cash instruments up to Rs.35000/- and clearing &amp; transfer cheques, vouchers, etc. (whether credits or debits) up to &amp; including Rs.150000/- . Passing will include verification of signatures and scrutiny as to the correctness of endorsements on and other particulars of such instruments. There shall be no limits for verification of signatures, passing of authenticated credit vouchers / entries and for verifying authenticated vouchers in the ledgers, books, computer print-outs, etc.</p> <p>xiii. Accept, verify and post cash / transfer / clearing cheques and other instruments, as the case may be, inappropriate books of accounts / ledgers, either manually or online, and give due acknowledgements.</p> <p>xiv. Signing vouchers, cheques, drafts, mail transfer, pay orders, advices such as non-payment advices, inter-branch fate calling advices, bill schedules, demand notices, statements, certificates, etc.</p> <p>xv. Checking all vouchers, advices, statements, cheques, drafts, etc., bills and books of accounts including current, savings and other ledgers, cash, postal and revenue stamps, franking machine balances, exchange, discount, brokerage calculations and initialing by way of authenticating them for accuracy / correctness</p> <p>xvi. Checking, manually or online, current, savings and other accounts</p>

		<p>xvii. Checking the coding and decoding of telegrams (excluding check symbols or ciphers)</p> <p>xviii. Discharging, endorsing cheques, bills, etc.</p> <p>xix. Perform in a computerized set up, system control functions, either jointly with an officer or independently, upon specific authorization in this regard.</p> <p>xx. Briefly explain the features of Bank's various products and services to customers, to reply their queries and to refer interested customers to appropriate personnel.</p> <p>xxi. Inspecting go down</p> <p>xxii. Reminders are sent on time and followed up</p> <p>xxiii. Pass sheets / books are filled up and issued promptly</p> <p>xxiv. Deposits are renewed on due dates or reminders sent to the parties</p> <p>xxv. Standing Instructions are complied with</p> <p>xxvi. Bills are accepted and due dates diarized / advised and followed up</p> <p>xxvii. Interest, commissions and service charges are collected</p> <p>xxviii. Proceeds of bills are received or remitted promptly</p> <p>xxix. Confirmation of balance of accounts of the customers and its follow up</p> <p>xxx. All securities relating to the department / section of which the special assistant is in charge are secured and / or kept in proper custody and properly handed to the authorized person at the close of the day</p> <p>xxxi. Balances promptly taken, tallied and reported and followed up and also returns submitted</p> <p>xxxii. Advices and / or duplicate advices / summaries are issued / responded promptly, whenever called for</p> <p>xxxiii. Checking the proper recording of entries and all relevant particulars in regard to accounts opened under due authorization.</p> <p>xxxiv. Shall attend to any other duties allotted.</p> <p>xxxv. Work is performed both inside as well as outside.</p> <p><b>Notes:</b></p> <p>a. <b>Countersigning would mean</b> signing in a manner whereby the primary responsibility for ensuring that all the formalities are complete, rests with the other signatory.</p> <p>b. <b>Checking/ verifying would mean</b> that the instrument/ material checked is in order in all respects and also includes verification of signature irrespective of the amount of the instrument and authenticating the same on the instrument / material, initialing the relative entries in the respective books of accounts, manually and / or online.</p> <p>c. <b>Passing includes</b> verification of signatures and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective books of accounts / ledgers / computer sheets and or online.</p>
		<p><b>Over &amp; above the Job Profile mentioned above against each of the Posts in Group-C, all Staff members in the Clerical cadre are subject to the following:</b></p> <ul style="list-style-type: none"> <li>• Perform all duties and functions of their cadre, either online on manually, which does not involve any passing or supervisory function of an Officer of the Bank.</li> <li>• Perform variety of clerical duties such as maintenance of records, receipt and dispatch of dak, routine correspondence, Data entry operators enter numerical and other data in to electronic equipment for processing and transmission tabulating data, receiving applications for various Banking products and process them.</li> </ul>

**Subordinate Staff cadre equivalent to Group 'D' Posts in Government of India**

S.No.	Posts	Job Profile
1	<b>Driver</b> Group D	<ol style="list-style-type: none"><li>i. Driving Bank's Vehicles, maintain and effect minor repairs (not requiring a technician's skill).</li><li>ii. Observing traffic rules and signals.</li><li>iii. Cleaning and washing Bank's vehicle.</li><li>iv. Preparation and maintenance of Log Book for the journey.</li><li>v. The work is performed mostly outside.</li></ol>
2	<b>Daftary</b> Group D	<ol style="list-style-type: none"><li>i. Obtaining acceptance of bills of exchange, hundies, etc., drawn on local parties or Banks.</li><li>ii. Collecting payments for cheques, postal orders, Bills, Hundies, etc., from Banks, Post offices, Local parties, etc.,</li><li>iii. Collect cash not exceeding Rs. 5000/- at a time against various instruments,</li><li>iv. Simple binding of books and registers, Press copying.</li><li>v. Filing independently letters and other papers in respective files as per instructions marked thereon.</li><li>vi. Assisting in issuing stationery.</li><li>vii. Stacking under guidance old records in orderly manner and assisting in giving them out when required.</li><li>viii. Undertaking the whole process of sorting, arranging, numbering, tallying the total number of stitching the vouchers.</li><li>ix. Weighs covers of outgoing dak, affixes correct stamps on them and fastens them for posting.</li><li>x. Attending any other duties allotted.</li><li>xi. Work is performed mostly inside. Occasional field work is involved.</li></ol>
3	<b>Liftman</b> Group D	<ol style="list-style-type: none"><li>i. Operate and maintain lift.</li><li>ii. The work is performed mostly inside.</li></ol>
4	<b>Peon-cum-Hamal</b> Group D	<ol style="list-style-type: none"><li>i. Manual work collection of keys and open doors,</li><li>ii. Serve water and any other manual work assigned.</li><li>iii. Carrying files and registers from one section to another section.</li><li>iv. Attending any other duties allotted.</li><li>v. Work is performed mostly inside. Occasional field work is involved.</li></ol>
5	<b>Cash Peon</b> Group D	<ol style="list-style-type: none"><li>i. To take money orders to buy stamps, etc., which involves carrying of cash not exceeding Rs. 5000/- and to carry insured letters, etc. to post office.</li><li>ii. To stitch currency note bundles,</li><li>iii. To stitch and seal parcels and packets containing currency notes</li><li>iv. To transit cash from the Bank to an office outside or vice versa, if unaccompanied by a watchman / Armed Guard.</li><li>v. Attending any other duties allotted.</li><li>vi. Work is performed both inside as well as outside.</li></ol>
6	<b>Bill Collector</b>	<ol style="list-style-type: none"><li>i. Obtaining acceptance of Bills of exchange, hundies, etc., drawn on local parties or banks.</li></ol>

	Group D	<ul style="list-style-type: none"> <li>ii. Collecting payments for cheques, postal orders Bills, Hundies etc., from Banks, Post offices, local parties, etc.</li> <li>iii. Collect cash not exceeding Rs. 4000/- at a time against various instruments.</li> <li>iv. Attending any other duties allotted.</li> <li>v. Work is performed both inside as well as outside.</li> </ul>
7	<b>Watchman</b> Group D	<ul style="list-style-type: none"> <li>i. Perform watch and ward duties, i.e. to watch or look after the premises or department for the purposes of its safety, security and guard against infiltration and against removal of the bank's property by any unauthorized persons and / or to watch and guard as above the movement of cash from one place to another whether inside the bank's premises or outside where an armed guard is not employed.</li> <li>ii. Patrolling around buildings and premises frequently, examining doors, windows and gates and ensures that they are properly secured and have not been tampered with.</li> <li>iii. Watches for fire hazards, broken water pipes, Presence of unauthorized persons.</li> <li>iv. Reporting irregularities or anything found tampered to authorities.</li> <li>v. Informing police / fire brigade in emergency.</li> <li>vi. Shall attend to and switching off lights, fans, A/C's etc., when not in use.</li> <li>vii. The work is performed mostly outside. The job may require standing/roaming for long hours</li> </ul>
8	<b>Housekeeper-cum-Peon</b> Group D	<ul style="list-style-type: none"> <li>i. Opening and closing the office.</li> <li>ii. Dusting of furniture &amp; fixtures, tables, chairs, doors, windows, floors, ceiling, walls, computers, etc.,</li> <li>iii. Cleaning, sweeping, swabbing, moving things and materials and removes garbage.</li> <li>iv. Cleaning and washing bathrooms, lavatories, drains. etc. in phenyl and water.</li> <li>v. Cleaning of carpets &amp; rugs with brush.</li> <li>vi. Washing and cleaning the plates, glass and cups, serving tea &amp; snacks.</li> <li>vii. Spraying periodically DDT or other insecticides.</li> <li>viii. Serve water and any other manual work assigned.</li> <li>ix. Lifting, moving, transferring and carrying things, articles etc. from one section to another inside or outside the Bank's premises.</li> <li>x. Carrying files and registers from one section to another section.</li> <li>xi. Simple binding of books and registers, Press copying.</li> <li>xii. Filing independently letters and other papers in respective files as per instructions marked thereon.</li> <li>xiii. Assisting in issuing stationery,</li> <li>xiv. Stacking under guidance old records in orderly manner and assisting in giving them out when required,</li> <li>xv. Undertaking the whole process of sorting, arranging, numbering, tallying the total number of stitching the vouchers.</li> <li>xvi. Weighs covers of outgoing dak, affixes correct stamps on them and fastens them for posting.</li> <li>xvii. Attending any other duties allotted.</li> <li>xviii. Work is performed both inside as well as outside.</li> </ul>
9	<b>Armed Guard</b> Group D	<p>The Post is considered as not suitable for Persons with Benchmark Disabilities in view of the Job Profile mentioned below:-</p> <ul style="list-style-type: none"> <li>i. Perform Armed Guard duties i.e. to watch or look after the premises or department for the purpose of its safety, security and guard against attack, or assault, or infiltration and against removal of the Bank's property by any unauthorized person and/or to</li> </ul>

	<p>watch and guard as above the movement of cash from one place to another, whether inside or outside the Bank, for which purpose they are required by the Bank to carry any of the following weapons: (i) Guns, Pistols or any other fire arm; or (ii) Dagger, sword, khukri or spear; or (iii) any other licensed weapon.</p> <ul style="list-style-type: none"><li>ii. Operating gadgets like Electronic Alarm systems, CCTV systems, X-Ray machines, Door Frame Metal Detector (DFMD), Hand Held Metal Detector (HHMD), etc., for security of men and materials entering or exiting the Bank's premises.</li><li>iii. Maintenance and Operation of Fire Alarm systems and Fire-fighting equipments.</li><li>iv. Work in shifts including night shifts.</li><li>v. To perform other routine duties of the Subordinate cadre as required by the Management from time to time.</li></ul>
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**POLICY ON PREVENTION, PROHIBITION & REDRESSAL OF SEXUAL HARASSMENT OF WOMEN  
EMPLOYEES**

Staff Circular No. 7624 March 07, 2022

**Policy on Prevention, Prohibition & Redressal of Sexual Harassment of Women Employees at  
Workplace & Redressal of complaints of Sexual Harassment**

**Valid up to March 31, 2023**

Highlights

- The Board in its meeting held on January 24, 2022 approved Policy on Prevention, Prohibition & Redressal of Sexual Harassment of Women employees at Workplace and Redressal of complaints of Sexual Harassment.
  - All employees including Executives upto Chief General Manager (Scale VIII) are under the purview of the Policy.
  - The Policy shall be valid from April 01, 2022 upto March 31, 2023 and the continuity of the Policy may be extended for a further period not exceeding 3 months with the specific approval of Managing Director & CEO.
1. The Policy on Prevention, Prohibition & Redressal of Sexual Harassment of women employees at Workplace and Redressal of complaints of sexual harassment was approved by the Board in the meeting held on January 24, 2022.
  2. All employees including Executives upto Chief General Manager (Scale VIII) are under the purview of the Policy.
  3. The Policy on Prevention, Prohibition & Redressal of Sexual Harassment of women employees at Workplace and Redressal of complaints of sexual harassment shall be valid from April 01, 2022 upto March 31, 2023 and the continuity of the Policy may be extended for a further period not exceeding 3 months with the specific approval of Managing Director & CEO.
  4. The Policy on Prevention, Prohibition & Redressal of Sexual Harassment of women employees at Workplace and Redressal of complaints of sexual harassment is enclosed as Annexure.
  5. The contents of the Circular should be brought to the notice of all staff members.

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### Annexure B

#### **Annexure B**

#### **UNION BANK OF INDIA POLICY ON PREVENTION, PROHIBITION AND REDRESSAL OF SEXUAL HARASSMENT OF WOMEN EMPLOYEES AT WORKPLACE AND REDRESSAL OF COMPLAINTS OF SEXUAL HARASSMENT**

##### 1. Objectives

1.1 As a public sector employer, Bank provides equal opportunity and is committed to create and maintain a work environment that enables employees to work without fear of prejudice, gender bias and sexual harassment.

1.2 As a part of Bank's ethos, Bank believes that all the employees of the Bank have the right to be treated with dignity. Any act of sexual harassment at workplace or other than workplace, if involving employees, is a grave offence and needs to be prohibited & prevented with appropriate measures as a matter of Policy. Bank believes that there should be an effective system in place that provides speedy disposal & redressal of the complaints received from the complainants of sexual harassment.

1.3 At the national level, sexual harassment has been recognized as menace that needs to be dealt with as a misconduct forming part of conditions of employment besides being defined as a punishable offence. In terms thereof "The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013" [Anti Sexual Harassment Law in short] has been enacted and brought into force with effect from 09.12.2013 creating much required legal framework for anti-sexual harassment measures.

1.4 Bank through this Policy on Prevention, Prohibition and Redressal of Sexual Harassment of Women besides complying with requirements of Anti Sexual Harassment Law intends to translate its ethos of zero tolerance to sexual harassment into action.

##### 2. Scope and Applicability of this Policy

2.1 This Policy within its scope extends to prohibition, prevention of sexual harassment of women and redressal of complaints of sexual harassment at the workplace. Within the Bank, workplace includes any Department of the Central Office, FGMO, Regional Office, Branch or any unit or any division within the Department, or any office of the Bank, or any business location of the Bank, or any other site away from the Bank's premises where Bank's business is carried on in any form and any social, business or other meetings, seminars, workshop or functions where a woman is subjected to sexual harassment by an official of the Bank.

2.2 This Policy is applicable to complaints of sexual harassment by women, who are employed in permanent / temporary / on adhoc / daily wage basis, including a contract worker, whether employed by the Bank directly or through a contractor, probationer, trainee, apprentice or co- worker or any other woman who has been sexually harassed by any official of Bank at workplace of the Bank.

2.3 This Policy document is applicable and available to all affiliates and associates of the Bank with a clear objective to establish a similar approach for prevention, prohibition and redressal of sexual harassment.

This policy is applicable to all officials of the Bank who are working for

2.4 the Bank, whether for remuneration or not, on a voluntary basis or otherwise, in any capacity whether award staff, officer cadre, members of the Board of the Bank or engaged by Bank on contract or otherwise.

### 3. Definition of Sexual Harassment

3.1 Sexual harassment includes one or more of the following unwelcome act or behavior whether directly or by implication, namely ;

- i) Physical contact or advances; or
- ii) Demand or request for sexual favours; or
- iii) Making sexually colored remarks; or
- iv) Showing pornography; or
- v) Any other unwelcome physical, verbal or non-verbal conduct of sexual nature.

3.2 Apart from the definition above, the following circumstances, among other circumstances, if occur or is present in relation to or connected with any act or behavior of sexual harassment may amount to sexual harassment :-

- i) Implied or explicit promise or preferential treatment in her employment; or
- ii) Implied or explicit threat of detrimental treatment in her employment; or
- iii) Implied or explicit threat about her present or future employment status; or
- iv) Humiliating treatment likely to affect her health or safety, or
- v) Interference with her work or creating an intimidating or offensive or hostile work environment for her.

### 4. Prohibition of sexual harassment of women at Workplace

4.1 Sexual harassment at any workplace in the Bank is prohibited and any violation or breach of the prohibition of sexual harassment shall invite disciplinary action against the violator. Bank further reserves its right to take such appropriate criminal and civil action as may be required against the violator as per the law of the land.

4.2 Prohibition of sexual harassment equally applies to relations between superiors and subordinates and vice versa, as well as between peers. Any incident of sexual harassment will be viewed seriously. A complaint or report of sexual harassment will be immediately investigated and appropriate action will be taken against the erring official.

### 5. Prevention of Sexual harassment of women at Work place

5.1 Sexual harassment at workplace is a grave offence. All the officials should contribute to the creation of a healthy workplace culture which provides a congenial atmosphere without any discrimination.

5.2 All the officials have the responsibility to comply with this Policy.

5.3 All officials, besides exhibiting behavior which is beyond reproach, have a particular obligation to ensure appropriate behavior at all times, towards women; promote this Policy; handle all such complaints seriously and attend to them promptly; monitor the work environment and seek expert help for complex or serious matters ;

5.4 Notwithstanding the above, Chief General Manager (HR Department), Field General Managers & Regional Heads will be responsible:

- i) For providing a safe working environment at the work place which shall include safety from the persons coming into contact at workplace
- ii) For constituting Sexual Harassment Redressal Committee (SHRC) at various levels in the Bank;
- iii) For creating awareness about the provisions of the Anti-Sexual Harassment Law and this Policy of the Bank/ organizing workshops and awareness programmes at regular intervals for sensitizing the officials ;
- iv) For providing necessary assistance in securing the attendance of respondent and witnesses before the SHRC concerned;
- v) For making available all the information that SHRC may require for the purpose of due and proper enquiry/ investigation into the complaint;
- vi) For providing assistance to the complainant if she so choose to file a complaint in relation to the offence under the Indian Penal Code or any other law for the time being in force
- vii) For initiating such action as deemed fit under the applicable law against the accused/ guilty including disciplinary action under the applicable conduct and disciplinary rules in the Bank;
- viii) For ensuring the timely submission of reports by SHRC.

## 6. Constitution of Internal Complaints Committee

6.1 In compliance with Section 4 of the Anti-Sexual Harassment Law and to address such complaints effectively, Bank constitutes 'Sexual Harassment Redressal Committee [SHRC]' at levels viz. Central Office (CO), Field General Manager's Office (FGMO) and Regional Office (RO).

6.2 Composition of SHRC at Central Office of the Bank is as under:-

- i) Presiding Officer (PO) should preferably be a female General Manager in Top Executive Grade Scale VII/VIII posted in Central Office. If no such female General Manager is available, Presiding Officer (PO) should be female Deputy General Manager in Top Executive Grade Scale VI from Central Office.
- ii) Besides the Presiding Officer, SHRC at Central Office will have the following members, namely:
  - a) Three (3) more officials posted in Middle / Senior Management Grade Scale III & above at Central Office preferably committed to the cause of women or who have had experience in social work or have legal knowledge, one of whom will be Member Secretary. One member shall preferably be from Scheduled Caste/ Schedule Tribe category/ Other Backward Commission /Minority. Member Secretary and one more member out of the above 3 should preferably be a female.
  - b) A social worker, preferably a woman with at least five years of experience (in field of social work) which leads to creation of societal conditions favourable towards empowerment of women, preferably in addressing sexual harassment in workplace or person preferably a woman familiar with labour, service, civil or criminal law.
  - c) At least half of the members of the SHRC should be women.

6.3 Composition of SHRC at Field General Manager's Office (FGMO)

- i) Presiding Officer of the SHRC at FGMO shall be a female senior executive preferably in Senior Management Grade Scale IV/V posted in Field General Manager's Office. If no such female executive is

available then the SHRC will be headed by a woman member in Middle Management (Scale II/ III) from Field General Manager's Office.

- ii) Besides the Presiding Officer, SHRC at FGMO will have the following members, namely:
  - a. Two (2) more officials in Middle/Senior Management Grade Scale II/III/IV/V from FGMO preferably committed to the cause of women or who have had experience in social work or have legal knowledge, one of whom will be a Member Secretary. One member shall preferably be from Scheduled Caste/ Schedule Tribe category/ Other Backward Class/ minority. The member secretary should preferably be a female official.
  - b. A Social worker, preferably a woman with at least five years of experience (in the field of social work) which leads to creation of societal conditions favorable towards empowerment of women preferably in addressing sexual harassment in workplace or person preferably a woman familiar with labour, civil or criminal law.
- iii) At least half of the members of the SHRC should be women.
- iv) The details of members of SHRC (name, e-mail ID, phone number) constituted at FGMO shall be informed to the Nodal Officer, SHRC, Central Office.

#### 6.4 Composition of SHRC at Regional Office:

- i) Presiding officer of the SHRC at Regional Office shall preferably be a female senior executive posted in RO at least in Senior Management Grade Scale IV. If no such female executive is available then the SHRC will be headed by a woman member in Scale I/II/III.
- ii) Beside the Presiding Officer, SHRC will have the following members, namely:
  - a. Two (2) more officials in officer cadre posted in RO preferably committed to the cause of women or who have had experience in social work or have legal knowledge, one of whom will be a Member Secretary. One member shall preferably be from Scheduled Caste/ Schedule Tribe category/ Other Backward Class/ minority. The member secretary should preferably be a female.
  - b. A social worker, preferably a woman with at least five years of experience (in the field of social work) which leads to creation of societal conditions favorable towards empowerment of women preferably in addressing sexual harassment in workplace or person preferably a woman familiar with labour, service, civil or criminal law.
- iii) At least half of the members of the SHRC should be women.
- iv) The details of members of SHRC (name, e-mail ID, phone number) constituted at RO shall be informed to the Nodal Officer, SHRC, Central Office.

#### 6.5 Nomination of members to SHRC:

- i) Executive Director looking after HR matters in the Bank will nominate members to SHRC at Central Office in terms of the composition laid down above.
- ii) Field General Manager will nominate members to SHRC at respective FGMO in terms of the composition laid down above.
- iii) Regional Head will nominate members to SHRC at respective RO in terms of the composition laid down above.

Other guidelines

- i) SHRC of Regional Office will enquire/ investigate into all such complaints against all officials working under Regional Office including all officers upto Scale IV. However, if the complainant or the official against whom the complaint has been made (upto Senior Management Grade Scale IV) are not posted under the jurisdiction of same Regional Office, then the SHRC of the Regional Office under whose jurisdiction the complainant is posted will enquire into the complaint.
- ii) SHRC FGMO may enquire/ investigate into all such complaints against all officials working in FGMO and all officers of Scale V working under the jurisdiction of FGMO. However, if the complainant or the official against whom the complaint has been made (Senior Management Grade Scale V) are not posted under the jurisdiction of same FGMO, then the SHRC of the FGMO under whose jurisdiction the complainant is posted will enquire into the complaint.
- iii) Notwithstanding anything contained in para (i) & (ii) above, any complaint made by any official working in Central Office/ any complaint made against any official working in Central Office will be investigated by the SHRC at Central Office. Further, SHRC CO will also inquire/ investigate all such complaints against any officer in Scale VI & above, whether working in Regional Office or FGMO or anywhere else for the Bank.
- iv) Field General Manager/ Regional Head shall not be a member of SHRC of the concerned FGM/ RO.
- v) The Chairperson and members of the SHRC shall hold office for a period not exceeding 3 years from the date of their nomination (i.e. date of circular / circular letter) or Reconstitution, whichever is earlier.
- vi) The sitting fees for outside member for each meeting will be Rs. 5000/- apart from actual conveyance expenses incurred for attending such meeting.

#### 6.6 Removal of members from the SHRC Committee:

Where any Presiding Officer or any Member of the SHRC;

- i) Fails to maintain confidentiality and publishes, communicates or makes known to the public, press and media or any other person (a) the identity and addresses of the aggrieved woman, respondent and witnesses (b) any information relating to conciliation (c) enquiry proceedings (d) recommendations of the Committee as the case may be; however, where it is necessary for the Bank to place the facts relating to the complaint or proceedings of the SHRC before any judicial or Constitutional

Authority in any investigation so done by such authority, the members of the SHRC may make such disclosures or

- ii) Has been convicted for an offence or inquiry into an offence under any law for the time being in force is pending against him/her; or
- iii) Has been found guilty in any disciplinary proceeding or a disciplinary proceeding is pending against him/her; or
- iv) Has so abused his/her position as to render his continuance as member prejudicial to the public interest
- v) Is found guilty of interfering with the impartial conduct of inquiry or arrival of settlement in case of complaint relating to Sexual Harassment.

Such Presiding Officer or Member, as the case may be, shall be removed from the Committee by the appointing authority and the vacancy so created or any casual vacancy shall be filled by fresh nomination by the appointing authority of the related SHRC.

#### 6.7 Powers and functions of SHRC:

##### 6.7.1 SHRC at Regional Office:

Subject to above, SHRC at Regional Office will enquire into the complaints of sexual harassment against any official upto Senior Management Grade Scale IV posted anywhere under the administrative control of the Region in any capacity.

#### 6.7.2 SHRC at FGMO:

Subject to above, SHRC at FGMO will enquire into the complaints of sexual harassment against any official in Senior Management Grade Scale V posted anywhere either as Branch Head or otherwise within the administrative control of FGMO and other officials, irrespective of scale and cadre posted at FGMO.

#### 6.7.3 SHRC at Central Office:

SHRC at Central Office will enquire into the complaints of sexual harassment against any official, including officers in Top Executive Grade Scale VI and above posted anywhere in India in any capacity and all other officials, irrespective of scale and cadre posted at the various Verticals/ Departments of Central Office under the jurisdiction of Central Office.

6.7.4. Notwithstanding anything contained in 6.7.1 to 6.7.3, Chief General Manager (HR) may advise SHRC of another RO or FGMO or CO to investigate into such complaints pertaining to other RO/ FGMO, if the exigencies so require.

6.7.5 Under Anti Sexual Harassment Law, SHRC has the same powers as are vested in a Civil Court under the Code of Civil Procedure, 1908 when trying a suit in respect of the following, namely;

- a) Summoning and enforcing the attendance of any person and examining him on oath;
- b) Requiring the discovery and production of documents;

#### 6.8 Meetings of the SHRC:

Periodicity: Committee will meet at least half yearly or earlier if a complaint of serious nature warranting immediate action is received.

Presiding Officer and Member Secretary would decide on the seriousness of the complaint for such an emergency meeting.

Quorum: Minimum 3 Members of the Committee shall be the quorum including Presiding Officer.

#### 6.9 Annual Report

A. The FGM/ Regional Office in each calendar year shall prepare an annual report with the following details and forward the same to Nodal Officer, SHRC at Central Office by 10th April of succeeding financial year:-

- a. Number of complaints of sexual harassment received in the year;
- b. Number of complaints disposed of during the year;
- c. Number of complaints pending at the end of the year
- d. Number of complaints pending for more than ninety days;
- e. Number of workshops or awareness programmes against sexual harassment carried out by RO/FGMO on standalone basis or through the Staff Training Centres ;
- f. Nature of action taken by Bank against erring official.

B. SHRC at Central Office shall, in each calendar year, prepare an Annual Report with the following details, namely:

- a) Number of complaints of sexual harassment received in the year;
- b) Number of complaints disposed of during the year;



- c) Number of complaints pending at the end of the year;
- d) Number of complaints pending for more than ninety days;
- e) Number of workshops or awareness programmes against sexual harassment carried out by the Bank ;
- f) Nature of action taken by Bank against the accused/ guilty official.

C. The Annual Report so prepared should be submitted to the Chief General Manager (HR). In turn, the Annual Report will be placed before the Human Resources Sub Committee of the Board for perusal and suggestions, preferably within the first quarter of the next financial year.

D. Publication in Annual Report – The Annual Report of the Bank shall include the number of cases filed, if any, & their disposal under this Policy.

#### 7. Complaint against Sexual Harassment:

7.1 Any aggrieved woman may make, in writing, a complaint of sexual harassment at workplace to the concerned SHRC empowered herein to deal with the complaint within a period of three (3) months from the date of incident and in case of a series of incidents, within a period of three months from the date of last incident;

Provided that where such complaint cannot be made in writing, the Presiding Officer or any Member of the SHRC as the case may be, should provide all reasonable assistance to the woman making a complaint within the said period.

Provided further that the SHRC for the reasons to be recorded in writing, extend the time limit not exceeding three months, if it is satisfied that the circumstances were such, which prevented the woman from filing complaint within such period.

7.2 Where the aggrieved woman is unable to make a complaint on account of her physical or mental incapacity or otherwise, her relative or friend or her co-worker or an officer of the National Commission for Women or State Women's Commission or any person who has the knowledge of the incident may prefer a complaint to concerned SHRC with written consent of aggrieved woman. In case aggrieved woman is dead, a complaint may be filed by any person who has the knowledge of the incident, with written consent of her legal heir.

7.3 A complaint of sexual harassment can be made by aggrieved woman against any official of the Bank complaining sexual harassment including for acts of behavior involving;

- i. Unwelcome physical contact or sexual advances, requests for sexual favours, display of sexual visuals, sexual audios, display of pornographic or obscene material and any other verbal or physical conduct of a sexual nature;
- ii. Transmitting any message by mail, telephone, e-mail etc., which is obscene, lewd, suggestive or blatantly sexual in nature;
- iii. Any explicit or implicit communication wherein a sexual favour or demand, whether by words or actions, is made a condition for complainant's or her kith and kin's employment, career progress, promotion etc. thereby creating a hostile environment for the victim.
- iv. Sexually charged jokes or remarks and behavior, which have sexually oriented innuendoes;
- v. Consistent pattern of unnecessary physical contact, staring or targeting unreasonable attention at an individual in day to day dealing;
- vi. Any other unwelcome physical, verbal or non-verbal conduct of sexual nature.

#### 8. Time and Manner of inquiry into complaint

8.1 Personnel Department at Central Office, FGMO, and Regional Office respectively shall be the nodal point for receiving the complaints and for convening the meeting of SHRC. Chief General Manager (HR) at Central Office, General Manager at FGMO and Regional Head at RO will nominate an officer preferably a woman working in Staff Department at Central Office, FGMO and Regional Office respectively as a Nodal Officer for the said purpose. Names of Nodal Officer for SHRC should be displayed on the Bank's website as well on the UBI intranet.

8.2 At the time of filing complaint, the complainant shall submit to the SHRC such number of copies along with supporting documents, names and addresses of the witness/es in support of her complaint. Nodal Officer should guide the complainant in that regard.

8.3 On receipt of complaint, SHRC shall send one of the copies received from the aggrieved woman to the official against whom the complaint is made (Respondent) within a period of seven (7) working days.

8.4 The Respondent shall file reply to the complaint along with list of documents, names and addresses of witness/es in support of his views within period not exceeding ten (10) working days from the date of receipt of documents from the SHRC. If the reply of respondent is not received within the stipulated period, SHRC will proceed further in the matter.

8.5 SHRC before initiating enquiry and at the request of aggrieved woman shall take steps to settle the matter between her and the Respondent through conciliation provided that no monetary settlement shall be made as the basis of conciliation.

8.6 Where settlement is arrived at, SHRC shall record the settlement so arrived as well as its recommendations and forward the same to the Chief General Manager (HR) or to Field General Manager (if the SHRC concerned is SHRC at FGMO or Regional Office as the case may be) to take action as specified in the recommendation. A copy of settlement arrived along with statements of complainants/ respondent/ witnesses recorded in the matter shall also be forwarded to ERD Section of Human Resource

Department Central Office and also to Nodal Officer for SHRC in Central Office.

8.7 At the same time, the SHRC concerned should provide copies of the settlement as recorded to the aggrieved woman and the Respondent.

8.8 In all cases where settlement is arrived at, no further enquiry shall be conducted by the SHRC concerned.

Provided however that where the aggrieved woman informs the SHRC concerned that any term or condition of the settlement arrived at, has not been complied with by the Respondent, SHRC shall proceed to make an inquiry into the complaint or as the case may be, forward the complaint to the police.

8.9 Subject to the paragraphs 8.4 to 8.8 above, the SHRC concerned shall proceed to make enquiry into the complaint.

8.10 SHRC should make enquiry into the complaint in accordance with the principles of natural justice and should give opportunity of being heard to both the parties.

8.11 SHRC shall have the right to terminate the inquiry proceedings or to give an ex parte decision on the complaint, if the complainant or Respondent fails, without sufficient cause, to present herself or himself for three consecutive hearings convened by the Presiding Officer of SHRC.

Provided that such termination or ex-parte order may not be passed without giving a notice in writing, fifteen days in advance to the party concerned.

8.12 The Complainant & Respondent shall not be allowed to bring in any legal practitioner to represent them in their case at any stage of proceedings before SHRC.

8.13 While conducting inquiry, minimum three members of the SHRC, including Presiding Officer as the case may be, should be present.

8.14 Upon inquiry in the matter, if SHRC finds that apart from offence of sexual harassment, there exists a prima facie case of commission of criminal offence in the complaint, it may recommend filing of criminal complaint against the Respondent.

8.15 SHRC should ordinarily complete inquiry and make its formal recommendations within 45 days of receipt of complaint or within such extended time if warranted by the issues involved in the complaint. In all cases inquiry has to be completed within a period of 90 days from the receipt of complaint.

8.16 SHRC should submit its recommendations within a period of 10 days of completion of inquiry to Chief General Manager (HR) or Field General Manager or the Regional Manager as the case may be for taking action. In case the respondent is in Scale VI or above, the report and recommendations of SHRC CO shall be placed by CGM (HR) before ED (HR)/ MD&CEO for taking action in case of such respondent.

8.17 SHRC should provide copies of the inquiry report along with its recommendations to both the parties, within 10 days of completion of inquiry.

8.18 Chief General Manager (HR) or FGM or Regional Manager as the case may be should take action on the report of the Committee within a period of 60 days from the date of its receipt. In case the complaint involves Executives of Scale VI or VII or VIII, Executive Director (HR) or MD&CEO should take action within 60 days.

8.19 Where the SHRC arrives at the conclusion that the allegations against the Respondent have not been proved, it shall recommend that no action is required to be taken in the matter against the respondent.

8.20 Recommendations by SHRC - Where the SHRC arrives at the conclusion that the allegation against the Respondent has been proved, it shall recommend:

- i) Disciplinary action against the erring official for the misconduct of sexual harassment as per the conduct and disciplinary rules prevailing in the Bank for various officials.
- ii) Monetary compensation to the complainant by way of deduction from the salary and other emoluments of the Respondent. SHRC may decide the quantum of compensation taking into consideration:
  - a) Mental trauma, pain, suffering and emotional distress caused to aggrieved woman;
  - b) The loss in career opportunity due to the incident of sexual harassment.
  - c) Medical expenses incurred by the victim for physical or psychiatric treatment.
  - d) The income and financial status of the Respondent.
  - e) Feasibility of such payment in lump sum or in instalments.
- iii) In case the Bank is unable to make such deductions from the salary of the respondent due to his being absent or cessation of employment, the SHRC may direct to the respondent to pay such sums to the aggrieved woman.
- iv) In case the respondent fails to pay the sum, the SHRC may forward the order for recovery of the sum to the FGMO/ CO who will act upon the recommendations of SHRC within 60 days.

8.21 False & Malicious Complaint & False Evidence - If the SHRC arrives at a conclusion that the allegation against the Respondent is malicious or the complainant has knowingly made a false complaint or the complainant or the witness has knowingly produced a forged or misleading document, SRC may recommend:-

(i) Initiation of action in accordance with the provisions of Service Rules applicable to him/ her. The disciplinary action against such official/complainant may include a written apology, warning, reprimand or censure, withholding promotion, withholding of pay rise or increments, terminating from service or undergoing a counseling session. However, a mere inability to substantiate a complaint or provide adequate proof need not attract action against the complainant. Malicious intent on part of the complainant shall be established after an inquiry in accordance with the prescribed procedure, before any action is recommended. Once established that the complaint was false or the false

evidence was given by the official/s, the Bank may also institute inquiry against the erring official as per applicable Service Rules.

9. Other relief to complainant during the pendency of the inquiry

During the pendency of the inquiry, SHRC at the written request of the aggrieved woman may recommend to the Chief General Manager (HR) or FGM or Regional Head as the case may be:

- i. To transfer the aggrieved woman or the Respondent to any other workplace: or
- ii. To grant leave to the aggrieved woman upto a period of three months: or
- iii. To remove the Respondent as appraiser, reviewer or acceptor for the complainant forthwith, with respect to performance appraisal of the complainant and assign the same to some other officer
- iv. To remove the Respondent as reporting authority, if the Respondent has been reporting authority for work of complainant.

10. Appeal and further legal remedies

10.1. Any person including the Respondent, complainant, the witness who is aggrieved by the recommendations of SHRC may file an appeal before the Disciplinary Authority (as provided in Service Rules for the Appellant concerned) against acceptance of the recommendations within 90 days from the date of the recommendations. The appeal so made shall be disposed of by the Disciplinary Authority as early as possible but not later than 90 days of such filing.

10.2. Any person further aggrieved by the decision of the Disciplinary Authority to implement or otherwise of the recommendations of SHRC may pursue such further legal remedies as are available under applicable law including Anti Sexual Harassment Law.

11. No Disclosures of Information

11.1. The contents of the complaint, identity and address of the aggrieved woman, respondent and witness, information relating to conciliation and inquiry proceedings, recommendations of the SHRC and the action taken by the Bank shall not be published, communicated or made known to the public, press and media even including under Right to Information Act, 2005 or court of law until and unless there is a specific order from the court concerned. If any information is required to be provided to the court or to any judicial authority or any Commission established under provisions of Constitution of India or the police/CBI authorities such information shall be given in SEALED Cover under proper acknowledgement.

12. Miscellaneous

12.1. Bank in line with the provisions of Anti Sexual Harassment Law will –

- i) Carry out orientation programmes and seminars for capacity building and skill building of the members of SHRC;
- ii) Carry out employee awareness programmes at regular intervals through its various staff training centres/ college during the various training programmes;
- iii) Conduct capacity building and skill building programmes for SHRC;
- iv) Declare the names and contact details of all members of SHRC.
- v) In case of any ambiguity or clarification, the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 shall prevail.

12.2. This Policy is subject to annual review by the Board of the Bank.

**POLICY ON STAFF ACCOUNTABILITY (NON-CREDIT AREAS)**

**(Staff circular 7492 dated 01.09.2021)**

1. The maiden policy on Staff Accountability (Non Credit Areas) 2018-19 was approved by the Board in its Meeting on 14.12.2018 in view of the change in overall banking scenario more particularly, the increased use of technology in banking operations, introduction of various compliances/ regulatory / statutory guidelines and reforms in Banking Sector.
2. The policy was further modified and renewed in FY 2020-21 to suit the revised organizational structure post amalgamation with validity upto 30.09.2021
3. The policy on Staff Accountability (Non Credit Areas) has been further reviewed in the current FY taking into consideration industry best practices and alignment with bank's Staff Accountability policy for Credit areas

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<b>Ann.1</b>	<b>Format of Staff Accountability (Noncredit Areas)</b>

<b>1.</b>	<b>PREFACE :</b> The maiden Policy on Staff Accountability defining the aspect of Staff Accountability and the area where accountability can be carried out, was approved in the Board Meeting held on 18.12.1997 and circulated vide Staff Circular No.4433 dated 20.02.1998. The ambit of Staff Accountability was mainly classified in 3 areas viz. Credit Management, Non Credit Areas & Frauds. The aspect of accountability in respect of Credit Management and Frauds in credit areas is being looked after by Credit Recovery Department and various guidelines / policies have been issued by them from time to time in this regard. However, the accountability aspect has not undergone any change with regard to Non-Credit Areas after the issuance of aforesaid staff circular. With the change in overall banking scenario more particularly, the increased use of technology and introduction of various compliances/ regulatory / statutory guidelines and reforms in Banking Sector, there has been change in roles and responsibilities of the staff members. Hence, need is felt to revise the Staff Accountability Policy relating to Non-Credit Areas.
<b>2.</b>	<b>OBJECTIVE :</b> Banking business mainly revolves around financial transactions and financial decisions and risk forms an integral part of banking. Apart from fixing of accountability in matters relating to credit and fraud, staff accountability is equally required to cover lapses relating to non-credit areas including administrative matters

involving negligence, ill motive, non-compliance / non observance of norms and procedures laid down by both internal as well as external authorities such as RBI, GOI, SEBI, CVC and other Controlling Authorities. The objective of the Bank towards framing of the said Accountability Policy is not only to comply with the statutory and regulatory compliances but also to promote a healthy environment of compliance of laid down norms, systems & procedures which will go a long way in protecting the interest of the Bank and its stakeholders. Therefore, if the exercise of accountability is not done objectively keeping in view of the same, it may lead to highly distorted perceptions among the employees / stakeholders which would be more detrimental to the Bank than the loss that may be actually suffered by the Bank. Towards this, it is primarily important to identify areas of deficiencies and initiate corrective measures. Punitive action for the lapses on the part of Officers/Award Staff should be of secondary importance.

All the mechanism under this Accountability Policy would operate on the fundamental principle that decisions are presumed to be bonafide unless proved otherwise and that it will be established in its entirety through the systems & procedures already documented by the Bank. The documented laid down norms, systems & procedures are aimed at providing regulatory guidance, necessary to instill confidence in decision making functionaries while ensuring that accountability and due diligence are not compromised in the process of empowered decision making.

Thus, the objective of Staff Accountability Policy is to enhance managerial effectiveness. The focus of Staff Accountability is to identify only those Officers/ Award Staff for administrative or disciplinary action who are prima facie found responsible for the lapse(s) of noncompliance with the laid down systems & procedures.

**3. DEFINITION OF ACCOUNTABILITY :**

The expression 'Accountable' means being responsible for one's own decisions or actions/inactions and to explain when called upon. Accountability is inherent where there is delegation of power or duty/responsibility. In every Organization, a number of people are employed to do specific task and vested with various levels of powers and duties. It is fundamental that they should be responsible for their actions. As long as the actions are within the framework of laid down guidelines, rules, regulations and procedures and in the interest of the Organization, they do not attract accountability. Every Officer/Award staff of whatever rank must be made to realize that he/she is prima facie accountable/responsible for every act of his/hers. However, that does not necessarily imply that each and every act will be subject to scrutiny for the sole purpose of punishing the acts that went wrong at the end of the day.

Every Officer/Award staff is bound to discharge his/her duties with diligence and devotion in accordance with:

- a) Laid down systems and procedures
- b) Rules and regulations in force
- c) Guidelines whether general or specific
- d) Delegated Authority vested in him
- e) Laws of Land

The general principle of accountability will be that the Officer/Award staff who does not perform his/her allocated duty or who violates any rules, procedures, directions, guidelines or policies of the Bank shall be held accountable.

**4. SOURCES OF EXAMINING ACCOUNTABILITY :**

Accountability can be identified/ examined from the following sources :

- a) Inspection reports of branches / Controlling Offices.
- b) Reports of internal/ external auditors including Concurrent Auditors, Statutory Auditors, Stock Auditors, Revenue Auditors, Outsourced activities report, RBI inspectors etc.
- c) Charge taking report from the new incumbent.
- d) Branch visits, periodical returns/ statements, monitoring reports, review of NPAs etc.
- e) Complaints and whistle blowing.
- f) Vigilance investigation, CBI investigation, police investigation, statutory bodies like IT / Revenue authorities and other such investigations.
- g) Off-site Monitoring Cell (OMC) report.
- h) Issue highlighted in Social Media/ Print Media / Electronic Media.



	<ul style="list-style-type: none"> <li>i) Incidents of attempted / perpetrated frauds.</li> <li>j) Irregularities observed by the controlling authorities through warning signals</li> <li>k) Any other source.</li> </ul>
<b>5.</b>	<p><b>COVERAGE :</b></p> <p><b>The Staff Accountability (Non Credit Areas) will cover all officers/ Award staff at all levels for irregularities on their part ;</b></p> <p>5.1 The staff accountability will not only cover the operating functionaries at the branches/administrative offices, but will also cover other functionaries involved in overseeing/monitoring functions,</p> <p>5.2 It will cover inspecting officials who failed to detect and report serious irregularities in operational &amp; other matters at branches / controlling offices,</p> <p>5.3 It will not only take into account the commissions but also omissions. It will also be examined for deliberate concealment of facts as also for remaining silent spectator to the known misdeeds being perpetrated by colleagues / superiors where he / she is expected to blow whistle.</p>
<b>6.</b>	<p><b>GUIDING PRINCIPLES FOR STAFF ACCOUNTABILITY :</b></p> <p>6.1 Staff Accountability should encompass all transactions whether financial or administrative in content</p> <p>6.2 It should not only cover acts of commission but also acts of omission (i.e. not taking decisions) which put the Bank to monetary or reputational loss. In other words, non-performance may also attract staff accountability</p> <p>6.3 As a matter of routine, various irregularities/ deviations are observed during the course of various audits / inspections / visits. Most of them are procedural in nature and occur during the normal course of business. Hence, all such audit / inspection reports may call for examination of staff accountability but not for ascribing staff accountability unless the lapses / irregularities are of serious / persisting / fraudulent / malafide in nature and carry potential risk to systems &amp; procedures and lead to monetary or reputational loss to the Bank. After the submission of report by the Investigating Officer to the respective Competent Authority (as mentioned under Clause 10.4 of the Policy), the final decision to ascribe accountability against any employee(s) will vest with the respective Competent Authority</p> <p>6.4 In case of lapses without malafide intention, the nature of a lapse and quantum of loss to the Bank will be an important consideration while determining the staff accountability. However, the erring staff member's past contribution / track record and special, genuine ft lawful circumstances under which the lapses occurred should also be given due consideration / weight age while contemplating staff accountability</p> <p>6.5 There should be a distinction between lapses arising out of genuine business decisions, out of negligence whether casual or culpable, and those arising out of frauds / malafide intentions</p> <p>6.6 Reporting / Assessment of the facts of the case in the prescribed format should preferably be carried out by a senior / experienced official</p> <p>6.7 Bonafide mistakes are to be viewed in a positive and rational manner</p> <p>6.8 No action is to be taken on anonymous and pseudonymous complaints Irrespective of the nature of allegations and such complaints should be filed</p> <p>6.9 Staff members in administrative offices are also accountable for lapses and non-compliance of laid down norms and procedures</p>
<b>7.</b>	<p><b>SCOPE AND ACCOUNTABILITY IN NON-CREDIT AREAS</b></p> <p><b>Scope of the Policy:</b></p> <p>Irregularities or lapses may originate or be observed from any of the following areas:</p> <ul style="list-style-type: none"> <li>a) Liability Side</li> <li>b) Operations</li> <li>c) Alternate Banking Channels - Digital Banking</li> <li>d) Investments</li> <li>e) Premises Related Matters</li> <li>f) Procurement including engagement of third-party service providers/ entities</li> </ul>



- g) Third Party Products
- h) Complaints
- i) Behavioral Issues of employees
- j) Employees being Silent Spectator

The following irregularities / deficiencies / persisting non-adherence of guidelines at Branch level or at Controlling Office level may invite accountability. However, the following list is only indicative & not exhaustive and shall cover non-compliance / violation of any guidelines / norms issued by the Bank from time to time or any acts of omission which jeopardizes the Interest of the Bank.

**7.1 Irregularities at Branch Level:**

- a) Non-compliance of KYC and AML guidelines of the Bank / RBI with regard to opening and operation of accounts.
- b) Lack of control over security and stationery items including ATM / Debit Cards/ Credit Cards
- c) Non-submission / delayed submission of control / periodical returns
- d) Improper control over Impersonal Accounts like Income / Expenditure a/cs, Suspense a/c, Sundry Deposit a/cs, POB a/cs etc. and the entries outstanding therein
- e) Persistent delay in rendering customer service leading to complaints from the customers
- f) Lapses with regard to cheques / bills sent / received in clearing / collection
- g) Unauthorized transactions in accounts of customers / staff members and misappropriation of Bank's / customer's funds.
- h) Creation of dummy accounts for using the same as conduit to channelize the unauthorized transactions
- i) Lack of monitoring in conduct of transactions in dormant / inactive accounts and/or activation of dormant / inactive accounts (except for debit of charges)
- j) Improper control over functioning of Cash Department as well as ATMs
- k) Non-compliance of dual control of cash safe keys/ ATM keys
- l) Improper control and violation of guidelines / norms with regard to routine operational matters
- m) Inaction / inordinate delay in reporting lapses / irregularities / frauds to RO/Controlling Offices
- n) Non-adherence to guidelines pertaining to acceptance / closure of deposit accounts including nomination and death claims
- o) Non-attendance of Offsite Monitoring alerts received from CO/RO
- p) Improper accounting & misappropriation of subsidy received from various agencies
- q) Non-compliance of guidelines issued for operations of Currency Chest, exchange of notes / soiled notes, remittances, etc.
- r) Disclosure of customer information without express consent of the customers
- s) False reporting of compliance of irregularities pointed out in audit / inspection/ other statutory reports
- t) Selling of Bank's products with false promises

**7.2 Irregularities at Administrative/ Controlling Office :**

- a) Inaction / inordinate delay in taking / conveying decisions without justifying reasons I
- b) Awarding contracts / accepting tenders without complying with laid down norms, system & procedures
- c) Inaction / inordinate delay without any justified reasons on serious irregularities / matters though specifically brought to notice
- d) Not providing required guidance when sought by Branches / subordinate offices on specific issues leading to financial or other loss to the Bank
- e) Lack of regular follow-up / monitoring on issues requiring such follow-up
- f) Persistent tendency to give telephonic instructions without confirming the same subsequently in writing

- g) Lack of control / supervision over the affairs of branches / offices
- h) Improper inspection of the matter, concealment or suppression of facts, wrong reporting of facts etc. by the Inspecting Officers of controlling offices
- i) Non-compliance of guidelines issued from time to time by cvc
- j) Non-compliance of the Bank / cvc guidelines, systems and procedures related to procurement/ hiring consultancy services etc.

**7-3 Common Irregularities at Branch/ Administrative Office Level:**

- a) Non-compliance of guidelines issued by DIT / CISO as well as Digital Banking Department including guidelines on secrecy of passwords, conduct of transactions, back-ups, etc.
- b) Non-adherence to guidelines relating to capital and revenue expenditure and the budgetary allocation
- c) Rude / improper behavior with customers / staff members including sexual harassment complaints
- d) Observance of abnormal / irregular transactions in the accounts of staff members I their dependents which are beyond his / her known source of income
- e) Engaging services of outsiders / casual workers and providing them unauthorized access to systems
- f) Failure to comply with statutory obligations including payment of TDS/GST /other taxes, compliance of labour laws/local laws, etc.
- g) Not adhering to guidelines / norms issued by the Management about security of premises, cash, property, etc.
- h) Improper reporting/ non-reporting / false confirmation of data/ information to higher offices and other Agencies like RBI/NABARD/SEBI/SLBC leading to punitive action on the Bank
- i) Misutilization of various facilities provided to staff members like leased accommodation, furniture and reimbursement of expenses incurred on LFC, Conveyance, Petrol, Telephone/Mobile and other benefits provided to staff
- j) Submission of false / forged caste certificate, educational qualification certificate & false/ non-declaration of other material information at the time of joining the Bank
- k) Non-compliance of IT security guidelines including operational aspects
- l) Irregularities in purchase/acquiring/renovation of premises on ownership / lease basis and various other items
- m) Permitting write-offs in accounts (other than credit related) without specific authority or in violation of guidelines
- n) Non-adherence to Bank's Human Resource Management policies & procedures and obligations under labour legislations
- o) Misuse of Social media / Print media / Electronic media for sharing without specific permission the Bank's guidelines I circulars which are meant for internal circulation only
- p) Commenting adversely on Bank's policies / guidelines in social media / other public forums and committing acts which bring disrepute to the Bank
- q) Using derogatory comments I allegations against Bank's employees in a way to tarnish their image in public through Social/Print/Electronic media
- r) Fake complaints or making allegations without substantial evidence against Bank's employees
- s) Using RTI Act 2005 as a tool with a sole motive to harass the management and disrupt normal functioning of the Bank
- t) Non-reporting or improper / false reporting of contents in Asset 8: Liability statement
- u) Doing acts in violation of various provisions of Bipartite settlements / Conduct Regulations / Pension Regulations and various other regulations/ settlements applicable to Officers / Award staff
- v) Non-adherence to various regulatory / statutory / internal guidelines issued for conduct and supervision of banking business
- w) Non-reporting / delay in reporting of frauds to ZLFSC / Risk Management Department (Fraud Risk Cell)
- x) Delay in reporting requisite information to RBI or any other statutory authority leading to punitive action or reputational loss to the Bank

	y) Bringing outside influence for promotion, transfer / posting etc.
<b>8.</b>	<b>CRITERIA FOR STAFF ACCOUNTABILITY :</b>
<b>8.1</b>	<p>During Staff Accountability Exercise, the following criteria should be followed and highlighted in the report:-</p> <ol style="list-style-type: none"> <li>a) Whether any of the Officials/Award Staff can be said to have committed irregularity/deviation vis-a vis his specific role? If so what damage has been caused due to irregularity/deviation attributable separately to each employee?</li> <li>b) Whether the Official/Award Staff acted exceeding his/her delegated powers /jurisdiction and failed to report the same to the Competent Authority immediately / within reasonable time?</li> <li>c) Whether any Official/Award Staff showed neglect/negligence in performance of his / her official duties?</li> <li>d) Whether there is any material to indicate existence of reckless action?</li> <li>e) Whether such a decision caused any loss including monetary or reputational, to the Bank?</li> <li>f) Whether any person / party or a set of persons / parties either within or outside the Bank derived any undue benefit on account of action/inaction of the Officer/Award staff concerned?</li> <li>g) Whether the norms or systems and procedures of the Bank have been violated?</li> <li>h) Whether overall track record of the Official/Award staff is satisfactory and the lapse is only an aberration?</li> <li>i) Whether integrity of the staff is/was in doubt?</li> </ol>
<b>9.</b>	<b>HOW TO EXAMINE STAFF ACCOUNTABILITY :</b>
<b>9.1</b>	<p>The lapses essentially fall into following 3 broad categories:</p> <ol style="list-style-type: none"> <li>a) Procedural lapse or casual negligence in ordinary discharge of one's duties</li> <li>b) Gross or culpable negligence</li> <li>c) Lapses with malafide intention</li> </ol> <p>The first lapse calls for an appropriate view being taken, the second a serious view and a third a definite view. In any case, justice should not only be done but should manifestly and undoubtedly be seen to be done. In arriving at the view to be taken, the cardinal principles of fair play, transparency and judicially balanced views have to be taken. The bank reserves right to initiate disciplinary proceedings at any stage based on the gravity of lapses/negligence established against the erring staff member.</p>
<b>9.2</b>	<p>The broad parameters on examination and fixing of Staff Accountability in certain areas are enumerated hereunder:</p> <p><b>9.2.1 Forged/ Fraudulent Cheques:</b></p> <p>Where the signatures appearing on the forged / fraudulent cheque apparently and with the naked eye tally with the specimen signatures lodged with the Bank and the cheque is otherwise in order and payable in the normal course of business, the Staff Accountability shall be examined taking into consideration the circumstances of the case, negligence, involvement of the official concerned etc.</p> <p><b>9.2.2 Fake documents</b></p> <p>Generally, if ordinary precautions expected from a prudent banker have been exercised by the officials concerned and no malafide / involvement of staff is observed, the same may be given due weightage while ascribing Staff Accountability in the event a fraud is perpetrated based on fake / fabricated / forged documents.</p> <p><b>9.2.3 Leakage of Income:</b></p>

In case of instances of leakage of income on account of Technology/ System related matters, generally no Staff Accountability will lie on the part of the branch officials.

In respect of other instances of income leakage, if the entire amount is recovered then generally no staff accountability will lie on the officials concerned there is no clear-cut evidence of any staff involvement.

However, the cases of the technology malfunction / system failure on account of any omission / commission on the part of the officials responsible for monitoring And overseeing of maintenance of system functioning, will attract Staff Accountability and staff lapses will be looked into on the roles of the officials in the matter.

#### **9.2.4 Procurement /Hiring/ Sale/ Purchase / Transfer of Services / Assets:**

Staff Accountability may also be examined in cases where the procurement/ hiring of assets / services and sale / purchase of Bank's assets are not as per extant instructions and statutory guidelines. The delegation of financial as well as administrative power as issued from time to time should be followed.

#### **9.2.5 Non-escalation of Cases**

Staff Accountability may also be examined in cases where employees, by their acts of omission / commission, fail to escalate irregularities / deviations / unethical practices etc. to the Controlling Authorities and for being a silent spectator to an issue I matter which has ultimately resulted in causing damage to the Bank's interest I property.

#### **9.2.6 Technology/ IT Related Matters**

Technology also involves frequent resetting of parameters due to changes in interest rates, service charges and other business needs etc. In such cases, the persons are expected to carry out such work with utmost care and ensure that there are no mistakes in the changes and such changes are properly validated by the supervisors. This is one of the key areas as the parameter changes are made at global level and will affect the entire Bank. The income leakages in such cases will be huge. Since it affects the income of the Bank and also its reputation and may lead to customer complaints, the officials both at the Branch / User level as well as at IT Department handling such matters have to carry out such work with due diligence and utmost care and have to be made responsible for such parameter changes.

However, sometimes inspite of effecting the changes as required, the system behaves erratically and may not give the expected output resulting in loss / gain of income to the Bank and no apparent negligence on the part of the concerned official is visible. For such systemic failures, the concerned officials generally shall not be made Accountable provided in such cases the official ensures reporting of the same as per procedure / guidelines of the Bank.

#### **9.2.7 Digital Transactions:**

Banking has fast changed from manual to digital with various Fintech companies offering financial products and services online. While penetration of digital methods in the financial sector is a welcome development, the benefits and certain downside risks are often interwoven in such endeavors. A balanced approach needs to be followed so that the regulatory framework supports innovation while ensuring data security, privacy, confidentiality and consumer protection at branch level and administrative office level.

#### **9.2.8 Data Sharing/ Data Leakage:**

- i. Any act resulting in leakage or sharing of Bank's data especially sensitive &

Confidential information to unauthorized persons  
 ii. Sharing of any sensitive / confidential information to those outside the Bank without approval of appropriate authority

**10. GUIDELINES AND COMPETENT AUTHORITY TO FIX THE ACCOUNTABILITY :**

**10.1** **10.1** After receipt of preliminary information of the lapses / irregularities at the branch / controlling office, Regional Head / FGM / Vertical Head at CO may appoint any senior official as Investigating Officer (10) to investigate the matter depending on the case and staff members involved in the matter

**10.2** **10.2 Role of Investigating Officer:**

a) The Investigating Officer (10) should have sufficient knowledge of the instructions, procedures and guidelines of the Bank. In any case, he/ she will acquaint himself / herself fully with all these procedures before proceeding with the task assigned to him / her

b) IOs should act as fact finders and not as fault finders. While compiling their report they should avoid making value judgments and words like should be, ought to be, need to be etc. are to be avoided

c) The IO should look into the period of stay of official(s) identified in his/her report with the help of concerned Regional Office I FGMO and should ensure that the concerned officials were actually posted at the branch / office as on the date of occurrence of deviations / irregularities and were responsible for the same. The IO should also make a special mention, if the concerned official(s) is retiring within a period of one year

d) The IO should also look into the aspect and report whether there was any instance of failure on the part of auditors in timely reporting of any serious irregularity

e) IO should ensure that the role based lapses are observed and attributed only to those officials who are assigned the duty in this regard or who have executed the task and not generally to all officials working in the branch / section / department. Role-based Staff Accountability to be seen and specific lapses to be mentioned

**10.3** Investigating Officer shall submit his report to the Competent Authority within a reasonable time period. The Competent Authority may or may not ascribe Staff Accountability against staff(s) mentioned in the report based on the Facts reported in the investigation report as well as other material / information available on record

**10.4** **Competent Authority for Ascribing Staff Accountability:**

The accountability in non-credit matters will normally be examined by following officials :

Sr. No.	Posting of Officer/Award staff	Competent Authority to fix accountability
i	If the matter/lapses relate to the role of the following and if the amount involved in the transaction is up to Rs. 25.00 Lacs: <ul style="list-style-type: none"> <li>- Staff of Branches in the region including ULP, Mid Corporate Branch, USK-Hub, ARB, Service Branch, Currency Chest</li> <li>- Staff of Regional Offices including SARAL / SARAL Lite/ R-SETI / FLCC</li> <li>- Staff of Staff Training College / STCs in the Region (excluding In-charge of STC/Staff College) who are below the rank of Regional Head</li> </ul>	<b>Regional Head</b>

ii	<p>If the matter/lapses relate to the role of the following and if amount involved in the transaction is up to Rs. 50.00 Lacs:</p> <ul style="list-style-type: none"> <li>- Staff of FGMO/IFB/SAMB, Audit Office (excluding Audit Head)</li> <li>- Regional Heads</li> <li>- IFB Head</li> <li>- Branch Head equivalent to the rank of Regional Head</li> <li>- In-charge of Staff College or STC (operating under territorial jurisdiction of FGMO)</li> </ul> <p>If the matter/lapses relate to the role of Officer/ Award staff mentioned under Sr. No. i &amp; the amount involved in the transaction is more than Rs. 25.00 Lacs but Up to Rs. 50. 00 Lacs</p>	<b>Field General Manager</b>
iii	<p>If the matter/lapses relate to the role of</p> <ul style="list-style-type: none"> <li>- FGM/GM posted in field or in any other office,</li> <li>- Executive / Officer I Award Staff posted at CO</li> <li>- In-charge of Audit Offices</li> </ul> <p>irrespective of amount involved in the transactions.</p> <p>If the matter/lapses relate to the role of Officer / Award Staff mentioned under Sr. No. i &amp; ii and the amount involved in the transaction is more than Rs. 50.00 Lacs.</p>	<b>Staff Accountability Committee (SAC)</b> at Central Office constituted as per Recovery Management policy of the Bank

10.5 Competent Authority for ascribing staff accountability will be the one under whose jurisdiction the branch / office falls & where the event has occurred and not the authority under whose jurisdiction the Officer / Award Staff is presently posted

10.6 In a composite case involving staff of more than one branch/office under the same RO, the matter shall be referred to Regional Head subject to clause no. 10.4 (i); If the case involves staff of more than one branch/office under different ROs but under same FGMO, the matter will be referred to FGM subject to clause no. 10.4 (ii)

10.7 In a composite case involving staff(s) of more than one FGMO, the matter will be referred to respective vertical of CO in terms of clause no. 10.4 (iii). In such cases, the Investigating Officer shall be appointed by the respective Vertical Head at Central Office. On receipt of the report of the Investigating Officer, the Vertical Head will scrutinize the matter in detail. If lapses are observed on the part of any staff in such cases, the case shall be presented by the DGM I AGM of the respective vertical before the Staff Accountability Committee (SAC) at Central Office for ascribing Staff Accountability against such delinquent staff

10.8 If any employee gets promoted in the intervening period of happening of event and the assessment of staff accountability, the report for determining accountability has to be placed before the Competent Authority as per his / her present designation

10.9 If the specific indicative lapses / irregularities of the staff are reported in any Audit report (Internal/Statutory/Concurrent/Revenue/RBI / Stock Audit) or in CBI/Lokayukta/Police/Vigilance investigation report or any other report, separate accountability exercise need not be carried out. Disciplinary



action may be initiated against the erring staff based on such report

10.10 It is to be ensured that the accountability study is conducted in an objective, fair, just & transparent manner. There should not be conflict of interest and the staff accused of the lapses should not be an authority or part of the authority for examining staff accountability of his / her own actions / commissions / omissions. Such staff should not be connected to the matter being examined

10.11 Further the amount involved in each fraud case reported to RBI (as per Fraud Monitoring Report) shall be taken into account in case of multiple accounts / instances / entries / incidents and not the amount in individual account / instance / entry / incident in order to decide the Competent Authority to ascertain Staff Accountability

10.12 In case of examination of accountability of staff of Audit Office (other than Audit In-charge), comments of Audit & Inspection Department must be obtained and be given due weight age while examining the Staff Accountability by the Competent Authority

**11. TIME FRAME FOR CONDUCTING STAFF ACCOUNTABILITY :**

11.1 The staff accountability exercise should be completed within a reasonable time.

11.2 The process to examine and determine the staff accountability in non-credit areas should be initiated immediately as soon as the violation of laid down rules/regulations is noticed/reported.

11.3 The exercise of accountability study in Noncredit areas should as far as possible be completed within a period of **three months** from the date of irregularity noticed / reported.

11.4 In case of Frauds in Noncredit areas, the accountability should be looked into preferably within a maximum period of **one month** from the date of reporting / detection of fraud.

**12. FORMAT OF STAFF ACCOUNTABILITY IN NON-CREDIT AREAS:**

12.1 While Bank has devised specific format for determining staff accountability in credit related areas, there is no specific format for the same in respect of determining of staff accountability in non-credit areas.

12.2 Hence, the format for determining staff accountability in respect of non-credit areas is enclosed as Annexure I.

12.3 While care has been taken to incorporate necessary details, additional details, if required, may be incorporated in the format.

12.4 Observations / comments on the parameters in staff accountability report should be given in detail, in an objective, clear/unambiguous & precise manner which shall help the authority examining staff accountability in taking well informed decision besides avoiding further correspondences and time taken for re-examination.

**13. ACTION ON THE ACCOUNTABILITY REPORT:**

13.1 Once the staff accountability aspect has been finalized by the Competent Authority and accountability is ascribed against any staff, the staff accountability report along with all the relevant papers shall be submitted to the HR department of FGMO (for Award Staff&: Officers up to Scale II) and to ER Division, CO (for Officers in scale III and above)

13.2 In case of staff posted in CO, the accountability report shall be submitted to ER Division, CO

13.3 In composite cases, where one of the officers is in the rank of Scale III or above, the accountability report of all employees shall be submitted to ER Division, CO

13.4 However, where the Competent Authority to ascribe staff accountability is of the view that no staff is accountable and no disciplinary action is warranted, the accountability report need not be submitted to FGMO/ER Division, CO as the case may be. However, a proper record be maintained about examination of the staff accountability at RO/FGMO/CO for non-credit areas and the same should be commented upon during Management Audit



	<p>13.5 If the concerned Official / Award Staff is found accountable as per the report warranting initiation of disciplinary action, appropriate disciplinary action should be initiated against the erring staff member as per the provisions of Union Bank of India Officer Employees' (Discipline li Appeal) / (Conduct) Regulations, 1976 (for Officers) and as per provisions of Bi-Partite Settlement (for Award Staff) and Union Bank of India (Employees') Pension Regulations, 1995 (for retired Officers / Award Staff)</p>
<b>14.</b>	<p><b>MONITORING/FOLLOW UP OF CASES WHERE STAFF ACCOUNTABILITY IS ASCRIBED:</b></p> <p>14.1 Respective Regional Office / FGMO is to monitor the cases where the staff accountability has been ascribed on regular basis and to take corrective steps and initiate disciplinary action, if needed, against the erring Official / Award Staff</p> <p>14.2 After initiation of action by way of issuing show cause memorandum to erring Officer I Award Staff, HR Department at RO/FGMO to report the same to Employee Relations Division, HR Department., Central Office through online ER Clearance package on regular basis</p> <p>14.3 Respective RO/FGMO and ERD (CO) to follow-up the matter till its logical conclusion</p>
<b>15.</b>	<p><b>STAFF ACCOUNTABILITY OF RETIRING STAFF:</b></p> <p>Where the concerned staff is going to retire within a year, all care must be taken at every stage to complete the process of investigation / examination / fixing Staff Accountability at least 6 months before the date of retirement of such employees, so that the disciplinary action, if any, to be initiated against him is completed well before his retirement.</p> <p>To allow the staff to retire hassle free on the date of his superannuation, it is to be ensured as under:</p> <ol style="list-style-type: none"> <li>i. A list of staff who are retiring in the ensuing 1 year should be prepared by the Employee Relations Division (ERD) under HR Department at Central Office on quarterly basis and be submitted to the HR Department of respective ROs/FGMOs</li> <li>ii. RO/FGMO to obtain clearance from Central Audit &amp; Inspection Department, Vigilance Department and Employee Relations Division, HR Department at Central Office regarding disciplinary action (if any) pending or contemplated against the concerned staff</li> <li>iii. Respective RO/FGMO to obtain clearance of retiring staff well in advance and keep the same on records</li> <li>iv. In the eventuality of any matter being revealed after the issuance of the respective clearance as mentioned above, the authority concerned should give top priority to such cases</li> <li>v. All necessary steps like conducting investigation, calling for explanation etc. should be done on fast-track basis to ensure that the matter is brought to a logical conclusion well before the date of retirement of the concerned staff</li> <li>vi. Any delay by the authorities concerned in respect of cases of retiring staff will be viewed seriously</li> <li>vii. Deliberate delay / non-reporting on the part of any staff at Branch / Controlling Office will lead to strict disciplinary action against him / her</li> </ol>
<b>16.</b>	<p><b>AUTHORITY TO ISSUE CLARIFICATIONS &amp; RESIDUARY PROVISIONS:</b></p> <p>16.1 Chief General Manager (HR) may give clarification, if any, sought by field functionaries on any aspect related to the Policy.</p> <p>16.2 This Policy shall be read in conjunction with the Manual of Instructions, Circulars and updated instructions from time to time.</p> <p>16.3 This Policy will be valid for one year from the date of approval/renewal. Continuity may be extended for</p>

a further period not exceeding 3 months with the specific approval of the MD & CEO  
 16.4 The Bank reserves its right to amend, vary or rescind all or any of the clauses of this Policy at any point of time without assigning any reason.

**ANNEXURE 1**

<b>From:</b>	<b>To:</b> Regional Head / FGM / Vertical Head at CO
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Ref. No.

Date:

**STAFF ACCOUNTABILITY FORMAT  
(FOR NON-CREDIT AREAS)**

As directed, I have visited \_\_\_\_\_ branch/office on \_\_\_\_\_ to examine the facts of the case/matter assigned to me and my observations/findings in the matter are as under.

1.	Name of the Branch/Office where lapses occurred	:	
2.	Region / Zone	:	
3.	Brief history of the case / incident	:	
4.	Nature of lapses / irregularities / violations observed (in brief)	:	

Guidelines issued by the Bank, applicable for the matter under examination	Nature of irregularities / lapses / violations	Names of the Officers /Award Staff responsible for lapses

5.	Period during which the above lapses/incident occurred	:	
6.	Name of the Branch Head at the time of lapses/ incident & his tenure in the branch	:	
7.	Date of 1 <sup>st</sup> reporting of lapses	:	
8.	How are the lapses/ irregularities reported / noticed / came to light?	:	

9.	Actual/Notional or likely monetary / reputational / other loss caused/likely to be caused to the Bank	:	
10.	Whether any investigation was carried out earlier? If yes, please give details	:	
11.	Whether the matter is classified / reported as 'Fraud'? If yes, please give details	:	
12.	Whether the lapses / irregularities are rectified? If no, reasons thereof	:	
13.	Details of the Officer/Award staff against whom lapses are observed  Name, Designation & PF No. His profile & tenure in the branch/office	:	1.  2.
14.	Role of the concerned Official / Award Staff and reasons for making him/her accountable	:	1.  2.
15.	Specific deviations / lapses observed on the part of erring employee which were in violation of bank guidelines	:	1. Name : Lapses:  2. Name : Lapses:
16.	Mitigating factors, if any	:	
17.	Details of the extra-ordinary circumstances, if any, at the workplace, which led to the occurrence of lapse / irregularity / violation under examination.	:	
18.	List of the documents/evidence enclosed with report	:	
19.	Any other information/observations	:	

Specific comments regarding lapses on the part of Officer/Award staff:

1.

**(Signature of Investigating Official)**

Specific comments of Competent Authority for fixing / not fixing Staff accountability:

- 1.
- 2.
- 3.

Ongoing through the above report and related documents, I/we am/are of the opinion that

- No staff accountability is ascribed in the above case

OR

- Staff accountability is ascribed in the above case on the following staff members for the lapses mentioned below.

S. N.	Name of Staff member	Lapses

(Strike whichever is not applicable)

**Regional Head / FGM / Members of SAC at CO**

## POLICY ON STAFF DEPOSITS & PAYMENT OF ADDITIONAL INTEREST

(IC No:2380:2021 Dated: 15-01-2021)

### Maiden Policy on Staff Deposits & Payment of Additional Interest

#### Key Highlights

- Earlier, Instruction Circular No.3197 dated 17.02.1986 and IC 4957 Dt.16.04.1994 covering operational guidelines on Term Deposits and payment of interest based on Reserve Bank of India (RBI) Master Circular on Interest Rate on Deposit was circulated.
- The policy is now having common standard guidelines post amalgamation for all branches situated domestically.
- The pillars of this Policy are:
  - ❖ Harmonized Policy for e-AB, e-CB and UBI (stand-alone).
  - ❖ Common Standard Guidelines to administer the benefits equitably in a transparent manner.
  - ❖ Modalities to be adopted by the Amalgamated Entity in case of certain parameters has now been clarified.
  - ❖ Clarity on application of additional Interest benefits to staff.
  - ❖ The points/clauses updated in e-AB circular updated till Feb-2019 has been clarified for staff members/other constituents.
- The policy provides clarity on extending staff deposit rate benefit to eligible accounts retrospectively from 01.04.2020.
- Policy is valid up to 31.03.2022.

#### 1. Aim & Objectives of the Policy:

1.1 Aim: The aim/objective of the Policy is to have common standard guidelines post amalgamation for all branches situated domestically. With standard guidelines, the branches / offices shall be in a position to administer the benefits with transparency and equitably.

1.2 Objectives: The broad objectives of this Policy are:

- a. To formalize a standardized policy document for extending the additional interest benefits to staff and to bring in clarity on all related parameters.
- b. Implementation of common modalities that need to be adopted by the Amalgamated Entity in case of certain types of Executives/Staff Depositors, Chief Vigilance Officer, Internal Ombudsman, employees on deputation to overseas subsidiaries/ domestic subsidiaries/CBI /ED /Govt. Offices etc. that was previously not captured in detail in the guidelines/Instruction Circulars issued by the Bank as well as in the Policy on Bank Deposit 2020-21.

2. **Board Approval & Validity:** The “Policy on Staff Deposits & Payment of Additional Interest” which was placed and approved as Agenda Item No:P-16 in the Board Meeting held on 23.12.2020 is valid up to 31.03.2022. The approved policy is enclosed with this circular as Annexure-I.

3. **Highlights of the Policy:** At the outset the Policy on Staff Deposits & Payment of Additional Interest sets out the Need, Scope, Applicability, Aim, Objectives and Ownership of the Policy. Further it goes on to describe in detail the various aspects of Staff deposits, eligibility for additional interest and applicable interest rate thereof as per the guidelines in vogue.

4. Coverage in the Policy: The coverage in the policy is summarized as follows:

- 4.1 Point No: 8 deals with “**Payment of additional interest**” wherein applicability for payment of additional interest under various parameters are discussed in detail.

- 4.2 Point No: 9 deals with “**Joint Deposits of Staff**” which are further explained as under:
- a. Staff Deposits jointly with family members of e-AB, e-CB & UBI.
  - b. Deposit of Retired Staff (Senior Citizen) jointly with family members.
  - c. Staff Deposit jointly with Senior Citizens.
  - d. Deposits in the name of spouse of a deceased staff (jointly or singly).
- 4.3 Point No: 10 deals with ‘Premature closure of staff account’.
- 4.4 Point No: 11 deals with ‘Ceiling on Staff Deposits’ defines the maximum ceiling for deposit per staff member.
- 4.5 Point No: 12 deals with ‘Accounts which are ineligible for benefits of staff accounts’ and explains the conditions for such accounts detailed as under:
- a. Ex-Staff member who have resigned from the service of the Bank.
  - b. Bank’s staff who is the Karta of the HUF.
  - c. Bank Employees Federations where the Bank employees are not direct members.
  - d. Staff Deposits under Capital Gains Account.
  - e. NRE/NRO Deposit of Staff Members.
- 4.6 Point No: 13 deals with ‘Applicability/continuation of Additional interest on Existing Deposits’.
- 4.7 Point No: 14 deals with ‘Extension of Staff Deposit Benefit retrospectively’.
- The deposit/s eligible under the enclosed policy which, in case, are deprived of eligible benefit due to amalgamation process/technical issues, will be eligible from retrospective effect (i.e.1.4.2020) till the maturity of deposit. However, it should be ensured that such deposits should also have been eligible during the intervening period but were not extended the same due to technical issue (IT integration post amalgamation) and/or adoption of existing guidelines of erstwhile Bank i.e. e-AB or e-CB. Such proposals need to be forwarded to the Operation Department, Central Office for providing backdated interest benefit as per the existing practice. On maturity of deposit, existing rate with applicable benefit will continue as per the terms of revised policy.
5. Conclusion: The rationale of having a ‘Policy on Staff Deposits & Payment of Additional Interest’ is:
- 5.1. To provide clarity on application of additional interest on Staff deposits.
  - 5.2. For prompt identification of the eligible or ineligible accounts and providing additional interest as per regulatory guidelines.
  - 5.3. Laying down the modalities to be adopted by the Amalgamated Entity.
  - 5.4. To capture in brief and give overall picture/clarity to Branches/Offices. Policy is furnished as per Annexure I.

### **Policy on Staff Deposits & Payment of Additional Interest**

#### **1. Background:**

1.1 **Guidelines on Additional Interest:** In order to encourage savings and thrift among Staff Members and also as an incentive to employees/staff of the Bank, RBI had permitted Banks to pay additional interest of 1.00% on staff deposits. Further, retired staff members who are “Senior Citizens” shall be eligible for benefit of additional 0.50% interest in addition to the above mentioned 1.00%.

1.2 **Guidelines of Bank (Stand-alone):** Based on the guidelines issued by RBI vide Master Circular on Interest Rate on Deposit, IC No.3197 dated 17.02.1986 and Instruction Circular 4957 Dt.16.04.1994 covering operational guidelines on Term Deposits and payment of interest thereon. These guidelines were last updated as on 31.03.2020 in Union e-Manual Portal of the Bank. As per IC No.01914-2020 ( point no.11.5), dated 16th March, 2020, there is a

maximum ceiling of Rs.500.00 lacs fixed for the amount invested in term deposits at all branches of the Bank put together under staff category.

1.3 **Guidelines of e-AB:** Guidelines on Staff Deposits were circulated in line with the RBI Directives vide its circular letter No.-666/27/182 dated 18.11.2019.

1.4 **Guidelines of eCB:** Guidelines on Staff Deposits were circulated in line with the RBI directives by using discretion vide its circular No. 282/2014 dated 12th April, 2014. As per circular there is a maximum ceiling of Rs.75.00 lacs fixed for the amount invested in term deposits at all branches of the Bank put together under staff category.

1.5 Guidelines laid down by the Reserve Bank of India: Master Direction of RBI vide DBR. Dir. No.84/13.03.00/2015-16 last amended on 22.02.2019 while specifying the overall framework for interest rate on various types of Deposits also dwells upon payment of additional interest on staff deposit as well as deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure, persons taken on deputation for a fixed tenure or on a contract of a fixed tenure etc.

2. **Need for Revised Policy:** The separate independent policies followed by the erstwhile banks on staff deposits, prior to amalgamation, though were by and large similar, however, the modalities that need to be adopted by the Amalgamated Entity in case of certain types of Executives/Staff Depositors, Chief Vigilance Officer, Internal Ombudsman, employees on deputation to overseas subsidiaries/, domestic subsidiaries/, CBI / ED / Govt. Offices etc. has remained to be captured in detail in the guidelines/Instruction Circulars issued by the Bank as well as in the Policy on Bank Deposit 2020-21.

2.1 Post amalgamation of e-Andhra Bank/e-Corporation Bank with Union Bank of India, there is a need to formalize a policy document for extending the additional interest benefits to staff to bring in clarity on some of the parameters.

2.2 In view of these, this revised policy in respect of deposits of Staff, Retired Staff, Staff on deputation into the Bank/outside the Bank in India as well as Overseas, Directors, Chairman, Managing Director & Chief Executive Officer, Executive Directors, Chief Vigilance Officer, Internal Ombudsman, persons taken on deputation for a fixed tenure or on a contract of a fixed tenure, etc. is placed before the Board in line with the extant RBI guidelines.

3. **Scope of the Policy:** The Deposits of the Staff / Officials as described in this Policy, held in India and in the branches of Amalgamated Entity (AE), shall be under the scope of the Policy. Hence, the benefits under the policy are applicable to such deposits which are held domestically as per the terms of this policy.

4. **Aim / Objective of the Policy:** The aim / objective of the Policy is to have common standard guidelines post amalgamation for all branches situated domestically. With standard guidelines, the branches / offices shall be in a position to administer the benefits with transparency and equitably.

5. **Policy Ownership:** The Policy Ownership shall be with the Operations Department and policy will be placed in consultation with the Human Resource Department, jointly before the Committee/Board of the Bank from time to time as per validity.

6. **Compliance:** The Policy is in compliance of the regulatory guidelines issued from time to time, Master Direction of RBI vide DBR. Dir. No.84/13.03.00/2015-16 last amended on 22.02.2019 is the base for this policy.

7. **Definitions:**

7.1 **Staff Member:** "A member of the Bank's staff" means a person employed on a regular basis, whether full-time or part-time and includes a person recruited on probation or employed on a contract of a specified duration or on deputation and an employee taken over in pursuance of any scheme of amalgamation, but does not include a person employed on casual basis.

7.2 **Retired Staff Member:** "A retired member of the banks staff" means an employee retiring whether on superannuation or otherwise as provided in the bank's Service/Staff Regulations, but does not include an employee retired compulsorily or dismissed in consequence of disciplinary action or resigned employees. Such retired staff may also be senior citizen by virtue of their age.

7.3 **Family:** "Family" means and includes the spouse of the member/retired member of the bank's staff and the child/children, parents, brothers and sisters of the member/retired member of the bank's staff who are dependent on such member/retired member, but does not include legally separated spouse.

8. **Payment of additional interest:**

As per RBI directives, Master Direction DBR.Dir.No.84/13.03.00/2015-16 updated as on February 22, 2019, schedule commercial banks shall at their discretion, allow additional interest of one percent per annum, over and above the rate of interest mentioned in the schedule of interest rates on saving or term deposits of bank's staff and their exclusive associations as well as on deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure, subject to the following conditions.



(i) The additional interest is payable till the person continues to be eligible for the same and in case of his ceasing to be so eligible, till the maturity of term deposit account.

It is clarified that, deposits made with our Bank, if any, by such Officials prior to their appointment will not be eligible for Staff benefit and shall continue till maturity at the contracted rate. However, deposits made by such Officials on or after their date of joining our Bank will be eligible for the additional interest benefit (as available for staff deposits).

Further, it is clarified that, on deposits made by the Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure, after their tenure, shall be eligible for additional Rate of interest, as mentioned in this policy, if they are superannuating from the Bank and are eligible to draw pension/ retirement benefits from our Bank. The Deposits created by such officials ( as per terms of this policy) after their tenure shall also be entitled for the benefit of additional interest along with the interest benefit available for Senior Citizen.

(ii) In case of employees taken over pursuant to the scheme of amalgamation, the additional interest is allowed only if the interest at the contractual rate together with the additional interest does not exceed the rate, which could have been allowed if such employees were originally employed by the bank.

For the above, it is clarified that the deposits made by the staff of erstwhile Andhra Bank and Corporation Bank, shall continue to be eligible for the additional Rate of Interest on all such deposits ( as defined in this policy) post amalgamation as well. Deposits renewed/created after amalgamation will earn interest inclusive of the additional 1% as applicable to regular employees of the Bank, depending on tenor of deposits as per card rate prevailing on the date of deposit.

(iii) In the case of employees taken on deputation from another bank, the bank from which they are deputed may allow additional interest in respect of saving or term deposit account opened with it during the period of deputation.

It is clarified that, persons on boarded on deputation as per the above Regulatory guidelines will be eligible for the additional interest benefit on deposits created during his/her tenure till its maturity and in case of his/her ceasing to be so eligible, till the maturity of the Term Deposit account. In case these Official/Executive/person is a Senior Citizen, the benefit as available for Senior Citizens will also be available on deposits created during his/her tenure with the Bank.

In the above context, for e.g. Chief Vigilance Officer appointed for a fixed tenure being in the nature of deputation from another Bank shall be governed by the terms as applicable for employees/executives on deputation

Employees deputed from our Bank to DFS, IBA, CBI/Enforcement Directorate, other Govt. offices, Other Agencies, Joint Venture entities of the Bank, Foreign Branches of the Bank/Foreign Subsidiaries of the Bank, Domestic Subsidiaries of the Bank etc. will be eligible for the benefit of additional interest on staff deposit till such time they remain on the rolls of the Bank

For the above, it is clarified that post-amalgamation of eCB & eAB, interest on deposit created prior to amalgamation for bank officials if any, will continue to earn interest at the contracted rate till maturity.

(iv) In case of persons taken on deputation for a fixed tenure or on a contract of a fixed tenure, the benefit will cease to accrue on the expiry of the term of deputation or contract, as the case may be.

It is clarified that such persons will be eligible for the additional interest benefit on deposits created during his/her tenure till its maturity and in case of his ceasing to be so eligible, till the maturity of a Term Deposit account. In case these Official/Executive/person is a Senior Citizen, the benefit as available for Senior Citizens will also be available on deposits created during his/her tenure with the Bank.

In the above context, Internal Ombudsman appointed on a contract for a fixed tenure, this extra interest benefit shall be available for those deposits created during his/her tenor in the Bank. However, deposits created during the tenure will continue to receive the interest rate benefit at the contracted rate till its maturity. The benefit will cease to accrue on fresh deposits created after the expiry of the term of contract, as the case may be.

For the above, it is clarified that post-amalgamation of eCB & eAB, interest on deposit of such persons created prior to amalgamation for bank officials if any will continue to earn interest at the contracted rate till maturity.

(v) Bank Employee Federations, in which bank employee are not direct members, shall not be eligible for additional interest.

For the above, it is clarified that post-amalgamation exclusive federations of eCB & eAB employees, will continue to earn interest benefit on deposit created prior to amalgamation at the contracted rate till maturity.

(vi) The additional interest may be paid on the following deposits after obtaining a declaration from the depositor concerned, that the monies deposited or which may be deposited from time to time into such account belong to the depositor.

- a. Member or a retired member of the bank's staff, either singly or jointly with any member or members of his/her family; or
- b. The spouse of a deceased member or a deceased retired member of the bank's staff; and
- c. An Association or a fund, members of which are members of the bank's staff;

On the above, further it is clarified that:

As per eCB policy point No. (a) And (b) herein above shall exclude legally separated spouse of a staff member/retired staff member. Further a declaration shall be obtained from the depositor concerned that the monies deposited or which may from time to time or be deposited into such account from time to time belong to the depositor (format furnished as Appendix-1). The same shall continue to be obtained in the Amalgamated Entity by the

Staff deposits wherever stated will invariably include deposits in the name of staff members/Retired Staff who are senior citizens / Spouse of deceased staff members.

#### **9. Joint Deposits of Staff:**

9.1 Staff Deposits jointly with family members of eAB, eCB & eUBI: Where a joint holder of a deposit is a staff member, in order to be entitled for 1.0% p.a. additional interest, the name of the staff member should be first and not subsequent. However, a declaration from the staff member shall be obtained to the effect that the monies deposited or which may be deposited from time to time into such account/s, belong to the concerned staff member (furnished as Appendix-I). The implication of this is that as per extant norms, applicable TDS will be deducted from the total interest paid and relevant TDS certificate will be issued in the name of the staff member only, irrespective of the fact the account is in joint name.

9.2 Deposit of Retired Staff (Senior Citizen) jointly with family members: If a deposit is held by a retired staff member who is also a Senior Citizen jointly with his parents / spouse / child /children, brother or sister, then the branch can offer both Staff benefit and Senior Citizen benefit subject to obtaining a declaration from the staff member to the effect that the monies deposited or which may be deposited from time to time into such account/s, belong to the concerned staff member. In order to be entitled for Senior Citizen benefit, name of the retired staff member should be first and not subsequent in a joint deposit.

In other words, deposits maintained by retired staff members (who incidentally are senior citizens) jointly with eligible family members would be entitled for the staff benefit by way of additional 1.0% interest along with senior citizen benefit, only when the retired staff member is named first and not subsequent to the deposit.

9.3 Staff Deposit jointly with Senior Citizens: Where a joint holder of a deposit made by the Senior citizen is a staff member, to be entitled for 1% p.a. additional interest, only when the name of the staff member is first and not subsequent. A declaration from the staff member shall be obtained to the effect that the monies deposited or which may be deposited from time to time into such account/s, belong to the concerned staff member.

The benefit of additional interest of 0.5% p.a. as extended to senior Citizen scheme shall not be extended to such deposits (since the serving staff member is not a senior citizen). Applicable TDS will be deducted from the total interest paid and relevant TDS certificate will be issued in the name of the staff member only.

9.4 Deposits in the name of spouse of a deceased staff (jointly or singly): If a deposit is held jointly by the spouse of the deceased member of the staff who is senior citizen, then the branch can offer both staff interest and

senior citizen interest subject to obtaining of the declaration that deposits belong to him/her. Here again, in order to be entitled for Senior Citizen benefit, name of the spouse of the deceased staff member, who is also a Senior Citizen, should be first in a joint deposit.

**10. Premature closure of staff account:**

On premature closure of a staff member's Term Deposit, penalty as applicable shall be levied (1% less than the card rate applicable for staff deposits as prevailing on the date of deposit for the tenure up to which the deposit remained with the Bank).

**11. Ceiling on Staff Deposits:**

The maximum ceiling of Rs.75.00 lacs was fixed in eCB on term deposits as per circular No.282/2014 dated 12.04.2014. For amalgamated entity, the maximum ceiling of Rs.5.00 crore would continue as per Standalone Union Bank of India's Instruction Circular No.01914-2020 dated 16.03.2020. The amount invested in Term Deposits (Principal amount) at all branches of the Bank put together under staff category on which the benefit of additional rate of 1.0% p.a. is admissible on deposits of staff category for individuals opened either singly or jointly with family members viz. as staff, ex-staff or spouse of a deceased member of staff or deceased retired member of the Bank's staff.

**12. Accounts which are ineligible for benefits of staff accounts:**

12.1 Ex-staff members who have resigned from the service of the Bank (irrespective of the number of years of service put in) will not be eligible for the benefit of the staff accounts in respect of the deposits placed/renewed by them after their resignation from the service of the Bank.

12.2 Even if the Karta of the family is a member of Bank's staff, the accounts of HUF shall not be eligible for staff rate of interest.

12.3 Bank Employees Federations, in which bank employees are not direct members, shall not be eligible for additional interest.

12.4 Deposits in the name of staff under Capital Gains account: If a deposit is held by the staff under Capital Gains Account, no additional interest benefit is available on that deposit. Likewise, additional interest for Senior citizen is also not available for staff deposits under Capital Gains.

12.5 NRE/NRO Deposits of Staff Members: Deposits held by the staff under NRE / NRO Deposit Account shall not be eligible for the additional interest benefit

**13. Application of Additional Interest on Existing Deposits:**

For deposits which are outstanding on the date of this policy will continue to earn interest as contracted without any change.

With respect to outstanding deposit of eAB & eCB staff members, in joint names, where name of the depositor is not first, the account shall continue to fetch benefit of additional interest till maturity of such deposit as per originally contracted terms of deposit. However, on maturity of such deposit, the benefit of additional interest to staff will cease to continue. Upon renewal of such deposits, the additional interest benefit will be available only if the name of the staff member is first

**14. Validity of the Policy:** The Policy shall be valid till 31.03.2022. Nevertheless, changes / extension / modifications in guidelines, if any, brought out in this regard by the RBI during the currency of the Policy, may be brought into effect with prior approval of Managing Director & Chief Executive Officer (MD & CEO) of the Bank. However, the same shall be placed before the Board for Information.

**15. Conclusion:** The rationale of having a 'Policy on Staff Deposits and Payment of Additional Interest' is to have prompt identification of the eligible or ineligible accounts and providing the additional interest as allowed per regulatory guidelines.



**E.R. MATTERS**

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**ABBREVIATIONS**

<b>DA</b>	<b>Disciplinary Authority</b>
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CVO	Chief Vigilance Officer
CVC	Central Vigilance Commission
IA	Inquiring Authority
PO	Presenting Officer
EO	Enquiry Officer
MR	Management Representative
AO	Assisting Officer
CSO	Charge Sheeted Officer
SCM	Show Cause Memorandum
AOC	Articles of Charge
CS	Charge Sheet
IAC	Internal Advisory Committee
FO	Final Order
FSA	First Stage Advice
SSA	Second Stage advice
AA	Appellate Authority
RA	Reviewing Authority
IBA	Indian Bank Association

## 1. INTRODUCTION

Banks are custodians of Public money and valuables where trust and honesty are of utmost importance. It is expected of every Bank employee to be just and fair in all his official dealings and take every step to ensure and safeguard the interest of the Bank besides ensuring compliance with Bank's norms and guidelines.

In order to ensure that the guidelines are thoroughly adhered to and employees do not deviate from the set Banking procedures and norms, it is essential to have certain checks and control mechanisms. Many such robust mechanisms are in place like Audits, CMRD visits, Inspections, etc. Inputs and Feedback received from these form the basis for rectification of anomalies and/or further investigation into the irregularities such as examination of staff accountability, conducting vigilance and other investigations etc.

This furthers the initiation of Disciplinary action against the employees/ officers against whom staff accountability is ascribed.

### **Examination of Staff Accountability**

Below mentioned are the two Policies for examination of Staff accountability:

1. **Examination of Staff Accountability in Credit Areas circulated vide Instruction Circular No 2522-2021 dated 26.03.2021 issued by Credit Recovery Department.**
2. **Examination of Staff Accountability in Non-Credit Areas Circulated vide Staff Circular No 7274 dated 23.10.2020 issued by HR Department, ER Division.**

Detailed procedure for examination of Staff accountability is mentioned in the aforesaid circulars.

### **Other Sources for initiation of Disciplinary action**

- Audit Irregularities
- Reporting of Operational lapses
- Internal Inspection and Investigation Reports including Vigilance Investigation
- Investigation Reports received from CBI/Police Authorities/other Statutory bodies and RBI instructions/directions
- Investigations into complaints etc.

It is at this stage where function of Disciplinary action starts which involves taking action against those delinquent/ erring officers/employees who are found accountable for lapses on their part.

### **Challenges involved**

It is a matter of great concern that the number of disciplinary cases is increasing day by day. On evaluation of existing pending disciplinary cases, it is observed that the following are main causes of delay in completing/concluding disciplinary action in the Bank. The following instances of delay are merely illustrative and not exhaustive.



- Proper care is not taken while issuing charge sheet/show cause memorandum, which necessitates issuance of corrigendum.
- Sometimes explanation is sought for very minor irregularities which are even rectified at Branch / office, by the time the explanation is called for.
- At many ROs/FGMOs, memoranda are issued by various departments like Credit/CRLD/P&D and no intimation in this regard is available with HR Department which affects effective follow up.
- After issuance of showcase no proper follow-up is made to get explanation of delinquent employee within stipulated time. In many cases extension of time is given without any cogent reasons.
- Proper/timely delivery of show cause memorandum/charge sheet to delinquent employee is not ensured.
- Undue long time is taken for scrutinizing the explanation submitted by delinquent employee.
- While making reference to Internal Advisory Committee, requisite papers and information are not submitted to Central Office as a result unnecessary correspondence is required to be exchanged to collect the information.
- After reference of the matter to Internal Advisory Committee no proper follow-up is made with concerned authority for an early decision of the Committee.
- Unduly long time is taken for making request for 1<sup>st</sup> stage advice and all requisite information/ papers are not provided to Vigilance Department.
- After instituting inquiry no follow-up is made with the Enquiry Officer to ensure completion of the inquiry proceedings within the time frame.
- On receipt of findings of the Enquiry Officer they are not sent to delinquent employees for their written submissions and no proper follow-up is made for getting the submissions in requisite time.
- In case of Award Staff, personal hearings against proposed punishments are not given in time and on many occasions unwarranted adjournments are given.
- Unduly long time is taken for seeking 2<sup>nd</sup> stage advice (wherever applicable as detailed in subsequent chapters) from Vigilance Department and relevant data is not furnished to Vigilance Department to enable them to give their advice.
- On receipt of 2nd stage advice or otherwise, final orders are not passed in time and they are unnecessarily kept pending.

The disciplinary actions initiated against various officials/employees are delayed for one reason or the other and hence it is advised that every endeavour be made to ensure that disciplinary actions initiated

against delinquent officials be completed as early as possible. No tailor-made solution can be given to overcome this delay and each HR Official has to evolve his own strategy to avoid the unnecessary delay. For instance, for avoiding delay in serving memorandum, some official be deputed at the branch or at his residence, if the person is posted /residing locally. Similarly, in order to avoid the delay in getting explanation, the delinquent officials may be permitted to inspect relevant records of the branch/office where misconduct has occurred in the show cause memorandum itself, so that time taken for subsequent request from the employee concerned can be avoided.

In this way depending upon the circumstances, steps should be taken to avoid delay at local level and it should be ensured that delay in completing disciplinary action is reduced to bare minimum.

Our Top Management has shown great concern about large number of pending disciplinary cases and time generally taken for completing the same.

All concerned are, therefore, advised to take careful note of this and concerted efforts be made to reduce the number of pending inquiries/ disciplinary cases giving special attention to the cases, where the employee concerned is placed under suspension and the matters, which are pending for more than 3 months.

To facilitate timely and expeditious completion of disciplinary cases, we enclose general guidelines /rules governing the various facets of disciplinary action in subsequent chapters/topics.

## 2. DISCIPLINARY AUTHORITY

**Disciplinary Authority** as per Union Bank of India Officer Employees' (Discipline & Appeal) Regulations 1976, is the Authority specified in the Schedule which is competent to impose on an Officer any of the penalties specified in Regulation 4.

### **Role of Disciplinary Authority:**

- Issuance of Charge sheet / Articles of Charge
- Institution of Inquiry if statement of defence of Charge Sheeted Officer / Employee (CSO/CSE) is not found satisfactory
- Forwarding Inquiry report to the concerned CSO/CSE
- Issuance of Final Order / Speaking order

**The general principles that need to be kept in the mind of the Disciplinary Authority may be summed up as:**

1. To weigh the entire set of evidence put in the course of the enquiry for the inference drawn by the EO/IA in his findings is reasonable and just.
2. To examine the nature and the gravity of the misconduct proved against the charged person
3. To consider the aggravating / extenuating circumstances that may exist.
4. To establish the previous record to see if a sympathetic view can be taken in the event of an unblemished record
5. To see if the employee is genuinely repentant.
6. To ensure that the findings are based on the records of the enquiry proceedings.

7. To verify the nature of punishment usually inflicted for an identical misconduct so that consistency and uniformity in action can be ensured and whimsical decisions can be avoided.
8. To ensure that the punishment is generally commensurate to the gravity of the misconduct.
9. To ascertain whether the punishment is demoralizing on the staff and the morale and general level of discipline in the bank is considerably affected.

In terms of letter no. CO: ERD: 2359:2020 dated 20.07.2020, the following officials are designated as Disciplinary Authority to deal with the disciplinary cases of Award Staff:

<b>Disciplinary Authority for Award Staff</b>	<b>Chief Manager or Authority above him / her at FGMO</b>
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For composite cases involving Award Staff and Officers in MMGS-III and above its Chief Manager or Authority above him / her at ER Division, Central Office.

Schedule for Disciplinary Authority, Appellate and Reviewing Authorities as per Union Bank of India Officer Employees' (Discipline & Appeal) Regulations 1976 is annexed herewith (**Staff Circular 7167 dated 01.04.2020**).

### 3. Principles of Natural Justice

The Principles of Natural Justice are nothing but certain universally accepted rules, which are to be followed / observed in all quasi-judicial matters / actions. They are not codified in any statute but they are accepted universally over a period of time. They are considered as safeguards for the minimum protection of the rights of the individual against any arbitrary procedures / proceedings. These principles mean that a person whose civil rights are affected must have reasonable notice of the case and he should be given reasonable opportunity of being heard in his defence. Although the precise extant of the rules of natural justice is not clearly defined, their acceptance of various rules has given them a character of positive law in our country. It is, therefore, necessary for all, who take part in disciplinary proceedings in any manner to have a general idea of concept of Natural Justice.

There are two fundamental maxims of natural justice. First principle is the right of hearing, which in Latin term is known as "*audi alteram partem*". The second principle is "*Nemo debet esse judex propria causa*", which means no man shall be a Judge in his own cause. On these two broad principles, the principle of Natural Justice can be understood as under:

- The delinquent official should have been informed clearly of the charges / allegations leveled against him.
- He should be given an opportunity to submit his explanation or defence. For this purpose, he should be given all relevant documents.
- He should be given all reasonable opportunities to cross-examine the management witnesses and any other evidence brought on record by the prosecution.
- He may be permitted to be defended by Defence Representative as per the rules of the Bank.

- Inquiry should be conducted by the impartial Authority, who is in no way connected with the cause of action.
- Evidences should be recorded in presence of the delinquent official / employee.
- Copies of all evidences (oral / documentary) be made available to the charge sheeted employee.
- There should not be excessive / unjustified delay in initiating and completing the departmental action.
- The Punishment imposed on him should not be disproportionate to the nature / gravity of charges / allegations proved.

As mentioned above, the principles of Natural Justice are still not in written / codified / enacted form but they still remain in the domain of natural law. These principles operate where the law itself is silent and they are not inconsistent with what is provided in the statute. However, it should not be construed that where any provision of these principles is expressly or impliedly negated by the law it cannot be said that enactment giving that law is ultra vires and unconstitutional. If a statutory provision is either specifically or by necessary implication excludes the application of any or all the rules of natural justice then the Court cannot ignore mandate of legislation or statutory authority. Thus rules of natural justice apply only in area not covered by any law validly made. These principles are not equivalent to the fundamental right nor they substitute to constitutional or statutory law of the country. In short, they do not supplant the law but supplement it. As such, these principles are to be followed in all departmental actions or any violation of the same may vitiate the action initiated against the delinquent official and punishment imposed thereof.

#### 4. VIGILANCE ANGLE AND IAC

##### 4.1 Vigilance Angle:

Although formulation of a precise definition of 'Vigilance Angle' is not possible, the Commission has stated that the same would be perceptible/ obvious in following acts:

- Demanding and / or accepting gratification other than legal remuneration in respect of an official act or for using his influence with any other official.
- Obtaining valuable thing, without consideration or with inadequate consideration from a person with whom he has or likely to have official dealings or his subordinates have official dealings or where he can exert influence.
- Obtaining for himself or for any other person any valuable thing or pecuniary advantage by corrupt or illegal means or by abusing his position as a public servant/ Banker (Sanctioning/Recommending/ Other Authority) for the benefit of third party/vendor/borrower.
- Possession of assets disproportionate to his known sources of income.
- Cases of misappropriation, forgery or cheating or other similar criminal offences.
- Gross or wilful negligence.
- Recklessness in decision making

- Blatant violations of systems and procedures.
- Exercise of discretion in excess where no ostensible / public interest is evident.
- Failure to keep the controlling authority / superiors informed in time.
- Any undue/unjustified delay in the disposal of a case, perceived after considering all relevant factors, would reinforce a conclusion as to the presence of Vigilance angle in the case.

#### 4.2 Vigilance angle in Public Sector Banks:

The following actions would be perceived to have vigilance angle:

- Irregularities in opening of accounts leading to the creation of fictitious accounts;
- Recurrent instances of sanction of Overdrafts (ODs) in excess of discretionary powers / sanctioned limits without reporting;
- Frequent instances of accommodation granted to a party against norms e.g. discounting bills against bogus MTRs; purchase of bills when bills had earlier been returned unpaid; affording credits against un-cleared effects in the absence of limits and opening Letter of Credits (LCs) when previously opened LCs had devolved;
- Cases in which there is a reasonable ground to believe that a penal offence has been committed by the alleged official, but the evidence forthcoming is not sufficient for prosecution in a court of law e.g. possession of disproportionate assets;
- Misappropriation of Banks property, money or stores;
- Falsification of Bank's records;
- Disclosure of secret or confidential information even though it does not fall strictly within the scope of Bank's Secrecy issues;
- False claims on the Bank viz. TA claims, reimbursement claims, etc.;
- Failure to take necessary action to protect the interest of the Bank;
- Sacrificing/ignoring the interest of the Bank and causing loss to the Bank.

The following actions involving an employee would also come under the purview of vigilance angle, if he

- has not acted in accordance with rules and his recommendations are not in the interest of the Bank;
- has failed to conduct himself in such a manner that his decisions or recommendations do not appear to be objective and transparent and seem to be calculated to promote improper gains for himself or for anyone else;
- has acted in a manner to frustrate or undermine the policies of the Bank or decisions taken in the Bank's interest by the management;
- seems to have complied with unauthorized and unlawful oral instructions of his seniors without bringing them to the notice of the Competent Authority as per extant guidelines;
- has exceeded his discretionary powers and his actions do not appear justifiable or to serve Bank's interest;
- has abused or misused his official position to obtain benefit for himself or for another.

#### 4.3 Distinguishing between Bonafides & Malafides:

Every loss caused to the organization, either in pecuniary or non-pecuniary terms, need not necessarily become subject matter of a vigilance inquiry since commercial risk taking forms part of the business.

*Whether a person of common prudence, working within ambit of the prescribed rules, regulations and instructions, would have taken the decision in the prevailing circumstances in the commercial/ operational interests of the organization is one possible criterion for determining the bonafides of the case.*

*A positive response to this question may indicate the existence of bonafides.*

*A negative reply, on the other hand, might indicate its absence.*

#### **4.4 Internal Advisory Committee (IAC):**

1. The Commission, in view of paradigm shift in the role and functions of commercial banks, has perceived that appropriate attention is required to be paid in deciding the existence of a vigilance angle in the complaint / disciplinary cases relating to banking sector. It, therefore, desired that each bank may set up an Internal Advisory Committee of three members, preferably of the level of General Managers but not below the level of Deputy General Managers, to scrutinize the complaints received in the bank and also the cases arising out of inspections and audit etc. and determine involvement of vigilance angle or otherwise, in those transactions. The Committee sends its recommendations to the CVO. The CVO while taking a decision on each case will consider the advice of the Committee.
2. All decisions of the committee on the involvement of vigilance angle, or otherwise, will be taken unanimously. In case of difference of opinion between the members, the majority view be stated. The CVO would refer its recommendations to the DA. In case of difference of opinion between the DA and the CVO, the matter may be referred to the MD & CEO for resolving the difference in respect of officers not coming under the jurisdiction of the Commission. If the difference persists, the same may be referred to the Commission for taking a final view. However, in case of officials coming under the jurisdiction of the Commission (Scale V and above), the difference of opinion between Disciplinary Authority and CVO would be referred by the Commission.
3. The investigation / inquiry reports on the complaints / cases arising out of audit and inspection, etc. involving a vigilance angle would be referred to the Commission for advice even if the competent authority in the bank decides to close the case, if any of the officer involved is of the level (i.e. Scale V and above) for whom the Commission's advice is required.

#### **5. TIMELINE FOR DISCIPLINARY MATTERS**

Delays in the disposal of disciplinary cases are a matter of serious concern. Such delays affect the morale of the delinquent employee and others in the organization. Therefore, in order to ensure that disciplinary cases are disposed of quickly, the DA / HR officers should ensure that the following time limits are strictly adhered to:

**5.1 In respect of Vigilance cases (other than Fraud cases):**

	State of Investigation of inquiry	Time Limit
1	Issue of charge sheet / AOC	One month from the date of CVC/CVO first stage advice
2	Time for submission of defence statement	Ordinarily ten days
3	Consideration of defence statement	15 days
4	Issue of final orders in minor penalty cases	Two months from the date of receipt of defence statement
5	Appointment of IA/PO in major penalty cases	Two months from the date of CVC/CVO first stage advice
6	Conducting departmental inquiry and submission of IA report	Six months from the date of appointment of IA/PO
7	Sending a copy of the IA's report to the CSO for his representation	Within 15 days of receipt of IA's report if all or any of the Articles of Charge has been held as proved. Reasons for disagreement with IA's findings, if any, be recorded and revised findings be communicated to the CSO for submissions.
8	Consideration of CSO's representation and forwarding IA's report to the Commission for second stage advice	One month from the date of receipt of representation.
9	Issuance of speaking orders/ FO on the inquiry report	One month from the date of CVC/CVO second stage advice. Two months from the date of receipt of IA's report if Commission's advice was not required.

**5.2 In respect of Vigilance cases (Fraud Cases):**

	State of Investigation of inquiry	Time Limit
1	Issue of Charge Sheet	15 days from the date of CVC/CVO first stage advice
2	Submission of Defence statement	10 days
3	Appointment of IA/PO in major penalty cases	Immediately after receipt of defence statement
4	Conduct of departmental inquiry and submission of report	Two months from the date of appointment of IA/PO
5	Sending a copy of the IA's report to the CSO for his representation	Within one week of receipt of IA's report if any charge has been held as Proved.



6	Consideration of CSO's representation and forwarding IA's report to the Commission/CVO for seeking second stage advice	15 days from the date of receipt of representation
7	Issuance of orders on inquiry report	Within one month from the date of receipt of IA's report

### 5.3 Guidelines to avoid delay in Disciplinary matters:

- a. Inquiry Officer and the Presenting Officer should be appointed, wherever necessary immediately after the receipt of the delinquent employees' written statement of defence denying the charges.
- b. Departmental inquiry including submission of the inquiring officers' report (i.e. findings of IA) should be completed within a period of 6 months from the date of appointment of the inquiring officer.
- c. DA should examine initiating disciplinary action against officials concerned for unwarranted delay beyond time schedule in conduct of inquiry proceedings.
- d. The documents asked for by the CSO would be produced by its custodian through the PO within the time fixed by the IA. It should also be ensured that in a case involving more than one officer; only one PO should be appointed by all the DAs.

### 6. PROCEDURE FOR HANDLING DISCIPLINARY ACTION

<b>1. Receipt of Report of Staff accountability / Vigilance / CBI or any other report calling for initiation of disciplinary action.</b>	
<b>2.</b>	<b>Issuance of Show Cause</b> <ul style="list-style-type: none"> <li>- Show-Cause Memorandum to be issued by concerned Regional Office for employees of all scales/ cadres.</li> <li>- In case lapses are observed against the Regional Head, Show Cause Memorandum to all employees involved to be issued by FGMO.</li> <li>- For any show cause memorandum to be issued on the basis of Vigilance Investigation report (at Central Office/ local level), it is mandatory to get the draft Show Cause Memorandum vetted from Vigilance Department, CO, Mumbai before issuance.</li> </ul>
<b>3.</b>	Acknowledgement of the Memorandum and Reply for memorandum to be obtained from the official/ employee by the concerned Regional Office/ FGMO.

4.	Preparation of Comments of Regional Head or FGM (if Regional Head is involved in the matter) in tabular format. The tabular format shall have 3 Columns: (1) Allegations levelled against the employee (2) Explanation submitted by the employee (3) Comments of Regional Head (point wise comments are required for every allegation & explanation thereon)
5.	Respective FGMO to place the matter before Internal Advisory Committee (IAC) at Central Office, Mumbai, through Vigilance Department, Central Office, Mumbai with the following documents: ❖ <b>Copy of Show Cause Memorandum</b> ❖ <b>Copy of explanation of the employee/ official</b> ❖ <b>Tabular format as stated above</b> ❖ <b>Biodata of officer/employee concerned</b> ❖ <b>Present Status of the account/s</b> ❖ <b>IAC format (Format enclosed as Annexure-III &amp; IV)</b>
6.	Upon Receipt Of IAC/CVO Advice treating the matter as Vigilance/ Non-Vigilance (Employee-wise), Disciplinary Authority decides whether to go for : ❖ <b>Major Penalty Proceedings or</b> ❖ <b>Minor Penalty Proceedings or</b> ❖ <b>Allow the matter to rest (issue Administrative Warning or Advisory Memorandum if needed)</b>
	Major Penalty Proceedings:- <b>A departmental enquiry is held</b> Minor Penalty Proceedings:- <b>No enquiry is conducted.</b>

### **ACTION AGAINST OFFICERS:**

Disciplinary cases against Officer Staff of the Bank are governed by Union Bank of India Officer Employees' (Conduct) Regulations and Union Bank of India Officer Employees' (Discipline & Appeal) Regulations.

#### **7. Vigilance Cases :**

##### **7.1 Major penalty proceedings**

**In case the Disciplinary Authority decides to initiate major penalty proceedings in a Vigilance case, a reference is once again made to CVO for 1<sup>st</sup> stage advice in the matter.**

**For composite cases, if case of even one Officer/ employee is treated as Vigilance, the entire case of all officers/ employees will be sent to the CVO for 1<sup>st</sup> stage advice.**

7.1.1	After receiving the 1 <sup>st</sup> stage Advice, Articles of Charge as well as Statement of Allegations is issued with proposed list of documents and witnesses.
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7.1.2	On receipt of Statement of defence and if explanation is not found satisfactory or after waiting for reasonable time if the officer has not submitted his statement of defence, inquiry is instituted against <b>Charge Sheeted Officer (CSO)</b> .
7.1.3	After the inquiry is concluded, upon receipt of the report of the Inquiring Authority (IA) and if the DA concurs with the findings of the IA, a copy of the same is sent to the Charge Sheeted Officer (CSO) for his/her submissions on the findings of the Inquiring Authority.
7.1.4	If the DA does not concur with the findings of the IA, then, based on the evidences brought on the enquiry record, DA can arrive at his/her own findings and copy of the same is sent to the CSO for his/her submissions (only in case of Officers). DA must record and send his/her observations/justification for differing with the findings of the IA.
7.1.5	<p>After receiving the submissions of the CSO (or, if he fails to submit the same within reasonable time), the DA may decide further course of action as under:</p> <p>A. For Officers up to Scale IV, if the penalty proposed by DA is in parity with the first stage advice of the CVO, <b>second stage advice need not be obtained</b> and DA may pass suitable Final Order</p> <p>B. For Officers up to Scale IV, if the DA wishes to impose a penalty, which is <b>not</b> in parity with the first stage advice of the CVO, then 2<sup>nd</sup> stage advice is required to be obtained from CVO on the penalty proposed.</p> <p>C. For all Officers of Scale V and above cadre, second stage advice of CVO is to be obtained mandatorily.</p> <p>D. In <b>composite cases</b>, only the case of the employee in respect of whom there is a variance from the first stage advice of the CVO, is to be referred for 2<sup>nd</sup> stage and not the entire case</p>
7.1.6	<p>All such cases that are referred to CVO for 2<sup>nd</sup> Stage advice, after receipt of the advice of the CVO, an order imposing the penalty is passed by the Disciplinary Authority.</p> <p>A copy of the aforesaid order imposing the penalty shall be sent to the Vigilance Department for information and record.</p>
7.1.7	<p>In Vigilance cases, where 2<sup>nd</sup> stage advice has not been obtained, as and when the speaking order is passed, the DA is required to arrange to send case-wise <b>Action Taken Report</b> (format enclosed as ANNEXURE-XX), in respect of all Vigilance cases to the Vigilance Department and ER Division, Central Office for data recording and monitoring purposes, which would comprise the following:</p> <ol style="list-style-type: none"> <li>Copy of Final Order,</li> <li>Copy of findings of the Inquiring Authority,</li> <li>Submissions of employee on the inquiry findings,</li> <li>Tabular format containing inquiry findings vis-a-vis details of charges levelled, submissions of the delinquent employee and comments/views/decision of DA.</li> </ol>
7.2	<p><b><u>Minor penalty proceedings</u></b></p> <p>In case the Disciplinary Authority decides to initiate minor penalty proceedings <u>in a Vigilance case</u>, a reference is to be made to CVO for <b>1<sup>st</sup> stage advice</b> in the matter.</p>
7.2.1	After receiving the 1 <sup>st</sup> stage Advice, Articles of Charge is issued proposing the penalty to be imposed.
7.2.2	In case no statement of defence is received from the CSO or the same is not found satisfactory, Disciplinary Authority may pass final order accordingly.

## 8. Non-Vigilance Cases

### 8.1 Major penalty proceedings

In certain Non-Vigilance cases, the DA is unable to crystallize the facts from the information available or the irregularities are serious enough to warrant major penalty, DA may decide to go for departmental inquiry in a Non-Vigilance case to crystallize the facts of the case and take an informed decision.

**8.1.1** In such cases, on receipt of IAC/CVO advice, an Articles of Charge containing the statement of allegations & list of documents/witnesses is to be issued. Since the case has been treated as Non-Vigilance, the same is not required to be referred to Vigilance Department for 1<sup>st</sup> stage advice.

Thereafter procedure as mentioned from 7.1.2 to 7.1.4 is to be followed.

**8.1.2** After receiving submission of the CSO, or in case of non-receipt of submissions for reasonable time, the DA shall pass Final Order.

Since the case has been treated as 'Non-Vigilance' the matter need not be referred for 2<sup>nd</sup> stage advice and no ATR has to be submitted.

### 8.2 Minor penalty proceedings

If the DA decides to go for minor penalty proceedings, Articles of Charge is issued as per relevant regulations proposing penalty to be imposed. In case no statement of defence is received from CO or the same is not found satisfactory, DA may pass the Final Order accordingly.

### For Award Staff Employees

For Award Staff, action to be taken in accordance with Bipartite Settlement. The procedure mentioned under point No. 1 to 5 is to be followed and thereafter action shall be taken in accordance with the provisions of Memorandum of Settlement dated 10.04.02 & 27.05.02, along with amendments as mentioned in XI<sup>th</sup> Bipartite Settlement dated 11.11.2020, common for all PSBs, circulated vide Staff Circular No. 7326 dated 24.12.2020. The following points must be adhered to while dealing with Award Staff cases:

#### ➤ **Vigilance Cases**

- If the matter against an Award Staff employee has been treated as Vigilance, then 1<sup>st</sup> stage advice must be obtained from CVO before proceeding with action under Clause 12 of the Memorandum of Settlement dated 10.04.02 & 27.05.02.
- If a departmental inquiry has been instituted in a Vigilance case, then on receipt of findings of the Enquiry officer, the Disciplinary Authority **must** obtain 2<sup>nd</sup> stage advice from the CVO proposing the penalty he /she wishes to impose on the Award staff employee.
- On receipt of second stage advice, the DA must give the employee an opportunity for Personal Hearing in accordance with the provisions of the Bipartite Settlement / Memorandum of Settlement and thereafter pass Final Order.

#### ➤ **Non-Vigilance cases**

If matter against an Award Staff employee has been treated as Non- Vigilance, then reference for 1<sup>st</sup> stage and 2<sup>nd</sup> stage shall not be made to CVO and the procedure as mentioned in the Bipartite Settlement/ Memorandum of Settlement dated 10.04.02 & 27.05.02 be followed in letter and spirit.

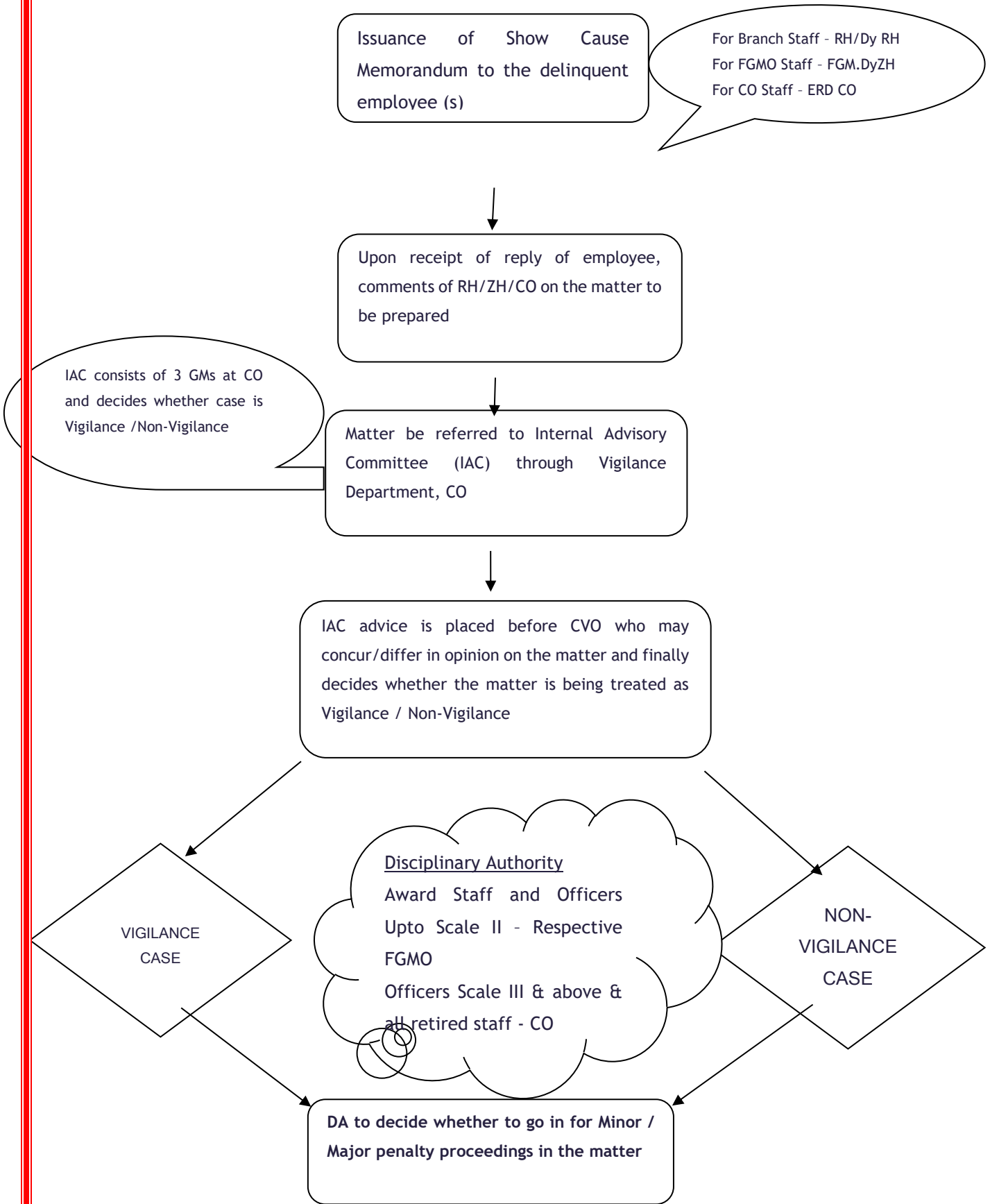
It is to be noted that cases pertaining to purely administrative matters such as late attendance, absenteeism, misbehaviour, disobedience, insubordination, lack of supervision etc. pertaining to Officers & Award Staff employees need not be referred to IAC or to CVO for first/ second stage advice and procedure as mentioned above to be followed without making such references.

**Differences between Disciplinary action against Officers and Award Staff:**

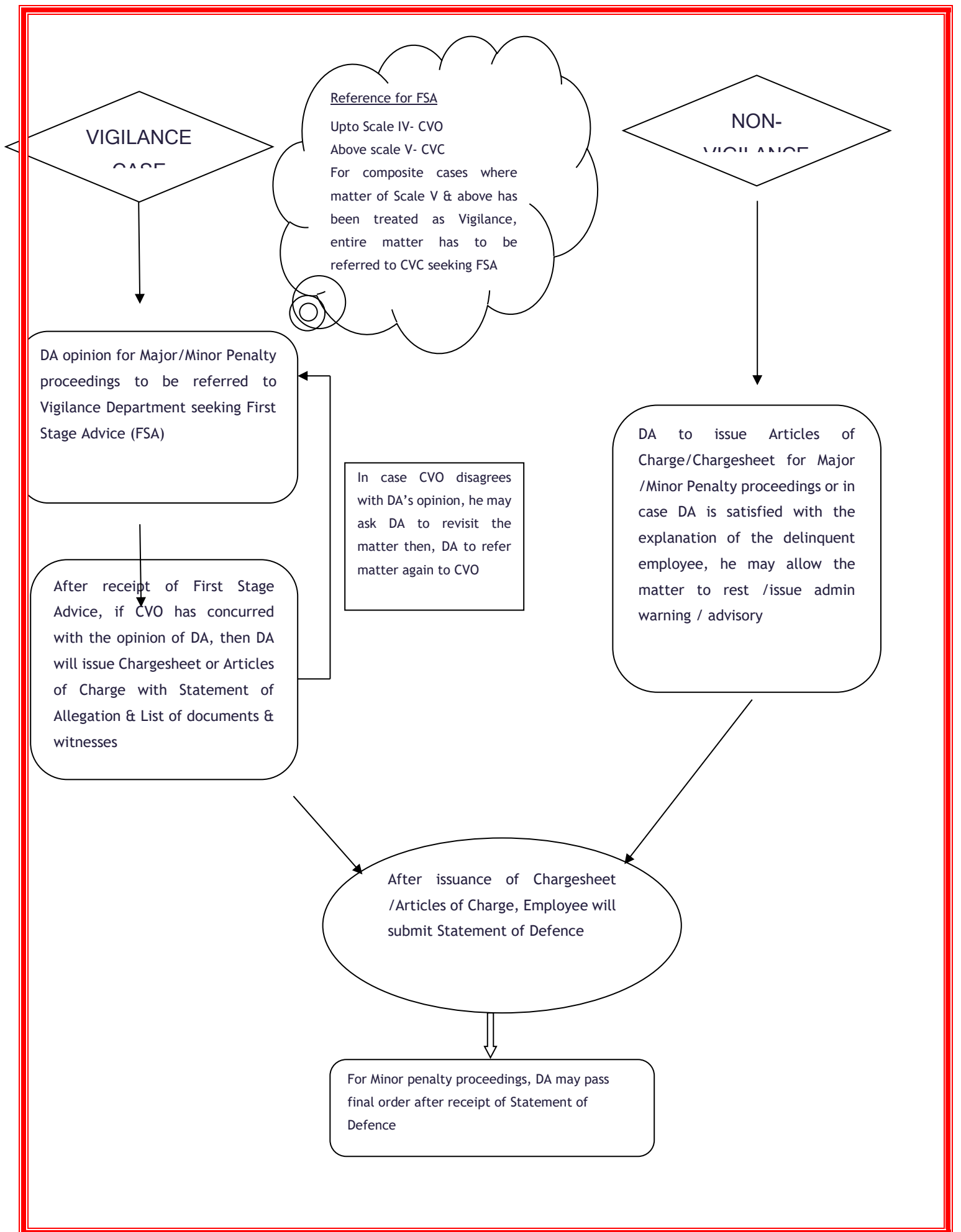
S. N.	Award Staff	Officer Staff
1.	Governed by Clause-19 of Bipartite Settlement.	Governed by Union Bank of India Officer Employees' (Discipline and Appeal) Regulations, 1976.
2.	Misconducts are defined clearly as 'Minor' and 'Gross' misconducts.	There is no specific definition of 'Minor' or 'Gross'. Regulation-24 of Union Bank of India Officer Employees' (Conduct) Regulations, 1976 provides that breach of any provisions of the said regulations shall be deemed to constitute a misconduct.
3.	Punishments provided for minor misconduct can be imposed under Clause-12(f) of Bipartite Settlement without holding inquiry. The punishments provided for Gross misconduct, other than dismissal/ discharge can be imposed under clause 12 (e) without holding enquiry subject to the condition that employee voluntarily admits his misconduct	Minor penalty can be imposed without holding enquiry under provision of Regulations 8 of (Discipline and Appeal) Regulations. However no major penalties can be imposed without holding enquiry.
4.	Major penalty involving capital punishment such as dismissal/ discharge etc. can be imposed only after holding enquiry.	Any Major penalty can be imposed only after holding enquiry.
5.	No set procedure is laid down for conducting Department Enquiry for Award Staff.	The procedure laid down as per UBIOE (Discipline and Appeal) Regulations, 1976 has to be followed.
6.	The CEO in India of the Bank or an alternate officer at the Head Office or Principle Office nominated by CEO shall decide as to who will be the Disciplinary Authority empowered to take action in case of staff in each office/ establishment.	Disciplinary Authority is defined in the schedule to the Regulations who are competent to impose penalties specified in Regulations-4

7.	In case of Award Staff, Charge sheet is issued, which shall contain the allegations and shall also inform the misconducts such allegations constitute.	Article of Charge mentioning the charges is issued and a separate statement containing each allegation in specific called "Statement of allegations" is issued.
8.	The charge sheet need not be accompanied by list of documents/witnesses.	The DA, issuing the Articles of Charge should invariably furnish list of documents/list of witnesses including statement of witnesses on basis of which the charges/allegations are proposed to be proved along with the Articles of Charge
9.	An enquiry officer is appointed by the Disciplinary Authority to conduct of the enquiry.	The DA himself may conduct the enquiry or appoint any other officer as Inquiring Authority to conduct the enquiry.
10.	The Enquiry Officer is required to submit his findings on conclusion of enquiry to DA.	The Inquiring Authority is required to submit his findings on conclusion of enquiry to IA.
11.	The Award Staff employee can be assisted by a representative of the Union to which he belongs from the Bank/his Federation/All India Organizations. Such representative could be an outsider also.	The Officer employee can be assisted by an officer of our bank only.
12.	The employee assisting the Award Staff can act as defense representative in any number of cases.	The AO cannot have more than 2 enquiries at one point of time
13.	Before imposing any punishment on the basis of the Departmental Enquiry held, the proposed punishment is to be communicated to the employee and personal hearing is to be given advising him to show cause as to why the said punishment should not be imposed.	No such Personal Hearing need to be given. However, the officer employee is given an opportunity to furnish his submissions on the findings of the IA which is considered before deciding on penalty.
14.	Personal hearing, if employee desires, should be given in case of dismissal/discharge etc. before disposing off appeal.	No such hearing need be given.
15.	The punishment imposed cannot be enhanced in Appeal.	The Appellate Authority can even enhance the penalty but after following due procedure prescribed in Discipline and Appeal Regulations.
16.	Provision of review for Award Staff has been recently introduced as per XIth Bipartite Settlement (In case of capital punishment only)	There is provision of Suo-moto review by Reviewing Authority.

**7. FLOW CHART OF DISCIPLINARY MATTERS:**







**Major Penalty Proceedings in Vigilance cases for Officers\***

DA may institute inquiry against the employee in case he is dissatisfied with the Statement of Defence / in case the employee doesn't submit any statement of defence within 15 days' time



Inquiry to be conducted by the Inquiring Authority within 6 months of institution of the same



After completion of Inquiry, Inquiring Authority's (IA) findings are submitted to DA who may concur with Inquiry Findings and call for written submissions from Chargesheeted Officer (CSO) on the findings. If DA disagrees with IA findings, he may write his own findings and send the same to CSO



Upon receipt of written submissions from CSO, DA may pass Final Order (FO)



In case of Scale I to IV, if Final order being passed is in tandem with the First Stage advice of the CVO, the DA may pass the order and submit ATR to Vigilance department.

If FO being passed is not in tandem with the FSA, then matter be referred to Vigilance Department seeking Second Stage Advice (SSA) of the CVO

In case of Scale V & above, if Final order being passed is in tandem with the First Stage advice of the CVC, the matter has to be referred for Second Stage Advice to CVO. After receipt of SSA, DA may pass the final order.

If FO being passed is not in tandem with the FSA, then matter be referred to Vigilance Department seeking Second Stage Advice of the CVC. Upon receipt of the advice, FO to be passed if CVC concurs with DA's opinion, if not, then matter be referred for SSA

*\* The major penalty proceedings in case of Non-Vigilance cases to remain same except seeking Second stage advice / submission of ATR*

Major Penalty Proceedings in Vigilance cases  
for Award\* Staff

Upon receipt of First Stage Advice (FSA), DA will issue chargesheet - cum-institution of enquiry against the employee with instruction to submit Statement of Defence directly to the enquiry officer

After completion of Enquiry, Enquiry Officer's (EO) findings are submitted to DA. DA will scrutinize the case, form his opinion and refer the matter to Vigilance Department seeking Second Stage advice of the CVO.

Upon receipt of SSA, DA will hold Personal Hearing and based on proceedings of personal hearing, he may pass the final order

In case, after holding Personal hearing, DA is of the opinion to reduce the penalty, matter shall be referred to Vigilance Department seeking Second Stage advice again.

*\* The major penalty proceedings in case of Non-Vigilance cases to remain same except seeking second stage advice / submission of ATR*

## 8. ISSUANCE OF SHOW CAUSE MEMORANDUM

- The disciplinary action starts by issuing show cause memorandum to the Officer employee.
- Show Cause Memorandum (SCM) is generally prepared on the basis of information/report received from various sources like Central Vigilance Department / Central Audit & Inspection Department / Audit Department / report emerging at RO itself / report from BH/complaints from customers, etc.
- Show Cause Memorandum shall be issued by concerned Regional Office / Regional Head for employees working under the Region. In case lapses are observed against the Regional Head/ Staff of FGMO, Show Cause Memorandum to all employees involved shall be issued by FGM / Dy. Zonal Head Show cause issuing authority should preferably be an authority higher than the erring official. It is to be further noted that in case the employee/officer has been transferred out of the Region/Zone, the show cause memorandum shall be issued by the Regional Office/FGMO under whose jurisdiction the branch/office falls to which the lapses pertain and the same office shall forward the matter to Vigilance Department for reference to IAC, with a copy of all papers marked to the present FGMO where/under whose jurisdiction, the erring official/employee now works.
- **For any show cause memorandum to be issued on the basis of Vigilance Investigation report (at Central Office/ local level), it is mandatory to get the draft Show Cause Memorandum vetted from Vigilance Department, CO, Mumbai before issuance.** It must also be borne in mind that Vigilance Investigation Report is a privilege document; it must be kept confidential and should not be parted with/shared with outside investigating agencies without permission of the Vigilance Department.
- Officer employee shall be permitted 7 to 15 days' time to submit his explanation depending upon allegations contained in show cause memorandum. As far as possible, no extension of time for submitting explanation be allowed except for valid and genuine reasons.
- Since Officer employees, in most of the cases will be working within the jurisdiction of the same Regional Office, it should be ensured to deliver the show cause memorandum immediately and that explanation of the Officer is received within the stipulated time.
- In case Officer is transferred out of the branch, at which the cause of action arose or is placed under suspension, he may be permitted to visit such branch specifying the period of one or two days, depending upon the matter, to inspect relevant records / documents to enable him to submit his explanation. Such permission should be given in the show cause memorandum itself. This will avoid delay, which is likely to be caused on account of request from Officer later to visit the branch and inspect documents.
- While issuing show cause, care should be taken that allegations levelled are specific and the allegations which can be substantiated only be levelled against the Officer. Also the Staff accountability / investigation reports should be carefully studied and analysed with documentary records before seeking explanation from erring officer. **There should be no reference of any audit or investigation report in the show cause.**

➤ **Sample formats for Show cause memorandum is annexed herewith as Annexure I to II).**

**9. REFERENCE TO INTERNAL ADVISORY COMMITTEE (IAC)**

- Internal Advisory Committee (IAC) is a committee of three members, preferably of the level of General Managers, to scrutinize the complaints received in the bank and also the cases arising out of inspections and audit etc. and determine involvement of vigilance angle or otherwise, in those transactions. The Committee sends its recommendations to the CVO. The CVO while taking a decision on each case will consider the advice of the Committee.
- Explanation received from Officer employee should be critically examined/evaluated with reference to allegations levelled in the memorandum. The explanation is to be scrutinised by Regional Head/FGM in relation to the allegations levelled and comments of the Regional Head/FGM should be prepared in a tabular format.
- Respective FGMO will then place the matter before Internal Advisory Committee (IAC) at Central Office through Vigilance Department, Central Office, Mumbai with following documents:
  - Requisite IAC Process Note/Format duly filled in with desired information / details (Annexure - III)
  - Copy of Show Cause Memorandum
  - Copy of Explanation of the employee/official
  - Tabular format culling out allegations, explanation and views of Regional Head/Zonal Head (Annexure - IV)
  - Biodata of erring employee
  - Present status of account/s (Annexure - V)
- Upon Receipt Of IAC/CVO Advice treating the matter as Vigilance/ Non-Vigilance (Employee-wise), Disciplinary Authority decides whether to go for :
  - ❖ **Major Penalty Proceedings or**
  - ❖ **Minor Penalty Proceedings or**
  - ❖ **Allow the matter to rest (issue Administrative Warning or Advisory Memorandum if needed)**

**10. REFERENCE FOR 1<sup>ST</sup> STAGE ADVICE TO VIGILANCE DEPT.**

- On receipt of Committee's/CVO decision, further course of action is to be decided on the basis of the explanation tendered by delinquent Officer vis-à-vis the allegations levelled against him.
- If the Committee/CVO has decided to treat the matter as **Vigilance case**, First Stage Advice (FSA) of Central Vigilance Department/Central Vigilance Commission is necessary to be obtained before proceeding further in the matter.

- In case Committee/CVO has decided to treat the matter as **Non-Vigilance case**, Disciplinary Authority may take decision on further course of action in the matter without obtaining FSA.
- The following papers are to be submitted to Vigilance Department while seeking their 1<sup>st</sup> stage advice:
  - Copy of Show Cause Memorandum issued to the erring employee
  - Explanation tendered by concerned employee
  - Tabular format culling out the allegations, explanation of employee and comments of Disciplinary Authority (Annexure – VI)
  - Self-Contained Note giving the facts of the case (Observations of DA based on which the penalty is proposed)
  - Bio-data of employee
  - Status of loan accounts where the same has to be referred to CVC (Annexure – VII)
  -

#### **11. MINOR PENALTY PROCEEDINGS**

- While deciding whether minor penalty proceedings are to be initiated, the DA will consider whether the lapses are procedural in nature and whether there is any loss caused or likely to be caused to the Bank which can be attributed to the Officer and whether there are any malafides or not.
- In short, generally minor penalty proceedings shall be initiated when the lapses are procedural in nature and which do not indicate malafide intention on part of the employee.
- For imposing minor penalty, holding of departmental inquiry is not necessary. However, procedure laid down in Regulation 8 of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations is to be followed.
- For imposing minor penalty, **Articles of Charge (AOC)** has to be issued levelling specific allegations / charges and proposing any minor penalty as mentioned herein above.
- Officer employee should be allowed 7 to 15 days' time depending upon the allegations in the Articles of Charge for submitting his Statement of Defence. Proper follow up for delivery of Articles of Charge and submission of Statement of Defence should be done to avoid any delay.
- The Officer/ employee may be allowed to peruse the relevant records/ documents of the case to submit his reply to the imputation of lapses within the stipulated period. This should be explicitly communicated in the Memorandum.
- On receipt of Statement of Defence of the concerned officer employee the Disciplinary Authority (DA) will assess/evaluate the same and depending upon facts brought out in Statement of Defence, the DA will either confirm the minor penalty as proposed in the Articles of Charge or may reduce it; but neither enhance nor substitute it with other minor penalty.
- If DA is of the opinion that penalty proposed requires reduction and if the case is registered as vigilance case, matter should be referred back to Vigilance Department for their views on revised / reduced penalty to be imposed on the CSO.

- If DA is satisfied that an enquiry is necessary, he shall follow the procedure for imposing major penalty as laid down in Regulation 4 of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976.

**Minor penalties as per Regulation 4 of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976:**

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

The format for Articles of Charge proposing minor penalty proceedings is attached as Annexure VIII.

**12. MAJOR PENALTY PROCEEDINGS**

**12.1 Importance of Departmental Inquiry:**

- Departmental Inquiry proceedings are quasi-judicial in nature and are basically guided by the principles of "**Preponderance of Probability**", if there are reasonable grounds that misconduct was committed, it would be sufficient for initiation of disciplinary proceedings against an erring official; although circumstantial evidence can be relied upon to return a finding of guilt, the mode of evaluating evidence is important, unlike the normal/criminal court trials, which rely on the "Evidences" produced during the trial in the nature "Proof beyond reasonable doubt".
- The objective behind the entire rigmarole of observance of natural justice is to provide a reasonable opportunity to the accused official/ employee to prove his innocence and accordingly, he has the right to fair hearing, unbiased judgment and speaking order.
- Regulation 6 (1) of Union Bank of India Officer Employees' (Discipline and Appeal) Regulations, 1976 stipulates that "No order imposing any of the major penalties specified in Regulation 4 shall be made except after an inquiry is held in accordance with this Regulation.
- A Domestic Inquiry is ordered by the Disciplinary Authority (DA) to cover two important aspects:
  - a) The basic principles of natural justice that no one shall be condemned unheard.
  - b) To provide reasonable opportunity to the Charge Sheeted Officer (CSO) to;
    - (i) rebut the evidences led by the prosecution and
    - (ii) bring in his own evidence into the inquiry to prove his innocence.



## **12.2 Procedure for Major penalty proceedings in case of Officers:**

For imposing major penalty, departmental inquiry has to be conducted and detail procedure as laid down in Regulation 6 of Union Bank of India Officer Employees' (Discipline and Appeal) Regulations, 1976 has to be followed:

### **12.2.1 Issuance of Articles of Charge:**

- If there is prima-facie case for imposing major penalty, Disciplinary Authority has to institute departmental inquiry.
- For this purpose issuance of Articles of Charge and statement of allegations is necessary. Specific charges have to be mentioned in Articles of Charge.
- The charges are to be derived from Regulation 3 of Union Bank of India Officer Employees' (Conduct) Regulations.
- List of Documents and Witnesses has to be invariably enclosed with AOC issued to delinquent Officer.

The format for Articles of Charge proposing major penalty proceedings is attached as Annexure IX.

### **12.2.2 Statement of Defence:**

- The Officer employee shall be permitted 7 to 15 days' time or such extended time as may be granted by the Disciplinary Authority to submit a written statement of defence (Regulation 6 (3) of the said Regulations).
- Extension of time for submission of written statement of defence may be allowed only for valid and genuine reasons.
- On receipt of statement of defence, D.A. to examine various averments/ facts/circumstances stated in the statement of defence and then take a decision for instituting departmental enquiry.
- If no such statement is received within the specified time limit, D.A. may still order holding of enquiry [Regulation 6(4)].

### **12.2.3 Institution of Departmental Inquiry:**

- The Officer employee is to be informed that his statement of defence is not found satisfactory and it has been decided to proceed with departmental inquiry.
- A suitable memorandum to this effect will be issued to the employee concerned wherein name of IA will also be informed to him. (Format for instituting departmental inquiry is enclosed as Annexure - X)

### **12.2.4 Appointment of I.A./P.O.**

- Simultaneously, Inquiring Authority and Presenting Officer will be appointed by issuing appointment order to them (Annexure-XI and XII).
- IA should be independent authority and not connected with the subject matter of the inquiry. He should preferably be above the rank of CSO or at least senior to CSO.

- Copy of appointment order of Inquiring Authority will be sent to Charge-Sheeted Officer (CSO) for information. D.A. shall forward following documents to IA:
  - i) A copy of Articles of Charge and Statement of Allegation.
  - ii) A copy of written statement of defence, if any, submitted by the Officer.
  - iii) Acknowledgement copy of Articles of Charge as proof of delivery of Articles of Charge to the Officer.
  - iv) Copy of appointment order of Presenting Officer
- PO on his own assessment furnish a list of witnesses and list of documents to IA to substantiate the charges / allegations levelled against the CSO.

#### **12.2.5 Assisting Officer**

- As per Regulation 6(7), Officer employee is entitled to take assistance of any other Officer employee of the Bank to defend his case but may not engage legal practitioner for the purpose unless the Presenting Officer appointed by DA is a legal practitioner. The DA having regard to the circumstances of the case may, however, permit Officer employee a legal practitioner to defend the inquiry. However, before considering such request of Officer, the DA may consult E.R. Division, Central Office.
- It is, however, clarified that if the case is being presented, on behalf of the disciplinary authority, by a “Prosecuting Officer” of the CBI or by the Law Officer of the Department, such as a Legal Advisor etc., there would evidently be good and sufficient circumstances for the disciplinary authority to exercise his discretion in favour of the delinquent employee and allow him to be represented by a legal practitioner. Any exercise of discretion to the contrary in such cases is likely to be held by the Court as arbitrary and prejudicial to the defence of the delinquent employee.
- The Assisting Officer, who is allowed to defend CSO, should not have more than two inquiries on hand [ Regulation 6 (7)]
- A detailed handbook for procedure to conduct departmental inquiry is available separately.

#### **12.2.6 Action on Findings of IA:**

- The action to be taken on the findings/inquiry report of IA is specified under Regulation 7.
- On receipt of the findings of IA, if DA concurs/agrees with the findings of IA, DA shall forward a copy of findings to CSO for giving him an opportunity to make submission on the findings of the IA. Maximum time of 15 days be given to CSO for giving his submissions and it should be followed up.
- However, if DA disagrees with the findings of IA on any Article of Charge, DA shall record its reasons for such disagreement and record its own findings on such charges, if the evidence on

record is sufficient for the purpose [Regulation 7(2)] and shall communicate to the CSO accordingly while forwarding findings of IA for CSO's submissions.

#### **12.2.7 Deciding quantum of penalty and passing final order:**

- On receipt of submission on findings of IA, the DA will once again examine all papers of inquiry right from the Articles of Charge, proceedings of the inquiry, exhibits on enquiry record, findings of the Inquiring Authority submissions made by the charge sheeted officer and then decide quantum of punishment.
- There are no set rules for deciding quantum of punishment and it will depend on facts of each case. However, whether allegations/charges proved are of procedural in nature or gross negligence is there or recklessness is there, whether there are malafides discernible or not, what is the quantum of likely loss and whether it can be attributed to CSO, what is his past service/track record etc. are various factors to be weighed by the DA while deciding the quantity of punishment.
- At the same time, it should be ensured that punishment should not be disproportionate to the charges proved. It should also have a deterrent effect and should give right signal to others. All these facts will have to be considered by DA although no specific yardsticks can be laid down in this respect.
- However, following factors should be kept in mind while deciding quantum of punishment:
  - Nature and gravity of misconduct proved.
  - Extenuating factors/circumstances as they emerge in the inquiry.
  - Past service record of the CSO
  - Financial loss, if any, caused to the Bank.
  - Acts involving malafide intentions/moral turpitude
- The various major penalties devised under Regulation 4 of the Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976 are given hereunder:
  - Save as provided for in (e) above reduction to a lower stage in the time scale of pay for a specified period, with further directions as to whether or not the Officer will earn increments of pay during the period of such reduction and whether on the expiry of such period the reduction will or will not have the effect of postponing the future increments of his pay;
  - Reduction to a lower grade or post, or to a lower stage in a time scale;
  - Compulsory retirement;
  - Removal from service which shall not be a disqualification for future employment;
  - Dismissal which shall ordinarily be a disqualification for future employment.

#### **12.2.8 2nd Stage Advice:**

- The DA is required to seek second stage advice of the CVC/CVO only in the following cases where first stage advice of the CVC/CVO is for initiation of Major Penalty Proceedings.
  - For officers up to Scale IV, if DA wishes to impose a penalty which is not in parity with first stage advice of the CVO, 2<sup>nd</sup> stage advice is required to be obtained from CVO on the penalty proposed.
  - For all officers of Scale V and above, 2<sup>nd</sup> stage advice is to be obtained mandatorily.

- In composite cases, only in case of the employee in respect of whom there is a variance from FSA of the CVO, is to be referred for 2<sup>nd</sup> stage and not the entire case.
- For officers up to Scale IV, if the penalty proposed by DA is in parity with the First Stage Advice of the CVO, Second stage advice need not be obtained and DA may pass suitable order.
- The DA will forward the entire case record along with his tentative conclusions and proposed punishment to be imposed on the Charge Sheeted Officer (CSO) to the CVC/CVO as the case may be.
- While seeking the second stage advice, the DA should submit all the relevant details / papers in respect of all the officials/employees involved in one lot so as to enable the CVC /CVO to view the matter in its entirety.
- The CVC/CVO will examine the case and tender second stage advice for the nature of penalty proposed to be imposed against the CSO. The Disciplinary Authority may consider the advice of CVC/CVO before passing speaking order. However, in any case, speaking order will be passed by the DA after applying his independent mind.
- In the intervening period if any extenuating circumstances or developments take place warranting re-examination, the DA may request CVC/CVO for re-examination of the case. But such reference for re-examination should be made only once and that too within a period of one month from the date of receipt of second stage advice.
- If the DA disagrees with the second stage advice of CVC/CVO and proceeds further in imposing the punishments, the CVO will take up the matter with Reviewing Authority/Chief Executive Officer (MD & CEO) and further take a view to report the same to CVC for treating it as deviation. The Commission would then decide about inclusion of the case in its Annual Report.
- The following papers are to be forwarded to Vigilance Department while seeking 2<sup>nd</sup> Stage Advice:
  - i. Articles of Charge issued to the CSO
  - ii. Findings of the IA
  - iii. Written brief submitted by PO/CSO
  - iv. Submissions of CSO on the findings
  - v. Tabular format culling out gist of allegations levelled, findings of IA, submissions of CSO and DA's comments.
  - vi. Bio-data of the Officer employee

#### **12.2.9 Final Order / Speaking Order :**

- After receipt of CVO's second stage advice, DA after applying his independent mind, may accept their views and proceed further. The DA in exercise of quasi-judicial powers, may issue an order

imposing minor penalty or major penalty on the CSO or exonerate him of the charges if in his opinion none of the charges have been proved and/or what has been proved is non-actionable.

- **The final order passed by the Disciplinary Authority should be a well-reasoned speaking order. The speaking order should also make specific mention of disciplinary and conduct rules under which the punishment is imposed.**
- While imposing the punishment on the officer, the disciplinary authority should ensure that the punishment imposed is commensurate with the gravity of the lapses/misconducts proved against the CSO. He may also take into account at this stage the following other criteria:
  - ✓ the extenuating circumstances, as they emerge from the inquiry; and
  - ✓ the track record of the Charge Sheeted Officer.
- It should also be ensured that the punishment so imposed is not academic or ineffective or redundant; for example, there is no point in imposing a penalty of withholding of an increment, if the CSO has already been drawing pay at the maximum of the pay scale. Similarly, there is no point in imposing a penalty of withholding of promotion for a specified period if the officer is not due for promotion.
- In any case, the Disciplinary Authority should consider the 'effect of penalty' on the CSO/CSE in monetary terms also. It should neither be negligible nor too harsh and out of proportion to the loss caused to the bank.
- If an Officer is placed under suspension pending departmental inquiry, on conclusion of the departmental inquiry while passing final order, if no capital punishment i.e. punishment short of dismissal/compulsory retirement or removal is imposed; in that case the DA will take care to simultaneously revoke the suspension of Officer and give suitable instructions for reporting for duties. Similarly, whether the period of suspension should be treated on duty or not and whether payment of salary and allowances for the said period of suspension other than the subsistence allowance is to be made or not, should be clearly mentioned.
- While passing order for imposition of penalty, DA should mention that he concurs with findings of IA (If there is disagreement, speaking order is sent at the time of calling submissions). **But the words that “on approval from ..... or taking concurrence from ..... he has come to the conclusion/opinion to impose the penalty” should not be used.** This is because, in the eyes of law, DA has to act independently while deciding and /or imposing penalty.

#### **12.2.10 Communication of orders:**

- Order made by DA either under Regulation 7 or Regulation 8 of said Regulation should be communicated to the Officer concerned against his proper acknowledgement.
- DA should also ensure that final order passed imposing any punishment is actually implemented and not merely served upon the Officer.

### **12.3 Procedure for Major penalty proceedings in case of AWARD STAFF:**

#### **12.3.1 Issuance of Chargesheet:**

If there is prima-facie case for imposing punishment, Disciplinary Authority has to institute departmental enquiry. Similarly, if the employee fails to make voluntary admission of his guilt to the punishment proposed under clause 12 (e), then also it is necessary to institute departmental enquiry. For this purpose issuance of chargesheet levelling specific misconducts as stipulated under Clause 5 or 7, as the case may be, is necessary. In other words, misconducts should be culled out only from the list enumerated in aforesaid two clauses and reproduced word by word. There should not be any deviation thereto.

#### **12.3.2 Receipt and Scrutiny of Statement of Defence/ explanations:**

- In normal course, Charge sheeted employee may be permitted 7 to 15 days' time, or such extended time as may be granted by the Disciplinary Authority looking to the circumstances in case to case, to submit a written statement of defence. Extension of time for submission of written statement of defence may be allowed only for valid and genuine reasons.
- On receipt of statement of defence, Disciplinary Authority has to examine various averments/factors stated in the statement of defence and then take decision for appointing Enquiry Officer/Management Representative for holding departmental enquiry. If no statement of defence is received within the specified time limit, Disciplinary Authority may presume that employee concerned is not interested in availing of this opportunity and proceed further in the matter by holding departmental enquiry.
- In case the statement of defence is not satisfactory, the Charge sheeted Employee is to be informed of the same and about the decision to proceed with departmental enquiry. A suitable memorandum to this effect should be issued to the employee concerned wherein name of the Enquiry Officer should be informed to him.
- If Disciplinary Authority, in the interest of justice, thinks it expedient to complete enquiry expeditiously, he may depending upon the nature of the case order/institute the enquiry immediately by issuing Chargesheet and simultaneously appoint Enquiry Officer. In that case Charge sheeted Employee may be directed to submit his statement of defence within 7 to 15 days' time directly to the Enquiry Officer so appointed for the purpose of holding enquiry.

#### **12.3.3 Appointment of Enquiry Officer/Management Representative:**

- The Disciplinary Authority may himself hold an inquiry or direct any other officer of the Bank to hold an inquiry and also direct another officer to represent the Management's case. The Disciplinary Authority is also empowered to impose any of the punishment provided for in Clause 6 and 8 of Bipartite Settlement dated 10.04.2002.
- If Disciplinary Authority appoints any other officer to hold an inquiry he shall forward to such Enquiry Officer following documents:
  - A copy of Chargesheet

- Copy of statement of defence if any submitted by the Charge sheeted Employee.
  - Acknowledgement copy of Chargesheet as proof of delivery of Chargesheet to Charge sheeted Employee.
  - Copy of appointment order of Management Representative.
- Management Representative is required to prepare list of documents by which and list of witnesses by whom, he proposes to substantiate allegations/misconducts and will lead evidence at the enquiry to prove the same.

#### **2.3.4 Defence Representative:**

- Chargesheeted Employee may be permitted to be defended by a person as mentioned under Clause 12 (a) (i) (ii) and (iii) of Bipartite Settlement dated 10.04.2002. CSE can also defend his own case if he so desires.

#### **2.3.5 Findings of EO:**

- On conclusion of the enquiry and on receipt of written brief from both the parties, the EO should record his findings/enquiry report and submit it to the Disciplinary Authority in triplicate along with the copies of enquiry proceedings, exhibits produced during the course of the inquiry, written statement of defence, if any, submitted by CSE, copies of written brief submitted by both the parties and other related correspondence.

#### **2.3.6 Quantum of punishment and passing final order:**

- On receipt of findings of EO, the Disciplinary Authority has to decide the quantum of punishment to be imposed on CSE. There are no set rules for deciding quantum of punishment and it will depend on nature of each case. Further the punishment should be commensurate with the nature and gravity of misconduct/s proved. It should be borne in mind that the punishment so imposed is not of academic interest or ineffective, e.g. if employee has reached the maximum scale of pay, there is no point in imposing punishment of stoppage of increment as there will not be any scope to implement the same. Following factors should be kept in mind while deciding quantum of punishment:
  - Nature and gravity of misconduct/s proved.
  - Extenuating factors/circumstances as they emerge in the inquiry.
  - Past service record of the CSE
  - Financial loss, if any, caused to the Bank.
  - Acts involving malafide intentions/moral turpitude
- Punishment may be punitive or reformatory depending upon the gravity of the proved misconduct and should give right signal to others. All these facts will have to be considered/ borne in mind by the Disciplinary Authority while deciding quantum of punishment. It is pertinent to note that if the case is registered as vigilance case and departmental inquiry was instituted after seeking 1<sup>st</sup> stage advice of Vigilance Department, matter be referred to them for their 2<sup>nd</sup> stage advice with regard to the punishment to be imposed on CSE.
- While seeking 2<sup>nd</sup> stage advice, following papers be necessarily sent to Vigilance Department for their perusal:
  - Copy of Charge Sheet issued to the CSE



- Arguments by MR/DR
- Findings of the Enquiry Officer
- Tabular format culling out the allegations/charges leveled against the CSE, findings of the Enquiry Officer, para-wise comments thereon by the Disciplinary Authority
- Bio-data of CSE
- Status of account / loss, if any, caused to the Bank

### **2.3.7 Personal Hearing:**

- As per provision of Clause 12 of Bipartite Settlement dated 10.04.2002 Charge Sheeted Employee is entitled to a personal hearing as regards the nature of proposed punishment in case charges are established against him at the inquiry. Therefore, after completion of inquiry and on receipt of findings of the Enquiry Officer as also on receipt of 2<sup>nd</sup> stage advice if the matter is registered as a vigilance case, the Disciplinary Authority has to give an opportunity of personal hearing, by providing him with a copy of EO's findings. The proceedings of personal hearing be recorded and only after considering the submissions made during personal hearing, pass the final order.

### **2.3.7 Final Order and its Communication:**

- After personal hearing the Disciplinary Authority will pass final order which should be in the form of speaking order.
- The final order passed by Disciplinary Authority should be communicated to the Chargesheeted Employee concerned against his proper acknowledgement. As per the provisions of Bipartite Settlement, in case the CSE is remaining absent unauthorizedly, the remittance of final order by Regd. A/D at the last known residential address is considered as good service.
- It should be ensured that final order passed imposing any punishment is actually implemented and not merely served upon the Award Staff employee concerned.
- If the employee is placed under suspension, while issuing the final order, decision about revocation and effects of suspension period should be clearly mentioned.
- Formats of Final Orders in case of minor and major penalty proceedings are attached as Annexure - XIII and XIV.

## **13. Gross Misconducts / Minor Misconducts**

The gross misconducts and minor misconducts in case of employees are defined in the Bipartite Settlement/Memoranda of Settlement 2002.

**By the expression “Gross misconduct” shall be meant any of the following acts and omissions on the part of an employee:**

- (a) Engaging in any trade or business outside the scope of his duties except with the written permission of the Bank.

- (b) Unauthorized disclosure of information regarding the affairs of the bank or any of its customers or any other person connected with the business of the bank which is confidential or the disclosure of which is likely to be prejudicial to the interests of the Bank.
  - (c) Drunkenness or riotous or disorderly or indecent behaviour on the premises of the Bank.
  - (d) Wilful damage or attempt to cause damage to the property of the bank or any of its customers.
  - (e) Wilful insubordination or disobedience of any lawful and reasonable order of the Management or of a superior.
  - (f) Habitual doing of any act which amounts to "minor misconducts" as defined below, "habitual" meaning a course of action taken or persisted in, notwithstanding that at least on three previous occasions censure or warnings have been administered or an adverse remark has been entered against him.
  - (g) Willful slowing down in performance of work.
  - (h) Gambling or betting on the premises of the Bank.
  - (i) Speculation in stocks, shares, securities or any commodity whether on his account or that of any other persons.
  - (j) Doing any act of gross negligence or negligence involving or likely to involve the bank in serious loss.
  - (k) Giving or taking a bribe or illegal gratification from a customer or an employee of the bank.
  - (l) Abetment or instigation of any of the acts or omissions abovementioned.
  - (m) Knowingly making a false statement in any document pertaining to or in connection with his employment in the Bank.
  - (n) Resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian Institute of Bankers or by or on behalf of the bank and where the employee is caught in the act of resorting to such unfair practice and a report to that effect has been received by the bank from the concerned authority.
  - (o) Resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian Institute of Bankers or by or on behalf of the bank in cases not covered by the above Sub- Clause(n) and where a report to that effect has been received by the bank from the concerned authority and the employee does not accept the charge
  - (p) Remaining unauthorizedly absent without intimation continuously for a period exceeding 30 days.
  - (q) Misbehaviour towards customers arising out of bank's business.
  - (r) Contesting election for parliament/legislative assembly/legislative council/local bodies/municipal corporation/panchayat, without explicit written permission of the Bank.
  - (s) Conviction by a criminal Court of Law for an offence involving moral turpitude.
  - (t) Indulging in any act of 'sexual harassment; of any woman at her workplace.
- Note: Sexual harassment shall include such unwelcome sexually Determined behaviour (whether directly or otherwise) as
- (a) physical contact and advances:
  - (b) demand or request for sexual favours:
  - (c) sexually coloured remarks:
  - (d) showing pornography: or
  - (e) any other unwelcome physical verbal or non-verbal conduct of a sexual nature.

**By the expression "Minor misconduct" shall be meant any of the following acts and omissions on the part of an employee:**

- a) Absence without leave or overstaying sanctioned leave without sufficient grounds.
- b) Unpunctual or irregular attendance
- c) Neglect of work, negligence in performing duties.
- d) Breach of any rule of business of the bank or instruction for the running of any department.
- e) Committing nuisance on the premises of the bank.
- f) Entering or leaving the premises of the bank except by an entrance provided for the purpose.
- g) Attempt to collect or collecting moneys within the premises of the bank without the previous permission of the management or except as allowed by any rule or law for the time being in force.
- h) Holding or attempting to hold or attending any meeting on the premises of the bank without the previous permission of the management or except in accordance with the provisions of any rule or law for the time being in force.
- i) Canvassing for union membership or collection of union dues or subscriptions within the premises of the bank without the previous permission of the management or except in accordance with the provisions of any rule or law for the time being in force.
- j) Failing to show proper consideration, courtesy or attention towards officers, customers or other employee of the bank, unseemly or unsatisfactory behaviour while on duty.
- k) Marked disregard or ordinary requirements of decency and cleanliness in person or dress.
- l) Incurring debts to an extent considered by the management as excessive.
- m) Resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian Institute of Bankers or by or on behalf of the bank in cases not covered by sub- clause (n) under 'Gross Misconduct' and where a report to that effect has been received by the bank from the concerned authority and the employee accepts the charge.
- n) Refusal to attend training programmes without assigning sufficient and valid reasons.
- o) Not wearing, while on duty, identity card issued by the bank.
- p) Not wearing, while on duty, the uniforms supplied by the bank, in clean condition.
- q) Doing any act prejudicial to the interest of the bank

#### 14. Implementation /interpretation of Penalties

##### 14.1 AWARD STAFF:

- The disciplinary action against Award Staff Employees i.e. Clerical and Subordinate cadre employees (including Part-Time-Sweeper) was hitherto taken as per provisions of Sastry Award, Desai Award and Chapter 19 of the First Bipartite Settlement dated 19.10.1966, as amended from time to time.
- In terms of Memorandum of Settlement dated 10.04.2002 & 27.05.2002 between the Management of 52 'A' Class Banks as represented by the Indian Banks' Association and their workmen as represented by the All India Bank Employees' Association, National Confederation of Bank Employees, Indian National Bank Employees' Federation, the workmen staff in our Bank can be imposed the following punishments, after complying with the procedure prescribed in the said settlement.
- **An employee found guilty of Minor misconduct may:**
  - a. be warned or censured; or
  - b. have an adverse remark entered against him; or
  - c. have his increment stopped for a period not longer than six months.
- **An employee found guilty of Gross misconduct may:**

- a. be dismissed without notice; or
- b. be removed from service with superannuation benefits without disqualification from future employment; or
- c. be compulsorily retired with superannuation benefits and without disqualification from future employment; or
- d. be discharged from service with superannuation benefits and without disqualification from future employment; or
- e. be brought to lower stage in the scale of pay up to a maximum of two stages: and for maximum period of 2 years; or

**Note:** This punishment shall be non-cumulative and annual increment/s Stagnation increment/s falling during the period of punishment shall be released on the respective due date/s.

- f. have his increments stopped with or without cumulative effect; or  
**Note:** Specific period of rigour shall be mentioned. (wef 01-11-20)
- g. have his special allowance withdrawn; or
- h. be warned or censured or have an adverse remark against him; or

- A workman found guilty of misconduct, whether gross or minor, shall not be given more than one punishment in respect of any one charge.

#### 14.2 OFFICER EMPLOYEE:

Penalties which can be imposed on Officer Employees are mentioned under Regulation 4 of Union Bank of India Officer Employees' (Discipline and Appeal) Regulations, 1976). The following are the penalties which may be imposed on an Officer Employee, for acts of misconduct or for any other good and sufficient reasons:

	Penalty	Implications
a.	<b>Censure</b>	<ul style="list-style-type: none"> <li>a) The order of 'Censure' is to convey that the officer concerned is found guilty of misconduct and for which it has been found necessary to award him formal punishment.</li> <li>b) This is recorded in service record of the officer employee and may or may not effect adversely on his merit of suitability for promotion to higher post.</li> <li>c) Promotion Rigor: No effect</li> </ul> <p>There is no rigour for this punishment in our Bank and the concerned officer employee can participate in the process of promotion to higher grade/scale after imposing of the punishment. However, if during currency of promotion process 'sealed cover' procedure is adopted then this penalty will have effect of non-opening the 'sealed cover' and thus the concerned employee will have to forgo the promotion.</p>

b.	<b>Withholding of increments of pay with or without cumulative effect</b>	<p>a) <b>Without cumulative effect:</b> The increment will be withheld for the specified period and the same would be released after expiry of the specified period. Further increments would also be released as and when they are due.</p> <p>b) <b>With Cumulative effect:</b> In such cases, the withheld increments would be released on expiry of the specified period in the penalty and subsequent increments would be postponed to future dates.</p> <p>c) Promotion Rigor: the rigor will be operative for one year or for one promotion process after infliction of penalty whichever is earlier</p>
c.	<b>Withholding of promotion</b>	<p>a) May not have immediate pecuniary loss to the officer concerned but rigors of the penalty are severe.</p> <p>b) Results in loss of seniority for future promotions.</p> <p>c) May have the bearing of permanent nature in career path which can be destructive.</p> <p>d) The implementation of penalty may also become in-fructuous where the officer concerned is not likely to be promoted in near future or refuse to take promotion.</p> <p>e) This penalty should be imposed with due caution and after taking in to account all the factors.</p> <p>f) Promotion Rigor: the rigor will be operative for one year or for one promotion process after infliction of penalty whichever is earlier</p>
d.	<b>Recovery from pay</b>	<p>a) The penalty should be imposed only when it has been established that the concerned officer was directly responsible for a particular act or acts of negligence or breach of orders which caused the loss.</p> <p>b) The DA should clearly indicate as to how exactly the negligence on the part of official concerned was responsible for the loss.</p> <p>c) The penalty should not be imposed for likely or apprehended loss.</p> <p>d) The amount of recovery of loss ordered by way of major penalty can be reduced at any lower stage if it is found that the amount of loss is less than what it was originally calculated.</p> <p>e) Promotion Rigor: the rigor will be operative for one year or for one promotion process after infliction of penalty whichever is earlier</p>

e.	<b>Minor penalty of Reduction to a lower stage</b>	<p>The penalty specified under sub-regulations 4(e) provides to reduction to lower stages:</p> <ul style="list-style-type: none"> <li>a) Not exceeding 3 years.</li> <li>b) Without cumulative effect.</li> <li>c) Not adversely effecting pension. The effect of penalty is for limited period specified in the speaking order. The officer concerned will draw a salary at a lower stage for the specified period. The pay of the officer concerned gets restored after expiry of the specified period.</li> <li>d) Promotion Rigor: the rigor will be operative for one year or for one promotion process after infliction of penalty whichever is earlier</li> </ul>
f.	<b>Major penalty of Reduction to a lower stage (should be with further direction as under or with cumulative effect)</b>	<ul style="list-style-type: none"> <li>a. Reduction to a lower stage up to 3 years without cumulative effect cannot be imposed as major penalty. Hence, penalty of reduction to lower stage for up to 3 years has to have directions that the officer will not earn increments during the period such reduction and on expiry of such period, the reduction will have the effect of postponing the future increments.</li> <li>b. Reduction to lower stage is not permissible for an unspecified period.</li> <li>c. If the order of reduction lays down that the period of reduction shall not operate to postpone future increments, on restoration the officer concerned will be entitled to the pay which he would have drawn but for the order of reduction.</li> <li>d. Promotion Rigor: Not eligible to participate in promotion process for the period of one year from the date infliction of penalty.</li> </ul> <p>(if the order of reduction lays down that the reduction should operate to postpone future increments, then the pay as drawn before imposition of penalty would be restored after expiry of specified period but the period of reduction will not be counted for future increments)</p>
g.	<b>Major penalty of Reduction to a lower grade or post</b>	<ul style="list-style-type: none"> <li>a) An officer would be placed in the lower grade,</li> <li>b) However, he will be eligible for promotion in the normal course, in accordance with his eligibility for such promotion and subject to other extant conditions.</li> <li>c) Promotion Rigor: Not eligible to participate in promotion process for the period of two year from the date infliction of penalty.</li> </ul>

<b>h.</b>	<b>Compulsory Retirement / Removal/ Dismissal</b>	<p>d) An officer imposed with a punishment of Compulsory Retirement or Removal or Dismissal ceases employment and pay &amp; allowances with immediate effect. It cannot be retrospective effect.</p> <p>e) Under removal or compulsory retirement Bank's contribution to PF/Pension cannot be withheld. However, gratuity can be forfeited to the extent of loss and moral turpitude. Further, the encashment of accumulated leave is also not allowed.</p> <p>f) Under 'Dismissal' except for employees own contribution to PF all other benefits are forfeited.</p>
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### 14.3 IMPLEMENTATION OF THE PENALTY:

The penalties imposed by the Disciplinary Authority shall be updated in Biodata of the concerned employee and it should be implemented properly in Union Parivar immediately. The Regional office, under whose jurisdiction the employee is presently posted, should ensure the implementation of the penalty in Union Parivar.

The following are some examples of the implementation of the penalties:

#### A. Minor Penalty as in Regulation 4 (e)

Penalty : Reduction in pay by two stages for a period of Two Years  
Normal date of increment : 1st September  
Date of Penalty : 01.02.2016

Date	Basic Pay in the normal course	Basic Pay after Penalty
01.09.2015	27620	27620
01.02.2016	27620	25660
01.09.2016	28600	26640
01.09.2017	29580	27620
01.02.2018	29580	28600
01.09.2018	30560	30560

#### B. Major Penalty as in Regulation 4 (f)

Penalty : Reduction in pay by two stages in the time scale for a period of two years with further directions as in Sub-regulation (f)  
Normal date of increment: 1st September  
Date of Penalty : 01.02.2016

Under the four possibilities as in Regulation 4 (f), the Basic Pay movement of the Officer during the currency of the penalty would be as follows:



**Case 1: Officer earns increments during the period of punishment - without cumulative effect:**

Date	Basic Pay in the normal course	Basic Pay after Penalty
01.09.2015	27620	27620
01.02.2016	27620	25660
01.09.2016	28600	26640
01.09.2017	29580	27620
01.02.2018	29580	29580 (reduced basic pay restored)
01.09.2018	30560	30560

It should be noted that the reduction of pay by two stages is constant throughout the punishment period; on the expiry of the period of punishment the officer's pay will be restored to the stage in the time scale which he would have reached in the normal course but for the punishment. Implementation of this punishment is similar to that in Regulation 4 (e).

**Case 2: Officer earns increment during the period of punishment - with cumulative effect:**

Date	Basic Pay in the normal course	Basic Pay after Penalty
01.09.2015	27620	27620
01.02.2016	27620	25660
01.09.2016	28600	26640
01.09.2017	29580	27620
01.02.2018	29580	27620
01.09.2018	30560	28600

The reduction of pay by two stages is constant throughout the punishment period and will have the effect even after the period of punishment is over, since the punishment is to have cumulative effect.

**Case 3: Officer will not earn increments during the period of punishment - without cumulative effect:**

Date	Basic Pay in the normal course	Basic Pay after Penalty
01.09.2015	27620	27620
01.02.2016	27620	25660
01.09.2016	28600	25660
01.09.2017	29580	25660
01.02.2018	29580	29580
01.09.2018	30560	30560

The officer would continue to draw the reduced pay of Rs.25660/- throughout the period of punishment and on the expiry of the punishment period his pay will be fixed at the stage in the time scale which he would have reached but for the punishment as it has been ordered that the period of reduction will not have the effect of postponing his future increments.

**Case 4: Officer will not earn increment during the period of punishment - with cumulative effect:**

Date	Basic Pay in the normal course	Basic Pay after Penalty
01.09.2015	27620	27620
01.02.2016	27620	25660
01.09.2016	28600	25660
01.09.2017	29580	25660
01.02.2018	29580	27620
01.09.2018	30560	28600

On the expiry of the period of punishment, i.e. on 01.02.2018 the officer's pay will be restored to the same stage in the time scale from which he was reduced i.e. Rs.27620/. The period from 01.09.2015 to 31.01.2016 during which he drew the pay of Rs.27620/- will be taken into account for determining the date his next increment to the stage of Rs.28600/- from 01.09.2018 i.e. 2 years will be ignored in arriving the date of next increment.

### 15. Processing of Appeals / Review Petitions

#### APPEAL :

#### Officers:

- CSO has got right to prefer an appeal against the penalty order passed by Disciplinary Authority. Such provision is laid down in Regulation 17. The appeal is to be preferred within 45 days from the date of receipt of final order. The appeal will be placed before Appellate Authority at NRO/ZO level in case of penalty short of dismissal/ removal/ compulsory retirement.
- However, in case of officer employees dismissed /removed/ compulsorily retired from the services of the Bank such appeal will be referred to E.R. Division for placing it before the appropriate Appellate Authority. The appeal is required to be processed by way of offering comments by DA on various grounds raised by appellant in his appeal and a process note is to be attached to such grounds/ comments which will be placed before Appellate Authority.
- The Appellate Authority shall on receipt of the comments and records of the case from the authority whose order is appealed against, consider whether the order of suspension / findings are justified or whether the penalty is excessive or inadequate and pass appropriate orders. The Appellate Authority may pass an order confirming, enhancing, reducing or setting aside the penalty / suspension or remitting the case to the authority which imposed the penalty or to any other authority with such directions as it may deem fit in the circumstances of the case.

#### **Provided that:**

- (i) If the enhanced penalty, which the Appellate Authority proposed to impose is a major penalty specified in clauses (f), (g), (h), (i) and (j) of Regulation 4 and an inquiry as provided in Regulation 6 has not already been held in the case, the Appellate Authority shall direct that such an enquiry be held in accordance with the provisions of regulation 6 and thereafter consider the record of the inquiry and pass such orders as it may deem proper;
- (ii) If the Appellate Authority decides to enhance the punishment but an enquiry has already been held as provided in Regulation 6, the Appellate authority shall give a show cause notice to the

officer employee as to why the enhanced penalty should not be imposed upon him and shall pass final order after taking into account the representation, if any, submitted by the officer employee.

- The Appellate Authority shall dispose of the appeal within a period of ninety days from the date of its receipt from the appellant:

**Provided that the time limit specified in this regulation shall not apply to cases having a vigilance angle and where major / minor penalty proceedings against the officer employee have commenced on recommendations of the Police or Central Bureau of Investigation or Central Vigilance Commission, as the case may be, investigating the matter.**

- If the punishment is imposed as per CVO's advice, consultation of the CVO is necessary before disposal of the appeal, if Appellate Authority desires to modify the Order passed by the DA.

#### **Award Staff:**

- As per Clause 14 of Bipartite Settlement dated 10.04.2002, an employee on whom punishment has been imposed can prefer an appeal within 45 days from the date on which the original order of Disciplinary Authority has been communicated in writing to such employee. The Appellate Authority shall in case of dismissal only give an opportunity of personal hearing to such employee and/or his representative on the appeal before disposing off such appeal. However, in case of punishment short of dismissal such personal hearing is not required and the appeal should be disposed off within 2 months from date of receipt of the appeal by Appellate Authority.
- On receipt of appeal, the same will be placed before the concerned Appellate Authority with the comments of the Disciplinary Authority on the various grounds raised by the Appellant in his appeal. A copy of the requisite process note to be placed before the Appellate Authority furnishing various details of the case as well as the Appellant has already been provided to all Regional Offices at the time of decentralisation of disciplinary function.
- In case of punishment of dismissal/compulsory retirement/removal/ discharge, the Disciplinary Authority at local level should forward all connected papers / records of the case to I.R. Division, along with requisite process note and his comments on the grounds raised by the Appellant in his appeal so as to place the same before appropriate Appellate Authority at Central Office.
- Appellate Authority will consider the appeal placed before him and pass appropriate speaking orders either rejecting the appeal or reducing the punishment imposed by the Disciplinary Authority.

**It is pertinent to mention here unlike Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976, under Bipartite Settlements, the Appellate Authority cannot enhance the punishment imposed on the delinquent employee, however, he may reduce or confirm the same.**

- **Format of Process Note and order of Appellate Authority is enclosed as Annexures - XV and XVI.**

## REVIEW PETITION :

### Officers:

- The provision for review is made under Regulation 18 of the said Regulation. The Reviewing Authority may at any time within 6 months from the date of final order, either on his own motion or otherwise review the orders, when any new material or evidence which could not be produced or was not available at the time of passing the order under review and which has the effect of changing the nature of the case, has come or has been brought to his notice and pass such orders thereon as it may deem fit.
- If RA proposes to enhance the punishment, procedure as laid down in Regulation 18 will be followed. However, at the cost of repetition, it is mentioned that Review will be done at CO only by RA.

### Award Staff:

- Unlike Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976, review provisions are not applicable up to X Bipartite Settlement.
- However, as per XI Bipartite Settlement, an employee who has been awarded the punishment of dismissal, compulsory discharge or removal from services by the Disciplinary Authority and subsequently where the punishment is confirmed by the Appellate Authority, shall be given an opportunity to seek reconsideration by an authority higher than the Appellate Authority.
- **Format for Process Note and order of Reviewing Authority is enclosed as Annexures - XVII and XVIII.**

Suspension is an administrative action whereby an employee is kept out of duty temporarily pending departmental action / investigation. When allegations of serious nature are reported against an employee and when it is decided to investigate further in the matter / initiate departmental action, pending such investigation / action, employee concerned may be placed under suspension as the first step before any charges / allegations framed against him. Suspension is generally resorted to avoid interference of the employee in investigation and to ensure safety of material evidence.

**It may be noted that the suspension is not a punishment.** However, the employee placed under suspension faces great hardships financially as well as socially. Hence, suspension is to be resorted into very grave / serious cases. During suspension, relationship of master and servant does not cease and employee concerned continues to be the subject of same discipline and conduct. During suspension, he is bound to follow the lawful directions of his employer and all service conditions are applicable to him. The suspended employee is not permitted to leave his headquarters without permission of the Competent Authority. Similarly, he is not entitled to any leave, LFC and other related benefits arising out of service conditions. He can, however, be granted medical aid.

As suspension is likely to cause great hardship to the employee, it should be ensured that after placing the employee under suspension, further course of action be initiated expeditiously. Continuing an employee under suspension for a long period will also entail infructuous expenditure to the institution by way of payment of subsistence allowance without extracting any fruitful work from the employee.

**When suspension is resorted to:**

An Officer/Employee may be placed under suspension, in the following circumstances :

- (a) when disciplinary proceeding against him is contemplated or is pending; or
  - (b) when a case against him in respect of any criminal offence is under investigation, enquiry or trial;
- or

Suspension can be ordered when, following a preliminary enquiry, the Competent Authority is satisfied that a prima facie case has been made out for departmental proceedings. Framing of definite charges and communication thereof to the Officer concerned is not a condition precedent.

In terms of para 3(a) of the Bipartite Settlement dated 10.04.2002 a workman can be placed under suspension if in the opinion of the Management he has committed an offence involving moral turpitude and he is prosecuted by a law enforcement agency or the Bank has taken steps to prosecute him.

**Guiding Principles for Suspension:**

The following circumstances may be considered appropriate to place an Officer / Employee under suspension:

- i) where his continuance in office will prejudice investigation, trial or any enquiry (e.g., apprehended tampering with witnesses or documents);
- ii) where his continuance in office is likely to seriously subvert discipline in the office in which he is working.
- iii) Where his continuance in office will be against the wider public interest.
- iv) Where a preliminary enquiry revealed a prima facie case justifying criminal or departmental proceedings, which are likely to lead to his conviction and/or dismissal, removal or compulsory retirement from service.
- v) Further, it may be considered desirable to suspend an Officer / Employee for misconduct / misdemeanor of the following types:
  - (a) In terms of para 3(a) of the Bipartite Settlement dated 10.04.2002 a workman can be placed under suspension if in the opinion of the Management he has committed an offence involving moral turpitude and he is prosecuted by a law enforcement agency or the Bank has taken steps to prosecute him,
  - (b) Corruption, embezzlement or misappropriation of Govt. money, possession of disproportionate assets, misuse of official powers for personal gains,
  - (c) serious negligence and dereliction of duty resulting in considerable loss to Govt.,
  - (d) desertion of duty, and
  - (e) refusal or deliberate failure to carry out written orders of superior officers.

### **Suspension on CBI's Recommendations:**

CBI would also recommend suspension of the concerned employees in appropriate cases. If the Competent Authority does not propose to accept the CBI's recommendations in this regard, it may be treated as a case of difference of opinion between CBI and the Administrative Authority and the matter may be referred to the CVC for its advice. If an employee had been suspended on the recommendations of the CBI, the CBI may be consulted if the administrative authority proposes to revoke the suspension order.

No leave shall be granted to an officer employee under suspension.

### **Deemed Suspension:**

Under Regulation 12(2) of Officer Employees' (Discipline & Appeal) Regulations, an Officer shall be deemed to have been placed under suspension by an order of Competent Authority in the following circumstances:

- a) If he is detained in custody, whether on a criminal charge or otherwise, for a period exceeding forty-eight hours.
- b) If in the event of a conviction for an offence, he is sentenced to a term of imprisonment exceeding forty-eight hours.

If an Officer who has been detained for a period exceeding forty-eight hours is later on released on bail, such release will not affect the deemed suspension, which will continue to be in force until revoked by the Competent Authority.

The period of forty-eight hours referred to in a category (b) above will be computed from the commencement of imprisonment after the conviction and intermittent period of imprisonment, if any, will be taken into account.

A duty has been cast on the officer employee, who is arrested for any reason to intimate promptly the fact of his arrest and the circumstances connected therewith to his official superior even though he might have been released on bail subsequently. Failure to do so will be regarded as suppression of material information rendering him liable to disciplinary action on this ground alone, apart from the action that may be called for on the outcome of the police case against him.

As per Regulation 12(3) of D&A Regulations, where a penalty of dismissal, removal or compulsory retirement from service imposed upon an officer under suspension is set aside in appeal or on review and the case is remitted by the appellate or reviewing authority for further enquiry or action or with any other direction, the order of suspension will be deemed to have been continued in force on and from the date of original order of dismissal, removal or compulsory retirement and shall remain in force until further orders.

As per Regulation 12(4) of D&A Regulations, where a penalty of dismissal, removal or compulsory retirement from service imposed upon an officer employee under suspension is set aside or declared or rendered void in consequence of or by a decision of a Court of Law, and the Disciplinary Authority, on consideration of the circumstances of the case, decides to hold further inquiry against him on the

allegations on which the penalty of dismissal, removal or compulsory retirement was originally imposed, the Officer employee shall be deemed to have been placed under suspension by the Competent Authority from the date of the original order of dismissal, removal or compulsory retirement and shall continue to remain under suspension until further orders.

### **Date of Effect of Suspension:**

Except in cases in which an employee is deemed to have been placed under suspension an order of suspension can normally take effect only from the date on which it is made or subsequently and not retrospectively. The officer who is placed under suspension should be simultaneously communicated of the order. A retrospective order will be both meaningless and improper.

Once an order is issued and is sent out to the concerned officer, it must normally be held to have been communicated to him.

In the case of deemed suspension; the suspension order is effective from

- i. the date of detention, in the case of detention for a period exceeding forty-eight hours;
- ii. the date of conviction, in the event of conviction for an offence and sentence to a term of imprisonment exceeding forty-eight hours; and
- iii. the date of original order of dismissal / removal / compulsory retirement, in the case of such penalty having been set aside by Appellate / Reviewing Authority / decision of a Court of Law.

### **HEADQUARTERS DURING SUSPENSION:**

The place at which an Officer is posted at the time of suspension would remain at the Head Quarter during suspension for all purposes. The competent authority may, however for reasons to be recorded in writing, fix any other place as his headquarters.

### **Appeal against Suspension:**

Though suspension in itself is not a punishment, as it constitutes a great hardship for the officer, relief is available to him by way of appeal. Regulation 17 of Discipline & Appeal Regulations provides for an officer preferring an appeal against an order of suspension made or deemed to have been made under Regulation 12.

It is implied that an officer placed under suspension should generally know the reasons leading to his suspension so that he may be able to appeal against it, if he so desires. Normally, the order placing him under suspension would itself contain a mention about disciplinary proceedings against him pending or a case against him in respect of criminal offence under investigation, inquiry or trial. Where, however, suspension is on the ground of 'contemplated' disciplinary proceedings, the reasons for suspension should be communicated to the officer immediately on the expiry of the time-limit prescribed for the issue of a charge-sheet, viz. three months from the date of suspension, so that he may be in a position to effectively exercise the right of appeal available to him. The time limit of 45 days for submission of appeal in such cases will count from the date on which the reasons for suspension are communicated.



The Appellate Authority should consider whether in the light of the provisions of Regulation 12 and having regard to the circumstances of the case, the order of suspension is justified or not and confirm or revoke the order accordingly.

**Treatment of periods of Suspension:**

*Workmen employees* [Para 12(b) of Bipartite Settlement dated 10.04.2002]

If on the conclusion of the enquiry it is decided to take no action against the workman employee he shall be deemed to have been on duty and shall be entitled to the full wages and allowances and to all other privileges for the period of suspension; and if some punishment other than dismissal is inflicted the whole or a part of the period of suspension, may, at the discretion of the Management be treated as on duty with the right to a corresponding portion of the wages, allowances, etc.

*Officer Employee* (Regulation 15 of Discipline & Appeal Regulations)

- 1) Where the Competent Authority holds that the Officer employee has been fully exonerated or that the suspension was unjustifiable, the officer employee concerned shall be granted the full pay to which he would have been entitled, had he not been suspended, together with any allowance of which he was in receipt immediately prior to his suspension, or may have been sanctioned subsequently and made applicable to all officer employees.
- 2) In all cases other than those referred to in sub-regulation (1) the Officer employee shall be granted such proportion of pay and allowance as the Competent Authority may direct;

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

Provided further that they pay and allowances granted under this sub-regulation shall not be less than the subsistence and other allowances admissible under Regulation 14.

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

**Payment of Subsistence Allowance:**

*Workmen*

As per paragraph 557 of the Sastry Award and paragraph 17, 14 of the Desai Award, as partially modified by paragraph 5 of the Bipartite Settlement dated 8<sup>th</sup> September, 1983, the subsistence payable to workmen during period of suspension is to be calculated as under:

(A) Where the enquiry is departmental by the Bank –

(1) Where the investigation is not entrusted to or taken up by an outside agency (i.e. Police /CBI) :

- a) for the first three months of suspension, one third of the pay and allowances, which the workmen would have got but for the suspension;
- b) for the period of suspension, if any, thereafter, one-half of the pay and allowances which the workman would have got but for the suspension provided that after one year of suspension full pay and allowance will be payable if the enquiry is not delayed for reasons attributable to the concerned workman or any of his representatives.

(2) Where the investigation is done by an outside agency (i.e. Police / CBI) i.e.; the investigation is followed by a departmental enquiry by the bank and not by prosecution.

- a) for the first three months of the suspension one-third of the pay and allowance which the workman would have got but for the suspension;
- b) for the period of suspension, if any, thereafter, one-half of the pay and allowances which the workman would have got but for the suspension;

Provided that full pay and allowances will be payable after six months from the date of receipt of report of the investigating agency that it has come to the conclusion not to prosecute the employee or one year after the date of suspension, whichever is later;

And provided further that the enquiry is not delayed for reasons attributed to the concerned workman or any of his representatives.

(B) Where the enquiry is held by an outside agency including trial in a Criminal Court (irrespective of whether the trial, etc. is proceeded by an investigation by an outside agency (i.e. Police / CBI) or not;

- a) for the first six months of the suspension, one-third of the pay and allowances which the workman would have got but for suspension;
- b) for the period of suspension, if any, thereafter one-half of the pay and allowances, which the workman would have got but for suspension, until the enquiry is over.

### ***Officers***

Regulations 14 of the Discipline & Appeal Regulations deals with the payment of subsistence allowance to officers during period of suspension.

An officer who is placed under suspension is entitled to a subsistence allowance on the following scale:

a) Basic Pay :

- i) for the first three months, one-third of the basic pay, which the Officer was receiving on the date prior to the date of suspension, irrespective of the nature of enquiry.
- ii) for the subsequent period after 3 months from the date of suspension:
  - (1) where the enquiry is held departmentally by the Bank, half of the basic pay which the officer was drawing on the date prior to the date of suspension; and
  - (2) where the enquiry is held by an outside agency, one-third of basic pay which the Officer employee was drawing on the date prior to the date suspension for the next three months and half of the basic pay which the Officer employee was drawing on the date prior to the date of suspension for the remaining period of suspension.

b) Allowances :

For the period of suspension, dearness allowance and other allowances excepting conveyance allowance, entertainment allowance and special allowance will be paid on the reduced pay as specified in clause (a) and at the prevailing rates or as per rates applicable to similar category of Officers.

During the period of suspension, an Officer Employee shall not be entitled to occupation of a rent free house or free use of the Bank's car or receipt of Conveyance or Entertainment allowance or Special Allowance.

**Non-Employment Certificate:**

The payment of subsistence allowance is subject to the Officer employee under suspension furnishing a certificate every month to the effect that he is not engaged in any employment, business, profession or vocation.

**Effecting of Recoveries/Permissible Deductions:**

From time to time, the Management has given suitable guidelines with regard to the deductions to be effected from subsistence allowance. For example, Staff Circular No. 1804 dated 28.05.1976 (appearing on page no. 272 of Staff Circular Volume - I) was issued in the past in this regard giving a list of the permissible deductions from subsistence allowance. The same has now been suitably amended in terms of Circular Letter No. 6118 dated 18.11.2003 as under:

1. The following compulsory deductions can be enforced from the subsistence allowance:
  - (i) Income Tax, provided the employee's yearly income calculated with reference to the subsistence allowance is taxable.
  - (ii) House rent and allied charges like electricity, water, furniture, etc.

- (iii) Repayment of loans and advances taken from the Bank at such rates as may be fixed, if necessary, by the Competent Authority.
2. The following deductions are optional and should not be made except with the written consent of the employee :
  - (i) Premia due on Life Insurance Policies
  - (ii) Amount due to Co-operative Credit Societies
  - (iii) Refund of advances taken from Provident Fund.
3. The following deductions should not be made from the subsistence allowance:
  - (i) Subscription to Provident Fund
  - (ii) Profession Tax
  - (iii) Amount due on Court attachments
  - (iv) Recovery of loss to Bank for which an employee is responsible.

### **Increments during Suspension**

#### **Workmen**

The release of increments, which fell due during the period of suspension would be as directed by the Disciplinary Authority while passing final orders at the conclusion of the disciplinary proceedings.

However, in view of the specific wordings in the Bipartite Settlement governing payment of subsistence allowance to a workman under suspension, increments falling due during the period of suspension are to be reckoned for the purpose of calculation and payment of subsistence allowance. This, however, do not amount to release of increments for the period.

#### **Officers**

The release of increments, which fell due during the period of suspension would be as directed by the Disciplinary Authority while passing final orders at the conclusion of the disciplinary proceedings.

Unlike workmen, the increments which fall due during the period of suspension are not to be reckoned for calculating subsistence allowance payable because in terms of provisions of Regulation 14 of Discipline & Appeal Regulation subsistence allowance is to be calculated with reference to the pay that the Officer employee was drawing on the date prior to the date of suspension.

### **Revision of Scales of Pay during Suspension:**

#### **Workmen**

When the scale of pay of the cadre in which the employee was as on the date of suspension is revised either with effect from a date prior to the date of suspension or from a date falling during the period of suspension, the effect of the revised pay scales are to be given effect to while calculating and paying subsistence allowance to the workmen concerned.

## Officers

When the scale of pay of the post held by the officer under suspension is revised with effect from a date prior to the date of suspension, then for the purpose of subsistence allowance the revised scales of pay are to be reckoned. If, however, the revised scales of pay are to take effect from a date posterior to the effective date of suspension of the Officer then the effect of the revised scales of pay are not to be given while calculating subsistence allowance payable.

However, when he is reinstated in the post upon revocation of suspension the stage in the scale of pay in which he will be placed on such revocation would be according to whether or not the period of suspension is treated as periods spent on duty and will be with reference to the revised scales of pay.

### Revocation of Suspension:

Revocation of Suspension in serious cases may be done in the following cases:

- A. On Completion of Departmental Enquiry, when -
  - i. A decision is taken that no formal proceedings are to be initiated for penalty of (i) Dismissal, (ii) Removal from service, (iii) Compulsory Retirement and Reduction in salary;
  - ii. If the employee is exonerated of charge(s);
  - iii. Decision to award a Penalty other than of dismissal of Compulsory Retirement of Removal from service is taken;
  
- B. On completion of Investigation, when-
  - i. Completion of investigation does not disclose prima-facie commission of a criminal offence; Acquittal by the Court. Further, a decision is taken that no departmental investigation needs to be initiated on the basis of evidence disclosed in the investigation or on the basis of facts, which led to launching of prosecution in a Court of Law.

The format for conveying the suspension order to the employee is enclosed as Annexure XIX.

### Authorities for placing Officers under suspension :

The competent authorities for placing Officers under suspension was circulated vide **IOL dated CO: UBI: ERD: 1279:2020 dated 18.04.2020.**

## **17. CONTINUANCE OF DISCIPLINARY PROCEEDINGS AFTER RETIREMENT**

### Officers:

- Regulation 20(3) (iii) of Officers' Service Regulations enables such continuation for the purpose of taking the pending disciplinary proceedings to a logical conclusion.

- The Officer in such cases shall cease to be in service on the date of superannuation. Notionally 'Employer-Employee' relationship in continued till disposal of the case.
- No pay or allowance during the period from date of superannuation to date of final order.
- Not entitled to receive retirement benefits till proceedings are completed and final order is passed (except own contribution to CPF).
- If however a member of the pension fund then provisional pension subject to adjustment against final retirement benefits sanctioned to him.

**Workmen:**

- No provision under Bipartite Settlements akin to 20(3) (iii) of Officers' Service Regulations.
- However, where the employee is a member of the Pension Fund, in view of Regulation 45 & 48 of Bank (Employees') Pension Regulations, 1995 pending disciplinary proceedings can be continued even after the employee has ceased to be in service on attaining the age of superannuation.
- In such cases gratuity can be withheld and provisional pension sanctioned subject to final adjustments at the conclusion of disciplinary proceedings and passing of final orders.

***Note:***

It has been held that provision for withholding of gratuity pending enquiry in Conduct and Disciplinary Action Rules is not in conflict with Section 4 of Payment of Gratuity Act 1972 and that it aids the power of employer to forfeit gratuity under Section 4 (6) of the Act - 1996 Lab IC 140 (Kant).

**18. DISCIPLINARY ACTION UNDER PENSION REGULATIONS**

- No provision either under Officers' Service Regulations or Bipartite Settlement for such action once the employee has retired from service.
- However, enquiry to prove charges can be instituted against a Pensioner in respect of –
  - a. His conduct post retirement while in receipt of pension
  - b. Grave misconduct or negligence or criminal breach of trust or forgery or acts done fraudulently during the period of his service.
- Under provisions of Regulations 43, 44 and 45 of Bank (Employees') Pension Regulations, 1995 in respect of a pensioner who after retirement from services is convicted of a serious crime or criminal breach of trust or forgery or acting fraudulently or is found guilty of grave misconduct the Competent Authority may by order in writing withhold or withdraw, a pension or a part thereof either permanently or for a specified period.
- In case of conviction by a Court of Law, action has to be taken in the light of judgement of the court.

- In case of grave misconduct, before passing an order, procedure prescribed under Officer Employees' (Discipline & Appeal) Regulations or the Bipartite Settlement, as the case may be, is to be followed. (Regulation 45)
- For the meaning of the terms 'serious crime', 'grave misconduct' 'fraudulently', 'criminal breach of trust' and 'forgery', please see explanation below Regulation 46 of Bank (Employees') Pension Regulations, 1995.
- Under Regulation 48 of Bank (Employees') Pension Regulations, 1995, a pensioner who is found guilty of grave misconduct or negligence or criminal breach of trust or forgery or acts done fraudulently during the period of his service in any departmental or judicial proceedings, shall have his pension withheld or withdrawn, either in part or in full permanently or for a specified period by the Competent Authority, after consultation with the Board of Directors, who may also order recovery from pension of the whole or part of the pecuniary loss caused to the Bank.
- Where departmental /judicial proceedings are instituted post retirement, such institution shall not be in respect of a cause of action which arose or **in respect of an event which took place more than 4 years before such institution.** (Regulation 48).
- An employee who has retired on attaining the age of superannuation or otherwise and against whom any departmental or judicial proceedings are instituted or where departmental proceedings are continued, a Provisional Pension, equal to the maximum pension which would have been admissible to him/her, would be allowed subject to adjustment against final retirement benefits sanctioned to him/her, upon conclusion of the proceedings but no recovery shall be made where the pension finally sanctioned is less than the provisional pension or the pension is reduced or withheld etc., either permanently or for a specified period. (Regulation 46).

Explanation:

- a. The expression of 'serious crime' include involving an offence under the Official Secrets Act, 1923 (19 of 1923);
- b. The expression 'grave misconduct' includes the communication or disclosure of any secret official code or password or any sketch, plan, model, article, note, document or information such as is mentioned in section 5 of the Official Secrets Act, 1923 (19 of 1923) which was obtained while holding office in the bank so as to prejudicially affect the interest of the general public or the security of the State;
- c. The expression 'fraudulently' shall have the meaning assigned to it under section 25 of the Indian Penal Code, 1860 (45 of 1860);
- d. The expression 'criminal breach of trust' shall have the meaning assigned to it under section 405 of the Indian Penal Code, 1860 (45 of 1860);
- e. The expression 'forgery' shall have the meaning assigned to it under section 463 of the Indian Penal Code, 1860 (45 of 1860).



- An employee against whom departmental or judicial proceedings have been instituted before the date of his retirement or a person against whom such proceedings are instituted after the date of his retirement shall not be eligible to commute a fraction of his provisional pension, or pension, as the case may be, authorized under the regulations during the pendency of such proceedings. (**Regulation 47**)
- It may be added here that it should be the endeavour of the Disciplinary Authorities to ensure that the Disciplinary Proceedings initiated against any employee, who is due to retire, are finalized expeditiously and preferably before his / her retirement so that the need of continuing such proceedings beyond the date of superannuation does not arise. Also disciplinary proceedings instituted against a pensioner employee after retirement should be completed expeditiously. **It may bear repetition in this connection that completion of disciplinary proceedings within 6 months is mandated.**

**19. Payment of Terminal Benefits under various punishments**

In view of the aforesaid Provisions of various Acts/Regulations, the Forfeiture of Terminal Benefits under different types of punishments is given below:

Punishment of Dismissal

Type of Terminal Benefit	Officer	Award Staff
Own Contribution to PF	Payable	Payable
Bank's Contribution to PF	Forfeited to the extent of loss	Forfeited to the extent of loss
Gratuity	a) Forfeited to the extent of loss b) Forfeited wholly or partly if dismissed for acts involving moral turpitude or riotous behaviour	Forfeited to the extent of loss
Pension (If Pension Optee)	Forfeited	Forfeited

Punishment of Compulsory Retirement

Type of Terminal Benefit	Officer	Award Staff
Own Contribution to PF	Payable	Payable
Bank's Contribution to PF	Payable	Payable
Gratuity	a) Forfeited to the extent of loss	Payable

	b) Forfeited wholly or partly if dismissed for acts involving moral turpitude or riotous behaviour	
Pension (If Pension Optee)	Payable	Payable

**Punishment of Removal**

<b>Type of Terminal Benefit</b>	<b>Officer</b>	<b>Award Staff</b>
Own Contribution to PF	Payable	Payable
Bank's Contribution to PF	Payable	Payable
Gratuity	a) Forfeited to the extent of loss b) Forfeited wholly or partly if dismissed for acts involving moral turpitude or riotous behaviour	Payable
Pension (If Pension Optee)	Forfeited	Payable

In view of the above, it is imperative to quantify the loss caused to the Bank while forfeiting the Terminal Benefits payable to the punished official. As such, in the cases of imposition of stiff major penalty (i.e. dismissal/ compulsory retirement/removal), the Disciplinary Authorities at local level should, after disposal of the appeal as well as Review Petition (in case of Officers), inform I.R. Division the exact amount of loss caused to the Bank due to prove misconduct on the part of delinquent official so as to place the matter before the Chairman & Managing Director / Executive Director for forfeiture of Terminal Benefit if any payable to the employee.

**Encashment of Privilege Leave:**

**Officer:**

IBA in terms of their letter no. PD/GSN/UNION/G/G3/31 dated 11.04.2001 has clarified that as per Regulations 38 of Officers' Service Regulations, termination for any reason whatsoever, would disentitle an officer to the benefit of encashment of privilege leave. However, the same is now payable w.e.f. 30.04.2015 wherein penalty of 'Compulsory Retirement from the Services of the Bank' has been imposed as communicated by IBA vide their communication No. HR&IR:76:H7:E9:755 dated 11.05.2015.

**Award Staff:**

IBA in terms of their letter No.PD/GSN/UNION/G/1674 dated 18.01.2000 has clarified that a member of the award staff is entitled to encashment of privilege leave even in the event of imposition of punishment of compulsory retirement, removal from service or discharge.

**20. PROCEDURE FOR FORFEITURE OF TERMINAL BENEFIT**

The provisions of relevant Acts and Regulations governing the Forfeiture of Terminal Benefits payable to the dismissed employee are reproduced herein below:

**20.1 Provident Fund :**

The release of Bank's Contribution towards Provident Fund to an employee whose services are terminated would be with reference to the provisions of Rule 17 and 18 of Union Bank of India Provident Fund Rules, which reads as under:

Rule 17:

“Any Contributor who is dismissed for insubordination, misconduct, fraud or any other cause of like nature or retires from the Bank in consequence thereof he / she shall be entitled of his own contribution with interest accrued thereon at the rate and in the manner aforesaid and in respect of Bank's contribution there shall be no forfeiture, excepting in the case where he is dismissed for misconduct causing financial loss to the Bank and in such case forfeiture shall be limited only to the extent of financial loss caused.”

Rule 18:

“If a Contributor is dismissed for fraud or misconduct, the Bank shall be entitled to recover from the contribution made by the Bank to the individual account of the Contributor and the interest (simple and compound) credited in respect of such contributions, any loss or damage so resulting to the Bank, from the cause entailing such dismissal. The Chairman & Managing Director and Executive Director of the Bank shall be entitled to declare the amount of loss or damage so resulting and their declaration in that behalf shall be final and conclusive and the amount so declared shall be paid to the Bank.”

**20.2 Gratuity:**

Payment of Gratuity and forfeiture thereof in case of Officers and Award Staff are governed by the following Rules/Regulations:

Officers:

Regulation 46 of Union Bank of India Officers' Service Regulations 1979 which reads as under, prescribes the eligibility of an officer to receive gratuity:

- 1) Every Officer, shall be eligible for gratuity on:
  - a) Retirement
  - b) Death
  - c) Disablement rendering him unfit for further service as certified by a medical officer approved by the Bank;
  - d) Resignation after completing ten years of continuous service; or
  - e) Termination of service in any other way except by way of punishment after completion of 10 years of service.

- 2) The amount of gratuity payable to an officer shall be one month's pay for every completed year of service, subject to a maximum of 15 months' pay.

Provided that where an officer has completed more than 30 years of service, he shall be eligible by way of gratuity for an additional amount at the rate of one half of a month's pay for each completed year of service beyond 30 years."

**Award Staff:**

In view of Clause 12.2 of the Bipartite Settlement dated 19.10.1966, forfeiture of gratuity of the employee is restricted to the extent of financial loss caused to the Bank due to proven misconduct. The said Clause 12.2 of Bipartite Settlement dated 19.10.1966 reads as under:

"There will be no forfeiture of gratuity for dismissal on account of misconduct except in cases where such misconduct causes financial loss to the bank and in that case to that extent only."

**Provisions of Payment of Gratuity Act, 1972:**

The various Sections of Payment of Gratuity Act governing Payment / Forfeiture of Gratuity are reproduced hereunder:

*Section 4 (5)*

"Nothing in this section shall affect the right of an employee to receive better terms of gratuity under any award or agreement or contract with the employer."

*Section 4 (6)*

Notwithstanding anything contained in sub-section (i)-

- (a) the gratuity of an employee, whose services have been terminated for any act, willful omission or negligence causing any damage or loss to, or destruction of, property belonging to the employer, shall be forfeited to the extent of the damage or loss so caused.
- (b) the gratuity payable to an employee [may be wholly or partially forfeited].
  - (i) If the services of such employee have been terminated for his riotous or disorderly conduct or any other act of violence on his part; or
  - (ii) if the services of such employee have been terminated for any act which constitutes an offence involving moral turpitude, provided that such offence is committed by him in the course of his employment."

**Provisions of Bank's Gratuity Rules :**

Clause 3 to Schedule “A” of the Bank’s Gratuity Rules reads as under:

“In case of termination of service of the Member on account of misconduct, Gratuity payable either under, Clause 1 or Clause 2 hereof shall not be forfeited, except where such misconduct causes financial loss to the Bank (of which and of the amount of which the Bank shall be the sole judge and its decision final) and in that case the forfeiture of the Gratuity shall be to extent of the financial loss only. The term ‘misconduct’ for this purpose shall inter alia include any act or wilful omission or negligence causing any damage or loss to or destruction of property belonging to the Bank. Gratuity payable under Clause 1 hereof shall be forfeited if the services of the Member have been terminated for his riotous or disorderly conduct or any other act of violence on his part or for any act which constitute an offence involving moral turpitude, provided that such offence is committed by him in the course of his employment”

Note:

- *In the judgment dated 14.08.2018 given by the Hon’ble Supreme Court of India Vs. C J Ajay Babu, it has been stated that:‘.... It is not the conduct of a person involving moral turpitude that is required for forfeiture of gratuity but the conduct or the act should constitute an offence involving moral turpitude. To be an offence, the act should be made punishable under law. That is absolutely in the realm of criminal law. It is not for the Bank to decide whether an offence has been committed. It is for the court.’*
- *‘Apart from the disciplinary proceedings initiated by the appellant-Bank, the Bank has not set the criminal law in motion either by registering an FIR or by filing a criminal complaint so as to establish that the misconduct leading to dismissal is an offence involving moral turpitude.’*
- *‘...requirement of the statute is not the proof of misconduct of acts involving moral turpitude but the acts should constitute an offence involving moral turpitude and such offence should be duly established in a court of law.’*
- *‘To sum-up, forfeiture of gratuity is not automatic on dismissal of service; it is subject to sub-section (5) and (6) of section 4 of the Payment of Gratuity Act, 1972.’*

### **20.3 Pension:**

The provision in respect of forfeiture of pension is dealt at Regulation 22 of the Pension Regulations 1995 under the Head Forfeiture of Service. Regulation 22 (1) of the said Regulation reads as under:

“(1) Resignation or dismissal or removal or termination of an employee from the services of the Bank shall entail forfeiture of his entire past service and consequently shall not qualify for pensionary benefits”.

Chapter V of Pension Regulations deals with classes of pension and Regulation 31 and 33 of the said Chapter provides for Compassionate Allowance and Compulsory Retirement Pension, which reads as under:

#### **Regulation 31 - Compassionate Allowance**

“(1) An employee, who is dismissed or removed or terminated from service, shall forfeit his pension:

Provided that the authority higher than the authority competent to dismiss or remove or terminate him from service may, if –

- (i) such dismissal, removal, or termination is on or after the 1<sup>st</sup> day of November, 1993; and
  - (ii) the case is deserving of special consideration, sanction a compassionate allowance not exceeding two-thirds of the pension which would have been admissible to him on the basis of the qualifying service rendered up to the date of his dismissal, removal, or termination.
- (2) The Compassionate Allowance sanctioned under the proviso to sub-regulation (1) shall not be less than the amount of minimum pension payable under regulation 36 of these regulations.”

### **Regulation 33 - Compulsory Retirement Pension**

- “(1) An employee compulsorily retired from service as a penalty on or after 1<sup>st</sup> day of November, 1993, in terms of Discipline and Appeal Regulations or settlement by the authority higher than the authority competent to impose such penalty may be granted pension at a rate not less than two-thirds and not more than full pension admissible to him on the date of his compulsory retirement if otherwise he was entitled to such pension on superannuation on that date.
- (2) Whenever in the case of a bank employee the Competent Authority passes an order (whether original, appellate or in exercise of power of review) awarding the pension less than the full compensation pension admissible under these regulations, the Board of Directors shall be consulted before such order is passed.
- (3) A pension granted or awarded under sub-regulation (1) or, as the case may be, under sub-regulation (2), shall not be less than the amount of rupees Three Thousand Nine Hundred & Eighty Five only per month.”

The guidelines regarding the competent authority for quantification of loss to the Bank on account of lapses of the delinquent employee and forfeiture of Gratuity and Provident Fund (own contribution) have been approved in Board meeting dated 25.03.2021 vide agenda no. HR-A-2.

# FORMATS



## Annexure - I



## Memorandum

<b>प्रेषक / From:</b> <b>Human Resources Department</b> _____ <b>Regional / Zonal Office</b>	<b>प्रति /To:</b> <b>Ms / Shri</b> _____ <b>(Name of the Officer / Employee)</b> _____ <b>(Present Designation)</b> _____ <b>(Present Posting)</b>  <b>(Emp. No. _____)</b>
--	--

Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

The following acts of omission and commission have been alleged / reported on the part of **Ms / Shri** \_\_\_\_\_ **(Name of the Officer / Employee)** during his tenure as \_\_\_\_\_ **(Designation at the time of lapse)**, \_\_\_\_\_ **(Posting at the time of lapse)** (from \_\_\_\_\_ to \_\_\_\_\_).

1.) \_\_\_\_\_ (Name of the account) - \_\_\_\_\_ (Nature of loan) - Account No. \_\_\_\_\_ - (Loan Amount) \_\_\_\_\_

- Loan was sanctioned for purchase of shop under Union Progress Scheme without making any assessment of the limit, without analyzing financials of the firm and repayment capacity of the borrower.
- Valuation report was not obtained and insurance cover was not obtained.
- No interim security was taken to secure the loan. He also did not ensure that required NOCs/statutory approvals for the unit from the concerned departments were obtained.
- Post-inspection was not carried out as no report is held on record. The unit was found closed during subsequent inspection.

2.) \_\_\_\_\_ (Name of the account) - \_\_\_\_\_ (Nature of loan) - Account No. \_\_\_\_\_ - (Loan Amount) \_\_\_\_\_

- Due-diligence of borrower and guarantor was not done properly as per Bank's norms as enquiries were not made with people involved in same line of business activity.
- The loan was processed/sanctioned despite adverse CIBIL report i.e. borrower's account with other Bank was written-off for an amount of \_\_\_\_\_ and another account with \_\_\_\_\_ Bank had an outstanding of Rs. \_\_\_\_\_ against sanctioned amount of Rs. \_\_\_\_\_. The payment history was also not satisfactory with overdue period up to 271 days. Similarly, CIBIL report of guarantor was also not satisfactory, he also had 3 accounts under written-off category, 1 account with overdue of Rs. \_\_\_\_\_ and the payment history was poor with overdue period up to 900 days. He thus transgressed delegated authority as the same was vested with Regional Office in the subject case.
- The entire loan amount was disbursed in the SB account No. \_\_\_\_\_ of the borrower from where the amount was withdrawn in cash through a loose cheque. Signature for receipt of payment on back of the withdrawal form was not taken at the time of payment. The borrower has alleged that he has not received the entire loan amount.
- The loan was disbursed within a week's time, mostly in the SB account of the borrower from where it was withdrawn in cash. Margin money was not ensured and no supporting bills/vouchers were obtained from the borrower.

- Ms/Shri .....has the permission of the undersigned to visit .....Branch for 1 / 2 days for inspection of relevant records to enable him/her to submit his/her explanation. If he fails to submit.....

**Ms / Shri \_\_\_\_\_ (Name of the Officer / Employee)** is hereby called upon to show cause within 7 days of receipt hereof by him as to why appropriate disciplinary action should not be initiated against him for the aforesaid acts of omission and commission on his part. If he fails to submit his explanation within the stipulated time, it will be presumed that he has no cause to show and the matter will be proceeded further with on that basis.

**DISCIPLINARY AUTHORITY  
(DESIGNATION OF DISCIPLINARY AUTHORITY)**

Cc:

Acknowledgement copy to be returned to Human Resources Department, \_\_\_\_\_ Regional / Zonal Office

Cc to:

...

Cc to: Branch Manager .....Branch – with an advice to allow Ms/Shri....to inspect relevant records/ documents at the Branch in the presence of two responsible officers of your branch. However, Ms/Shri.....should not be allowed to take Xerox copies of any documents / records at this sstage.Ms/Shri ...may however, be allowed to take down extract of the relevant records/documents.

Annexure - II



Memorandum

<b>From:</b> Human Resources Department _____ Regional / Zonal Office	<b>To:</b> Ms / Shri _____ (Name of the Officer / Employee) _____ (Present Designation) _____ (Present Posting)  (Emp. No. _____) <b>Address (Permanent / Communication):</b>   
---	---

Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

The following acts and omissions have been observed on the part of **Ms / Shri** \_\_\_\_\_ (Name of the Officer / Employee), \_\_\_\_\_ (Present Designation), \_\_\_\_\_ (Present Posting):

- **Ms / Shri** \_\_\_\_\_ is in the habit of remaining frequently absent from his duties, without intimation / prior permission of the Competent Authority and in violation of the leave rules of the Bank. The details of his unauthorized absence in the calendar year \_\_\_\_\_ is as under:

Sn	Start date	End date	No. of days
<b>TOTAL DAYS</b>			

- He has not resumed his duties from \_\_\_\_\_ till date. He has neither obtained any prior permission nor sent any intimation regarding his absence to the Competent Authority.
- The continuous absence of **Ms / Shri** \_\_\_\_\_ till date is in violation of the leave rules of the Bank and also amount to disobeying of lawful orders of his superiors. His prolonged absence has affected the functioning of the Department he is posted at.

**Ms / Shri** \_\_\_\_\_ (**Name of the Officer / Employee**) is hereby required to show cause within 7 days of receipt hereof by him as to why appropriate disciplinary action should not be initiated against him for the aforesaid acts of omission and commission on his part. If he fails to submit his explanation within the stipulated time it will be presumed that he does not wish to avail of this opportunity or he has no explanation to offer and the matter will be proceeded further with on that basis.

**DISCIPLINARY AUTHORITY  
(DESIGNATION OF DISCIPLINARY  
AUTHORITY)**

Cc:

Acknowledgement copy to be returned to Human Resources Department, \_\_\_\_\_ Regional / Zonal Office



भारत सरकार का उपक्रम A Government of India Undertaking



Human Resources Department  
\_\_\_\_\_ Regional / Zonal Office

Agenda Item No. : \_\_\_\_\_

Committee Meeting to be held on: \_\_\_\_\_

**COMMITTEE FOR DETERMINATION OF VIGILANCE ANGLE**

Name, Designation and Posting of the Official/s	
Source of Complaint	
Nature of lapses	
Track record of the erring official	
Present position of the account/s	
Views of Regional Head / Zonal Head	

Tabular formats containing the gist of allegations leveled against the officials, their explanations and comments of \_\_\_\_\_ are enclosed.

**REGIONAL HEAD / ZONAL HEAD**

Date:



TABULAR FORMAT CONTAINING THE COMMENTS OF REGIONAL HEAD \_\_\_\_\_

Name of Employee and Emp. No. : Ms. / Shri \_\_\_\_\_ (Emp No. \_\_\_\_\_)

Present Designation & Posting: \_\_\_\_\_

Designation & Posting at the time of misconduct: \_\_\_\_\_

Gist of Allegations	Explanation	Comments of Regional Head, _____
Show Cause Memorandum No. _____ dated _____		

REGIONAL HEAD

Date:

**Annexure - V**

Sr.	Name of A/c & A/c	Nature of Amount of limit			Classification of	Date of NPA	Present o/s			value of securities at the time of sanction of limit	Present Realisable Securities Available		Whether cob\vered	Action initiated	If OTS arrived	If reported as fraud,	Remark
		Type of	Date of	Amount			Principa	Dummy	Overdue		Prime	coll					

**BRANCH HEAD**



Annexure – VI



TABULAR FORMAT CONTAINING THE COMMENTS OF DISCIPLINARY AUTHORITY

Name of Employee and Emp. No. : Ms. / Shri \_\_\_\_\_ (Emp No. \_\_\_\_\_)

Present Designation & Posting: \_\_\_\_\_

Designation & Posting at the time of misconduct: \_\_\_\_\_

Gist of Allegations	Explanation	Comments of Disciplinary Authority
Show Cause Memorandum No. _____ dated _____		

Annexure – VII

Name of the account:

Nature of loan/ limit	Cash Credit – Rs. Letter of Credit – Rs. Bank Guarantee – Rs. TOTAL – Rs.
Date of Sanction	
Date of NPA	
Sanctioning Authority	
Present Book Dues As on 31-10-2020.	
Asset Classification	
Provisioning	
Nature of Security Available: (Land / Building / Stock etc)	
Latest value of security as on the date	
Whether securities available are enforceable, If so, to what extent	NA
Chances of recovery	
Whether suit-filed? Present position thereof	The DRT suit has been filed vide OA no. _____ on _____ with DRT
Notional Dues As on	The total dues for the account as on _____ including dummy ledger interest is Rs. _____

Detail of SARFAESI action 13(2), 13(4), auction and sale	
Detail of NCLT case	
Any compromise	No
Likely loss to the Bank	The amount due to the bank.
Detail of CGTMSE claim	NA
Detail of ECGC claim	NA

Date:



ज्ञापन

## Memorandum

<b>प्रेषक/From:</b> Human Resources Department _____ Zonal Office	<b>प्रति/To:</b> Ms / Shri _____ (Name of CSO) _____ (Present Designation) _____ (Present Posting)  (Emp. No. _____)
---	---

Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

**ARTICLES OF CHARGE**

This has reference to the explanation dated \_\_\_\_\_ submitted by **Ms / Shri** \_\_\_\_\_ (Name of CSO), (Present Designation) \_\_\_\_\_ (Present Posting), in response to Show Cause Memorandum No. \_\_\_\_\_ dated \_\_\_\_\_ issued to him by Regional Office / Zonal Office \_\_\_\_\_.

**Ms / Shri** \_\_\_\_\_ is informed that the explanation submitted by him has been examined vis-à-vis the allegations levelled against him and the same has not been found satisfactory. The fact remains that

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_.

For the aforesaid lapses on his part, it has been decided to initiate minor penalty proceedings against **Ms / Shri** \_\_\_\_\_ under Regulation 8 of the Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976.

The aforesaid acts of omission and commission on the part of **Ms / Shri** \_\_\_\_\_ as also those enumerated in Show Cause Memorandum No. \_\_\_\_\_ dated \_\_\_\_\_ constitute the following misconducts as specified in Regulation 3 of Union Bank of India Officer Employees' (Conduct) Regulations, 1976 and he is hereby charged of the same:

- **Failure to take all possible steps to ensure and protect the interest of the Bank.**
- **Failure to discharge his duties with utmost devotion and diligence.**
- **Acting otherwise than in his best judgement in the performance of his official duties.**

(Choose the appropriate charge based on the lapses observed and explanations submitted).

Ms / Shri \_\_\_\_\_ is further informed that Show Cause Memorandum No. \_\_\_\_\_ dated \_\_\_\_\_ issued to him by Regional Office / Zonal Office, \_\_\_\_\_, will form the Statement of Imputation of lapses to this Articles of Charge.

Taking into consideration the nature and gravity of the aforesaid charges/ allegations levelled against Ms / Shri \_\_\_\_\_ as also the various facts and circumstances of the case, the undersigned is of the opinion that minor penalty of \_\_\_\_\_ if imposed on him, would be just and proper to meet the ends of justice. Accordingly, it is proposed to impose the same on Ms / Shri \_\_\_\_\_.

Ms / Shri \_\_\_\_\_ is hereby called upon to submit his written Statement of Defence within 7 days of receipt hereof as to why the aforesaid minor penalty should not be imposed on him. In case, he fails to submit his written Statement of Defence within the stipulated time, it will be presumed that he has nothing to say and the matter will be proceeded further with on that basis.

**DISCIPLINARY AUTHORITY**  
(DESIGNATION OF DISCIPLINARY  
AUTHORITY)

Cc:

Acknowledgement copy to be returned to Human Resources Department, \_\_\_\_\_ Zonal Office

Annexure – IX



ज्ञापन

Memorandum

प्रेषक/From: Human Resources Department _____ Zonal Office	प्रति/To: Ms / Shri _____ (Name of CSO) _____ (Present Designation) _____ (Present Posting)  (Emp. No. _____)
--	--

Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

**ARTICLES OF CHARGE**

This has reference to the explanation dated \_\_\_\_\_ submitted by **Ms / Shri** \_\_\_\_\_ (Name of CSO), \_\_\_\_\_ (Present Designation) \_\_\_\_\_ (Present Posting), in response to Show Cause Memorandum No. \_\_\_\_\_ dated \_\_\_\_\_ issued to him by Regional Office / Zonal Office \_\_\_\_\_.

**Ms / Shri** \_\_\_\_\_ is informed that the explanation submitted by him has been examined vis-à-vis the allegations levelled against him and the same has not been found satisfactory. The fact remains that

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_.

The aforesaid acts of omission and commission on the part of **Ms / Shri** \_\_\_\_\_ constitute the following misconducts as specified in Regulation 3 of Union Bank of India Officer Employees' (Conduct) Regulations, 1976 and he is hereby charged of the same:

- **Failure to take all possible steps to ensure and protect the interest of the Bank.**
- **Failure to discharge his duties with utmost devotion and diligence.**
- **Failure to discharge his duties with utmost honesty and integrity.**
- **Acting otherwise than in his best judgement in the performance of his official duties.**

*(Choose the appropriate charge based on the lapses observed and explanations submitted).*

**Ms / Shri** \_\_\_\_\_ is informed that a detailed Statement of Allegations to this Articles of Charge, on which the aforesaid charges are based is enclosed, along with the list of documents through which and list of witnesses through whom the above allegations are proposed to be substantiated.

**Ms / Shri** \_\_\_\_\_ is hereby called upon to submit his written statement of defence within 7 days of receipt hereof as to why further disciplinary action should not be taken against him. In case he

fails to submit his written statement of defence within the stipulated time, it will be presumed that he has nothing to say and the matter will be proceeded further with on that basis.

**DISCIPLINARY AUTHORITY  
(DESIGNATION OF DISCIPLINARY  
AUTHORITY)**

Cc:

Acknowledgement copy to be returned to Human Resources Department, \_\_\_\_\_ Zonal Office.

### Memorandum

<p>प्रेषक/From: Human Resources Department _____ Zonal Office</p>	<p>प्रति/To: Ms / Shri _____ (Name of CSO) _____ (Present Designation) _____ (Present Posting)  (Emp. No. _____)</p>
---	--

Annexure to Articles of Charge No. \_\_\_\_\_ dated \_\_\_\_\_

### STATEMENT OF ALLEGATIONS

The following acts of omission and commission are reported on the part of Ms / Shri \_\_\_\_\_ (Name of CSO), \_\_\_\_\_ (Present Designation) \_\_\_\_\_ (Present Posting), during his tenure as \_\_\_\_\_ (Designation at the time of lapse), \_\_\_\_\_ (Posting at the time of lapse).

1.) \_\_\_\_\_ (Name of the account) - \_\_\_\_\_ (Nature of loan) - Account No. \_\_\_\_\_ - (Loan Amount) \_\_\_\_\_

- Loan was sanctioned for purchase of shop under Union Progress Scheme without making any assessment of the limit, without analyzing financials of the firm and repayment capacity of the borrower.
- Valuation report was not obtained and insurance cover was not obtained.
- No interim security was taken to secure the loan. He also did not ensure that required NOCs/statutory approvals for the unit from the concerned departments were obtained.
- Post-inspection was not carried out as no report is held on record. The unit was found closed during subsequent inspection.

2.) \_\_\_\_\_ (Name of the account) - \_\_\_\_\_ (Nature of loan) - Account No. \_\_\_\_\_ - (Loan Amount) \_\_\_\_\_

- Due-diligence of borrower and guarantor was not done properly as per Bank's norms as enquiries were not made with people involved in same line of business activity.
- The loan was processed/sanctioned despite adverse CIBIL report i.e. borrower's account with other Bank was written-off for an amount of \_\_\_\_\_ and another account with \_\_\_\_\_ Bank had an outstanding of Rs. \_\_\_\_\_ against sanctioned amount of Rs. \_\_\_\_\_. The payment history was also not satisfactory with overdue period up to 271 days. Similarly, CIBIL report of guarantor was also not satisfactory, he also had 3 accounts under written-off category, 1 account with overdue of Rs. \_\_\_\_\_ and the payment history was poor with overdue period up to 900 days. He thus transgressed delegated authority as the same was vested with Regional Office in the subject case.



- The entire loan amount was disbursed in the SB account No. \_\_\_\_\_ of the borrower from where the amount was withdrawn in cash through a loose cheque. Signature for receipt of payment on back of the withdrawal form was not taken at the time of payment. The borrower has alleged that he has not received the entire loan amount.
- The loan was disbursed within a week's time, mostly in the SB account of the borrower from where it was withdrawn in cash. Margin money was not ensured and no supporting bills/vouchers were obtained from the borrower.

The aforesaid lapses on the part of **Ms / Shri** \_\_\_\_\_ have caused/likely to cause serious loss to the Bank.

**DISCIPLINARY AUTHORITY**  
**(DESIGNATION OF DISCIPLINARY AUTHORITY)**

ANNEXURE TO THE ARTICLES OF CHARGE NO. \_\_\_\_\_ DATED \_\_\_\_\_ ISSUED TO  
MS / SHRI \_\_\_\_\_ (NAME OF CSO) \_\_\_\_\_ (PRESENT DESIGNATION), \_\_\_\_\_  
(PRESENT POSTING) (EMP. NO. \_\_\_\_\_)

-----

Sr. No.	List of Documents
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	

**List of Management Witness(es):**

1.

**The Management reserves the right to add / delete any document(s) / witness(es) to the above lists.**

\*\*\*\*\*

**Annexure - X**

**Memorandum**

<b>प्रेषक / From:</b> Human Resources Department _____ Zonal Office	<b>प्रति /To:</b> Ms / Shri _____ (Name of CSO) _____ (Present Designation) _____ (Present Posting) (Emp. No. _____)
---	--

Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

This has reference to the statement of defence dated \_\_\_\_\_ submitted by **Ms / Shri** \_\_\_\_\_ (**Name of the Charge Sheeted Officer**), \_\_\_\_\_ (**Present Designation**), \_\_\_\_\_ (**Present Posting**) in reply to the Articles of Charge No. \_\_\_\_\_ dated \_\_\_\_\_, read with Statement of Allegations annexed thereto.

**Ms / Shri** \_\_\_\_\_ is informed that the submissions made by him in the aforesaid Statement of Defence have not been found convincing / satisfactory. It is therefore decided to proceed further in the matter and to hold a departmental inquiry against him to inquire into the various charges / allegations levelled against him in terms of Chargesheet No. \_\_\_\_\_ dated \_\_\_\_\_ based upon Statement of Allegations annexed thereto.

**Ms / Shri** \_\_\_\_\_ is informed that the inquiry in the matter will be held by **Ms / Shri** \_\_\_\_\_, \_\_\_\_\_ (**Designation of Inquiring Authority**), \_\_\_\_\_ (**Posting of Inquiring Authority**). The date, time and place of the inquiry will be intimated to **Ms / Shri** \_\_\_\_\_ by the Inquiring Authority in due course.

**DISCIPLINARY AUTHORITY**

**(DESIGNATION OF DISCIPLINARY AUTHORITY)**

Cc:

Acknowledgement copy to be returned to Human Resources Department, \_\_\_\_\_ Zonal Office.

**Memorandum**

<b>From:</b> <b>Human Resources Department</b> _____ Zonal Office	<b>To:</b> <b>Ms / Shri</b> _____, _____ (Designation of Inquiring Authority), _____ (Posting of Inquiring Authority)
---	--

Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

**Ms / Shri** \_\_\_\_\_, \_\_\_\_\_ (Designation of Inquiring Authority), \_\_\_\_\_ (Posting of Inquiring Authority) is hereby appointed as Inquiring Authority as per Regulation 6(2) of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations and authorized to conduct the inquiry into the charges levelled against **Ms / Shri** \_\_\_\_\_ (Name of the Charge Sheeted Officer), \_\_\_\_\_ (Present Designation) \_\_\_\_\_ (Present Posting) vide Articles of Charge No. \_\_\_\_\_ dated \_\_\_\_\_ read with Statement of Allegations annexed thereto, copies of which are enclosed for ready reference.

**Ms / Shri** \_\_\_\_\_ (Name of Inquiring Authority) is further informed that **Ms / Shri** \_\_\_\_\_, \_\_\_\_\_ (Designation of Presenting Officer), \_\_\_\_\_ (Posting of Presenting Officer) has been appointed as the Presenting Officer.

In terms of Regulation 6(5) of the aforesaid Discipline and Appeal Regulations, the following documents are forwarded herewith:

- A copy of the Articles of Charge No. \_\_\_\_\_ dated \_\_\_\_\_ read with Statement of Allegations annexed thereto issued to **Ms / Shri** \_\_\_\_\_.
- A copy of written Statement of Defence dated \_\_\_\_\_ submitted by **Ms / Shri** \_\_\_\_\_ in reply to the aforesaid Articles of Charge.
- A copy of the order appointing **Ms / Shri** \_\_\_\_\_, \_\_\_\_\_ (Designation of Presenting Officer), \_\_\_\_\_ (Posting of Presenting Officer) as Presenting Officer.

On conclusion of the inquiry, **Ms / Shri** \_\_\_\_\_ (Name of Inquiring Authority) is required to forward to the undersigned the report of the inquiry in triplicate (along with soft copy), written statement of defence, if any, submitted by the officer employee, oral and documentary evidences produced during the course of the inquiry, written brief, if any, submitted by the Officer employee and Presenting Officer in regard to the inquiry, to enable the undersigned to pass appropriate orders.

**Ms / Shri** \_\_\_\_\_ (Name of Inquiring Authority) is advised to complete the inquiry at the earliest and in any case not later than 3 months from receipt hereof.

**DISCIPLINARY AUTHORITY  
(DESIGNATION OF DISCIPLINARY AUTHORITY)**

Cc:



**Memorandum**

<b>From:</b> <b>Human Resources Department</b> _____ Zonal Office	<b>To:</b> Ms / Shri _____, _____ (Designation of <b>Presenting Officer</b> ), _____ (Posting of Presenting <b>Officer</b> )
---	---

Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

Ms / Shri \_\_\_\_\_, \_\_\_\_\_ (Designation of Presenting Officer), \_\_\_\_\_ (Posting of Presenting Officer) is hereby appointed as the Presenting Officer as per Regulation 6(6) of the Union Bank of India Officer Employees' (Discipline and Appeal) Regulations, and authorized to represent the Management's case at the inquiry into the charges levelled against Ms / Shri \_\_\_\_\_ (Name of the Charge Sheeted Officer), \_\_\_\_\_ (Present Designation), \_\_\_\_\_ (Present Posting) vide Articles of Charge No. \_\_\_\_\_ dated \_\_\_\_\_, read with Statement of Allegations annexed thereto.

Ms / Shri \_\_\_\_\_ (Name of Presenting Officer) is further informed that Ms / Shri \_\_\_\_\_, \_\_\_\_\_ (Designation of Inquiring Authority), \_\_\_\_\_ (Posting of Inquiring Authority) has been appointed as the Inquiring Authority. A copy of his appointment order is enclosed.

Ms / Shri \_\_\_\_\_ (Name of Presenting Officer) is authorized and required to forward to Ms / Shri \_\_\_\_\_ (Name of Inquiring Authority) the following documents on behalf of the Disciplinary Authority as per sub-Regulation 5(iii) and (iv) of Regulation 6 of the Union Bank of India Officer Employees' (Discipline and Appeal) Regulations:

1. List of documents by which and a list of witnesses by whom the Articles of Charge are proposed to be substantiated.
2. A copy of statement of witnesses, if any.

**DISCIPLINARY AUTHORITY  
(DESIGNATION OF DISCIPLINARY  
AUTHORITY)**

Annexure – XIII

ज्ञापन

Memorandum

प्रेषक / From: Human Resources Department _____ Zonal Office	प्रति /To: Ms / Shri _____ (Name of CSO) _____ (Present Designation) _____ (Present Posting)  (Emp. No. _____)
--	---

Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

This has reference to the Statement of Defence dated \_\_\_\_\_ submitted by Ms / Shri \_\_\_\_\_ (Name of CSO) during his tenure as \_\_\_\_\_ (Designation at the time of lapse), \_\_\_\_\_ (Posting at the time of lapse) in reply to the Articles of Charge No. \_\_\_\_\_ dated \_\_\_\_\_ issued to him.

The various averments made by Ms / Shri \_\_\_\_\_ in his Statement of Defence have not been found \_\_\_\_\_ satisfactory. The \_\_\_\_\_ fact \_\_\_\_\_ remains \_\_\_\_\_ that

\_\_\_\_\_ It has, therefore, been decided to proceed further in the matter and impose the proposed penalty.

Accordingly, in exercise of powers conferred on me under Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, I hereby pass the following Order:

**ORDER**

“Minor penalty of \_\_\_\_\_ as specified in Regulation 4( ) of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations' be and is hereby imposed on Ms / Shri \_\_\_\_\_.”

**DISCIPLINARY AUTHORITY  
(DESIGNATION OF DISCIPLINARY  
AUTHORITY)**

Cc:

Acknowledgment copy to be returned to Human Resources Department, \_\_\_\_\_ Regional / Zonal Office

THE FOLLOWING LETTER IS TO BE INCORPORATED BEFORE PROCEEDING UNDER FORMAT XIV

MEMORANDUM



<b>FROM:</b> <b>Human Resources Department</b> <b>_____ Zonal Office</b>   	<b>TO</b> <b>Ms/Shri:_____ (Name of CSO)</b> <b>_____ (Present Designation)</b> <b>_____ (Present posting)</b> <b>(Emp.No._____)</b>
--	--

Ref No. \_\_\_\_\_

Date: \_\_\_\_\_

This has reference to the departmental Inquiry conducted by Shri \_\_\_\_\_ in respect of Articles of Charge No. \_\_\_\_\_ Dated \_\_\_\_\_.

The Inquiring Authority has since submitted his Findings. A Copy of the Report of Inquiring Authority is enclosed herewith. If Ms/Shri \_\_\_\_\_ desires to make his/her submissions on the same, he/she may do so to the undersigned within 7 days of receipt hereof, whereafter the undersigned will take suitable decision on the Inquiry Report. In case no submissions are received from Ms/Shri \_\_\_\_\_ within the stipulated time limit, further action will be taken by the undersigned accordingly.

DISCIPLINARY AUTHORITY  
(DSIGNATION OF THE DISCIPLINARY AUTHORITY)



भारत सरकार का उपक्रम A Government of India Undertaking



ज्ञापन

## Memorandum

<p>प्रेषक / From: Human Resources Department _____ Zonal Office</p>	<p>प्रति /To: Ms / Shri _____ (Name of CSO) _____ (Present Designation) _____ (Present Posting)  (Emp. No. _____)</p>
---	---

Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

This has reference to the departmental inquiry conducted by \_\_\_\_\_ (Name of the Inquiring Authority), \_\_\_\_\_ (Designation and Posting of the Inquiring Authority), into the charges/ allegations levelled against Ms / Shri \_\_\_\_\_ (Name of CSO), \_\_\_\_\_ (Designation and Posting of CSO) in terms of Articles of Charge no. \_\_\_\_\_ dated \_\_\_\_\_ based upon Statement of Allegations thereto viz. Show Cause Memorandum no. \_\_\_\_\_ dated \_\_\_\_\_. The Inquiring Authority has since submitted his findings dated \_\_\_\_\_ and Shri \_\_\_\_\_ has made his submissions thereon vide letter dated \_\_\_\_\_.

In my capacity as Disciplinary Authority, I have perused all the relevant papers of the case viz. Articles of Charge dated \_\_\_\_\_ issued to Ms / Shri \_\_\_\_\_ (CSO), findings of the Inquiring Authority, submissions made thereon by the CSO and various other connected papers in the matter.

From the records of the inquiry, it has been established that the

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Based on the allegations proved against the CSO, the Inquiring Authority has held the following charges levelled against him as proved and I concur with the same:

- **Failure to take all possible steps to ensure and protect the interest of the Bank.**
- **Failure to discharge his duties with utmost devotion and diligence.**
- **Failure to discharge his duties with utmost honesty and integrity.**
- **Acting otherwise than in his best judgement in the performance of his official duties.**

(Choose the charge proved in the inquiry).

Taking into consideration the nature and gravity of charges / allegations proved against the CSO and also the various facts and circumstances of the case, I am of the view that the ends of justice would be met by imposing on Shri \_\_\_\_\_ the major penalty of ' \_\_\_\_\_ '.

Accordingly, in exercise of the powers vested in me under Regulation 7 of the Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, I hereby pass the following Order:

## **O R D E R**

"Major penalty of ' \_\_\_\_\_ ' as specified under Regulation 4 ( ) of Union Bank of India Officer Employees' (Discipline & Appeal), Regulations, 1976 be and is hereby imposed on Shri \_\_\_\_\_."

**DISCIPLINARY AUTHORITY  
(DESIGNATION OF DISCIPLINARY  
AUTHORITY)**

Cc to:

...

Cc to: Branch Manager .....Branch – with an advice to allow Ms/Shri....to inspect relevant records/ documents at the Branch in the presence of two responsible officers of your branch. However, Ms/Shri.....should not be allowed to take Xerox copies of any documents / records at this stage. Ms/Shri ...may however, be allowed to take down extract of the relevant records/documents.

**(If the employee is under suspension, following para should be added after order):**

**Ms/Shri.....is further informed that he will not be eligible for any pay and allowances for the period of his suspension save and except the subsistence allowance already paid to him/her.**



<b>From:</b> Human Resources Dept. _____ Zonal Office.	<b>To:</b> _____ Designation of Appellate <b>Authority</b> Appellate Authority, _____ Zonal Office / Central <b>Office, Mumbai.</b>
--	--

Ref No.

Date:

Appeal of Ms / Shri \_\_\_\_\_ (Name, Designation, Posting)  
 (Emp. No. \_\_\_\_\_)

- 
1. Name, Designation and Place of Posting of :  
the appellant
  - Employee no. :
  - Category :
  2. Date of Appeal :
  - Date received in the Dept. :
  - Whether appeal is preferred within the  
time limit
  3. Date of Joining :
  4. Date of Retirement :
  5. Date of Promotion as Officer :
  6. Grade/Scale & Basic Pay before penalty :  
imposed by Disciplinary Authority
  - Present Basic & no. of increments due :
  7. Name, designation & Place of posting of :  
the Disciplinary Authority
  8. Punishment imposed :
  - Date of Order :

9 Financial loss caused/likely to be caused :  
to the Bank

10. If registered as a vigilance Case, :  
formalities are complied with

11. Past Service Record :

12. Charges Proved
•

13. Gist of Allegations Proved

Placed along with the appeal, facts of the case and all the connected papers for your decision on the Appeal.

\_\_\_\_\_

**DECISION OF THE APPELLATE AUTHORITY:**



-----  
Ref No.

Date:

**ORDER OF THE APPELLATE AUTHORITY IN THE MATTER OF APPEAL PREFERRED BY Ms / Shri \_\_\_\_\_, \_\_\_\_\_ (DESIGNATION OF APPELLANT), \_\_\_\_\_ (POSTING OF APPELLANT) (EMP. NO. \_\_\_\_\_) AGAINST THE MAJOR PENALTY OF " \_\_\_\_\_ " IMPOSED ON HIM BY THE DISCIPLINARY AUTHORITY**

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This has reference to the appeal dated \_\_\_\_\_ preferred by Ms / Shri \_\_\_\_\_, \_\_\_\_\_ (Designation of Appellant), \_\_\_\_\_ (Posting of Appellant) (Emp. No. \_\_\_\_\_) against the major penalty of ' \_\_\_\_\_ ' imposed on him by the Disciplinary Authority, in terms of Order No. \_\_\_\_\_ dated \_\_\_\_\_.

In my capacity as Appellate Authority and in exercise of powers conferred on me under Regulation 17 of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976, I have since gone through the Articles of Charge dated \_\_\_\_\_ issued to Shri \_\_\_\_\_ (Appellant), proceedings of inquiry, findings of the Inquiring Authority, submissions made by the Appellant thereon, Order dated \_\_\_\_\_ of the Disciplinary Authority, grounds raised by the Appellant in his aforesaid appeal and other connected/relevant papers in the matter.

I observe from the records of the case that the Appellant, during his tenure as \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_.

The appeal preferred by Ms / Shri \_\_\_\_\_ is therefore \_\_\_\_\_.

**APPELLATE AUTHORITY  
(DESIGNATION OF APPELLATE AUTHORITY)**



<b>From :</b> Employee Relations Division Central Office	<b>To:</b> Designation of Reviewing Authority, Reviewing Authority
--	--

Ref No.

Date:

Review of Ms / Shri \_\_\_\_\_ (Name, Designation, Posting)  
(Emp. No. \_\_\_\_\_)

1. Name, designation and place of posting :  
of the Officer  
- Employee No. :  
- Category :
2. Date of Review Petition :  
- Date when received :
3. Date of Joining :
4. Date of retirement :
5. Date of promotion to officer cadre :
6. If registered as vigilance case, whether :  
formalities complied with
7. Financial loss caused/likely to be :  
caused to the Bank
8. Past Service Record :

9.

Charges proved	Charges Not Proved

10.

<b><u>Gist of allegations Proved</u></b>



- 11. Penalty imposed by the :  
Disciplinary Authority  
Name and designation of :  
Disciplinary Authority
- 12. Date of appeal, if any :
- 13. Name, designation of Appellate :  
Authority
- 14. Order of the Appellate Authority :  
- Order no. and date :
- 15. Grade/Basic Pay at the time of :  
misconduct
- 16. Grade/Basic Pay after the :  
imposition of penalty by  
Disciplinary Authority
- 17. Grade/Basic Pay after the order of :  
the Appellate Authority
- 18. Present Grade/Basic Pay and no. :  
of increments due
- 19. Remarks :

---

**DECISION OF THE REVIEWING AUTHORITY:**

Annexure - XVIII



Ref No.

Date

**ORDER OF THE REVIEWING AUTHORITY IN THE MATTER OF REVIEW PETITION PREFERRED BY MS / SHRI \_\_\_\_\_, \_\_\_\_\_ (DESIGNATION OF PETITIONER), \_\_\_\_\_ (POSTING OF PETITIONER) (EMP. NO. \_\_\_\_\_) AGAINST THE MAJOR PENALTY OF '\_\_\_\_\_' IMPOSED ON HIM BY THE DISCIPLINARY AUTHORITY AND UPHELD BY THE APPELLATE AUTHORITY**

This has reference to the Review Petition preferred by \_\_\_\_\_ Ms / Shri \_\_\_\_\_, \_\_\_\_\_ (Designation of Petitioner), \_\_\_\_\_ (Posting of Petitioner) against the major penalty of '\_\_\_\_\_' (Penalty) imposed on him vide Disciplinary Authority's Order No. \_\_\_\_\_ dated \_\_\_\_\_ and upheld by the Appellate Authority in terms of Order No. \_\_\_\_\_.

In my capacity as the Reviewing Authority and in exercise of powers conferred on me under Regulation 18 of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, I have gone through all the relevant papers of the case viz. Articles of Charge dated \_\_\_\_\_ issued to Ms / Shri \_\_\_\_\_, findings of the Inquiring Authority, Order dated \_\_\_\_\_ of the Disciplinary Authority and Order dated \_\_\_\_\_ of the Appellate Authority, grounds raised by the Ms / Shri \_\_\_\_\_ (Petitioner) in his aforesaid review petition and other connected papers in the matter.

It is observed from the records that the Petitioner during his tenure as \_\_\_\_\_

The review of Ms / Shri ---- is therefore, -----.

**REVIEWING AUTHORITY  
(DESIGNATION OF REVIEWING AUTHORITY)**

Annexure - XIX



**Memorandum**

<b>प्रेषक / From:</b> Human Resources Department _____ Regional / Zonal Office	<b>प्रति /To:</b> Ms / Shri _____ (Name of the Officer / Employee) _____ (Present Designation) _____ (Present Posting)  (Emp. No. _____)
--	---

Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

Certain serious acts of omission and commission have been reported on the part of Shri \_\_\_\_\_ (Name of the Officer / Employee), \_\_\_\_\_ (Present Designation), \_\_\_\_\_ (Present Posting) during his tenure as \_\_\_\_\_ (Designation at the time of lapse), \_\_\_\_\_ (Posting at the time of lapse).

Pending further disciplinary action in the matter, Shri \_\_\_\_\_ (Name of the Officer / Employee), is hereby suspended from the services of the Bank with immediate effect. During the period of his suspension, he will be entitled to subsistence allowance as per the rules of the Bank.

**DESIGNATION OF THE  
COMPETENT AUTHORITY**

Cc:

Acknowledgement copy to be returned to Human Resources Department, \_\_\_\_\_ Regional / Zonal Office



## Inter-office Letter

<b>प्रेषक / From:</b> <b>Human Resources Department</b> _____ <b>Regional / Zonal Office</b>	<b>प्रति /To:</b> <b>Dy. General Manager</b> <b>Vigilance Department</b> <b>Central Office</b>
--	---

Ref No. \_\_\_\_\_

Date: \_\_\_\_\_

**Disciplinary action against (Name of the Officer / Employee) - Action taken report**

This has reference to letter from Vigilance Department No. \_\_\_\_\_ dated \_\_\_\_\_ forwarding us advice of CVO to initiate major penalty proceedings against the following employee/official/s:

Name	
Employee no.	
Designation & Posting	

The departmental inquiry instituted against the aforesaid employee has since been concluded.

Date on which Findings of IA received	
Date on which Findings forwarded to CSO for submissions	
Date on which CSO submissions received	
Ref number and Date of punishment order	
Punishment imposed	

We enclose the following papers for your perusal and information:

- Copy of findings of the Inquiring Authority,
- Submissions of employee
- Final Order

**DISCIPLINARY AUTHORITY**  
**(DESIGNATION OF DISCIPLINARY AUTHORITY)**

Encl: As above

if reply is satisfactory to show cause memo we have to close the matter by giving memo in the formats for Minor and Major Misconducts separately.  
ANNEXURE-

MEMORANDUM

<b>FROM:</b> <b>Human Resources Department</b> _____ <b>Zonal Office</b> _____	<b>TO</b> <b>Ms/Shri: _____ (Name of CSO)</b> _____ <b>(Present Designation)</b> _____ <b>(Present posting)</b> <b>(Emp. No. _____)</b>
--	---

Ref No. \_\_\_\_\_

Date: \_\_\_\_\_

This has reference to the explanation dated .....submitted by Shri \_\_\_\_\_ (Designation) (Branch) in response to show cause Memorandum No.....dated.....issued to him/her for the irregularities committed by him/her at.....Branch.

Ms/Shri .....is informed that various submissions made by him/her in this aforesaid explanation have since been noted and it has been decided to allow the matter to rest at this stage.

DISCIPLINARY AUTHORITY  
(DESIGNATION OF THE DISCIPLINARY AUTHORITY)

.....

ANNEXURE-

MEMORANDUM

<b>FROM:</b> <b>Human Resources Department</b> _____ <b>Zonal Office</b> _____	<b>TO</b> <b>Ms/Shri: _____ (Name of CSO)</b> _____ <b>(Present Designation)</b> _____ <b>(Present posting)</b> <b>(Emp.No. _____)</b>
--	--

Ref No. \_\_\_\_\_

Date: \_\_\_\_\_

This has reference to the explanation dated .....submitted by Ms/Shri \_\_\_\_\_ (Designation) (Branch) in response to show cause Memorandum No.....dated.....issued to him/her for the irregularities committed by him/her at.....Branch.

Ms/Shri .....is informed that various submissions made by him/her in his aforesaid explanation are not convincing as fact remains that he/she failed to .....

Under the circumstances, the undersigned would have been justified in initiating appropriate disciplinary action against Ms/Shri.....

However, looking to the various extenuating circumstances of the case such as.....the undersigned is inclined to take a lenient view in the matter and treat the same as closed at this stage as a very special case.

Ms/Shri .....is however, advised in his/her own interest to be more careful/vigilant in performing his/her duties and not to give cause of action of such nature in future.

DISCIPLINARY AUTHORITY  
(DESIGNATION OF THE DISCIPLINARY AUTHORITY)

# MISCELLANEOUS

## DEPENDENT DETAILS IN UNION PARIVAR-REITERATION OF GUIDELINES

**Staff Circular:7630 dated 10.03.2022**

Attention of all Staff Members is drawn towards declaration of dependent details in Union Parivar. Guidelines in this regard have been issued and circulated vide various Staff Circulars as well as Bipartite Settlements and Joint Notes. However, it has been observed that details of dependents of some staff members are still incorrect in Union Parivar. It is the responsibility of all the staff members to timely update the details of their eligible dependents in HRMS package (Union Parivar), Guidelines regarding eligibility of dependents is reiterated as under •

As per 11th Bipartite Settlement and 8th Joint note both dated 11.11.2020 the expression 'family' of an employee for the purpose of medical facilities and for the purpose of leave fare concession shall mean a)

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

b) The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs 12,000/-p.m. If the income of one of the parents exceeds Rs 12,000/- p.m. or the aggregate income of both the parents exceeds Rs 12,000/p.m., both the parents shall not be considered as wholly dependent of the employee.

c) A married female employee may include her natural parents or parents-in-law under the definition of family, but not both, provided that the parents/parents-in-law are wholly dependent on her.

Note: For the purpose of medical expenses reimbursement scheme, for all employees i.e. male/female any two of the dependent parents/parents-in-law shall be covered. The employee shall have the choice to substitute of the dependents or both. Physically challenged children of employee to be defined as dependents irrespective of age or marital status, subject to income criteria.

The declaration informing the names and other details of the dependent family members has to be provided by the employee to his/her concerned controlling office as per Annexure I of Staff Circular 6254 dated 14.10.2015.

All Staff Members are once again advised to check their dependents in the HRMS Package (Union Parivar) and in case of any addition/deletion/modification, should ensure updation of the same by 31.03.2022.

ALL FGMOs/ROs are requested to educate all staff members and obtain their confirmation regarding correctness of dependent data in Union Parivar.

## SCHEME FOR REIMBURSEMENT OF EXPENSES ON CHILD CARE FACILITIES TO WOMEN EMPLOYEES & SINGLE MALE EMPLOYEES (PARENT)

**Staff Circular :7725 dated Date: July 4th, 2022**

The development of a child is linked with the overall development of a country/ nation. With the change in working lifestyle & emphasis on empowerment of women, the facilities of Childcare are utilized by many female/ single male (Parent). In such scenarios providing childcare facility is one of the most crucial tasks for any organization. Further, single male parents also find it difficult to raise their children.

In view of the aforesaid, Board in its meeting held on 26.05.2022 has approved the 'Reimbursement expenses on Child Care facilities to Women Employees & Single Male Employees (Parent)'.

The details of the Scheme are enclosed as Annexure-I. The said Scheme of reimbursement expenses on Child Care shall be effective from 01.06.2022 onwards. In this connection, a new module i.e. 'Child Care reimbursement' is developed in Union Parivar. The navigation of the same is as under:

<b>Scheme</b>	<b>Reimbursement of expenses on Child Care facilities to Women Employees &amp; Single Male Employees (Parent)</b>
<b>Eligibility</b>	All Female employees and Single Male Employees (Parent) shall be eligible for reimbursement expenses on childcare facilities for maximum 2 dependent children upto the age of 5 years. The dependent children as per definition of family in Bipartite Settlement/ Joint Note and duly incorporated in HRMS Package of the Bank i.e. Union Parivar, I shall be covered under the Scheme. <b>Single Male Employees (Parent):</b> Male Employees (Parent) of following categories are eligible under for the Childcare reimbursement. facility: a) Single Male (Parent) with adopted dependent child/ children b) Widower Male (Parent) having dependent child/children c) Divorced Male (Parent) having dependent child/children Male Employees (Parent) belonging to above category, who wish to avail the benefit of this facility shall submit an application with relevant documents to the HR Dept. of their Regional Offices, for modifying the marital status in their Bio-data, if required.
<b>Age limit for Dependent Children</b>	Dependent child upto the age of 5 years only shall be considered for reimbursement of childcare expenses under the scheme.
<b>Eligible Amount</b>	All Female employees and Single Male Employees (Parent) (For Two Dependent Children upto the age of 5 years)- Rs.3000/- per month (per child) (Including GST).
<b>How to Apply</b>	The reimbursement shall be made on declaration basis & the facility will be routed through HRMS Package 'Union Parivar'.
<b>No. of Occasions in a month</b>	Employees may avail the facility of reimbursement of expenses for 2 dependent children in one single application as well as 2 separate. application for 2 Child in a month.
<b>Sanctioning Authority</b>	HR Suvidha
<b>Competent Authority</b>	Chief General Manager (HR) is nominated as the Competent Authority for issuing any clarifications on the scheme.
<b>SPOC for all issues</b>	Chief Manager (HRAD) IP No. 116214 E mail ld: hrad@unionbankofindia.bank

### LEAVE TRAVEL CONCESSION (LTC)

SC No.6212 Dt. 30th June 2015

SC No.2150 Dt. 03.04.1980

SC No.2279 Dt. 03.04.1981

- 1) **Eligibility:** All Officers after completion of 11 months of active service are eligible for availing LTC for himself and his eligible dependent family members. Probationary Officers are also eligible to avail LTC after completion of 11 months of continuous service in the Bank. The details of the LTC block are as under:

#### **FOUR YEARS BLOCK: HOME TOWN & ANY WHERE IN INDIA:**

- 1.1 During each block of 4 years, an officer shall be eligible for leave travel concession for travel to his place of domicile once in each block of two years. Alternatively, he may travel in one block of two years to his place of domicile and in another block of two years to any place in India by the shortest route.

In other words:

- 1.2 Officer may even go to his home town/place of domicile as declared by him, twice in 4 years i.e. every two years in the block of 4 years by the shortest route.



OR

1.3 Officer may go to his home/place of domicile once at the interval of 2 years and to any place in India after 2 years in the same block of 4 years by the shortest route.

OR

1.4 Officer may go to any place in India once in the block of 4 years by the shortest route.

1.5 That means, Officer can not avail of LTC for visiting any place in India twice in a block of 4 years. To avail All India LTC, minimum gap of 2 years to be maintained.

2) **Lapse of LTC:**

The L.F.C. block of an Officer will lapse automatically, except where his leave for availing L.F.C., has been refused by the Management in writing for exigencies of administration. However, the Officer should apply such leave in advance. (S.C.No.2279 Dt.03.04.81)

3) **Availment of LTC by family members:**

L.T.C. may be availed by a family of the Officer prior to or after the date on which the Officer himself avails of L.T.C., provided that the period between the date of commencement of the journey by family and the date on which the Officer himself returns from his journey or vice versa, does not exceed 4 months on the expiry of such period of 4 months, any L.T.C., not availed of by the Officer for himself (unless in the meantime, his leave is refused by the bank) or his family will lapse. Officer need not accompany his family members of either leg of the journey. It is further clarified that LTC may be availed of by the Officers family for travel without the attendance of the Officer. The Officer and/of the members of his family may visit the same place or different places of their choice within the permissible distance. It is further clarified that even though, in the case of Officers, there is no restriction on the distance to be travelled while availing L.T.C., for visiting any place in India, if the family of the Officer avails of L.T.C., within the attendance of the Officer and the Officer and/or or the members of his family, visit different places independently, the reimbursement, in the later case will be restricted to the actual fare incurred for the distance upto the place of destination which was declared by the Officer or the members of his family, as the case may be, who undertook journey first or the eligible class of Fare for the distance travelled, whichever is less. The above provision will not be applicable for availing L.T.C., for hometown. (SC No.3143 Dt.15.06.87 - Vol. VII - Page no.139)

An Officer will be eligible to claim L.T.C. for the members of the family, if they do not ordinarily reside with him at the place of posting, for travel of family members from the place of hometown/place of domicile and return with the Officer and vice-versa (S.C.No.2279 Dt.03.04.81)

4) **Eligibility of Mode of Travel and Class of Travel:**

1. An Officer will be required to declare the place of his destination/visit/hometown as the case may be, while availing L.T.C. (SC No.2150 Dt.03.04.80 - Vol. II - Page No.89)
2. The mode and class by which an officer may avail of Leave Travel Concession shall be the same as the officer is normally entitled to travel on transfer and other terms and conditions subject to which the Leave Travel Concession may be availed of by an officer, shall be as decided by the Board from time-to-time. Provided that w.e.f.1st May 2010 an officer in Junior Management Grade Scale I while availing LTC will be entitled to travel by air in the lowest fare economy class in which case the reimbursement will be the actual fare or the fare applicable to AC 1st Class fare by train for the distance travelled whichever is less. The same rules shall apply when an officer in Middle Management Grade Scale II and Middle Management Grade Scale III while availing LTC where the distance is less than 1000 kames.
3. The shortest route means the place of destination from his place of posting by the shortest route by Railway. However, if the place of destination/visit/hometown is not accessible by Train, the Officer will be free to travel by other means of transport. In such a case, the distance travelled will be notionally taken as if he had travelled by Train and the reimbursement will be restricted to his entitlement. (S.C.No.2150 Dt.03.04.80 - Vol. II - Page No.89)
4. As regards other terms and conditions travel by private Taxi, evidence/proof for L.T.C. are as applicable till date. (S.C.No.2150 Dt.03.04.80 - Vol. II - Page No.89)
5. It is clarified that an Officer may travel by any mode of any transport in India (even if he touches the same place more than once) so long as the reimbursement is within the fare to which he is entitled upto the distance through shortest route from place of work to place of visit/ native place as declared by him while availing L.F.C. (S.C.No.2286 Dt.15.04.81 - Vol. II - Page No.356)

5) **Travel by Taxi or Private Car:**

Officers are entitled to travel by Taxi or a private Car as an approved mode of transport for L.T.C. However, mere permission should be obtained. Officers who are availing L.T.C. by Taxi/private Car would necessarily furnish some other satisfactory evidence other than Taxi, Petrol Bills in respect of travel by private Car, mainly Hotel Bills indicating number of persons who stayed along with the Officers or any other proof to the satisfaction of the Management. (S.C.No.1559 Dt.25.02.74 - Vol. I - Page No.230)

**6) Travel by own car:**

An Officer is permitted to travel by his own Car will be reimbursed to and for charges calculated at the cost of 1 liter petrol per every 8 Kms. of distance covered from his place of posting to the place of destination/home town, as declared by him at the time of availing L.T.C., by shortest route. (S.C.No. 2279 Dt.03.04.81)

**7) Break Journey/Circular Journey/Tours by Travel Agents:**

An Officer is free to break the journeys at any place as he likes, but the reimbursement of to and for will be permissible only from the place of work to the place of destination/home town as declared by him while availing L.T.C., by the shortest route. (S.C.No.2279 Dt.03.04.81 )

Circular Journey/Tours by Travel Agents: An Officer availing L.T.C., through conducted Tours by Travel Agents, his reimbursement will be restricted from the place of posting to place of destination/receipt declared by him, by shortest route or the actual charges of the Travel Agents, excluding boarding and commission charges, if any, whichever is less. (S.C.No.2279 Dt.03.04.81)

The officer is permitted to undertake round journey by railways. In such cases, he will have to declare the place/s of destination/visit while availing LTC. The reimbursement in such case is restricted to the extent of the mode and class by which he is entitled to travel for distance from the place of his posting to the place/c of destination/visit declared by him, by the shortest route OR the actual charges incurred by him, whichever is lower. (S.C.No.2279 Dt.03.04.81)

**8) Travel by Helicopter during L.T.C.:**

Helicopter is not an approved mode of travel for availing L.T.C., However, since in the rule provides that an Officer can travel by Transport other than the mode and Class by which he is eligible to travel, it is clarified that even though the Helicopter is not an acceptable mode of transport, he may be reimbursed with the eligible Train fare for the actual distance travelled and incurred, whichever is lower. It should be also ensured that the reimbursement should not exceed the overall eligibility upto the place of destination declared by the Officer. (S.C.No.3316 Dt.17.08.88 - Vol.VIII - Page no.152)

**9) L T C by steamer:**

Reimbursement of fare under L.T.C. to Officers for travel by Steamer will be made to the extent of actual fare incurred in any Class.(S.C.No.3549 Dt.29.01.90)

**10) Bank's car:**

An Officer provided with the Bank's Car cannot use the same while availing the L.T.C. (S.C.No.2279 Dt.03.04.81)

**11) Wife and husband both employed in the same Bank:**

If an Officer and his wife are both employed in the Bank, though each will be entitled to L.T.C., in his own right, the family including the husband/wife taken together shall not be eligible for L.T.C., more than twice in 4 years period. (S.C.No.2279 Dt.03.04.81)

**12) Spouse working in another Bank:**

When one of the spouse is working in another Bank/Organization and LTC is availed by the spouse working in another Bank/Organization, the spouse working in our Bank will not be entitled to LTC for the same journey.

**13) Children below the age of 12:**

Where the place of destination/visit/home town is not accessible by Train and the journey is performed by Bus, the reimbursement for children below the age of 12 will be restricted to the actual Bus fare or half ticket fare for the distance travelled notionally taken as if travelled by Train, whichever is lower. Where the same journey is undertaken

by air, the reimbursement will be restricted to the actual air ticket or half Train fare as if the journey notionally travelled by Train, whichever is lower. The fare is calculated to the eligible Class of the Officer concerned. (S.C.No.3168 Dt.17.08.87 - Vol.VII - Page no.158)

The definition for “full Train fare” in case of reimbursements to the tune of children below the age of 12 years shall mean the fare charged by the Railways, i.e., fare for half ticket. (S.C.No.3175 Dt. 26.08.87 - Vol. VII - Page no. 173)

**14) DEFINITION OF FAMILY**

For the purpose of medical facilities and for the purpose of leave fare concession, the expression ‘family’ of an officer shall mean:

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

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

c.A married female employee may include her natural parents or parents-in-law under the definition of family, but not both provided that the parents/parents-in-law are wholly dependent on her.

Note: For the purpose of medical expenses reimbursement scheme, for all employees, any two of the dependent parents/ parents-in-law shall be covered.(S.C.No.6212 Dt.30.06.2015)

**15) Surrender of LTC Block of Anywhere in India and PL encashment:**

Alternatively, an officer, by exercising an option anytime during a 4 year block or two year block, as the case may be, surrender and encash his LTC (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to the eligible fare for the class of travel by train to which he is entitled up to a distance of 4500 kms. (one way) for officers in JMG Scale I and MMG Scale II & III and 5500 kms (one way) for officers in SMG Scale IV and above.

An officer opting to encash his LTC shall prefer the claim for himself / herself and his / her family members only once during the block / term in which such encashment is availed of. The facility of encashment of privilege leave while availing of Leave Fare Concession is also available while encashing the facility of LTC. (S.C.No.6212 Dt.30.06.2015)

**16) LTC encashment:**

Other than place of domicile –Officer can encash LTC fares without availing LTC and No leave is to be availed. He can surrender the block and can draw 100% of the fare and can also encash PL up to a maximum of 30 days OR 15 days as per his choice.

OFFICER GRADE	ELIGIBLE DISTANCE (IN KMS)	ELIGIBLE CLASS OF FARE	ELIGIBLE FARE (As per Indian Railways w.e.f. 01.11.2017)
			RS.
JMGS - I TO MMGS - III	4500 > up and 4500 < down	A/C 2 TIER / IST CLASS	4250.00 *
SMGS-IV and ABOVE	5500 > up and 5500 < down	A/C Ist CLASS	8755.00 **

\*Fare + reservation + supplementary charges

\*\*Fare upto 5000 kms + @Rs.78/- for each 50 kms beyond 5000 kms + reservation charges + supplementary charges

-Encashment is Subject to deduction of admissible tax at source. Since the Railways are charging two Types of fares. Children 5 year of age and upto 12 years of age will be charged half the fares subject to the minimum fare applicable. No separate seat/berth is provided for children. Full adult fare is charged for children to allot a separate berth.

-Encashment of L.T.C., applicable railway fare during the month of encashment may be considered for sanction. (S.C.No.5927 Dt.10.12.2012)

**17) Leave Encashment:**

For the purpose of leave encashment, all the emoluments payable for the month during which the L.T.C., commences shall be admissible (S.C.NO.3852 DTD 16.04.92 )

**18) LTC on kind of leave:**

Officer employee may also be permitted to encash P.L. while availing L.T.C. on any kind of leave. (S.C.NO.2279 DTD 03.04.81)

**19) Advance against LTC:**

An Officer, on request, may be granted an advance to the extent of actual cost of return fare for going to the place of destination/visit to his native place, as declared by him on an undertaking to produce the tickets/relevant money receipts. (S.C.No.2150 Dt.03.04.80 - Vol. II - Page No.89) (S.C.No.2279 Dt. 03.04.81)

**20) Local conveyance Charges not payable:**

Ancillary or incidental expenses like conveyance charges for site seeing in the City or Town, Toll tax, Pilgrim tax, Portage and Coolie charges are not payable under L.T.C. (S.C.No. 2279 Dt.03.04.81)

**21) Produce of bills:**

An Officer travels by Rail/Air will be required to produce tickets or money receipts for two and for journeys as an evidence for himself and his family members. When he prefers to travel by other modes, he will be required to produce satisfactory evidence to the bank for having visited the places, such as, Hotel bills, Petrol bills, purchases. (S.C.No. 2279 Dt.03.04.81)

**22) Time period for submission of bills:**

The Officer is required to submit L.T.C. Bill within 15 days from the date of resumption of duty. (S.C.No.2279 Dt.03.04.81)

**23) LTC terminates if touches place of work:**

Journey in all cases should commence from the place of work of the Officer and shall be deemed to have completed as and when he/she reaches his/her place of work. Therefore, journey performed by an Officer, after touching his/her place of work, shall not be eligible for reimbursement.

**24) Extension of LTC:**

LTC upon request can be extended by RH where presence of staff member is very much required. Extension of LTC block should be permitted only in case of Bank's exigencies and such extension should be permitted only once that too for a maximum period of 3 months from the date of expiry of LTC block. Extension of LTC will not be permitted as a matter of routine and the staff members at all levels will have to plan their travel and avilment of LTC well before the expiry of the validity of the block.

**NOTE: This facility is called Leave Travel Concession (LTC) for all Officers in the Bank.**

**And**

**For Award Staff members this facility is called Leave Fare Concession (LFC).**

LTC: Abroad Travel

HRMD:PAD:2006:4796 DT:01.07.06: To Pay Chennai To Srinagar By Air: Reimburse regular fare (Not to take concessional fares) plus expenditure incurred for Transportation for local sightseeing to be allowed – ( In other words officer is allowed to reimburse air fares from Chennai to Srinagar actual air fare – even though purchased concessional fare tickets and spent more amount on local sightseeing which is within max entitlement) (SC NO. 4765 DT.08.09.01)

At present the scheme is suspended. The officer shall not be entitled to visit overseas countries / centers as a part of LTC/HTC. (DP/PAD/154/2014 DT.11/04/2014)

### **CENTRALIZED SANCTION OF LFC ADVANCE TO OFFICERS**

[SC 6565 27.02.2017]

- It has been decided to centralize the sanction process of LFC advance at HR SUVIDHA w.e.f. from 06.03.2017
- Sanction of LFC advance for award staff members will continue to be approved/ sanctioned by the competent authority at branch/office level

#### **New guidelines as per Staff Circular No.:6767 Date: 23.03.2018**

Various requests are being received from Employees / Unions / Associations regarding availment of LFC by women employees for their parents' in-law, treating them as their dependents.

As on date, wherever the income of the spouse exceeds Rs.10, 000/-, the female employees are not allowed to avail LFC for their parents-in-law as they are treated as dependent on their spouse and not on the female employees. The matter has since been taken up at various levels and after long drawn discussions with the Unions / Associations, it has been decided that w.e.f 01.04.2018, women employees of the Bank will be allowed to claim LFC either for their parents or parents in-law as dependents, subject to the condition that the individual or aggregate income of the parents or parents-in-law from any source does not exceed Rs. 10,000/-

A detailed Declaration of Dependents for availing LFC is enclosed as 'Annexure', which is to be uploaded by the employees while applying for LFC on declaration basis or applying for LFC advance/submitting LFC claim.

While on the subject, it may be mentioned that, frequent requests from staff members are being received by HR Suvidha for cancellation of LFC encashment, which has already been processed & sanctioned, on the grounds that, while submitting their claim, they have forgotten –

1. To apply for PL encashment and /or
2. To select the eligible dependents etc.

This is despite the fact that they have consciously ticked the online declaration, that they have visited the PL encashment page and also checked the eligible dependents while applying for LFC encashment. Such requests from staff members speak about the casual approach with which LFC encashment/ claims are being applied in the system. This not only results in delay in processing / sanction of LFC bills, but also creates a lot of difficulty in the upkeep of proper records.

In this context, attention of all concerned is drawn to Staff Circular Nos. 6329 dated 05.03.2016 and 6366 dated 16.05.2016, wherein some important points which are to be taken care of by staff members while submitting their claims, have been elaborated. At the cost of repetition, some of them are once again reiterated as under:

- **Timely booking of tickets enclosing fare chart**

In many cases, the tickets are booked by the employees after considerable lapse of time from the sanction of LFC advance / Leave. This results in higher cost of tickets and resultant revenue loss to the Bank. Staff Members are advised to get their LFC Leave /Advance sanctioned well in advance and to ensure that tickets are booked immediately after sanction of LFC leave / advance as also to take a copy of the comparative fare chart of the date of booking.

- **Travel by lowest fare – CVC Guidelines**

As per CVC guidelines, eligible staff members are to book Air tickets for LFC under the lowest refundable available economy fare for that day. A mandatory declaration by the staff members of having taken a copy of the travel date comparative fare chart of various airlines on the date of booking has already been introduced in the LFC module in Union Parivar. The online comparative fare chart can be generated from any of the travel portals like Make my Trip, Goibibo, Yatra, IRCTC, Cleartrip, Easemytrip, etc.

- **Home Town LFC :**

For Home Town LFC, it is mandatory that employees as well as their family members for whom LFC is being claimed must visit home town /domicile. Valid proof of having visited the hometown / place of domicile has to be submitted along with the LFC claims.

- **Purpose of Visit**

Staff members are advised to take utmost care while selecting 'purpose of visit'. Where domicile is not updated in Union Parivar, staff members are required to get the same updated by the HR Dept. of the concerned Regional Office and only thereafter apply for Hometown LFC, instead of proceeding by selecting 'rest and recuperation' and later on requesting for modification in Union Parivar.

- **Requests for cancellation and re-apply LFC**

Staff members are advised to take proper care before submitting the PL encashment request and also to ensure that they have selected the eligible dependents for whom they wish to avail LFC. Prior to applying for LFC claim staff members should ensure that their dependents list is updated in Bio data in Union Parivar.

- **Travel by own car /taxi**

Staff members who prefer to travel by own car / taxi should obtain prior approval from the Regional Head/ Competent Authority and a copy of the approval letter is to be submitted along with the final claim. Mode of travel mentioned as personal car / taxi in the tour program will not be accepted as approval to travel by personal car /taxi.

**Staff members are informed that any request for cancellation of LFC, once sanctioned, on the ground that they have forgotten to apply for PL encashment and/or to select the eligible dependents will not be entertained.**

All staff members are required to take note of the above and are advised to exercise proper care before submitting LFC encashment request / LFC claims.



**ANNEXURE**

To,  
**The Assistant General Manager  
Union Bank of India, HR Suvidha**

Date:

**Sub: Declaration of Dependent(s) for LFC**

I have applied for LFC on declaration/LFC Advance/LFC Final Claim as on \_\_\_\_\_ for my travel from \_\_\_\_\_ to \_\_\_\_\_ under LFC Block from \_\_\_\_\_ to \_\_\_\_\_ & LFC Term from \_\_\_\_\_ to \_\_\_\_\_<sup>\*\*\*</sup>. In this regard, I would like to declare the following: **(Tick the relevant/ applicable boxes)**

- 1. I declare that none of the Family members (other than spouse) shown as dependents have income exceeding Rs.10000/-p.m. from any source and are covered under the definition of Family as **per XI<sup>th</sup> Bi-partite Settlement/Joint Note dated 11.11.2020 (Staff Circular No. 7325 and 7326 dated 24.12.2020)**
- 2. I declare that child/children for whom the LFC is being claimed as dependent (s) is/are unmarried (including step children and legally adopted children).
- 3. I declare that my Parents or Parents-in-law for whom LFC is claimed as dependent (s) do not have individual or aggregate income exceeding Rs.12000/-p.m. from any source and they are wholly dependent on me. I further declare that no other member of my Parent's family or Parents-in-law family or my spouse will be claiming this facility for them.
- 4. I declare that my Spouse (if working in Union Bank of India) has not availed LFC in my above 4 year block or will not avail LFC until my above 4 year Block expires.
- 5. I declare that my daughter/s for whom LFC is being claimed is/are widowed/divorced/ separated and is/are wholly dependent on me.
- 6. I declare that my sister/s for whom LFC is being claimed is/are unmarried/divorced/abandoned/widowed/separated from husband and is/are wholly dependent on me.
- 7. I declare that my brother / sister for whom LFC is claimed is/are physically/mentally challenged with 40% or more disability and is/are wholly dependent on me.

Details of dependents for whom I want to claim LFC (All fields are mandatory)

Name	Relationship	Occupation (Student, housewife, employed/unemployed, pensioner/family pensioner etc.)	Married/ Unmarried Widowed/divorced Separated.(Refer point no 2,5 &6)	Please mention Monthly income in Rs. (Refer point No 1 & 3)	Basis of arriving at monthly income	Physically/ mentally challenged (Refer point No 7) (Yes/ No)



I hereby confirm that the aforesaid information given by me is correct and as per the definition of family described in Bi-partite Settlement/**Joint Note dated 11.11.2020**. If any statement is found to be incorrect/false later on, the Bank has right to recover the LFC amount sanctioned to me and initiate disciplinary action as per the provisions of disciplinary rules/regulations applicable to me.

Yours faithfully

\*\*\* Note:

**Officers:** 4 years LFC block/2 years LFC term  
**Award Staff:** 2 years LFC block/2years LFC term  
4 years LFC Block/4 years LFC term

Signature of the employee  
Name:  
Emp. No:

Phone No:

#### Further reference

- (SC 6264 dated 29.10.2016,
- SC 6322 dated 22.02.2016,
- SC6329 dated 05.03.2016,
- SC 6366 dated 16.05.2016,
- SC 6546 DT dated 18.02.2017
- SC 6562 date 18.02.2017,
- Staff Circular No.:6767 Date: 23.03.2018)
- SC 7325 dated 24.12.2020
- SC 7326 dated 24.12.2020

#### OFFICIATING ALLOWANCE

(CO:IRD:3860:07 DT.26.06.07  
(SC NO.2332 DT.17.07.81  
SC NO. 3225 DT.01.12.1987 &  
CO:IRD:3511:07 DT.26.06.07) Under Reg. 23 (iv) of OSR (SC NO. 3665 DT.14/11/1990

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

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

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

#### ON-LINE FACILITY FOR RECORDING/MODIFYING EMPLOYEES MANDATE IN UNION PARIVAAR

Staff circular 7447 dated 29.05.2021

On-Line facility for recording/Modifying employees mandate in Union Parivar for deduction of Union membership subscription from the salary

Attention is drawn to Staff Circular no. 7084 dated 26.12.2019 and 7105 dated 26.02.2020, launching a new module "Union Membership Subscription" in Union Parivar to provide online check off facility to all the employees of the Bank. This module can be accessed through following navigation:

Employee Self Service > Union Membership Subscription

Modalities of the module are once again reproduced for the ready reference of all concerned:

1. Employees, who desire to join any Union/Association/Federation of their choice for the first time or want to change their existing membership of Union/Association/Federation have to use the above module.
2. Employees, who are presently the member of any Union/Association/Federation and do not want to continue with it, should also use this module for leaving from the Union/Association/Federation.
3. As per the guidelines in vogue, any mandate received on or before 10th of the month is considered for that particular month and any application made on or after 11" of the month is given effect from the next month salary. For example, online request made between 11.04.2021 to 10.05.2021 will be considered for the month of May 2021. Please note that date of submission of online request in Union Parivar will be treated as date of submission of the mandate.
4. Once an employee lodges online request through above module on a particular date, further modification can be lodged only after the gap of one month. For example, if employee has lodged his/her online request on 24.03.2021, he/she can lodge his/her request for modification on 24.04.2021 or thereafter.
5. An employee can be a member of any one trade Union/Association/Federation at a time and check-off facility can be extended to one Union/Association/Federation only as per the desire of the employee.
6. Membership of welfare associations is not covered under this module. Physical forms for membership of the welfare association will be accepted by HR RO as per existing procedure.

### CATEGORISATION OF BRANCHES

(Staff Circular No. 7556

Date: December 7, 2021)

1. Consequent to the amalgamation of Union Bank of India, Andhra Bank & Corporation Bank, the criteria for categorization of branches was harmonized. The categorization criteria as of April 1, 2020 was approved by the Board & circulated vide Staff Circular no. 7320 dated December 22, 2020.
2. The Bank has reviewed the categorization of branches as on April 1, 2021. The Branch Categorization is now redefined on the basis of four parameters for each branch i.e., Business Profile, Average Stress account and Stress amount, Operation Load & Growth Potential in Advances. The new criteria includes two types of Branch Categorization as '**Primary Category**' based on Branch Business Profile & '**Secondary Category**' based on Stress Category, Operation Load and Advances Growth Potential of the branch.
  - 2.1. **Primary Category:** The branches are categorized on the basis of business profile i.e. various combinations of average Deposits & Advances of last two years under Primary category. The business requirement for Primary category branches is as under:

S.No	Primary Category	Business Range (Both Deposits & Advances)	
		Deposits (Rs. in Cr)	Advances (Rs. in Cr)
1	Small (S)	Upto 10	Upto 10
		10 – less than 50	upto 5
2	Medium (M)	Upto 10	10 to less than 50
		10 to less than 50	5 to less than 45
		50 to less than 150	Upto 10
		150 to less than 250	Upto 5
3	Large (L)	Upto 10	> 50
		10 to less than 50	45 to less than 150

		50 to less than 150	10 to less than 75
		150 to less than 250	5 to less than 45
		>250	Upto 45
4	VLB Lite (VL)	10 to less than 50	>150
		50 to less than 150	>75
		150 to less than 250	45 to less than 150
		> 250	45 to less than 75
5	VLB (V)	150 to less than 250	>150
		250 to less than 400	>75
		>400	45 to less than 150
6	ELB	>400	>150

2.2. **Secondary Category:** The Primary category branches are further assessed on three parameters to arrive at their Secondary category. The three parameters constituting the Secondary category are as under:

2.2.1. **Stress Load (Average Stress account & amount):** The Secondary category is to be allotted to the branch on the basis of its volume of stress account in this segment.

2.2.2. **Operational Load:** The branches are evaluated on three parameters for allotting Secondary category in this segment as under:

- i) No. of CASA Account
- ii) Average CASA amount
- iii) Non-Interest Income

2.2.3. **Business Potential:** The Bank has allotted Secondary category in this segment for focused branches in the potential areas. Branches satisfying following three conditions are flagged as 'Potential' branches:

- i) Branch Advance Business > Rs. 50 Crore.
- ii) Branch Advance Growth rate > 10%
- iii) Branch Advances growth rate > PIN Code advances growth rate for retail and MSME advances (outstanding) combined.

### 3. Exceptions:

4.1. All Mid Corporate branches opened/to be opened under Specialized Category to be considered as ELBs irrespective of their business figures.

4.2. Any branch in Metro Center arriving at 'Small' category based on its business parameter to be treated as 'Medium' branch.

4.3. All Financial Inclusion (FI) branches to be treated as 'Small' branch.

4.4. Any Small branch, which is the only branch of the Bank in any District, to be classified as 'Medium' even though the average business is lesser than the business required for classification as 'Medium'.

4.5. The branches achieving a minimum level of average advance of Rs 1500 Crore for the last two years considered under 'Premier' category including all IFBs & Mumbai Samachar Marg irrespective of their business figures.

5. Consequent upon this categorization, the category-wise distribution of the number of branches as of April 1, 2021 is as under:

S N	Category	As on April 1, 2021	Annexure
1	Small	898	Annexure - A
2	Medium	4134	Annexure - B
3	Large	3069	Annexure - C
4	VLB Lite	687	Annexure - D
5	VLB	285	Annexure - E
6	ELB	127	Annexure - F
7	Premier	18	Annexure - H
	<b>Total</b>	<b>9218</b>	

6. Region-wise categorization of branches, as per the criteria mentioned above, is enclosed as per **Annexure - I**.

#### DECLARATION OF ASSETS LIABILITIES BY ALL EMPLOYEES

(U/S 44 of The Lokpal & Lokayukta Act, 2013)

- SC 6226 dated 17.08.2015,
- SC 6257 dated 16.10.2015
- SC 6300 dated 28.01.2016
- SC 6529 dated 10.01.2017

As per Clause 37(ii) of 8th Bipartite Settlement dated 02.06.2005, a member of Award Staff has to submit details regarding his Assets & Liabilities to the Bank as and when sought for and failure to do so shall be treated as Gross Misconduct. It may be mentioned here that though the aforesaid provision is in existence since June 2005, the Bank has not yet made this requirement mandatory in the case of Award Staff members and it is always a Management's prerogative to call for the same as and when required.

However, after enactment of Lokpal & Lokayukta Act, 2013, every public servant in terms of Section 44 of the said Act and rules framed there under is required to file declaration, information/return as the case may be, regarding his Assets & Liabilities as on 31st day of March every year to the Competent Authority on or before 31st day of July of that year. Similarly, Section 2(1) (o) r/w Section 14 of the said Lokpal & Lokayukta Act, 2013 inter-alia provides that any person who is or has been a chairperson or member or officer or employee in anybody or board or corporation or authority or company or society or trust or autonomous body by whatever name called established by an Act of Parliament or wholly or partly financed by Central Government or controlled by it, is a public servant. Accordingly, Section 44 of the Lokpal & Lokayukta Act, 2013 related to submission of Assets & Liabilities Statement / return by public servants, is applicable to all the employees of the Union Bank of India i.e. Officers as well as Award Staff employees.

However, after enactment of Lokpal & Lokayukta Act, 2013, every public servant in terms of Section 44 of the said Act and rules framed there under is required to file declaration, information/return as the case may be, regarding his Assets & Liabilities as on 31st day of March every year to the Competent Authority on or before 31st day of July of that year. Similarly, Section 2(1) (o) r/w Section 14 of the said Lokpal & Lokayukta Act, 2013 inter-alia provides that any person who is or has been a chairperson or member or officer or employee in anybody or board or corporation or authority or company or society or trust or autonomous body by whatever name called established by an Act of Parliament or wholly or partly financed by Central Government or controlled by it, is a public servant. Accordingly,

Section 44 of the Lokpal & Lokayukta Act, 2013 related to submission of Assets & Liabilities Statement return by public servants, is applicable to all the employees of the Union Bank of India i.e. Officers as well as Award Staff employees.

As per these rules, the public servants, who have filed declaration, information, annual returns of the property under Provisions of the rules applicable to such Public -Servants shall file the first return revised declaration, information or annual return as the case may be under Lokpal and Lokayukta Act, 2013 as on 01.08.2014 to the Competent Authority by 31.12.2014. However, the Govt. of India, Ministry of Finance, Dept. of Financial Services vide their latest communication No.F.No.10/50/2014/Coord dated 28.03.2015 has extended the said date for submission of revised statement to 15.10.2015 and has advised for its strict adherence.

The under mentioned standardized forms/formats have been prescribed under the Lokpal & Lokayukta Act, 2013 for filing the returns on Assets & Liabilities by the public servant:

- A. Declaration to be filed with return of Assets & Liabilities on first appointment or as on 31st March, 20....
- B. (i) Form No.1 - Details of Public Servant, his/her spouse and dependent children.  
(ii) Form No. II - Statement of moveable property on first appointment or as on 31" March, 20.....  
(iii) Form No. III - Statement of immovable property on first appointment or as on 31st March, 20..... (i.e. lands, house, shops, other buildings etc.) held by Public Servant, his/her spouse and dependent children.  
(iv) Form No. IV - Statement of Debts and other liabilities on first appointment or as of 31st March, 20.....

The Bank is in process of amending the existing Assets & Liabilities format available to the Officer Employees of the Bank in Union Parivar to make them compatible with the legal requirement under Lokpal & Lokayukta Act, 2013. The amendments in the formats are expected to be completed by last week of August, 2015 and same will be made available in Union Parivar by 1<sup>st</sup> week of Sept.2015. All employees (Officers/Award Staff) are required to submit their Statement of Assets & Liabilities in revised format as under:-

#### **Award Staff**

- All existing Award Staff employees who were in employment of the Bank as of 01.08.2014 should submit their first return as of 01.08.2014 as required under Lokpal & Lokayukta Act, 2013 by 15.09.2015.
- All existing Award Staff employees who were in employment of the Bank as of 31.03.2015 should submit their statement of Assets & Liabilities as of 31.03.2015 by 30.09.2015.
- Thereafter, every Award Staff employee shall submit his Statement of Assets & Liabilities as of 31st March every year on or before 31st day of July of that year.

It is hereby clarified that the scrutiny of such statement will be continued to be done by same authorities as hitherto and the authorities who are competent to scrutinize the statements of the officers in JMGS I will be Competent Authority for scrutiny of said statements submitted by Award Staff employees.

Please note that the scrutiny of the statements submitted by the employees as of 01.08.2014 and 31.03.2015 should be completed by 30.10.2015 positively and confirmation to that effect be submitted to Vigilance Dept. by 07.11.2015.

#### **Submission of Assets and Liabilities (SC 6499 DATED 16.12.2016)**

- ✓ Not to route unrelated transactions in their staff accounts so as to avoid any suspicion on them being indulged in money laundering practices etc.
- ✓ To reveal actual facts and figures in their annual asset and liabilities statement particularly about transaction done during the year and having no effect on year end position also to be reported.

**Declaration of assets and liabilities by public servants under ‘Lokpal & Lokayuktas (amendment) act, 2016 (SC no. 6529 dated 10.01.2017)**

Attention is drawn to Staff Circulars no.6226 dated 17.08.2015, no. 6257 dated 16.10.2015 and mo.6300 dated 28.01.2016 on submission of Assets & Liabilities statements by all employees u/s 44 of the Lokpal and Lokayuktas Act, 2013 in changed Form No.II and Form No.IV as of 01.08.2014 and 31.03.2015.

We have informed by DOPT, Ministry of Personnel, Public Grievances & Pension through our Vigilance Department that due to the amendment made to Section 44 of the Lokpal Act by the Lokpal and Lokayuktas (Amendment) Act, 2016 the Public Servants (Furnishing of Information and Annual Return of Assets and Liabilities and the Limits for Exemption of Assets in Filing Returns) Rules, 2014 and all the amendments made thereto have become redundant. Thus, there is no requirement for filing of declarations of assets and liability by public servants now. It is also stated that on substitution of new Section 44, Government of India is in the process of finalizing a fresh set of rules on declaration of Assets and Liabilities by public servants. All public servants shall be required to file the declarations in the matter and timelines as may be prescribed in the fresh set of rules.

However, every officer employee shall submit his Statement of Assets and Liabilities as of 31<sup>st</sup> March every year, as required under Regulation 20 of Union Bank of India Officer Employees’ (Conduct) Regulations, 1976.

**SCHEME FOR EXTENDING LEGAL AND FINANCIAL SUPPORT**

**(SC 6920 dated 14.01.2019)**

Scheme for Extending Legal and Financial Support to Serving / Retired Employees, Officers, Present / Previous Director’s of the Bank and Their Family Members against cases arising out of Bona Fide Execution of Bank’s Work during their Service Period / Tenure

**Highlights**

- ❖ **To extend Legal & Financial Support against motivated false complaints made by People /Agencies outside the bank.**
- ❖ **Covers serving/ retired employees & officers, present/ previous directors and their family members.**
- ❖ **Court fee and other related miscellaneous expenditure, advocate fee, TA, DA and accommodation charges plus applicable taxes shall be reimbursable.**
- ❖ **Bank’s advocate & other legal services would be made available.**
- ❖ **Complaints / prosecutions launched by Police / CBI and other government agencies as also by employees will also be covered under the scheme.**
- ❖ **On being compensated by the Court / other judicial forum, the amount spent by bank would be refundable.**

A Scheme for extending legal and financial support to the Officers of the Bank against whom motivated false complaints are made by people/agencies outside the Bank, as formulated by the Indian Banks’ Association has been adopted by the bank.

- ❖ The detailed **Scheme** as approved by the Board of Directors is depicted in Annexure-I.
- ❖ The proforma **Application form – cum - Process note** is given at Annexure-II.
- ❖ The format of “**Deed of Undertaking**” to be obtained from the Officer is given in Annexure-III.



- ❖ The Scheme is deemed to have come into effect from the date of Board's approval, i.e. w.e.f 14.12.2018.

Encl: Annexures I, II & III.

Annexure-I to Staff Circular No. 6920 dated 14.01.2019

### **Scheme Proposed for the Bank**

The Scheme shall be known as "UNION BANK OF INDIA SCHEME FOR EXTENDING LEGAL AND FINANCIAL SUPPORT TO SERVING / RETIRED EMPLOYEES & OFFICERS, PRESENT / PREVIOUS DIRECTORS OF THE BANK AND THEIR FAMILY MEMBERS AGAINST CASES ARISING OUT OF BONA FIDE EXECUTION OF BANK'S WORK DURING THEIR SERVICE PERIOD / TENURE."

#### **1. OBJECTIVES & BENEFITS:**

- 1.1 To enable Executives /Officers / Retired Officers to initiate legal action in India against outsiders/private parties/Employees of the Bank, who with a malafide intention make baseless allegations, pass derogatory remarks, lodge motivated false complaints on matters arising out of bonafide execution of Bank's work.
- 1.2 To develop expertise and capability of Officers to enable them to proactively initiate appropriate action including criminal action without fear of reprisal against defaulters, who with mala fide intention have committed criminal offences against the Bank.
- 1.3 To enable the employees/ officers to defend civil / criminal cases filed by defaulters against them and provide necessary legal and financial support.
- 1.4 To provide medical & financial support for other hazards viz. physical injury, manhandling etc., suffered by employees/ officers during the course of their duties.
- 1.5 To enable the serving/ retired employees & officers, present/ previous directors of the Bank to defend themselves against legal action initiated by third parties or agencies/Employees of the Bank/ organizations including Govt. Agencies such as CBI /CVC /Police etc., in the court of law in cases arising out of bona fide execution of bank's work during their service period / tenure.
- 1.6 To strengthen Bank's ability to deal with defaulters.
- 1.7 To facilitate bank's process of identification and declaration of willful defaulters.
- 1.8 To improve awareness of officers about criminal acts by the defaulters, relevant sections in Indian Penal Code, SARFAESI Act, Companies Act etc. to take proactive steps.
- 1.9 To initiate criminal action and handle such cases against defaulters without fear of retaliation.

#### **2. Applicability:**

##### **I. Eligibility for coverage under the policy:**

- 2.1 All employees/ officers (including Whistle Blowers) of the Bank at all branches / offices in all business groups, retired employees/ officers, employees/ officers on deputation and employees/ officers after resignation, who were engaged in recovery efforts or had initiated action against the borrowers during the course of discharge of official duty will be covered. All cases filed by defaulters or cases filed in connection with recovery of Non - Performing Assets (NPA) /Advance Under Collection Account (AUCA) against Bank's employees/ officers will be covered.
- 2.2 All serving/ retired employees & officers (Including those on Sabbatical Leave / Special Leave or on any kind of Extra Ordinary Leave), present/ previous directors of the Bank, including those on deputation or resigned, who are required to defend themselves against legal action initiated by third parties / Employees of the Bank/ agencies/ organizations including Govt. Agencies such as CBI/CVC/Police etc. in the court of law against cases arising out of bona fide execution of bank's work during their service period / tenure.
- 2.3 Family members of the employees/ officers/ directors:  
Family members who are exposed due to action of employees/ officers/ directors covered in point 2.1 & 2.2 above in the course of recovery process/ bona fide execution of bank's work shall be covered under the Scheme. Family members to include only parents, spouse & children of the concerned employee/ officer/ director.
- 2.4 Employees/ Officers exempted from coverage under this policy:



Benefits and support under the policy will not be available to employees/ officers who have been removed / dismissed / compulsorily retired from Bank's service subject to Para 3 of this Scheme.

**2.5 All existing cases** will be covered, however, reimbursement of only those expenses will be made which are incurred as per the Scheme after the date of this Staff Circular. The old policy circulated vide Staff Circular No. 5624 dated 28.10.2009 is no more in force.

**2.6 The litigation** must relate to a matter pertaining to Union Bank of India only.

**2.7 If an employee** is suspended or terminated in any other case other than the subject matter of litigation, he will not be entitled to benefits under this scheme till the time suspension/termination is not revoked.

### **3. Governing Principles for Extending Legal Support:**

**3.1** For extending legal and financial support to serving/ retired employees & officers, present/ previous directors of the Bank to defend in the court of law against cases arising out of bona fide execution of bank's work during service period/ tenure, following principle would determine whether the support would be extended concurrently or on acquittal:

**3.1.1** Under following cases, support from the Bank may be considered only on acquittal of the officer/ employee by a Court of Law:

**3.1.1.1** Where prosecution has been initiated by Government Agencies such as CBI/CVC/Police etc., based on investigations on a complaint specifically filed against the employee/ officer by the Bank.

**3.1.1.2** In cases, where the Bank earlier examined the matter and any mala fides have been discernible on the part of officer/ employee during the disciplinary proceedings initiated by the Bank in respect of acts or other connected acts.

**3.1.1.3** Cases, where Bank has permitted prosecution proceedings during service period of the officer.

**3.1.1.4** Any other case, as deem fit by the Competent Authority in the matter.

**3.1.1.5** *The expenses incurred by the employee/Ex-Employee / Present / Previous Directors to contest the legal proceedings shall be reimbursed. The person/s while claiming benefits under the scheme for reimbursement of expenses shall submit all documentary evident in respect of expenses incurred by him / her.*

**3.1.2** In all other cases, including the following, support from the Bank would be extended right from the beginning, irrespective of cases initiated before or after the retirement:

**3.1.2.1** In cases, where the Bank had earlier examined the matter and categorized it as Non-Vigilance;

**3.1.2.2** In cases, where the Bank had earlier examined the matter and **no** mala fides were discernible on the part of officer/ employee during the disciplinary proceedings initiated by the Bank in respect of acts or other connected acts.

**3.1.2.3** Cases initiated after the separation of the officer/ employee from the Bank based on complaints made by third parties / Employees of the Bank/ agencies/ organizations including Government Agencies such as CBI/CVC/Police etc., which were not examined by the Bank earlier during the service period of the employee/ officer.

### **4. Approach for initiating Criminal Action:**

The Branches will examine NPAs / AUCAs to ascertain whether the borrowers have indulged in any criminal acts against the Bank. Services of Stock Auditors, Forensic Auditors, Investigative Agencies & Advocates may be engaged by the branches with the approval of the Competent Authorities wherever required to collect evidence to prove our points. Some of the acts/omissions by the borrowers which constitute offence are furnished as under.

#### **4.1 An illustrative list of acts/omissions by the borrowers which constitute offence(s):**

- 4.1.1 Availing of credit facilities by overstating assets, sale, income & profit by submitting false / manipulated financial statements.
- 4.1.2 Drawings from cash credit accounts by submitting false / inflated / manipulated stock and book debt statements.
- 4.1.3 Assets to be financed not purchased / created and funds borrowed from the Bank mis-utilised / misappropriated for purposes other than for which the Bank had released the funds.
- 4.1.4 Availing of Bank finance by lodging bogus bills for discount by the Bank.
- 4.1.5 Offering securities of immovable properties for loan by submitting forged title deeds / revenue records.
- 4.1.6 Availing of finance from several Banks against the same securities without disclosing finance taken from other bank(s) or misrepresenting that the property or security is free from encumbrances.
- 4.1.7 Disposal / removal of pledged / hypothecated / mortgaged assets financed by the Bank without knowledge / consent of the Bank and not depositing or routing the sale proceeds in the accounts maintained with the branch.
- 4.1.8 Disposal / removal of other securities pledged / hypothecated / mortgaged to the Bank without consent / knowledge of the Bank and proceeds mis-utilised.
- 4.1.9 Borrowing funds from the Bank by impersonation.
- 4.1.10 Falsifying or fabricating books of accounts, entries, vouchers or financial statements.
- 4.1.11 Forging signatures of professionals, such as Chartered Accountant / Valuer / Advocates etc. on certificates or reports.
- 4.1.12 Dishonour of cheque for insufficiency, etc. of funds in the account.

#### **5. Details of protection to be provided by the Bank:**

##### **5.1 Financial & Legal Support:**

- 5.1.1 The Bank would provide full legal & financial support to defend such employees/ officers/ directors etc. against whom legal proceedings have been initiated or there is a threat of civil / criminal action against them on prima facie satisfaction that she / he had acted in good faith in discharging her/his responsibilities diligently on behalf of the Bank. The respective controlling offices in the Bank will arrange for legal support in consultation with Law Officers / Law Department in the respective offices. All the benefits available to the official/ employees will also be available to the officer's/ employee's family members, which will include parents, spouse & children.
- 5.1.2 The Bank would provide legal support to defend such employees/ officers/ directors even after their transfer or retirement / resignation from the Bank's service till final disposal of such cases.
- 5.1.3 *The Regional Office / FGMOs / Law Department, CO*, as the case may be, will take urgent steps to avoid arrest of staff by seeking anticipatory bail from the appropriate authorities.

- 5.1.4 The Regional Office / FGMOs / Law Department, CO, as the case may be, will take urgent steps for grant of bail in case of arrest / imprisonment of employees/ officials.
- 5.1.5 Arrest of employees/ officers as a consequence of initiating criminal proceedings against defaulters or arising out of bona fide execution of Bank's work during service period, shall not be treated as a black mark on their performance.
- 5.1.6 The Bank will give due recognition to such employees / officers who have to undergo such hardship in the process of recovery of Bank's dues due to stern action taken by them towards the defaulters.
- 5.1.7 The Bank will reimburse all legal expenses such as court fee, advocate fee (including senior advocate's fees, if *permitted by the Competent Authority*), miscellaneous expenses, transportation as per entitled class, stay & other incidental expenses to be incurred by the officials/ employees even after transfer / retirement / resignation etc.
- 5.1.8 Whenever the officials are required to be called by the police / CBI for, interactions, the Bank will arrange for presence of a suitable panel advocate.
- 5.1.9 The Bank will provide medical, legal & financial support in cases of miscellaneous hazards faced by the officers/ employees viz. physical injury, manhandling, etc. *Special leave will be granted to existing employees for the period he remains absent for medical treatment as per advise of the Doctor acceptable to the Bank or by Bank's medical Officer.*
- 5.1.10 The Bank will also compensate employees / officers in monetary terms as *decided by the Competent Authority up to a maximum* rate of 10 times the admissible halting allowance per day for the period of arrest/ imprisonment (applicable only in case of serving employees/ officers engaged in Non - Performing Assets (NPA)/Advance Under Collection Account (AUCA) recovery or cases filed by defaulters).
- 5.1.11 The support shall also be available to employees/ officers who report fraudulent activity in any account so that the fear of victimization does not act as a deterrent.
- 5.1.12 In case where a criminal complaint is filed against an officer engaged in recovery on false and frivolous grounds by the borrower, the Competent Authority shall examine the case and may take a decision not to initiate disciplinary action/ not to place the officer under suspension even if he is arrested in the criminal case.

## **6.0 PROCEDURE:**

**6.1** The Scheme would be administered by the HR Administration Division, Human Resources Department, Central Office.

**6.2** The HR Administration Division, C.O. shall process the proposals received under this Scheme and shall place the same before a Committee of General Managers at Central Office consisting of General Managers / alternate General Managers from the following:

- 1) Human Resources Department
- 2) Credit Recovery Department
- 3) Risk Management Department
- 4) Central Audit & Inspection Department

Necessary quorum for the committee will be 3 (three). In case of non-availability of quorum of 3 General managers, the MD & CEO will nominate fresh group of General Managers. However, General manager (HR) or alternate GM (HR) shall be mandatory member to fill the quorum.

**6.3** The Convenor of this Committee shall be the Dy. General Manager (HR)/ Asst. General Manager (HR). The Committee of General Managers, in its role as the Competent Authority, shall examine the gravity of the acts/omission of the borrower / third parties, and may approve or reject, the request for permission to pursue legal action and for reimbursement of litigation expenses on receipt of such proposal. However, in cases, where the Competent Authority is vested with the Executive Director/s or the MD & CEO, the Committee of General Managers shall examine the gravity of the acts/omission of the borrower / third parties, and shall place the Note with recommendations for approval or rejection of the request for permission to defend or initiate legal action and for reimbursement of litigation expenses on receipt of such proposal to the said Competent Authority.

6.4 The Competent Authority for approval or rejection in respect of permission to pursue legal action and for reimbursement of litigation expenses shall be as under:

Sr. No.	Particulars	Competent Authority
1	For existing and retired / resigned Executives /Employees /Officers up to the level of TEGS-VI (Dy. General Manager).	Committee of General Managers as mentioned above in Para 6.
2	All other existing, retired / resigned Executives /Officers in TEGS-VII (General Manager)	The MD & CEO and in his absence the Executive Director overseeing HR functions or in his absence any other Executive Director/s.
3	In case of existing Directors / ED / CVO / MD&CEO / Chairman as also for former Director/s, Executive Director/s and for former Chairman and Managing Director/s.	The Board of Directors.

Note: The proposal for approval in respect of Sr. No. 2 & 3 above be placed before the Competent Authority by the Committee of General Managers in all the cases through the convenor of the Committee.

6.5 In case of extreme emergencies which warrant an immediate financial support to the Employee/Officer concerned, General Manager (HR) may approve the expenses which may be placed for approval before the Competent Authority in due course for ratification in case of all officials mentioned at point 1 of Para 6.4.

6.6 For Executives in TEGS-VII and above, such emergency powers may be exercised by the MD&CEO and in his absence by any of the Executive Director/s for approval.

6.7 Once the permission is granted, the Bank's Law Department at appropriate level/s, will identify a suitable Advocate in each case. The Court fees, legal and other relevant charges payable shall be as per the scheduled rates for hiring of Advocates, as far as possible, as prescribed by the Bank from time to time. Further, the expenses incurred / to be incurred on travel, lodging & boarding, Diem allowance, etc. Including applicable taxes shall also be as per the bank's rules applicable to the respective Grade /Scale / Cadre of the concerned Executive / Officer / employee from time to time. Change of Advocate would be permissible under the Scheme with prior permission only. The concerned Employee/ Executive /Officer / Retired / Resigned Officer shall execute a deed of undertaking as per the format enclosed, agreeing to comply with the provisions of this Scheme.

6.8 The decision of the Competent Authority would be conveyed by the HR Administration Division to the concerned Employee/ Executive /Officer / Retired / Resigned Officer through the respective FGMO / Regional Office / Functional Department in C.O. Further, in case of approval, the HR Suvidha would make necessary arrangements for payment / reimbursement of permitted fees and other charges. As far as possible, the payment of expenses would be made directly by the bank, however, reimbursement into the Salary Savings / Overdraft / Pension disbursement account of the concerned Employee / Executive / Officer / Resigned / Retired Officer, would also be permitted. All Payments / Reimbursement should be duly supported by Original Documentary Evidences like Memo of Fees, Invoices, Tickets, Bills, Money Receipts, etc. The charges would be debited to a separate Subsidiary Head under Expenditure a/c titled "**Expenses on Legal & Financial Support to Staff**" having Account Number (SOL ID) 8840445000. The HR Suvidha Division would also keep appropriate records of all correspondences as also the transactions on an individual basis.

#### 7. Other procedural aspects:

- 7.1 In case of serving employee / officer, respective HR department of the Regional Offices / FGMOs, as the case may be, will forward requests for reimbursement of expenses for providing legal & financial support with their recommendations to HR Administration Division, C.O., for seeking approval from the Competent Authority.

- 7.2 **In case of retired employees/ officers/ directors**, the respective HR department of the Regional Offices / FGMO where they are settled after retirement, as the case may be, will forward requests for reimbursement of expenses for providing legal & financial support with their recommendations to HR Administration Division, C.O., for seeking approval from the Competent Authority.
- 7.3 Law Department of respective Regional Offices / FGMOs in consultation with Law Department at Central Office will identify suitable advocate(s) for defending the employee/ officer/ director.
- 7.4 The fee payable to the advocate will be pre-decided with the panel advocate. However, higher fees can also be paid to eminent lawyers depending on the facts of each case.
- 7.5 Law Department in each Regional Offices in consultation with FGMO / Law Department at Central Office, will prepare a panel of advocates for the various Courts.
- 7.6 The employee/ officer concerned shall pursue the case with due diligence during his service in the Bank. In the event, he/ she retires / resigns before conclusion of the case, the officer concerned shall pursue the case diligently even after retirement / resignation at Bank's cost.
- 7.7 Identification of criminal offences on the part of defaulters will be done based on the facts of each case by RO/FGMO/CO.
- 7.8 Reporting, monitoring as well as review of such cases will be done as per Bank's Policies to be laid down for the purpose.
- 7.9 Details of this policy shall be shared with the participants of Training Programmes conducted by Bank's Training Centres.
- 7.10 The coverage of each case would be at the discretion of the Bank based on the circumstances and merits of the case.
- 7.11 The reimbursements would be only to a reasonable extent as decided by the Competent Authority on a case to case basis.
- 7.12 The decision of the Competent Authority shall be final and binding.

#### **8. OTHER TERMS AND CONDITIONS:**

**8.1** *In the event the Court orders for payment of any compensation in favour of the Employee / Executive / Officer / Retired / Resigned Officer etc. concerned, the same shall be deposited with the Bank as reimbursement for the amount spent by Bank for contesting the case and any excess thereafter will be retained by the Employee/Officer etc.*

**8.2** *The payment so received by the bank shall be routed through the HR Suvidha Division, Human Resources Department, C.O. and will be credited to the "**Income Account – Compensation received against Legal & Financial Support to Staff**" having Account Number (SOL ID)4260105000. Further, such receipt shall also be reflected in the records of concerned Employee/ Executive / Officer / Retired / Resigned Officer maintained for the purpose.*

**8.3** *Bank's Security repossession policy aims at recovery of dues in the event of default and is not aimed at whimsical deprivation of the property. The debt collection policy of the Bank is built around dignity and respect to the customers. The policy recognises a fairness and transparency in repossession, valuation and realisation of security. Hence all staff members are expected to adopt the debt collection policy of the Bank during follow up, recovery of dues and repossession of security.*

**8.4** *Any amount paid to a person under this scheme in excess of her/his entitlement or wrongly claimed by her/him shall be recoverable.*

#### **9. GENERAL:**

The Bank reserves the right to amend, modify or withdraw this Scheme at any time.



**Form Of Application-Cum-Process Note under Union Bank Of India Scheme For Extending Legal And Financial Support To Serving / Retired Employees & Officers, Present / Previous Directors Of The Bank And Their Family Members Against Cases Arising Out Of Bona Fide Execution Of Bank's Work During Their Service Period / Tenure.**

**From:**

(Full Name & Address of Applicant)

\_\_\_\_\_

Date: \_\_\_ / \_\_\_ / \_\_\_\_\_

**To:**

**The General Manager,  
Union Bank of India,  
Human Resources Department,  
Central Office.**

**Dear Sir,**

**Through: Proper Channel**

In terms of the "UNION BANK OF INDIA SCHEME FOR EXTENDING LEGAL AND FINANCIAL SUPPORT TO SERVING / RETIRED EMPLOYEES & OFFICERS, PRESENT / PREVIOUS DIRECTORS OF THE BANK AND THEIR FAMILY MEMBERS AGAINST CASES ARISING OUT OF BONA FIDE EXECUTION OF BANK'S WORK DURING THEIR SERVICE PERIOD / TENURE" as circulated vide Staff Circular No. 6920 dated 14.01.2019, I intend to defend legal action, the details of which are given in Annexure-II-A.

I am enclosing copies of all the relevant documents in support of the proposed legal action with a request to kindly permit me to defend legal proceeding in the matter and reimburse the cost as detailed in the said Annexure-II-A.

I am agreeable to all the terms and conditions of the Scheme as enumerated in the Staff Circular No. 6920 dated 14.01.2019.

\_\_\_\_\_

**Signature of Applicant**

Encl: As above.

**Annexure II - A**

**Application form - cum - Process Note**

Sl. No.	Particulars	Details to be filled by the Applicant	Process Note for usage by HR Admn. Divn.
1	Full Name & Address of Applicant	SHRI / SMT.	
2	PF No.		
3	Designation (Present / At Retirement)		
4	Scale (Present / Last Drawn)		
5	Posting (Present / At Retirement)		
a	Branch / Office		
b	(Under) Regional Office		
c	(Under) FGMO		



6	Whether on Deputation If Yes, Name & Address of Joint Venture / Subsidiary	Yes / No	
7	Date of Recruitment / Promotion, as Officer		
8	Date of Retirement / Elevation		
9	Details of False Complaint [Cause of Action]		
10	Whether arising out of bonafide execution of bank's work	Yes / No	
11	Period to which the Complaint relates		
12	Whether Complaint is Anonymous or Privileged i.e. Protected under Law		
13	Full Name & Address of the Complainant		
14	Whether the Complaint is made by an employee of the bank. If Yes, Full Name, PF No.& Scale, his / her Posting	Yes / No	
15	Whether Complainant is by a Government Agency such as CBI, CVC, etc. If Yes, Name & Address of the Govt. Dept / Organization.	Yes / No	
16	If matter already under litigation:		
a	Date & No of Suit		
b	Name of the Court		
c	Amount sanctioned till date by the bank		
d	Amount spent till date		
e	Present Status / Outcome of the case		
17	Details of any other previous matters (if any)		
a	Date & No of Suit		
b	Name of the Court		
c	Amount sanctioned till date by the bank		
d	Amount spent till date		
e	Present Status / Outcome of the case		
18	Compensation awarded by court / other Judicial forum		



a	Amount Received		
b	Amount & date of refund to bank		
<b>19. Amount / Additional Amount required for pursuing legal action by the Applicant</b>			
a	Name of the Court		
b	Court Fees		
c	Advocate Fees		
d	Travelling Expenses (TA/DA, etc.)		
e	Accommodation Charges		
f	Other Related Miscellaneous Expenses (Amount & details)		
g	Grand Total (b+c+d+e+f)		
h	Applicant's (15digit) Bank A/c No & Br.Name		

Note: 1) wherever space is inadequate, the details may be given on a separate piece of paper and attached herewith. 2) Application should be filled in BLOCK LETTERS. 3) Dates should be mentioned in the DD/MM/YYYY format. 4) As far as possible above data should be backed by documentary support. 5) Columns may be suitably amended in view of facts of particular matter.

Signature of Applicant \_\_\_\_\_

Place: \_\_\_\_\_

Date: \_\_ / \_\_ / \_\_\_\_\_

**Forwarded Through RO /Dept. Of CO**

Name of the RO / Department in C.O.: \_\_\_\_\_

**Recommendations of Regional Head:**

In view of the aforesaid facts, we now **recommend / do not recommend** granting of permission to pursue legal action and for reimbursement of litigation expenses to Shri / Smt. \_\_\_\_\_.

**(Name & Signature of Regional Head / Department Head)**

Date: \_\_ / \_\_ / \_\_\_\_\_

**Forwarded Through FGMO /Dept. Of CO**

Name of the FGMO / Department in C.O.: \_\_\_\_\_

**Recommendations of General Manager:**

In view of the aforesaid facts, we now **recommend / do not recommend** granting of permission to pursue legal action and for reimbursement of litigation expenses to Shri / Smt. \_\_\_\_\_.

**(Name & Signature of General Manager)**

Date: \_\_ / \_\_ / \_\_\_\_\_

<b><u>Remarks of the HR Administration Division</u></b>
<b>Amount recommended for sanction: Rs.</b>
<b>Name of the Advocate recommended:</b>
<b><u>Recommended / Not Recommended</u></b>

Asst. General Manager(HR) or Dy. General Manager(HR) / (ER)

Remarks of the Officer Committee / Competent Authority

Amount recommended for sanction: Rs.

Name of the Advocate recommended

Recommended / Not Recommended / Approved / Declined

General Manager  
(HR)

General Manager  
(Credit Recovery)

General Manager  
(RMD)

General Manager  
(CAID)

**Deed of Undertaking**

This deed executed on \_\_\_\_\_ day of \_\_\_\_\_ (Month) \_\_\_\_\_ (Year) by \_\_\_\_\_ (Name and designation) (hereunder referred to as the "said Officer") and having permanent residence at \_\_\_\_\_

**IN FAVOUR OF**

Union Bank of India, and having its Registered/Head Office at 239, Union Bank Bhavan, Vidhan Bhavan Marg, Nariman Point, Mumbai 400 021 (hereinafter referred to as the "Bank").

**WHEREAS:**

- A) Bank has formulated a Scheme under its Staff Circular No. 6920 dated 14.01.2019 titled "UNION BANK OF INDIA SCHEME FOR EXTENDING LEGAL AND FINANCIAL SUPPORT TO SERVING / RETIRED EMPLOYEES & OFFICERS, PRESENT / PREVIOUS DIRECTORS OF THE BANK AND THEIR FAMILY MEMBERS AGAINST CASES ARISING OUT OF BONA FIDE EXECUTION OF BANK'S WORK DURING THEIR SERVICE PERIOD / TENURE." (hereinafter referred to as the "said Scheme" which expression shall include amendments/modifications thereto, if any) under which an Officer of the Bank or the member of his/her family, as the case may be is entitled to be reimbursed expenses incurred in connection with legal action initiated in accordance with the said Scheme. I have read the said Scheme and has made myself aware of the provisions of the said Scheme.
- B) \_\_\_\_\_ (Name of the Complainant) has made a baseless allegation against the undersigned in respect of \_\_\_\_\_ (Give details of related accounts, its branches/offices etc.) and has initiated legal proceedings against me in the court of \_\_\_\_\_. Since this baseless case affects me and it is likely that it could harm the image of the Bank, I am desirous of defending the legal action against the said \_\_\_\_\_ (Name of the Complainant) and avail assistance from the Bank under the said Scheme for this purpose.
- C) Bank has agreed to reimburse the expenses in connection with the legal proceedings initiated against me as above, in accordance with the provision of the said Scheme.
- D) Under the said Scheme, I am required to execute an undertaking in accordance with the provisions of the said Scheme. Accordingly, I have executed this Deed of Undertaking as hereinafter appearing.

**NOW THIS DEED WITNESSETH AS FOLLOWS:**

- 1. I have read the above said Scheme and hereby agreed to be bound by the provisions of the said Scheme.
- 2. In the event of any damages, compensation and/or costs being awarded by the Court at any time in my favour in the legal action initiated by me, I agree to pay back to the Bank, whatever amount has been spent by the Bank in connection with the case and balance amount, if any, shall be retained by me.
- 3. I hereby agree and undertake to pursue the above case diligently till the case reaches its finality (including the appeal, if any, so advised by the Bank).

IN WITNESS WHEREOF the undersigned has executed this Undertaking cum Indemnity as \_\_\_\_\_ on the date mentioned herein above.

**Signature:** \_\_\_\_\_

**Name of the Executive / Officer / Retired Officer/Executor of this deed:** \_\_\_\_\_

**Designation (Present / Last):** \_\_\_\_\_

**PF No:** \_\_\_\_\_

**Posting (Present / Last):** \_\_\_\_\_

**BORROWING & LENDING BY STAFF MEMBERS**

A. Regulation 15 and 19 of Union Bank of India Officer Employees' (Conduct) Regulations, 1976 provide as under

**Regulation 15:**

No Officer Employee shall, in his individual capacity

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

**Regulation 19:**

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

B. Clause 5 and 6 of Memorandum of Settlement dated 10.04.2002 for Award Staff employees also mention following acts and omissions as Gross/Minor Misconduct

- I. Engaging in any trade or business outside the scope of his duties except with the written permission of the Bank
- II. Giving or taking a bribe or illegal gratification from a customer or any employee of the bank
- III. Incurring debts to an extent considered by the management as excessive

C) Of late, instances of violation of aforesaid provisions on the part of Officer/Award Staff have come to notice of the Management, wherein they not only indulge in Lending/borrowing with customers/staff members/outside but also engage themselves in trade/business activities unauthorizedly. It is also observed that the staff accounts including clean overdraft facility allowed to staff members are being misused for the above activities. Staff Circular no.4861 dated 20.06.2002 regarding grant of clean overdraft facility specifically provides for carrying out transactions of personal account through this account and prohibits use of the same for any commercial /business purpose. Instances of excessive borrowing without permission of the Bank have also come to the notice of Management resulting into issuance of garnishee/recovery orders by Courts/lenders. Scrutiny of staff/staff related accounts during inspections have also revealed existence of several abnormal/unusual transactions in these accounts which are beyond the known source of income of concerned officer/ employee. Such unauthorized activities not only bring reputational loss to the Bank in the eyes of clients/public but also make these officers/employees liable for disciplinary action as per service rules

All the officers/employees of the Bank are therefore, requested to desist from indulging in such activities and abide by the service rules/provisions in this regard. Any violation in this regard will make the concerned officer/employee liable for disciplinary action as per rules.

All the Branch Heads/ Vertical Heads/ Departmental Heads are requested to monitor the activities of the staff members working under them and anything abnormal noticed be immediately enquired into. Similarly, all the Branch Heads are also advised to monitor the accounts of staff members regularly to check the transactions therein and to avoid occurrence of such lapses and report any violation to higher authorities.

Please take a careful note of the aforesaid instructions and be guided accordingly.

## TRANSACTION IN STAFF ACCOUNTS

**(Staff Circular No. 7001 dated 24.07.2019)**

Off-site Transactions Monitoring (OMC) Alert pertains  
to High Value Transactions in Staff Accounts

Attention of Officers and Award Staff is invited to Union Bank of Officers (Conduct) Regulations, 1976 and provisions of Bipartite Settlement governing the conduct of both cadres of staff members.

During the analysis of the alerts generated pertaining to high value transactions in staff accounts through Offsite Transactions Monitoring(OMC) by Audit Department at different levels, it has come to notice that various high value credit transactions and credit transfers in staff accounts from accounts of other staff members/unrelated accounts are observed. It is also observed that some of property/personal loans etc. without obtaining any prior permission from the Competent Authority in this regard.

As employees of Financial Institution and dealing with public money, staff members in both Officer and Award Staff cadre need to maintain discipline and transparency in their financial dealings and need to avoid transactions which are not related to them and beyond their source of income.

Hence, all the staff members are advised to desist from having above mentioned financial dealings and to operate their accounts within their known source of income. Further, before availing any loan from any other Bank/Financial Institution, prior permission from the Competent Authority be obtained to avoid unpleasant action in this regard.

## VOLUNTARY NPS

### **Introduction of Voluntary NPS**

- [Staff Cir 6744 dated 24.01.2018]
- [Staff Cir 6320 dated 20.02.2016]

### **(Extension of Tax benefits to staff covered under NPS as per Union Budget)**

1) Attention is invited to Staff Circular No 5834 dated 01.03.2012 vide which the details of National Pension System for employees joining the Bank on or after 01.04.2010, as per Bipartite/Joint Note dated 27.04.2010 signed between unions and IBA, were circulated. As per rules laid down by Pension Fund Regulatory Development Authority (PFRDA), 10% of Basic + DA is to be contributed towards NPS. This amount is deducted directly from the employee's salary every month. An equal contribution is made by the Bank towards the NPS fund.

2) Contribution towards NPS is eligible for tax benefit. Till FY 2014-15 the tax benefit available to the subscriber was capped to Rs 100000/- (One Lac) only.

3) As per Union budget 2015-16, the tax benefit under NPS, where employee and employer both contribute towards the corpus, has been raised to Rs 150000/- (One Lac Fifty Thousand only). Besides the above another additional tax benefit of Rs 50000/-(Fifty Thousand) has also been provided to the subscriber .where the subscriber can contribute voluntarily.

4) As per communications received from NSDL the following is the gist of the

### **Benefit introduced for NPS in budget FY 15-16:**

A. The ceiling amount qualifying for total tax benefit, where employee + employer contribution is done is raised to Rs 150000/- from the existing Rs 100000/ this is Subject to only 10% of Basic +DA deducted. This benefit is available under section'80 CCE of IT Act, 1961.

B. An additional investment of Rs 50000/-has been introduced under sub-section 80 CCD (1 B) of IT Act, 1961 where the 'Subscriber may invest voluntarily. This is over and above the -limit of deduction available as mentioned in point (A) above.

C. The total tax benefit available where the subscriber Contributes voluntarily to the tune of Rs 500.00/-, thus will be for Rs 200000/-

D. There will be no Bank contribution towards 'the additional amount of Rs 50000. /- as it is voluntary in nature.

E. In case the employee + employer contribution is less than 150000/-, say Rs 100000/-, the amount qualifying for the benefit under section 80CCE will be Rs 100000/- only. It can't be clubbed with 80 CCD (1B). Neither can there be any voluntary contribution under section 80 CCE under corporate structure of NPS followed by Banks.

F. This additional Investment option to the subscriber is beneficial in two ways. Firstly it will reduce the tax liability and secondly will add to the retired benefits of the subscriber.

G. The newly introduced Voluntary NPS contribution will be credited in TIER I of PRAN account.

5) To provide the employees of the benefit of extra tax savings, a new module has been introduced in Union Parivar under the head VNPS:

A. This module is available only to employees covered under NPS.

B. The voluntary contribution towards NPS under section 80 CCD (1 B) will be done through Union Parivar for proper record and accurate calculations.

C. The new module viz. "Voluntary NPS" will be a component of salary slip henceforth.

D. This new component is completely voluntary in nature.

E Employee has been provided with the option to select either the deductible amount in figures, or a percentage of Basic +DA, say like 10% of basic + DA (same like VPF). Employee can select either amount or percentage, not both. (Annexure I for details.)

F. The benefit of choosing percentage is that, with the modification in DA rate; the amount of VNPS will change automatically.

G. A new field has been introduced in the existing NPS report menu, in Union Parivar, which will generate the employee wise, 'Voluntary NPS contribution' report every month.

H. A selection/declaration page (similar to present VPF) has been introduced in Union Parivar where the employee will himself/herself choose for voluntary deduction towards NPS and also choose the amount by themselves.

I. The amount thus deducted will be credited in the existing NPS accounts at RO-level.

6) The total NPS amount i.e. regular Bank +Employee contribution as well as this newly introduced Voluntary NPS will be remitted to this office, as per the prevailing practice, every month by the respective ROs.

7) There, will, be no change in the rest of the procedure, i.e. of onwards remittance to trustee Bank. The amount thus remitted will reflect in the PRAN account of the employees.

### **Additional Tax Benefit under National Pension System**

**[STAFF CIRCULAR NO.6326 March. 03, 2016]**

1. NPS was introduced for all the 'employees joining the organization on or, after 01.04.2010.

2 "Voluntary NPS" in Union Parivar, where all employees covered under NPS are provided with an option of Voluntary NPS contribution for additional tax benefit.

3. The additional tax benefit of Rs 50000/- (Fifty Thousand Only) is available to all the employees of the Bank, i.e. the employees covered under the old pension scheme are also eligible for a tax benefit of Rs 50000/- if they contribute towards the National Pension System. ( letter no UNC/MIS/1091 /2016 dated 7.02.2016 from PFRDA )

4. All the employees, willing to take the additional tax benefit may open a NPS account at their respective branches, as all Union Bank branches are authorized to open NPS accounts.

5. Employees may use NPSCOLL menu in Finacle to open new NPS accounts. (For full procedure refer Circular Letter no DIT: CBS: RN: 2912 dated 03rd February 2011)

6. Employees may also open an account online using their Aadhar Number issued by UIDAI and by authentication through OTP received from UIDAI for additional tax benefit, the contribution of Rs' 50000/- should be deposited latest by 31.03.2016

**Staff circular no 6744 24.01.2018**

Subject: national pension system for existing employees recent modifications carried out by PFRDA

- Reduction in minimum contribution requirement of Rs 6000/- per annum to Rs 1000/- per financial year (FY) in Tier I.
- Transfer of funds from recognized provident fund to NPS.
- Increase in maximum age of joining NPS from present 60 years to 65 years.
- **For further reference: Staff Circular 5834 dated 01/03/2012, SC 6320 dated 20.02.2016**



## **PRESS/MEDIA COVERAGE**

- **Staff Circular No.6774 dated 31.03.2018**

Certain instances have come to light wherein statements/material /documents pertaining to the Bank have been given/released by staff members of the bank to the Press/Media, as also posted on various social media websites. It is further observed that, most of the times; such information is unauthentic and not based on full facts. Such publications not only tarnish the image of the bank ,but Bank being a listed entity, also affects the share price of the bank and in turn the interest of the shareholder.

Bank has put in place Social Media Policy ,the recent being the one circulated vide IC No.1151 dated 31.03.2018,giving detailed guidelines on responsive and constructive communications .Further ,Bank's Corporate Communication Policy& Guidelines circulated vide IC No.1095:2018 dated 29.01.2018 mentions the authorized persons to speak /release statements to Press /media on behalf of the bank. Union Bank of India Officers employee (conduct) Regulations, 1976 and Bipartite settlement applicable to Officers and Award Staff respectively also enjoin upon officers/employees to maintain secrecy regarding Bank's affairs and its constituents and not to disclose /divulge any information of a confidential nature without any authority/permission

All staff members are, therefore, advised to refrain from making any statements /releasing any information/documents about the affairs of the bank or its constituents and not to divulge any information to the press/media/social media/member of the public/outside agency, unless authorized to do so.

## **SERVICE OF SUMMONS ISSUED BY AUTHORITIES**

- **(Staff Circular. No. 6548 dated. 08.02.2017)**

It has come to our notice that summons issued in the name (in service/retired) officers/employees of the bank by various agencies like Police/Judiciary/CBI/Enforcement Directorate etc. and sent to the concerned branch/offices are not being delivered promptly to the concerned officer/employees which creates legal issues besides prejudice to the employee/officer concerned against whom these summons have been issued. Sometimes, summons are in vernacular language and therefore necessary care should be taken to ascertain the name and address of the employee/officer concerned to ensure proper service to him/her.

It may be mentioned that non service of summons would cause serious damage including arrest warrants/contempt against the concerned employee/officer who are required to respond to the summons as per date. Time and place mentioned on the same.

All concerned are therefore advised to ensure that summons if any, received in the name of any staff member (in service/retired) are to be served against their proper acknowledgement. In case of retired staff, letter may be sent to their last known address through registered post. Further a copy of the summons should be forwarded invariably to respective regional office for necessary action.

## **PROFESSIONAL DRESS CODE**

**Staff Circular No.7710 Date: June 6th, 2022**

**(Staff circular no: 6791 dated 10.04.2018)**

**Courteous & Smartly Attired Staff - Professional Dress Code**

Attention is invited to Staff Circular no. 6791 dated 10.04.2018 on the subject vide which guidelines were issued to the employees/ officers, advising them to adhere to appropriate dress code while on duty to ensure decency at workplace. Of late it has been observed that the employees/ officers are not adhering to the aforesaid guidelines in true spirit. It is needless to mention that every employee/ officer is a Brand Ambassador of the Bank and his/her appearance, and conduct leaves a lasting impact on the image of the Bank.

Every employee is a Brand Ambassador for the Bank and his or her appearance and demeanor plays lasting impact on the image of the Bank. Therefore, Employees are advised from time to time for being decently dressed and appropriately presentable at branches and offices.

Govt. of India also desires that there should be suitable guidelines for appropriate dress code for officers/employees while on duty to ensure decency at work place.

The Bank has prescribed uniform for sub-staff cadre. However, in respect of others, though a specific uniform has not been prescribed, it is expected that they will present a clean and professional image of the Bank while discharging official duties or representing the Bank on other places.

In order to adhere to a minimum level of decorum, all employees should adhere to a standard dress code as under:

1. All staff should wear the official ID provided to them. Those employees who are not having official ID should approach their RO/FGMOs for the same immediately.
2. All sub-staff employees should wear clean uniform provided to them while on duty with name of staff displayed.
3. Staff should wear clean shoes/footwear and not slippers while on duty.
4. Shorts, trousers other than full-length, T-shirts, Jeans and sneakers/sports shoes etc. should not be part of attire.
5. Senior male staff at Administrative offices and Branch Heads of Large/VLB/ ELB/Premier branches should wear Formals like Suit/Blazer/Shirt/Trouser/ Jacket/Tie/Shoes etc. Senior female staff should wear Formal Indian or Western.
6. Branch Heads of Small/Medium branches, Other Staff at Administrative offices/Branches should wear formal Shirts & Trousers and shoes. Female staff should wear Formal/Semi-formal Indian or Western.
7. Personal hygiene and appearance is essential to work place and all are encouraged to avoid unkempt look (unshaven/ruffled hair) and keep footwear clean at all times.

All staff members are advised to follow the abovementioned guidelines and work for enhancement of Bank's image in Public.

#### **DEPUTATION OF BANK EMPLOYEES**

- **(Staff circular no: 6810 dated 30.05.2018)**

It has been time and again observed that some of the employees are forwarding their application for induction to external Offices / Institutions/ Departments on deputation, without routing the same through proper channel. It is also observed that Branches or FGMOs/ ROs are forwarding such applications to external Institutions, without HRD, CO clearance. Such Institutions are subsequently communicating about the applicants and their suitability for deputation, directly to Central Office.

Please note that any application for induction to external Institutions on deputation basis is to be necessarily routed through H Department, Central Office only and the General Manager (HR) is the Competent Authority to decide as to whether such applications are suitable / feasible for forwarding to the external Institutions, based on the cadre-wise I scale-wise man power position of the Bank

Accordingly, all applications for external deputation are initially to be forwarded to the General Manager (HR) along with recommendations/ comments of the respective Field General Manager/ Regional Head/Vertical Head's to whether their Zone/ Region/ Vertical is in a position to spare the services of such applicant for external deputation, without seeking for substitute in his/ her place.

All are requested to take a careful note of the above.

## **ENGAGING SERVICES OF OUTSIDERS**

- SC 5258 dated 18.03.2006
- SC 5384 dated 27.04.2007
- SC 5480 dated 05.03.2008
- SC 6582 dated 20.03.2017
- SC 6839 dated 03.09.2018

All the concerned have been advised not to engage outsider to perform Bank's work. Engaging outsiders not only endangers the secrecy of the Bank's records but also sometimes, it is observed that such outsiders are involved in fraudulent activities thus putting the Bank's properties and working environment into jeopardy.

Despite clear cut instructions through abovementioned circulars, it has come to Bank's notice that Branch Managers are entrusting sensitive assignments like handling of ATM cards/PINS (which should be in the sole possession of the Dy. Branch Manager and Branch Manager), other computer related jobs to such outsiders by even parting with the IDs etc. These assignments are in itself confidential and sensitive in nature and should never be assigned to the outsiders nor should such sensitive information such as ID etc. shared with them.

It is further observed that casual laborers are being engaged indiscriminately despite clear cut instructions issued from time to time in this regard, resulting such casual labourers on getting access to the Branch, obtain Xerox copies of cash vouchers and other records of the Bank to file litigation against the Bank for regularization in the services of the bank.

All concerned are, therefore, once again advised not to engage an outsider. Violation of these instructions will be viewed seriously.

## **BRINGING EXTERNAL INFLUENCE**

Staff circular:7720 dated 24/06/2022

1. Attention of all staff members is drawn to Staff Circular No. 7712 dated 8.06.2022 and various other communications, advising them not to bring external influence to further their interests and career in the Bank.
2. However, it is observed that despite repeated instructions some officers/ employees persist in bringing external influence which has been viewed seriously by the Top Management.
3. Please note that bringing external influence is in contravention of Regulation 12 of the Union Bank of India Officer Employees' (Conduct) Regulations, 1976/ Chapter XIX of the Bipartite Settlement and constitutes misconduct making the concerned officer I employee liable for disciplinary action.
4. As such, it is reiterated that Staff members should refrain from bringing external influence in any manner for their appointment, promotion, posting, transfer, disciplinary matters etc. The officers/ employees found indulging in such activities will be liable for disciplinary action and an adverse entry shall be made in their records also.

### **For further reference:**

- Staff Circular No. 6417 dated 08.08.2016
  - Staff circular 6602 dated 10.04.2017
  - Staff Circular No. 7219 dated 03.07.2020.
  - Staff circular 7712 dated 08 June 2022
1. Attention of all staff members is drawn to Staff Circular No. 7662 dated 4<sup>th</sup> April, 2022 and various other communications, advising them not to bring external influence to further their interests and career in the Bank.
  2. However, it is observed that despite repeated instructions some officers/ employees persist in bringing external influence which has been viewed seriously by the Top Management.

3. It is reiterated that bringing external influence is in contravention of Regulation of the Union Bank of India Officer Employees' (Conduct) Regulations, 1976/ Chapter XIX of the Bipartite Settlement and constitutes misconduct making the concerned officer/employee liable for disciplinary action.
4. Staff members are once again advised to refrain from bringing external influence in any manner for their appointment, promotion, posting, transfer, disciplinary matters etc. The officers/ employees found indulging in such activities will be liable for disciplinary action. Further, an adverse entry shall be made in their records.
5. The Vertical Heads/ Field General Managers/ Regional Heads/ Branch Heads are advised to bring the contents of the Circular to the notice of the Staff members for strict compliance and a copy of the circular maybe displayed on the Notice Board.

### **IMPLEMENTATION OF GOODS & SERVICES TAX**

**(Staff Circular No. 6669, Date: 11.09.2017)**

Goods and Services Tax (GST) has been implemented pan India w.e.f 1<sup>st</sup> July, 2017 as per the directives of Government of India. Various modules in our bank have also been updated with the current GST parameters to capture the complete data. This data requirement will be a continuous process now to enable the Bank to claim the benefit of the Input Tax Credit. Unless and until the Bank's GSTIN of respective state is mentioned in the Bill, Bank will not be able to avail Input Tax Credit.

For official journeys, employee would pay the bills along with GST and Bank will reimburse the same to the employee and claim input tax credit on the tax amount. There are various important modules pertaining to our department where GST would be applicable.

#### **1. Travelling Expenditure reimbursement:**

There are many components in travelling bills which attract GST such as Air tickets, taxi bills, Railway bookings, transportation charges, hotel expenses etc. Since accounting entries for travelling expenses are now required to be made as per every invoice submitted in a single travelling bill, as such expenditure on travelling bills now requires mechanism to capture data regarding GST number etc. so as to get the benefit of the Input credit for the expenditure incurred on the Official journey undertaken by the bank employees.

In view of the above, travelling expenses module in Union Parivar is being redesigned to enable the bank to capture the required GST details. Earlier in some cases e-tickets (without fare summary) were considered for reimbursement by HR – Suvidha which we shall now not be able to consider due to GST rollout. **Henceforth, employee has to submit the proper GST invoice for each bill he/she is likely to enter in Union Parivar for reimbursement through Bank. A proper Invoice shall be considered valid only if all the details are clearly mentioned in the Invoice as GST number, Invoice number with date, complete address of the Vendor/service provider, GST value, type and percentage, GST number of Bank etc.**

**For the entire Official journey undertaken, following points are to be kept in mind henceforth while booking tickets, obtaining bills/invoices etc.:**

- It is now **mandatory** that every booking made should be supported by the **Invoice containing GST details** of the vender/service provider as well as the Bank.
- Please refer to **IC no 00905-2017 dated 11.07.2017** and **IC No. 03975-2017 dated 24.08.2017** wherein Bank has informed GST number applicable for different States. Indicative list of type of services & Rate of Tax has also been provided in these circulars.
- Employee has to use the **GST number of that State** where the expenses are to be controlled in accounting books of the Bank. It is clarified that if an employee is posted at a place say in State X, then the GST number of Bank of State X should be entered in all the bookings to be made by the employee as expenses are to be controlled in State X only. Keep a ready record of Bank's GST number of your State and enter the same in the bookings made for official purposes.

To enable the bank for availing the benefit of Input Tax Credit (ITC), it is important that GST details of the customer/vendor/service provider/travel agent as well as our Bank are mentioned in all the bills/invoices.

- In case **bookings done through online portal or any travel agent**, GSTIN number of our bank is to be entered/informed to the agent and staff members should ensure to obtain an Invoice of the same with all the GST details clearly mentioned of Bank as well as of vendor/service provider.

Detailed guidelines are given in the enclosed annexure. In order to capture the details, Travelling Bills Module is undergoing updates as per the GST regime which will be effective from 15.09.2017. The changes incorporated and the detailed guidelines are described in the attached annexure.

## 2. **Payment to Casual Workers:**

It has been observed that branches are making payment towards daily wages by debiting expenditure head “Amount paid to Casual workers” or Miscellaneous Expenses. In this regard, vide our various circulars, last being no 6582 dated 20.03.2017, clear cut instructions have been issued not to engage any outsider/casual worker. As such, this head has been blocked for further debit.

## 3. **Reimbursement of expenses towards Briefcase:**

As per Staff Circular no 5870 dated 07.06.2012 and 6363 dated 11.05.2016, Bank reimburses expenses of Briefcase on declaration basis to all the officers as per eligibility.

After implementation of GST, officer has to purchase these items from Registered Vendor and invoice should invariably be in the name of **Union Bank of India A/c (employee name)** and Bank’s GSTIN should be quoted on the Bill. Officers are entitled to purchase these items as per their eligibility + applicable G.S.T. **Henceforth, employee has to upload bill for purchase of Briefcase after entering details of bill in Union Parivar.**

W.E.F. 15.09.2017, provision is being made available in Union Parivar for uploading of bill/invoice as in the case of TE/LFC bills. Bill/Invoice should be obtained in original and be verified and certified by the Branch Head/Deputy Branch Head/Department Head before uploading. All bills/invoices should be properly kept in Branch/Office along with a printout of the application form for verification by Auditors.

Before uploading the bill/invoice in Union Parivar, it will be ensured that the same is affixed with the following rubber stamp along with the signatures of the Deputy Branch Head /Branch Head /Departmental In charge.

“Original bills received and  
Kept in Branch/Office custody”  
UNION BANK OF INDIA

Name\_\_\_\_\_ PF No.\_\_\_\_\_  
Designation\_\_\_\_\_  
Branch/Office\_\_\_\_\_

Following additional expenditure heads of account have been opened, which do not attract GST and hence entries need not be routed through GSTTDS menu. Direct entries are permitted through Transaction Maintenance (TM).

Account No	Name of Accounts
XXXXX8620023000	Exp. a/c Diem Allowance for officers
XXXXX8620024000	Exp. a/c Diem Allowance for Clerks
XXXXX8620025000	Exp. a/c Diem Allowance for Sub-staff

XXXXX8620026000	Exp. a/c Discomfort Allowance for officers
XXXXX8620027000	Exp. a/c Discomfort Allowance for Clerks
XXXXX8620028000	Exp. a/c Discomfort Allowance for Sub-staff
XXXXX8620029000	Exp. a/c Incidental Charges for Officers
XXXXX8620030000	Exp. a/c Incidental Charges for Clerks

Further, we are reimbursing amount to our staff members under Scheme for Reimbursement of Examination fees, Cost of Course Material and payment of Honorarium on completion of certain courses. We have opened following account for debiting these expenses.

Account No	Name of Account
XXXXX8840407000	Exp. a/c Honorarium paid to Staff

❖ **Guidelines regarding bills/invoice pertaining to the period before 01.07.2017**

Under GST type column, **NO GST** sub-type has been added in addition to other GST types. In such cases, employee may claim the bills by selecting “NO GST” sub-type. In such case, there is no need to fill GST details.

❖ **Guidelines regarding bills/invoices pertaining to the period from 01.07.2017 to 15.09.2017**

Although, the guidelines regarding obtaining invoice containing GST details of vendor/service provider as well as Bank were communicated through emails, there may be some cases, where the invoices without GST details have been obtained by the employees due to delayed upgradation of travel sites or other reasons. Such claims may also be entered in Union Parivar by choosing **NO GST** type.

❖ **Guidelines regarding bills/invoices pertaining to the period after 15.09.2017**

Any invoice without GST details for which booking made after 15.09.2017, will not be considered for sanction of GST amount.

Please note that NO GST sub-type shall be available only up to 30.09.2017 as such all employees are requested to make sure that they have applied all the pending claims to enable HR Suvidha to sanction the same as per the eligibility.

**We reiterate that Bank will not be able to claim Input Tax Credit on the expenses incurred, in case Bank's correct GSTIN no and name is not mentioned in the Invoices.**

All Staff members are advised to strictly follow the guidelines and submit the claims properly. In case of any further clarification, staff members may contact HR department of their respective Regional Office or H.R.Suvidha at Central Office.

**ANNEXURE TO STAFF CIRCULAR NO 6669 DATED 11.09.2017**

**A. TOUR PLAN/ADVANCE APPROVAL**

Additional undertaking/declaration regarding compliance of the guidelines after implementation of GST has been added in Union Parivar while applying tour plan-cum-advance approval, which reads as:

“I further undertake to comply with the guidelines as regard to Goods & Service Tax while booking of journey/accommodation etc. and ensure correct GST details of Service Provider/Vendor as well as Bank.”



## **B. INLAND TRAVEL BILLS & TRANSFER BILLS**

### **CARE TO BE TAKEN WHILE BOOKING OF TICKETS/HOTEL/CONVEYANCE ETC.**

- **Air Tickets:** While online booking of air tickets, all tour and travel sites are providing option to capture the details of GST number, name etc. Please ensure to enter **Bank's correct GST details** at the time of booking and ensure to obtain an Invoice with correct GST details of Bank as well as of service provider/vendor. If the booking done through any travel agent, inform him Bank's correct GST details at the time of booking.
- **Railway Tickets:** There is 0% GST on train tickets other than First Class or AC coach. First class or AC coach travelling attracts 5% GST. Please ensure to enter Bank's correct GST details at the time of online booking through IRCTC.
- **Bus Tickets:** There is 0% GST on bus tickets – Public Transport. In case ticket is booked online, please ensure to enter Bank's correct GST details to obtain invoice with GST number, if GST is being charged by any travelling agency. In case of offline purchase of pre-printed tickets by the employee, if no GST is being charged in the ticket, there is no need of GST details.
- **Taxi:** Staff members are requested to book the taxi/cab through online portals to the extent possible and upload the tax invoice while claiming in TE bills. At places where online booking facility is not available, registered taxi operators should be preferred who would be providing the proper tax invoice. In case of taxi bill of more than Rs.800/-, it is mandatory to have invoice with GST details.
- **Hotel expenses (Wherever applicable):** Registered Hotels/online booking of hotels should be preferred for all the bookings for Official trips. Wherever, the employee book the hotel offline, ensure to inform the correct GST number to Hotel and obtain Invoice with complete GST details.
- **Transporter Bill (Wherever applicable):** Please ensure to inform correct GST of Bank to the transporter while engaging transporter for shifting of households in case of transfer. Ensure to obtain Invoice with proper details of GST of transporter as well as Bank.

### **CARE TO BE TAKEN WHILE ENTRING BILLS IN UNION PARIVAR**

- **Amount claimed for Journey & Conveyance Charges** - Please ensure to enter following details:

**Vendor name:** As mentioned in Invoice

**Bill/Invoice No:** As mentioned in Invoice

**GST Type:** Please select type CGST/SGST, CGST/UTGST, IGST, NO GST as mentioned in Invoice. Under this tab, all the GST types are made available in the system and employee has to select from the dropdown types provided **as per screen shot no.1**. Please refer to Central Accounts Department Circular no 00873-2017 dated 17.06.2017 for detailed guidelines as regards to type of GST.

**Bank's GST number:** We have provided pop-up of all State GST numbers. Please ensure to select appropriate GST number of the State as per posting of the employee and also enter Bank's GST number as per Invoice in the next column. If the system will find any difference between two, it will display the message **"Mismatch in Bank's actual GST number and one mentioned in the Invoice"**.

**Vendor's GST number:** Please ensure to enter correct GST number of Vendor as per Invoice. Please note that system will pop up error message in case wrong format (15 digits) of GSTIN of Vendor is used as shown in **Screen Shot No.2**.

**GST Percentage:** Under this Tab, GST % is to be filled in as per invoice. After entering the specified percentage, system will auto calculate the value in Service Tax/GST column, which has to be verified from the bill. If the same is not matching with the Invoice, **you may edit Fare Charges column to arrive the GST value as per invoice**. Difference of the fare charges will be shown separately in additional row by selecting (+) with 0% GST percentage. In case any service provider/vendor has not charged GST, then in this column 0 shall be put in.

Example: If the total fare is shown as Rs.4500/- and @ 5% GST must be Rs.225/- but the same is shown as Rs.100/- in the Invoice. Employee has to enter one row with fare of Rs.2000/- for which GST @ 5% will come as Rs.100/- (as per



Invoice) and enter Rs.2500/- fare in additional row by clicking (+) with 0% GST slab to arrive at total fare value of Rs.4500/- and GST amount of Rs.100/- (as per Invoice details).

All the details should be entered **as per Screen Shot No. 3 & 4 mentioned in the circular**

➤ **Hotel Expenses -**

**Same procedure as mentioned above should be adopted.** All the details should be entered **as per Screen Shot No. 5 mentioned in the circular**

➤ **Transportation Expenses:**

**Same procedure as mentioned above should be adopted.** All the details should be entered **as per Screen Shot No. 6 mentioned in the circular**

**C. LFC BILLS**

Bank is eligible to claim Input Tax Credit only in cases where the expenditure is made by the employee in exercise of official duty. Hence, there is no change in the process of claiming LFC bills in Union Parivar.

**4. Telephone/Mobile expenses reimbursement:**

Bank reimburses mobile bill expenses incurred by the employees as per their eligibility based on a declaration or on production of actual bills. Similarly, Landline bills are also being reimbursed to employees as per their eligibility. As the employee benefit is given for performance of official duties, Bank can claim input tax credit, if the Bill is in the name of the Bank and the Bill amount is inclusive of GST though the payment of the same has been made by the employee.

In case, the reimbursement is for a pre-paid/post-paid connection where a bill in the name of the Bank is not available, Input Tax credit cannot be claimed by the Bank.

**5. Other reimbursement such as Briefcase, Mobile handset etc.:**

As per Staff Circular no 5870 dated 07.06.2012 and 6363 dated 11.05.2016, Bank reimburses expenses of Briefcase on declaration basis to all the officers as per eligibility.

Similarly, as per Instruction Circular no 9896 dated 03.04.2014 and Staff Circular no 6290 dated 01.01.2016, Bank reimburses expenses of Mobile handset on submission of bill as per the eligibility.

After implementation of GST, officer has to purchase these items from Registered Vendors and invoices should invariably be in the name of **Union Bank of India A/c (employee name)** and Bank's GSTIN should be quoted on the Bill. Officers are entitled to purchase these items as per their eligibility + applicable G.S.T. Henceforth, employee has to upload bill for purchase of Briefcase and mobile handset after entering details of bill in Union Parivar. Original Invoice/bill will be kept at branch/office for audit purpose, where the transaction is being passed. The necessary modification in Union Parivar is being done at our end, which will be effective w.e.f. 15.09.2017.

**6. Bond executed by the employees leaving the Bank:**

Please refer to our earlier guidelines regarding collection of GST on bond amount to be collected from the employees who resign from the services of the Bank before completing the stipulated service. The matter was again referred to Legal Department and they have opined that we may continue with the existing procedure and need not to collect GST on the bond amount till further instructions. We are in the process of refund of GST amount collected from some of the employees, who resigned after 01.07.2017.

## PROCEDURE FOR SUBMISSION OF CLAIMS UNDER TE/TA & LFC

(Applicable to Branches/Offices/Departments situated in Mumbai Zone, Delhi Zone and Central Office Verticals. It also includes Zonal Audit Offices, Vigilance offices and other offices situated at these places.)

- There will be no change in the existing practice of applying and sanctioning of tour program.
- Sanctioning of Advance against TE/LFC will continue to be done as being done hitherto by their respective Competent Authority as per the existing system.
- Attention of staff members are drawn towards letter No.DP/PAD.267/2015 dated 12.06.2015 wherein as per CVC guidelines, it was advised that all staff members will book tickets for LFC under the lowest airfare available for that day. Authorities sanction LFC advance will take care of these guidelines and will require them to submit a copy of the comparative fare chart of various airlines on the date of booking. Staff members while sending hard copies of bills/documents to HR SUVIDHA, will enclose the above chart.
- Methodology and process of applying the final claim in the Union Parivar Module will not undergo any change.
- After applying for final claim under the TE/TA and LFC in Union Parivar, staff members have to take a print out of the first page of the claim application and send the same duly signed, along with original bills/.documents./receipts, to HR SUVIDHA on the address mentioned above, through their branch/office.
- While submitting the claim, all relevant columns in the format should be filled in by the claimant properly. Please note that incomplete applications and /or claims without supporting bills/documents/receipts will not be considered.
- Staff members/Branches are required to ensure that supporting documents/bills/receipts to their final claim under TE/LFC are forwarded to HR SUVIDHA on the same day on which they have filed the claim in Union Parivar.
- HR SUVIDHA will reject the TE/LFC bills where supporting original documents/bills/receipts are not received by them within 15 days of applying the final claim in Union Parivar.
- After processing and sanction of the bills, HR SUVIDHA will prepare and send branch/office wise envelope containing screen shot of sanctioned page and original bills/documents/receipts to the controlling Regional Office, who in turn, will forward it to the concerned Branch/Office. Concerned branch/office will pass necessary entry in the Finacle and will keep the screen shot of sanction page along with the original bills/documents/receipts for verification by the auditors in future. Branches/offices are required to maintain separate file for sanctioned TE/LFC bills for inspection of auditors.
- Staff members will apply under respective module in Union Parivar and click 'Submit' button. Claims under all the above mentioned modules will be reimbursed on declaration basis. Once the claim is sanctioned by the HR SUVIDHA, the sanctioned amount will be directly auto credit to the account of staff member. Facility of auto credit is already available to Conveyance, Cleaning, Newspaper, Entertainment and Mobile Expenses reimbursement modules. Staff members are required to fill the complete details of bill/expenditure pertaining to their claim under the above modules.
- In case of newly joined staff members or the staff member who are applying for petrol/conveyance reimbursement for the first time, instead of calling for physical copy of RC or any other proof evidencing ownership of vehicle, SSC will call for online declaration from staff members in Conveyance application itself containing details of vehicle owned by the employee. Accordingly, the declaration field containing above details has been made mandatory in Conveyance module in Union Parivar.
- While making the claim under Conveyance module, staff members are required to claim actual price of normal petrol prevailing at their place during that period.
- No physical sanction advice will be sent to branches for sanctions of staff claims under the above modules. Branches / Offices are required to pass necessary entry at their end once the claim is sanctioned by the HR SUVIDHA.

(SC 6496 dated 09.12.2016)

- **Non submission of fare chart:-**staff members undertaking LFC by Air should submit a copy of comparative fare chart of various air lines, as on the date of booking, along with final LFC bill. A mandatory declaration by the sanctioning Authority to this effect is incorporated in LFC advance sanctioning page. If fare appears to be on higher side, SC will be sanctioning notional fare only as specified in the staff circular no 6366 dated 16.05.2016
- **Submission of proof of visit:-**staff members availing LFC to visit Place of domicile or for rest and recuperation were advice by aforesaid staff circulars to submit valid proof for having visited place of domicile/destination declared by applicant like any purchase bill or ATM withdrawal or Hotel bill or any other proof evidencing their visit to Domicile/state. Staff member are using other mode of transport like private cars/taxis/buses to reach their place of domicile. In such cases in the absence of valid proof evidencing that they have touched and visited place of domicile, it will be difficult for SSC to sanction the claim. Handwritten/typed bill/bills on declaration basis will not be considered for reimbursement.
- **Travel by taxi:** when an employee is undertaking journey on LFC by taxi either in full or in part, printed taxi bill is to be submitted. Bill should contain Vehicle No. Meter Reading from \_to\_ KMs travelled no of persons etc. if employee is visiting more than one place by taxi then he should get the proper breakup from the travel agent for the places visited and further evidence to prove that each of the members of the family in respect of whom the claim is made had actually traveled with him/her to such place.

#### PROPER SUBMISSION OF TRAVELLING BILLS

(Staff Circular No. 6636 Date: 17.06.2017)

Attention of Staff is invited to Staff Circular No 6366 dated 16.05.2016 and 6513 dated 26.12.2016 vide which detailed guidelines on submission of travelling bills are circulated. It is observed that some of the staff members are still not adhering to guidelines while submitting Inland TE/Transfer claims for settlement at HR-Suvidha. Hence, in such cases, department has to reject the claims for proper resubmission. This may cause displeasure amongst staff members which can easily be avoided with a little care. This also affects TAT of HR-Suvidha.

Hence, we once again reiterate hereunder important points to be taken care of by staff members and request all to comply with these points while submitting Inland TE/Transfer bills for quick processing:

- Adequate care is to be taken while entering Tour Plan cum advance approval as mentioned in Staff Circular Letter No. 1060 dated 22.2.2016. Staff members are required to enter the **exact date of travel of onward and return journeys** with complete **purpose of the journey**. In case of any training, workshop, enquiry etc., **nomination letter/official order** of the **Competent Authority** is required to be uploaded at the time of final submission of TE bill.
- It is observed in some cases, staff members are **choosing indirect/long route for reaching the place of visit, place of posting** etc. incurring higher travelling cost. If it is found without proper reasons/permissions, **eligibility shall be worked out through shortest available route** and within the mode and class eligible for the concerned staff member only.
- **Claim for excess baggage charges.** In case of air travel, employee is not entitled for reimbursement of excess baggage charges; as such the same should be avoided.
- Transfer TE bills are rejected mostly due to **non-submission of the required documents**. In order to facilitate smooth and speedy sanction, process of transfer TE bills following points are to be taken care of.
  - a) **Transfer order and relieving order are to be uploaded.**
  - b) **Journey tickets as per the tour plan** sanctioned and **duly certified as described in Staff Circular No 6322 dated 22.2.2016** are **to be uploaded with all boarding passes (in case of air tickets)**, bills, receipts, etc.
  - c) Transportation bills are to be submitted as specified in Staff Circular 6513 dated 26.12.2016 showing entire break up of charges paid like **freight charges, packing charges, loading and unloading charges, insurance charges if any** and **service tax/GST** as per the prevailing guidelines in vogue.

- d) It is observed that **transporters are clubbing packing and insurance charges in the freight charges** with or without the consent of staff member. It is practically not possible to transport the luggage/movable items without packaging. Since, the freight charges and packing charges are controlled under **different heads for eligibility point of view**, it is difficult for H.R.Suvidha to settle the claim. Further, the transporter is having **limited liability in case of any damage/loss**, it is in the own interest of the employees to **take the insurance while transporting household**.
- e) Keeping in view of the above facts, it has been decided that any invoice which does not have break up of packaging charges, **the notional amount @ 10% of the freight amount will be treated as packaging charges**. As such, in order to avoid any inconvenience, all employees are advised to ensure proper break-up of expenses like **freight charges, packing charges, loading and unloading charges, insurance charges and Service tax/GST** while taking invoice/bill from the transporter.
- f) **Goods Consignment Note (Consignee copy)** from the transport operator should be filled in with all the details such as **Weight, Items number, complete address of consignor and consignee**.
- g) **Packing list/List of items transported** on the inventory list of the transporter required to be submitted.
- h) **Payment receipt is compulsorily** required evidencing the actual payment made to the transporter. It is further informed that all payments made above **Rs. 20,000/- should be paid either by cheque or NEFT/RTGS/IMPS** etc. Money receipt for the same is to be obtained from the transporter and to be submitted with the claim.

#### **POINTS TO BE NOTED WHILE SUBMITTING INLAND TE/TRANSFER BILLS**

(SC no 6513 date 26.12.2016)

#### **Tour plan cum advance approval:-**

When applying for tour plan cum advance approval proper journey plan should be selected by the staff members for example,

- For inland journey, following type of tour may be selected  
Regular, sports, training, audit
- For overseas journey, following type of tour may be selected  
Audit, non-audit
- For transfer related journeys,

Like reporting to the new place of posting, for shifting of house hold goods etc. journey type “transfer” must be clicked

#### **POB outstanding:-**

All type of expenses would be borne by the staff himself/herself from the advance amount. Wherever, such arrangements are made by any RO POB claims received would be responded by debiting account of concerned employee and it is the responsibility of the concerned employee to obtain copy of such bills from that office and to claim the same in the TE bill. This will facilitate speedy processing and also all expenses will reflect in Union Parivar.

#### **Ticket booking**

- Staff members eligible to travel by Air should book refundable economy ticket only
- Tour programme should be approved only by eligible class/mode of travel through direct and shortest route. In case of Training officers up to Scale IV are not eligible for travel by air, so same is to be avoided.
- The competent authority for approving air travel in exceptional cases is General manager (HR) for staff posted in central office and Field General Manager in other cases

#### **Transportation documents:-**

Staff members are required to obtain the following documents from transport agency while submitting transfer TE bill.

- Invoice/bill with the stamp of the transport agency containing breakup of the total amount paid, which should necessarily contain the following information:

- Freight charges(mandatory)
- Packing charges (mandatory)
- Loading and unloading charges (mandatory)
- Insurance amount, if any and
- Service tax

If any of the aforesaid charges are zero, it is to be reported as Nil

- Goods consignment Note/MLR/RR showing weight of goods, distance (in Km) and stamp of the transport agency. It is informed that GC Note/MLR and invoice are two different documents and both are compulsorily required to be submitted.
- Packing list provide by the transporter with complete list of articles transported.
- Payment to be compulsorily made through digital mode, Cheque/DD etc. for transportation amount above Rs 20000/-.

It is observed that in some cases invoice submitted is of exorbitant amount without giving proper break up. Staff members are advised to make enquires with different transport agencies and to negotiate with them for getting competent rates before finalizing the transport operator. While doing so, proper quotations should be obtained from different transport operations, which should form part of other documents while submitting the claim. The transport must be IBA approved/renown.

#### **CLAIM FOR 15 DAYS DIEM ALLOWANCE**

- Officers who are eligible for 15 days diem allowance on transfer should submit Annexure-1 (copy enclosed) duly recommended by Branch Head in case officers posted at branches and by HR in charge for Branch Heads and officers posted at regional offices.
- If leased accommodation is sanctioned a copy of sanction letter also be enclosed also with annexure-1 mentioning the date agreement and date of possession.
- In case bank quarter is allotted to the staff member a copy of allotment letter to be enclosed with the annexure-1.it may also be noted that in some cases where bank quarter is allotted to the staff member but the same could not be occupied due to maintenance work, repairs etc. an intimation duly signed by the competent authority to that effect may be furnished stating the period of maintenance work and the actual possession date.
- Officers staying in Bank's Guest house/STC are not eligible for 15 days Diem allowance.
- It is important to note that 15 days Diem is payable as per the details mentioned in the annexure-1 concerned recommending authorities are requested to verify the details filled in the annexure-1.

#### **Travel by own car/taxi**

- When an officer is undertaking journey by own car or by Taxi for longer distance, a separate written approval from competent authority is to be obtained. Such approval invariably be uploaded along with taxi bill in case of travel by taxi.
- Proof of journey like toll tax receipt, petrol bills etc. are to be enclosed when journey is undertaken by personal car. Competent authority approving travel mode by taxi/personal car is requested to make enquiry regarding approximate expenditure that may incur for the journey.

Certification of bills/receipts/documents and scanning

**It is advised vide staff circular 6322 dated 20.02.2016 that documents are to be scanned and uploaded in union Parivar w.e.f. 25.02.2016 with certification by Branch Head/Dy. Branch Head/Department Head as applicable.**

All pages are to be scanned in single file in black and white with resolution 100 to 200 DPI. Please ensure that all the scanned images are legible before uploading.

Certification should be done by affixing rubber stamp as specified in Staff Circular 6322 on each page of the document. Name, PF No and designation of the certifying official should also be written clearly on each page.



### **Inland TE/Transfer Bills of retired staff**

Inland TE/Transfer Bills in case of retired staff would be sanctioned by the competent authority manually at the last place of posting of retired staff. The transaction for the same would be passed by that office only.

Staff members are advised to comply with the aforesaid instructions scrupulously.

### **DISABLING OF USER ID OF EMPLOYEES ON LEAVE**

DIT:CBS:1433:09 DATED 08-07-09:

Staff members who are proceeding on leave/training should inform data centre to suspend their login id for the period they are on leave/training and ensure that the login \_id is disabled before they proceed on leave/ training.

### **REIMBURSEMENT OF MEDICAL EXPENSES AND GRANT OF SPECIAL LEAVE TO WORKMEN STAFF SUSTAINING INJURIES IN THE COURSE OF DUTY**

**Staff circular:2805 dated 08th May 1985**

Clause No. 18(iv) of the Bipartite Settlement dated 31st October, 1979 (i.e. the 11th Bipartite Settlement) provides as under :

"In case of injuries sustained by a workman in the course of his duty, he shall be fully reimbursed the medical cost and treatment and/or hospitalisation over and above his normal entitlement. He shall also be treated on Special Leave for the period of his absence required for treatment".

However, no detail procedure has been laid down to consider cases of Workmen Staff sustaining injuries in the course of their duty. The broad guidelines in this regard are, therefore, given hereinbelow :

It is, however, clarified that reimbursement of Medical Expenses in such cases would be independent of Medical Aid entitlement as also reimbursement of 75% of Hospitalisation Expenses to which a member of Workmen Staff is eligible in terms of the Bipartite Settlement (s).

While sanctioning the expenses and Special Leave, broad guide-lines given hereinbelow will be followed :

- (i) Injury should be sustained in the course of employment while on duty. "Injury in the course of employment while on duty" shall mean injury suffered as a direct consequence while discharging official duties. The reimbursement of bills will, however, be made subject to their scrutiny by the Bank's Medical Officer and his recommendations to the effect that the expenses incurred are reasonable and legitimate, keeping in view the nature of injury sustained by the concerned workmen.
- (ii) Special Leave will be granted for the period of medical treatment, including recuperation, as advised by the Doctor acceptable to Bank and/or by the Bank's Medical Officer.

Note : The expenses and Special Leave mentioned herein will not be granted if his negligence has contributed to injury or he was under the influence of drug, medicine. Any willful disobedience of an express order given or of a rule expressly framed for the sake of security of the employee, could also make him ineligible for the above. Disregard or removal of any safety guard or other device which have been provided for the purpose of securing safety of the employee will also make him ineligible.

The Competent Authority for sanctioning Medical Expenses and Special Leave will be an Officer in Scale IV, working in the Department of Personnel or an authority above him, looking after/overseeing Department of Personnel.

If a member of Workmen Staff suffers injury arising out of and in the course of employment while on duty, the workman concerned should forward, through the Branch Manager/Departmental Head, the necessary application for reimbursement of Medical Expenses and grant of Special Leave in the prescribed Form given in the Annexure, to the concerned Superintendent, Department of Personnel, Central Office. The application should be accompanied by a Certificate from a recognised Medical Practitioner, certifying the nature of injury suffered and the extent of Special Leave, if any, required by the workman.

**Proforma of application to be submitted by the Workman for reimbursement of Medical Expenses and sanction of special leave for injury suffered while on duty.**

1. Name :
2. Date of Joining :
3. Place of Posting :
4. Date and time of accident :
5. Narrate the details as to : how accident occurred
6. Nature of duties which the : workman was performing at the time of accident.
7. \*Nature of injury : (Full details) (\*Certificate from the recognised Medical Practitioner should be submitted).
8. How injury suffered is a : direct consequence while discharging official duties.
9. Period for which Special : Leave required

I hereby certify that to the best of my knowledge and belief, the above information is correct. I request the Bank to consider reimbursement of Medical Expenses and grant of Special Leave applied for.

Signature

(To be filled in by the Branch Manager/Departmental Head, as the case may be)

Certified that the statement as above, made by Mr./Mrs./Miss \_\_\_\_\_ is true. He/she was performing the following duties for which he/she was fully authorised by me.

The nature of injury and the period of special leave has been certified by Dr \_\_\_\_\_ who is a recognised Medical Practitioner of repute.

I also certify that injury has been suffered by Mr./Mrs./Miss \_\_\_\_\_ while discharging official duties assigned to him/her. I also certify that he/she has suffered injury not because of his/her negligence.

I also certify that at the time Mr./Mrs./Miss.

.suffered injury, he/she was not under the influence of drinks or drugs; nor had wilfully disobeyed an order expressly given or to a rule expressly framed for the sake of security of the employee; nor had disregarded or removed any safety guard or other device which had been provided for the purpose of securing safety of the employee.

Place :

Date :

Signature of the Branch Manager/ Departmental Head with Office Seal.

**CASH REMITTANCE LIMITS**

SECURITY CIR 77 DTD 17.07.2020

The Bankers indemnity policy for the year 2020-21 has been renewed by the bank and the cash remittance limits for the different modes of transport has been reiterated below:



SL	Mode of Transport	Armed escort (Owned/outsourced)	Staff Complement	Cash Limit
<b>1.</b>	<b>ARMED GUARD NOT MANDATORY:</b>			
<b>a</b>	Cash Van/Car/Four Wheeler	1*	2	Rs.50 lakhs
<b>b</b>	Auto Rickshaw (3-Wheeler)/Route Bus/Train/Water surface Transport	1*	2	Rs.50 lakhs
<b>c</b>	Motor Cycle/ Scooter	NA	2	Rs.10 lakhs
<b>d</b>	On Foot	1*	2	Rs. 5 lakhs
<b>2.</b>	<b>WITH ONE ARMED GUARD (MANDATORY)</b>			
<b>a</b>	Cash Van/ Car / Four Wheeler	1	2	Rs.200 lakhs
<b>3.</b>	<b>WITH TWO ARMED GUARDS (MANDATORY)</b>			
<b>a</b>	Cash Van/Car/four Wheeler	2	2	Rs.500 Lakhs

- \*For remittance upto Rs.50 lakhs, Armed Escort is not mandatory. However, Armed Guard, If posted in the Branch should escort cash remittance depending on the quantity of cash remitted vis-a-vis the cash kept in the Branch, as well as the prevailing law and order situation in the area.
- Cash remittance above Rs 50 lakhs and upto Rs 200 lakhs should be mandatorily escorted by an armed guards.
- Cash remittance above Rs 200 lakhs and upto Rs 500 lakhs should be mandatorily escorted by two armed guards.
- Staff complement may consist of 1 officer /clerk & 1 sub staff excluding driver.
- All Branches are requested to strictly conform to the stipulated armed escort norms while remitting cash as any violation will render our insurance claim ineligible for payment in case of loss of money in transit.

### AGE OF RETIREMENT

Age of Retirement for Award Staff is 60 years. An employee will retire on the last day of the month in which he completes his age of retirement.

An employee, whose date of Birth is on the First Day of a month, shall retire from the services of the Bank on the afternoon of the last day of the preceding month on attaining the age of retirement.

### **Regulation 19 of the union bank of India (officers) service regulations 1979-Age of retirement modalities & guidelines [6272 dated 26.11.2015]**

#### Age of retirement:

The age of retirement of an officer employee shall be as determined by board in accordance with the guidelines issued by the government from time to time Provided that the bank may as its discretion on the review by the special committee special committees as provided hereafter in sub-regulation 92) retire if it is of the opinion that it is in the public interest an officer employee on or at any time after completion of 55 years of age or on or at any time after the completion of 30 years of total service as an officers employee or otherwise whichever is earlier

Provided further that before retiring an officer employee at least three months' notice in writing or an amount equivalent to three months substantive salary / pay and allowances shall be given to such officer employee

Provided also that nothing in his regulation shall be deemed to preclude an officer employee from retiring earlier pursuant to the option exercised by him in accordance with the rules of the bank

**Explanation:**

An officer employee will retire on the last day of the month in which he completes his age of retirement

Provided that an officer employee whose date of birth is on the first day of a month shall retire from service on the afternoon of the last day of preceding month on attaining the age of retirement

2) The bank shall constitute a special committee / special committees consisting of not less than three members to review whether an officer employee should be retired in accordance with first proviso to this regulation such committee / committees shall from time to time review in case of each officer employee and no order of retirement

3) The following guidelines are issued by the government of India in terms of proviso to aforesaid regulation 1991 which are effective from 22.05.1998:

a) The age of retirement of all officers will be 60 years

b) subject to the provision of the rule every officer shall retire from the service on afternoon of the last day of the month in which he attains the age of 60 years, provided that the officer whose date of birth is 1<sup>st</sup> of the month shall retire from the service on the afternoon of the last day of the preceding month on attaining the age of 60 years

c) No extension will be given to any officer beyond 60 years of age

4) In the light of the aforesaid provisions/guidelines the bank has formulated special committees to review the cases for premature retirement of officer employees who have completed 55 years of age or 30 years of service as an officer employee or otherwise whichever is earlier as under

Grades of officers	Special committee	Competent authority
JMGS I, MMGS II AND MMGS III	3 GMS	
SMGS IV SMGS V & TEGS VI	CMD, GM & one director of board	Board
TEGS VII	CMD, Two directors of board	Board

The special committee will review the performance of all officer employees covered regulation 19 (1) for considering their retirement before reaching superannuation. This will include cases where the bank is of the opinion that the performance / health of an officer employee has deteriorated to the extent of impairing his efficiency or for whatever other reasons it is considered necessary for review of the performance of an officer by the special committee the performance the officer is reviewed on the basis of his / her annual performance report for the preceding 3 years

5) General guidelines for implementation of the provisions:

5.1 The committees in making their recommendation would observe the following criteria:

a) Officer employees whose integrity is doubtful will be retired

b) Officer employees who are found to be ineffective will also be retired the basic consideration identifying such employee should be the fitness/ competence of the employee to continue in the post which he / she is holding

c) While entire service record of an officer employee should be considered at time of review no officer employee should ordinarily be retired on grounds of ineffectiveness if his service during preceding years or where he has been promoted to a higher post during that year's period his service in the highest post has been found satisfactory

Consideration is ordinarily to be confined to the preceding 5 years to the period to the higher post, in case of promotion within the period of 5 years, only when retirement is sought to be made on the grounds of ineffectiveness. There is no such stipulation however where the officer is to be retired on grounds of doubtful integrity

d) No officer employee should ordinarily be retired on the ground of ineffectiveness if in any event he would be retiring on superannuation within a period of one year from the date of consideration of this case

Ordinarily No officer should be retired on the ground of ineffectiveness if he is retiring on superannuation within a period of one year from the date of consideration of this case it is clarified that in case where there is a sudden and steep fall in the competence efficiency or effectiveness of an officer, it would be open to review his case for premature retirement.

5.2 The rules relating to premature retirement will not be used in the following circumstances;

- I. To retire an officer employee on grounds of specific acts of misconduct as a short cut of initiating formal disciplinary action or
- II. For reduction of surplus officers or
- III. As a measure of effecting general economy

5.3 In case where it is found that an officer employee is not keeping good health or he is not in a position to give his best the bank may in its sole discretion call for a medical report on the officer from the bank doctor or from the doctor nominated by the bank for this purpose and submit the same to the special committee for its special consideration.

5.4 The special committee constituted hereinabove would review the cases once in a year or at such intervals as may be decided from the management from time to time

5.5 The committee after reviewing such cases would submit its recommendations to the competent authority who would take into consideration there recommendation of the special committee and decide as to whether the officer employee is to be retired prematurely or not

5.6 In case there is no such case a nil report would be sent

5.7 if the competent authority concurs with the recommendation of the special committee and decides to retire an officer employee prematurely he would record that he has formed an opinion based on confidential report of the bank and other relevant information in respect of the said officer employee that it is necessary to retire such officer employee in pursuance of the aforesaid provision of regulation 19 (1)

5.8 The officer employee who is to be retired prematurely would be served with a written notice of 3 months or he/she would be paid an amount equivalent to 3 months' salary/pay and allowances. In this eventuality the officer concerned shall retire on the last day of the month in which the notice period expires

5.9 The officer employee concerned who has been issued with the notice may make a representation if he so desires within 15 days from the receipt thereof to the competent authority and on the receipt of such representation, the same will be placed before the special committee for its consideration. The committee if it thinks fit may make fresh recommendations to the competent authority. On receipt of the committee's recommendations the competent authority may take a final view. The decision arrived there at will be communicated to the concerned officer.

<b>SUPERANNUATION RETIREMENT</b>	Date of Retirement on Superannuation will be the afternoon of the last day of the month in which he/she attains the age of 60 years. An employee whose date of birth is the first of a month, shall retire on the afternoon of the last day of the preceding month.
<b>VOLUNTARY RETIREMENT</b>	An employee may retire from the service at any time after he/she has completed 30 years' qualifying service , by giving notice not less than 3 months. An employee may retire from the service at any time after he/she has completed 20 years' qualifying service voluntarily, by giving notice not less than 3 months in writing, the notice should be accepted by the Competent Authority
<b>INVALIDATION RETIREMENT</b>	An employee may retire from service after rendering a minimum of 10 years service, on account of any bodily or mental infirmity which prematurely incapacitates him/her for the service.
	Can be granted to an employee who has rendered minimum ten years of service:

<b>PREMATURE RETIREMENT</b>	-Retires from service on account of orders of the Bank to retire prematurely in the public interest or at any time after the completion of 55 years of age or at any time after completion of 30 years for any other reason specified in Service Regulations or Settlement or Settlement. by giving notice not less than 3 months in writing or 3 months' substantive salary/pay and allowances in lieu of such notice.
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**INVESTMENT DECLARATION FY 2021-22**

SC:7584

1. Every year staff members are required to submit investment declaration once at the beginning of the financial year and final declaration with proof of investments by 31<sup>st</sup> December. As per annual practice, this year also many staff members have proactively submitted their final investment declaration before 31.12.2021.
2. On receipt of investment declaration submitted by the staff members, the approver should authorize the same after verifying the proof of investment, on or before 07.01.2022 to consider the investments in January 2022 salary process.
3. Please note that if the Investment declaration is **Rejected** by the Approving Authority, system will remove the entries related to investments declared earlier which in turn would **result in deduction of huge amount as TDS**. To avoid this, the approver should advise the employee (for whom it is rejected) to re-submit the Investment declaration with proper proof and approve the same well before the cut-off date.
4. If any Investment declaration is in Saved / Submitted status or Approved after the cut-off date, system will calculate TDS for January salary with investments declared earlier in FY, if any. Applications approved after cut-off date will have effect in fresh TDS calculations from next month's salary.
5. If Investment declaration is continued to be in Saved / Submitted status even on 01.02.2022, then all the investments declared earlier will be removed from the system and the TDS will be calculated for February and March salary, as if the employee has not made any investment.
6. Please note that every effort should be made to avoid the situation explained in Point no. 5 above.
7. To avoid this HR Admin at Regional Offices is required to follow up in all such cases where investment declarations are either not submitted or pending for approval and impress upon them to submit / approve the Investment declaration in time.

**PREVENTIVE MEASURES TO CONTAIN SPREAD OF COVID-19**

Staff Circular No. 7586 January 06, 2022

In light of spike in COVID-19 cases and in sync with various orders and instructions issued by MoHA, State Governments, SLBCs, our Bank, DFS letter no. 3/4/2017-Welfare dated 05.01.2022 and DoPT letter 11013/9/2014 dated January 03, 2022 on the above captioned subject, it has been decided to take following steps with immediate effect till January 31, 2022 or till further orders, whichever is earlier:

Adherence to COVID Protocol:

Strict Compliance to prevention and containment measures for Covid-19 guidelines already issued by the Bank and adherence to Covid appropriate behavior viz. frequent washing of hands, sanitisation, wearing of masks, observing social distancing, proper cleaning, and frequent sanitisation of workplace, particularly of the frequently touched surfaces, non-crowding in canteens and corridors at all the times shall be ensured.

Periodical updating of the COVID portal with actual position of active cases should be ensured by HR officers to maintain efficient monitoring and reporting to the authorities.

Physical attendance / Work from Home for all Persons with Disabilities (PwD) (Divyangian)/Visually Impaired Employees & Pregnant Women Employees:

Exemption to all Persons with Disabilities (PwD) (Divyangjan)/Visually Impaired Employees & Pregnant Women Employees from attending Branch / Office and allowing them to Work from Home(WFH) with immediate effect till 31.01.2022. Department Head / Branch Head may decide the nature of work to be entrusted to such exempted category employees under their control who are permitted to 'Work from Home' (WFH).

Physical attendance / Work from Home for employees posted at CO, Mumbai (Including annex offices located at Mumbai):

Restrict the attendance of employee's upto Scale III to 50% with immediate effect till 31.01.2022 or till further instructions whichever is earlier. As such, upto 50% of employees shall attend the office and others be allowed Work from Home. Vertical Heads shall decide the roster and the kind of work to be entrusted to employees working from home.

Physical attendance / Work from Home for employees posted at places other than CO, Mumbai (Including CO annex Hyderabad and Mangalore):

All the Field General Managers are advised to take stock of the situation regarding spread of Covid-19 within their jurisdiction in their BCP Meetings and take necessary action in the matter of reduction of working staff strength upto 50% in view of prevailing conditions in the area as well as any such instructions from State Governments/ Local authorities/SLBCs etc. Field General Managers to ensure that no critical work is hampered. CO annex Mangalore and Hyderabad shall be guided as per the decision of the FGM Mangalore and FGM Hyderabad respectively in this regard.

In the instance of any other State Administration guidelines in this regard, same shall prevail over the contents of this circular.

Business Continuity Plan (BCP) Meetings:

Local Business Continuity Plan (BCP) meetings at FGMO/RO level should be regularly held to review & contain the spread of the virus.

Vaccination of Employees:

All employees who are yet to vaccinate, must complete the vaccination at the earliest and data to be entered in the portal by respective HR officers.

Other Guidelines:

Department Head / Branch Head shall review the work done by the employees working from Home under their control on daily basis. They shall maintain proper register of duties assigned to employees working from Home (WFH) and shall ensure that the progress of the work allocated is recorded on daily basis for effective monitoring.

Employees Working from Home (WFH) shall be available on telephone and other electronic means of communication at all times and should not leave headquarters without prior permission of the competent authority. All employees residing in the containment zone shall be exempted from coming to offices till the containment zone is denotified.

The contents of this circular must be brought to the notice of all the staff members.

Stay SURAKSHIT, Stay Active.

**REIMBURSEMENT OF TA/DA TO SERVING EMPLOYEES/ EX-EMPLOYEES (INCLUDING RETIRED, DISMISSED) OF THE BANK ATTENDING DISCIPLINARY/CRIMINAL PROCEEDINGS**

Staff Circular No. 7636

Date: March 23<sup>rd</sup>, 2022

IBA, vide its communication dated 22.10.2021 has issued guidelines regarding payment of Boarding & Lodging expenses to Defense Assistants attending Disciplinary/ Criminal proceedings.

The previous communications in respect of Reimbursement of TA/DA to serving/ retired employees attending disciplinary/ criminal proceedings as charged officer, prosecution/ defense witnesses, etc. & Reimbursement of TA/DA to serving employees/ Ex-employees (including retired, dismissed) of the Bank, listed below along with the one dated 22.10.2021 are also enclosed as annexures to this circular.

S.N	Letter No.	Date	Subject	Annexure
1	HR&IR/MBR/ XI BPS/10470	22.10.2021	Payment of Boarding & Lodging expenses to Defense Assistants attending Disciplinary/ Criminal proceedings	Annexure-I
2	HR&IR/CIR/2 015- 16/E9/M1/16 41	19.11.2015	Reimbursement of TA/DA to serving/retired employees attending disciplinary/criminal proceedings as charged officer, prosecution/ defense witnesses, etc.	Annexure-2
3	No. CIR/HR & I R/2012- 13/665/E10/6244	12.07.2012	Reimbursement of TA/DA to serving employees/Ex-employees (including retired, dismissed) of the Bank.	Annexure-3

Further, Employee Relations Department, Central Office has sent a communication on the subject matter vide its letter dated 14.06.2011 and the same is also enclosed as annexure - 4. Therefore, all HR Officials are advised to go through the contents of the enclosures while processing/ sanctioning the aforesaid bills.

Annx— I

HR & INDUSTRIAL RELATIONS

No. HR&IR/MBR/XI BPS/10470

October 22, 2021

Chief Executives of member Banks which are parties to the Joint Note/Bipartite Settlement signed on 1 November, 2020

Dear Sir,

Payment of Boarding and Lodging expenses Defense Assistants attending Disciplinary/Criminal Proceedings

IBA. vide its advisory CIR/HR&IW2012-13/665/E-10/6244 dated 12<sup>th</sup> July 2012. had allowed TA/DA to be paid to Defiance representatives also. as per rules. if the enquiry is held at the behest of the 'Management at a place other than the place where the incident occurred.

2. One of the demands raised by the Officers' Associations in the record note pertains to payment of boarding and lodging to Defense Assistants attending Disciplinary Criminal proceedings.

3. Currently, Defense Assistants are being reimbursed TA DA. lodging. Boarding and Lodging Expenses is not being reimbursed

4. In this connection. the Negotiating Committee of IBA had agreed to the aforementioned demand of Officers Associations. The Matter was placed before the Managing Committee meeting held on 14.10.2021. The Managing Committee after detailed deliberations approved the recommendation and allowed issuance of an advisory to banks to extend Boarding and Lodging Expenses also in addition to the TA/DA to defense assistants as per their eligibility and extant rules, with immediate effect.

5. Banks may therefore please be guided by this advisory.

Warm regards.

S. No.	Circumstances	Award Staff	Officer

		In service	Retired	In service	Retired
	Attending departmental enquiry as				
a.	Defense Representative	Yes	NO*	Yes	No
b.	Charge Sheeted employee including suspended employee	Yes	Yes	Yes	Yes
c.	Defense witness	No	No	No	No
2	Attending CBI / Court cases				
a	Cases filed by Police/CBI against employee for official acts	As accused**	No	No	No
		As witness on behalf of bank	Yes	Yes	Yes
		As witness on behalf of employee	No	No	No
b	Cases filed by employee against. the bank	As a petitioner		NO'	No
		As witness on behalf of bank	Yes	Yes	Yes
		As witness on behalf of employee	No	No	
	Cases filed by outsiders/customers, etc. pertaining to official acts	As accused	Yes	Yes	Yes
		As witness on behalf of the bank	Yes	Yes	Yes
		As witness on behalf of others	No.	No	

\*However, if the enquiry is held at place other than the place where the incident occurred at the behest of the management, TA/DA will be paid to the defense representative as per rules

\*\*however, if the employee is acquitted honorably, the TA/DA will be reimbursed as per rules

### MANDATORY AND JOB ROLE-BASED E-LEARNING COURSES / MODULES

**Staff Circular No. 7518**

**October 30, 2021**

#### **Highlights**

- Mandatory Completion of 10 E-learning courses / modules for Scale I to Scale VI officers during FY 2021-22.
- Minimum passing marks for each E-learning course / module is 60%.
- 5 marks weight age has been given in Final Performance Appraisal of officers from Scale – I to Scale VI on completion of 10 mandatory E-Learning courses /modules (5 mandatory and 5 pertaining to respective Job families/roles of the Officers)

1. We all are aware that in present scenario the E-learning is having paramount importance in the space of Learning & Development. Further, the PSB Reforms Index aiming at “Enhanced Access & Service Excellence (EASE) had



suggested that weightage should be assigned to E-learning courses / modules in Annual Performance Appraisal Reports (APARs).

2. In this regard, it has been made mandatory to complete at least ten (10) courses / modules for the FY 2021-22 by all officers from Scale I to Scale VI. Within these ten mandatory courses / modules, five mandatory courses / modules will be based on the respective Job families / roles of the officers and following are the other five mandatory courses / modules, which are common for all the officers: -
  - (i) Knowledge of KYC AML
  - (ii) Cyber Security Awareness
  - (iii) Responsible use of social media
  - (iv) Prevention, Prohibition and Redressal of Sexual Harassment of Women at the Workplace
  - (v) Preventive Vigilance
3. Weightage of 5 marks is given in the APARs for completion of the prescribed ten E learning courses / modules for the FY 2021-22.
4. There will be no limit on number of attempts to pass the E-learning courses / modules. However, one has to secure 60% in each course / module as minimum passing marks. 5 marks will be awarded to the concerned officer / executive under the E-learning attribute in the Annual Performance Appraisal on passing ten courses / modules for FY 2021-22, i.e. 0.5 marks is awarded on completion of each mandatory course / module. In case, all ten E-learning courses / modules are not completed by the officer / executive, marks will be awarded on pro rata basis.
5. **5 Mandatory E-learning Courses / Modules (mentioned in point no. 2 above):-**

The navigation path to access the 5 mandatory courses / modules in Union Prajna (E- learning Portal) is as under:

- 5.1 Login Union Prajna (E-learning Portal) with login credentials.
  - 5.2 For 5 mandatory Modules, click on Courses >>> Mandatory Courses.
  - 5.3 Now select module for completion. For completion of module, kindly complete both course and test.
  - 5.4 The officers can check the status of completion of courses along with marks obtained by visiting 'Profile' menu >>> 'Summary Report' and by clicking on 'User Reports'.
- 6 5 Mandatory E-learning courses / modules can be accessed through Union Prajna portal (Navigation is enclosed as **Annexure – I**). It can also be accessed by using the QR Codes (enclosed as **Annexure - II**).
  - 7 Job family / Role based courses / modules are also made available in Union Prajna (list of Job family / Role based courses / modules are enclosed as **Annexure-III**) for all officers.
  - 8 All officers / executives' upto Scale VI are advised to complete mandatory courses / modules as mentioned above by securing a minimum of 60% marks in each course / module.
  - 9 Web-based Union Prajna can be accessed by using Internet Explorer (11.4x and above), Google Chrome or Mozilla Firefox browser.

10 Vertical Heads / Field General Managers / Regional Heads are requested to advise all officers under their jurisdiction on above lines and encourage them to complete mandatory E-learning courses / modules within timeline.

**Note:-An illustrative Navigation to assess the indicative courses list is enclosed as annexure 1 & 2 of the Staff circular 7518 dated 30.10.2021.**

**In case of any issue kindly drop a mail at [elearning@unionbankofindia.bank](mailto:elearning@unionbankofindia.bank) or call at IP Phone 530414, Land Line: 080-22639034**

**“MY NPS BY NSDL” – NATIONAL PENSION SYSTEM (NPS) ONLINE ACCOUNT OPENING PROCESS THROUGH BANK’S WEBSITE**

**SC:7713 dated 13.06.2022**

1. Attention is hereby invited to Staff Circular 5834 dated 01.03.2012 vide which the details on the then newly introduced ‘National Pension System – Corporate Model’, for employees joining the Bank on or after 01.04.2010, were circulated.

2. Protean eGov Technologies Limited {Earlier known as NSDL e-Governance Infrastructure Limited}, empanelled by PFRDA (the regulatory authority for National Pension System), provides services of Central Record Keeping Agency (CRA), to Union Bank of India.

3. As per existing practice, employees are required to submit hard copy of the form – Application form for Subscriber Registration: CS-S1, to the NSDL for opening of NPS account and generation of PRAN No.

4. “My NPS by NSDL” page for Online NPS account Opening:  
Bank has integrated with Protean eGov Technologies Limited {Earlier known as NSDL e- Governance Infrastructure Limited}for online opening of NPS Accounts & generation of PRAN numbers.

Our Bank has developed a specialized page by name “My NPS by NSDL”,which is available on Bank’s corporate website under the tab ‘Apply Online’. The direct link of the page is <https://www.unionbankofindia.co.in/english/my-nps-by-nsdl.aspx>.

The navigation for – ‘My NPS by NSDL’ is as follows:

[www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) > Apply online > My NPS by NSDL > Apply online >Registration > New Registration > Corporate Subscriber.

5. The following modes are available for online NPS account opening process, through “My NPS by NSDL”, available on Bank’s corporate website.

i) PAN Number based online account opening process – Standard operating procedure for subscribers using PAN number-based method for generation of NPS accounts, is available as Annexure – I

ii) AADHAAR Number based online account opening process – Standard operating procedure for subscribers using AADHAAR number based method for generation of NPS accounts, is available as Annexure – II.

6. The collaboration with NSDL e-Gov has been established in order to ensure that,theaccount opening process under National Pension System (NPS) becomes faster, seamless, user-friendly and risk-free. The online NPS platform will smoothen the online account opening process under National Pension System (NPS) and would ensure opening of NPS account and generation of PRAN number, on real-time basis without undue delay.

7. All employees, those who would join the Bank on or after 01.06.2022, shall open NPS account and obtain PRAN number, under National Pension System through “My NPS by NSDL” page, available on Bank’s corporate website, mandatorily. In addition to above employees, all such employees who are required to open NPS accounts and obtain PRAN numbers, however are yet to do the same are also advised to get their PRAN numbers generated, by applying online, through “My NPS by NSDL” page, immediately.

The HR officials posted at respective regional offices are strictly advised to ensure necessary follow-up with the employees for immediate and swift generation of PRAN No’s.

8. Employees who have already obtained PRAN numbers from their previous organization need to submit CS-C3 form to Regional office for shifting of PRAN numbers to Union Bank- Corporate.

9. For any service-related issue, please contact the National Pension System Division, Central Office, Mumbai on the below mentioned contact number/ e-mail:

IP Phone Number: 116354/ 116254

E-mail ID: [staffnps@unionbankofindia.bank](mailto:staffnps@unionbankofindia.bank)

All concerned are hereby advised to take careful note of the aforesaid guidelines.

**Please visit the above circular for detailed Standard Operating Procedure**

### STAFF NPS ACCOUNT

Staff Circular No. 7779 -2022 Date: 19-09-2022

#### 1.1 Introduction

National Pension System (NPS) is an easily accessible, low cost retirement savings account. Under the NPS, the individual contributes to his retirement fund. Union Bank of India has adopted NPS for its employees’ who have joined the Bank on or after 01.04.2010. All such staff members have to mandatorily obtain a Permanent Retirement Account Number (PRAN) under Corporate Module which is a 12 digit unique number.

#### 1.2 Corporate Module of Staff NPS

Tier-I account is opened and operated for the respective employee under Corporate Module of staff NPS. Tier I account is mandatory and is a non withdrawable retirement account which can be withdrawn only upon meeting the exit conditions prescribed under NPS as described below in paragraph 2.

#### 1.3 PRAN Account Creation

The PRAN generation can be done using Union Bank of India Corporate website. The employee has to mandatorily select “Corporate Subscriber” and not under Individual Subscriber for creating PRAN account. The link for the same is <https://www.unionbankofindia.co.in/english/my-nps-by-nsdl.aspx>.

Please note that OTP/ e-sign is compulsory for generation of Active PRAN number.

**A detailed staff circular with screen shot and SOP has been circulated as per SC:7713-2022 date 13.06.2022**

**IMPORTANT: It is to be noted that No staff member should send forms in hard copy/open PRAN account in Finacle/ “Individual Subscriber” option using the above mentioned link. The amounts debited from salary will not be credited to PRAN Accounts under “Individual Subscriber”.**

The generation of PRAN account will be the sole responsibility of the Employee. The onus for delay/ losses, if any, due to non-generation/ updating the same, shall lie with the respective employee.

The Employee/ Employer contribution deducted from salary/ provided by Bank is to be transferred to PRAN Account of the respective employee immediately after the salary process. Such deduction/ contribution is credited

to NPS pool account maintained at Central office, which is subsequently transferred to PRAN account once the PRAN number of the respective employee is updated in Union Parivar.

#### 1.4 Staff with Existing PRAN number

Those who have already obtained PRAN in their previous organization/ individual subscriber, need to submit CS-S<sub>3</sub> form for shifting of PRAN to our Bank's POP. This form is available in UBINET and can also be obtained from respective ROs.

#### 1.5 Voluntary NPS

All existing staff with active PRAN numbers can apply for voluntary NPS for further savings/ tax benefits. The same can be applied through Union Parivar by logging in to Union Parivar ☐ Main Menu ☐ Employee Self Service ☐ Terminal Benefits ☐ Pension ☐ Voluntary NPS Declaration.

The Deductions are started/ stopped from the subsequent month salary from the date of application. For example, application of Voluntary NPS in the month of January shall be effective from the month of February.

#### 1.6 NPS related Application Forms

- ❖ Subscriber Registration Form
- ❖ Request for Change/ Correction in Subscriber Master Details and/or Reissue of I-Pin/T-Pin? PRAN Card (CS-S<sub>2</sub>).
- ❖ Application Form for Corporate Subscriber Employment and Scheme Preference Change (CS-S<sub>3</sub>).
- ❖ Partial Withdrawal form for Tier I account under NPS (601)
- ❖ Exit from National Pension System due to Death (303)
- ❖ Exit from National Pension System due to Premature Exit
- ❖ Exit from National Pension System due to Superannuation/ Incapacitation

## 2. Exit and Withdrawal from NPS

**IMPORTANT:** All Regional Offices/ FGMOs to note that No Resignation/ VRS/ any other type of Exit of staff member should be accepted unless the PRAN number in 'Corporate Module' is opened and updated in Union Parivar, for the employees who joined the Bank, on or after 01.04.2021

As per regulation 4(b) of PFRDA (Exit & Withdrawal from NPS) Regulation 2015, subscriber can exit from the NPS if the subscriber having subscribed to the national pension system for at least a minimum period of ten years. Following EXIT options are available to the subscribers.

#### 2.1 Normal Retirement

On attaining Normal Retirement age of 60 years, the subscriber is required to invest minimum 40% of his/her accumulated corpus fund to purchase a life annuity from any IRDA-regulated life insurance company. The remaining corpus fund can be withdrawn as lump sum or in phased manner.

If the corpus fund is less than or up to Rs. 5,00,000, then the entire amount can be withdrawn fully as a lump sum. In case of normal retirement, the form 'Exit from National Pension System due to Superannuation/ Incapacitation' needs to be submitted by the employee to Central Office through their respective Regional Office. The details of various annuity providers and withdrawal types are detailed in the form itself.

#### 2.2 Pre mature Retirement

Before attaining the age of 60 years of Age, the subscriber would be required to invest at least 80% of the corpus fund to purchase a life annuity from any IRDA – regulated life insurance company. Rest 20% of the corpus fund may be withdrawn as lump sum.

If the corpus fund is less than or up to Rs. 2,50,000, then the entire amount can be withdrawn fully as a lump sum. In case of pre mature retirement, the form 'Exit from National Pension System due to Premature Exit' needs to be submitted by the employee to Central Office through their respective Regional Office. The details of various annuity providers and withdrawal types are detailed in the form itself.

#### 2.3 Partial Withdrawal

Partial Withdrawal is allowed to the subscriber subject to subscriber fulfilling the following conditions and withdrawal can happen only against specified reasons:

- ☐ Subscriber should be in NPS for a minimum period of 3 years
- ☐ Amount should not exceed 25% of the contributions made by the subscriber

Purposes for which partial withdrawal allowed

- ☑ For the purpose of higher education of his/her children
- ☑ For marriage of his/her children
- ☑ For purchase or construction of residential house or flat
- ☑ For treatment of specified illnesses.
- ☑ For skill development or any other self-development activity.

Frequency of partial withdrawal

- ☑ Maximum 3 (three) times during entire tenure
- ☑ Minimum 5 (five) years gap between consecutive withdrawals

In case of partial withdrawal, the form 'Partial Withdrawal form for Tier I account under NPS (601)' needs to be submitted by the employee to Central Office through their respective Regional Office.

2.4 Death of subscriber

In such an unfortunate event, option will be available to the nominee to receive 100% of the NPS corpus fund in lump sum.

3. Useful Links and Circulars

UBINET link for all forms UBINET ☑ DEPARTMENTS ☑ HUMAN RESOURCES ☑ PRODUCTS ☑ 7. UNION HR PORTAL – HR AAPKE SATH ☑ HR SECTIONS ☑ EMPLOYEE BENEFITS ☑ FORMS

NSDL link for all forms

[www.npscra.nsdl.co.in/organised-sector-forms.php](http://www.npscra.nsdl.co.in/organised-sector-forms.php)

Circulars

- ❖ SC 7713-2022 date 13.06.2022
- ❖ SC 6320-2016 date 20.02.2016
- ❖ SC 5834-2012 date 01.03.2012

App for Smart phones

The application "NPS by Protean (NSDL e-GOV)" is available on Google Play Store/ App Store and provides various functionalities that can be directly initiated by the subscriber.

In case of any query/ guidance on staff NPS Account, employees may contact in the below mentioned number/ mail

- Landline : 022 – 2289 6255
- IP : 116354, 116254, 116250
- Mail : staffnps@unionbankofindia.bank

Any hard copies or correspondence can be send to the below address

HR-EBD-NPS, 9TH Floor,  
239, Union Bank Bhavan,  
Vidhan Bhavan Marg,  
Nariman Point, Mumbai-400021

Branches/Offices are advised to ensure that the contents of the circular are brought to the notice of all staff members and a copy is displayed on the notice board.

### GUIDELINES FOR GOING ABROAD

Staff Circular No. 7762 Date: 30th August, 2022

Attention of all concerned is drawn to Staff Circular No. 4765 dated 08.09.2001 and various other guidelines issued by this Department from time to time, the last being Staff Circular No. 6608 dated 18.04.2017.

It has come to the notice of the Management that, employees are not adhering to the aforesaid extant guidelines of the Bank and are acting in contravention thereof. The employees are either not seeking prior approval/ permission from the Competent Authority before proceeding on leave or even if leave is applied in system, they are concealing

or submitting incomplete information w. r. t. purpose of visit/ place of visit/ address a contact number during leave period etc. These acts are in violation of Regulation 13 of the Union Bank of India 'Officer Employees' (Conduct) Regulations, 1976 and various other rules/regulations governing the service conditions of the employees. The Top Management has expressed grave concern over the same and has directed that all the employees/ officers abide by the Bank's guidelines and abstain from concealment of facts. In view of the aforesaid, the detailed guidelines on sanction of leave for going abroad and Station leaving permission are once again reiterated for the information of all concerned:

1. There is a defined procedure for Bank employees to obtain No Objection Certificate (NOC) from the Bank while applying for issuance/renewal of their Passport as per Section 6(2) of the Passport Act, 1967. The same has to be applied in Union Parivaar, as per procedure in place.

2. Similarly, while applying for Visa of a foreign country, for trip related to medical treatment/excursion/meeting family/spouse etc., the employees are required to obtain NOC from the Bank. However, there are some countries where either no Visa is required, or they offer visa on arrival.

3. Employees, willing to travel to any foreign country, are required to seek prior approval/permission from the Competent Authority before leaving the country. The detailed procedure regarding the same is as under:

- It is mandatory on the part of all employees to obtain prior permission / sanction of leave from the Competent Authority i.e. their leave Sanctioning Authority, before leaving the country, clearly stating the period of leave proposed to be taken as well as the purpose of the trip, in 'employee comments' and 'absence reason'. The leave has to be applied in HRMS package- Union Parivaar.
- Employees, while applying for leave in the system are required to ensure that Station Leaving Permission is marked as "YES" at the time of applying for leave, with specific period of absence from station Head Quarters.
- The employees must furnish their address as well as contact number during the leave period as required in the leave application.
- Besides this, it is mandatory for the employees to submit an undertaking that they will not extend their period of leave under any circumstances or on any reason. Address for the place of stay during the period of leave must be provided along with contact details (such as mobile number and email ID) in this undertaking and the same must be kept on record. Undertaking format is enclosed as Annexure-I.
- Employees visiting foreign country are required to declare whether their trip is self-financed or sponsored and give details thereof: in case of sponsored trip – details of sponsor with reasons; and source of funds in case of self-financed.
- After ascertaining the outstanding in various loans availed by the concerned employees, suitable undertaking be obtained from them stating that the same may be recovered from their terminal benefits. If the balance of the Provident Fund is less than the loans availed by them as well as in case of employees covered under NPS, then personal guarantee of two persons may be obtained for the amount outstanding in the loan accounts.

4. The Sanctioning Authority must ensure the submission of aforesaid information/ application and undertaking before sanctioning the leave application.

5. Leave to employees to visit abroad may be sanctioned very sparingly in consultation with the concerned Regional Office/FGMO/ Departmental Head at CO, as the case may be.

6. It is hereby reiterated that leave cannot be claimed as a matter of right and whenever exigencies of service so require, discretion to refuse or revoke leave of any description is reserved by the authority granting it and an employee already on leave may be recalled by that authority, when it considers it necessary in the interest of the Bank.

7. No leave or extension of leave shall be deemed to have been granted unless an order to that effect is passed and communicated to the employee concerned.

All employees are required to take careful note of the aforesaid instructions and any violation/ deviation from the aforesaid guidelines shall be viewed seriously and action as deemed fit shall be taken against the erring employee as per Bank's rules/regulations/ Bipartite Settlements in vogue.

Annexure I  
Undertaking Letter

From:

Shri/Smt./Ms .....

Employee No .....

Designation .....  
 Scale .....  
 Posting- Branch/Office ..... , .....  
 Regional Office ..... FGMO .....  
 Passport No .....

To:

The AGM/DGM/GM,  
 Human Resources Department,  
 RO/ZO/CO  
 Location \*.....\*

Subject: Sanction of Leave for going abroad  
 I hereby solemnly undertake as under:

- 1) I have applied for leave from ..... to ..... (specify period of leave) in HRMS Package for trip to .....\*
- 2) I have clearly stated the period of leave proposed to be taken along with purpose of Trip/place of visit abroad.
- 3) Leave for visiting abroad be sanctioned to me in consultation with the concerned RO ..... IZO ..... ICO ..... (Department). (Strike out whichever is not applicable).
- 4) I will not extend my leave under any circumstances or on any reason.
- 5) My address and contact no. during the leave period shall be as given below:
- 6) Details of the Trip

Period of Leave	Name of foreign countries to be visited	Whether NOC for Visa applied for or no visa required or visa on arrival	Purpose of Trip	Estimated expenditure (travel, boarding, lodging, visa, misc etc.)	Whether Sponsored or self-financed	If Sponsored- Name of the Sponsor with reasons of sponsorship Or If self-financed source of funds

7) In case of any failure to return on duty, the Bank shall be entitled to recover all outstanding loans/advances against me, as and when due from Gratuity or any other terminal benefits, which may be payable to me by the Bank.

8) I agree to abide by other conditions as per Staff Circular No. 7762 dated 30.08.2022 and leave rules of the Bank.

Yours faithfully,  
 [Signatures of the Employee]  
 Place:  
 Date:



# HR INTIATIVES

## DEDICATED EMAIL ID FOR SUGGESTIONS/ INNOVATIONS ON LEARNING & DEVELOPMENT

### Staff Circular No. 7456 dated June 19, 2021

In the present day banking scenario, Learning & Development plays a pivotal role for the grooming of its employees.

The role of Training is to continuously up skill the staff members to meet the ever changing requirements & to keep pace with the development in the Industry. Our Training System has been regularly keeping pace with the latest developments and has launched various digital initiatives to enhance the access and reach every staff members for improvement of knowledge with ease.

Further, our training system is continuously striving for betterment in all pursuits of learning. In this regard, it is decided to establish a dedicated e-mail id through which the staff members can freely communicate their suggestions for implementation on any aspects of Learning Et development including any new training modules/programs or even suggestions/feedback on the existing training programs /processes.

The suggestions from the employees will enable our Training System to bring in qualitative changes and make the learning journey more enjoyable and ultimately make a difference in enhancing the customer satisfaction, leading to improved productivity it profitability.

All staff members are hereby requested to send their suggestions/ innovations related to Learning & Development to the e mail id

[learning.suggestions@unionbankofindia.bank](mailto:learning.suggestions@unionbankofindia.bank)

A Committee will look into the suggestions received on the above id periodically and do the needful for implementing the suggestions which meets the objective.

Staff members whose suggestions will be selected for implementation, shall be awarded a 'Certificate of Appreciation'.

## REALIGNMENT OF HR DEPARTMENTS AT CENTRAL OFFICE

[SC 6546 dated 07.02.2017]

1. In the recent past, HR department, Central Office has taken various initiatives to reach out to the employees. One such initiative is **Shared Service Centre which** has been set-up for fast and efficient reimbursement of various staff bills / claims and another is **HR Aapke Dwar** portal which was launched to address the grievances of the employees. The department has also set-up **HR Analytics Unit** which shall be a tool for leveraging available HR information for proper deployment / career progression of the employees.
2. The department is now in the process of developing a dedicated HR link through UBI Intranet, which shall provide single window access to HR related information to all employees. Accordingly, it was felt necessary to rename some of the divisions under the HR department, Central Office and realign its functioning to match the changing HR dynamics. The existing and the new names of the HR Sections at central Office shall be as under:

Sr. No.	Section		Sub-Section
	Existing Name	New Name	
I	Industrial Relations Division	Employee Relations Division (ERD)	i. Policies ii. Disciplinary Matters

<b>II</b>	Promotion Section	Career Development Division (CDD)	<ul style="list-style-type: none"> <li>i. Promotion</li> <li>ii. Placement</li> </ul>
<b>III</b>	Personnel Administration Division	HR Administration Division (HRAD)	<ul style="list-style-type: none"> <li>i. Staff Welfare</li> <li>ii. HR Suvidha <ul style="list-style-type: none"> <li>a. Reimbursement of TE / LFC bills</li> <li>b. Reimbursement of other staff claims</li> </ul> </li> <li>iii. Union Parivar</li> <li>iv. SC/ST Cell</li> <li>v. Salary Cell</li> <li>vi. HR Aapke Dwar</li> </ul>
<b>IV</b>	Manpower Planning & Recruitment Division	Manpower Planning & Recruitment Division (MPRD)	<ul style="list-style-type: none"> <li>i. Manpower</li> <li>ii. Recruitment</li> <li>iii. Compassionate Appointment</li> </ul>
<b>V</b>	Performance Management System (PMS)	Talent Management Division (TMD)	<ul style="list-style-type: none"> <li>i. HR Analytics Unit</li> <li>ii. PMS</li> <li>iii. Training <ul style="list-style-type: none"> <li>a. Internal Training</li> <li>b. External Training</li> </ul> </li> <li>iv. Innovations</li> <li>v. Incentive Management</li> </ul>
<b>VI</b>	Terminal Benefits Division	Employee Benefits Division (EBD)	<ul style="list-style-type: none"> <li>i. Terminal Benefits <ul style="list-style-type: none"> <li>a. PF</li> <li>b. NPS</li> <li>c. Pension</li> <li>d. Gratuity</li> <li>e. DRF</li> </ul> </li> <li>ii. Medical Insurance <ul style="list-style-type: none"> <li>a. Existing Employees</li> <li>b. Retired Employees</li> </ul> </li> </ul>

## HR AAPKE DWAR

[SC 6271 dated 16.11.2015]

As all are aware, the success of an organization is the result of the unstinted support and contribution of its employees and their total compliance of its systems and procedures.

Despite the fact that the HR machinery at the various Regional Offices is already contributing and supporting employee welfare through various staff and admin functions, as an additional motivating gesture, the Bank has introduced a Grievance Redressal Portal on the Bank's website, with the objective of providing a platform for staff members to escalate their grievances / complaints for expeditious redressal of the same as per the Bank's rules

It is now extended to all the Regional Offices pan India and include all staff related issues of employees, except those relating to transfer and posting. The Grievance Redressal Portal will enable an employee to present his/her grievance for examination / redressal at the level of Branch / respective Regional Office /respective FGMO / Central Office, as the case may be. A time limit of maximum 3 working days at each level of redressal is fixed to resolve the grievance. This department has already issued detailed guidelines fixing specific 'TAT / time lines for the performance of various staff functions. Regional Heads / HR Heads of all Regional Offices are advised to ensure that the redressal of a grievance must be actual and the grievance shall not be closed with frivolous / interim remarks like "will be looked into", or "concerned official is on leave" etc. which will defeat the very purpose and objective of providing this platform to employees.

Regional Offices / FGMOs are requested to sensitize all concerned in their Region / Zone to ensure expeditious disposal of the staff complaints lodged in the Portal, so as to prevent their escalation to higher levels. Redressal of staff grievances / complaints is included in the Job Role of the Deputy Regional Heads /Deputy Zonal Heads, and it will be their responsibility to ensure that the Portal is used effectively for ensuring cordial HR relations in their Region / Zone. We are confident that introduction of the above Portal will lead to increased. Job satisfaction and improved productivity and efficiency and seek support and co-operation of all concerned in this regard.

- Grievance Redressal Portal on Bank's website - "HR Aapke Dwar"

## "HR AAPKE SATH" A DEDICATED HR PORTAL

(SC No. 6655 date 31.08.2017)

- HR has initiated an employee friendly initiative in order to have all the HR related information on a single platform, a dedicated HR portal, "HR Aapke Saath".
- **HR Aapke Saath** is intended to provide single window access to the employees. It provides an array of information related to various HR functions in detail. Further, it contains relevant information regarding both existing and retired employee benefits. Various application formats are available in the portal and can be downloaded easily.

## "HR SUVIDHA"

### Centralization process of staff bills / Amenities at HR SUVIDHA

Bank has set up SSC (now HR SUVIDHA) as part of the ongoing "Project Utkarsh for sanctioning of claims related to staff members reimbursement of TE/TA, LFC and other monthly bills like conveyance cleaning newspaper entertainment briefcase uniform & liveries and monthly mobile expenses bills etc.

**ADDRESS:**

Union Bank of India,  
 Shared Service Centre, (NOW HR SUVIDHA)  
 The Arcade, Tower – 4, East Wing, 2<sup>nd</sup> Floor,  
 World Trade Centre, Cuffe Parade,  
 Colaba, MUMBAI 400005  
 Telephone Nos. : 022-22178851; 22178852; 22178853; 22178820

Dedicated email ID of HR SUVIDHA and In charge of HR SUVIDHA are [hrrsuvidha@unionbankofindia.bank](mailto:hrrsuvidha@unionbankofindia.bank) and [santhosh.babu@unionbankofindia.bank](mailto:santhosh.babu@unionbankofindia.bank) respectively.

Commencement of HR SUVIDHA has necessitated the following changes in certain Union Parivar modules as well as in the process:

- 3 Tier sanctioning procedure for TE/TA bills (recommender, approver sanctioner) is reduced to 2 stage of sanctioning i.e. approver and sanctioner.
- 2 Tier sanctioning procedure (approver & sanctioner) is reduced to one stage of sanctioning for Conveyance, Newspaper, Cleaning Material, Entertainment, Briefcase, Uniform &\* Liveries and Monthly Mobile Expenses bills on reimbursement basis.
- Reimbursement of claims under modules e.g. Newspaper, Entertainment, Cleaning, Conveyance, Briefcase, Uniform & Liveries and Mobile Expenses, will be on declaration basis only. However, staff is required to fill the complete details of bills in the respective module for which he/she is seeking reimbursement.

### **SSC to all Zones (PAN INDIA)**

On a pilot run basis SSC started functioning by servicing 2 Zones w.e.f 02.11.2015 in phased manner 4 more zones were added to SSC extending the coverage to 6 zones as on 21.03.2016. The feedbacks received from various branches/offices were also found encouraging .Hence it has been decided by steering committee of PROJECT UTKARSH to extend the services of SSC to all 10 zones of the bank i.e. PAN INDIA w.e.f.. 19.05.2016 [SC 6366 dated 16.05.2016 SSC]

### **AUTO CREDIT OF TE ADVANCE & LFC ADAVANCE**

[Staff circular 6342 dated 26.4.2016]

Our Bank has embarked upon new journey for its Business Process Transformation under "Project Utkarsh". Ever since the setting up of "HR SUVIDHA", with the technical support of DIT, many improvements have been made in TE/TA, LFC-end in other Reimbursement Modules by Union Parivar to facilitate convenience and to improve end to end TAT.

- As a further measure to improve end to end TAT, it has been decided to Auto credit the amount of TE/TA advance and LFC advance in Finacle. Branches/Offices are advised that from 02.05.2016 onwards no manual vouchers are to be passed for TE/TA and LFC advance sanctioned by the competent authority. On approval of TE/TA and LFC advance application, system will pass necessary debit and credit entries in the following Heads:-

<b>Module</b>	<b>Debit / Credit</b>	<b>-</b>	<b>Account</b>
<b>TE ADVANCE</b>	Debit		Suspense Account TE Advance (8250929100) of respective branch/office
	Credit		Employee Account
<b>LFC ADVANCE</b>	-		
	Debit		-Suspense Account LFC Advance (8250030000) of respective branch/office
	Credit		Employee Account

It has also been decided to stop debit entries in Suspense Account- TE Advance and Suspense Account - LFC Advance

for Branch users in Finacle from 02.05.2016 onwards. Only HR Administrators at Regional Offices will have the power to debit the heads in case of exigencies. There is no change in the existing procedure of passing manual entries for TE/TA bill final settlement / LFC claims and PL encashment at Branch/Office level.

In the past, we have received several requests for deletion of LFC application on the grounds that while applying LFC advance employee did not notice that name of all the dependents are captured in the system and as such amount sanctioned as LFC advance did not commensurate with his/her estimated expenditure. Please note that after the start of auto credit, it is not possible to entertain any such request as technically system will not support any modification/deletion of the record.

In the light of above, all staff members are advised to update the details of their dependents in Bio-data in Union Parivar and to give proper care to select the names of the eligible persons in LFC claims, as system will not allow any subsequent claim once the LFC advance is sanctioned and credited to the account of employee.

All sanctioning authorities are advised to strictly follow the instructions contained in Staff Circular letter No.980 dated 25.01.2016 and 'Staff Circular No.6329 dated 05.03.2016 while approving TE/TA and LFC advance to Staff members.

### **INNOVATION: STAFF FEEDBACK/SUGGESTIONS**

With a view to motivate the staff and encourage them to freely communicate with the Top Management & give their views/ suggestions for the betterment of the Bank, a platform in the form of dedicated **e-mail id: [innovation@unionbankofindia.bank](mailto:innovation@unionbankofindia.bank)** is created.

There has been encouraging response from the staff members to this initiative. Suggestions and feedback received are evaluated by a committee of executives for their feasibility for implementation. Till date a total of 181 suggestions received from our staff have been implemented by the Bank. Staff members whose suggestions are implemented are presented with a letter of appreciation and a book of a renowned author duly autographed by Managing Director & Chief Executive Officer of the bank. **(As per staff circular 7104 dated 26.02.2020)**

List of 11 such new suggestions approved and implemented by our bank have been uploaded in the UBINET and enclosed for information. If any of the suggestion implemented is sent by more than one staff member, the one received first would be considered for appreciation.

Staff members are encouraged to contribute by sending innovative ideas for the betterment of our beloved institution, by using the dedicated e-mail id [innovation@unionbankofindia.bank](mailto:innovation@unionbankofindia.bank).

**For further reference refer staff circulars:**

- Circular letter No. 3047 dated 12th September, 2014
- SC 6369 dated 23.05.2016,
- SC 6523 dated 03.01.2017,
- SC 6581 dated 20.03.2017

### **UNION GYAN KASAUTI**

Banking today has become dynamic and one has to remain updated to keep pace with the changes happening in the banking industry which will help to take informed decision for garnering quality business and render best customer service. Senior staff members not only remain updated but also will be able to mentor the junior staff members and guide them to discharge their responsibility effectively

Attention of staff members is invited to Circular Letter NO.TRG:101:2015 dated January 30, 2015 vide which monthly online quiz contests for staff members on banking subjects were launched and first online quiz for the month of January 2015 was conducted during January 31, 2015 to February 4, 2015

With a view to make the competition more participative the quiz is being conducted with prior intimation of the topics mostly selected from e manual placed on UBINET

**Salient Features:**

**Name of the Online Quiz:** Union Gyan Kasauti  
**Periodicity:** fortnightly  
**Mode of Test:** online  
**No of Questions:** 30 multiple choice questions,  
**Duration of the exam:** 20 minutes.

- **Online Portal** will remain open for a maximum of 25 minutes, e.g. if the time slot Allotted to a group of employees in Region / Zone / Central Office is 4.30 pm to pm, the exam will end by 4.50 pm and the portal will also not be available after 4.55 pm.
- **Qualifying Marks:** Names of the top scorers shall be selected from the participants who have scored more than 75% marks.
- **Date & Time:** The date and time of online exam will be circulated separately each month, by Staff College Bengaluru and the same will be intimated through union-e-docs. DIT will also be requested to provide a scroll in the UBINET/ Finacle.
- **Procedure:** Login by participant by entering his / her PF No within the stipulated time as mentioned above. Initially login will not require any password. However, later on a provision will be made in the system where log in will be permitted by way of individual password only.
- **Eligibility:** All staff members of our Bank, except faculty members and DIT staff having access to the quiz portal, will be eligible.
- **Result:** it will be declared by Staff College, Bengaluru and the same will be circulated by WAN mail and will be hosted in UBINET.
- **Prize Money:** First, Second and Third top scorer /s of each Zone will be awarded with a cash prize of Rs.1, 500/-, Rs.1, 000/-and Rs.750/- respectively. For Central Office, who scores bench mark of 80% will be selected for a cash prize of Rs.1, 500/-. An employee will be eligible to receive cash prize maximum of two times in a Financial Year. However, he will be able to participate in the online quiz for all the months. In case more than one employee scores same marks, the prize money will be equally distributed amongst all.
- **Recognition:** The names of the winners will be published in Union Dhara and Union Srijan. Regional offices can also publish the names of the Zone's top scorer/sin the quarterly magazine published by them. The URL for login will be informed through the circular issued by Staff College Bengaluru every month.

**Introduction of online quiz for Executives in scale IV, V and VI**

**(Staff circular number 6628 dated 3 June 2017)**

With a view to make the quiz participative, the following modifications have been made with immediate effect

- All 30 questions for the quiz will be from a single discipline, instead of 3 discipline
- Quiz window will be open from 11 am to 7 pm to facilitate increased participation as per convenience of staff members in this time slot
- For each quiz, one zone will be selected for a focused participation of staff members
- In case of tie, if there are more than eligible number of participants for award of cash prizes, time taken to answer the questions will be the criteria for declaring the prize winners



It is observed that the participation of executives in fortnightly online quiz Gyan kasauti is abysmally low. It is therefore advised that all executives in scale IV, V &VI should compulsorily participate in Union Gyan kasauti quiz every fortnight which will help them in enriching their knowledge.

**Further reference:**

- SC 6182 dated 04.04.2015,
- SC 6296 dated 06.02.2016,
- SC 6628 dated 03.06 2017

**UNION LEARNATHON: LEARN TO LEAD (L2L)**

**Staff Circular No. 7572**

**December 20, 2021**

1. *Learning & Development* function is an integral part of Human Resources Department and focuses on end to end training and developmental solutions by way of conceptualizing, designing, developing and ensuring effective delivery of solutions with an aim of capacity building and capability enhancement of its employees, thus contributing intangibly to business needs of our esteemed organization.
2. Our Training System with Staff College, Bengaluru as an Apex Institute, has been spearheading knowledge management as an eco-system in which the staff members undergo various strategic training and developmental initiatives including programs and learning solutions, considering the organizational need for up-skilling/re-skilling of staff members.
3. Considering the significance of enhancing knowledge, skill and competency on continuous basis and further to develop learning culture, the Training System is launching an exclusive learning series namely '**Union Learnathon**' to supplement the training and developmental needs of staff members.
4. In the present scenario of addressing various challenges emerging from dynamic changes that banking industry is witnessing, the training system is leveraging a robust virtual training infrastructure(Microsoft Teams)and E-Learning portal to offer learner centric trainings and learning solutions with best-in-class experience and improved employee engagement.
5. Training System has successfully developed and sustained various digital learning tools/solutions for supporting learning & development needs of all staff members. List of such initiatives is enclosed as Annexure-I.
6. In this context, to foster culture of continuous learning, we announce launch of **Union Learnathon Series** with theme '**Learn to Lead(L2L)**', which will facilitate learning & development of staff members. This series is intended to upskill staff members and prepare them well for present and future.
7. One of the main objectives of this series is to provide learning support to aspiring staff members in preparation for promotion process. It is pertinent to mention that Bank's Promotion Process consists of written, Group Discussion (for certain scales) and Interview. The rigor level of aforesaid activities is quite high and thus requires focused preparation by aspirants.
8. To supplement learning, Learnathon Series shall host gamut of activities till March2022.It will consist of various activities such as series of Quizzes, Study materials for promotion, Webinars by Experts, Mandatory E-Learning modules campaign, etc. A detailed schedule of events is produced hereunder:



Sr	Activity	Modality
1.	Webinars	A series of webinars shall be conducted for staff members. Subject Matter Experts, Vertical Heads shall be invited to address staff members on specific themes & contemporary banking topics.
2.	Study Material for promotion	Staff College will prepare & release study materials for all promotion aspirants. The same shall also be hosted in E-Learning portal for wider reach.
3.	Promotion Practice Test	An online test series shall be prepared and administered by Staff College and the same to be hosted in E-learning portal for 24*7 access.
4.	Open sessions for Promotion Aspirants	Staff College/STCs will conduct online training for promotion aspirants before written test and Interview. These sessions will be interactive and intended towards knowledge dissemination, doubt clearing and practical inputs for exam preparation.
5.	E-Learning campaign	Staff College will launch campaign on mandatory e-learning modules during slack period.
6.	Panel Discussion	To enhance awareness amongst staff members on banking development, initiatives; Training System will invite Experts, Vertical Heads for panel discussions on various themes/ topics.
7.	Ready Reference Booklets	These booklets shall cover gist of regulatory guidelines and their analysis.
8.	Podcasts (Listen & Learn)	To facilitate learning through short audio bytes. It will help promotion aspirants to develop better listening habits and maximize learning through convenient tool.

9. The ZO/RO wise ranking for participation in Union Gyan Kasauti and completion of e-learning modules shall be published on weekly basis to inculcate learning culture among staff members.
10. Staff College will release monthly calendar of events for this series. Further, RO/FGMO-wise participation performance dashboard shall also to be published.
11. All employees are requested to heartily participate in these activities and take full advantage of this opportunity to enhance knowledge.
12. Feedback/suggestions/photographs on the initiatives in respect to 'Union Learnathon' may be sent to [learning.suggestions@unionbankofindia.bank](mailto:learning.suggestions@unionbankofindia.bank).

13. Staff members are requested to participate wholeheartedly.

Happy Learning!!

**Annexure-I**

Sr	Initiatives	Description
1.	<b>E-Learning Modules</b>	More than 1000 e-learning modules including Job role wise e-learning modules are available with E-learning Portal
2.	<b>Podcast</b>	Short Audio nugget on Bank's products, processes and recent developments. Selected Podcasts are released in regional languages as well.
3.	<b>Certifications</b>	In-house certification on Preventive Vigilance is hosted on E-learning portal for all staff members.
4.	<b>Online Tests</b>	Links for online test like Gyan Kasauti, Aspire etc. are hosted.
5.	<b>Query Corner</b>	This is a Training system's unique initiative, whereby the staff members lodge queries/practical issues faced by them at field level. Appropriate solution(S) is being provided by the training system within TAT facilitating speedier resolution of practical and Policy interpretation related issues(s) resulting in better customer service. This facility is available to all.
6.	<b>E-manuals</b>	Bank's Policy Guidelines in the form of manuals are hosted at UBINET for ready reference for staff members. E-manuals are updated at Yearly Frequency as of 31 March.
7.	<b>Digital Publications</b>	Staff College digital publications are available in e-learning portal for facilitating knowledge and updations. Digital publications are enlisted below: <ul style="list-style-type: none"> <li>• <i>Daily Publication:</i> Financial News bulletin, Union Radio,</li> <li>• <i>Weekly Publication:</i> Weekly Instant News (WIN), Happy Weekend, Finacle Education Series</li> <li>• <i>Monthly Publications:</i> Current Event Analysis, Regulators' Regulations, Know Your Circular (KYC), GuruwarVichar, Disha Magazine, E-snippets, Forex Forum magazines</li> <li>• <i>Bi-monthly publication:</i> Gyan Vahini Magazine</li> <li>• <i>Handbook:</i> Credit Recovery, Documentation, Tax Deducted at Source, MSME Products, NRI Deposits, Digital Products, KYC-AML, Retail Loan products, Third Party Products</li> <li>• <i>FAQs:</i> Credit, IT, Operations, HR, Forex, Risk Management, RBMD, Agri-Business</li> <li>• <i>Yearbook</i> on gist of RBI Circulars 2021</li> </ul>

Default ID & Password for E-learning Portal and Query Corner	
User IDs	PF Number without initial alphabets
Passwords	Union Prajna (E-Learning Portal): <b>Ubin@123</b> Query Corner: <b>ubi@1234</b>

# UNION PARIVAR

## ONLINE FACILITY TO ADD QUALIFICATION THROUGH SELF-SERVICE MENU OF UNION PARIVAR

**Staff Circular :7719 dated 24.06.2022**

- At present, employee after passing any education qualification /certificate course has to submit the copy of certificate physically / over mail to respective Regional Office HR Department, after verification of original by the Branch / Office/Departmental Head. HR admin will verify the certified copy of degree / certificate and update the qualification details in Union Parivar manually.
- To avoid manual intervention and to speed up the process, a new module has been introduced for updating Education Qualification/Certificate Courses in Self-Service menu of Union Parivar. Wherein the employee has to fill the details of the Qualification / Certificate Courses that he / she passed and upload the soft copy of the pass certificate/degree in pdf format not exceeding 1 MB and the originals to be produced before the recommender of Branch /Office /Department for recommendation.
- Recommender has to verify the uploaded copy of passing certificate with the original one and then recommend / reject the application. If the application is recommended for further processing then the same will be available in the worklist of RO HR admin.
- Sanctioning authority will verify the application with details entered and Approve / Reject the application. Based on the approval by HR admin, system will insert the qualification details automatically and updates same in Biodata page. In case of qualifications related to passing of JAIIB / CAIIB / Graduation (in case of award staff), apart from the qualification updation, system will also release the appropriate increment details automatically.
- Detailed navigation information along with Screen shots is given in the Annexure.
- The contents of this circular may kindly be brought to the notice of all employees.

## TRANSFER MODULE: RELIEVING/REPORTING IN HRMS (UNION PARIVAR)

**Staff Circular No. 7424**

**April 20, 2021**

- 1 In course of digitization of Transfer Process, in one of the Bank's HR Processes, the Bank has recently developed and made Go-Live of 'Transfer Module' in Union Parivar across the country. The Transfer Module encompasses end to end processes of transfer such as initiation of transfer process, approval of transfer, generation of transfer order, communication of transfer order etc.
- 2 The Transfer Module is also to be used for the relieving & reporting of employee which needs to be entered through Union Parivar only. The Bio data of employee gets updated automatically on real time basis on relieving & reporting entry in Union Parivar.
- 3 The process of transfer from initiating of transfer to generation of transfer order is to be managed by the HR Department of respective controlling office (FGMO/ RO), whereas the process of relieving and reporting of the employees is to be initiated at Branch/Office/Vertical level. The Officers with role of Manager or above scale are required to enter the details of relieving/reporting of the transferee of their Branch/offiCe/Vertical in Union Parivar. The navigation of entering such details is enclosed as 'Annexure-A'.

- 4 After entering the relieving/reporting details of the transferee, the entry will be moved to the worklist of the concerned HR Person for approval. Once, the entry is approved by the HR Person, the Bio data of employee gets updated automatically on real time basis.
- 5 Adopting the digitization in transfer process through the Transfer Module will make it easier to maintain MIS of transfers & monitoring of relieving & reporting of employees.
- 6 All concerned are requested to take a careful note of the same and ensure
- 7 Relieving/reporting of employees through Union Parivar only.

Note: Flow chart of Union Parivar is given in the above circular.

### **TRANSFER RELIEVING & REPORTING MODULE IN HRMS (UNION PARIVAR)**

**STAFF CIRCULAR NO.7754 August 23,2022**

In course of digitization of Transfer Process, which is one of the Bank's HR activities, the Bank had developed "Transfer Module" in Union Parivar and made it live in April 2021. The Transfer Module encompasses end to end processes of transfer such as initiation of transfer process, approval of transfer, generation of transfer order, retrieving and reporting of transferred employees.

Now the "Transfer Relieving and Reporting Module,, with enhanced features has been made live in Union Parivar. In this module Biodata/Job Data of the employee with auto update on daily basis on relieving and reporting entry in Union Parivar.

The process of relieving and reporting of the employees is to be initiated at Branch/Office/Vertical level. The Officer with the role of Leave approval can enter the details of the Relieving/Reporting of the Employee of their Branch/Office/Vertical in Union Parivar. The detailed navigation of entering such details is enclosed as Annexure -A All HR Heads to ensure utilization of this module for Relieving/Reporting of all employees. Way forward manual updation of Job Data on transfer will be Disabled. The usage of this module will not only facilitate monitoring MIS of transfer/relieving/reporting but also ensure timely & correct updation of Biodata/Job data of employees.

# INSURANCE AND HOSPITALIZATION

## GROUP MEDICAL INSURANCE POLICY FOR EXISTING EMPLOYEES

Staff Circular 7505

Staff Circular 7506

STAFF CIRCULAR NO.7562

### The Group Medical Insurance policy

STAFF CIRCULAR NO.7562 December 13, 2021

#### Major Highlights

The Group Medical Insurance policy, pertaining to existing employees has been renewed for a further period of one year i.e., for the period from 01-10-2021 up to 30-09-2022 with National Insurance Company Ltd. "Heritage TPA" has been acquired as third-party administrator for the policy year 2021-22 by the Insurance Company. The policy document, for the policy year 2021-22 is hereby circulated as **annexure** to this circular. The major highlights of the policy for the year 2021-22 are mentioned below for ready reference:

- **Guideline issued for Addition of members (Para 6; Sub-para 6.9 of the policy)**
- **No change in Room rent ceiling: Ceiling Rs.5000/- per day**
- **No change in ceiling for ICU: Ceiling Rs.7500/- per day**
- **Addition of 'expenses incurred on radiotherapy & chemotherapy in the treatment of cancer & leukaemia' under "Domiciliary Treatment" (Para 3 – Additional Coverages; Sub-para 3.1) Modifications made to point no. 3; Sub-point 3.3 – Alternative Treatment.**
- **Claim Intimation: TPA must be informed strictly within 48 hours of the Insured person's admission to hospital in case of reimbursement claim {for both planned & emergency admissions}**
- **Claim submission: No change in the time limit for submission of documents in case of reimbursement. Reimbursement Claim pertaining to hospitalization & pre-hospitalization expenses must be strictly submitted within 30 days of date of discharge from the hospital. Reimbursement claim pertaining to post hospitalization expenses must be strictly submitted within 30 days from completion of post hospitalization treatment.**
- **Valid Pre-Printed/ Stamped GST number mandatory on bills. Hand-written GST number will not be accepted.**
- **In case of any grievance the insured person may contact National Insurance Company through following modes:**
  - Website : <https://nationalinsurance.nic.co.in>
  - Toll Free No : 1800 345 0330
  - E-mail Id : [customer.relations@nic.co.in](mailto:customer.relations@nic.co.in)
  - Phone No. : 033-2283 1742
  - Address : National Insurance Co. Ltd.  
6-A, Middleton Street, 7<sup>th</sup> Floor, CRM Dept.  
Kolkata – 700 071

1. The Group Medical Insurance policy pertaining to existing employees has been renewed for a further period of one year i.e. for the period from 01-10-2021 up to 30-09-2022 and the detailed modalities on various aspects along-with the 'claim forms – both hospitalization (IPD) and domiciliary (OPD)', have been circulated vide Staff Circular 7512 dated 06.10.2021.
2. The policy number pertaining to Group Medical Insurance Policy for existing employees, for the policy year 2021-22 is **251100502110000189**. The policy document, as received from 'National Insurance Company' for the policy period 01.10.2021 to 30.09.2022, is provided herewith as **Annexure** to this circular.
3. **Guideline for Addition of members – Group Medical Insurance Policy 2021-22**

The National Insurance Company Ltd has provided fresh guideline on 'addition of members' in the policy year 2021-22. The guidelines, as issued by the Insurance Co are reproduced 'as verbatim' for ready reference and necessary information of all concerned:

**“Mid-term additions are allowed only for natural additions subject to intimation received within 30 days, i.e. new joinees, newly married spouses and new born children. Any additions for new employee, spouse/ children would be allowed within 30 days of date of joining marriage/ birth respectively.**

All employees are requested to take note of the guideline and ensure that, information pertaining to newly married spouse/ new born children is updated in Union Parivar, within 30 days of date of marriage/ date of birth, mandatorily. Such updations are to be reported through 'monthly annexures' to Central Office by the HR officials, immediately.

4. It has also been informed/ communicated by the Insurance Company that, e-card of dependent(s), where date of birth is not available, will not be displayed on the TPA's website as the data pertaining to all such dependent(s) will not be uploaded at all and no cashless/ reimbursement facility will be available without proper updation of data.
5. Any discrepancy/ difference in name, surname, date of birth etc. between Union Parivar data and submitted KYC documents {Preferably Aadhaar Card} will lead to rejection of cashless/ reimbursement claim.

All the employees are requested to check their Bio-data records available in Union Parivar and ensure that, the correct records viz. name and date of birth of the dependent(s), matching with the KYC document(s), are updated/ available in Union Parivar. Any correction/ modification made in the records of the dependents in Union Parivar is to be reported to Central Office through 'monthly annexures', immediately by the concerned HR Department.

6. **No piece-meal updation of Dependent Data:**

The Insurance Company has informed that, '**the dependent data addition/ modification will be accepted only through monthly Annexure and no piece-meal updation will be carried out in the dependents data**'.

All are required to go through their respective bio-data in Union Parivar for the purpose of checking and updation of dependent details to avoid any kind of inconvenience during medical exigencies.

7. **Pre & Post Hospitalisation Medical Expenses:** Medical expenses incurred immediately 30 days before the date of hospitalization will be considered as part of a claim. Relevant medical expenses incurred immediately 90 days after the date of discharge from the hospital are covered under post-hospitalization expenses provided that;
  - Such Medical expenses are incurred for the same condition for which the Insured Person's Hospitalization was required; and
  - The In-patient hospitalization claim for such hospitalization is admissible by the Insurance Company
8. **Maternity Expenses Benefit Extension: for maternity cases, refer para 3; sub para 3.5 of the policy.**
9. **Additional Coverages - Domiciliary Treatment:**



- a) The list of domiciliary ailments covered under this policy is given as para 3; subpara 3.1 of the policy document. The listed diseases/ ailments, which need domiciliary treatment as may be certified by a medical practitioner and/ or bank's medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100%, subject to overall limit of Sum Insured under the policy.
- b) The cost of Medicines, Investigations and consultations, etc. in respect of listed domiciliary treatment shall be reimbursed for the period, stated by the specialist and/ or the attending doctor and/ or the bank's medical officer, in prescription duly supported by relevant investigation reports wherever necessary.
- c) If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

**Documents to be submitted for Domiciliary claim:**

- a) Domiciliary claim form (Format circulated vide SC 7512 dated 06.10.2021)
- b) Original prescription for the first month. Attested Xerox copy of prescription for next two months. Again original prescription will be required in the fourth month and the process will continue in the same fashion.
- c) All original paid bills of medicine pertaining to the ailment. **Pre-printed/ stamped & valid GST number** of the retailer is **mandatory** on the bills for further processing.
- d) Original investigation reports, if any.
- e) The field of mobile number and email address is mandatory and must be filled in every time the form is submitted.

10. It is to be noted that, in terms of the communication received from Insurance Company, any claim in respect of which deficiency has been generated would remain open for a period of 45 days only from the date of generation of 'first deficiency letter' and it is to be ensured that any deficiency/ deficiencies raised in respect of the claim is/ are addressed within this timeline of 45 days.

It is also to be noted that, subsequent to the completion of the 45 days period from the date of generation of 'first deficiency letter', the claim would get closed, automatically in the data-base of National Insurance Company. **Claim once closed would not be opened by the Insurance Company** and re-opening request would not be entertained by the National Insurance Company hence, all the employees are requested to ensure that, query/ deficiency documents are submitted to the TPA within the prescribed time-frame.

11. **Employee contact details:** As per information received from NIC, the mobile number and email address of all employees should be updated in their database. All employees to ensure that, mobile number and email address are mentioned on their claim form(s) while submission of domiciliary/ hospitalization reimbursement claims. Employees can also update their mobile numbers/ e-mail address by registering themselves on Heritage TPA's website. The step-wise procedure has been circulated vide SC 7512 dated 06.10.2021.

Availability of mobile number and e-mail ID would enable TPA to send communication to the employee in respect of the claim status/ follow-up with the employee in case deficiency/ query is been raised in respect of a claim etc.

12. **Employee Account Number and IFSC Code:** Salary account numbers and related IFSC codes in respect of account numbers pertaining to all the covered employees have been already shared with National Insurance Company.

13. **Aadhaar & PAN number:** As per IRDAI letter no IRDAI/SDD/MISC/CIR/248/11/2017 dated 08<sup>th</sup> Nov 2017, linkage of Aadhaar and PAN to Medical Insurance Policy has been made mandatory under the prevention of Money- laundering (Maintenance of Records) Second Amendment Rules, 2017. All employees would be required to submit a copy of Aadhaar card of the self/ dependent with their claim form in case of both cashless and reimbursement cases. Also, all employees would be required to submit copy of their PAN cards with claim reimbursement forms.
14. **Corporate Buffer:** Policy on Corporate Buffer (Medical Assistance), for the year 2021-22 along-with the information on amount allotted to Union Bank of India towards Corporate Buffer, would be circulated in due course of time through a separate circular.
15. Employees with coverage under Super Top-Up will be eligible for benefit of Corporate Buffer only after full utilization of both Basic & Super Top-Up facility, i.e. Rs.9.00 lacs for officer cadre employees and Rs.7.00 lacs for award staff cadre employees.
16. **Super Top-Up Tax Benefit:** Employees who have opted for Super Top-Up facility are eligible for tax benefit against the premium paid towards the same. Tax-benefit certificate against the premium paid towards Super-top up would be issued in due course of time and a separate circular would be issued vide which the requisite information on the certificate would be circulated.
17. **Online Consent/ Withdrawal by Retiring Employees:** It is evident that employees retiring during the tenure of the policy, i.e. retiring between the months of Oct 2021 and Sep 2022, will be covered under the policy for existing employee till 30.09.2022, subject to their submitting the consent to continue in the policy. Kindly refer to Staff Circular 7256 dated 06<sup>th</sup> October, 2020 for details. At the cost of repetition, it is hereby again informed that, **In case no option is received from the employee, it will be considered as exit from the policy and the retiring employee will be shifted out of the policy coverage with immediate effect. It is to be noted that, for employees exiting the policy, there is no option to rejoin**. [Para 16 of SC 7256 dated 06.10.2020]  
 ➤ Premium once deducted will not be refunded.
18. In case any payment has been carried out by the insured during a cashless hospitalization, the insured is required to submit the original receipt(s) along with claim form to TPA, for reimbursement, within 07 days post discharge.

**It has been informed by the National Insurance Company that, the original receipt(s) of any payment carried out by the Insured, during cashless hospitalization treatment be submitted to the TPA, invariably within 07 days of discharge.**

This condition is **not applicable** for amount deposited to hospital as **security money and non-payable items**.

19. All concerned are requested to take a careful note of the above.
20. **Contact Details:** For any kind of query regarding information on medical claims under Group Medical Insurance Policy, the TPA Team, may be contacted on the following numbers:

Contact Person Name	IP Number	Landline/ Mobile Number
Shri Suraj Yadav	116352 (TPA Representative)	022-22896298/ 99873 10664
Shri Anil Yadav	For Escalation	98205 47808
Shri Prasun Ghosh		98300 32920
Dr. Kumar Chatterjee	For Cashless	98306 09040

Sd/-

General Manager (HR)

Enclosure: With the circular IBA Employees Base Policy Document; Policy year 2021-22

**Group Medical Insurance Policy for Retired Employees/ Family Pensioners (Policy year 2021-22):**  
**Continuation of 'graded options' in Base Policy and Super Top-Up Policy**  
**Information on Premium Rates, as quoted by 'National Insurance Company Ltd' for all such graded options.**

1. The Group Medical Insurance Policy vide which the retired employees of Union Bank of India are guided, is bound to expire on 31<sup>st</sup> October, 2021. Consequent to the amalgamation of Andhra Bank and Corporation Bank into Union Bank of India with effect from 01.04.2020, the expiring group medical insurance policy for the policy year 2020-21, was the first 'Medical Insurance Policy for Retired Employees' of the amalgamated entity.
2. The present Insurance policy for retired employees will expire on 31.10.2021 and to ensure uninterrupted policy coverage, premium for renewal of the policy is to be remitted in the month of October 2021 to the Insurance Company.
3. We are in receipt of letter no. HR&IR/MBR/MEDINS/10340 dated 17th September, 2021 from Indian Banks' Association (IBA), vide which we have been informed that, the services of "National Insurance Company Ltd" have been acquired, to offer 'Group Health Insurance Policy' for the policy year 2021-22 also.
4. The National Insurance Company Ltd, after obtaining due concurrence and approval from the Indian Banks' Association, has continued the provision of "graded options" in the 'sum insured amount' for both Retirees' Base Policy and Retirees' Super Top-Up Policy. The details of the premium rates as quoted by 'National Insurance Co Ltd' for renewal of Group Medical Insurance Policy for retired employees, for the policy period from 01.11.2021 to 31 .10.2022, are as follows:

Premium Rates for Base Policy (including GST)

For Clerical/ Sub staff (Award Staff) cadre/ Workmen retired employee				
Options	Without Domiciliary		With Domiciliary	
Basic Sum Insured (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
300000	33884/-	22024/-	65107/-	42319/-
200000	22025/-	14316/-	45213/-	29388/-
100000	15248/-	9911/-	27024/-	17566/-

For Officer cadre retired employee				
Options	Without Domiciliary		With Domiciliary	
Basic Sum Insured (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
400000	43249/-	28112/-	86042/-	55927/-
300000	33884/-	22024/-	65107/-	42319/-
200000	22025/-	14316/-	45213/-	29388/-
100000	15248/-	9911/-	27024/-	17566/-

❖ Family Floater - includes retired employee & spouse: 2 lives insured.

❖ Single Person - either of retired employee or surviving spouse: 1 life insured.

# If retired employee & spouse both are alive, the retired employee would mandatorily be required to opt for 'family floater' policy and 'family floater' premium has to be paid.

> It has been informed by the National Insurance Company that, award staff/ clerical cadre (workmen) retired employees cannot opt for sum insured of Rs.4.00 lacs in Base policy. They can choose sum insured only in the range of Rs. 1 .00 lac to Rs.3.00 lacs. However, officer cadre retired employees can opt for any sum insured from Rs.1 .00 lac to Rs.4.00 lacs in Base Policy.

➤ With Domiciliary Cover: Limited up-to 10% of the Basic Sum Insured/ base policy, both for 'family floater' & 'single person' policy. Example: For overall Sum Insured of Rs.1 00 000/- max. Domiciliary Cover would be of Rs.10 000/-.

Similarly, for overall Sum Insured of Rs.2, 00,000/-, max. Domiciliary Cover would be of Rs.20 000/- and like-wise the same would continue for sum insured

Amounts of Rs. 3 00 000/- & Rs. 4 00 000/- respectively

S. No.	Basic Sum Insured (in Rs.)	10% of SI available for Domiciliary coverage (in Rs.)
1.	100000.00	10000.00
2.	200000.00	20000.00
3.	300000.00	30000.00
4.	400000.00	40000.00

SUPER TOP UP : Super top up facility is available to the retired employees, as an additional Insurance Coverage beyond the regular Sum Insured, on payment of extra premium.

- Super Top-Up Policy is available to both retired award staff (workmen) employees & retired officer cadre employees on the condition that, they opt for Base policy not less than Rs.3.00 lacs sum insured.
- Retired award staff (workmen) employees opting for base policy with sum insured of Rs.3.00 lacs can opt for super top-Up policy with a sum insured ranging from Rs.1 .00 lac to Rs.4.00 lacs.
- Retired Officer Cadre employees who opt for Base Policy with sum insured of Rs.3.00 lacs can opt for Super Top-Up Policy with a Sum Insured ranging from Rs.1 .00 lac to Rs.4.00 lacs whereas, retired officer cadre employees who opt for Base Policy with sum insured of Rs.4.00 lacs can opt for Super Top-Up Policy with a Sum Insured ranging from Rs.1.00 lac to Rs.5.00 lacs.

The provision of 'graded options' in respect of the sum insured for Super TopUp Policy has also been continued for the policy year 2021-22. The details of the premium rates as quoted for Super Top-Up policy for the policy year 2021-22 are given in the following tables:-

Premium Rates for Super Top-Up Policy (including GST)

For Clerical/ Sub staff (Award Staff) cadre/ Workmen retired employee		
Options		
Basic Sum Insured (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
400000	8817/-	5731/-
300000	7449/ -	4842/-
200000	5932/-	3856/-
100000	3724/-	2421/-
For Officer cadre retired employee		
Options		

Basic Sum Insured (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
500000	11601/-	7540/-
400000	8817/-	5731/-
300000	7449/-	4842 / -
200000	5932/-	3856/-
100000	3724/-	2421/-

The salient features of Super Top-Up Policy are as follows;

- OPD treatment/ domiciliary expenses are not covered under the Super TOP UP Policy. In other words, for all the retired employees who opt for 'with domiciliary policy + super top up', the OPD expenses coverage will remain unchanged.
- The Super top up policy commences w.e.f. 01.11.2021 and the period will be identical to the main policy period i.e. expiry date will be 31 .10.2022.
- In case of claim, the basic/ base policy will be triggered first and only if, the Sum Insured of the base policy is exhausted, the Super Top Up policy will be activated.

Special Note:

- Retired employees, who retired from Bank's services either on Superannuation or voluntary retirement under Union Bank Employees' Pension Regulations or their family pensioners, are eligible to be covered under the ensuing IBA GMC Retirees policy for the year 2021-22. Employees retired under 'Compulsory Retirement'/ employees who resigned from the services of the Bank/ terminated employees &/ or their family pensioners are not eligible to be covered under the ensuing IBA GMC Retirees policy for the year 2021-22.
- As informed by National Insurance Company, all those retired employees/ family pensioners who are not covered under the expiring Retirees Policy for 2020-21, can be covered under IBA GMC Retirees' policy for the year 2021-22, subject to payment of revised requisite premium amount.
- Retired employee/ Family Pensioner can opt for 'with/ without domiciliary' option in the ensuing IBA GMC Retirees Policy 2021-22 irrespective of option retired employee had chosen in the expiring retiree policy for 2020-21.
- Also, retired employees/ family pensioners who are not covered/ had not opted for Super Top-Up policy in the policy year 2020-21, can avail Super Top-Up policy in the ensuing IBA GMC Retiree Policy for the policy year 2021-22, on payment of revised requisite premium amount.
- Moreover, the employees, who retired between the period of 01.10.2020 to 30.09.2021, will have option to join the Medical Insurance Policy for the policy year 2021-22, 'with or without domiciliary cover' irrespective of their option given at the time of retirement.

5. Registration Process & Deduction of Premium:

- For both, retired employees (retirees)/ family pensioners already covered under the expiring retiree policy of 2020-21 & for new joinees/ retired employees (retirees)/ family pensioners, not covered under expiring retiree policy of 2020-21, renewal/ registration would be carried through online portal, only.
- Manual renewal/ registration would not be carried out. Hard copy/ scanned copy of consent would not be accepted, either for renewal of the policy or for new registration (new joinees).

- A specially designed portal, providing for various option(s) to continue in or withdraw from the ensuing policy year 2021-22 will be made live on Union Bank of India's Corporate Website - www.unionbankofindia.co.in, under the tab "Information for Retired Staff". The information on availability of the portal i.e. as and when the portal is made live, and the detailed procedure on the registration process, will be shared with all concerned in due course of time, through a separate circular.
6. Policy Period: All the retired employees/ family pensioners, who renew/ join the ensuing Group Medical Insurance Policy for the year 2021-22, through 'online portal', will be provided coverage for the period from 01.11.2021 to 31.10.2022, on payment of full premium amount.
  7. By Default Option: In case no option is exercised by the retired employee/ family pensioner, it will be presumed that retired employee/ family pensioner has opted to EXIT from the ensuing policy for the year 2021-22.
  8. It would be mandatory for a retired employee to provide consent, through the online portal and pay the requisite full premium amount to successfully renew/ join the ensuing policy for the year 2021-22.
  9. The facilities of cashless hospitalization in all the tie-up hospitals and reimbursement including domiciliary (Option II) will continue uninterrupted upon successful renewal of/ joining in the policy and as per the option exercised by the concerned retired employee/ family pensioner as stated above for the period from 01.11.2021 to 31.10.2022.
  10. This staff circular has been specifically issued to provide information to all the retired employees/ family pensioners on the following two major points:-
    - Continuation of 'graded options' in Base Policy and Super Top Up Policy for the ensuing Medical Insurance Scheme for the year 2021-22.
    - Information on Premium Rates, as quoted by 'National Insurance Co Ltd' for all such graded options.
  11. To ensure that the requisite information on premium rates reaches the concerned retired employees/ family pensioners, all branches/ offices are hereby advised to display Annexure I & II of this circular on their notice boards prominently.

Premium rates, as proposed & quoted by National Insurance Company (NIC), for Group Medical Insurance Policy of Retired Employees, for the period of 01.11.2021 to 31.10.2022 are as follows:

For Officer cadre retired employees				
Options	Without Domiciliary		With Domiciliary	
Basic Sum Insured (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
400000	43249/-	28112/-	86042/-	55927/-
300000	33884/-	22024/-	65107/-	42319/-
200000	22025/-	14316/-	45213/-	29388/-
100000	15248/-	9911/-	27024/-	17566/-

Premium Rates for Base Policy (including GST)

For Clerical/ Sub staff (Award Staff) cadre/ Workmen Retired Employees				
Options	Without Domiciliary		With Domiciliary	
Basic Sum Insured (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)

300000	33884/-	22024/-	65107/-	42319/-
200000	22025/-	14316/-	45213/-	29388/-
100000	15248/-	9911/-	27024/-	17566/-

Premium rates, as proposed & quoted by National Insurance Company (NIC), for Group Medical Insurance Policy of Retired Employees, for the period of 01.11.2021 to 31.10.2022 are as follows:

Premium Rates for Super Top-Up Policy [including GST]

For Clerical/ Sub staff (Award Staff) cadre		
Options		
Basic Sum Insured (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
400000	8817/-	5731 /-
300000	7449 / -	4842/-
200000	5932/-	3856/-
100000	3724/-	2421/-
For Officer cadre		
Options		
Basic Sum Insured (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
500000	11601/-	7540/-
400000	8817/-	5731/-
300000	7449 / -	4842/-
200000	5932/-	3856/-
100000	3724/-	2421/-



## RENEWAL OF GROUP MEDICAL INSURANCE POLICY FOR EXISTING EMPLOYEES (2021-22)

**Staff Circular: 7497 dated 16 Sep 2021**

Sub: Renewal of Group Medical Insurance Policy for Existing Employees (2021-22); Availability of Super Top-Up Module in Union Parivar

1. Attention is hereby invited towards Staff Circular No. 7348 dated: January 27, 2021 providing details of Group Medical Insurance Policy for the period of 01.10.2020 to 30.09.2021.

2. The Group Medical Insurance policy for existing employees is set for renewal for the policy year 2021-22 (Policy period from 01.10.2021 to 30.09.2022). The necessary steps have been initiated by the Bank for the renewal process.

3. Super Top-Up Policy Option for Super Top Up policy for the period from 01.10.2021 to 30.09.2022 is available to the existing employees on the same terms and conditions as per last year policy. The salient features of Super Top Up policy are as follows:

- Opting for Super Top Up policy will be a 'voluntary decision' of the concerned employee. This will have no effect on the basic policy.
- Employees covered under the base policy only, are eligible to avail benefits of Super Top Up policy. Employees who have already 'voluntarily withdrawn' from Medical Insurance Policy will not be eligible to join Super Top-Up policy.
- Super top-up is an additional Insurance Coverage beyond the regular Sum Insured. The Sum Insured available in Super Top-Up is Rs.5,00,000/- for officers and Rs.4,00,000/- for award staff. This means that employee opting for Super Top-Up will have Medical Insurance Coverage of Rs.9,00,000/- (Rs.4,00,000/ Basic Sum Insured Rs.5,00,000/- Super Top Up) in case of officers and Rs.7,00,000/- (Rs.3,00,000/- Basic Sum Insured Rs.4,00,000/- Super Top-Up) in case of award staff, upon payment of minimal amount as mentioned in the table in para 4.
- Option of multiple claims (both reimbursement and cashless) is covered under this policy. Only IPD/ Hospitalization Claims are admissible under this policy.
- In case of claim, the basic policy will be triggered first and only after full utilization of the basic Sum Insured (Rs.4,00,000/- for officers and Rs.3,00,000/- for award staff), the Super Top-Up policy will be activated.
- There will be no change in the Sum Insured, under Super Top-Up policy, on promotion of an employee from clerical to officer cadre. Sum Insured can be modified only at next renewal.
- Option of Mid-term joining of Super Top-Up policy is not available.

4. As per the communication received from Indian Banks' Association (IBA) vide letter no. HR&IR:MBR:MEDINS:10257 dated Aug 24, 2021, we have been informed that, the services of "National Insurance Company Ltd have been acquired, to offer "Group Medical Insurance Policy' for the policy year 2021-22 also, for both existing employees and retirees/ retired employees. The premium rates as provided by 'National Insurance Company (NIC) for Super Top Up option in the Medical Insurance Policy is mentioned in the following table:

Cadre	Regular Sum Insured (Premium Paid by Bank)	Super Top-Up Sum Insured Beyond Regular Sum (Employee to pay the premium)	Premium Payable including GST (Employee to Pay the premium amount)	Final Sum Insured with Super Top Up (only on payment of extra premium amount)
Clerk/ Sub staff	Rs.300000/-	Rs.400000/-	Rs.5566.06/	Rs.7,00,000/ (Rs Seven lakh only)
Officer	Rs.400000/-	Rs.500000/-	Rs.6956.10/	Rs.9,00,000/ (Rs Nine lakh only)

5. Super Top-Up Module In Union Parivar - The Super Top-Up module, available in Union Parivar, has been enabled for all the existing employees to opt for Super Top-Up facility. The path will be as follows:

Employee Self Service> Medical Insurance> Medical Insurance Top-Up

6. Steps to be followed for Voluntary Declaration/ option

- Click on tab "Add a new Value".
- EmplID & Financial Year 2021-2022 would already be displayed on the page/ auto-captured. Click the tab "Add"
- A page with important details/ guidelines of Super Top Up policy on subject "Voluntary Option for Super Top Up in Medical Insurance Policy will be displayed. Refer Annexure 1.
- Click on tab 'Proceed for Declaration.
- A declaration form, auto populated with employee details will appear on the screen, Refer Annexure II.
- Click on "Submit Declaration.
- Date of submission will be auto captured.
- Declaration once submitted will be reflected in the work-list of Approver, at Central Office.

7. Application once submitted cannot be cancelled. Premium once deducted will not be refunded.

**8. Payment of Premium:** On approval of declaration, the requisite premium amount will be auto debited from the salary account of employee. All employee opting for Super Top-Up should ensure sufficient balance in their account, on And after the date of application, till 28.09.2021, to effect debit. In case, the debit of premium amount fails due to shortage of funds in the salary account or in event of the salary account being frozen/ dormant closed/ in active etc. or the debit in the salary account has been disabled: freezed due to any other reason, the benefits of coverage under super top up policy will not be available to the concerned employee.

9. Duration of Super Top-Up Policy This is one time and an annual exercise. Option chosen will be effective for the period from 01.10.2021 to 30.09.2022 in tandem with the policy tenure of base policy (policy year) 2021-22
10. **Module Accessibility:** The present module is available from today i.e. from 16.09.2021 and will be available till 24.09.2021. Beyond this date the module will be not available for addition of option but only for view purpose. To ensure commencement of the Super Top-Up policy from 01.10.2021, it is mandatory to remit the premium amount by 30.09.2021. Hence, requests for exercising the option for Super Top Up policy, beyond the last date, will not be entertained.
11. As the premium amount for Super Top-Up policy will be borne by the employee, all are advised to take an informed decision while providing option for the same in Union Parivar.

**GROUP MEDICAL INSURANCE POLICY FOR RETIRED EMPLOYEES/ FAMILY PENSIONERS (POLICY YEAR 2022-23)**

**STAFF CIRCULAR NO.7783 September 26, 2022**

Continuation of 'graded options' in Base Policy and Super Top-Up Policy

Information on Premium Rates, as quoted by 'National Insurance Company Ltd' for all Such graded options.

1. The Group Medical Insurance Policy vide which the retired employees of Union Bank of India are guided, is bound to expire on 31st October, 2022. To ensure uninterrupted policy coverage, premium for renewal of the policy is to be remitted in the month of October 2022 to the Insurance Company.
2. We are in receipt of letter from Indian Banks' Association (IBA), vide which we have been informed that, the services of "National Insurance Company Ltd" have been acquired, to offer 'Group Health Insurance Policy' for the policy year 2022-23 also.
3. The National Insurance Company Ltd, after obtaining due concurrence and approval from the Indian Banks' Association, has continued the provision of "graded options" in the 'sum insured amount' for both Retirees' Base Policy and Retirees' Super Top-Up Policy. The details of the premium rates as quoted by 'National Insurance Co Ltd' for renewal of Group Medical Insurance Policy for retired employees, for the policy period from 01.11.2022 to 31.10.2023, are as follows:

**Premium Rates for Base Policy {including GST}**

For Clerical/ Sub Staff (Award Staff) Cadre/ Workmen Retired Employee					
Options (in Rs.)	Without Domiciliary			With Domiciliary	
	Family Rs.)	Floater (in Rs.)	Single Person (in Rs.)	Family Rs.)	Floater (in Single Person (in Rs.)
300000	41334/-		27901/-	77920/-	52596/-
200000	27557/-		18600/-	51047/-	34457/-
100000	15308/-		10333/-	25520/-	17226/-

For Officer Cadre Retired Employee				
Options Basic Sum Insured (in Rs.)	Without Domiciliary		With Domiciliary	
	Family Floater (in Rs.)	Single Person (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
400000	57808/-	39020/-	97776/-	65999/-
300000	41334/-	27901/-	77920/-	52596/-
200000	27557/-	18600/-	51047/-	34457/-
100000	15308/-	10333/-	25520/-	17226/-

- ❖ Family Floater – includes retired employee & spouse: 2 lives insured.
- ❖ Single Person – Retiree without Spouse (unmarried, separated, divorced or widowed) or Surviving Spouse: 1 life insured.
- ❖ If retired employee & spouse both are alive, the retired employee would mandatorily be required to opt for 'family floater' policy and 'family floater' premium has to be paid.
- ❖ Note:- If the employee is alive and his/her spouse is employed somewhere, and he/she is already getting medical facilities from his/her organization. In this scenario ONLY, the employee can opt for "Single Premium" after submitting an undertaking from him/her in this aspect.
- ❖ It has been informed by the National Insurance Company that, award staff/ clerical cadre (workmen) retired employees cannot opt for Rs.4.00 lacs sum insured in Base policy (With & Without Domiciliary). They can choose Base Policy (With & Without Domiciliary) sum insured only in the range of Rs.1.00 lac to Rs.3.00 lacs. However, officer cadre retired employees can opt for any sum insured from Rs.1.00 lac to Rs.4.00 lacs in Base Policy(With and Without Domiciliary).
- ❖ With Domiciliary Cover: Limited up-to 10% of the Basic Sum Insured of base policy, both for 'family floater' & 'single person' policy. Example: For overall Sum Insured of Rs.1,00,000/- max. Domiciliary Cover would be of Rs.10,000/-. Similarly, for overall Sum Insured of Rs.2,00,000/-, max. Domiciliary Cover would be of Rs.20,000/- and like-wise the same would continue for sum insured amounts of Rs. 3,00,000/- & Rs. 4,00,000/- respectively.

s.No	Basic Sum Insured (in Rs.)	10% of SI available for Domiciliary coverage (in Rs.)
1	100000.00	10000.00
2	200000.00	20000.00
3	300000.00	30000.00
4	400000.00	40000.00

- ❖ Super Top Up: Super top up facility is available to the retired employees, as an additional Insurance Coverage beyond the regular Sum Insured, on payment of extra premium. Please note that Super Top Up is only available for Retirees who take the highest amount of base policy (Rs. 3.00 lakhs for Award staff and Rs 4.00 lakhs for Officer cadre). No other base amount irrespective of cadre is eligible for Super Top Up.

- ❖ Retired award staff (workmen) employees who opt for Base policy with sum insured of Rs.3.00 lacs can opt for super top-Up policy with a sum insured ranging from Rs.1.00 lac to Rs.4.00 lacs.

Retired Officer Cadre employees who opt for Base Policy with sum insured of Rs.4.00 lacs can opt for Super Top-Up Policy with a Sum Insured ranging from Rs.1.00 lac to Rs.5.00 lacs.

The provision of 'graded options' in respect of the sum insured for Super Top-Up Policy, has also been continued for the policy year 2022-23. The details of the premium rates as quoted for Super Top-Up policy for the policy year 2022-23 are given in the following tables:-

Premium Rates for Super Top-Up Policy {including GST}

For Clerical/ Sub staff (Award Staff) cadre/ Workmen Retired Employee		
Top Up Sum Insured (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
400000	12475/-	8420/-
300000	9639/-	6507/-
200000	6291/-	4246/-
100000	3730/-	2518/-
For Officer cadre Retired Employee		
Top Up Sum Insured (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
500000	15180/-	10246/-
400000	12475/-	8420/-
300000	9639/-	6507/-
200000	6291/-	4246/-
100000	3730/-	2518/-

The salient features of Super Top-Up Policy are as follows;

- ❖ OPD treatment/ domiciliary expenses are not covered under the Super Top-Up policy. In other words, for all the retired employees who opt for 'with domiciliary policy + super top up', the OPD expenses coverage will remain unchanged.
- ❖ The Super top up policy commences w.e.f. 01.11.2022 and the period will be identical to the main policy period i.e. expiry date will be 31.10.2023.
- ❖ In case of claim, the basic/ base policy will be triggered first and only if, the Sum Insured of the base policy is exhausted, the Super Top Up policy will be activated.

Special Note:

- ❖ The Indian Banks' Association (IBA), in their letter no. HR&IR/MBR/MEDINS/11501 dated September 13, 2022 have mentioned that, inclusion of following treatments have been made in the policy year 2022-23
  - Inclusion of approved targeted therapies for treatment of Cancer in day care and on a standalone basis. The term Immunotherapy- Monoclonal Antibody cancer treatment on standalone basis be added in the list of Daycare and domiciliary treatments.

- Inclusion of Intra vitreal injections for eye disorders other than ARMD also. The current Bipartite agreement specifies Treatment for Age related Macular Degeneration (ARMD) only.
- ❖ Retired employees, who retired from Bank's services either on Superannuation or voluntary retirement under Union Bank Employees' Pension Regulations or their family pensioners, are eligible to be covered under the ensuing IBA GMC Retirees policy for the year 2022-23. Employees retired under 'Compulsory Retirement'/ employees who resigned from the services of the Bank/ terminated employees &/ or their family pensioners are not eligible to be covered under the ensuing IBA GMC Retirees policy for the year 2022-23.
- ❖ ☑ As informed by National Insurance Company, all those retired employees/ family pensioners who are not covered under the expiring Retirees Policy for 2021-22, can be covered under IBA GMC Retirees' policy for the year 2022-23, subject to payment of revised requisite premium amount.
- ❖ ☑ Retired employee/ Family Pensioner can opt for 'with/ without domiciliary' option in the ensuing IBA GMC Retirees Policy 2022-23 irrespective of option retired employee had chosen in the expiring retiree policy for 2021-22.
- ❖ ☑ Also, retired employees/ family pensioners who are not covered/ had not opted for Super Top-Up policy in the policy year 2021-22, can avail Super Top-Up policy in the ensuing IBA GMC Retiree Policy for the policy year 2022-23, on payment of revised requisite premium amount.
- ❖ Moreover, the employees, who retired between the period of 01.10.2021 to 30.09.2022, will have option to join the Medical Insurance Policy for the policy year 2022-23, 'with or without domiciliary cover' irrespective of their option given at the time of retirement.
- ❖ There is no change in the Room rent charges and are the same as previous policies, which are
  - ☑ For Sum Insured Rs. 1 Lakhs and Rs. 2 Lakhs: Room rent per day shall be payable up to 1.5% of Sum Insured and ICU Charges per day shall be payable up to 2% of Sum Insured.
  - ☑ For Sum Insured Rs. 3 Lakhs and Rs. 4 Lakhs: Room rent per day shall be payable up to Rs. 5000/- and ICU Charges per day shall be payable up to Rs. 7500/-

#### 4. Registration Process & Deduction of Premium:

- ❖ For both, retired employees (retirees)/ family pensioners already covered under the expiring retiree policy of 2021-22 & for new joinees/ retired employees (retirees)/ family pensioners, not covered under expiring retiree policy of 2021-22, renewal/ registration would be carried through online portal, only.
- ❖ Manual renewal/ registration would not be carried out. Hard copy/ scanned copy of consent, would not be accepted, either for renewal of the policy or for new registration (new joinees).
- ❖ A specially designed portal, providing for various option(s) to continue in or withdraw from the ensuing policy year 2022-23 will be made live on Union Bank of India's Corporate Website – [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in). The link shall be displayed at “[www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) >ABOUT US > HR > Information for Retired Staff”.
- ❖ The information on availability of the portal i.e. as and when the portal is made live, and the detailed procedure on the registration process, will be shared with all concerned in due course of time, through a separate circular.

5. Policy Period: All the retired employees/ family pensioners, who renew/ join the ensuing Group Medical Insurance Policy for the year 2022-23, through 'online portal', will be provided coverage for the period from 01.11.2022 to 31.10.2023, on payment of full premium amount.
6. By Default Option: In case no option is exercised by the retired employee/ family pensioner, it will be presumed that retired employee/ family pensioner has opted to EXIT from the ensuing policy for the year 2022-23.
7. It would be mandatory for a retired employee to provide consent, through the online portal and pay the requisite full premium amount to successfully renew/ join the ensuing policy for the year 2022-23.
8. The facilities of cashless hospitalization in all the tie-up hospitals and reimbursement including domiciliary (Option II) will continue uninterrupted upon successful renewal of/ joining in the policy and as per the option exercised by the concerned retired employee/ family pensioner as stated above for the period from 01.11.2022 to 31.10.2023.
9. This staff circular has been specifically issued to provide information to all the retired employees/ family pensioners on the following two major points A) Continuation of 'graded options' in Base Policy and Super Top-Up Policy for the ensuing Medical Insurance Scheme for the year 2022-23.  
B) Information on Premium Rates, as quoted by 'National Insurance Co Ltd' for all such graded options.
10. Contact Details: For any kind of query regarding online registration, team members may be contacted on the following numbers:  
Union Bank of India, Central Office, Mumbai –  
Landline Nos.:- 022- 22896255/ 22896383  
IP Nos.: 116252/ 116264/ 116263/ 116254
11. The contents of the circular to be brought to the notice of all Retirees. The Circular is to be prominently displayed on the notice board of the Branches. All branches/ offices are hereby advised to display Annexure I & II of this circular on their notice boards prominently.

**Staff Circular No.7784 dated 29.09.2022**

**Guidelines regarding expenses on retirement functions of Staff Members retiring on superannuation/VRS**

This is in further reference to Staff Circular no. 7769 dated 07.09.2022 wherein guidelines regarding organizing farewell functions of Staff members retiring on superannuation/VRS were issued.

As per the aforementioned circular an expenditure @ Rs.150/- per staff member (including the retiree), as per the strength of the Branch/Office/CO vertical may be incurred to hold the farewell function. This amount shall be exclusive of the amount of Rs.7500/- provided to the retiree on superannuation as memento and shall be utilized for the sole purpose of conducting the function.

In this regard, all concerned Branches/Offices are informed that a dedicated account "Staff Retirement Function Expenses (XXXXX8845019000)" has been created in Finacle for this purpose and expenditure should be debited to this account after approval of the Competent Authority as per the expenditure policy of the Bank.

All concerned are advised to take a careful note of the above.



**CONTINUATION OF SERVICES OF HEALTH INSURANCE (HI) TPA AS “THIRD PARTY ADMINISTRATOR”**

Staff Circular No. 07533

Subject: **Group Medical Insurance Policy for Retired Employees/ Family Pensioners Policy Tenure – 01.11.2021 to 31.10.2022 Continuation of services of Health Insurance (HI) TPA as “third party administrator” Information on various guidelines & procedures along-with contact details**

1. The Group Medical Insurance policy for retired employees/ family pensioners has been renewed for a further period of one year i.e. from 01.11.2021 up to 31.10.2022.
2. As per the records available with this office, a total of 1445 retired employees/ family pensioners successfully enrolled themselves in the Group Medical Insurance Policy for the year 2021-22, commenced w.e.f. 01.11.2021, by exercising their options through the first window (made available in the month of October 2021) and subsequently paying the requisite premium amounts.
3. The communication received from Indian Banks’ Association (IBA) in form of letter no HR&IR/MBR/MEDINS/10340 dated 17<sup>th</sup> September, 2021 vide which it has been informed that, the services of “**National Insurance Company Ltd**” have been acquired to offer ‘Group Health Insurance Policy’ for the policy year 2021-22 also, for both existing employees and retirees, has already been circulated vide Staff Circular 7506 dated 30<sup>th</sup> September, 2021.
4. It has been informed by the National Insurance Company that, M/s Health Insurance TPA (HI TPA) would continue to extend its services as the ‘third party administrator’ for Group Medical Insurance policy pertaining to retired employees/ family pensioners, for the policy year 2021-22 also.

Insurance Company Name	<b>National Insurance Company Ltd</b>
TPA Name	<b>Health Insurance TPA (HI TPA)</b>

5. **Claim intimation & Claim submission:** In terms of the guidelines in vogue, details pertaining to ‘**claim intimation & claim submission**’, holding relevance in the policy year 2021-22 also, are provided below:

**Claim Intimation:**

<b>Notification of claim in case of Reimbursement</b>	<b>TPA must be informed:</b>
In event of planned hospitalization	Within 48 (forty-eight) hours of the insured person’s admission to the network provider/ PPN Hospital
In event of emergency hospitalization	Within 48 (forty-eight) hours of the insured person’s admission to the network provider/ PPN Hospital

**Various methods of “claim intimation” are mentioned below:**

- a) **Email** - Claim intimation can be done by sending a detailed mail on [customerservice@hitpa.co.in](mailto:customerservice@hitpa.co.in). The mail must contain details like employee no, employee name, patient name, relationship with the employee, hospital name, treating doctor name, hospital address, date of admission in hospital, estimated expenses etc.
- b) **Phone Call** - Claim intimation can also be done by calling on TPA’s Toll Free Numbers **1800-180-36000** **1800-102-3600**.

**In case of cashless hospitalization claim, cashless/ pre-authorization request is to be sent on:**

- i) [hitpamumbaicashless@hitpa.co.in](mailto:hitpamumbaicashless@hitpa.co.in) (Applicable only for Mumbai)
- ii) [cashless@hitpa.co.in](mailto:cashless@hitpa.co.in)(Applicable for all other locations)

- Upon intimation, a ‘claim intimation number’ is generated/ provided to the insured. For all the reimbursement hospitalization/ IPD claims, this claim intimation no. is to be mandatorily mentioned on the claim form.

➤ **Claim Submission:**

- In case of reimbursement claim, all claim documents should mandatorily be submitted **within 30 days** of date of treatment/ discharge to the TPA **in original**. The location-wise addresses/ details provided by ‘Health Insurance (HI) TPA’ for submission of ‘claim documents’ are provided herewith as Annexure-I to this circular. Insured retired employees are requested to refer to the Annexure and submit the claim documents accordingly on the basis of their locations.
- **Claim Forms& Claim Documents Check-list:** Claim form for IPD (Hospitalization) claims, OPD (Domiciliary) reimbursement claims and check-list for claim documents, as shared by HI TPA & National Insurance Company Ltd, are attached herewith as **Annexure II, Annexure III& Annexure IV** respectively.
- In case the insured person/ insured person’s representative fails to intimate/ notify the claim to the TPA or fails to submit/ file the claim within the prescribed time limit, ‘delay intimation &/ or submission condonation letter’ is to be submitted to the Medical Insurance Team through proper channel i.e. ‘the delay condonation letter’ should invariably be routed through concerned regional office. The ‘delay intimation &/ or submission condonation letter’ is attached herewith as **Annexure-V**. Kindly note that **the claim intimation number, for hospitalization/ IPD claims, should be mandatorily mentioned in the given field on the letter.**

6. The contact details of representatives of ‘Health Insurance – HI TPA’ team are provided below for ready reference:

S.No	Name	Mobile Number	E-mail ID
01	Shri Himanshu Somani	7303099263	<a href="mailto:himanshu.somani@hitpa.co.in">himanshu.somani@hitpa.co.in</a>
02	Ms Kanchan Thombre	9969587426	<a href="mailto:kanchan.thombaretemp@hitpa.co.in">kanchan.thombaretemp@hitpa.co.in</a>
03	Shri Kuldeep Singh	9773981488	<a href="mailto:kuldeep.singhi@hitpa.co.in">kuldeep.singhi@hitpa.co.in</a>
04	Shri Karan Deep	9560298341	
05	Escalation: Dr. Kiran Baragade	9810226983	<a href="mailto:kiran.baragade@hitpa.co.in">kiran.baragade@hitpa.co.in</a>

7. Grievances/ complaints, if any, related to IBA Group Mediclaim Policy may be raised/ addressed on the following e-mail IDs:

a) For Grievances related to IBA Group Mediclaim Policy terms and conditions –

E-mail ID: [iba.grievance@nic.co.in](mailto:iba.grievance@nic.co.in)

b) For any complaints in processing of claims including any issues with TPA –

E-mail ID: [iba.customersupport@nic.co.in](mailto:iba.customersupport@nic.co.in)

8. The policy document, to be issued by 'National Insurance Co Ltd', pertaining to policy year 2021-22, would be shared/ communicated in due course of time.

9. **Contact Details:** For any kind of query, regarding 'Group Medical Insurance Policy for Retired Employees/ Family Pensioners' for the policy period 2021-22, team members may be contacted on the following numbers:

**Union Bank of India, Central Office, Mumbai –**

**Contact Person – Mr Pankaj Gupta, Manager**

Landline No: 022 -22896255/ 22896245/ 22896235

IP Nos : 116252/ 116253/ 116250/ 116254/ 116263/ 116264

E-mail ID : [staffmediclaim@unionbankofindia.bank](mailto:staffmediclaim@unionbankofindia.bank)

**Union Bank of India, HR Annex, Head Office, Hyderabad Contact Person – Ms. Durga**

**Nagalakshmi, Manager**

Landline No : 040-23252148

E-MAIL ID : [healthins@unionbankofindia.bank](mailto:healthins@unionbankofindia.bank)

**Union Bank of India, HR Annex, Head Office, Mangalore –Contact Person – Ms. Prabha M D**

**Sequeira, Senior Manager**

Landline No: 0824-2861545

E-mail ID : [welfare@unionbankofindia.bank](mailto:welfare@unionbankofindia.bank)

**Group Medical Insurance Policy for Existing Employees Policy Tenure - 01.10.2021 to 30.09.2022**

STAFF CIRCULAR NO. 7513

October 07, 2021

**Highlights of the Staff Circular**

Information on 'Specified Persons of contact' (SPOC) assigned by Heritage TPA to each Field General Manager's Office.

Subject: Group Medical Insurance Policy for Existing Employees Policy Tenure - 01.10.2021 to 30.09.2022

1. The Group Medical Insurance policy for existing employees has been renewed for a further period of one year i.e. from 01-10-2021 up to 30-09-2022.
2. Kind attention is hereby drawn to Staff Circular No. 7512 dated 06.10.2021 vide which information/ guidelines on following points have been shared/ circulated:

a) Availability & procedure on generation of Medi-card.

- b) Procedure for registration/ login on Heritage TPA's website.
  - c) Guidelines on 'timeline' prescribed for 'claim intimation & claim submission' along-with the 'methods of intimating a claim'
  - d) Delay Condonation Letter Format
  - e) Claim Form (Single) For both, IPD (Hospitalisation) and OPD (Domiciliary)
  - f) Contact details/ communication & escalation matrix of representatives of Heritage TPA.
3. To provide quick and quality assistance to all the employees regarding their cashless/ reimbursement claims, Bank had advised TPA to allocate dedicated 'Specified Persons for Contact' (SPOCs) for all the 18 FGMOs which, as per the communication received from Heritage TPA, have been assigned.
  4. The SPOCs allocated to FGMOs will be the first point of contact for the regional offices present under the jurisdiction of a designated FGMO. The details pertaining to all such SPOCs, available respectively for all 18 FGMOs is shared herewith as Annexure-I.
  5. The following duties have been assigned to the SPOC, which are required to be performed by him/ her mandatorily:
    - a) Visit the assigned Field General Manager's Office regularly and set up a helpdesk.
    - b) Ensure 'collection of claim documents', if received at FGMO, on regular basis and transmit them to the higher office/ claim processing centre on timely basis, without any delay.
    - c) Act as a contact point for all employees posted under the jurisdiction of the respective Field General Manager's Office.
    - d) Address the queries raised by employees, pertaining to Group Medical Insurance Policy viz. present status of medical claim(s), information on tie-up hospital/ network hospital, procedure to avail cash-less facility, procedure to download E-card etc. The SPOC is also required to provide 'claim forms' to the employees in case a requirement is raised for the same.
    - e) Make regular follow-ups with the employee(s) for submission of 'deficiency documents/ query documents'.
    - f) Compulsorily keep/ maintain a record of all 'delay condonation letters' received at Regional Office level and ensure that, updated status on the same is shared with the HR Head of respective FGMO, in excel format, on weekly basis.
    - g) Co-ordinate with the representative assigned/ allocated to regional offices, present under the jurisdiction of the FGMO, where the SPOC is located.
  8. The dedicated SPOC is to be provided with a desk and IP/ landline connection for smooth and effective communication. Also, the above-mentioned duties to be performed by the SPOC are to be monitored on regular basis by the HR Head. Any lapse in duties is to be reported to this office on following mail ID:

[staffmedicclaim@unionbankofindia.bank](mailto:staffmedicclaim@unionbankofindia.bank)

**Fresh communication received from Insurance Company on following point:**

STAFF CIRCULAR NO. 7514

October 06, 2021

Information on eligibility of 'Room rent charges' as per the graded options in Retiree Base Policy.

Subject: ADDENDUM TO STAFF CIRCULAR 7506 DATED 30.09.2021

1. Attention is hereby invited to Staff Circular 7506 dated 30.09.2021 on subject: 'Group Medical Insurance Policy' for Retired employees/ Family pensioners, Policy period 01.11.2021 to 31.10.2022.

Additional Information:

2. Room Rent Charges: The Insurance Company vide e-mail dated 06.10.2021 has communicated the eligibility rates for 'room rent charges' in terms of the 'graded options' provided in respect of retiree Base Policy sum insured amount. The 'room rent' charges applicable/ payable in respect of the Retirees Base Policy are mentioned below:

- i) For Base Policy with Sum Insured of Rs.1 lac & Rs.2 lacs: Room rent charges, shall be payable up to 1.5% of the Sum Insured per day and ICU charges shall be payable up to 2% of the Sum Insured per day.
- ii) For Base Policy with Sum Insured of Rs. 3 lacs & Rs. 4 lacs: Room rent charges shall be payable up to Rs.5000/- per day and ICU charges shall be payable up to Rs.7500/- per day.

The Retirees/ family pensioners are hereby requested to decide/ choose the Base policy Sum Insured amount by taking into consideration the above 'room rent charges'.

5. All the other terms and conditions provided in Staff Circular 7506 dated 30.09.2021, remain unchanged.
6. All the retired employees/ family pensioners are requested to take a note of the above-mentioned information and co-operate with us in ensuring timely completion of the exercise.
7. Contact Details: For any kind of query, regarding application/ registration for 'Group Medical Insurance Policy for Retired Employees' for the policy period 2021-22, team members may be contacted on the following numbers:
- a) Union Bank of India, Central Office, Mumbai -  
(Contact Person - Mr. Pankaj Gupta, Manager)
- Landline Nos: - 022 - 22896255/ 22896245/ 22896235
- IP Nos: 116252/ 116253/ 116250/ 116254/ 116263/ 116264
- b) Union Bunion bank of India, HR Annex, Head Office, Hyderabad  
(Contact Person - Ms. Durga Nagalakshmi, Manager)
- Landline No: - 040 -23252148
- c) Union Bank of India, HR Annex, Head Office, Mangalore -  
(Contact Person Ms. Prabha M D Sequeira, Senior Manager)
- Landline No 0824 - 2861545

**Group Medical Insurance Policy; Policy Year: 2021-22 Availability of portal on UBINET for generation of 'tax benefit certificate'**

Staff Circular: 7569 dated 15th December, 2021

**Highlights of the Staff Circular**

- a) Availability of 'tax benefit certificate' for existing employees against premium paid towards Super Top-Up benefit availed in Group Medical Insurance Policy; Policy year 2021-22.
- b) Availability of 'tax benefit certificate' for retired employees/ family pensioners against premium paid towards Group Medical Insurance Policy; Policy year 2021-22.

1. The Group Medical Insurance policies pertaining to both, existing employees and retired employees, have been renewed for the policy year 2021-22.

2. The policy numbers, as provided by 'National Insurance Co Ltd', in respect of the policies pertaining to existing employees and retired employees are mentioned below for necessary information:

- i) Policy Numbers pertaining to policies of Existing Employees - Group Mediclaim Policy (Tailor-made):

S No	Policy Type	Policy Tenure	Policy Number
1.	Base Policy	01.10.2021 to 30.09.2022	251100502110000189
2.	Super Top Up Policy	01.10.2021 to 30.09.2022	251100502110000203

Policy Numbers pertaining to policies of Retired Employees/ family pensioners - Group Medclaim Policy (Tailor-made):

S No	Policy Type	Policy Number
1.	Base Policy (With Domiciliary)	251100502110000235
2.	Base Policy (Without Domiciliary)	251100502110000236
3.	Super Top Up Policy	251100502110000237

The coverage in policy depends on the date of premium paid by the retired employee. The details are given in the following table:

**For both, Base Policy & Super Top-Up Policy**

S No	Period of deduction of Insurance Premium	Period of Coverage	
		Existing Retirees	New Joinees
1.	Between 25.10.2021 & 29.10.2021	01.11.2021 to 31.10.2022 (Details provided in SC 7511 dated 05.10.2021)	
2.	Between 25.11.2021 & 29.11.2021	01.12.2021 to 31.10.2022 (Details provided in SC 7537 dated 11.11.2021)	

**3. Tax Benefit Certificate:** Existing Employees who had opted for super top-up benefit under the Group Medical

S. No.	Base Policy with Sum Insured (in Rs.)	Room Rent Charges payable up to (in Rs.)	ICU Charges payable up to (in Rs.)
1.	100000	1500	2000
2.	200000	3000	4000
3.	300000	5000	7500
4.	400000	5000	7500

Insurance policy, for the policy year 2021-22 and retired employees/ family pensioners, covered under various policies of IBA Group Medical Insurance, for the policy year 2021-22, are eligible to claim tax benefit against the premium paid towards super top-up benefit (in respect of existing employees) and the premium paid towards various policies as opted by the retired employee/ family pensioner, under section 80d of the Income Tax (Amendment Act, 1986).

**Activation of Portal:** To enable easy and quick generation of Tax Benefit Certificate, for both existing and retired employees, required updations with details of the present policy have been carried out on the dedicated portal already available on **UBINET**. The path to access the portal is given below:

**UBINET:** Home Screen > Useful Link > Staff > Medical Insurance Tax Benefit Certificate (**Annexure I**)

4. A click on the 'portal name' will lead to the home screen where two tabs would be available, one each, for existing employees and retired employees. A click on either of the tabs will prompt to enter the employee number in the given field. After entering the appropriate PF/ employee number, click on "generate certificate" button. **Annexure II & III.**

5. The Tax Benefit Certificate will appear for the insured as per **Annexure IV.**

6. There are options to 'PRINT TO PDF', 'PRINT', 'EMAIL' and 'RESET' which can be better understood as under (**Annexure V**):

- ❖ **PRINT TO PDF:** This command generates the certificate in “.pdf” format.
- ❖ **PRINT:** This command generates the certificate in printable format.
- ❖ **EMAIL:** This command will prompt to enter the targeted email ID. After entering the same click on ‘**send mail**’ tab to get an email containing the Tax Benefit Certificate. **Annexure VI.**
- ❖ **RESET:** A click on this command clears the data and user returns to home page for fresh entry.

7. **The portal is live with immediate effect for all existing employees covered under super top up policy and also for the retired employees/ family pensioners who have availed the Group Medical Insurance policy, for the policy year 2021-22.**

8. **The portal is best compatible with Firefox and Chrome.**

9. All concerned are requested to take a careful note of the above.



## GROUP PERSONAL ACCIDENT INSURANCE COVER FOR ALL EMPLOYEES OF THE BANK

- SC 7716 Dated 20 June 2022
- SC 7363 dated 15.02.2021

1. As a measure of Staff Welfare Activity, Bank is taking Personal Accident insurance cover for all the employees since 13/02/2006. Existing Policy with United India Insurance Company Ltd. has expired on 12/02/2022.

2. Group Personal Accident Insurance Policy for the current year is taken from The New India Assurance Company Ltd. for a period of one year from 13/02/2022 to 12/02/2023 covering unfortunate Death and Total Permanent Disablement. There is an additional 50% coverage for employees working in Naxal Affected Areas, as detailed in para No. 9 of Annexure I, covering unfortunate Death and Total Permanent Disablement due to terrorist attack. The New India Assurance Company Ltd. has also offered other ancillary benefits to the family of our staff members as mentioned in Para No.10 of Annexure I.

Further details and claim form are furnished in Annexure I & II respectively. All staff members are requested to take a careful note of the same. They are also requested to inform their family members about this scheme. Branches / Offices are advised to take acknowledgement of staff members and display this circular on the notice board. Please confirm compliance.

Annexure I to S.C. No. 7716 dated 20th June, 2022

Procedure I Other administrative guidelines to be followed in case of claims arising out of the Group Personal Accident Insurance Cover.

1. For the benefit of all the staff members we wish to inform that Bank has taken the policy number No.13120042210100000017 with The New India Assurance Co. Ltd., which is valid up to 12.02.2023, for the risk covering Death & Permanent Total Disablement for our employees with ancillary benefits.
2. Whenever any staff member meets with an accident, branches/offices are advised to furnish the details in the following format immediately at following address to Assistant General Manager (HR), Human Resources Department, Human Resources Admin. Division, Central Office, preferably by scanned copy to E-mail: [Rishi.kunwar@unionbankofindia.bank](mailto:Rishi.kunwar@unionbankofindia.bank) / [HRAD@unionbankofindia.bank](mailto:HRAD@unionbankofindia.bank) and send a copy to:

Administrative Officer,  
New India Assurance Co. Ltd.  
New India Centre, 13th Floor,  
11/A, Cooperage Road,  
Mumbai-400039  
Tel No. 011- 1201593412.1029393  
Fax No.022 - 22319107  
Email -nia.131200@newindia.co.in

	<i>Name of Insurance Company</i>	<b><i>The New India Assurance Co. Ltd.</i></b>
1.	<i>Policy No.</i>	<i>13120042210100000017</i>
2.	<i>Type of Policy</i>	<i>Group Personal Accident Insurance including Accidental Death Permanent Total Disablement and Terrorism cover</i>
3.	<i>Period</i>	<i>13.02.2022 to 12.02.2023</i>
4.	<i>Name of the Staff Member</i>	
5.	<i>Designation</i>	
6.	<i>P.F. No.</i>	
7.	<i>Name of the Bank &amp; Address of Branch/Office</i>	
8.	<i>Date of Accident</i>	
9.	<i>Brief Details of the Accident</i>	
10.	<i>Capital Sum Insured (CSI)</i>	
11.	<i>Other Ancillary Benefit (A) In case of Death (B) In case of permanent Total Disablement</i>	

**3. As per conditions of policy, upon the happening of any event, which may give rise to claim under this policy, written notice with full particulars must be given to the company immediately. In case of death, written notice also of the death must, unless reasonable cause is shown, be so given before internment, cremation and in any case within one calendar month after the death, and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of a sight or amputation. Please note that if the intimation of death/permanent total disablement does not reach insurance company within the stipulated time period mentioned above, the insurance claim is liable to be rejected by the insurance company.**

4. It is the responsibility of department head in Administrative office, Branch Manager/ Accountant in Branches to submit intimation of death/ Total Permanent Disablement immediately to Human Resources Department, Human Resources Admin. Division, Central Office in Table-A. However, it is observed that field functionaries submit intimation of death/ Permanent Total Disablement of staff members after stipulated time period i.e. after one calendar month from the date of incident. This result is rejection of claim by insurance company. Due to which the Capital Sum Insured amount does not reach to the needy family members of the deceased/disabled staff who are already facing financial hardships due to loss of bread earner in family.

5. We therefore, advise field functionaries that Death / Permanent Total Disablement intimation must reach Asst. General Manager (HR), Human Resources Department, Human Resources Administration Division, Central Office immediately for onward submission by our Department to Insurance Company within stipulated time period of 30 calendar days from the date of incident, failing which strict disciplinary action will be initiated against erring staff members.

6. Branches/Offices are requested to submit the following documents duly attested with stamp of Branch/Office by concerned officer while submitting the claim documents form.

1. Claim Form (Annexure II) in original duly completed in every respect with medical certificate issued by the Doctor treating the patient.

- II. In case of accident leading to death of the staff member, the claim form will be filled in by the Legal heirs (as per Annexure-II) preferably the nominee as given for the Provident Fund/Gratuity/Death Relief Fund. Further in case of Permanent total disablement the claim form should be preferably filled in by Staff concerned (if possible) or by the legal heirs as mentioned above.
- III. Certified Police Panchnama / F.I.R.
- IV. Death Certificate.
- V. Notarized Final Post Mortem Report
- VI. Attested salary slip of employee for two months prior to date of accident
- VII. Discharge Summary Card or the report containing the details of treatment given by the Hospital / Doctor.
7. The claim proposal complete in all respect as mentioned above under this policy shall be routed through respective regional office to Human Resources Department, Human Resources Admn. Division, Central Office for lodging claim with Insurance Company.
8. For the benefit of branches/offices, we enclose the specimen of Claim Form (Annexure II) to be submitted both for permanent total disablement or death of the staff member. It is reiterated that the Claim Form should be filled in carefully and no columns should be left blank.
9. The details of capital sum insured in case of various categories of staff members are as under:-  
Capital Sum Insured (Rs. In lacs)

Sl. No.	Details of Staff	CSI in other than Naxal Affected Areas	CSI in Naxal Affected Areas
1.	Executives in Scale – VIII, VII & VI	22.50	33.75
2.	Executives in Scale - V & IV	16.50	24.75
3.	Officers in MMGS - III & II & JMGS -I	10.50	15.75
4.	Clerical Staff	9.00	13.50
5.	Sub-staff including FTS and PTS	6.00	9.00

10. Other Ancillary Benefit:-

In the event of Death of the insured person due to accident as defined in the Policy outside her / his residence, the company shall pay in addition to the amount payable under capital sum insured, expenses incurred for transportation of insured's dead body to the place of the residence, subject to a maximum of 2% of capital sum insured applicable to such insured person or Rs.2, 500/- whichever is less.

11. All correspondence on this subject should be addressed to Human Resources Administrative Division, Central Office at the following address:-

**The Asst. General Manager (HR),  
Human Resources Department,  
Human Resources Administration Division,  
8th Floor, Union Bank Bhavan,  
239, Vidhan Bhavan Marg, Nariman Point,  
Mumbai-400021.**

**Note: claim form Annexure II find attachment with SC NO 7716 dated 20.06.2022**

**REIMBURSEMENT OF MEDICAL/ HOSPITALISATION EXPENSES AFTER DEATH:**

SC 2974 DT 31.5.86)

TO PAY BALANCE, IF CLAIMED BY REPRESENTATIVE / FAMILY MEMBERS. Total amount of the claim is payable to the employee in case of Death.

**SPECIAL SCHEME FOR PENSIONERS OF UNION BANK OF INDIA FOR GRANTING LOAN TO PAY  
MEDICAL INSURANCE PREMIUM**

**[Staff Circular No.7272 dated 19.10.2020]**

1. This has further reference to Staff Circular 7255, 7261 and 7270 dated 06<sup>th</sup> October 2020, 09<sup>th</sup> October 2020 and 19<sup>th</sup> October 2020 respectively vide which the information regarding the revised 'graded premium rates' and conditions, received from National Insurance Company Ltd., for renewal of Group Health Insurance Policy (Retirees) for year 2020-21 were circulated. The 'portal for online registration' and 'letter of consent format' for manual registration, both have been made available to the retirees/ pensioners for renewal of Medical Insurance Policy for the policy year 2020-21. The last date for both online registration' and 'manual registration' is 25.10.2020.
2. Attention is sought towards Staff Circular 7037 dated 16<sup>th</sup> October 2019 issued on the captioned subject for the policy year 2019-20. In order to provide financial assistance to the retired employees of our bank and to enable them to pay the enhanced Medical Insurance Premium, a special scheme under retail loans was formulated by the Bank last year viz. SPECIAL SCHEME FOR PENSIONERS OF UNION BANK OF INDIA FOR GRANTING LOAN TO PAY MEDICAL INSURANCE PREMIUM. This year, too, the management has consented to continue with the loan facilities to the retirees in order to mitigate the hardships of the pensioners to bear the burden of high premium amounts in one go. A copy of this Loan Scheme is enclosed as Annexure I. The application-cum- Sanction note is also enclosed as Annexure III.
3. All branches are advised to display a copy of this Circular on the branch notice Board for information of all the retired staff.
4. The information about the above Scheme is also available on Bank's corporate website.  
- [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) under the link 'Information for Retired Staff'.

**Note: Annexure I & III with [Staff Circular No.7272 dated 19 .10.2019]**

**MEDICAL INSURANCE POLICY: PORTAL FOR ONLINE GENERATION OF TAX BENEFIT CERTIFICATE**

**Staff circular 7354 dated 03.02.2021:-**

Tax Benefit certificate against premium paid towards Medical Insurance Policy; Policy year 2020-21

Medical Insurance Policy:

1. The policy for existing and retired employees, both, has been renewed for the policy year 2020-21. Various details pertaining to the Medical Insurance Policies for existing employees and for retired employees/ family pensioners have been circulated vide Staff Circular 7254 dated 06.10.2020 & SC 7287 dated 07.11.2020, respectively.
2. The policy numbers, as provided by 'National Insurance Co Ltd', in respect of the policies pertaining to existing employees and retired employees are mentioned below for necessary information:

S No	Policy Type	Policy Tenure	Policy Number
1.	Base Policy	01.10.2020 to 30.09.2021	251100502010000250
2.	Super Top Up Policy: a) Premium paid till 30.09.2020	01.10.2020 to 30.09.2021	251100502010000290
	b) Premium paid from 01.10.2020 to 12.10.2020	14.10.2020 to 30.09.2021	

Policy Numbers pertaining to policies of Retired Employees/ family pensioners Medclaim Policy (Tailor-made):

S No	Policy Type	Policy Number
1.	Base Policy (Without Domiciliary)	251100502010000380
2.	Base Policy (With Domiciliary)	251100502010000378
3.	Super Top Up Policy	251100502010000381

The coverage in policy depends on the date of premium paid by the retired employee. The details are given in the following table:

S No	Period of deduction of Insurance Premium	Period of Insurance Tenure	
1.	Till 28.10.2020	Existing Retirees 01.11.2020 to 31.10.2021 (Details provided in SC 7261 dated 09.10.2020)	New Joinees
2.	Between 23.11.2020 & 25.11.2020	For those Existing retirees who were covered under the Medical Insurance policy till 31.10.2020 and could not renew the policy through "Online Consent" (Details provided in SC No 7285 dated 06.11.2020): 01.12.2020 to 31.10.2021	For those New Joinee Retirees who were provided option to join the Medical Insurance Scheme through SC No 7261 dated 09.10.2020 but could not join/submit consent till 25.10.2020 (Details provided in SC No 7285 dated 06.11.2020): 01.01.2021 to 31.10.2021

3.	<p>Super Top-Up Benefit</p> <p>A) Premium deducted till 28.10.2020</p> <p>B) Premium deducted between 23.11.2020 &amp; 25.11.2020</p>	<p>Existing Retirees who renewed the policy as per SC 7261 dated 09.10.2020 &amp; SC 7285 dated 06.11.2020 and availed Super Top-Up benefit</p> <p>Policy coverage:</p> <p>A) 01.11.2020 to 31.10.2021 (Details provided in SC 7261 dated 09.10.2020)</p> <p>B) 01.12.2020 to 31.10.2021 (Details provided in SC 7285 dated 06.11.2020)</p>	<p>New joinee retirees who joined the policy as per SC 7261 dated 09.10.2020 &amp; 7285 dated 06.11.2020 and availed Super Top-Up benefit</p> <p>Policy coverage:</p> <p>A) 01.11.2020 to 31.10.2021 (Details provided in SC 7261 dated 09.10.2020)</p> <p>B) 01.01.2021 to 31.10.2021 (Details provided in SC 7285 dated 06.11.2020)</p>
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**3. Tax Benefit Certificate:** Existing Employees who had opted for Super Top Up facility are eligible for tax benefit against the premium paid towards the same. Also, all retired employees, covered under various policies of IBA Medical Insurance, in the tenure as mentioned above, are eligible to claim tax benefit against the premium paid.

**Activation of Portal:** To enable easy and quick generation of Tax Benefit Certificate, for both existing and retired employees, required updation with details of the present policy has been done on the dedicated portal already available on **UBINET** The path to access the portal is given below:

**UBINET:** Home Screen > Useful Link> Staff> Medical Insurance Tax Benefit Certificate (Annexure I)

4.A click on the 'portal name' will lead to the home screen where two tabs would be available, one each for existing employees and for retired employees. A click on either tabs will prompt to enter the Employee number in the given field. In case of e-AB & e-CB employees (for both existing employees and retired employees) the PF/ Employee number allocated post-amalgamation is to be entered. The employee number must be filled in six digits. If it has less than six digits, then the same should be entered preceded by zero, for e.g. If employee number is 1234, then entry should be done as "001234". After entering the appropriate PF/ employee number, click on "generate certificate" button. Annexure II & III.

3. The Tax Benefit Certificate will appear for the insured as per Annexure IV.
4. There are options to 'PRINT TO PDF', 'PRINT', 'EMAIL' AND 'RESET' which can be better understood as under (Annexure V):
  - ❖ **PRINT TO PDF:** This command generates the certificate in "pdf" format.
  - ❖ **PRINT:** This command generates the certificate in printable format.
  - ❖ **EMAIL:** This command will prompt to enter the targeted email ID. After entering the same click on 'send mail' tab to get an email containing the Tax Benefit Certificate. Annexure VI.
  - ❖ **RESET:** Click on this command clears the data and user returns to home page for fresh entry.
5. **The portal is live with immediate effect for all existing employees covered under Super Top Up policy and also for the retired employees who have availed the Medical Insurance policy for policy year 2020-21.**

**FIFTY PERCENT SUBSIDY TOWARDS MEDICAL INSURANCE PREMIUM TO FAMILY PENSIONERS AND PRE-1986 RETIREES:**

**(Staff circular 7341 dated 04.01.2021)**

1. Attention is invited to Staff Circular No.7261 dated 09.10.2020 and Staff Circular 7285 dated 06.11.2020, vide which the graded premium rates of Medical Insurance for retirees for the policy period 01.11.2020 to 31.10.2021, was circulated.
2. As on date there are 4643 Family Pensioners and Pre-1986 retirees in the amalgamated entity drawing family pension and exgratia respectively less than Rs.10, 000/- per month. Out of this total 4730 Family Pensioners as well as pre 1986 exgratia retirees, 316 have opted Retirees Group Medical Insurance Scheme for the Policy period 01.11.2020 to 31.10.2021.
3. During the last four years, our Bank as a pro-active measure has extended a helping hand by bearing 50% of the yearly medical insurance premium (without domiciliary cover), to the above group of retirees.
4. Bank is pleased to inform that this year budget has been allotted under Staff Welfare Scheme for sharing 50% of the burden of Medical Insurance premium of **Family Pensioners and pre-1986 retirees (without domiciliary cover)**. Hence, 50% of the premium amount will be refunded to the concerned retirees in the account numbers registered for Medical Insurance Scheme by directly debiting expenditure account.

**MEDICAL INSURANCE CLAIMS FOR MILD COVID CASES**

**Staff circular 7431 dated 30 April 2021**

**Staff circular 7430 dated 29 April 2021**

**Corrigendum to Staff Circular 7430 Dated 29 April 2021**

1. Please refer to staff circular 7430 Dated 29 April 2021 vide which we have circulated that, all the staff members/retirees whose Cashless/Reimbursement claims in the policy period 01-Oct-2020 to 30-Sep-2021 have been repudiated stating the reason as "MILD COVID" can represent/resubmit their claims for reimbursement to Paramount TPA
2. Further it is clarified that, the retired employees/family pensioners who are covered under Medical Insurance Scheme for Retired Employees/Family Pensioners from 01Nov-2020 to 31-Oct-2021 and whose Cashless/Reimbursement claims have been repudiated in the policy period 01-Nov-2020 to 31-Oct-2021 stating the reason as "MILD COVID" can also represent/resubmit their claims for reimbursement to Health Insurance TPA.

Highlights of the Staff Circular

Settlement of Medical Insurance claims pertaining to the Policy Period 01-Oct-2020 to 30-Sep-2021 for Mild COVID cases.

Sub: Medical Insurance claims for Mild COVID cases

1. Taking into cognizance the repudiation of various hospitalization claims stating reason as "Mild COVID", Bank had taken up the matter with National Insurance Company (NIC) and requested for reconsideration of the said claims in view of the pandemic situation.
2. We are in receipt of communication from NIC which is reproduced below verbatim :  
"We also have to consider the IRDAI guidelines as well as the widespread situation of panic created by the pandemic. We may go by the basic premise of a Health policy, i.e. in case the admission in Hospital is under



the advice of a registered medical practitioner, for a disease/illness that is covered by the policy, the claim may be admitted".

3. In the view of the above guidelines, all the staff members/retirees, whose Cashless/Reimbursement claims in the policy period 01-Oct-2020 to 30-Sep-2021 have been repudiated stating the reason as "MILD COVID" can represent/ resubmit their claims for reimbursement to Paramount TPA.

SN	SC Number	Subject
1	7247	Medical Insurance Scheme for Existing employee 01.10.2020 to 30.09.2020 change of insurance company submission of claim documents within time
2	7254	Medical insurance scheme for existing employee policy tenure 01.10.2010 to 30.09.2021 claim forms
3	7257	Payment of one time exgratia in case of death due to Covid -19 extension up to 31.03.2021
4	7279	Payment of one time exgratia in case of death due to Covid -19
5	7288	Information of SPOC of paramount TPA, Delay Letter Submission flowchart
6	7318	Procedure for dependent updation , Role of HR team
7	7315	Policy on Corporate Buffer
8	7321	Last date for addition of Dependent
9	7348	Medical Insurance policy for existing employees policy tenure 01.10.2020 to 30.09.2021
10	7354	Medical Insurance 2020-21 generation of Tax benefit certificate
11	7430	Medical insurance claims for mild covid cases

#### PREVENTIVE MEASURES TO CONTAIN SPREAD OF COVID - 19

Staff Circular: 7600 dated 04 Feb, 2022

Attention of all offices / branches is drawn towards Staff Circular no 7586 dated January 06, 2022 on the subject cited above.

1. Work from Home (WFH) for all Persons with Disabilities (PwD) (Divyangjan)/ Visually Impaired Employees and Pregnant Women Employees.

The matter has been reviewed and it has been decided that all the employees in the above-mentioned categories shall continue to be exempted from attending Office / Branch and shall be assigned 'Work from Home' upto 15.02.2022.

2. Physical attendance for employees posted at Central Office, Mumbai (Including annex offices located at Mumbai):

The matter has been reviewed and it has been decided to restore 100% attendance of the above-mentioned employees with immediate effect.

3. All the other guidelines in Staff Circular no 7586 dated January 06, 2022 will remain in force upto 15.02.2022
4. In the instance of any other Central / State Administration guidelines in this regard, same shall prevail over the contents of this circular.
5. The contents of this circular must be brought to the notice of all the staff members.  
Stay SURAKSHIT and Stay Active.

#### PROVISION FOR ENTERING DETAILS OF LIC POLICY BY THE EMPLOYEES IN HRMS.

**Staff circular 7746 dated 06.08.2022**

This has reference to the Salary Savings Scheme (SSS) of LIC of India of the staff members in the post amalgamation phase of E-CB & E-AB with Union Bank of India in April 2020. Prior to amalgamation, the demand was raised by LIC of India on respective Banks and the Premia recovered from the staff members was remitted as per the Demand of the PA Code (Paying Authority code) of LIC of India.

Post amalgamation of eCB and eAB with UBI, due to merger of certain branches / change in the HR Administrators at Ros and change of location due to transfers, the LIC premia did not reach the LIC of India account for lack of policy holder's details. Thus, the premium deducted from monthly salary were parked in certain account without remitting to LIC of India. In the meantime, the employees are receiving Mails / SMS from LIC of India about the non - receipt of premia, which may result in policy getting lapsed.

To overcome the above issue, we have now devised a solution of sending the premia to the allotted Paying Authority of LIC of India. We have developed a new page under the Employee Self Service of Union Parivar, under which the employee will enter in the LIC policy details, which will be sent to LIC of India, who will in turn generate demand for the respective policies. The HR Managers at RO/CO, after reconciling the amounts deducted from the employee's salary with the demand received will remit the monthly proceeds to LIC of India.

The navigation for entering the details by the Employee in Union Parivar is as follows: -

Employee Self Service > Pay Roll > SSS Policy Details.

For the HR Administrator, a query "UBI\_SSS\_POLICY\_NO\_QRY" is provided under Reporting Tools > Query viewer option. HR Administrators have to enter the Calendar Group, which will generate a report and will give the details of the employee's Policy along with the account number in which the amount has been parked.

All are requested to make full use of the facility and avoid any delay in the payment of premia.

## **POLICY ON CORPORATE BUFFER (MEDICAL ASSISTANCE)**

Staff Circular 7582 dated 30.12.2021

1. Attention is invited to Staff Circular 6446 dated 20.09.2016 vide which the 'maiden policy' on Corporate Buffer (Medical Assistance) was circulated. The Board in its meeting dated 15.12.2021 has approved renewal of the 'Policy on Corporate Buffer (Medical Assistance)', for the policy year 2021-22; period from 01.10.2021 to 30.09.2022. Revised policy is attached as Annexure-I.
2. The amount allotted to Union Bank of India under Corporate Buffer (Medical Assistance), for the policy year 2021-2022 is Rs.13.05 crores.
3. All are requested to take careful note of the same.

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## **POLICY ON CORPORATE BUFFER (MEDICAL ASSISTANCE)**

### Preamble

The Medical Insurance Scheme for Officers/ Employees in lieu of Hospitalization Scheme was introduced in terms of the X Bipartite Settlement/ Joint Note dated 25.05.2015 and the subsequent approval provided by the Board in its meeting dated 25.06.2015. The salient features and other modalities on the implementation of the Medical Insurance Scheme were first circulated vide Staff Circular No. 6263 dated 29.10.2015.

The Group Medical Insurance policy for existing employees has been renewed for the policy year 2021-22 periods from 01.10.2021 up to 30.09.2022. The Indian Banks' Association, through a bidding process, have acquired the services of "National Insurance Company Ltd" to offer 'Group Medical Insurance Policy', for the policy year 2021-22, for both existing employees and retired employees.

National Insurance Company, as per the Group Medical Insurance policy for Policy year 2021-22, has made a provision of Rs.100.00 Crores as Corporate Buffer (Medical Assistance), to be shared amongst the participating Banks, for providing financial assistance to serving employees and their dependents, whose eligible claims under the Medical Insurance Policy exceeds the medical cover.

Accordingly, the Bank has put in place the policy for utilization of Corporate Buffer (Medical Assistance). The salient features of the policy are mentioned below:-

<b>Objectives of the policy</b>	
1.1	As per the Group Medical Insurance Policy, the Basic Sum Insured for an officer cadre employee and his/ her dependent is Rs.4.00 lacs and in the case of clerical and sub staff (award staff cadre employee), the basic sum insured is Rs.3.00 lacs.
1.2	Due to serious ailments of self/ family, the sum insured falls short of actual expenditure while they are still hospitalized and the balance amount is borne by the employee. There may be cases where the sum

		insured is exhausted during the course of hospitalization itself and sufficient balance is not available for any future emergency.
	1.3	To provide financial assistance for hospitalization cases where the sum insured has already been exhausted, a corpus of fund has been allocated to Union Bank of India which is known as Corporate Buffer (Medical Assistance). The total fund allocated under Corporate Buffer (Medical Assistance) to Union Bank of India, for the policy year 2021-22, is Rs.13.05 Crores.
	1.4	The objective of the policy is to outline the modalities for extending financial assistance under Corporate Buffer (Medical Assistance) to the existing employees.
2		Eligibility
	2.1	Utilization of Corporate Buffer (Medical Assistance) will be available to the serving employees and their eligible dependents only. As defined in the X Bipartite Settlement/ 8th Joint Note dated 11.11.2020, the following persons will be treated as dependents for coverage in Group Medical Insurance Policy as well as for claiming financial assistance under Corporate Buffer:
	2.1.1	The employee's spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically and mentally challenged brother/ sister with 40% or more disability, widowed daughters and dependent divorced /separated daughters, sisters including unmarried/ divorced/ abandoned or separated from husband/ widowed sisters As also parents wholly dependent on the employee.
	2.1.2	The term wholly dependent family member shall mean such member of a family having a monthly income not Exceeding Rs.12,000/-per month. If the income of one of the parents exceeds Rs.12,000/-per month or the aggregate income of both the parents exceeds Rs.12,000/- per month, both the parents shall not be Considered as wholly dependent on the employee.
	2.1.3	Any two, but not both, of the dependent parents/ Parents-in-law shall be covered.
	2.1.4	Physically challenged children of the employees to be defined as dependents irrespective of age or marital Status, subject to income criteria.
	2.2	Employees, who retire during the course of Insurance policy and provide their consent to continue in the Group Medical Insurance policy, will be covered under the present policy for existing employees, till the end of policy (for the current policy year the last date of policy 30.09.2022). After the expiry of policy, they will be shifted and covered under Insurance Policy for retired employees.
	2.3	Corporate Buffer (Medical Assistance) is available under Group Medical Insurance Policy, only for existing employees. Policy for retired employees does not have any provision for corporate buffer. However, the employees as stated in para 2.2 will also be allowed to avail the benefit of Corporate Buffer (Medical Assistance) for the current policy year i.e. till the expiry of current policy for existing employees – 30.09.2022. Dependents of all these employees will also remain covered for Medical Insurance as well as be eligible for Corporate Buffer (Medical Assistance) as applicable for existing employees for its current policy year only i.e. till they are covered in the policy for existing employees. Once employee is shifted to Group Medical Insurance Policy for retired employees, the employee will not be entitled to claim amount under Corporate Buffer (Medical Assistance) Scheme.
	2.4	Employees will be eligible for Buffer amount once the Insurance cover amount (including Super Top-Up cover) is exhausted. Officer cadre employee as well as award staff cadre employee would be eligible for a buffer amount without any ceiling on "First come, first serve" basis.
3		Key Policy Clauses
		The Insurance Company has informed that, out of the Corporate Buffer Fund of Rs.100.00 crores, which is to be shared amongst the participating banks, for the policy year 2021-22, the share for Union Bank of India is Rs.13.05 crores. As per the guidelines of IBA/ Insurance Company, at the end of the policy year, the unutilized portion of the Corporate Buffer for Medical Assistance of the member Bank will be made available to the Bank/ Banks that have completely exhausted the buffer amount.
4		The Corporate Buffer (Medical Assistance) will be available/ payable only when a hospitalization claim otherwise falls within the scope of the policy. It shall be administered on "First come First Serve" basis and will be subject to availability of corporate buffer allocated by the Insurance Company.
5		The reimbursement under Corporate Buffer (Medical Assistance) will not be allowed in cases where (Officers & Award Staff) have stayed in rooms which are much above the eligibility limit e.g. Normal bed charges of Rs.5000/- per day & ICU charges Rs.7500/- per day as specified in the policy.
6		Corporate Buffer (Medical Assistance) is not to be utilized for normal maternity cases and shall be considered only as per clause 3.5 of 'Additional Coverage' under the policy.

7		No floor limit for claim amount under Corporate Buffer (Medical Assistance).
8		Corporate Buffer (Medical Assistance) can only be utilized for consideration of hospitalization, pre-hospitalization (30 days prior to hospitalization) and post-hospitalization claims (90 days immediately after discharge).Domiciliary/ OPD claim expenses are not covered under Corporate Buffer (Medical Assistance).
9		If the staff member and his/ her spouse both are working in our Bank or in any other participating Bank, which is covered under Group Medical Insurance Scheme or Group Medical Insurance Policy, then Corporate Buffer (Medical Assistance) shall be available only over & above the aggregate sum insured of both the policies, including super top-up. For example, if our Bank employee has corporate Medical Insurance cover under Group Medical Insurance Policy of Rs 4.00 lacs + super top-up coverage of Rs.5.00 lacs and his/ her spouse has corporate Medical Insurance cover of Rs.3.00 lacs + super top-up coverage of Rs.4.00 lacs, then he/ she can claim from the Corporate Buffer (Medical Assistance) only, if their total medical expenses exceeds Rs.16.00 lacs i.e. on exhaustion of Rs.7.00 lacs of base medical cover and Rs.9.00 lacs of super top-up medical cover (if opted for).
		Procedure for Claim under Corporate Buffer (Medical Assistance):
10		Employees seeking financial assistance under Corporate Buffer (Medical Assistance) will be required to submit their details in the Corporate Buffer (Medical Assistance) Claim Format given in Annexure II to Staff Circular 7315 dated 15.12.2020. The employee is required to submit the details of expenses incurred (with item wise breakup) and supported by original bills/ Xerox copies (if original bills are already submitted to TPA) along-with Doctor's certificate & proof of having paid the amount to concerned Hospital. There will be a provision for auto trigger of Corporate Buffer (Medical Assistance) amount for employees of Union Bank of India, in case of cashless claims, without any ceiling limit.
11		Nodal Officer for attending claims under Corporate Buffer (Medical Assistance): The Assistant General Manager (HR), Central Office will be the Nodal Officer for attending the claims under Corporate Buffer (Medical Assistance).
12		Process Flow for Corporate Buffer Claims: In case of cashless claims, buffer amount shall be paid directly to the hospital and in other cases/ reimbursement claims, the amount shall be paid directly to the concerned employee.
13		After sanction of claims, the same will be informed to the Insurance Company, TPA and the concerned Regional Office, through an authorization note duly signed by Assistant General Manager (HR), the Nodal Officer for Corporate Buffer (Medical Assistance).
14		Policy period for Corporate Buffer (Medical Assistance); Policy year: 2021-2022 The modalities set in this Corporate Buffer (Medical Assistance) Policy will be valid till 30th September 2022 and its continuity may be extended for a further period not exceeding 03 months with the specific approval of the Managing Director & CEO.
15		The Bank reserves its right to amend, modify or rescind all or any of the clauses of this policy at any point of time without assigning any reason.

TO  
THE GENERAL MANAGER  
HRD DEPT., CO, MUMBAI

I request you to allocate an amount of Rs.\_\_\_\_\_ from Corporate Buffer (Medical Assistance), being medical & hospitalization expenses incurred/ to be incurred by me for \_\_\_\_\_ (self / dependent). Details are as under:

1	Name of the Employee	
2	Employee No.	
3	Designation	

4	Office of the Employee BRANCH: REGION: ZONE:	
5	Name of the Patient	
6	Relationship	
7	TPA ID Card Number	
8	Name & Address of the Hospital	
9	Date of Admission	
10	Nature of illness	
11	Reference number of communication from NIC/ TPA on the admission of claim (if any)	
12	Total Amount of Hospital Bill / Estimated expenses (With full Break-up / as per attachment )	
13	Whether reimbursement claim or cashless claim	
14	The amount settled / approved by NIC/TPA towards current claim (From admission)	
15	Claim settled under Super Top up Policy	
16	Eligibility under Medical Insurance Scheme Officer- Rs. 400000/- Award Staff- Rs. 300000/-	
17	Amount requested for release from Corporate Buffer IPD claim (Hospitalization claim)	
18	Any utilization of Corporate Buffer in past (in current policy period only)	
19	Spouse Details. Whether working. If yes, provide details	

DATE: \_\_\_\_\_ NAME & SIGNATURE OF CLAIMANT

FOR RO PURPOSE

WE HAVE VERIFIED THE CLAIM AMOUNT.

RECOMMENDED FOR APPROVAL.

REGIONAL HEAD

DATE:

(REGION \_\_\_\_\_)

## SECTION 4: STAFF WELFARE

# *SECTION: 4 STAFF WELFARE*



# **STAFF WELFARE SCHEMES / MEASURES**

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## STAFF WELFARE MEASURES (NEW)

**Staff Circular:7749 dated 22.08.2022**

Scheme No.	Particulars
1	CANTEEN SUBSIDY SCHEME
2	LUMP SUM SUBSIDY FOR CANTEEN
3	SCHEME FOR ANTENATAL CHECK-UP FOR FEMALE EMPLOYEES
4	MEDICAL CLINIC
5	SCHEME FOR FINANCIAL ASSISTANCE TO EMPLOYEES WHO ARE ON LOSS OF PAY ON ACCOUNT OF HOSPITALISATION
6	REIMBURSEMENT OF 50% OF THE ANNUAL COLLEGE FEES INCURRED TO THE WARDS OF THE SUBORDINATE STAFF
7	SCHEME FOR REIMBURSEMENT OF SCHOOL FEES ETC. TO WARDS OF EMPLOYEES
8	SCHEME FOR REIMBURSEMENT OF COLLEGE FEES, COST OF BOOKS ETC. TO WARDS OF EMPLOYEES, PURSUING ENGINEERING, MEDICAL, PROFESSIONAL AND CAREER ORIENTED DEGREE COURSES
9	SCHEME FOR AWARDED SCHOLARSHIPS FOR HIGHER EDUCATION TO THE CHILDREN OF AWARD STAFF & OFFICER
10	HONORARIUM TO THE CHILDREN OF THE EMPLOYEES, WHO HAVE SECURED FIRST RANK IN THE SCHOOL EXAMINATION
11	Union BANK OF INDIA RETIRED Employees' Medical Assistance Scheme
12	EX-GRATIA TO PRE-1986 EMPLOYEES
13	BANK'S HOLIDAY HOMES
14	BANK'S TRANSIT QUARTERS
15	FINANCIAL ASSISTANCE TO PHYSICALLY HANDICAPPED EMPLOYEES FOR PURCHASE OF CRUTCHES, OTHER ACCESSORIES
16	SCHEME FOR FINANCIAL ASSISTANCE TO PHYSICALLY CHALLENGED CHILDREN OF THE EMPLOYEES FOR PAYMENT OF SCHOOL / COMPUTER COURSES FEES, PURCHASE OF CRUTCHES, HEARING AIDS AND OTHER ACCESSORIES
17	SCHEME FOR PAYMENT OF EX-GRATIA FOR ADJUSTMENT OF STAFF HOUSING LOAN OF DECEASED EMPLOYEES
18	HONORARIUM TO 'UNION YOUTH'
19	50% SUBSIDY OF MEDICAL INSURANCE PREMIUM TO FAMILY PENSIONERS DRAWING PENSION < Rs.20,000/-.
20	Grant of Funeral expenses in the event of demise of active employee
21	REIMBURSEMENT FOR PURCHASE OF SPECTACLES TO 35+ EMPLOYEES

### SCHEME NO. 1- CANTEEN SUBSIDY SCHEME

#### Objective

To provide canteen subsidy to all Employees of the Bank.

#### Applicability

This scheme will be applicable to all the employees of the Bank including Permanent part-time subordinate staff members drawing scale wages of 1/3<sup>rd</sup> and above, but not to those appointed on contract or tenure/temporary basis.

However, the scheme will not be applicable to those employees, who are already covered under the Canteen Facility where lump sum subsidy is being paid.

**Amount**

Subsidy of Rs.200/- per employee per month is being provided.

**General Conditions**

- The amount may be applied in the relevant module in Union Parivar, which will be available shortly. The payment shall be made on the basis of declaration by the employee in Union Parivar.

**Application and Payment**

The claim for reimbursement shall be applied in the relevant module in Union Parivar and amount will be auto credited after approval by HR Suvidha.

**Important Note**

Till the time module is not available in Union Parivar, the subsidy may be claimed manually on declaration basis. The Competent Authorities in different Branches/Offices are under:

- Branch Manager/Chief Manager of the branch concerned.
- Chief Manager (Operations) in case of Regional Office/Field General Manager's Office.
- In charge of Office in case of Audit Office
- Principal/Vice Principal in case of Staff Training College
- Chief Manager heading the Training Centre in case of Staff Training Centers (In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore).

The format for claiming subsidy manually on declaration basis is attached herewith:

**Declaration for Canteen Subsidy**

To

\_\_\_\_\_  
\_\_\_\_\_

I hereby request you to kindly reimburse canteen subsidy amount of Rs. 200/- in my account no \_\_\_\_\_ for the month of \_\_\_\_\_ 2022 for the amount spent by me on canteen expenses.

Name:

Emp No.:

Designation:

Sanctioned Rs. \_\_\_\_\_

\_\_\_\_\_ (Sanctioning Authority)

\_\_\_\_\_ (Branch/Office)

**SCHEME NO. 2 - LUMP SUM SUBSIDY FOR CANTEEN**

**Objective**

Lump sum subsidy is being paid for canteens operating at Central Office, CO Annex, M S Marg Mumbai and Indian Exchange Place Kolkata.

### **Applicability**

This scheme will be applicable to all the employees of the Bank posted at Central Office, CO Annex, M S Marg Mumbai and Indian Exchange Place Kolkata but not to those appointed on contract or tenure/temporary basis.

### **General Conditions:**

- The lumpsum subsidy will be directly disbursed to the Canteen Contractor/Tea Boy on production of monthly bill.
- The records of sanction/payment will be properly maintained by Paying Department for audit purposes.
- The payment under the scheme will be debited to Expenditure A/c Staff Welfare Measure – Canteen Subsidy.

### **Staff circulars for further reference**

Staff Circular 4782 dated 01.10.2001

Staff Circular 6002 dated 31.07.2013

Staff Circular 6162 dated 16.01.2015

Staff Circular 7171 dated 08.04.2020

## **SCHEME NO. 3 - SCHEME FOR ANTENATAL CHECK-UP FOR FEMALE EMPLOYEES**

Timely Antenatal Check-up is important for the health of female employees. In order to ensure the same, Bank has a scheme under staff welfare for Antenatal Health Checkup of Female employees.

### **Objective**

The scheme envisages reimbursement of expenses incurred by female staff members for their antenatal checkup.

### **Applicability**

The scheme will be applicable to all permanent female employees of our Bank but not to those appointed on contract or tenure/temporary basis.

### **Amount**

Antenatal check-up (4 months old) upto Rs. 5000/- shall be provided. The reimbursement can be claimed 2 times during the tenure of service of the female employee.

### **General Conditions:**

- Concerned female employee has to apply online through Union Parivar for reimbursement and to submit the relevant bills for claiming the amount.
- In case of tie-up arrangements, payment should be made directly to the service provider.
- The records of sanction/payment will be properly maintained by Paying Department for audit purposes.

### **Competent Authority**

- HR Department of concerned Regional Office
- HR Suvidha in case of Central Office

The details of the account to be debited shall be shared shortly.

**SCHEME NO. 4 - MEDICAL CLINIC**

**Objective**

As part of staff welfare measure and in commemoration of Bank's Platinum Jubilee Year in 1994, the medical clinics were established at all centers where Zonal/Regional Office was functioning. A minimum space of 400/500 sq ft is made available to these clinics. The working hours of this clinic will be as follows:

Monday to Friday	:3.30 p.m. to 5.00 p.m.
Saturday	:1.00 p.m. to 2.00 p.m.

**General Conditions**

Employee who desires to avail the facility will seek prior permission of the Branch Manager/Departmental Head. While giving permission to attend the clinic, Branch Manager/Departmental Head will ensure that the employee's visit to the clinic does not interfere with his normal functions. Further, for visiting the clinic, no conveyance charges or any other allowance will be payable. The medical team will consist of a Cardiologist and General practitioner. The General Practitioner will attend the clinic on all days i.e. 1½ hour from Monday to Friday and 1 hour on Saturday. The Cardiologist will attend the clinic two days in a week for 1½ hour each day.

In order to provide better medical services to the staff members, the remuneration payable to doctors/compounder and also the monthly limit for purchase of medicines have been increased, which are as under:

	Metropolitan Centers (Rs.)	Other Centers (Rs.)
General Practitioner	12000/-	11250/-
Cardiologist	15000/-	12750/-
Cardiologist who is also working as a General Practitioner	16500/-	14250/-
Compounder	4500/-	3750/-
Checking of Hospitalization Bills by doctors	1500/-	1125/-
Monthly limit for purchase of medicines at medical clinic	18000/-	14250/-
Homoeopathy Doctor / Ayurvedic Doctor*	9750/-	5000/-

\* Services of anyone or both (Homeopathy and Ayurvedic Doctor) can be utilized subject to remuneration within the prescribed limits.

One of the doctors (mostly the general practitioner) will be designated as Chief Medical Consultant, who will be responsible for overall administration / supervision of the clinic.

The expenses payable to the Chief Medical Consultant, other doctor, compounder as well as medicines, are debited to "Expenditure Account – Medical Clinic."

The Bank will not reimburse conveyance charges incurred by the medical practitioners. The contract will be for a period of one year and will be renewed, from time to time. The medical practitioners will not be entitled for any leave during the period of contract. During the absence of a doctor, the Chief Medical Consultant will have to make arrangements for an alternative medical practitioner to be available at the clinic.

The Chief Medical Consultant will appoint a Compounder on his own and the remuneration payable to him will be made out of the lump sum amount to be paid by the Bank.

The Chief Medical Consultant will take care of furniture & fixtures, equipments etc. and will also ensure that the benefit of the clinic is not extended to outsiders. Medicines will be dispensed in the clinic for normal ailments like cough, cold, flu and fever, diseases of the respiratory system etc., minor dressings in case of injuries, abscess, sores etc. The clinic will not provide costly medicines. The clinic will also be equipped with Electro-Cardiogram, Blood Pressure Monitor, and Weighing Scale etc.

Further, the verification regarding proper functioning of the Medical Clinics will be covered under Management Audit Process.

The facility of medical clinic will also be available to the retired employees of the Bank.

**Staff circulars for further reference**

Staff Circular 5901 dated 04.09.2012

Staff Circular 6002 dated 31.07.2013

Staff Circular 6162 dated 16.01.2015

Staff Circular 7171 dated 08.04.2020

**SCHEME NO. 5 - SCHEME FOR FINANCIAL ASSISTANCE TO EMPLOYEES, WHO ARE ON LOSS OF PAY ON ACCOUNT OF HOSPITALISATION**

There are instances where employees are forced to go on leave on loss of pay on account of hospitalization for undergoing treatment for major ailments like coronary disease, transplantation surgery etc. Such employees are forced to incur substantial medical expenses for their treatment and at the same time do not receive salary. Many a time the employees' avail all sorts of leave to their credit and ultimately, the only option open to them is to go on leave on loss of pay on medical grounds. Normally the financial condition of such employees would be very precarious. The Bank has a scheme for financial assistance to employees, who are on loss of pay on account of hospitalization to lend a helping hand to such employees to tide over their temporary financial difficulties.

**Objective**

To provide financial assistance to employees who are on loss of pay on account of hospitalization.

**Applicability**

The Scheme will be applicable to all permanent employees of the Bank but not to those appointed on contract or tenure/temporary basis.

**Scope**

The scheme covers payment of lump sum amount to the employees, who are on loss of pay. The facility will be made available for a maximum period of six months in the entire service of an employee.

**Amount**

Employees will be given financial assistance of Rs.5,000/- per month for a maximum period of 6 months and proportionately in case leave on loss of pay is less than one month (30 days).

**General Conditions**

- An application in writing as prescribed under the scheme to be submitted by the employee concerned to the Branch Manager / Chief Manager / Departmental Head where the employee is working.
- The application will be scrutinized and sanctioned by the Competent Authority.
- The Employee should have exhausted all sorts of leave and must be on approved leave on loss of pay on medical grounds.
- The disbursement of financial assistance will cease on the date of reporting of the employee for duties.
- The applicant should have submitted bills seeking reimbursement of expenses under hospitalization scheme.
- The details of approval accorded by the Competent Authority will be recorded in a register containing the mentioned details.

Name of the staff	P.F. No.	Designation	
Amount of reimbursement sought for	Amount approved	Date of payment	

- The records of sanction/payment will be properly maintained for audit purposes.
- The Internal Auditors will, in their reports, make specific comments regarding compliance.
- The payment under this scheme will be debited to Expenditure Account- Staff Welfare Measures – Financial Assistance to Employees, who are on loss of pay on account of Hospitalization.

**Competent Authority**

- Branch Manager/Chief Manager of the branch concerned.
- Chief Manager (Operations) in case of Regional Office/Field General Manager’s Office.
- Chief Manager (HR) in case of Central Office.
- In charge of Office in case of Audit Office.
- Principal/Vice Principal in case of Staff Training College.
- Chief Manager heading the Training Centre in case of Staff Training Centers (In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore).

**Staff circulars for further reference**

- Staff Circular 4782 dated 01.10.2001
- Staff Circular 5681 dated 28.08.2010
- Staff Circular 5785 dated 21.09.2011
- Staff Circular 5901 dated 04.09.2012
- Staff Circular 6002 dated 31.07.2013



Staff Circular 6162 dated 16.01.2015

Staff Circular 7171 dated 08.04.2020

**SCHEME NO. 6 - REIMBURSEMENT OF 50% OF THE ANNUAL COLLEGE FEES INCURRED TO THE WARDS OF THE SUBORDINATE STAFF**

**Objective**

The scheme provides for reimbursement of 50% of the annual college fees paid by the subordinate staff for their wards. The reimbursement will be restricted to 2 children.

**Applicability**

The scheme will be applicable to all permanent subordinate staff members of the bank but not to those appointed on contract or tenure/temporary basis.

**Amount**

The annual college fees will include term fees, examination fees, tuition fees and admission fees. Capitation fees/donation will not be eligible for reimbursement under this scheme.

**General Conditions**

- The payment under the scheme will be by way of reimbursement of expenses already incurred.
- Reimbursement will be restricted either for 1<sup>st</sup> Graduation or for 1<sup>st</sup> Diploma. The Graduation or Diploma course should be recognized by the relevant Educational/Professional body. The reimbursement of annual college fees will be restricted to 50% of the claim or Rs.10000/- per year whichever is less.
- The scheme will be applicable only for 1<sup>st</sup> Graduation/Diploma Course and not for 11<sup>th</sup> or 12<sup>th</sup> standard.
- Concerned employee has to apply online through Union Parivar for reimbursement by uploading a self-attested copy of the relevant bills/proof receipts evidencing payment of term fees, tuition fees, examination fees, admission fees etc. for claiming the amount. The self-attested copy will be maintained in the branch/office records
- The employee should submit application on a yearly basis for claiming reimbursement.
- Reimbursement under the scheme will cease from the date of cessation of employment of the applicant with the Bank.
- The application should be submitted by the subordinate staff members on or before **15th March of the following year**. For example, for the Academic year 2021-22 the application should be submitted on or before 15.03.2023.
- The employees should submit single claim for reimbursement and no piecemeal claim will be entertained.
- The ward of the employee should pass the qualifying examination every year so as to be eligible for reimbursement. The scheme will not be applicable in case the ward fails in the qualifying examination or detained in the same class. However on being considered for promotion to the higher class the ward will become eligible for being covered under this scheme.
- The payment under this scheme will be debited to Expenditure Account - Staff Welfare Measures - Reimbursement of 50% College Fees to wards of Subordinate Staff Members.

**Application and Payment**

The claim for reimbursement should be applied in the relevant module in Union Parivar and amount will be auto credited after approval by HR Suvidha.

**Staff circulars for further reference:**

Staff Circular 5901 dated 04.09.2012

Staff Circular 6002 dated 31.07.2013

Staff Circular 6162 dated 16.01.2015

Staff Circular 7171 dated 08.04.2020

## **SCHEME NO. 7 - SCHEME FOR REIMBURSEMENT OF SCHOOL FEES ETC. TO WARDS OF EMPLOYEES**

### **Objective**

To provide limited amount of financial support to employees by way of reimbursement of school fees, cost of textbooks etc.

### **Applicability**

The Scheme will be applicable to all permanent employees of the Bank but not to those appointed on contract or tenure/temporary basis.

### **Scope**

- For the purpose of this scheme the family is taken as one unit. In other words, if husband and wife are working in our Bank, together they will be eligible for claiming reimbursement for only one dependent child.
- School education of the employee's ward commencing from Nursery to Standard XII will be covered under the scheme.
- The Scheme is also extended to those children of the employees who have joined diploma courses in polytechnic institutes after passing their 10<sup>th</sup> standard, only for the first two years with the maximum reimbursement restricted to Rs.2500/- per year.

### **Amount**

The amount of reimbursement has been increased to Rs.2500/- per year or the actual claim, whichever is less.

### **General Conditions**

- The fees will include tuition fees, term fees, examination fees, cost of textbooks etc. and excluding refundable fees & hostel fees.
- The payment under the scheme will be by way of reimbursement of expenses already incurred.
- Concerned employee has to apply online through Union Parivar for reimbursement by uploading a self-attested copy of the relevant bills/proof receipts evidencing payment of tuition fees, school fees, cost of textbooks etc. The self-attested copy will be maintained in the branch/office records
- The employee should submit application on a yearly basis for claiming reimbursement.
- The employees should submit single claim for reimbursement and no piecemeal claim will be entertained.
- Reimbursement under the scheme will cease from the date of cessation of employment of the applicant with the Bank.
- The application should be submitted by all the Employees on or before **15<sup>th</sup> March of the following year.**
- The payment under this scheme will be debited to Expenditure Account - Staff Welfare Measures - Reimbursement of School Fees to wards of Employees.

### **Application and Payment**

The claim for reimbursement should be applied in the relevant module in Union Parivar and amount will be auto credited after approval by HR Suidha.

### **Staff circulars for further reference**

Staff Circular 4782 dated 01.10.2001

Staff Circular 5901 dated 04.09.2012

Staff Circular 6002 dated 31.07.2013

Staff Circular 6521 dated 31.12.2016

Staff Circular 7171 dated 08.04.2020

**SCHEME NO. 8 - SCHEME FOR REIMBURSEMENT OF COLLEGE FEES, COST OF BOOKS ETC. TO WARDS OF EMPLOYEES, PURSUING ENGINEERING, MEDICAL, PROFESSIONAL AND CAREER ORIENTED DEGREE COURSES**

**Objective**

To provide certain amount of financial assistance to employees by way of reimbursement of college fees, cost of textbooks etc. incurred on behalf of one dependent ward on yearly basis.

**Applicability**

The Scheme will be applicable to all permanent employees of the Bank, but not to those appointed on contract or tenure/temporary basis.

**Scope**

- For the purpose of this scheme the family is taken as one unit. In other words, if husband and wife are working in our Bank, together they will be eligible for claiming reimbursement for only one dependent child.
- The scheme covers reimbursement of College fees/cost of textbooks etc.
- The scheme will not cover amount paid towards hostel fees, optional fees, refundable deposits, caution money deposits, coaching fees etc.
- The scheme will cover all courses leading to degree offered by the institutions and autonomous bodies recognized by/affiliated with the relevant educational/professional body and not courses leading to Diploma

**Amount**

The ceiling on the reimbursement stands enhanced to Rs.4000/-per year. However, if the claim is less than the ceiling fixed under the scheme the amount sanctioned will be restricted to the claim.

**General Conditions**

- The payment under the scheme will be by way of reimbursement of expenses already incurred.
- Concerned employee has to apply online through Union Parivar for reimbursement by uploading a self-attested copy of the relevant bills/proof receipts evidencing payment of tuition fees, college fees, cost of textbooks etc. The self-attested copy will be maintained in the branch/office records.
- Reimbursement will be on a yearly basis.
- The employees should submit single claim for reimbursement and no piecemeal claim will be entertained.
- Reimbursement under the scheme will cease from the date of cessation of employment of the applicant with the Bank.
- The application should be submitted by the employee on or before **15<sup>th</sup> March of the following year**. For example, for the Academic year 2021-22 the application should be submitted before 15.03.2023.
- The ward of the employee should pass the qualifying examination every year so as to be eligible for reimbursement of College fees, tuition fees etc. Failure in the qualifying examination or detention will lead to ineligibility. However on being considered for promotion, the ward will become eligible for being covered under this scheme.
- The payment under this scheme will be debited to Expenditure Account - Staff Welfare Measures - Reimbursement of College Fees to wards of Employees

**Application and Payment**

The claim for reimbursement should be applied in the relevant module in Union Parivar and amount will be auto credited after approval by HR Suidha.

**Staff circulars for further reference**

- Staff Circular 4782 dated 01.10.2001
- Staff Circular 5901 dated 04.09.2012
- Staff Circular 6002 dated 31.07.2013
- Staff Circular 6521 dated 31.12.2016
- Staff Circular 7171 dated 08.04.2020

**SCHEME NO. 9 - SCHEME FOR AWARDING SCHOLARSHIPS FOR HIGHER EDUCATION TO THE CHILDREN OF AWARD STAFF & OFFICERS**

The Bank has a scheme for awarding scholarships for Higher education to the children of Award Staff & Officer to encourage the employees to send the wards to pursue higher education.

**Applicability**

The Scheme will be applicable to all permanent employees of the Bank but not to those appointed on contract or tenure/temporary basis.

**Amount**

Education	Scholarship Amount
Those who pursue studies upto 10+2 level or equivalent in India.	Rs. 500/- per month.
Those who pursue Graduation/Post graduation/ Diploma courses or equivalent exam in India after passing class 12 <sup>th</sup> .	Rs. 600/- per month.
Those who pursue Graduation/Post graduation/ Diploma courses or equivalent exam in India after passing class 12 <sup>th</sup> and stay in hostel.	Rs. 800/- per month.

**Eligibility**

1. The scholarship will be paid to only one child of the employee during any academic year fulfilling the following criteria.
2. The ward of the officer and clerical employees who have secured minimum prescribed marks in the qualifying examinations are eligible for receiving scholarship for their 10+2 Level Studies and 12+3/4 [College] level studies are as under.

Qualifying Exam	% of marks
10 <sup>th</sup> standard	75% and above
12 <sup>th</sup> standard under Science Stream	75% and above
12 <sup>th</sup> standard under Arts Stream	60% and above
12 <sup>th</sup> standard under commerce Stream	60% and above
Final Year Diploma in Engineering	60% and above

3. The ward of the sub staff employees who have secured minimum prescribed marks in the qualifying examinations are eligible for receiving scholarship for their 10+2 level studies and 12+3/4 [college] level studies are as under. The minimum prescribed marks for awarding scholarships have been lowered with a view to encouraging the children of sub ordinate staff members to pursue higher studies.

Qualifying Exam	% of marks
10 <sup>th</sup> standard	65% and above
12 <sup>th</sup> standard under Science Stream	65% and above
12 <sup>th</sup> standard under Arts Stream	50% and above
12 <sup>th</sup> standard under commerce Stream	50% and above
Final Year Diploma in Engineering	50% and above

4. After passing 12<sup>th</sup> standard examination with minimum prescribed marks, the scholarship will be granted for Diploma Courses offered by the institutions and Autonomous Bodies recognized by relevant educational/Professional Bodies.
5. With a view to encouraging the meritorious wards of the employees to achieve further in their academic pursuits, those wards of the employees who have completed their Graduation/Diploma courses with 60% or more marks will get scholarship for pursuing Post graduation/PG Diploma.
6. The scholarship will be granted for pursuing professional courses such as CA, ICWA, CS etc. which involve correspondence studies.
7. Final year in Diploma in Engineering will be treated as a qualifying examination for the purpose of awarding scholarship for Engineering Degree Course.
8. Marks secured in all subjects including optional subjects will be taken into account for the purpose of ranking.
9. In the event the ward is required to stay in private hostel, the application for scholarship should be supported by-
  - a. Certificate from the College/Institution regarding non-availability of hostel facilities.

**OR**

  - b. Certificate from the College/Institution that the student cannot be accommodated in the existing hostel facilities offered by them.

**AND**

  - c. Copy of hostel receipt issued by the Private Hostel or Certificate issued by Private Hostel on their letterhead, confirming that the ward is staying in their hostel.
11. The scholarship sanctioned to the ward of deceased employee when he was alive will be continued even after death of employee, till the completion of the course for which the scholarship was awarded. In such case application for release of scholarship will be submitted by the spouse/child of deceased employee.

Relaxation of one year not exceeding 2 attempts is given to the wards to appear in the qualifying examination so as to secure admission in the professional courses. Where the ward despite securing high percentage of marks in the XII Std. /HSC examination, does not get admission in the professional course, the mark-sheet pertaining to the XII Std/HSC examination of the previous academic year can be considered, in respect of application seeking scholarship for the current academic year in any stream.

Similarly, relaxation of one year will be given to wards reappearing in 12<sup>th</sup> Standard/HSC examination for improving overall marks.

The employee will be allowed to avail the benefit of scholarship from our bank even if their children are receiving any other scholarship from outside institution.

#### **Procedure for making application & making payments**

Concerned employee has to apply online through Union Parivar for reimbursement by uploading a self-attested copy of the relevant marksheets/certificates. The self-attested copy will be maintained in the branch/office records.

#### **Application and Payment**

The claim for reimbursement should be applied in the relevant module in Union Parivar and amount will be auto credited after approval by HR Suidha.

**Staff circulars for further reference**

Staff Circular 5901 dated 04.09.2012  
Staff Circular 6002 dated 31.07.2013  
Staff Circular 6521 dated 31.12.2016  
Staff Circular 7171 dated 08.04.2020

**SCHEME NO. 10 - HONORARIUM TO THE CHILDREN OF THE EMPLOYEES, WHO HAVE SECURED FIRST RANK IN THE SCHOOL EXAMINATION**

Many wards of the employees excel in their school education by obtaining first rank in the overall annual performance/general proficiency in their school examination. With a view to encourage the meritorious wards of the employee to enable them to achieve still better results in their academic pursuits, this scheme is evolved.

**Objective**

To honor meritorious wards of permanent employees of the Bank, who have secured first rank in the overall annual performance in the school examination of their respective class/standard of study.

**Applicability**

The scheme will be applicable to all employees but not to those appointed on contract or tenure/temporary basis.

**Scope**

The scheme will cover grant of one time honorarium of Rs.3000/- per year to those wards of the employees who have secured first rank in the overall annual performance in the school examination of Standard-I to XII. Education of the wards commencing from Standard I to XII will be covered under this scheme, based on the examination held during the academic year.

**General Conditions**

- Concerned employee has to apply online through Union Parivar for reimbursement by uploading a self-attested copy of the relevant marksheets/certificates. The self-attested copy will be maintained in the branch/office records.
- The payment under the scheme will be debited to “Expenditure Account- Staff Welfare Expenses – Granting honorarium to the children of the employees who have secured first rank in the school examination”.

**Application and Payment**

The claim for reimbursement should be applied in the relevant module in Union Parivar and amount will be auto credited after approval by HR Suvidha.

**Staff circulars for further reference**

Staff Circular 5901 dated 04.09.2012  
Staff Circular 6002 dated 31.07.2013  
Staff Circular 6162 dated 16.01.2015  
Staff Circular 6521 dated 31.12.2016  
Staff Circular 7171 dated 08.04.2020

**SCHEME NO. 11 - UNION BANK OF INDIA RETIRED EMPLOYEES' MEDICAL ASSISTANCE SCHEME**

**Objective**

In order to extend support to the retired employees of the Bank, the Welfare Scheme called Union Bank of India Retired Employees' Medical Assistance Scheme (UBIREMAS) has been introduced.

### **Scheme at a glance**

- UBIREMAS Scheme is a Staff Welfare Scheme launched by Staff Welfare Committee for the benefit of retired colleagues.
- Only retired employees of the bank and his/her spouse (not employed beneficially) are covered under this scheme.
- Employees who retired on superannuation will have to apply for membership within 6 months of their retirement and employees who opt for VRS may apply for membership within 6 months after attaining the age of 60 years.
- For enrolment in UBIREMAS, retiree has to apply online in Union Parivar through nominated branch by paying non-refundable membership fees i.e. Rs 5,000/- for Officers, Rs 3,000/- for Clerks, Rs 2,000/- for Sub Staffs and Rs. 1,000/- for Pre-1986 retirees.
- Under this scheme reimbursement of hospitalization expenses and annual health check-up fees are covered.
- Maximum ceiling limit for reimbursement of hospitalization expenses is Rs 1,50,000/- (Rupees one lac fifty thousand only) w.e.f. 01/01/2017.
- The reimbursement of annual health checkup fees is restricted to Rs 2,000/- (Rupees Two thousand only) per financial year and can be availed in two parts during the Financial Year subject to within the maximum eligibility amount of Rs 2000/-.
- Retired employees of the Bank and his/her spouse will be eligible for the benefits under the scheme.
- The retired employee will be called "Primary Member" and the spouse will be called "Secondary Member".
- The Primary and Secondary members will together constitute a Family Unit.
- The scheme will cover existing retired employees, their spouses and the spouses of deceased retired employees who apply for membership within 6 months from the date of introduction of the said scheme.
- On the death of the retired employee, the spouse (Secondary Member) will continue to be covered under the scheme for reimbursement of hospitalization expenses.
- The retired employees and their spouses will be covered under the scheme only if they are not gainfully employed. Gainfully employed means those who are in employment and receiving a monthly salary/wages of Rs.12,000/- or more.
- Employees who will be retiring from the services of the bank hereafter and their spouses shall also be eligible to become members, provided they apply within 6 months from the date of retirement.

### **Membership**

The membership will be restricted to the following:

- Those who have retired from the services of the Bank on superannuation and are not gainfully employed.
- Those who have been allowed to retire from the services of the Bank on medical grounds and are not gainfully employed.
- Those who have taken voluntary retirement from the service of the Bank in terms of provisions of "Union Bank of India Officers' Service Regulation 1979", "Union Bank of India Voluntary Retirement Scheme 2000-01" or under any other similar scheme and are not gainfully employed. However, they will be eligible to be covered under the scheme only after completion of 60 years of age.
- Those who have taken voluntary retirement from the service of the bank in terms of provisions of "Union Bank of India Employees' Pension Regulation 1995" after completion of 55 years of age or 30 years of service in the Bank and not gainfully employed. However, they will be eligible to be covered under the scheme only after completion of 60 years of age.
- Those who have ceased to be in the service of the Bank or who will cease to be in the service of the Bank for reasons other than those mentioned above will not be eligible for membership and benefits under the scheme.

### **Membership Fees**

One-time membership fee will be as follows:

Officers	-	Rs.5000/-
Clerks	-	Rs.3000/-



Sub staff	-	Rs.2000/-
Pre-1986 Retirees	-	Rs.1000/-

Membership will take effect only on receipt of membership fee along with the prescribed application and acceptance thereof by the Managing Committee.

**Benefits:**

- Reimbursement of hospitalization expenses will be restricted to 100% of the total expenses incurred in case of Primary member and 75% in case of Secondary Member.
- For the purpose of determining the rate of reimbursement the cadre of the employee (Officer I Award Staff) at the time of superannuation/voluntary retirement etc. will be taken into account.
- The total reimbursement of hospitalization expenses will be permitted up to a maximum of Rs.150000/- (One lakh fifty thousand only) to the Family Unit during the entire currency of membership under the scheme.
- Major I minor ailments will be as defined in the scheme in vogue in Bank for Reimbursement of Hospitalization Expenses applicable to Officers I Award staff, as the case may be and the amount of reimbursement will also be calculated on the same lines.
- Submission of Original bills/ receipts/ certificates is necessary. However, if the members are holders of any Medi-Claim policy taken by them individually, then they can claim reimbursement under this scheme for the balance amount not settled by the Insurance Company, on the basis of the certificate/sanction letter of the Insurance Company. However, the reimbursement will be as per the rules existing in the Bank for such cases.

**Operational guidelines**

**Application for membership:**

Retired employees who wish to become member of the scheme have to apply on line through Union Parivar. They have to visit nearest branch/Office for the same. The membership screen will be available for retired employees, like holiday home application is available. Accountant/Branch Manager who is having the HR rights can also apply on behalf of the retired employee (Employee self service-REMAS membership application). When the retired employee applies directly, after logging in; all the relevant details will be automatically displayed. If any change in address/spouse details is required to be made, he/she can do so. If the Accountant/Branch Manager is applying, they have to key in the 'Employee Number.' Then all the relevant details pertaining to the employee will be displayed.

**Kindly note that spouse having income of Rs.12,000/- pm or above from any source will not be eligible for secondary membership. A staff member who applies on behalf of retired staff has to get confirmation from the retired staff and then fill up the information in relevant column.** Staff members retiring on superannuation will have to apply within six months of retirement date. Those who are retiring on VRS, have to apply within 6 months after attaining the age of 60. System will not allow application after 6 months of retirement/attaining the age of 60. Membership fee has to be first remitted/deposited to the account No.378902050000188 maintained at MMO Branch. Employee has to mention his/her name & Employee ID in the "Remarks" field while entering 'the transaction in

Finacle. Tran-ID and date have to be noted down and to be mentioned in the application as proof of remittance. Once all details are filled-in, the employee has to click on the 'save' & 'submit' button. The employee has to take a printout of the page, sign it, and paste a joint/single photograph on the right side of the application and handover to the Branch/Office who in turn shall forward it to their respective RO. A duplicate copy of the same with photograph will be retained at the nominated branch.

The application will now be available in the work list of the RO HR administrator who would verify the personal payment details and recommend the same by clicking the 'recommended' button. RO HR admin shall file the hard copy of the application for records. The application will now be available at officer-in-charge, Central Office for approval. On approval, the membership number will be automatically assigned and a 'work list item' will appear in the ID of -the RO administrator who had recommended the application. On clicking the work list, the **application will be displayed with membership number. RO HR administrator has to print the same and dispatch the same to the retired employee for his/her future reference.** With the membership number, employee can apply for reimbursement subsequently. Details of existing members along with membership number are already updated in Union Parivar.

#### **Application for reimbursement of hospitalization expenses:**

The applicant shall submit the application for reimbursement to the Nominated Branch along with all the original bills/receipts/certificates in the prescribed format. Nominated branch will forward the application to the Regional office under whose jurisdiction it falls, after duly verifying the same. The papers will be submitted to the Bank's Medical officer for scrutiny, by RO HR admin. RO HR administrator shall enter the total amount of reimbursement already availed by the applicant through Workforce administration > Staff welfare >Health scheme > REMAS claim Register. This is a onetime job for each member but had to be carefully filled-in as it will be the base data for calculation of total reimbursement in future. If the employee applies for the first time / had not availed any reimbursement till date, 0.00 (zero amount) is to be filled in. Similarly, the HR admin has to verify the account number of the retired employee in the claim application. If it is not proper, HR admin has to enter the correct 15 digit account number. Then 'OK' button is to be clicked. After updating the register as above, RO HR administrator shall process the claim through Workforce administration > Staff welfare >Health scheme > REMAS > Reimbursement for hospitalization. If the register is not updated, system will not allow entry of claim details. Amount already reimbursed to the retiree, will be displayed on the right top of the next screen. After filling in the details, RO HR admin has to click on 'submit' button. System will not allow submission if the total amount claimed is more than the ceiling i.e. Rs.1.50 lakh. Now the application will be available in the work list of Regional Head who is the competent authority for sanction. Once sanctioned, the amount shall be **directly credited to retired employee's account by auto credit process.** There is no need for sending POB claim to Central Office.

Total amount reimbursed to the member will be automatically updated in the system on sanction. The application will then be in the ID of CO officer-in-charge who will validate the same.

Note: Reimbursement under UBIREMAS to Award staff @ applicable for Officers Scale-I to III.

### **Application for reimbursement of annual check-up fees:**

The application will be submitted through nominated branch as per existing practice. Branch will forward it to RO. RO HR administrator will process the claim through Workforce administration > Staff welfare > Health scheme > REMAS annual health checkup. In case of existing members, amount already reimbursed during the current financial year has to be updated in Union Parivar Register by the HR administrator of RO, as is being done for hospitalization reimbursement. The reimbursement is restricted to Rs.2000/-per year w.e.f (01/04/2015). The amount can be claimed maximum in two installments per financial year.

### **Guidelines for settlement of hospitalization bills under UBIREMAS**

This is regarding processing of bills under UBIREMAS for those retired employees who have opted for IBA Medical Insurance policy as per 10th BPS/Joint Note dated 25.05.2015. In other words, processing of medical bills in respect of retired employees who have membership under IBA Medical Insurance Scheme and also UBIREMAS.

It is to be noted that:

- Processing of hospitalization bills under UBIREMAS scheme to be done as per ceilings defined under various heads in the 9th Bipartite/Joint Note dated 27.04.2010.
- Admissible expenses (ailments and ceiling), as per 9th Bipartite/Joint Note, can be claimed under UBIREMAS. However, non admissible expenses should not be considered.

### **To further clarify, a hypothetical case is given below:**

A Retired employee has undergone a surgery towards which an expenditure of Rs.70000/- has been incurred. The claim was first submitted to Insurance Company for reimbursement where an amount of Rs.30000/- has been settled. Retired employee has membership under UBIREMAS and he/she claims the rest amount of Rs.40000/-, i.e. amount not settled by Insurance Company, under UBIREMAS, then the eligibility under UBIREMAS is to be calculated as per the following table:

<b>S no</b>	<b>Particulars</b>	<b>Amount in Rs.</b>
A	Total amount incurred in Surgery	70000.00
B	Total eligibility under UBIREMAS considering this to be a fresh claim	40000.00
C	Total amount settled by TPA/ Insurance Company	30000.00
D	Total amount that can be sanctioned under UBIREMAS (B-C)	10000.00

### **Staff circulars for further reference:**

Staff Circular 4901 dated 04.10.2002

Staff Circular 5601 dated 30.07.2009

Staff Circular 5913 dated 11.10.2012

Staff Circular 6006 dated 14.08.2013

Staff Circular 6021 dated 10.10.2013

Staff Circular 6163 dated 16.01.2015

Staff Circular 6521 dated 31.12.2016

Staff Circular 6889 dated 10.12.2018

**Subject : UBIREMAS - Union Bank of India Retired Employees Medical Assistance Scheme – Reopening of membership portal for retired employees**

**STAFF CIRCULAR NO. 7774 September 19, 2022**

Attention is invited to staff circular no: 7749 dated 22-08-2022 on Staff Welfare Schemes and various staff circulars issued on UBIREMAS - Union Bank of India Retired Employees Medical Assistance Scheme i.e. staff circular no: 4901 dated 04-10-2002 and subsequent Staff circular no: 5601 dated 30-07-2009 and Staff circular no: 5913 dated 11-10-2012 and Staff circular no.6006 dated 14-08-2013. In view of the requests received from e-CB & e-AB employees who have retired prior to amalgamation and also UBI retirees who have not opted for this scheme earlier and on recommendation of staff welfare committee, Bank has approved for providing one more option to the above said retirees, to enroll themselves into UBIREMAS.

Accordingly, the scheme is hereby reopened from 20-09-2022 to 19-10-2022 for all such retirees, who could not opt for membership earlier. The salient features of the revised procedure for application for membership and reimbursement are as under:

☑ For enrolment in UBIREMAS, retired employees/ spouses of deceased retired employees has to apply online in Union Parivar. The membership fee shall be debited at Central Office level based on the debit instructions submitted in the application. Hence, applicant should not remit the amount in UBIREMAS account. The non-refundable membership fees i.e. Rs. 5,000/- for Officers, Rs. 3,000/- for Clerks, Rs. 2,000/- for Sub Staffs and Rs. 1,000/- for Pre-1986 retirees are debited from the account mentioned in the application. For details please refer Annexure - I.

Note – There might be some specific cases where retiree is not able to apply for UBIREMAS in Union Parivar on account of non-availability of Bio data in Union Parivar. In such cases respective Branches/ROs to collect the application, KYC documents and documents to prove the employment with our Bank (including e-CB & e-AB) & such duly verified forms to be recommended and sent to the below address –  
Address - Medical Insurance Division, Human Resources Department, Central Office, #239, Union Bank Bhavan, VidhanBhavan Marg, Nariman Point, Mumbai-400021. Email – staffmedicclaim@unionbankofindia.bank

The scheme will cover existing retired employees, their spouses and the spouses of deceased retired employees. The retired employee will be called “Primary member” and the spouse will be called “Secondary Member”. The Primary and Secondary members will together constitute a Family Unit.

☑ Under this scheme reimbursement of hospitalization expenses and annual health check-up fees are only covered. Processing of reimbursement for hospitalization expenses and annual health check-up is made online in Union Parivar. For details please refer Annexure –II

☑ The reimbursement of hospitalization expenses will be permitted up to a maximum of Rs.1,50,000/- (One lakh fifty thousand only) to the Family Unit, during the entire currency of membership under the scheme. Reimbursement of hospitalization expenses will be restricted to 100% of the total expenses incurred in case of Primary member and 75% in case of Secondary member subject to limits prescribed under the Scheme for reimbursement of hospitalization.

☑ The reimbursement of annual health check-up fees is restricted to Rs. 2,000/- (Rupees Two thousand only) per financial year. The amount can be claimed maximum in two installments per financial year.

☑ After sanctioning the reimbursement shall be directly credited to the account of the retired employee through auto credit process as is being done for other staff welfare schemes.

☑ All concerned are informed that as the scheme is incorporated in Union Parivar, issuing of REMAS membership card is discontinued, now the membership number generated in Union Parivar will be sufficient for future reference.

☑ Membership number once generated will be communicated to the applicant by respective RO HR administrator.

Kindly note that there shall not be any further extension in the time period for applying membership under the scheme. As this is a staff welfare - measure, it is our endeavor that all eligible retirees become members of the scheme and avail the benefit.

Contact Details: For any kind of query regarding applying membership on UBIREMAS, retirees may contact on the following numbers

Sr	Contact Person Name	IP Number	Landline
1	Mrs. A. C. Usha(AGM)	116203	022-22896204
2	Mr. Vinod Mathur (CM)	116254	022-22896383
3	Mr. Ram Panchal (Manager)	116263	022-22896383

#### Annexure -I

##### Application for membership:

- Retired employees/spouse of deceased retired employee who wish to become member of the scheme have to apply online through Union Parivar. They have to visit nearest branch / office for the same. The membership screen will be available for retired employees, like holiday home application is available. Accountant / Branch Manager who is having the HR rights can also apply on behalf of the retired employee. (Employee Self Service ☑ REMAS membership application).
- When the retired employee applies directly, after logging in, all the relevant details will be automatically displayed. If any change in address/spouse details are required to be made, he/she can do so. If the Accountant / Branch Manager is applying, they have to key in the 'Employee Number'. Then all the relevant details pertaining to the employee will be displayed.
- The application will now be available in the work list of the RO HR administrator who would verify the personal details and recommend the same by clicking the 'Recommended' button.
- The application will be available at officer-in-charge, Central Office, for approval. On approval, the membership number will be automatically generated and same will be communicated to the retired employee for his future reference. With the membership number, employee can apply for reimbursement subsequently.
- Details of existing members along with membership number are already updated in Union Parivar.
- Kindly note that spouse having income of Rs.12,000/- per month from any source will not be eligible for secondary membership. A staff member who applies on behalf of retired staff has to get confirmation from the retired staff and then fill up the information in relevant column.

#### Annexure - II

##### Application for reimbursement of hospitalization expenses:

- The applicant shall submit the application for reimbursement to the Nominated Branch along with all the original bills/receipts/certificates in the prescribed format as per Staff circular no 4901 dated 04.10.2002.
- Nominated branch will forward the application to the Regional office under whose jurisdiction it falls, after duly verifying the same.
- RO HR administrator will process the claim. Once sanctioned, the amount shall be directly credited to retired employee's account by auto credit process.

##### Application for reimbursement of annual health checkup fees:

- The application will be submitted through nominated branch as per existing practice. Branch will forward it to RO. RO HR administrator will process the claim.

- The reimbursement is restricted to Rs. 2,000/- per year. The amount can be claimed maximum in two installments per financial year

### **SCHEME NO. 12 - EX-GRATIA TO PRE-1986 EMPLOYEES**

#### **Objective**

The scheme provide for Ex-Gratia to the employees retired prior to 01.01.1986 and were surviving as on 01.11.1997. Employee should have worked for 20 years.

#### **Amount**

Looking at the hardships faced by the retirees who have retired prior to 01/01/1986 and were surviving as on 01.11.1997, the amount of ex-gratia pension has been increased to Rs.10,000/- in each category. The ex-gratia pension of Rs. 10,000/- shall be in addition to the existing scheme of IBA.

#### **Features of the Scheme**

- Based on IBA letter dated 6/1/2014 the ex-gratia has been revised per month from 17/12/2013 as under:
  - Surviving pre-1986 retirees : Rs. 350 + DA
  - Surviving Spouses : Rs. 175 + DA
- Apart from the above ex-gratia an additional amount of ex-gratia of Rs 10,000/- per month shall be paid as under to the eligible retirees and their surviving spouses.
- The enhanced ex-gratia shall be paid from 01.07.2022.

#### **Staff circulars for further reference**

Staff Circular 5944 dated 19.01.2013

Staff Circular 7171 dated 08.04.2020

### **SCHEME NO. 13 - BANK'S HOLIDAY HOMES**

Bank Holiday Homes at different locations provide economical and hassle free accommodation to the staff members visiting these places. Consequent to the amalgamation the Holiday Homes have been rationalized

#### **Guidelines for allotment of Bank's Holiday Homes**

- Bank's Holiday Home will be available for the use of permanent employees of the Bank and their families only.
- Application for reservation should be made on line through Union Parivar.
- The period of allotment/stay will not exceed four days. However, during the peak season the ceiling on the period of stay will be decided by the concerned Regional Office/Central Office, depending upon the demand position.
- Allotment letter will be issued online by the concerned Regional Office/Central Office specifically stating the period of allotment through UNION PARIVAR to the concerned employee sufficiently in advance to enable him to make other necessary arrangements. The employee concerned will carry with him the allotment letter and produce it before the caretaker. The employee may produce the Identity Card to him by the Bank, if necessary.
- Cancellations can be made through Union Parivar. Any cancellation request made to be eligible for refund must be well in advance, at least 15 days prior to occupancy.
- The employee during the course of stay in the holiday home will be liable to pay for any damage to any item of property of the holiday home arising out of acts attributable to the employee.
- A nominal compensation of Rs.200/- will be recovered from staff members to be communicated from time to time through circulars and available in UNION PARIVAR.
- The occupants should maintain full decorum throughout their period of stay in the Holiday Home. Occupants staying in the Bank's Holiday Homes will do so, at their own risk and the Management does not take any responsibility for any events whatsoever during the course of such stay.
- Retired/voluntary retired employee, including those who have opted VRS under UBI VRS 2000-2001 scheme, will be eligible to avail of facility of Holiday Homes of the Bank during non-vacation/non-rush seasons.
- All additions/deletions/modifications in status of Holiday Homes will be intimated through Staff Circulars from time to time.

### List of Holiday Homes

The list of Holiday Homes presently available to members of staff & their families are mentioned as well as Holiday Homes under renewal and also the Holiday Homes proposed to be opened are as mentioned.

### Holiday Homes of Union Bank of India:

S N	<u>Holiday Home</u>	<u>Address</u>	<u>Contact Number</u>	<u>Phone</u>
1	Tithal	Tithal Road, Village Tithal, Near Sai Baba Temple, Dist Valsad- 396 001	9978890229	
2	Tirupathi	M/S Kalyan Residency, 177, Tp Area, Tirupati-517501	0877-2259780	
3	Tirumala	Sarvamanala Mahmandapam, Sri Kanchi Kamakoto Peetham, Ring Road	0877-2277370	
4	Shirdi	Hotel Mandai Palace, J.T. Shelke Patil Marg, Shirdi,, Dist-Ahmednagar	02423-255891, 255891	
5	Ooty	Hotel Silver Oak, 183/B/11, Ettines Road, Ootacamund	0423-2447148/2451747	
6	Mussorie	Devonshire Estate, Landour, Mussorie	0135 - 632895	
7	Matheran	Usha Ascot, Plot No 85, M.G. Road, Opp. Municipality, P.O. Matheran, District Raigad.	02148-230360	
8	Manali	Aleo, New Manali, Kullu, Hp,	09816222254	
9	Khandala	Plot No 24, N .J. Park, Next To Lokhandwala Complex, Village Kune Mob No.(Care Taker)	8308001536	
10	Katra	Imperial Hotel, Imperail Hotel (A Unit Of -One Guest House), Railway Road	09596237777, 00506000000	
11	Guruvayor	Krishna Gardens (Nandanam Resorts), Perumbilavli Road, North Nada	0487- 2552558.00407254432	
12	Bangalore	Flat No A - 3/ 507, Cauvery Block National Games Village, Koramangala	080-25715180	
13	Alibaug	Rewas Road, Chondi, Khim,, Alibag, Maharashtra	02141 232801-803	
14	Amritsar	Hotel Shiraz Continental, Queens Road Amritsar		

Holiday Homes under Renewal	
1.	Shimla
2.	Varanasi

Holiday Homes Proposed	
1.	Goa (S)



2.	Goa (N)
3.	Haridwar
4.	Kochi
5.	Puri
6.	Deoghar
7.	Munnar
8.	Gangtok
9.	Delhi

**Staff circulars for further reference**

- Staff Circular 5694 dated 30.08.2010
- Staff Circular 6162 dated 16.01.2015
- Staff Circular 6432 dated 23.08.2016
- Staff Circular 6521 dated 31.12.2016
- Staff Circular 7286 dated 07.11.2020
- Staff Circular 7171 dated 08-04-2020
- Staff Circular 7483, 7484, 7485 dated 27.08.2021
- Staff Circular 7551 dated 26.11.2021
- Staff Circular 7734 dated 27 July 2022
- Staff Circular 7736 dated 27 July 2022
- Staff Circular 7755 dated 23 Aug 2022

**Staff Welfare Measure- Bank's Holiday Home**

Staff Circular No. 7767 Date: September 6th, 2022

This is in reference with Staff circular no. 7286 dated 07.11.2020 & 7749 dated 22.08.2022, regarding harmonization of the Holiday Homes in the amalgamated entity and Staff Welfare Schemes-Allocation of funds for FY 2022-23 & introduction of new Schemes respectively. Bank has provided Holiday Home facility at various tourist centers in India with a purpose of providing comfortable & economical accommodation to employees of the Bank. This facility is intended for the benefit of staff members and their families only.

At present 14 Holiday Homes (Tithal, Tirupathi, Tirumala, Shirdi, Ooty, Mussorie, Matheran, Manali, Khandala, Katra, Guruvayur, Bangalore, Amritsar, Alibagh) are functional. The holiday homes are controlled/handled by respective controlling Regional Offices and the holiday home applications of active/retired employees are also approved by respective Regional Offices.

It is observed that due to non-centralization of the approval of holiday home applications of active/retired employees, various operational difficulties are being faced. Therefore, to avoid such operational difficulties below mentioned modifications are carried out in the Bank's Holiday Home Scheme and the same came into effect from 01.09.2022. However, except approval of the holiday home applications of active/retired employees, other controlling/handling/payment activities related to Bank's holiday home shall remain vests with the respective Regional Offices.

Particulars	Active Employee	Retired Employee
Holiday Home application	HRAD, Central Office	HRAD, Central Office

approving/sanctioning authority												
Recovery rate/tariff charges	Rs.200/- per day Holiday Home applications applied w.e.f 01.09.2022.	Rs.200/- per day Holiday Home applications applied w.e.f 01.09.2022.										
Recovery Procedure	As Per existing Procedure I.e. the deduction will be made through salary of employee.	<p>Recovery rate tariff rates of holiday home is to be manually credited by the retired deduction will be employee to the below mentioned account number with 2 working days after applying in Union Parivar for the holiday home and the details regarding the transitions to be sent on <a href="mailto:holidayhome@unionbankofindia.bank">holidayhome@unionbankofindia.bank</a></p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Details</th> </tr> </thead> <tbody> <tr> <td>A/C Number</td> <td>378901010036256</td> </tr> <tr> <td>Account Name</td> <td>UB-HOLIDAY HOME RENT COLLECTION ACCOUNT</td> </tr> <tr> <td>IFSC Code</td> <td>UBIN0537896</td> </tr> <tr> <td>Branch Name</td> <td>MMO-NARIMAN POINT BRANCH</td> </tr> </tbody> </table> <p>Booking will be confirmed by the HRAD, CO only after receiving the confirmation of the recovery amount/ tariff amount credited by the retired employee in the above mentioned account within 2 working days of applications. If the amount is not credited even after 2 days of submission of application, it shall be deemed that the retired Officer/employee is not willing to avail the facility and the application will be rejected.</p>	Particulars	Details	A/C Number	378901010036256	Account Name	UB-HOLIDAY HOME RENT COLLECTION ACCOUNT	IFSC Code	UBIN0537896	Branch Name	MMO-NARIMAN POINT BRANCH
Particulars	Details											
A/C Number	378901010036256											
Account Name	UB-HOLIDAY HOME RENT COLLECTION ACCOUNT											
IFSC Code	UBIN0537896											
Branch Name	MMO-NARIMAN POINT BRANCH											
Cancellation procedure	Employee should cancel his/her application Union Parivar before 15 days from the start of booking period. If any cancellation request is made	if any retired employee wants to cancel his/her her booking, he/she should cancel his/her application Union Parivar before 15 days from the start of booking period and										

	after expiry of 15 days' time period, no refund benefits can be given.	sent the request for refund on <a href="mailto:holidayhome@unionbankofindia.bank">holidayhome@unionbankofindia.bank</a> If any cancellation request is made after expiry of 15 days' time period, no refund benefits can be given.
Dedicated Email	<a href="mailto:holidayhome@unionbankofindia.bank">holidayhome@unionbankofindia.bank</a>	

Other instructions for both active/retired employees availing the facility of Banks Holiday Home:

1. Code of Conduct

- a) The occupants should maintain full decorum during their period of stay in the holiday home
- b) The employee during the course of stay in the holiday home will be liable to pay for any damage to any item of property of the holiday home arising out of acts attributable to the employee.

2. Book & Allotment Letter

- a)-Staff Member can apply for the booking of the holiday home through Union Parivar(Desktop & Mobile App) only, which will be approved/confirmed by the Central Office on first cum first basis. No other mode of application will be accepted for the booking of holiday home.
- b) Once approved, employees are required to carry with them a print out of the allotment letter from their Union Parivar through Desktop/ Mobile App and produce the same before the caretaker of Holiday Home. No manual booking confirmation or allotment letters will be provided to employee.
- c) The employee may be required to produce his/her identity card issued by the Bank, if necessary. Hence, all employees are advised to carry their identity card issued by the Bank.
- d) No extension of stay will be permitted to any staff members beyond the period for which the holiday home is booked in Union Parivar.
- e) The staff can book holiday home for maximum upto 2 rooms and upto 4 days. However due to maximum usage, there is a ceiling for maximum booking of 1 room & for 2 days only for the holiday homes at Shirdi & Matheran

All Branches/Offices are advised to ensure that the contents of the circular are brought to the notice of all Staff members and a copy is to be displayed on the Notice board.

**SCHEME NO 14 - BANK'S TRANSIT QUARTERS**

**Objective**

Bank has transit quarters at Mumbai, Chennai, New Delhi and Kolkata to provide economical stay for staff members and their dependents when they visit these places for medical treatment

**Applicability**

All active and retired staff members of all categories and their eligible dependents but not those appointed on contract or tenure/temporary basis can avail this facility.

**Guidelines for allotment of Bank's Transit Quarters**

- The facility of Bank's Transit Quarter will be provided for maximum 15 days in a go and twice in a Financial Year in order to extend the benefit to maximum number of employees.
- The facility of Bank's Transit Quarter will also be provided to retired employees for medical purposes depending upon the availability of Bank's Transit Quarters.

#### **Details of the Transit Quarters**

The complete details of the transit quarters are given below: -

#### **MUMBAI (CHINCHPOKLI)**

Address of the transit quarters	:	Flat No.51-A, 5 <sup>th</sup> floor Soman Nagar Co-op Hsg. Society Near Chinchpokli Railway Station, Chinchpokli Mumbai – 400 012
Nearest Railway Station	:	Mumbai Central – about 3 kms. Dadar – about 5 kms. Chinchpokli – adjacent to the quarters
Local conveyance	:	By taxi By local bus routes connecting all parts of Mumbai
Charges	:	Rs.150/- for 15 days(Rs.10/- per day if less than 15 days)
Procedure	:	Apply to Chief Manager (HR), Human Resources Administration Division, HR Department, Central Office in prescribed format. After approval is accorded by the Competent Authority, Allotment Letter will be issued to the applicant. Keys of the quarters will be handed over to the applicant by Manager, Maintenance Sec., SSD, C.O. and the same will be returned to him on vacating the quarters. The employee will also possess his identity card during his stay at the quarters.

#### **MUMBAI (WADALA)**

Address of the transit quarters	:	Flat No.5 and 11, Vaibhav Apptt., Wadala East, Mumbai
Nearest Railway Station	:	Wadala – about 1 km. Dadar – about 3 kms. Land mark- Barkat Ali Dargha
Local conveyance	:	By taxi By local bus routes connecting all parts of Mumbai
Charges	:	Rs.150/- for 15 days (Rs.10/- per day if less than 15 days)

Procedure	: Apply to Chief Manager (HR), Human Resources Administration Division, HR Department, Central Office in prescribed format. After approval is accorded by the Competent Authority, Allotment Letter will be issued to the applicant. Keys of the quarters will be handed over to the applicant by Manager, Maintenance Section, SSD, C.O. and the same will be returned to him on vacating the quarters. The employee will also possess his identity card during his stay at the quarters.
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### **KOLKATA**

Address of the transit quarters	: Flat No.1 at Hazra 41G, S.P. Mukherjee Road Kolkata – 700 026
Nearest Railway Station	: Netaji Bhavan (Metro Rail) Near Chitranjan Cancer Institute Opp. to Jatin Das Park
Local conveyance	: By taxi By local bus routes connecting all parts of Kolkata
Charges	: Rs.150/- for 15 days (Rs.10/- per day if less than 15 days)
Procedure	: Apply to Chief Manager, HR Department, FGMO Kolkata in prescribed format. After approval is accorded by the Competent Authority, Allotment Letter will be issued to the applicant. Keys of the quarters will be handed over to the applicant by Senior Manager (P&D), FGMO Kolkata and the same will be returned to him on vacating the quarters. The employee will also possess his identity card during his stay at the quarters.

### **DELHI**

Address of the transit quarters	: Flat No.14, 2 <sup>nd</sup> floor G-53, East of Kailash New Delhi (Near ISKCON Temple)
Nearest Railway Station	: Hazarat Nizamuddin
Local conveyance	: By taxi By local bus routes connecting all parts of New Delhi

Charges	:	Rs.150/- for 15 days (Rs.10/- per day if less than 15 days)
Procedure	:	Apply to Chief Manager, HR Department, FGMO Delhi in prescribed format. After approval is accorded by the Competent Authority, Allotment Letter will be issued to the applicant. Keys of the quarters will be handed over to the applicant by Chief Manager, Kailash Colony Branch, New Delhi and the same will be returned to him on vacating the quarters. The employee will also possess his identity card during his stay at the quarters.

### **CHENNAI**

Address of the transit quarters	:	Kalpatharu Apartments 93, Kumaran Colony Main Road Vadapalani, Chennai-600 026 Tel.No.23620419
Nearest Railway Station and Landmark	:	Kodambakkam Rly. Stn. On the suburban railway Next to Vadapalani, Bus Terminus Next to Vijaya Hospital
Local conveyance	:	By taxi By local bus routes connecting all parts of Chennai
Charges	:	Rs.150/- for 15 days (Rs.10/- per day if less than 15 days)
Procedure	:	Apply to Chief Manager, HR Department, FGMO Chennai as per format. After approval is accorded by the Competent Authority, Allotment Letter will be issued to the applicant. Keys of the quarters will be handed over to the applicant by NRO Chennai and the same will be returned to them on vacating the quarters. The employee will also possess his identity card during his stay at the quarters.

While availing the facility, the users should note that the employee will be responsible for any loss/damage caused to the furniture and fixtures in the quarters during their stay. The occupants should maintain discipline and decorum during the occupation of the quarters. This facility should be used by the employees only for undergoing medical treatment.

### **Staff circulars for further reference**

Staff Circulars 5901 dated 04.09.2012

Staff Circulars 6002 dated 31.07.2013

Staff Circulars 6162 dated 16.01.2015

Staff Circulars 7171 dated 08.04.2020

APPLICATION FOR ALLOTMENT OF TRANSIT QUARTERS

At:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Sir,

Kindly allot me Bank's Transit Quarters at \_\_\_\_\_. I furnish the following particulars:

Name of the employee : \_\_\_\_\_

Emp. No. : \_\_\_\_\_

Designation : \_\_\_\_\_

Branch/Office Working at : \_\_\_\_\_

Purpose of visit : \_\_\_\_\_

Duration of visit : From \_\_\_\_\_ To \_\_\_\_\_ (Not more than 15 days)

I have read the rules, governing allotment of Bank's transit quarters, at ----- enumerated in Staff Circular and I undertake to abide by the same. I further undertake to vacate the quarters at the end of the permitted period or as and when Bank requires me to do so. I authorize the Bank to recover charges for occupation and loss to furniture and fixtures, if any by debiting my S.B./ O.D. A/c. No: \_\_\_\_\_ with \_\_\_\_\_ Branch.

Thanking you,

Yours faithfully,

( )

Name:

Emp No.

Note: For active employees the application to be routed through proper channel and duly recommended by Branch Head/Department Head/In-Charge

**SCHEME NO. 15 - FINANCIAL ASSISTANCE TO PHYSICALLY HANDICAPPED EMPLOYEES FOR PURCHASE OF CRUTCHES, OTHER ACCESSORIES**



As per Government guidelines, persons with disabilities like blind, deaf and orthopedically handicapped are recruited in the services of the Bank in tune with the Reservation Policy. Such employees need the support of the organization and therefore this scheme is evolved.

**Objective**

To provide financial assistance to physically handicapped employees by way of reimbursement for:

- Purchase of crutches/hearing aids/Braille Books/other accessories – artificial Legs / shoes, support for polio limbs etc.
- Payment of fees for computer courses

**Applicability**

The Scheme will be applicable to all permanent employees of the Bank but not to those appointed on contract or tenure/temporary basis.

**Amount:**

The employee is eligible for reimbursement of maximum Rs.3,000/- per year or the claim made whichever is less.

**General Conditions:**

- Application should be made on line through UNION PARIVAR.
- The application will be scrutinized by the Branch Manager/Chief manager and will be sanctioned by the Competent Authority.
- The application should be accompanied by original bill/receipt for the payment made for purchase crutches other accessories, payment of fees for computer training, cost of Braille books etc.
- The same items should not be purchased again within three years. The limit of Rs.3000/- p.a. for reimbursement under the scheme can be utilized for purchase of different items in the year, e.g. crutches/artificial leg can be purchased once in 3 years and shoes/support for limbs can be purchased in the next year.
- In case of reimbursement of fees for computer training, the applicant should submit course completion certificate within a period of 3 months from the date of completion of the course.
- The facility will be available once a year. However, the employee will not be eligible for reimbursement of cost of same items mentioned in the Circular every year.
- The employee who becomes orthopedically handicapped after joining the services of the Bank should submit medical certificate from an orthopedic surgeon, which would be referred to the Medical Board for clearance.
- An employee who becomes hearing impaired after joining the services of the Bank should submit medical certificate from an ENT specialist, which would be referred to the Medical Board for clearance.
- An employee who becomes orthopedically handicapped, hearing impaired after joining the services of the Bank submits medical certificate issued by the Medical Board attached to the Special Employment Exchange for Physically Handicapped or attached to the Vocational Rehabilitation Centre for Physically Handicapped persons, the same will be accepted straight away.
- The details of approval accorded by the by the Competent Authority should be recorded in a register containing the following details.

Name of the staff	Emp. No.	Designation	
Amount of reimbursement sought for		Amount approved	Date of payment

- The records of sanction/payment will be properly maintained for audit purposes.
- The Internal Auditors will, in their reports, make specific comments regarding compliance.

- The payment under the scheme will be debited to Expenditure Account- Staff Welfare Measures – Financial Assistance to Physically Handicapped Employees

### **Competent Authority**

- Branch Manager/Chief Manager of the branch concerned.
- Chief Manager (P&D) in case of Regional Office/Field General Manager's Office.
- Chief Manager (HR) in case of Central Office.
- In charge of Office in case of Audit Office
- Principal/Vice Principal in case of Staff Training College
- Chief Manager heading the Training Centre in case of Staff Training Centers (In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore).

### **Staff circulars for Further reference**

Staff Circular 6002 dated 31.07.2013

Staff Circular 7171 dated 08.04.2020

**SCHEME NO. 16 - SCHEME FOR FINANCIAL ASSISTANCE TO PHYSICALLY CHALLENGED CHILDREN OF THE EMPLOYEES FOR PAYMENT OF SCHOOL/COMPUTER COURSES FEES, PURCHASE OF CRUTCHES, HEARING AIDS AND OTHER ACCESSORIES.**

Employees having physically challenged children are required to incur heavy expenses to provide decent education and accessories like crutches, hearing aids etc. As a token of support to these employees, Bank has a scheme of Financial Assistance to physically challenged children of the employees for payment of school/computer courses fees, purchase of crutches, hearing aids and other accessories.

### **Objective**

To provide limited amount of financial support to the employees having physically challenged children by way of reimbursement of expenses incurred for the purpose of:

- Payment of school fees/Computer course fees.
- Purchase of crutches/ hearing aids/Braille books/ other accessories, artificial legs/shoes, support for polio limbs etc.

### **Applicability**

The scheme will be applicable to all permanent employees of the bank but not to those appointed on contract or tenure/temporary basis.

### **Amount**

The amount of reimbursement has been increased to maximum Rs.2000/- per year or the claim made whichever is less.

### **General Conditions**

- The reimbursement of school fees under this scheme will be exclusive of reimbursement of Rs.2500/- under the other scheme for reimbursement of school fees to wards of employees.
- Application should be made on line through UNION PARIVAR.
- The application will be scrutinized by the Branch Manager/Chief manager and will be sanctioned by the Competent Authority.
- Along with the application, employee should enclose verified copy of certificate issued by Competent Medical Authority evidencing disability of the child.
- The application should be accompanied by original bill/receipt for the payment made for school/computer course fee and purchase of crutches/hearing aids/Braille Books/other accessories artificial legs/shoes, support for polio limbs etc.
- When amount sanctioned is for equipment, same items should not be purchased again within three years. e.g. crutches/artificial leg can be purchased during first year and shoes/support for limbs can be purchased in the next year, etc.
- The details of approval accorded by the by the Competent Authority should be recorded in a register containing the mentioned details.

Name of the staff	Emp. No.	Designation	Name of the Physically Challenged child

Nature of disability	Reimbursement sought for [mention type of expenses]	Amount of Reimbursement sought for	Amount Approved	Date of Payment

- The records of sanction/payment will be properly maintained for audit purposes.
- The Internal Auditors will, in their reports, make specific comments regarding compliance.
- The payment under the scheme will be debited to “Expenditure Account- Staff Welfare Expenses – Financial Assistance to Physically Challenged children of the employees”.

#### **Competent Authority**

- Branch Manager/Chief Manager of the branch concerned.
- Chief Manager (P&D) in case of Regional Office/Field General Manager’s Office.
- Chief Manager (HR) in case of Central Office.
- In charge of Office in case of Audit Office
- Principal/Vice Principal in case of Staff Training College
- Chief Manager heading the Training Centre in case of Staff Training Centers (In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore).

#### **Staff circulars for further reference**

Staff Circular 5901 dated 04.09.2012

Staff Circular 6002 dated 31.07.2013

Staff Circular 6162 dated 16.01.2015

Staff Circular 7171 dated 08.04.2020

### **SCHEME NO. 17 - SCHEME FOR PAYMENT OF EX-GRATIA FOR ADJUSTMENT OF STAFF HOUSING LOAN OF DECEASED EMPLOYEES**

#### **Objective**

The Bank has in place Staff Housing Loan Scheme at concessional rate of interest for Award Staff and Officers who have completed 3 years of service, to support them to have their own shelter. It is observed that in case of untimely death of staff members while in service, major portion of the terminal benefits goes towards adjustment of outstanding housing loan, resulting in undue financial hardship to the surviving family members. This scheme aims to reduce the burden of the surviving family members of deceased staff member to a certain extent by way of granting ex-gratia from Staff Welfare Fund for adjustment of the Housing Loan Account.

**Applicability:**

The scheme will be applicable to all permanent employees of the Bank but not to those appointed on contract or stipendiary basis.

**Scope:**

The scheme provides for adjustment of outstanding staff housing loan account of deceased staff members.

**Amount:**

The ex-gratia will be restricted to 80% of the balance outstanding in staff housing loan or Rs.2.00 lacs, whichever is less. In case of deceased sub staff members, ex-gratia shall be to the extent of balance outstanding in staff housing loan account or Rs.2 lakhs whichever lower. Staff housing loan will include the balance outstanding in Additional Staff Housing Loan at Commercial Rate of Interest but will not include loan granted to staff members under Union Home or any other scheme of the Bank.

**General Conditions:**

- An application in writing as prescribed under the scheme will be submitted by the nominee of the deceased employee to the Branch Manager/Chief Manager/Departmental Head where the employee was working.
- The nominee to the Provident Fund/Gratuity Fund will be the nominee for the purpose of this scheme also.
- Application will be scrutinized by the Branch Manager/Chief Manager/Departmental Head and it will be sanctioned by the Competent Authority.
- After sanction of the application, the Branch/Office shall send the duly approved note to HRAD, CO on email id hrad@unionbankofindia.bank. HRAD, CO after receiving the duly approved note alongwith the documents shall debit the relevant Staff Welfare Expenses account and the amount shall be credited in the Staff Housing Loan Account/Additional Housing Loan at commercial Rate of Interest as the case may be with the branch where loan accounts are maintained.
- The details of approval accorded by the Competent Authority for payment of ex-gratia under this scheme will be recorded in a register containing the mentioned details –

Name of the Staff		Emp. No.	Designation		
Date of Death	Application for Ex-gratia submitted by	Nature of relationship with the deceased employee		Whether the applicant is a nominee for PF/Gratuity Fund	
Amount outstanding in Staff Housing Loan		Addl. Housing Loan	Total Amount o/s.	Amount of Ex-gratia approved	Date of Payment
Principal	Interest				

- The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.

**Competent Authority**

- Branch Manager/Chief Manager of the branch concerned.
- Chief Manager (Operations) in case of Regional Office/Field General Manager’s Office.
- Chief Manager (HR) in case of Central Office.
- In charge of Office in case of Audit Office
- Principal/Vice Principal in case of Staff Training College
- Chief Manager heading the Training Centre in case of Staff Training Centers (In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore).

**Staff Circular for further reference**

Staff Circular 6002 dated 31.07.2013

Staff Circular 7171 dated 08.04.2020

**APPLICATION FOR PAYMENT OF EX-GRATIA  
FOR ADJUSTMENT OF STAFF HOUSING LOAN  
OF DECEASED EMPLOYEES**

1. Name of the Deceased Employee :
2. Employee Number :
3. Designation :
4. Branch / Office (Name) :  
(Code No.)
5. Date of Death :  
(copy of Death Certificate duly  
attested to be enclosed)
6. Name of the Applicant :  
(who should be nominee for  
PF/Gratuity)
7. Nature of relationship to :  
the Deceased Employee

8. Branch where Housing Loan :  
Account is maintained

9. Amount outstanding in :

Staff Housing Loan		Addl. Housing Loan	Total Amount o/s.
Principal	Interest		

10. Amount of Ex-gratia eligible :  
(80% of the amount outstanding or  
Rs.2.00 lacs whichever is lower)

I apply for sanction of ex-gratia under the Scheme for Payment of Ex-gratia for Adjustment of Housing Loan of Deceased Employees. The amount of ex-gratia which will be sanctioned may please be credited to the Staff Housing Loan Account mentioned above.

**Declaration**

I hereby declare that the information given in this form is true and correct to the best of my knowledge and belief. I will refund the amount to the Bank if it is proved that incorrect and false information was furnished by me. Please accord your sanction under the scheme.

Place : \_\_\_\_\_ Signature : \_\_\_\_\_

Date : \_\_\_\_\_ Name of the Nominee : \_\_\_\_\_

Processing at Branch / Office

Certified that, we have verified the particulars given in the application and the documents submitted by above named Applicant. The applicant is eligible to receive ex-gratia under Staff Welfare Scheme - Payment of Ex-gratia for adjustment of Staff Housing Loan of deceased employees.

Sanctioned ex-gratia of Rs. \_\_\_\_\_ to Shri/Smt./Kum. \_\_\_\_\_ nominee of late \_\_\_\_\_.

**BRANCH MANAGER/CHIEF MANAGER/COMPETENT AUTHORITY**

**DATE:**

## **SCHEME NO. 18 - HONORARIUM TO 'UNION YOUTH'**

In order to support staff members whose wards excel in sports and culture, honorarium under the scheme Honorarium to Union Youth is provided.

### **Objective**

Many wards of the employees not only excel in the field of education but also in extracurricular activities like sports and culture. In the days of high cost of living the parents are forced to earmark a portion of their earning to nurture the intrinsic talents of their wards. Some of the wards excel in their discipline by achieving State, National and International recognition. If only there is financial support, these young Unions may achieve still better results in their chosen field. The Scheme aims to support such parents whose wards excel in sports and culture by extending financial assistance on the basis of results shown by the Young Unionites in their chosen fields, on a yearly basis.

### **Applicability**

The scheme will be applicable to all permanent award staff and officer employees of our Bank but not to those appointed on contract or tenure/temporary basis. However the scheme will not be applicable to the employees whose wards are gainfully employed.

### **QUANTUM OF HONORARIUM**

- Increased to Rs.7500/- to those wards who have excelled in the State Level Competition.
- Increased to Rs.15000/- to wards who have excelled in National Level Competition.
- Increased to Rs.25000/- for International Level Achievements.

### **GENERAL CONDITIONS**

- The application should relate to the performance of the ward during a calendar year related to the current financial year.
- Staff members are required to submit their request through Union Parivar.
- Further the Staff members should submit the documents in support of their claim alongwith the hard copy of the application to the Branch Manager/Department Head who shall forward the duly verified certificates alongwith the applications to HRAD, CO.
- In case of State/National level achievements, a certificate from the Federation concerned should be attached certifying that the association/organization was duly authorized by them to conduct the championship.
- For applying in the field of Karate, they should note to submit a certificate issued by the respective State Association or the Department of Sports Affairs of the respective states duly certifying that the particular school of Karate Association is an accredited organization. Unless this certificate is submitted along with the application form, the claim will not be entertained.
- The general conditions laid down in Staff Circular No.4781 dated 01/10/2001 will continue to be valid.

### **Staff circulars for further reference**

Staff Circulars 4781 dated 01.10.2001.

Staff Circulars 5820 dated 01.02.2012.

Staff Circulars 6002 dated 31.07.2013.

Staff Circulars 6057 dated 22.02.2014.

Staff Circulars 6075 dated 09.05.2014.

Staff Circulars 6527 dated 10.01.2017.

Staff Circulars 7171 dated 08.04.2020.



**Declaration to be submitted by the employee applying for grant of  
“Honorarium to UNION YOUTH”**

I hereby declare that my child is not employed and the information given is true and correct to the best of my knowledge and belief. I will refund the amount to the Bank if it is proved that incorrect and false information was furnished by me and I am also liable for disciplinary action.

Place:

Date:

Name of Employee:

Emp. No:

Signature:

.....  
**To be filled by the Branch/Office**

We have attested the copies after verifying with the original certificates produced by the employee named above. We have also verified the application and the documents submitted.

The applicant is eligible to receive the award under **Staff welfare scheme: “Honorarium to Union Youth”**. We recommend sanction of the award as per extant rules.

<b>Date</b>	
<b>Name of the Branch/Dept./Office</b>	
<b>Name of the Branch Manager/Dept. Head</b>	
<b>Power of Attorney No.</b>	
<b>Signature of Branch Manager/Dept. Head with seal</b>	

**SCHEME NO. 19 - 50% SUBSIDY ON GROUP MEDICAL INSURANCE PREMIUM AMOUNT TO FAMILY PENSIONERS & PRE-1986 RETIREES FROM BANK'S EXPENDITURE**

- The Group Medical Insurance policy for retired employees/ family pensioners is renewed annually for the policy period from 01<sup>st</sup> November to 31<sup>st</sup> October. It is renewed for the policy year 2021-22 with National Insurance Company Ltd.

- During the last five years, our Bank, as a pro-active measure, has been extending a helping hand to the pensioners, by bearing 50% amount of the yearly Group Medical Insurance premium(without domiciliary coverage), in respect of family pensioners/ pre-1986 retirees who are being paid a meagre pension of less than Rs.10,000/- per month.
- In terms of the XI Bipartite settlement/ 8th Joint Note dated 11.11.2020 and the subsequent approval received from Department of Financial Services, Ministry of Finance vide letter no. F.No. 1/1/2019-IR dated 25th August, 2021, the 'family pension' has been enhanced and is now to be paid at uniform rate of 30% of pay of the deceased employee, without any ceiling on family pension, to be effective from 01.04.2021. Due to enhancement of 'family pension', the total number of family pensioners/ pre-1986 retirees, those drawing family pension/ ex-gratia below Rs.10,000/- per month, has drastically reduced.
- In view of the enhanced premium rates paid by the retirees and as a good-will gesture, the subsidy amount has been re-worked considering such family pensioners/ ex-gratia beneficiaries who are drawing monthly remuneration **below Rs.20,000/- per month.**
- Subsidy amount shall be credited to Family Pensioner pension account.
- The delegated authority for approving the expenditure under the scheme shall be Assistant General Manager (EBD).

**SCHEME NO 20 - SCHEME FOR GRANT OF FUNERAL EXPENSES IN THE EVENT OF DEMISE OF IN SERVICE EMPLOYEE**

The event of demise of an employee during service is devastating for the family. The untimely demise also causes financial hardships for the family. Bank already provides a helping hand in such cases through its various schemes like DRF and Compassionate Appointment Scheme. However, in order to provide immediate financial assistance to the family in these moments of grief, Bank has introduced a new scheme of 'Grant of Funeral Expenses' under staff welfare.

**Objective**

To provide immediate financial assistance to the aggrieved family members of the deceased active employee, to help in last rituals.

**Applicability**

The scheme will be applicable to all permanent active award staff and officer employees of our Bank but not to those appointed on contract or tenure/temporary basis.

**Quantum of Financial Assistance**

The quantum of financial assistance shall be Rs. 10,000/- and shall be provided to the family members of the deceased employee.

**Detailed circular regarding the modalities and operational guidelines shall be issued shortly.**

**SCHEME NO. 21 - SCHEME FOR REIMBURSEMENT FOR PURCHASE OF SPECTACLES TO 35+ EMPLOYEES  
IN SERVICE**

In the present scenario, almost all employees continuously work on digital devices with many developing problems related to eye & eye sight. Further employees, especially those above the age of 35 are changing their spectacle at frequent intervals to cope up with the problems, which involves high expenditure incurred on the part of the employee. In order to reduce the financial burden incurred while purchase and replacement of the spectacles, Bank has introduced a new scheme for reimbursement for purchase of spectacles to employees in service.

**Objective**

To provide financial assistance to the employee above 35 years in purchasing and replacement of spectacles/glasses/frames on production of bills and Eye-card enabling them to perform the day to day official duties with ease.

**Applicability**

The scheme will be applicable to all permanent award staff and officer employees of our Bank above the age of 35 years but not to those appointed on contract or tenure/temporary basis and will be available once every 2 years.

**Amount**

The age wise eligibility criteria is as under:

<b>Age Group</b>	<b>Eligibility</b>
35 & upto 40	Rs.2000/-
Above 40 upto 50	Rs.2500/-
Above 50 upto 60	Rs.3000/-

Staff members are eligible for the reimbursement once in 2 years from the date of previous sanction

**Application and Payment**

The claim for reimbursement should be applied in the relevant module in Union Parivar which will be available shortly and amount will be auto credited after approval by HR Suvidha.

**Detailed circular regarding the modalities and operational guidelines shall be issued shortly.**

**Staff Circular 7777 17th September 2022**

**Annexure III**

**Operational guidelines regarding scheme for reimbursement for purchase of spectacles to in service  
employees aged 35 years and above**

**Objective:**

To provide financial assistance to the employee above 35 years in purchasing and replacement of spectacles/glasses/frames on production of bills and Eye-card enabling them to perform the day to day official duties with ease.

**Applicability:**

The scheme will be applicable to all permanent award staff and officer employees of our Bank above the age of 35 years but not to those appointed on contract or tenure/temporary basis and will be available once every 2 years.

Reimbursement amount:

The age wise eligibility criteria is as under:

Age Group	Eligibility
35 & upto 40	Rs 2000/-
Above 40 upto 50	Rs 2500/-
Above 50 upto 60	Rs 3000/-

Application:

The claim for reimbursement shall be applied only in the relevant module by uploading the bills along with the eye-card or Ophthalmologist's prescription. However, Visually Impaired employees can purchase the goggles, if required, within their age-wise eligibility and can claim the reimbursement by uploading the bills of the goggles only.

A copy of the uploaded documents should be maintained in the concerned branch I office

Only a single claim for reimbursement shall be considered and no piecemeal claims shall be entertained.

**Periodicity:**

The reimbursement shall be available to the eligible employees once every two years from the date of previous sanction. Any purchase made in this regard on or after 22.08.2022 shall be considered for reimbursement.

**Processing and payment:**

The eligible amount or the actual amount of bill whichever is less shall be auto credited after approval by HR suvidha.

**SCHEME NO. 22- SCHEME FOR GRANT OF FINANCIAL AID TO THE BEREAVED FAMILY MEMBER ON DEATH OF AN EMPLOYEE IN SERVICE**

Staff Circular No. 7777 Date: September 17th, 2022

This is in further reference to Staff Circular no. 7749 dated 22.08.2022 vide which details regarding new schemes vide which the details regarding Staff Welfare Schemes were conveyed.

We are pleased to inform that in addition to the schemes already conveyed vide the aforementioned Staff Circular a new scheme has been recommended by the Staff Welfare Committee. Accordingly, the Competent Authority has accorded approval for the introduction of a new scheme (Scheme no.22) 'SCHEME FOR GRANT OF FINANCIAL AID TO THE BEREAVED FAMILY MEMBER ON DEATH OF AN EMPLOYEE IN SERVICE'

The details regarding the Scheme is as under:

- ❖ The Scheme is applicable to all the permanent employees of the Bank, but not to those appointed on contract or tenure/temporary basis. The employees on Loss of Pay/Sabbatical Leave are also covered under the Scheme.

- ❖ Under the scheme financial assistance of Rs.50.000/- to be provided to the family members of the deceased employee.
- ❖ The Scheme is effective from 13.09.2021.

### **Operational guidelines on the Schemes**

Scheme no. 20 - Grant of Funeral Expenses in The Event Of Demise of an In Service Employee

Scheme no. 22 - Grant of Financial Aid to the Bereaved Family Member on Death of an Employee in Service

#### **Objective:**

To provide financial assistance to the family members of employee in the event of his/her unfortunate demise by:

1. Providing immediate financial assistance to help in last rites (Scheme no. 20).
2. Providing financial assistance for meeting day to day expenses, which arises on account of stoppage of salary/earning due to death of the employee (Scheme no. 22).

#### **Amount:**

The amounts payable shall be:

1. Rs. 10,000/- under Scheme for grant of funeral expenses in the event of demise of an in service employee.
2. Rs. 50,000/- under scheme for grant of financial aid to the family on death of an employee in service.

#### **Nomination:**

Funds will be credited in the account of the nominee of the employee as per the nomination made in Union Parivar in the relevant module. The requisite module is under development and the detailed navigation in this regard will be informed in due course.

#### **Procedure for payment:**

It will be the responsibility of the HR Department of RO/FGMO/CO (as the case may be) to immediately place the matter to the respective Competent Authority for the approval after getting information regarding the death of an employee posted under their jurisdiction in the format attached as per Annexure-II. After approval, amount should be credited by the concerned RO/FGMO in the account of the nominee of the employee, as per the nomination given by the employee in Union Parivar for the purpose, by debiting "POB Inter Branch Account" (Account NoJ xxxxx8030046500). The POB should be raised on HR Department, Central Office (SolID- 80010, IBR Code - 580015). The concerned HR Department should forward copy of the sanctioned process note to mail id [hrad@unionbankofindia.bank](mailto:hrad@unionbankofindia.bank) for claiming reimbursement, along with POB claim. The concerned HR Department at RO/FGMO/CO should maintain the records of sanction/payment along with the death certificate of the employee for audit purposes.

It should be ensured that timely assistance has been extended to the aggrieved family of the employee without waiting for the claim/request. Supporting documents like death certificate to be obtained afterwards.

#### **Competent Authority for Sanction:**

Posting location of employee	Process owner	Competent Authority
Employees upto Scale IV working at all types of Branches/ Offices including RLPs/ LC Branches/ MCBs/ USKS/ MSME Loan points/ NPCS/ RAOS etc.	HR Department of Regional Office	Regional Head
Employees upto Scale IV working at all administrative offices including STC, Staff College Bengaluru (except Central Office)	HR Department of Regional Office	Regional Head within whose jurisdiction concerned STC / administrative office falls.
Employees upto Scale IV, working at Central Office & CO Annex	HRAD Central Office	Assistant General Manager/ Deputy General Manager (HR) at Central office
Assistant General Manager/ Deputy General Manager posted in Zone and Regional Heads	HR Department of Zonal office	FGM/Zonal Head
Assistant General Manager/ Deputy General Manager posted at Central office	HRAD Central Office	General Manager (HR)
Field General Manager/General Manager/Chief General Manager	HRAD Central Office	Chief General Manager (HR)
Employees on deputation	The applications shall be processed and sanctioned by the Concerned Office/Competent Authority as mentioned above depending upon the place of posting of the employee in the Biodata (Union Parivar)	

Note: Two separate entries should be made for the payment of Rs. 10,000/- & Rs. 50,000/ as per the provisions of the schemes and two separate POBS should be raised to HR Department, Central Office.

**Annexure-II**

**Format of Process note**

**Grant of Funeral Expenses in the event of demise of an in service employee**

**&**

**Grant of Financial Aid to the bereaved family member on death of an employee in service**

(For Approval)

Bank is having scheme of ' Grant of Funeral Expenses' I Grant of financial aid to the bereaved family member on death of an employee in service under Staff Welfare to provide financial assistance to the aggrieved family members of the deceased employee in service. The scheme is applicable to all the permanent employees of the Bank.

We are in receipt of information that our staff Mr./Ms. , \_\_\_\_\_ Emp.Number \_\_\_\_\_ posted at branch/office expired on \_\_\_\_\_ • As per the scheme, his/her family is eligible for the scheme for 'Grant of Funeral Expenses' /'Grant of financial aid to the bereaved family member on sad demise of an Employee in Service'.

Mr./Ms. \_\_\_\_\_ has nominated Mr./Ms. \_\_\_\_\_ as his/her nominee for 'Grant of financial aid to the bereaved family member on death of an Employee in Service/ Grant of funeral Expenses' in Union Parivar. Copy of the nomination page of Union Parivar is attached with the note. We have collected account details of the nominee for payment under the Scheme, which is as under:

Name of the Employee	Relationship with the employee	Account Details

**RTGS/NEFT details will also be required if account is with other bank**

In view of the above, it is recommended to release Rs.10,000/- (Rs. Ten Thousand Only} as 'Grant of funeral Expenses' and Rs.50,000/- (Rs. fifty Thousand Only) as 'Grant of financial aid to the bereaved family member on death of an Employee in Service ' to the aforesaid nominee of Mr./Ms. by raising 2 separate POBs to HR Department, Central Office.

Recommended for approval.

Approved / Declined

(Sanctioning Authority)



# HEALTH SCHEMES

## ANNUAL HEALTH CHECK-UP SCHEME

**STAFF CIRCULAR: 7750 DATED 18 AUG 2022**

Union Bank of India is having schemes for reimbursement of Health Check-up expenses for Award Staff /Officers in Scale I to Scale III (above the age of 35), Executive Health Check-up scheme for Executives and Antenatal Health Check-up under Staff Welfare. In keeping up with the changing scenario and to increase the awareness among Staff members regarding their Health, a revamped Scheme of 'Annual Health Check-up' under Prerna Suraksha has been approved by the Board of the Bank with effect from the financial year 2022-23.

**With the introduction of the new scheme, existing Health Check-up Schemes under Staff Welfare except Antenatal Health Check-up will be discontinued.**

a) Details of the revamped Annual Health Check-up scheme are as under.

### SALIENT FEATURES OF REVAMPED ANNUAL HEALTH CHECKUP SCHEME

<b>Eligibility</b>	<b>Employees who completes 35 years of age a above. Spouse is also eligible under the scheme to avail the facility of Health Checkup within the overall eligibility criteria of the staff, as such staff and his/her spouse may jointly get the benefits of the scheme.</b>		
<b>Eligible Amount for reimbursement</b>	For Award Staff & scale I to III		
	<b>Age Group</b>	<b>Eligibility</b>	
		Male	Female
	35 & upto 40	2200	3000
	Above 40 & upto 50	3500	4500
	Above 50 & upto 60	4000	5000
	For Executives (Scale IV and above)		
35 and above	4000	5000	
<b>Mandatory Tests</b>	<p>Following tests will be mandatory for the employees/officers (award staff and Scale I to III) aged 40 years a above and for all Executives (Scale 4 &amp; above) for claiming the reimbursement under Annual Health Checkup Scheme.</p> <p><b>Mandatory Test</b></p> <ol style="list-style-type: none"> <li>1. Complete CBC Profile</li> <li>2. Diabetic Profile Test</li> <li>3. Lipid Profile Test</li> <li>4. Urine Analysis</li> <li>5. Chest X-ray</li> <li>6. ECG (2D or TMT)</li> </ol>		
<b>Other indicative tests</b>	For ensuring the overall health of the employees, an indicative list of test mentioned below is also suggested:		

	<p>Other Indicative Tests</p> <ol style="list-style-type: none"> <li>1. Liver Function Test</li> <li>2. Kidney Profile Test</li> <li>3. Thyroid Profile Test</li> <li>4. Mammography</li> <li>5. Pap Smear</li> <li>6. Ultrasound - Whole abdomen</li> <li>7. Sonography</li> <li>8. D Echo I Stress Test</li> </ol>
Sanctioning Authority	HR Suvidha
Documents to be uploaded	For claiming the reimbursement, self attested invoice/bills along with test reports are required to be uploaded with the application.
Procedure	<p>The facility of Annual Health Checkup can be availed either through Reimbursement or Tie up.</p> <p>Due to revision in rates, existing tie-ups arrangements with various reputed diagnostic centers/ labs needs to be revisited and the same is under process. Once the revised tie-ups are finalized, employees may book their annual health check-up at any of the diagnostic centers/labs having revised tie-up with the Bank through Union Parivar. The enablement of these revised tie-ups are being carried out in Union Parivar and the same will be informed in due course.</p> <p>Alternatively, eligible Staff members may undergo their Annual Health Check-up at any diagnostic center/lab of their choice and can apply for reimbursement as per their eligibility through Union Parivar.</p>
Mode of Payment	Once the application of Annual Health Checkup reimbursement is sanctioned, the sanctioned amount will be auto credited in the salary account of the employee. However, for tie ups the Bank will make the payment directly to the Tie up Hospital/center/Pathology.
Navigation for Annual Health Checkup reimbursement	<p>The navigation for the Scheme is as under:</p> <p>Employee Self Service &gt; Benefits&gt; Annual Health Check-up&gt; •Reimbursement of Annual Health Check-up</p> <p>• Annual Health Check-up Tie up</p> <p>The detailed navigation of the Scheme is enclosed as Annexure-!, whereas the detailed navigation for the Annual Health Check-up Tie-up shall be provided in due course.</p>

b) Other operational modalities:

Based on the new modalities of the schemes, all eligible staff members can avail any of the following options for their Annual Health Check-up based on their eligibility:

#### Options for Award Staff/ Officers from Scale I to III

Eligibility Criteria	Option	Test Criteria
35 & up to 40 (Male) with max eligibility of Rs.2200/ .	Option 1	Medical tests for Male staff only
	Option 2	Medical tests for Staff & his Spouse both
35 & upto 40 (Female) with max eligibility of Rs.3000/ .	Option 3	Medical tests for Female staff only
	Option 4	Medical tests for Staff & her Spouse both
Above 40 & up to 50 (Male) with max eligibility of Rs. 3500 / .	Option 5	Medical tests for Male staff only
	Option 6	Medical tests for Staff & his Spouse both
Above 40 & upto 50 (Female) with max eligibility of Rs.4500/ .	Option 7	Medical tests for Female staff only
	Option 8	Medical tests for Staff & her Spouse both

Above 50 & up to 60 (Male) with max eligibility of Rs.4000/-	Option 9	Medical tests for Male staff only
	Option 10	Medical tests for Staff & his Spouse both
Above 50 & upto 60 (Female) with max eligibility of Rs.5000/-	Option 11	Medical tests for Female staff only
	Option 12	Medical tests for Staff & her Spouse
<b>Options for Executives (4 &amp; above)</b>		
Male Executives (35 & above) with max eligibility of Rs.4000/-	Option 1	Medical tests for Male staff only
	Option 2	Medical tests for Staff & his Spouse both
Female Executives (35 & above) with max eligibility of Rs.5000/-	Option 3	Medical tests for Female staff only
	Option 4	Medical tests for Staff & her Spouse both

**c) Employees who already availed the Annual Health Check-up reimbursement for the FY 2022-23:**

Employees, who have already availed the Health Check-up facility for the financial year 2022-23 with old limits, can claim the difference amount between their revised and old eligibility manually as a special case for the FY 2022-23 only. In such cases the modalities to be adopted are as under:

- Such reimbursement can be claimed manually if the health check-up expense amount incurred for the tests (already claimed) was more than their old eligibility (within the new eligibility)

OR

Employee can undergo additional tests and submit the relevant documents to their HR department for reimbursement of difference amount between old and revised eligibility.

- Manual application of the employee along with the invoice/bill, test report and copy of previous sanctioned application to be submitted to the HR Department to respective RO / FGMO/ CO where the employee is posted.
- On receipt of application, the respective HR Department will process the application and the same will be sanctioned by the Competent Authority manually. The Competent Authority in this case will be the sanctioning authority as per old Annual Health Check-up Scheme. Such manual applications shall be processed/ sanctioned latest by 15th September, 2022.
- In these cases, difference sanctioned amount will be credited manually by respective RO/FGMO/CO in the salary account of the employee.

**d) Executives (scale 4 & above) who are less than 35 years of age as on date of issuance of Circular:**

To protect the benefit of such Executives who are eligible for Annual Health Check-up under Old Scheme as on date of issuance of circular, shall remain eligible for Annual Health Check-up under the revamped Scheme till they attain 35 yrs. of age. However, Executives (scale 4 & above), who are less than 35 years of age and elevated/joined as an Executive (Scale 4 & above) on or after the issuance of circular will not be eligible under the Scheme.

All eligible Staff members are requested to avail the benefits of the revamped Health check-up Scheme to ensure their well-being. Branches/ Offices are advised to ensure that the contents of the circular are brought to the notice of all Staff members and a copy is displayed on the Notice board.

# OTHER STAFF WELFARE MEASURES

## EMPLOYMENT OF VISUALLY IMPAIRED EMPLOYEES IN THE BANK

With a view to provide assistance to Persons with Disabilities (PWD), our bank has taken steps to initiate an action plan for enabling visually impaired employees to discharge their duties more effectively such as imparting of special trainings, procuring of assisting devices/technologies which will provide technological support for the visually impaired staff to perform their duties more easily and efficiently.

- Our Bank has prepared an inclusive CD for the convenience of blind and partially sighted employees, which includes folders on Finacle Guide, JAWS software and Tutorial, (Staff Circular no. 6093 dated 30.05.2014).
- The visually impaired employees may be nominated for regular training programs at par with other staff for their skills and career development.
- With newer technological advances, skills development and adequate training, visually impaired employees can perform more job roles productively. It is expected that extending of right support from seniors and colleagues at branches / offices to visually impaired staff members and providing a conducive work environment at the work place will greatly enable the visually challenged staff members to efficiently discharge their duties.

### BROAD AREAS OF POSSIBLE JOBS FOR VISUALLY IMPAIRED STAFF

#### ◆ Helpdesk at branches.

- Marketing of bank products and coordination of marketing related activities at branch, regional office, FGM office and departments at central office.
- Reconciling data for various statements to be prepared time to time at various levels.
- Follow-up with customers on various diverse banking parameters.
- Managing Email / letters / telephonic correspondence at various offices.
- Provide technical support for deployment of different packages introduced time to time in the bank.
- Generation of various statements reports from different packages like CBS, LAS, closing package OMC, etc and accordingly take suitable action.
- Non-financial transactions at branch/administrative offices.
  - Various monitoring activities at different offices like ATM monitoring, offsite monitoring cell, credit monitoring, etc.
  - Coordinator / Faculty at staff training centers.

### INDICATIVE LIST OF POSSIBLE JOB ROLES FOR PERSON WITH VISUAL IMPAIRMENT AT BRANCHES / OFFICES

#### Help desk/Branch assist :

#### Handing over forms to customers for different banking services:

- Assisting customers in filling up the form, by once understanding the layout and remembering the keynoting on the form.
- Addressing banking products related queries of customers.
- Manage Branch telephone.
- Inform customers about the banking procedures to avail banking services.
- Provide information about service charges to customers.
- Assist and train customers on using the machines deployed in branches such as Cash deposit machine,

Self-Passbook entry machines etc.

- Information dissemination about the IT products of the bank.
- Guide customers on usage of Internet banking, mobile banking and other banking channels.
- Coordinate ATM Charge Back Complaint Management.
- Understand customers' requirement and direct them to the relevant counter for availing desired services.

**Non-financial transactions using Finacle:**

- Pass book entry.
- Issue statements to account holders.
- Issue TDS certificates to eligible customers holding deposit.
- Generate Thanks Letters for new customers.
- Convey information to deposit customer about yield on their investment in given tenure.
- Provide information about the status of cheques presented for collection.
- Generate KYC updation reminder letters to customers.
- Calculate EMI and eligibility for the amount of loan required by the customer.
- Manage fulfillment module and address customer grievances.
- Printing of daffy mandatory branch reports.
- Generate form 15G and 15H and handover same to customer for signature.
- Generation of interest certificate for housing loan.
- Generation of TDS certificate for deposit a/c holders.
- Issue balance certificate.

**General Administration roles at branch level:**

- Remit TDS online to income tax dept.
- Pay Online utility bills (Water/electricity/telephone/ Mobile) using Internet banking service of the branch.
- Coordinate with different vendors and AMC companies for ensuring proper upkeep and working of different equipment in the branches.
- General office work like typing letters, maintaining database in excel sheets, etc.
- Generate periodical reports from different packages, compile data from customers/branch officials and submitted to higher offices.
- Preparation of any report, data as demanded by the administrative offices as per the need.

**Advances / Loan department at branch level:**

- Generate RBI framework reports from LAS on periodical basis.
- Generate various monitoring reports from Finacle on periodical basis.
- Follow-up with borrowers for submission of periodical documents such as insurance policy, stock statements, renewal papers etc.
- Contact the defaulting borrowers where in there is an overdue in the accounts.
- Contact the borrowers, whose loan accounts are due for renewal.
- Contact the NPA borrowers and inform them about various settlement schemes of the bank.
- Provide information to\_ customers about the status of loan application.
- Generate bulk notices from LAS for the borrowers/guarantors for accounts under stress.
- Type letters to be sent to defaulters by using MS office toots like mail merge. Send e-mails/bulk SMS to loan default borrowers.
- Generate periodical reports to assist the senior officers.
- Prepare various annexure re /statements to be submitted to higher offices.
- Maintain diary in excel of various follow-up activities for credit department and assist the credit team in follow-up related activities.
- Generate CIBIL reports.
- Follow up and Record borrower's remarks about the possible regularization date of account. Giving reminder

on the said date if A/C not regularized and if needed, have a meeting with the borrower by calling in branch.

## **Marketing**

**jobs**

### **at branch level:**

- Cross selling of bank retail products and conversion.
- Deposits mobilization.
- Coordinate with third party business partners for cross selling e.g. KBC mutual fund, SUD life products etc.

## **FINANCIAL ASSISTANCE TO THE FAMILY OF DECEASED EMPLOYEE FOR ENABLING THEIR CHILDREN TO COMPLETE THEIR ACADEMIC PURSUIT**

### **Applicability:**

The scheme will be applicable to all full-time employees of the bank.

### **Scope:**

Financial assistance will be provided to children of those permanent employees who died while in service after the launching of this scheme with effect from 01.04.2006

### **Amount:**

Rs. 2000/- per child per annum or claim whichever is less

### **General Conditions:**

- The financial assistance will be provided only to those children of deceased employee who are pursuing either 10+2 or 12+ ¾ level of study at the time of the death of the employee i.e. financial assistance will be provided to complete the remaining academic years of study between first year of 10+2 level study (11<sup>th</sup> standard) to last year of 12+3/4 level study. The financial assistance will be given for a maximum of 6 academic years i.e. Eleventh, Twelfth, 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> years of Degree/Diploma Courses.
- Those children who are pursuing study in 10<sup>th</sup> standard at the time of death of employee will also be eligible to receive financial assistance for 10+2 and 12+3/4 study. However, those children who are studying in nursery to ninth standard at the time of death of employee will not be eligible for the benefit of this scheme.
- The financial assistance will be restricted to 2 children only.
- The child/children of the deceased employee should pass the qualifying examination every year so as to be eligible for the financial assistance.
- While claiming the financial assistance every year, the spouse/child/children of deceased employee will be required to submit the copy of mark sheets of last year examination passed and proof of further continuation of study i.e. Bonafied certificate/ Fee receipt issued by school/college.
- The payment under the scheme will be by way of reimbursement of expense already incurred on the tuition fees, term fees examination fees, admission fees, and cost of text book etc.
- Capitation/Donation will not be eligible for reimbursement. The scheme will also not cover amount paid towards hostel fees. Optional fees, refundable deposits, caution money deposits coaching fees etc.
- Along with the application the spouse/children of the deceased employee should submit the original bills/receipts evidencing payment of tuition fees, school fees, cost of text books etc.
- The spouse/child/children of the deceased employee should submit an application on a yearly basis for claiming reimbursement.
- The spouse/child/children of the deceased employee should submit single claim and not in piece meal.

- The ward/s of the deceased employee should pass the qualifying examination every year so as to be eligible for financial assistance. Failure in the qualifying examination or detention in the same class leads to ineligibility. However, on being considered for promotion to higher class the ward/s will become eligible for being covered under this scheme.
- The claims under the scheme will be entertained by the Branch Head/ Departmental Head where the deceased employee was last employed or by the Branch Head with whom the legal heir of the deceased employee maintain their account.

### SCHEME OF APPOINTMENT ON COMPASSIONATE GROUNDS

- **Staff Circular:7621 dated 28.02.2022**
- **(Staff circular 7462 dated 02.07.2021 (Modification in the Scheme of Appointment on compassionate grounds for death cases due to covid 19)**
- **Staff circular 6164 dated 19.01.2015**

#### Highlights of the Circular

- **Scheme for compassionate appointment for "dependent family member" of an employee who dies while in service or retires on medical grounds due to incapacitation before reaching the age of 55 years.**
- **The scheme is applicable for cases that occur on and after 05.08.2014.**
- **Scheme also covers cases of missing employees subject to certain conditions.**
- **The Bank has both the options i.e. Compassionate Appointment or payment of lump sum Ex-gratia amount. However, the option of Compassionate Appointment will be used only when the other conditions of compassionate appointment are met.**

As per Government Directives, the Board of Directors of the Bank in its meeting dated 05.01.2015 has adopted revised scheme for compassionate appointment applicable for cases where death/retirement on medical grounds due to incapacitation before reaching the age of 55 years **occur on or after 05.08.2014**. However, the bank has both the options i.e. Compassionate Appointment or payment of lump sum Ex-gratia amount. The option of Compassionate Appointment will be used only when the other conditions of compassionate appointment are met otherwise the dependent are eligible for Ex-gratia as per Staff Circular No.5425 dated 08.09.2007.

#### SALIENT FEATURES OF THE SCHEME

- A.
- (i) The Scheme is applicable to a 'dependent family member' of an employee appointed on regular basis against permanent vacancy who dies while in service or retires on medical grounds due to incapacitation before reaching the age of 55 years.
  - (ii) The spouse or wholly dependent son/daughter (including legally adopted son/daughter) in case of married employees and wholly dependent brother or sister in case of unmarried employee, are the "dependent family members" eligible for Compassionate Appointment, subject to fulfilling other conditions of the Scheme.
  - (iii) The Scheme also covers cases of missing employees subject to certain conditions.
- B. The appointments shall be made in Clerical and Sub-staff cadre only.
- C. The scheme is mainly for the family that is indigent and deserves immediate assistance for relief from financial destitution.



- D. The revised Scheme for compassionate appointment is applicable w.e.f. 05.08.2014, i.e. for the cases where death / retirement on medical grounds occur on or after 05.08.2014.
- E. Application for employment under the Scheme from eligible dependent should normally be considered up to five years from the date of death or retirement on medical grounds and decision to be taken on merit in each case.
- F. The person appointed on compassionate grounds under the Scheme, should give an undertaking in writing (as in Annexure) that he/she will maintain properly the other family members who were dependent on the deceased employee in question, and in case it is proved subsequently (at any time) that the family members are being neglected or are not maintained properly by him/her, his or her appointment may be terminated forthwith.
- G. The prescribed formats of the application to be submitted by the applicant, as applicable, are enclosed as Part A (i), Part A (ii) & Part A (iii).

Regional Offices/ Branches are advised to bring this scheme to the notice of dependent family members of deceased employee immediately after his/her death and advise them about the requirements and formalities to be completed by him/her. Regional Offices are required to submit the application along with their recommendations as per Part B and Part C which are enclosed.

**SCHEME FOR COMPASSIONATE APPOINTMENT**

**1. COVERAGE**

- 1.1.** To a dependent family member of permanent employee of a Public Sector Bank (PSB) who-
  - 1.1.1.** dies while in service (including death by suicide)
  - 1.1.2.** is retired on medical grounds due to incapacitation before reaching the age of 55 years.

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

- 1.2.** For the purpose of the Scheme “employee” would mean and include only a confirmed regular employee who was serving full time or part-time on scale wages, at the time of death/retirement on medical grounds, before reaching age of 55 years and does not include any one engaged on contract/temporary/casual or any person who is paid on commission basis.

**2. DEPENDENT FAMILY MEMBER**

- 2.1.** Spouse; or
- 2.2.** Wholly dependent son(including legally adopted son); or
- 2.3.** Wholly dependent daughter (including legally adopted daughter); or
- 2.4.** Wholly dependent brother or sister in the case of unmarried employee

The term ‘wholly dependent’ as defined in the BPS from time to time will be applicable while ascertaining the dependency of the family member.

**3. AUTHORITY COMPENTENT TO MAKE COMPASSIONATE APPOINTMENT**

- 3.1.** Managing Director and CEO.
- 3.2.** Executive Director holding current charge of Managing Director & CEO.
- 3.3.** Board of Directors in special types of cases
- 3.4.** The proposals for appointment on compassionate grounds in otherwise eligible cases, where disciplinary action was pending against the deceased employee/employee retired on medical grounds or if the deceased employee was involved in serious financial irregularities, embezzlement of funds, committing frauds etc shall be examined by the Committee, keeping in view prevailing circumstances of each case as well as penury condition of the family and the committee shall be authorized to recommend to competent authority to appoint/ decline such requests for compassionate appointment/ex-gratia payment. The recommendations of the Committee will be placed before the Managing Director & CEO as Authority appointed by the Board for appropriate decision on merits of each case on a case-to-case basis.

**The modifications as above shall be applicable for appointments being made with effect from 24.01.2022.**

**4. POSTS TO WHICH APPOINTMENTS CAN BE MADE**

- 4.1.** The appointment shall be made in the clerical and sub-staff cadre only.

**5. ELIGIBILITY**

- 5.1. The family is indigent and deserves immediate assistance for relief from financial destitution. To access the financial condition the income of the family from all sources including the family pension, terminal benefits, proceeds of insurance policies & other investments etc. and the employment of family members, size of the family & liabilities, if any will be taken into consideration. However, COVID Ex gratia amount shall not be considered while arriving at the other benefits
- 5.2. Applicant for compassionate appointment should be eligible and suitable for the post in all respects under the provisions of the relevant Recruitment Rules. Recruitment Rules will mean the norms which are in force at the time of making the compassionate appointment.

## **6. EXEMPTIONS**

- 6.1. Compassionate Appointment under the Scheme are exempted from observance of the following requirements:
  - 6.1.1. Normal Recruitment Procedure i.e., without the agency of selection like IBPS/Employment Exchange, Recruitment Board of Bank, etc.
  - 6.1.2. The ban orders on filling up of posts issued by Government of India or any controlling authority.

## **7. RELAXATIONS**

- 7.1. Upper age limit could be relaxed wherever found to be necessary. The lower age limit should, however, in no case be relaxed below 18 years of age.
- (Note-1: Age eligibility shall be determined with reference to the date of application and not the date of appointment;
  - Note-2: Authority competent to take a final decision for making compassionate appointment in a case shall be competent to grant relaxation of age limit also for making such appointment).

## **8. TIME LIMIT FOR CONSIDERING APPLICATIONS**

- 8.1. Application for employment under the Scheme from eligible dependent should normally be considered up to five years from the date of death or retirement on medical grounds and decision to be taken on merit in each case. However, the Scheme for compassionate appointment is applicable for the cases where death / retirement on medical grounds occur on or after 05.08.2014.
- 8.2. While considering such belated requests, where, death or retirement on medical grounds of the employee took place long back, even five years ago, it should be kept in view that the concept of compassionate appointment is largely related to the need for immediate assistance to the family of the employee in order to relieve it from economic distress. The very fact that the family has been able to manage somehow all these years should normally be taken as adequate proof that the family had some dependable means of subsistence. Therefore, examination of such cases would call for a great deal of circumspection. The decision to make appointment on compassionate grounds in such cases may, therefore, be taken only at the Board level.

## **9. DETERMINATION/AVAILABILITY OF VACANCIES**

- 9.1. Appointment on compassionate grounds should be made only on regular basis and that too, only if regular vacancies meant for that purpose are available.
- 9.2. Compassionate appointment can be made up to a maximum of 5% of vacancies falling under direct recruitment quota in clerical cadre or vacancies identified in the sub-staff category. The Bank may hold back 5% of vacancies in the aforesaid categories to be filled by appointment on compassionate grounds. A person selected for appointment on compassionate grounds should be adjusted in the

recruitment roster against appropriate category, viz., SC/ST/OBC/General Category, depending upon the category to which he/she belongs.

**9.3.** Widow appointed on compassionate ground upon re-marriage will be allowed to continue in service, even after re-marriage.

**9.4.** Appointment on compassionate grounds against deaths due to Covid 19 for the period up to 31.03.2022 to be adjusted towards future vacancies.

#### **10. WHERE THERE IS AN EARNING MEMBER**

**10.1.** In deserving cases, even when there is already an earning member in the family, a dependent family member may be considered for compassionate appointment with the prior approval of the competent authority of the bank who, before approving such appointment, will satisfy himself that grant of compassionate appointment is justified, having regard to the number of dependents, assets and liabilities left by the employee, income of the earning member as also his liabilities including the fact that the earning member is residing with the family of the employee and whether he should not be a source of support to other members of the family.

**10.2.** In cases where any member of the family of the deceased or medically retired employee is already in employment and is not supporting the other members of the family of the deceased employee, extreme caution has to be observed in ascertaining the economic distress of the members of the family of the deceased employee so that, the facility of appointment on compassionate ground is not circumvented and misused by putting forward the ground that the member of the family already employed is not supporting the family.

#### **11. MISSING EMPLOYEE**

Cases of missing employees are also covered under the scheme for compassionate appointment subject to the following conditions: -

A request to grant the benefit of compassionate appointment can be considered only after a lapse of at least 2 years from the date from which the Employee has been missing, provided that:

- I. an FIR to this effect has been lodged with the Police,
- II. the missing person is not traceable, and
- III. the competent authority feels that the case is genuine;

**11.1.** This benefit will not be applicable to the case of an Employee: -

- (i) who had less than two years to retire on the date from which he has been missing; or
- (ii) who is suspected to have committed fraud, or suspected to have joined any terrorist organization or suspected to have gone abroad.

**11.2.** Compassionate appointment in the case of a missing employee also would not be a matter of right as in the case of others and it will be subject to fulfillment of all the conditions, including the availability of vacancy, laid down for such appointment under the scheme;

**11.3.** While considering such a request, the results of the Police investigation should also be taken into account; and

11.4. A decision on any such request for compassionate appointment should be taken only at the level of the Chairman & Managing Director of the Bank."

## **12. PROCEDURE**

- (a) The prescribed format may be used by the bank for ascertaining necessary information and processing the cases of compassionate appointment.
- (b) The Officer from the Staff Department of the Bank should meet the members of the family of the employee in question immediately after his death to advise and assist to them in getting appointment on compassionate ground. The applicant should be called in person at the very first stage and advised in person about the requirements and formalities to be completed by him/her.
- (c) An application for appointment on compassionate ground should be considered by the Committee of officers consisting of three officers; one Chairman and two members in the rank of Deputy General Manager/Assistant General Managers. The Officer from the staff department may also be made one of the members of the Committee, depending upon his rank. The Committee may meet during the second week of every month to consider cases received during the previous month. The applicant may also be granted personal hearing by the committee, if necessary, for better appreciation of facts of the case. The recommendation of the committee should be placed before the Competent Authority for a decision. If the Competent Authority disagrees with the committee's recommendation, the case may be referred to the higher authority for a decision.

## **13. UNDERTAKING FOR MAINTENANCE OF THE FAMILY OF THE DECEASED EMPLOYEE**

The person appointed on compassionate grounds under the Scheme, should give an undertaking in writing (as in Annexure) that he/she will maintain properly the other family members who were dependent on the deceased employee in question, and in case it is proved subsequently (at any time) that the family members are being neglected or are not maintained properly by him/her, his or her appointment may be terminated forthwith. Any complaint in this regard will be dealt in accordance with the provisions mentioned in point no.16 of the Scheme. This clause should be incorporated as one of the conditions in the offer of appointment applicable only **in the** case of appointment on compassionate ground.

In case of termination as stated above, there is no provision in the Scheme for providing employment to other member of dependent family.

## **14. REQUEST FOR CHANGE IN POST/PERSON**

When a person has been appointed on compassionate ground to a particular post, the set of circumstances, which led to such appointment, should be deemed to have ceased to exist. Therefore -

- a) He/she should strive in his/her career like his/her • colleagues for future advancement and any request for appointment to any higher post on considerations of compassion should invariably be rejected.
- b) An appointment on compassionate ground cannot be transferred to any other person and any request for the same on consideration of compassion should invariably be rejected.

## **15. SENIORITY**

A person appointed on compassionate ground in a particular year may be placed at the bottom of all the candidates recruited/appointed through direct recruitment, promotion, etc. in that year, irrespective of the date of joining of the candidate on compassionate ground.

## **16. TERMINATION OF SERVICE**

The compassionate appointment can be terminated on the ground of non-compliance/faulty compliance of any condition stated in the offer of appointment after providing an opportunity to the compassionate appointee by way of issue of show cause notice asking him /her to explain why his/her services should not be terminated for non-compliance of the condition(s) in the offer of appointment and it is not necessary to follow the procedure prescribed in the Disciplinary Action and Procedure therefor.

In order to check its misuse, the power of termination of service for non-compliance of the conditions in the offer of compassionate appointment should vest only with the CMD of the Bank.

**17. GENERAL**

- i) Appointment made on grounds of compassion should be done in such a way that persons appointed to the post do have the essential educational and technical qualifications and experience required for the post consistent with the requirement of maintenance of efficiency of administration.
- ii) It is not the intention to restrict employment of a family member of the deceased or medically retired sub-staff employee to an erstwhile sub-staff post only. As such, a family member of such erstwhile sub-staff employee can be appointed to a clerical post for which he/she is educationally qualified, provided a vacancy in clerical post exists for this purpose.
- iii) An application for compassionate appointment should, however, not be rejected merely on the ground that the family of the employee has received the benefits under the various welfare schemes. While considering a request for appointment on compassionate ground a balanced and objective assessment of the financial condition of the family has to be made taking into account its assets and liabilities (including the benefits received under the various welfare schemes mentioned above) and all other relevant factors such as the presence of an earning member, size of the family etc.

Hence, compassionate appointment be offered by the Bank only in the case where the Bank is satisfied that the financial condition of the family is such that, but for the provision of employment, the family will not be able to meet the crisis.

- iv) Compassionate appointment should be made available to the person concerned if there is a vacancy meant for compassionate appointment and he or she is found eligible and suitable under the scheme.
- v) Requests for compassionate appointment consequent on death or retirement on medical grounds of erstwhile sub-staff may be considered with greater sympathy by applying relaxed standards depending on the facts and circumstances of the case.
- vi) Compassionate appointment will have precedence over absorption of surplus employees and regularization of temporary employees.

**18. EXGRATIA IN LIEU OF COMPASSIONATE APPOINTMENT**

The bank has both the options i.e. Compassionate Appointment or payment of lump sum Ex-gratia amount. However, the option of Compassionate Appointment will be used only when the other conditions of compassionate appointment are met. The Staff Circular No.5425 dated 08.09.2007 will be applicable for payment of lump-sum Ex-gratia, if the dependents are otherwise eligible for the same.

**Note: Please refer to Staff Circular 6164 dated 19.01.2015 for all relevant application formats**

**Note: Please refer to Staff Circular 7462 dated 02.07.2021 for all relevant application formats**

## UNION BANK EMPLOYEES' DEATH RELIEF FUND

Staff circulars for further reference:

Staff Circular Number	Dated
7356	04.02.2021
6870	31.10.2018
6869	29.10.2018
6524	31.12.2016
6019	05.10.2013
5785	16.09.2011
5691	28.08.2010
5603	22.09.2009
4896	25.09.2002

The administrators of DRF in their meeting held on 27.09.2018 have made the following modifications in the Scheme w.e.f 01.11.2018:

**(Staff circular 6869 dated 29.10.2018)**

Existing	Modified
Financial assistance by way of ex-gratia amounting to Rs.4.25 lack to the member's nominee in the event of member's death during the period of his service in the bank or to the member in the event of that member becoming physically handicapped due to serious illness, accident or otherwise resulting in loss to employment.	Enhancement of financial assistance by way of ex-gratia amounting to Rs.4.50 lack to the member's nominee in the event of member's death during the period of his service in the bank or to the member in the event of that member becoming physically handicapped due to serious illness, accident or otherwise resulting in loss to employment.

Bank has established DRF with the specific objectives of rendering financial assistance by way of ex-gratia payment to-

- a) The member's nominee/s in the event of the member's death during the period of his service in the Bank;
- b) The member, in the event of that member becoming physically handicapped due to serious illness, accident or otherwise, resulting in loss of employment.

### **Amount of Financial Assistance / Ex-gratia:**

The amount so payable shall be Rs.4, 50,000/- as on date. **(Staff circular 6869 dated 29.10.2018)**

The Board of Administrators will review this amount from time to time, depending upon the availability of the funds.

The salient features of the fund are as under: -

### **Membership:**

- a) The staff members who are members of the existing Death Relief Fund (DRF) will automatically be treated as members of the Modified Scheme of DRF.
- b) Membership of the Fund shall be open to all employees of the Bank but excluding employees in temporary or contract service or on deputation from other organizations.



- c) Membership is irrevocable so long as a member continues to be an employee of the Bank. On his cessation in the Bank's employment, he will automatically cease to be a member of the Fund.
- d) In case, a member, while in service, ceases to be a member of the Fund for any reason whatsoever, he shall not be entitled for the contribution made by him towards the fund or any part thereof.
- e) A member or his nominee will become eligible for the financial assistance under the scheme only when the member has contributed his subscription for a period of at least six months.

**Corpus of the Fund:**

- a) The Corpus of the existing Death Relief Fund will automatically vest with the modified Fund.
- b) The Corpus of the Fund shall also consist of contributions made by the members of the Fund.
- c) No member or his nominee shall have any right of whatsoever nature over the corpus of the Fund or income received by the Fund. Also, he shall not have any claim of whatsoever nature over the Fund for payment of Ex-gratia on the happening of any contingency, which attracts ex-gratia.

**Monthly Subscription:**

*Every Member employee shall contribute Rs. 125/- per month towards the fund.*

- a) This amount shall be directly recovered from the member's monthly salary receivable by him from the Bank. For this purpose, every new member shall give an irrevocable undertaking to the Administrators of the Fund. In case a member fails to remit the amount continuously for a period of six months, he shall cease to be a member of the Fund.

**Nominee of a Member:**

- a) A member shall nominate a nominee/nominee in order of preference to receive in case of his death while in service, such sum of money which is payable to him from and out of the Fund under the Rules.
- b) All such nominations shall be made in the prescribed form.
- c) Nomination so made can be changed by a member only on similar document under his signature and duly submitted to the Administrators.
- d) On the death of a member, who has made a nomination, the full amount payable to him in accordance with the Rules, shall be paid to his nominee and such payment shall be a good discharge to the Administrators against any demand which may be received from anyone claiming through the said member or otherwise.
- e) Nomination made as aforesaid shall be and remain in full force and effect until the nominee's death or until his nomination or appointment has been revoked.
- f) On the death of a member while in service of the Bank, not survived by a nominee, any ex-gratia payable to the member shall be paid to the following persons:
  - In case of a married employee, to the following in the order of preference:
  - Widow or Widower
  - Son/s
  - Unmarried Daughter/s
  - Father or Mother

In case of an unmarried employee, to the following in the order of preference:

- i) Father or Mother
- ii) Brother/s
- iii) Unmarried Sister/s

**Disbursement of Ex-gratia:**

- a) A Nominee / Member / Specified person requesting for ex-gratia under the Rules shall make an application to the Branch Manager / Departmental Head, in triplicate, in the prescribed format.
- b) On receipt of the application from the member/nominee/ Specified person, the Branch Manager/Departmental Head shall verify the documents produced and satisfy himself on the following points:
  - The applicant is eligible under the Rules.
  - The application is within the scope of the Rules.
- c) The Branch Manager / Departmental Head will make payment to the Nominee / Member / Specified person by debiting “POB Account-C.O.” at their end and will forward the copies of all relevant papers to the administrators of the Fund for claiming reimbursement, along with POB claim.

**Utilization of Monies:**

Monies forming the corpus of the Fund will be invested with the Bank by way of deposit(s) carrying maximum rate of interest. However, the administrators in consultation with the Bank may also invest the monies of the corpus in the securities mentioned in Rule 67 of the Income Tax Act 1962

**Administrators of the Fund:**

- a) Management of the fund shall vest in the Board of Administrators.
- b) The Administrators of the Fund shall be five subscribing members as under:

Chairman - A member in the Category of Top Management – Scale VII (in case of non-availability of such a member, a member in the Category of Scale VI or Scale V, as may be available.)

  - i) Two members representing the Management to be nominated by the Chairman and Managing Director of the Bank out of which one member will be The Honorary Secretary of the Fund.
  - ii) One member each represents the majority Officers Association and Employees Union – for a period of three years at a time.
- c) The Secretary will carry on the ordinary business of the Fund including payment of ex – gratia to the members/nominees/ specified persons.
- d) Accounts of the Fund shall be made up yearly as at 31st March and an audited statement of affairs as at that date shall be submitted to a meeting of the Administrators to be held not later than the last day of June in every year. A copy of such statement shall be forwarded annually to each member.
- e) All monies contributed to the corpus of the Fund by way of interest on its investment or otherwise shall be deposited in the account opened with the Bank and styled “Administrators of Union Bank Employees’ Death Relief Fund”. If it is decided to invest monies other than by creating a deposit with the Bank, investment will be made in the name of Administrators of Union Bank Employees’ Death Relief Fund or in the name of Union Bank Employees’ Death Relief Fund and such securities will be deposited with the Bank for safe custody in the name of the Fund.
- f) All monies of the Fund shall be operated upon or otherwise be dealt with by the Chairman and the Secretary jointly.

- g) Administrators representing the employees shall be at liberty to retire by giving notice in writing in that behalf, addressed to the Bank.
- h) The Bank subject to the rules mentioned hereinabove should fill in every vacancy in the post of the Administrators.
- i) The decision of the Administrators shall be final and binding upon the members in all respects and upon all matters, questions and disputes relating to or connected with these Rules or with the Fund or the administration thereof or the obligations of the members including all disputes or differences which may arise between any member, administrators, nominee or representative and the administrators as to the meaning or effect of any rule or in any matter relating to /out of the same.
- j) In any case where the Administrators are liable to account to the Income Tax Authorities for Income Tax or to any authority under any law for deduction of tax, etc., on any payment made under the Rules; the Administrators shall deduct the same payable to such tax, etc., from any such payment being made and the Administrators shall not be liable to the members for the sum so deducted.

**Winding up:**

- a) The Bank shall have the power to wind up the Fund at any time if they consider that it is not admissible or necessary, in which event, the Fund shall be divided among the members who have contributed towards the corpus by payment to each member such sum as may be decided by the Bank.
- b) The Bank may adopt, on winding up, any method or principles for distribution of the Fund amongst the members of the Fund, which the Bank considers equitable or expedient.

**General:**

- a) The Administrators shall have the power to add, vary, alter or annul any of the rules hereunder.
- b) The Fund and the benefits payable there under shall always be subject to the laws of India in force from time to time.
- c) In the event of any catastrophe resulting in several members and/or their nominees becoming eligible for the financial assistance under this Fund and the amounts available with the Fund are insufficient to cover the amount payable to them, the Fund shall raise a loan from the Bank and the Bank shall advance such shortfall, free of interest, to the Fund. The loan shall be repaid from the contributions collected in the Fund in the subsequent months.
- d) The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.

**Competent Authority:**

Branch Manager/Chief Manager of the branch concerned.  
 Chief Manager (P&D) in case of Regional Office/Zonal Office/Nodal Regional Office/Field General Manager's Office.  
 Chief Manager (P) in case of Central Office.

Branches Accounts Section	DGM/AGM/ In charge of the section
Audit Office	In charge of Office
Staff Training College	Principal/Vice Principal

Staff Training Centers	Chief Manager heading the Training Centre. In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore.
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### SC:7700 dated 25<sup>th</sup> May 2022

1. Attention is invited to Staff Circular no. 4896 dated 25.09.2002, vide which the details of Union Bank of India Employee's Death Relief Fund Scheme (DRF) (modified) was communicated. The Scheme came into effect from 01.01.2003.
2. We draw your attention to the following procedure for payment of Ex-gratia to the Nominee / Member / Specified person.
  - a. A Nominee / Member / Specified person requesting for ex-gratia under the rules shall make an application in the prescribed format to the Branch Manager / Departmental Head, in triplicate along with relevant supporting documents.
  - b. The Branch Manager/Departmental Head will verify the documents produced and satisfy himself on the following:
    - The applicant is eligible under the rules.
    - The application is within the scope of the Rules.
  - c. The BM/Departmental Head will make payment to the nominee/Member / specified person by debiting "POB Inter Branch Account", ( Account No. XXXXX8030046500) at their end and shall forward the copies of all relevant papers to Employee Benefits Division, HR, CO for claiming reimbursement, along with POB claim.
3. Please ensure strict compliance of above procedure / guidelines for payment of Exgratia amount.

### Online submission of Membership Application Thorough Union Parivar

#### SC:7732 dated 25<sup>th</sup> July 2022

1. Attention is invited to Staff Circular no. 4896 dated 25.09.2002, vide which the details of Union Bank of India Employee's Death Relief Fund Scheme (DRF) (modified) was communicated. The Scheme came into effect from 01.01.2003.
2. Hitherto, to be a member of the scheme, employee/applicant had to apply manually in the prescribed application form. The application forms are then forwarded/recommended by the concerned Regional office to EBD, HR, CO, for acceptance of membership by the Administrators of the Fund. After acceptance of membership the membership fees in arrears, if any (membership to the fund is from date of joining the Bank) is recovered from applicants salary, the monthly subscription fees is also debited every month from salary of the employee.
3. As per requests received from field staffs, the above procedure of membership has now been digitalized and necessary modifications have been made in Union Parivar enabling the employees to apply online through Union Parivar.
4. The navigation for applying for membership in Union Parivar is: Employee Self Service Terminal Benefits→ Death Relief Fund Apply for membership of DRF →→ Add a new value → ADD. A page will be displayed displaying relevant details along with arrears of subscription to be collected, Employee/applicant needs to tick/click the relevant boxes in the page and thereafter click "SUBMIT".
5. The arrears of membership subscription from date of joining till the month of application displayed in the page will get automatically debited from the applicants account (salary account) and the DRF Fund account with MMO branch, Mumbai, will get credited, monthly subscription form next month onwards will be effected from the salary of the employee automatically.
6. A Member can add Nominee through Union Parivar, the navigation for which is: Employee Self Service Terminal Benefits TBD Nomination Form TBD Nominee Form Add a new value→ select "Death Relief Fund" in "Nomination Type" click "ADD" enter the relevant details in "Nominee Page" and in "Witness Page" and then click "SAVE". The nomination request will have to be approved by "Approver" in Union Parivar.
7. Branches/offices to take a note of the above and henceforth, ensure that applications for membership to the scheme is made online through Union Parivar only.

## SCHEME OF COMPENSATION/INCENTIVES FOR ACTS OF BRAVERY

Rewards / incentives are given by our Bank as per Government guidelines, for acts of exceptional bravery or high level of integrity and / or performance of high order. The rewards / incentives are broadly as under: -

➤ Compensation in case of death of an employee:

- Executives - Scale-IV onwards	:	Rs.5.00 Lacs
- Officers - Scale-I to III	:	Rs.3.00 Lacs
- Clerical	:	Rs.2.00 Lacs
- Sub-Staff	:	Rs.1.00 Lacs

And

➤ Bank will bear educational expenses up to graduation of the children of the deceased employee

And

➤ Employment on compassionate grounds will be given to one member of the family of the deceased.

- In case no one in the immediate family is eligible for employment, the entitlement will be held in abeyance till one of the members of the family becomes eligible for employment.
- In case employment is not taken up and the dependents are not gainfully employed, then the last pay and allowances drawn by the deceased may be extended to the family of the deceased till one of the children of family attains age of 21 years or till the date the deceased would have retired in normal course, whichever is earlier.

❖ Staff loans availed by the deceased may be transferred in the name of the family member taken up on compassionate employment.

➤ If Compassionate employment is not sought, then the interest on loans may be waived and only principal may be recovered from the compensation / other dues payable.

➤ In respect of persons other than the Bank employee who may get killed as a consequence of or during robberies and/or attack of terrorists, the Bank will pay a lump sum Compensation of Rs.1.00 lac to the family of the deceased.

➤ In case of Bank employees / customers / members of the public who actively resist robberies /terrorist attacks, the Bank may consider Cash Reward not exceeding Rs.50,000/-. This Cash Reward will be in addition to compensation, if any, payable under provisions of various Acts / Rules governing the person.

➤ In case of employees, if the act of bravery merits, promotion may be given.

❖ If such an employee does not possess the requisite criteria for such promotion, they can be given Personal Pay up to 3 advance increments in existing grade on permanent basis. In case the employee is drawing last stage of basic pay, then the Personal Pay would be equal to 3 times the amount of increment last drawn and if he is drawing basic at lower stage, then the Personal Pay will be equal to next remaining increments plus amount equal to last increment to make the total up to 3 increments.

- All expenses of injury, including hospitalization of the victim/Bank employees/ members of public/members of police forces etc. shall be borne by the Bank.

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#### **SCHEME FOR COMPENSATION / REIMBURSEMENT OF MEDICAL EXPENSES ETC. FOR INJURY ON DUTY**

This Scheme is based on the provisions of the Workmen's Compensation Act, 1923 and provides for payment of Compensation to Bank's employees who meet with accident while on Bank's duty. The Scheme is titled "Union Bank of India Employees' Personal Accident Benefit Scheme". It is applicable to all full-time employees of the Bank i.e. employees in the Officer Cadre, Clerical Cadre and Sub-Staff Cadre (including permanent part-time employees). The Competent Authority for sanctioning compensation under the Scheme is an Officer in Top Executive Grade / Scale-VI looking after Department of Personnel or the authority above him.

Further, the employee shall be reimbursed the medical cost and treatment and / or hospitalization expenses over and above his normal entitlement. He shall also be granted special leave for the period of his treatment. The Competent Authority for sanctioning medical expenses and special leave will be an Official in Scale-IV working in the Department of Personnel, Central Office or an authority above him looking after / overseeing Department of Personnel, Central Office.

The injury in the course of employment while on duty shall mean injury suffered as a direct consequence while discharging official duties. However, these facilities will not be available if employee's negligence has contributed to injury; or he was under influence of drug / medicine; or he has willfully disobeyed an express order given or any rule expressly framed for the sake of security of the employee; or has disregarded / removed any safety guard / device provided for securing safety of the employee.

The employees eligible for compensation under the Schemes should apply in prescribed format supported by certificate issued by Registered Medical Practitioner. The application should be forwarded through the Branch Manager / Head of the Department where the employee is working at the time of the accident.

#### **SILVER JUBILEE AWARDS**

Silver Jubilee Awards are granted to employees who fulfil the following eligibility criteria: -

- Completed 25 years of service
- Ex-servicemen who have completed 20 years of *active* service
- No penalty/punishment (other than censure/warning) has been imposed upon him during the immediately preceding 3 years or the rigor of penalty is in operation, whichever is longer. The award can be released after the debarment period is over.

The intention of granting such awards to the employees is to acknowledge their contribution to the development of the Bank during the past twenty-five years with the expectation that such awards will bring in cherished memories among the awardees.

#### **LIFE-TIME APPRECIATION AWARD**

**(Staff circular no 6726 date 09.01.2018)**

- Life-time appreciation award is for those employees who have joined the Bank under Ex-Servicemen Category after completing the age of 40 years. Similarly, some employees recruited on compassionate grounds have joined the Bank, after completing the age of 35 years. Both these categories of the employees do not become eligible for Silver Jubilee Award as they do not complete required service of 20 years and 25 years respectively, till superannuation.

- Management has informed that to recognize the service of these two categories of employees, Bank has decided to give an award in the name of “Life-Time Appreciation” Award as under:

Award Name	Life-Time Appreciation Award
Quantum of Award	Same as given under Silver Jubilee Award
Eligibility	1.Ex-servicemen who joined the Bank after completion of 40 years of age; 2. Spouse/Dependents joined the Bank on compassionate grounds after completion of 35 years of age.
Award given at the time	Superannuation

Terms & Conditions:

- No penalty/punishment (other than censure/warning) has been imposed upon such eligible employee during the immediately preceding 3 years or the rigor of penalty is in operation, whichever is longer. The Award can be released after the aforesaid debarment period is over. However, in case the debarment period is in operation at the time of superannuation, the employee will not be eligible for the Award.
- The leave record of the employees should be non-assailable in the sense that all leave availed by him should be duly sanctioned by the authorities concerned.
- In case where the deceased employee/employee retired on medical grounds / missing employee had received the Award under Silver Jubilee Award Scheme during his/her service upon completion of the required number of years of service, the spouse/dependent employed on compassionate grounds will not be eligible for Award under the “Life-Time Appreciation Award” Scheme.
- The Award is given at the time of Superannuation of the employee and if an employee submits resignation or VRS during the service period, he/she will not be eligible for the Award.

**SALE OF FURNITURE ITEMS, CAR, PERSONAL COMPUTERS AND LAPTOP TO RETIRING OFFICERS AS WELL AS FAMILY MEMBERS OF THE DECEASED OFFICER-MODIFICATION IN GUIDELINES IN RESPECT OF SALE OF CAR**

**SC 5211 dated 31.08.2005**

**ELIGIBILITY:**

All retiring Officers or family members of the deceased Officer. It is essential that the retiring officers or the family members of the deceased officer should have occupied the Bank’s residential quarters at the time of retirement or at the time of death of the officer and in case of purchase of Bank’s car / personal Computer / Laptop, the officer should have been allotted with Bank’s Car, Personal Computer, Laptop.

**General guidelines:-**

1. The scheme is effective from 25.07.2005
2. Applicable only in case of Superannuation / Voluntary Retirement / Death of Officer / Deemed Retirement from the services of the Bank and not otherwise
3. Only Furniture items excluding fixtures will be available for sale. Any equipment attached to the premises is to be treated as fixture e.g. Geyser, AC unit, kitchen cabinets etc
4. The sale of furniture items will be restricted to the items used by the Retiring / Deceased Officer in the Bank’s residential quarters provided to him before his retirement / death. Similarly, Car, Personal Computer and Laptop which were used by the Officer before his retirement / death will be offered for sale
5. There will be no restriction on the age of furniture items, Car, Personal Computer and Laptop
6. The sale prices of furniture items, Car, Personal Computer and Laptop shall be at notional Book Valued on the date of the sale
7. The retiring officers should exercise the option for purchase of Furniture items, Car, Personal Computer and Laptop immediately after retirement. In any case, not later than one month from the date of retirement



8. The spouse of the deceased officer should exercise the option for purchase of furniture items, Car, Personal Computer and Laptop within 6 months from the date of death of the officer
9. Family is defined as surviving spouse and dependent children and wholly dependent parents in case of unmarried staff
10. The notional book value will be difference amount of original cost of furniture items, Car, Personal Computer and Laptop and depreciation provided for these items.

### **SPECIFIC GUIDELINES**

1. The car will be delivered on as is where is condition
2. In case the officer opts for purchase of car, he will not be eligible for temporary use of Bank's car after retirement
3. In case of family of the deceased officer, the sale of furniture items, Car, Personal Computer and Laptop which were used by the officer at the time of his death will be sold at 25% of the original cost of such items or Notional Book value whichever is lower
4. Depreciation on furniture items is presently being provided for in Central Office Books on behalf of branches. Hence, to arrive at the notional book value at their end depreciation is to be provided as per diminishing balance method at the following rate by the branches
  - i. Furniture at 10% p.a.
  - ii. Transport vehicle at 20% p.a
5. In case of Personal Computer and Laptop, depreciation is to be worked out on straight line method at 33.33% p.a.
6. Branches will have to calculate Notional Book Value on the furniture items proposed to be purchased by the retiring officer / family member of the deceased officer and recover the amount before parting with Car, Personal Computer and Laptop.
7. However, rates of depreciation and method of charging shall be as per rules in force and guidelines issued by Central Accounts Dept., CO Mumbai time to time

### **SC: 7081 DT 19.12.2019**

The board of directors in its meeting dated 6th December 2019 have approved modification to the above scheme and guidelines in respect sale of car to retiree officers and family members of the deceased officer are given below:

<b>Present Guidelines</b>	<b>Approved modification</b>
<b>Sale of car being used by an officer at the time of his retirement: The sale price of car shall be at notional book value on the date of sale</b>	Sale of car being used by an officer at the time of his retirement: The sale price of car shall be at notional book value or market price of the car discovered through a government registered valuer on the date of sale, whichever is higher
<b>Sale of car to family members being used by the deceased officer at the time of death: The sale price of the car at 25% of the original cost of the car or notional book value whichever is lower.</b>	Sale of car to family members being used by the deceased officer at the time of death: The sale price of car shall be at notional book value or market price of the car discovered through a government registered valuer on the date of sale, whichever is higher.

All other contents of Staff Circular No 5211 dated 31.08.2005 shall remain the same.

## FAREWELL SCHEME FOR RETIRING EMPLOYEES

Bidding farewell to all employees who retire on superannuation is the bounden duty cast upon every staff member. To cherish the memory of long stint of services, it has been decided to present a memento of their choice to the retiring employees.

### **Objective**

The retiring employees will be presented with a memento costing not more than Rs.7500/-.

### **Applicability**

The scheme will be applicable to all employees of the Bank

### **General Conditions**

- The Scheme will be applicable to those employees who will be retiring on Superannuation.
- A small send-off function may be arranged at local level presided by Zonal / Regional Head / Chief Manager / Branch Manager. Expenses not exceeding Rs.1000/- be borne by Bank for bouquet and garland for the retiring employee, tea, snacks etc. for a group covering not more than 50 persons.
- At such function a certificate duly framed at Bank's costs, may be given to the retiring employee. Format of the certificate is enclosed
- Retired employee and his surviving spouse should be felicitated on the last day and Chief Manager /Branch Manager / Departmental In-charge should drop them at their residence.
- Retired Employee (other than those retired under VRS 2000-2001) shall be permitted to avail of the facility of Bank's Medical Clinic wherever available, free of charge.
- Retired employee will be eligible for higher rate of interest on his/her deposits kept with Bank.
- Retired employee will be permitted to avail of facility of Holiday Homes of the Bank during non-vacation/non-rush seasons.
- The name of retired employee may be registered on the mailing list of Bank's House Journal "Union Dhara".
- The prescribed form for claiming reimbursement of expenses incurred for purchasing memento is enclosed.
- No cash payment should be made.
- Reimbursement will be sanctioned by the Competent Authority.
- Form for claiming reimbursement should be accompanied by original bills/receipts for purchase of memento.
- Bank's name should be inscribed on the memento.
- The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will make specific comments regarding compliance in their Report.

- The payment under the scheme will be debited to “Expenditure Account- Staff Welfare Expenses – Farewell scheme for retiring employees”.

### **Competent Authority**

Branch Manager/Chief Manager of the Branch concerned.

Chief Manager (PSS) in case of Regional Office/Zonal Office/Nodal Regional Office/Field General Manager’s Office.

Chief Manager (HRM) in case of Central Office

Branches Accounts Section	DGM/AGM/ In charge of the section
Audit Office	In charge of Office
Staff Training College	Principal/Vice Principal
Staff Training Centers	Chief Manager heading the Training Centre. In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore.

### **Staff Circulars for reference:**

- SC No.5185 Dated 02.06.2005
- SC No.5901 dated 04.09.2012
- SC No.6162 dated. 16.01.2015

## **GUIDELINES FOR CONTAINMENT OF FRESH SURGE IN COVID 19 CASES**

Staff Circular 7413 dated 05 April 2021

1. This follows our many advisories, guidelines and standard operating procedures for managing work during the pandemic.
2. Considering the seriousness of the present health crisis and the role of bankers in reviving economic activity, numerous guidelines have been circulated by the Bank for the safety of our employees, who are invaluable. The Government has recognized Bankers as “COVID -19 warriors”.
3. In view of the fresh Surge in COVID-19 cases it is imperative that we do not let our guard down and ensure following of guidelines to help prevent spread of COVID-19.
4. Staff and their family members who come under the government notified age- group may be encouraged to get themselves vaccinated. To encourage vaccination program, Ros/FGMOs may explore tie-up with hospitals/health care centers.
5. A Standard Operating Procedure (SOP) on preventive measures to contain the spread of COVID-19 in offices has been fixed by the Ministry of Health & Family Welfare, Government of India.
6. Important guidelines are once again being reiterated, in consonance with the said SOP, to contain the spread of COVID-19 in offices. Heads of Departments, Regions & Zones are requested to emphasize on these and be guided accordingly.
  - a. Individuals must maintain a minimum distance of 6 feet (2 gaj ki doori) in common places as far as feasible.
  - b. Use of face covers/masks at all times. They must be worn properly to cover nose and mouth. Touching the front portion of mask/face covers to be avoided.

- c. Practice frequent hand washing with soap (for at least 40-60 seconds) even when hands are not visibly dirty. Use of alcohol-based hand sanitizers (for at least 20 seconds) can be made wherever feasible.
  - d. Respiratory etiquettes to be strictly followed. This involves strict practice of covering one's mouth and nose while coughing/sneezing with a tissue/handkerchief/flexed elbow and disposing off used tissues properly.
  - e. Self-monitoring of health by staff and reporting any illness at the earliest to the immediate supervisor.
  - f. Spitting is to be strictly prohibited.
  - g. Installation & use of Aarogya Setu App by all employees
  - h. Only asymptomatic staff/visitors shall be allowed entry in the office Premises
- ∴ Staff / visitors shall be allowed entry only if wearing face cover/masks. The face cover/mask has to be worn at all times inside the office premises.
- j. Visitors with proper permission of the officer who they want to meet, should be allowed after being properly screened.
  - k. Any shops, stalls, cafeteria/canteen etc., outside and within the office premises shall follow physical distancing norms at all times.
  - l. Number of people in the elevators to be restricted, duly maintaining physical distancing norms for which proper marking be made on the floor of the elevators.
  - m. Effective and frequent sanitization within the premises to be maintained with particular focus on lavatories, drinking and hand washing stations/areas.
  - n. Proper disposal of face covers / masks / gloves left over by visitors and/or employees in covered bins, shall be ensured.
  - o. It has been observed in the Bank, that infection has also spread with informal gathering of people and it is therefore once again emphasized that employees maintain physical distancing norms during lunch breaks / at leisure.
  - p. At all workplaces, parking lots and outside the premises, crowd management techniques, physical distancing norms and regular sanitization and disinfection of frequently touched surfaces and premises is to be scrupulously followed.
  - q. Physical gathering of employees for meetings of any kind are discouraged and Department/Regional/Zonal Heads must propagate the use of virtual means of communications such as video-conferencing, Microsoft Teams, etc. to the largest extent possible.
  - r. In the conduct of business, including marketing activities, employees are advised to use digital means of communication to reach out and engage with customers and avoid physical meetings to the largest extent possible.
  - S. ULPs, SARALs, USKs and all other processing hubs must also minimize Physical interactions with customers to the extent possible, without compromising on any guidelines/procedures of credit underwriting / due diligence.
  - t. Special care needs to be taken of persons at higher risk, that is those with disabilities/co-morbidities, those 55 and above in age and pregnant/lactating employees. Such employees should not be exposed to any front-line work requiring direct contact with the public.
  - u. Employees must also strictly adhere to quarantine norms as circulated in the SOP for Offices issued by the Ministry of Health and Family Welfare, Govt.
  - v. Controlling offices are to ensure that necessary assistance is provided on priority to employees and their families in case of any need. Covid Action Teams (CATs) must be fully activated to provide all support in case of any medical emergency.

Guidelines/advisories issued by GOI, State Government concerned, RBI, IBA, local administration etc. shall be meticulously observed by branches/offices.

The contents of this circular must be brought to the notice of all.

**Staff circular 7420 dated 15 April 2021**

## COVID -19: EXEMPTION FOR PERSONS WITH DISABILITIES (PWD) & PREGNANT WOMEN Employees

1. Attention of all Branches/offices is drawn towards Staff Circular no 7357 dated February 09, 2021 advising the withdrawal of the exemption from attending Branch / Office to the Persons with Disabilities (PwD) (Divyangjan)/Visually Impaired Employees & Pregnant Women Employees w.e.f February 09, 2021 in view of the improving situation of COVID cases to a large extent and resumption of transportation services.

In view of the rise in COVID cases across the country and the growing risk of transmission of infection, it has been decided by the Competent Authority to exempt the Persons with Disabilities (PwD) (Divyangjan)/Visually Impaired Employees & Pregnant Women Employees from attending Branch / Office.

2. The Branch/office Heads may decide the nature of work to be entrusted to such exempted category employees under their control who are permitted to 'Work from Home'.
3. The above facilities are available till further instructions. In the instance of any General /State Administration issuing guidelines in this regard, same shall prevail over the contents of this circular.

### **Staff circular 7421 dated 15 April 2021**

The second wave of COVID-19 pandemic has caused a rapid surge in the number of fresh cases in the country. It is imperative to be cautious and to take preventive steps to contain the spread of COVID-19. All staff members are advised to follow SOP and various guidelines issued by our office from time to time.

- Staff members need to be cautious and vigilant, and ensure COVID appropriate behavior.
- Further, in view of the surge in COVID cases it has been decided to allow operations with lean workforce, till the end of this month by allowing WFH facility to the staff.
- FGMs are advised to conduct zonal level BCP on the present COVID-19 situation in their respective zones and take decision aligning with the State and Central Government guidelines.
- Zonal/Regional heads to monitor the COVID situation closely and take suitable decision based on the number of COVID cases in the zone/region/particular area and the local/state guidelines. Zonal/Regional Heads, Zonal and Regional Heads may decide on the pattern of maintaining rosters of employees to ensure operating with minimal disruption.
- Vaccination is one of the best defense against COVID. Staff and their family members who come under the government notified age-group may be encouraged to get themselves vaccinated. To encourage vaccination program, ROs/FGMOs may explore tie-up with hospitals/health care centers. Zonal/Regional heads to ensure that details of employees vaccinated is entered daily in the COVID vaccination tracking portal given below:-

[http://10.0.229.223:8223/covid\\_track/login.aspx?msg-validate](http://10.0.229.223:8223/covid_track/login.aspx?msg-validate)

(User ID: IBR Code, Password: Ubi@12345 (U in Capital))

- Zonal/Regional/Branch Heads are once again advised at the cost of repetition to sensitize their team regarding regular and proper use of face masks, social distancing and frequent use of sanitizers.
- Encourage customers to stay safe and use alternate delivery channels for all their banking transactions.

**PREVENTION & CONTAINMENT OF COVID-19 SECOND WAVE: STANDARD OPERATING PROCEDURE (SOP)**

Staff Circular: 7425 Date: April 22, 2021

1. This follows our various advisories, guidelines and standard operating procedures for managing work during the pandemic.
  2. Considering the seriousness of the present health crisis and the role of bankers in reviving economic activity, numerous guidelines have been circulated by the Bank for the safety of our employees, who are invaluable.
  3. Important guidelines are once again being reiterated, in consonance with the said Standard Operating Procedure (SOP), to contain the spread of COVID-19 in offices. Heads of Departments, Zones & Regions are requested to emphasize on these and be guided accordingly. In view of fresh surge in COVID-19 cases, it is imperative that we do not let our guard down and ensure following guidelines to help prevent spread of COVID-19.
- I. Vaccination and Exploring Tie-up with Hospitals:
    - a. Employees should be encouraged to take vaccination for themselves as well as for family members. Zonal Heads / Regional Heads should contact the Chief Medical Officers and other senior level Government Officials and arrange for mass vaccination programme for the employees at office premises or at suitable places which are mutually convenient within the state protocols.
    - b. Zonal Heads /Regional Heads should explore arrangement with hospitals to provide all emergency medical facilities required for the staff in the event of COVID infection and also for staff requiring intensive medical attention.
  - C. Zonal Heads / Regional Heads should explore tie-up arrangement with Hotels / Guest houses for Quarantine purpose for the staff in case of need.
- II. General Instructions :
    - a. Individuals must maintain a minimum distance of 6 feet (2 go/ ki doori\ in common places as far as feasible.
    - b. Use of face covers/masks at all times. They must be worn properly to cover nose and mouth. Touching the front portion of mask/face covers to be avoided.
    - c. Practice frequent hand washing with soap (for at least 40-60 seconds) even when hands are not visibly dirty. Use of alcohol-based hand sanitizers (for at least 20 seconds) can be made wherever feasible.
    - d. Respiratory etiquettes to be strictly followed. This involves strict practice of covering one's mouth and nose while coughing/sneezing with a tissue/handkerchief/flexed elbow and disposing off used tissues properly.
    - e. Self-monitoring of health by alt and reporting any illness at the earliest to the immediate supervisor.
    - f. Spitting is strictly prohibited.
    - g. Installation & use of Aarogya Setu App by all employees.
    - h. Only asymptomatic staff/visitors shall be allowed entry in the office premises
    - i. All staff / visitors shall be allowed entry only if wearing face cover/masks.  
The face cover/mask has to be worn at all times inside the office premises.

- J. Visitors with proper permission of the officer who they want to meet, should be allowed after being properly screened.
- k. Any shops, stalls, cafeteria/canteen etc., outside and within the office premises shall follow physical distancing norms at all times.
- l. Number of people in the elevators to be restricted, duly maintaining physical distancing norms for which purpose proper marking be made on the floor of the elevators.
- m. For air-conditioning/ventilation, the guidelines of CPWD shall be followed which mentions that the temperature setting of all air conditioning devices should be in the range of 24-30a C, relative humidity should be in the range of 40- 70a, intake of fresh air should be as much as possible and cross ventilation should be adequate.
- n. Effective and frequent sanitization within the premises to be maintained with particular focus on lavatories, drinking and hand washing stations/areas.
- o. Proper disposal of face covers / masks / gloves left over by visitors and/or employees in covered bins, shall be ensured.
- p. It has been observed in the Bank, that infection has also spread with informal gathering of people and it is therefore once again emphasized that employees maintain physical distancing norms during lunch breaks/ at leisure.
- q. At all workplaces, crowd management techniques, physical distancing norms and regular sanitization and disinfection of frequently touched surfaces and premises is to be scrupulously followed.
- r. Proper crowd management in the parking lots and outside the premises- duly following physical distancing norms to be ensured.
- s. Physical gathering of employees for meetings of any kind are discouraged and Department/Regional/Zonal Heads must propagate the use of virtual means of communications such as video-conferencing, MS Teams, etc. to the largest extent possible.
- t. In the conduct of business, including marketing activities, employees are advised to use digital means of communication to reach out and engage with customers and avoid physical meetings to the largest extent possible.
- u. ULPs, SARALs, USKs and all other processing hubs must also minimize physical interactions with customers to the extent possible, without compromising on any guidelines/procedures of credit underwriting / due diligence.
- v. Special care needs to be taken of persons at higher risk, that is those with disabilities/co-morbidities, those 55 and above in age and pregnant/lactating employees. Such employees should not be exposed to any front-line work requiring direct contact with the public.
- w. Employees must also strictly adhere to quarantine norms as circulated in the SOP for Offices issued by the Ministry of Health a Family Welfare, Government of India.
- Controlling offices are to ensure that necessary assistance is provided on priority to employees and their families in case of any need. Covid Action Teams (CATs) must be fully activated to provide all support in case of any medical emergency.
- y. Close conversation to be avoided. Maximum use of intercom to be made.
- z. Panic to be avoided; No negative messages to be circulated in groups; Help colleagues in



the hour of need, be their guide.

III. Measures to be taken after Initial Symptoms:

- a. Employees should not come to Office if they exhibit symptoms or are unwell.
- b. If an employee feels unwell or exhibits symptoms like cold, cough, sore throat, fever, loose motions etc. he/she should immediately consult a Doctor.
- c. The employee should immediately inform Zonal Heads / Regional Heads / Branch Heads and seek leave of absence.
- d. Rapid Antigen Test (RAT) is the first recourse. If the result is positive, it is to be taken as COVID positive. However, if the result is negative, but COVID symptoms are exhibited, then RT-PCR Test must be undertaken.
- e. After undergoing aforementioned tests, until a Negative report comes, the employee should not come to office. Even at home, they should keep themselves isolated.
- f. During the waiting time for the report to come, if any symptoms appear, then immediately COVID medication should be started in consultation with the Doctor.

IV. Measures to be taken if employee test positive for covid

- a. If the COVID test result is positive, the employee should immediately report it to Zonal Heads / Regional Heads / Branch Heads. The history of any type of comorbidity must be mentioned in this intimation.
- b. Immediate Self-Quarantine of Staff Members who were in close contact with the infected employee, for a period of 7 days from detection/last exposure or as directed by the Municipal Authority.
- c. Close contacts of the affected person (besides family members) to be tested for Covid-19 immediately if they have any symptoms, or after 7 days if there are no symptoms. This will include immediate associates of the patient, senior and junior staff members who deal with him/her.
- d. Self-Quarantine should also extend to people travelling with the infected employee in the same car. The patient will list out names of people in close association with him/her and they should be notified for Self-Quarantine.
- e. If an employee has been home quarantined, he/she should stay in a separate room, get completely isolated from family members and follow Government of India protocol for isolation.
- f. In terms of Government of India, Ministry of Health & Family Welfare guidelines dated 10th May 2020, a person getting infected with COVID will be under home isolation for a period of 17 days from the date of onset of symptoms (or date of sampling, for pre-symptomatic cases) and no fever for 10 days. There is no need for testing after home isolation period is over.
- g. Zonal Heads / Regional Heads / Branch Heads to regularly follow up the progress as well as ensure total care of the infected employee.

V. Business Continuity Plan (BCP) Meetings and State Guidelines

4. Local BCP meetings at FGMO/ RO level should be held regularly to review and contain the spread of COVID-19.
5. Decisions like reducing manpower to 50%, staggered manpower, Work from Home etc. shall be

taken according to prevailing situation and as per SLBC guidelines / State Guidelines.

6. Visitors to the offices are allowed only in extreme conditions, with prior permission of Vertical Head and all meetings with anyone apart from office staff which is present in the same campus must only be conducted online.

Please take note of the above guidelines.

### **REIMBURSEMENT OF COST OF COVID VACCINATION TO EMPLOYEES AND DEPENDANTS**

STAFF CIRCULAR NO.7426 dated 23 April 2021

1. Reference is drawn to the series of circulars issued by the Bank detailing various guidelines introduced by the Bank for the health and safety of employees due to outbreak of COVID-19.
2. As we are all aware that Govt. of India started its national vaccination programme against the COVID-19 on 16<sup>th</sup> January 2021. The drive prioritizes healthcare and frontline workers, senior citizens, then those over the age of 45. From 1<sup>st</sup> May, 2021, it is also proposed to include the citizens of 18 years and above in the vaccination drive.
3. Since the onset of COVID-19, bank employees have been providing uninterrupted services to the customers and public at large spread across rural, urban and remote corners of the country. Towards this end, the Indian Banks' Association (IBA) has requested the Govt. of India to include bank employees also in the priority list for the vaccination drive. While the decision of the Govt. of India in the matter is awaited, IBA has advised banks to reimburse the cost of vaccination to their employees and their dependent family members on production of receipt.
4. Accordingly, all our employees in all cadres on the rolls of the Bank can claim for reimbursement of cost of COVID-19 vaccination for themselves and their dependent family members on production of receipt.
5. Staff members and their dependents desirous of getting vaccinated may do so and claim reimbursement of vaccination cost (as notified by the Government) against production of receipt/s. However, it shall be preferred that the vaccination is done at Government hospital.
6. A module is being developed in Union Parivar for claiming reimbursement of the Vaccination charges.
7. All staff members are requested to take a note of the above.

### **COVID-19 - EXTENSION OF COVID SPECIAL ADVANCE TO ALL STAFF MEMBERS**

Staff circular 7435 dated 3<sup>rd</sup> May 2021

1. Due to COVID-19 second wave, especially since beginning of April 2021, the whole country has been passing through a very tough phase. Even in these critical times, Banks, being part of essential services have continued to be part of functioning of the economy of the Country by extending their services continuously and relentlessly.
2. During second wave, many of our own staff members while extending the services, have been affected with COVID-19. Many staff members in the Bank have lost their precious life on account of COVID-19. Further, family members of many staff have been affected with COVID and some have lost their lives, during this period. All these have put a lot of staff members under stress, physically, emotionally and mentally.

3. Management is taking all the steps to ensure well-being of the employees viz. staggered working hours, work from home facility, covid special leave, ex-gratia against death due to covid and various other measures to keep the morale of the staff members, in this need of hour.
4. It is also understood that to avoid contracting of virus or for treatment of COVID, staff members are spending lot of money on medicines, hospitalisation etc. This has put many staff members under financial burden and stress.
5. Considering the present pandemic situation, Board has approved a one-time "COVID Special Advance" to all staff members, in the form of one month's Gross Salary as interest-free advance repayable in 24 months. The salient features the facility are as under:

<b>Eligibility</b>	All Staff members except the following: Staff on special leave/sabbatical leave (without pay), Loss of Pay, under suspension.
<b>Limit</b>	Last Month's Gross Salary (rounded to nearest 100)
<b>Rate of Interest</b>	Nil
<b>Repayment</b>	24 months (To start from next month of availment of the advance) Outstanding amount at the time retirement, VRS, Resignation etc., if any, will be adjusted from the terminal benefits
<b>Sanctioning Authority</b>	Same as applicable to Festival Advance to staff members
<b>Sanction Through</b>	Union Parivar (A special module for the purpose being developed and will be brought to live shortly)
<b>Other conditions</b>	Last date to avail the facility is 30.09.2021 Each employee can avail this facility one time only

Salary disbursing authority at RO/FGMO to ensure that monthly deductions are effected from the salary of employees who avail the advance.

6. All are requested to take a note of the above and bring the contents of the circular to the notice of all staff members.

**PAYMENT OF ONE TIME EX-GRATIA IN CASE OF DEATH DUE TO COVID-19**

STAFF CIRCULAR NO.7279 Dt.02.11.2020

1. Attention is hereby invited to Staff Circular 7177 dated 17.04.2020, SC 7179 dated 20.04.2020 b SC 7257 dated 06.10.2020 vide which the details on the 'ex-gratia scheme [or payment of one time lump sum amount of Rs. 20.00 lakhs to all the employees including Whole Time Directors, in the unfortunate event of death due to COVID 19 infection' were circulated.
2. The said scheme which commenced on 01-04-2020 for an initial period of 06 months, has been extended for a further period of 06 months i.e. up to 31.03.2021, with due approval of the competent authority (MD & CEO).
3. As per the terms and conditions applicable for the scheme and approved initially by the Board in its meeting dated 08.04.2020, the ex-gratia amount for the scheme known as 'Ex-gratia Fund against COVID-19', covering deaths due to CORONA virus infection, would be payable to the "legal heir" of the deceased employee.
4. In the Board meeting held on 22.10.2020, considering the hardships being faced by the family members of the deceased employees in the present grave scenario on account of extraordinary circumstances due to COVID-19, it has been decided that, the condition/ stipulation for submission of "legal heir" certificate is waived off, in cases where there is availability of a common nomination in Provident Fund and Gratuity.
5. The General Manager-HR, designated as the 'competent authority' to pay the 'ex-gratia' amount under the 'Ex-gratia scheme', has also been authorized to pay 'ex gratia amount' to the registered nominee(s) of the deceased employee where there is a common nomination for Provident Fund and Gratuity on acceptance of an Irrevocable Letter of Undertaking.

6. Furthermore, it has also been decided that, for settling cases / ex-gratia claims where nominee(s) of the deceased employee is different for Provident Fund and for Gratuity, 'legal heir certificate' has to be obtained from the dependent(s)/ legal heir(s) of the deceased employees.
7. All other terms Et conditions applicable for the scheme and communicated/ circulated vide Staff Circular 7177 dated 17.04.2020, Staff Circular 7179 dated 20.04.2020 and Staff Circular 7257 dated 06.10.2020, would continue to remain the same.

**STAFF CIRCULAR NO. 7177 dated 17.04.2021**

**Payment of one time Exgratia-In case of death due to COVID-19**

1. With the Government of India declaring a nationwide lockdown as well as with the rising cases of COVID 19 in the country, the efforts of Bankers as providers of essential services to serve the public across the nation in these challenging times, is commendable.
2. The Bank has been issuing advisories and guidelines on precautions to be taken while providing essential banking services in the present times.
3. In order to create a sense of confidence for the employees who are exposed to the risk of Covid-19 infection while discharging their duties and interacting with the customers, Board has approved the following ex-gratia Scheme with a buffer amount of Rs.8.00 crores.

“Ex Gratia scheme for payment of one time lumpsum amount of Rs.20.00 lakhs to all the employees including Whole Time Directors, in the unfortunate event of death due to COVID 19 infection”

4. The following terms and conditions will be applicable for the scheme:
  - The scheme will be known as Ex-gratia Fund against COVID-19.
  - The ex-gratia amount will be paid to the legal heir of the deceased.
  - The scheme commences from 01.04.2020.
  - Only deaths due to CORONA virus infection will be covered under this scheme.
5. The following employees will be excluded from the Scheme coverage:
  - Employees on Sabbatical leave.
  - Employees on Loss of Pay for any reason.
  - Employees under suspension.
6. The application for ex-gratia will be processed at Central Office, HR Department, and will be approved by the General Manager (HR). A format of process note to be submitted by the concerned Regional Office is enclosed as Annexure-I.
7. General Manager (HR) is the Competent Authority for any interpretation and operational issues of the Scheme.

**STAFF CIRCULAR NO.7179 Date: 20th April, 2020.**

**Payment of one time Exgratia-in case of death due to COVID-19.**

Attention of Branches and Offices is invited to Staff Circular No 7177 dated 17.04.2020 wherein the details of the above Scheme are communicated.

In this connection we would like to mention that the Scheme is effective from 01.04.2020, initially for a period of Six months. However if the situation warrants, the Bank will consider extension of the Scheme for a further period of Six months with the approval of the Competent Authority.

**STAFF CIRCULAR NO.7257**

**October 06, 2020**

Payment of one time Exgratia in case of death due to COVID-19

1. Attention is hereby invited to Staff Circular 7177 dated 17.04.2020 b Staff Circular 7179 dated 20.04.2020 vide which the details on the 'ex-gratia scheme [or payment of one time lump sum amount of Rs. 20.00 lakhs to all the employees including Whole Time Directors, in the unfortunate event of death due to COVID 19 infection' were circulated. The said scheme which commenced on 01.04.2020 was made effective for a period of six months. It was also been informed vide Staff Circular 7179 dated 20.04.2020 that, if the situation warrants the Bank will consider extension of the scheme for a further period of six months with the approval of the competent authority.

Keeping in view that, there has been a steady b continuous rise in the number of daily registered cases nationwide, the competent authority has decided to extend the scheme for a further period of 06 months i.e. from 01.10.2020 till 31.03.2021 with the same terms & conditions as provided in Staff Circular 7177 dated 17.04.2020.

**STAFF CIRCULAR NO. 7434 dated 03. 05.2021**

1. Attention is hereby invited to Staff Circular 7279 dated 02.11.2020 vide which it was communicated that the 'ex-gratia scheme for payment of one time lump sum amount of Rs. 20.00 lakhs to all the employees including Whole Time Directors, in the unfortunate event of death due to COVID 19 infection' was extended till 31.03.2021. The modified terms and conditions were also circulated vide the same staff circular.
2. Taking into consideration the recent sudden surge in the COVID-19 infection cases across the country, the Board in its meeting held on 29.04.2021 has approved continuation of the 'ex-gratia scheme for payment of one time lump sum amount of Rs. 20.00 lakhs, in the unfortunate event of death due to COVID 19 infection' for a further period of 01 year i.e. up to 31.03.2022, with the same terms and conditions as circulated vide Staff Circular 7279 dated 02.11.2020. Provision of an amount of Rs. 12.00 crores for the 'ex-gratia scheme' has been approved for FY 2021-22.
3. Furthermore, taking cognizance of the fact that death cases related to COVID-19 infections, pertaining to financial year 2020-21 are still being reported, the Board has approved utilization of the remaining buffer amount/ fund (Rs. 2.20 crores as on date out of Rs. 12.00 cr) for a period of another 06 months i.e. up to 30.09.2021.
4. It is hereby reiterated that, the condition/ stipulation for submission of "legal heir" certificate has been waived off, in respect of cases where there is availability of a common nomination in Provident Fund and Gratuity, whereas in respect of cases where nominee(s) of the deceased employee is different for Provident Fund and for Gratuity or no nomination is available either for Provident Fund or Gratuity, 'legal heir certificate' has to be obtained from the dependent(s)/ legal heir(s) of the deceased employees.
5. The list of requisite documents to be obtained from the dependent(s)/ family member(s) of the concerned deceased employee is mentioned below for necessary information of all concerned:

Common Documents {to be obtained for both Nominee(s)/ Legal Heir(s)}:

- a) 'Death Certificate' issued by the competent authority in respect of the deceased employee.

'Final Death Report/ summary' from the treating doctor/ hospital clearly mentioning that the deceased employee was found positive for COVID-19 and has died due to COVID-19 infection. Documents required in case nomination is same for Provident Fund & Gratuity in Bank records, along-with above mentioned common documents:

- a) Duly signed application/ representation from the concerned "nominee(s)" of the deceased employee, requesting therein for 'payment of ex-gratia amount' & mentioning therein the accurate account number pertaining to the concerned nominee(s) along with the correct IFSC Code of the branch to which the account pertains to.
- b) KYC document/ Proof of Identity in respect of the concerned nominee(s) viz. AADHAAR Card, Passport copy etc.
- c) Duly signed "Irrevocable Letter of Undertaking" format to be submitted by the 'concerned nominee(s)' (The said format has been circulated vide Staff Circular 7279 dated 02.11.2020).

Documents required in case nomination is different for Provident Fund & Gratuity or no nomination is available for either PF or Gratuity in Bank records, along-with above mentioned common documents:

- a) Application/ representation from the concerned "legal heir(s)" of the deceased employee, requesting therein for 'payment of ex-gratia amount' & mentioning therein the accurate account number pertaining to the legal heir(s).
  - b) KYC document/ Proof of Identity in respect of the concerned legal heir(s) viz. AADHAAR Card, Passport copy etc.
  - c) Mandate from the legal heir(s) as to how the payment is to be made. In case, the 'payment of the ex-gratia amount' is to be made to anyone of the legal heir(s) then a "Mandate" is to be collected from all the legal heir(s) to this effect. In case the payment is to be made to all the 'legal heirs' then a representation is to be collected duly signed by all the legal heirs providing therein the 'Joint account number' for crediting the ex-gratia amount.
6. The General Manager (HR), would continue to function as the 'competent authority' to pay the 'ex-gratia' amount under the 'Ex-gratia scheme'.
  7. All other terms & conditions applicable for the scheme and communicated/ circulated vide Staff Circular 7177 dated 17.04.2020, Staff Circular 7179 dated 20.04.2020 and Staff Circular 7257 dated 06.10.2020, would continue to remain the same.
  8. All concerned are requested to take a note of the same.
  9. HR Officials posted at regional offices are advised to report the death cases on account of COVID-19 infection, to the Central Office immediately on receipt of 'death summary' from the treating doctor/ hospital and the contents of the staff circular are brought to the knowledge of the dependent(s)/ family member(s) of the deceased employees at the earliest.

**STAFF CIRCULAR NO. 7453 dated 16.06.2021**

**PAYMENT OF ONE TIME EX-GRATIA IN CASE OF DEATH DUE TO COVID-19  
RELAXATION IN SUBMISSION OF "MUNICIPAL DEATH CERTIFICATE"**

1. Attention is hereby invited to various staff circulars viz. SC 7177 dated 17.04.2020, SC 7279 dated 02.11.2020 ft SC 7434 dated 03.05.2021 issued on the captioned subject vide which details on the 'ex-vatic' scheme for



payment of one time lump sum amount of Rs. 20.00 lakhs to all the employees including Whole Time Directors, in the unfortunate event of death due to COVID 19 infection' were circulated.

2. It is evident that though curbs are being relaxed across the nation on account of subsiding effect of the second wave of the pandemic, lock down like scenarios still persist in most of the states and Government offices are still functioning at 50% capacity which, subsequently has resulted into delayed issuance of 'municipal death certificates' in respect of most of the cases.
3. Taking cognizance of the situation, and taking into consideration the hardships being faced by the nominee(s)/ dependent(s)/ family member(s) in getting the 'municipal death certificate' Bank Management has approved relaxation on the stipulation for submission of "municipal death certificate" in cases where 'municipal death certificate' is not available on immediate basis, with a condition that the same will be submitted within 06 months from the date of death.
4. As per the relaxations approved, in respect of all such ex-gratia cases where 'municipal death certificate' is not available on immediate basis, in place of 'municipal death certificate' be obtained from the concerned Regional Head Riving details viz. name of the deceased, Render, father's name, date of death and place of death corroborating the facts provided in the death summary issued by the hospital/ attending or treating doctor.
5. Further, in respect of all such ex-gratia cases where such 'certificate' is issued by the concerned Regional Head, coordination is to be made with the family members by the Regional Head to ensure that 'municipal death certificate' is obtained and provided to the Central Office within a period of 06 months from the date of death of the concerned deceased employee.
6. All other terms Et conditions applicable for the scheme and communicated/ circulated vide Staff Circular 7177 dated 17.04.2020, Staff Circular 7279 dated 02.11.2020 and Staff Circular 7434 dated 03.05.2021, would continue to remain the same.

All concerned are requested to take a note of the same

**Staff circular 7458 dated**

**CORRIGENDUM TO STAFF CIRCULAR 7453 DATED 16.06.2021**

**PAYMENT OF ONE TIME EX-GRATIA IN CASE OF DEATH DUE TO COVID-19  
RELAXATION IN SUBMISSION OF "MUNICIPAL DEATH CERTIFICATE"  
SUBMISSION OF "CASE SHEET/ INDOOR CASE PAPERS (ICP)"**

1. Attention is hereby invited to Staff Circular No. 7453 dated 16.06.2021 vide which the communication on relaxation approved by the Management for submission of "municipal death certificate" has been circulated.
2. In continuation of SC 7453, please find listed the Standard Operating Procedure (SOP) adopted by peer Financial Institutions in settlement of death relief funds/insurance funds in COVID death cases:
  - a) Relaxation introduced by Life Insurance Corporation (LIC): The insurer in lieu of municipal death certificate has allowed submission of following alternate proof of death:
    - Death Certificate containing clear date, time a place of death issued by Government/ ESI (Employees' State Insurance)/ Armed Forces/ Corporate Hospitals and counter signed by LIC Class I officers or



Development Officers of 10 years standing. This certificate is to be submitted along with cremation/ burial certificate of authentic identifying receipt issued by relevant authority.

- b)** Relaxations announced for settlement of claims under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY): The alternate proofs of death announced, that can be obtained in lieu of 'municipal death certificates' are:
- i)** Certificate issued by a Gazetted Officer of Central/ State Govt or an officer of CPSE/ Public Sector Bank/ PSIC giving details like name of the deceased, gender, father's name, date of Death and place of death corroborating the death summary issued by the Govt hospital/ ESI hospital/ Armed Forces Hospitals/ Corporate Hospitals/ NABH accredited hospitals/ Hospitals or Nursing homes registered under Clinical Establishment Act, 2017/ attending Doctor/ Physician.
  - ii)** Certificate issued by the concerned District Magistrate/ Collector or an Executive Magistrate authorized by the DM/ DC giving details like name of the deceased, gender, father's name, date of Death and place of death corroborating the death summary issued by the Govt hospital/ ESI hospital/ Armed Forces Hospitals/ Corporate Hospitals/ NABH accredited hospitals/ Hospitals or Nursing homes registered under Clinical Establishment Act, 2017/ attending Doctor/ Physician.
  - iii)** Certificate issued by any Judge of High Court/ Supreme Court giving details like name of the deceased, gender, father's name, date of Death and place of death corroborating the death summary issued by the Govt hospital/ ESI hospital/ Armed Forces Hospitals/ Corporate Hospitals/ NABH accredited hospitals/ Hospitals or Nursing homes registered under Clinical Establishment Act, 2017/ attending Doctor/ Physician.
  - iv)** Cremation/ Burial Certificate or authentic identifying receipt issued by the relevant authority corroborated by a Gazetted Officer of Central/ State Govt or an officer of CPSE/ Public Sector Bank/ PSIC giving details like name of the deceased, gender, father's name, date of Death and place of death.
  - v)** Certificate to be issued by employer in case where deceased is employed by Central Govt/ State Govt or by a Central/ State PSE giving details like name of the deceased, gender, father's name, date of Death and place of death corroborating the death summary issued by the Govt hospital/ ESI hospital/ Armed Forces Hospitals/ Corporate Hospitals/ NABH accredited hospitals/ Hospitals or Nursing homes registered under Clinical Establishment Act, 2017/ attending Doctor/ Physician.
- 3.** It is hereby reiterated that, the certificate to be issued by the concerned Regional Head, in place of the 'municipal death certificate' must mandatorily provide details viz. name of the deceased, gender, father's name, date of death and place of death thereby corroborating the facts provided/ mentioned in the "final death summary" issued by the hospital/ treating doctor.
- 4.** Further, it has been observed that, in few cases, the reason of death is not mentioned clearly on the death summary by the treating doctor/ hospital even in case of death due to complications arising out of COVID.
- 5.** Considering the hardships being faced by the families of deceased employees, the Bank Management has also granted approval to the condition that, in respect of all such cases where reason for death is not clearly mentioned in the 'death summary', the Case Sheet/ Indoor case papers (ICP) may be referred to for ascertaining the reason of death as COVID.
- 6.** The approval granted by the Management on 'submission of Case Sheet/ Indoor Case Papers (ICP)' is in addition to the approval granted on 'submission of municipal death certificate', information on which has already been circulated vide Staff Circular 7453 dated 16.06.2021.

7. All concerned are requested to take a note of the same.

**DEATH CLAIMS**

Time and again it has been observed that the family members of deceased Officer are in panic and are unable to find out to what extent they are entitled to collect or claim benefits/dues from the management. The family members can claim the following reimbursements pertaining to the Officer.

ENTITLED FOR	DETAILS
<b>FUNERAL EXPENSES</b>	The meet the emergency expenses to perform funeral, the dependant can claim Rs.3500/- and the same is being recovered from the amounts payable to the Officer later.
<b>MEDICAL AID</b>	<b>In case of Death of an officer, the Balance Medical Aid amount is to be paid to the legal heir. (SC 2974 D 31.05.86)</b>
<b>FINANCIAL ASSISTANCE TO 2 CHILDREN OF DECEASED EMPLOYEE FOR THEIR ACADEMIC PURSUIT</b>	<i>Lump-sum financial amount of Rs. 2,000/-p.a. per child to those children who are pursuing either 10+2 or 12+3/4 level studies at the time of death of employee. In other words, financial assistance will be given only to children in the 11th standard at the time of death of employee for a maximum of 6 academic years. The financial assistance is restricted to 2 children.(w.e.f.1-04-06)</i> SC No. 5309 dt 29-09-06 & SC No.5901 dt. 4-9-2012 SC NO.6162 dt. 16.01.15)
<b>REIMBURSEMENT OF MEDICAL/ HOSPITALISATION EXPENSES AFTER DEATH</b>	TO PAY BALANCE, IF CLAIMED BY REPRESENTATIVE / FAMILY MEMBERS. Total amount of the claim is payable to the employee in case of death. (SC 2974 DT 31.5.86)
<b>UNION BANK EMPLOYEES' DEATH RELIEF FUND (DRF)</b>	With effect from 01/01/2017, Financial assistance by way of ex-gratia of Rs.4.25 lakhs to the nominee of the deceased staff member, in the event of member's death during the period of his/her service in the Bank or to the member in the event of that member becoming physically handicapped due to serious illness, accident or otherwise resulting in loss of employment. Subscription towards DRF is Rs. 125/-pm for all employees. (SC NO.4896 DT.25.09.2002/SC NO.5603 DT.22.09.2009/ SC NO.5691 DT.28.08.2010/SC 5785 dt.16.9.2011/SC NO. 6019 dt.05/10/2013/ SC NO.6524 dtd.31.12.2016)

<p><b>SCHEME OF COMPENSATION / INCENTIVES FOR ACTS OF BRAVERY</b></p>	<p>Employees are entitled to receive Rewards/Incentives for acts of exceptional bravery or high level of integrity and/or performance of high order as under: Compensation in case of death of employee: Executives Scale IV and above onwards Rs.5 lakhs Officers Scale I to III: Rs.3 lakhs, Clerical Rs.2 lacs &amp; Sub-Staff Rs.1 lakh. Bank will bear educational expenses up to graduation of the children of the deceased employee.</p> <p>Employment on compassionate grounds will be given to one member of the family of the deceased (a). In case no one in the immediate family is eligible for employment, the entitlement will be held in abeyance till one of the members of family becomes eligible for employment. (b). In case employment is not taken up and the dependents are not gainfully employed, then the last pay and allowances drawn by deceased may be extended to the family of the deceased till one of the children of family attains age of 21 years or till the date deceased would have retired in normal course, whichever is earlier.</p> <p>Staff loans availed by the deceased may be taken up in the name of the family member taken up on compassionate employment. If compassionate employment is not sought, then the interest on loans may be waived and only principle may be recovered from the compensation/other dues payable. In respect of other than the Bank employee who may get killed as a consequence of robberies and/or attack of terrorists, the Bank will pay a lump sum compensation of Rs.1 lakh to the family of the deceased. In case of Bank employees/ customers/ members of the public who actively resist robberies/terrorist attacks, the Bank may consider cash reward not exceeding Rs.50,000/- This reward will be in addition to compensation, if any, payable under provisions of various Acts/Rules governing the person. In case of employees, if the act of bravery merits, promotion may be given. If such employee does not possess the requisite criteria for such promotion, they can be given personal pay up to 3 advance increments in existing grade on permanent basis. In case the employee is drawing last stage of basic pay, then the personal pay would be equal to 3 times of the amount of increment last drawn and if he is drawing basic at a lower stage, then the personal pay will be equal to next remaining increments plus amount equal to last increment to make the total up to 3 increments. All expenses of injury, including hospitalisation of the victim/ Bank employees / members of public / members of police forces etc. shall be borne by the Bank.</p>
<p><b>HOUSING LOAN</b></p>	<p>In case of untimely death of an officer, the outstanding amounts lying in Staff Housing Loan including balance outstanding in Additional Housing Loan @ commercial rate of interest will be adjusted by according sanction of ex gratia of 80% of the balance outstanding in the staff housing loan or Rs.2 lakhs whichever is less. Eg: If the outstanding amount is of Rs.3 lakhs, 80% of the amount will be waived and he has to pay balance amount Rs.60,000/- only to be recovered. If the outstanding amount is Rs.5 lakhs on the day of death of an officer, Rs.2 lakhs will be waived and the balance of Rs.3 lakhs is only to be recovered. This scheme will not cover of those housing loans sanctioned under Union Home or any other schemes. Br. Head</p>

	is competent to set off the outstanding amounts, W.e.f.31.08.2012 (SC No. 5901 dated 4.9.2012 SC No.6162 dt. 16.01.15)
<b>FURNITURE ITEMS</b>	In case of death of the Officer while in service, the family of the deceased officer i.e. Spouse or the PF nominee will be given furniture already purchased by that officer free of cost and the Book Value of the items will be written off from the Bank's Books.
<b>ADDITIONAL INTEREST</b>	Additional Interest of 1% over the rates payable to Public shall be allowed in all Savings and Term Deposit Accounts opened in the name of the spouse of a Deceased Member or a Deceased Retired Member of the Bank's staff. IC No.4957 dated 16-04-94.
<b>GRATUITY</b>	One month pay for each completed year of service. Max 15 months pay Plus half month pay for each year beyond 30 years of service. In case of death of spouse even before completion of 10 years of eligible service stipulation, entitled to draw eligible amounts.
<b>PRIVILEGE LEAVE ENCASHMENT</b>	In case of death of an Officer, Privilege Leave balance can be encashed.
<b>SUSPENSION</b>	When an Officer under suspension dies before the disciplinary or court proceedings instituted against him are concluded, such proceedings would terminate and abate by the reason of death.

# OFFICIAL LANGUAGE

## IMPLEMENTATION OF OFFICIAL LANGUAGE POLICY IN OUR BANK

Hindi was accepted as Official Language of the Union on 14th September, 1949 in the Constitution of India and it was expected that Central Government Offices/Departments/ Corporations/Bodies including Banks use Hindi in their day to day workings. Accordingly, use of Hindi in Banks is a statutory requirement.

To increase the use of Hindi in workings of Central Government Offices/ Departments/ Corporations/ Bodies, Official Language Act 1963 and Official Language Rule 1976 were enacted and proper Official Language Implementation Policy had been circulated by Central Government to implement it. As such, being a public sector bank, it is our statutory obligation to effectively implement the Government's O.L. Policy. As per Government's O.L. Policy and directives received from time to time, following are the main points regarding official Language Implementation that must be complied by all the Branches/ Offices of our bank:

- **Use of Computers/ Software:** Bilingual working facility should be provided on all the computers /software's of the Bank and new software should be purchased in bilingual forms only.
- **Codes, Manuals and other procedural literatures etc.** Should be printed and published both in Hindi & English in diglot form. In other words, all external Forms (Forms related to loan/ Deposit schemes, recruitment etc) and Internal Forms (LeaveClaim and other staff relatedforms/) should be Bilingual in diglot form.
- **Registers: Heading & subject description/ details in registers,** should be bilingual i.e. in Hindi & English.
- **Service records/ service books, service files, Union Parivar, PMS and other documents related to staff members.**
  - (i) Heading & subject should be in bilingual form
  - (ii) Entries in service records of employees belonging to class C& D, working in Regions A & B should be made in Hindi.
- **Name Plates/ Sign Boards/ Backdrops/ Banners etc.** Should be in Bilingual/ Trilingual form in order of Regional Language-First, Official Language (Hindi) - Second and English - Third.
- **Letter heads, Envelopes and other stationery items and visiting cards :** All stationery items should be in Bilingual and diglot form in order of Official Language Hindi (First) and followed by English (second).
- **Rubber stamps: Should** be in Bilingual and diglot form in order of Official Language Hindi (First) followed by English (second).
- **Logo/ monogram/charts/ maps etc.: Should** be in Bilingual and diglot form in order of Official Language Hindi (First) followed by English (second).
- **Training/ Training materials:** Each & every type of training (long term or short term) should generally be imparted through Hindi medium in 'A' & 'B' regions and in mixed language in 'C' Region. Training material in 'C' region should be prepared in bilingual form and made available to the trainees as per their requirements.
- **Option of Hindi in written examinations for recruitment :**
  - (i) Candidates should be given an **option** for Hindi medium in the written examination and to reply in **Hindi in the interviews.**

(ii) If any circular, advertisement, interview letter is issued regarding recruitment, the **option regarding Hindi** at (i) above should be indicated.

(iii) **Option of Hindi in interviews for recruitment/ promotion:**

In the absence of (ii) above, candidates should be orally intimated regarding **option of Hindi** and this fact should be **recorded** in the internal note on recruitment.

- **Reply of letters received in Hindi :**

Letters received in Hindi must be replied to **in Hindi**

Any application, appeal or representation, when made or signed in Hindi, **shall be replied in Hindi**

Such type of correspondence should be kept updated and on record.

- **Communications etc. with the Offices of State Governments, Union Territories and individuals in Regions 'A' & 'B' :**

All such communications should be sent in **Hindi**. However, letters to individuals in Region 'B' may be either in Hindi or in English.

- **Addresses on Envelopes to be sent to Region 'A', 'B' and 'C':** Addresses on envelopes to be sent to Regions 'A' & 'B' should be written **in Hindi** (Devanagari script) However in Region 'C' the same should be written in bilingual. (I.e. Hindi & English).

- **Documents specified in Section 3 (3) of Official Languages Act 1963** should be both in Hindi & English in diglot form. These documents are :

(a) **General orders** (all such office orders, instructions, and circulars for the use of employees and which are of permanent nature) should be both in Hindi & English in diglot form.

(b) **Press Communiques/ Release** should be issued both in Hindi & English.

(c) **Contracts entered by the Bank** should be both in Hindi & English diglot form.

(d) **Agreements** should be issued both in Hindi & English.

(e) **Resolutions of policy nature** should be issued both in Hindi & English.

(f) **Administrative or other reports such as Annual Report etc.** should be issued both in Hindi & English.

- **Advertisements** should be released both in Hindi and English.

- **Meetings of Official Language Implementation Committee :**

Meetings of the Committee should be held at least once in a quarter by each branch/office.

- **Use of Hindi in top level Administrative meetings/conferences/seminars etc.:**

Agenda/Minutes of top level administrative meetings/ conferences/ Seminars organized by the Bank should be issued both in Hindi and English.

- **Organizing Hindi Workshops :**

During the year all those employees should be imparted Hindi training, who have working knowledge or proficiency in Hindi and have not been trained earlier in workshops.

- **Organizing Hindi Day/Week/Fortnight/Month :**

With a view to create consciousness and accelerating use of Hindi as Official Language, Hindi day/ Week/ fortnight/ Month (preferably in September) should be organized once in a year.

- **Functions:** Invitation cards, banners, backdrops and other papers related to these functions should be **in bilingual** form.

- **Expenditure on purchase of Hindi Books :**

**Library expenditures:** As per Annual Implementation Programme, 50% of budget should be spent on purchase of Hindi books.

(i) **To make provision** in the annual Library budget, for purchase of Hindi books, as per expectation.

(ii) **To identify new Hindi books** and submit the list of such Hindi books to Library Committee for review from time to time.

- **Official Language Inspection :**

ROs should inspect the branches of their jurisdiction once in a year invariably to see that orders, instructions relating to Official Language Implementation, are being complied with.

FGMOs should inspect the ROs of their jurisdiction invariably once in a year to see that orders, instructions relating to Official Language Implementation, are being complied with.

- **Publications :**

All **publications** of the Bank (Annual Report, Performance Report/ Business Plan Letters/ House Journal, Pamphlets/ Brochures on Bank's schemes etc.) should be published in **Hindi** and **English** in diglot form.

- **Facilities for Training/ acquiring working knowledge in Hindi :**

To identify training facilities/ preparing Hindi training roster and nominating Officers for training/ implementing incentive schemes for staff members.

OL Group will update roster every year in April month on the basis of the information provided by HRM Group and arrange to nominate officers in suitable training programmes.

- **Review of progressive use of Hindi in the Bank :**

(i) **Progressive use of Hindi should be reviewed at the Departmental Meetings/ Conferences.**

(i) Progress on use of Hindi in the Bank will be reviewed in quarterly business review meetings of the bank.

(ii) **In Official Language Implementation Committee:**

OLIC will approve the Action Plan prepared on the basis of Annual Programme received from Government of India and review the progressive use of Hindi in the Bank vis-a-vis targets on quarterly intervals and give effective suggestions for implementation of Hindi.

(iii) A note in respect of progressive use of Hindi in the Bank will be **submitted to the Board of Directors on annual basis**

- **Attending the meetings of Town Official Language Implementation Committees:**

Submitting half yearly Progress Report on Official Language Implementation to respective Town Official Language Implementation Committee (TOLIC) and attending their meetings by the Head of main office/branch located in that city/town.

- **Quarterly Progress Reports on usage of Hindi :**

1. Submission of on-line Quarterly Progress Report (QPR) by Branches/Departments to respective Regional Office

2. Submission of on-line Quarterly Progress Report by ROs to respective FGMOs and OLID, Central Office.

3. Submission of Quarterly Progress Report by FGMOs to OLID, Central Office.

4. Submission of on-line QPR by ROs to respective Regional Implementation Offices of Department of Official Language

5. Submission of on-line Consolidated QPR to following offices:

(i) Official Language Dept., Ministry of Home Affairs, Govt. of India

(ii) Reserve Bank of India

6. Submission of Half yearly report to Town Official Language Implementation Committees (TOLICs) and attending meetings of the committee.

7. Submission of report to respective SLBC (Official Language)

- **Publishing Quarterly House Journals in Hindi by ROs :**

All ROs have to publish House Journal in each quarter in Hindi.

- **Publishing Reference Materials on Banking subjects in Hindi by ROs :**

All ROs have to publish one Reference Material on banking subject every year in Hindi.

- **Preparing Power Points on Banking subjects in Hindi by ROs :**

All ROs have to prepare one Power Point on banking subject every year in Hindi.

- **Review of progressive use of Hindi and organizing Review Meetings :**



All ROs have to review the progress of implementation of Official Language in the branches of their jurisdiction every quarter.

All FGMOs have to review the progress of implementation of Official Language in the regions of their jurisdiction every quarter and organize half yearly review meeting of regions

- **Website:** Website should be 100% Bilingual.

### Overall Responsibility

- It is the **responsibility** of the officer signing a **letter, circular or document to see that letters, circulars, documents required to be issued in Hindi alone or in Hindi and English bilingually, are so prepared and issued.** The Officers should therefore, ensure before signing such letters, circular or documents that they are either in **Hindi** or **bilingual**.
- It will be the sole responsibility of the Departmental Heads/ RHs to ensure the proper implementation of O.L. Policy and they are required to submit progress report to Official of Language Division on quarterly basis.

#### **THE OFFICIAL LANGUAGE RESOLUTION 1968**

"WHEREAS under article 343 of the Constitution, Hindi shall be the Official Language of the Union and under article 351 thereof it is the duty of the Union to promote the spread of the Hindi Language and to develop it so that it may serve as a medium of expression for all the elements of the composite culture of India ....."

**(Part of Official Language Resolution 1968, passed by both the houses of Parliament)**

### **USE OF HINDI IN THE BANK-REVISION IN CASH PRIZES**

**(Staff Circular No.6943 dated 28<sup>th</sup> Feb 2019)**

Now, Bank has decided to increase the incentive amount for Prizes under Vibhageeya Rajbhasha Shield Yojna of CO .and Cash incentive to employees of CO for their excellent work in Hindi and awards received from GOI, MOHA, Official Language Dept.& Town official language implementation Committee(TOLIC) as under.

Staff circular No.5637 dated 14th January 2010 on the various Incentive schemes for implementation of Official Language. Use of Hindi In Bank - Revision In incentive Amount Awards received	Existing incentive Amount			Revised incentive Amount		
	Pratham -I	Dwitya - II	Tritya-III	Pratham -I	Dwitya -II	Tritya- III
Govt.of India, Ministry of Home affairs, Official Language Dept.	1500	1000	500	5000	4000	3000

Town Official Language Implementation Committee(TOLIC)	1500	1000	500	3000	2000	1000
Vibhageeya Rajbhasha Shield Yojana of Central Office	1500	1000	500	5000	3000	2000
Individual Cash Prizes to employees of Central Office	Rs500/-per employee (Total 5 employees)			Rs 1000/- per employee (Total 10 employees)		

Above Incentive amount will be effective from 28th February, 2019.

**POST GRADUATE DIPLOMA IN TRANSLATION UP TO SCALE III OFFICIAL LANGUAGE OFFICERS IN MANDATORY**

**(Staff circular no 07212-2020 dated 20 June 2020)**

To improve the quality of translation, bank has decided in its 153<sup>rd</sup> meeting of official language implementation committee at Central Office to provide mandatory one year post graduate diploma (PGDT) in translation from Indira Gandhi National Open University (IGNOU), Delhi through correspondence course up to scale III official language officers. Those official Language officers who have completed post Graduate Diploma in translation from any recognized University/Institute before or after joining the bank may not require passing diploma course again from IGNOU. Admission process for said diploma in IGNOU starts in January and July month at present the Fee for full programme is Rs 3800/- (three thousand eight hundred only) and exam fee is Rs 600/- (six hundred only) (Rs 150 per subject). More details about course are available at [www.ignou.ac.in](http://www.ignou.ac.in). Bank will pay the actual course fee, exam fee and an honorarium of Rs 5000/- (five thousand only) to official language officer after successful completion of diploma. If any official language officer of scale –IV category desires to undertake diploma course from IGNOU, bank may pay course fee and honorarium to the concerned officer.

**HONORARIUM FOR CONTRIBUTION TO “UNION DHARA” & “UNION SRIJAN”**

**(Staff Circular 7611 dated 08.02.2022)**

Our Bank’s House magazines ‘Union Dhara’ and Hindi journal ‘Union Srijan’ have established themselves as the well-known house magazines. However, with a view to further improve its quality and to promote greater staff involvement, we introduced provision of ‘Honorarium’ to staff members vide our circular no. HRMD/UD: G: 2004 dated 24.06.2004, which was subsequently revised vide our circular no. P/UD/G/2008 dated 14.11.2008, circular no.5965 dated 10.04.2013 and again vide circular no. 6881 dated 20.11.2018.

We have now, pleasure in informing that the amount of **honorarium** paid towards contributing articles, etc. for ‘Union Dhara’ & ‘Union Srijan’ as well as **Prize money** paid for our various **Contests and Incentive Schemes** stands revised as given in the ANNEXURE-I

As regards sending articles for publication as well as entries for the contests, please note that :-

1. Your contribution should carry your full name, designation, place of posting and photograph along with 15 digit account no. and account details.
2. The articles/poems sent for publication should be original and not published elsewhere and should be accompanied by a signed declaration to that effect. A strong view will be taken in cases of plagiarism.

3. The decision of selection Committee/Judges shall be final and no correspondence on the subject will be entertained
4. The prize winners will be intimated individually.

All the staff members are expected to make the best use of this incentive scheme and continue to contribute quality matter for 'Union Dhara' & 'Union Srijan'-

PARTICULARS	AMOUNT (₹)
<b>(A) HONORARIUM (PER ISSUE)</b>	
1. Article (02 or more pages)/ double spread article	2000/-
2. Article (more than 1 page but less than 2 pages)	1500/-
3. Article (single page)	1000/-
4. Article (half or less than one page)/ filler item	750/-
5. Poem (including back cover couplet/poem)	1000/-
6. Center spread	3000/-
7. Face in Union Bank Crowd	2000/-
8. Health tips/ Aayushman Bhav/ Receipe / Small columns	1000/-
9. Cartoons	1000/- (Per frame)
10. Back cover photo & Contest photo	2000/-
11. Articles / Poems written by retired staff members	Same as above
<b>(B) HONORARIUM FOR PROOF READERS (PER ISSUE)</b>	
English/Hindi Proof Reading (per proof reader per issue)	2500/-
<b>(C) PRIZES UNDER INCENTIVE SCHEME (PER ISSUE)</b>	
1. Best Article in Hindi & English (one each)	2000/-
2. Best Poem in Hindi & English (one each)	1000/-
<b>(D) PRIZES UNDER INCENTIVE SCHEME (YEARLY BASIS i.e. considering the output of all the 04 issues of the year)</b>	
1. Star Correspondent	7500/-
2. Star Correspondent Consolation (2 prizes)	3000/-
3. Best Article in Hindi & English (one each)	3000/-
4. Best Poem in Hindi & English (one each)	2000/-
5. Best Interview	3000/-
6. Centerspread	4000/-
7. Back Cover	3000/-
<b>(E) HONORARIUM TO JUDGES EVALUATING CONTESTENTRIES + ENTRIES UNDER INCENTIVE SCHEME</b>	<b>1500/- (Per section i.e. Hindi &amp; English)</b>
<b>(F) CONTEST PRIZES FOR WINNERS (QUATERLY BASIS)</b>	
1. First Prize (In Hindi & English)	2000/-
2. Second Prize (In Hindi & English)	1500/-
3. Third Prize (In Hindi & English)	1000/-
4. Consolation Prize (In Hindi & English)	750/-



## SECTION 5: RETIREES SECTION

### *SECTION: 5* *Retirees Section*

**GUIDELINES FOR RETIREMENT FUNCTIONS OF STAFF MEMBERS RETIRING ON  
SUPERANNUATION/VRS**

Staff Circular No. 7769 dated 07.09.2022

Guidelines for retirement functions of Staff Members retiring on superannuation/VRS

Retirement is an emotional moment for the employee after serving the Bank for decades with utmost devotion and diligence. Looking at the long and distinguished services of all the employees the Top Management has instructed that a retirement function should be organized in the branch/office/CO verticals for all the employees superannuating/Voluntarily retiring from the services of the Bank.

An expenditure @ Rs.150/- per staff member (including the retiree), as per the strength of the Branch/Office/CO vertical may be incurred to hold the farewell function. This amount shall be exclusive of the amount of Rs.7500/- provided to the retiree on superannuation as memento and shall be utilized for the sole purpose of conducting the function.

The expenditure incurred in this regard shall be debited to miscellaneous expenditure after approval of the Competent Authority as per point no. 31 (Annexure-III) of the expenditure policy of the Bank.

**ISSUANCE OF IDENTITY CARDS TO UNION BANK OF INDIA RETIREES**

**Staff Circular No:7616**

Issuance of Identity Cards to Union Bank of India Retirees

1. The Bank issues identity cards to the employees who are exiting from the Bank on superannuation or otherwise. As per the prevailing practice the employees who retire apply to HRO, Central Office for issuance of identity card in the prescribed format, and the same is made available to the employees in their address.
2. The Identity cards are mainly used by the retirees for the purpose of proving identity for booking holiday home / claiming insurance benefits etc.
3. It is observed that post-merger there have been various complaints regarding non- issuance / delay in issuance of identity cards to the retirees. Besides, there are no specific instructions for issuance of duplicate identity cards to retirees who have lost / misplaced / damaged their cards
4. In view of the above, and the fact that Regional offices / FGMO's are issuing identity cards to the active employees and also suggestions received from field functionaries it has been decided to delegate the work of issuance of identity cards to retirees to respective Regional Offices / FGMO's in line with issuing Identity cards to the active employees.
5. Fresh retirees from branches Regional offices and other offices under Regional offices shall apply for Identity cards with the respective Regional Offices. Regional offices shall issue Identity cards after scrutiny / verification to the retirees under the signature of Regional Head.
6. Fresh retirees of FGMO and other offices in the Zone reporting to FGM, shall apply for Identity cards with the respective Field General Managers Office. FGMO to issue Identity cards after scrutiny / verification to the retirees under the signature of FGM.

7. Fresh Retirees of Central office will apply for Identity cards with HRD, Central Office. The retirees of CO Annex Hyderabad and CO Annex Mangalore shall apply with respective FGMO's of their location. FGMO to issue Identity cards after scrutiny / verification to the retirees under the signature of FGM.
8. The ID cards shall be dispatched to the pension paying branch / address of the Retiree as per the request / convenience of the retiree.
9. For issuance of duplicate Identity cards in case of loss / damage of earlier issued ID cards, the retiree to apply with the branch wherein his pensions account is maintained. The branch to forward the same to the Regional Office under which the branch falls (irrespective of the location from which the employee has retired viz., Branch/ RO/FGMO/CO). Regional offices shall issue Identity cards after scrutiny / verification to the retirees under the signature of Regional Head and dispatch the ID cards to the pension paying branch / address of the retiree as per the request / convenience of the retiree. The relevant expenses for issuance of duplicate ID card be recovered from Pensioners account.
10. The Identity cards of erstwhile Andhra Bank and erstwhile Corporation Bank continue to be valid and can be used for the purpose of proving identity for booking Holiday Home / claiming insurance benefits etc.
11. For the sake of uniformity, we are enclosing a sample identity card for retirees and also ID card application form.
12. All branches / offices are advised to take a note of this circular and be guided accordingly.



## ISSUANCE OF PPO TO RETIREES OF OUR BANK

SC:7707 dated 09<sup>th</sup> June 2022

1. The Bank issues PPO (Pension Payment Order) to the employees who are exiting from the Bank on superannuation or otherwise eligible for pension. As per the prevailing practice, EBD, HR, generates the PPO through Union Parivar and dispatches the same to the Pension paying branch.
2. Retirees has been demanding for hard copies of the PPO's with their photograph pasted on it and signed by the HR officials. Further, it is observed that the retirees are moving to their permanent address post retirement and the hard copies of the PPO's which are dispatched is not received by the Pensioner in many cases, which is leading to complaints from the retirees.
3. In view of the above, it has been decided to decentralize the issuance of PPO's to retirees. Going forward, the HR Department of the concerned Regional office shall be responsible for generating the PPO's of the retirees whose pension application was processed by them, and dispatching the same to the retirees. The PPO's of retirees of CO Annex Hyderabad and CO Annex Mangalore shall be generated and dispatched to the retirees by Regional Office Saifabad and Regional office Mangalore respectively.
4. HR administrator of Regional offices shall generate PPO from Union Parivar, affix the photograph, duly sign the same and arrange for delivering to the retirees, whose Pension application has been processed by the concerned Regional office.
5. The navigation/process for generation of PPO is as under :
6. Main Menu > Employee self Service > Funds > Pension > Pension Administrator > Pension Slips Scrolls etc. > Pension order > click " Add a new Value" > enter PF no of the retiree in field " Run Control ID" > click "Add" > enter PF No again in field " EmpliD" > click "RUN" > a new screen will POP UP, click "OK" > click " Process Monitor" > click " Refresh" till field under Run status is " Success" and field under Distribution Status is "posted" > Click on "Details" a new screen will pop up > click " view log /Trace" a new screen will pop up > click "ubpensiz XXXXX.PDF" to view and Print the PPO.
7. PPO's should be generated through Union Parivar module only, after payment of first Pension of the retiree. HR Administrators should also ensure to cross check the details of the PPO with the " BIODATA" and "FORM-3 / FORM-4", data available in Union Parivar before dispatching the same to the retiree.
8. The PPO's of retirees who have retired prior to the date of issuing this circular and those who have not received their PPO will also apply for PPO with the respective Regional Offices.
9. For issuance of duplicate / revised PPO, the retiree to apply with the Regional office under whose jurisdiction the branch wherein his pension account is maintained (irrespective of the location from which the employee has retired viz., Branch/RO/FGMO/CO). HR administrator of Regional offices shall generate PPO from Union Parivar, affix the photograph, duly sign the same and arrange for delivering to the Retiree.
10. The post 2005 retirees can now also view/print their PPO by logging in to Union Parivar. The navigation for the page is Employee Self Service > Pension Payment order (for desktop login).
11. The duplicate / revised PPO of pre 2005 retirees cannot be generated through Union Parivar, it is prepared manually by EBD, HR, CO, Mumbai, hence, for pre 2005 retirees EBD, HR, CO, Mumbai, on the specific request of the retiree, shall issue the PPO and arrange for delivering the same to the retirees.
12. All branches / offices are advised to take a note of this circular and be guided accordingly.

**SPECIAL SCHEME FOR PENSIONERS OF UNION BANK OF INDIA FOR GRANTING LOAN TO PAY  
PREMIUM FOR GROUP MEDICAL INSURANCE POLICY: POLICY YEAR 2021-22**

STAFF CIRCULAR NO. 07523

October 22, 2021

**Subject- Special Scheme for Pensioners of Union Bank of India For Granting Loan to pay premium for Group Medical Insurance Policy: Policy Year 2021-22**

1. This has further reference to Staff Circular No. 7506 dated 30.09.2021 vide which information regarding the 'graded premium rates' in Base Policy and for Super Top-Up policy and other guidelines, received from National Insurance Company Ltd., for renewal of Group Medical Insurance Policy (Retirees), for the policy year 2021-22 were circulated. The 'portal for online registration', both for renewal of the policy and for joining the policy, afresh has been made available to the retired employees (pensioners)/ family pensioners vide Staff Circular 7511 dated 06.10.2021. The last date for 'online registration', for both renewal & new joining, is 24<sup>th</sup> October, 2021.
2. Attention is sought towards Staff Circular 7272 dated 19<sup>th</sup> October 2020 vide which the information on 'availability of loan facility for payment of Group Medical Insurance premium', for the policy year 2020-21 was circulated.
3. In order to provide financial assistance to the retired employees (pensioners)/ family pensioners of our Bank and to enable them to pay the Medical Insurance Premium, a special scheme under retail loans was formulated by the Bank last year viz. SPECIAL SCHEME FOR PENSIONERS OF UNION BANK OF INDIA FOR GRANTING LOAN TO PAY MEDICAL INSURANCE PREMIUM. This year, too, the management has consented to continue with the loan facilities to the retired employees (pensioners)/ family pensioners in order to mitigate the hardships of the pensioners to bear the burden of high premium amounts in one go. A copy of this Loan Scheme is enclosed as Annexure I. The application-cum-sanction note is also enclosed as Annexure III.
4. All branches are advised to display a copy of this Circular on the branch notice board for information of all the retired staff.
5. The information about the above Scheme is also available on Bank's corporate website - [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) under the link About Us >> HR >> Training System >> Information for Retired Staff.
6. Branches are hereby advised to maintain a copy of the account statement in the loan files/ loan documents, thereby establishing the utilization of the loan amount towards payment of premium for Group Medical Insurance Policy, for the year 2021-22.

Encl: Annexure I, II & III

**SPECIAL SCHEME FOR PENSIONERS OF UNION BANK OF INDIA FOR PAYMENT OF  
PREMIUM FOR GROUP MEDICAL INSURANCE POLICY; POLICY YEAR 2021-22**

<b>Particulars</b>	<b>Details</b>
Purpose	Short term loan to retired employees of Union Bank of India towards payment of premium for Group Medical Insurance Policy.
Nature of facility	The facility to be sanctioned as term loan (TL).
Eligible Individuals	All retired employees who are drawing pension from the Bank and availing Group Health Insurance (Retirees) of National Insurance Company Ltd. Retired employees are required to provide the copy of acknowledgment of submission of renewal option generated through the online portal of Bank. Also, names of the retired employees who are the members of above Medical Insurance Scheme are provided on Bank's website under the link "Information for Retired Staff".
Quantum of loan	The eligible quantum of loan will be minimum of Rs.9, 911-and maximum of Rs.97, 643/-. Detailed structure of premium is attached as Annexure - II.
Rate of Interest	EBLR w.e.f. 01.06.2020 EBLR is 6.80 % (floating) at present Note: EBLR prevailing on the date of disbursement will be applicable.
Processing Charges-	NIL
Repayment Period	The maximum repayment tenure: 12 months. <ul style="list-style-type: none"> <li>• No moratorium period is allowed. The repayment of the loan should commence from the succeeding month of the disbursement of loan.</li> <li>• Loan to be repaid by way of Equated Monthly installments (EMIs).</li> <li>• Branch to recover EMI directly from pension account of the borrower. Standing instruction to be obtained in this regard.</li> </ul>
Guarantee	NIL
Security	NIL However, following Security documents (to be stamped as per local laws) to be obtained as per guidelines: Demand Promissory (D.P.) note: SD-21 Request Letter by eligible retired employee and copy of acknowledgment of online registration of option.
Application processing, Loan Disbursement and recovery of EMI	Loan should be processed by the branch where the retired employee is maintaining pension account. However, to obviate inconvenience to employee, at his request the same can also be processed by any other branch. However, if loan is availed from branch other than pension disbursing branch then the sanctioning/ disbursing branch should inform to the pension disbursing branch to make note of it for recovery from pension. Suitable standing instruction should be obtained. DIT to permit branch to open the account directly in Finacle under SCHEME code TLROI.
Delegated Powers for Sanctioning Loans	All Branch heads irrespective of their scale are permitted to sanction the loan.

Premium rates for Base Policy and inclusive of Super Top-Up Policy {including GST}						
For Clerical/ Sub staff (Award Staff) cadre/ workmen retired employee						
Options		Without Domiciliary			With Domiciliary	
Basic Sum Insured in Rs.		Family Floater (in Rs.)	Single Person (in Rs.)		Family Floater (in Rs.)	Single Person (in Rs.)
300000		33884/-	22024/-		65107/-	42319/-
200000		22025/-	14316/-		45213/-	29388/-
100000		15248/-	9911/-		27024/-	17566/-
For officers cadre retired employee						
Options		Without Domiciliary			With Domiciliary	
Basic Sum Insured (In Rs.)		Family Floater (in Rs.)	Single Person (in Rs.)		Family Floater (In Rs.)	Single Person (in Rs.)
400000		43249/-	28112/-		86042/-	55927/-
300000		33884/-	22024/-		65107/-	42319/-
200000		22025/-	14316/-		45213/-	29388/-
100000		15248/-	9911 /-		27024/-	17566/-
<b>Premiums with super top-up policy</b>						
For Clerical/ Sub staff (Award Staff) cadre/ workmen retired employee						
Options		Without Domiciliary			With Domiciliary	
Base insurance	Top-up Insurance	Total Sum insured	Family Floater (In Rs.)	Single Person (In Rs.)	Family Floater (in Rs.)	Person (In Rs.)
300000	400000	700000	42701/-	27755/-	73924/-	48050/-
300000	300000	600000	41333/-	26866/-	72556/-	47161/-
300000	200000	500000	39816/-	25880/-	71039/-	46175/-
300000	100000	400000	37608/-	24445/ -	68831 /-	44740 / -
For officer's cadre retired employee						
Options		Without Domiciliary			With Domiciliary	
Base insurance	Top-up Insurance	Total Sum insured	Family Floater (in Rs.)	Single Person (In Rs.)	Family Floater (in Rs.)	Single Person (In Rs.)
400000	500000	900000	54850/-	35652/-	97643/-	63467/-
400000	400000	800000	52066/-	33843/-	94859/-	61658/-
400000	300000	700000	50698/-	32954/-	93491/-	60769/-
400000	200000	600000	49181/-	31968/-	91974/-	59783/-
400000	100000	500000	46973/-	30533/-	89766/-	58348/-

**APPLICATION CUM SANCTION NOTE**

TO,

**THE BRANCH MANAGER  
UNION BANK OF INDIA  
BRANCH**

Dear Sir/Madam,

**SPECIAL SCHEME FOR PENSIONERS OF UNION BANK OF INDIA FOR GRANTING LOAN TO PAY  
MEDICAL INSURANCE PREMIUM**

I request you to sanction me loan of Rs..... under the subject Scheme. I submit that I am drawing monthly pension of Rs. \_\_\_\_\_ from

Union Bank of India and the same is being regularly credited in account number..... with ..... Branch of our Bank. I am covered under the Medical Insurance Policy for Retired employees of National India Insurance Company Ltd. for the period of 2021-22.

I have opted for Medical Insurance cover with domiciliary treatment (with top up/ without top up) and my yearly premium is Rs. .... Acknowledgment copy of online registration of option attached.

OR

I have opted for Medical Insurance cover without domiciliary treatment (with top up/ without top up) and my yearly premium is Rs. ....

Acknowledgment copy of online registration of option attached.

I agree to repay the loan amount in 12 equated monthly installments which will be deducted from my Pension Account.

Yours Faithfully,

Date:

(Signature)

**NAME**

EMP No.

Designation

Date of birth

Mobile No.

**Process cum Sanction Note**

We have verified that Mr. / Mrs. \_\_\_\_\_ is covered under Medical Insurance Policy for Retirees and is regularly drawing his/ her monthly pension from our Bank. As per given option he/ she is hereby sanctioned a loan of Rs ..... which will be recovered in 12 monthly installments from his/ her pension account. Retired pensioner is required to execute DP Note (SD21) for an amount of Rs.

Date:

**BRANCH MANAGER**

**ADVISORY REGARDING RENDERING OF SATISFACTORY SERVICES TO RETIRED STAFF MEMBERS**

**STAFF CIRCULAR NO.7503 Date: September 28, 2021**

Sub: Advisory regarding rendering of Satisfactory Services to Retired Staff Members

This is in connection with various representations/grievances being received from our Retired Staff Members, regarding the support/services offered to them on their visit to our Branches. We wish to re-iterate to the Branches/Supporting Offices that such grievances/representations are unwelcome.

During the month of November, all the pensioners shall be approaching the Branches for updation of their Life Certificates. It is imperative that we treat our retired staff members with due respect and their queries/concerns are addressed to their satisfaction. The following are the enablers provided in Union Parivar, to all the Branches/Supporting Offices in the Branch Manager/Accountant/HR Manager IDs to address the concerns of the retirees.

1. Downloading of Form 16
2. Generation of Pension Slip
3. Submission/Updation of Investment Declaration
4. Life Certificate Updation.

Please note, the Pensioner can approach any of the Branches/Supporting Offices to get the above details and hence retirees should not be advised to visit the pension paying branches.

The retired Staff Members may also be assisted in downloading the U. Parivar App on their Mobile Phones, wherein all the above enablers can be accessed and submitted, except for Life Certificate Submission. The retirees should also be assisted with the navigation to access the "Information for Retirees" page available on the Corporate Web Site, for having an updated information on Circulars/Advisories to the retirees.

Considering the prevailing pandemic situation, Branches/Supporting Offices are advised to ensure that the concerns of the retirees are addressed immediately to their satisfaction, without causing any discomfort to the retirees.

Branch/Supporting Offices to ensure that the contents of the advisory is brought to the notice of all staff members.

**SERVICE EXTENDED TO THE RETIRED EMPLOYEES OF THE BANK**

**Instruction Circular No:3572-2022 Date: 16.09.2022**

Attention of Branches is invited to Circulars /Guidelines issued by the Bank from time to time on extending prompt and courteous service to all the customers including retired employees. Of late, we are receiving number of complaints from some of the retired employees on the quality & promptness of services rendered at our Branches/Controlling Offices. Complaints mostly pertain to poor response, delay in delivery of services and non-courteous behavior of frontline staff. Retired employees, carrying rich experience of the banking domain have not only served the Bank during their lifetime but are also senior citizens and loyal customers of the Bank. Majority of them continue to maintain good chunk of deposits and loans with the Bank. It is duty of the branches/controlling offices to extend courteous services to such retired senior citizen employees and ensure that retired employees are treated as extended members of our Union Parivar. We advise all the branches/controlling offices to implement the following guidelines whenever retired employees visit the branches/controlling offices.

1. On entering the branch premises, wish them and enquire about their well being and offer a seat.
2. Transactions relating to withdrawal and deposit of cash should be attended on priority basis and all efforts must be made by the Branches for making it hassle free and convenient.
3. Opening of fresh/renewal of deposit should be done on priority basis and deposit receipts must be handed over immediately on opening/renewal.

4. Issues relating to of account statement / interest certificate/TDS certificate / Pension certificates should be attended on priority basis and be immediately made available on the on same day.
5. Life certificates must be obtained proactively from the pensioners and forwarded to the concerned authority immediately.
6. Invite the retired employees to the Bank foundation day function and felicitate them suitably.
7. Retired employees carry rich knowledge and experience with them. Branches may seek their support for additional business and new reference.
8. Invite the retired employees (stationed locally) to all the functions organized by the branches /controlling offices as goodwill gesture and their contribution to the institution must be acknowledged. Branches must utilize the opportunity to brief the retired employees about the new products, services and initiatives launched by the
9. Bank.
10. Retired employees should be one of the invitees of customer service committee meetings to be conducted by Branches and controlling offices and their feedback must be taken for improvement of customer service and strengthening grievance redressal mechanism.
11. Obtain the feedback from retired employees on Bank's products and services and convey the same to RO/FGMO/CO vertical for improvement/modification wherever it is feasible.

Above referred points are only illustrative but not exhaustive, branches/controlling offices should treat the retired employees as the brand ambassador of the Bank and extend prompt and courteous services at all times .Further their feedback /suggestions must be taken in right spirit and may be utilized for strengthening of relationship and overall development of Bank.

All the Field Functionaries are instructed to take careful note of the above in true letter and spirit and ensure strict compliance.



## SECTION 6: FORMATS AND APPLICATIONS

### *SECTION: 6* *Formats and Applications*

**BOOK ON AMALGAMATION JOURNEY OF UNION BANK OF INDIA - "MANTRAS FOR SUCCESSFUL  
AMALGAMATION IN. TESTING TIME"**

**Circular Letter No.: 00125 Date: 27.05.2022**

- ❖ Union Bank of India has successfully completed the amalgamation process of three banks - Union Bank of India, Andhra Bank and Corporation in a record time of one year.
- ❖ In order to capture this efficacious journey, and to create a complete compendium of the processes, practices adopted, structures created and the sentiments of the leadership a book has been conscripted.
- ❖ The book named -"**Mantras for Successful Amalgamation in Testing Time**" has been formally released by MD Et CEO, Shri Raj Kiran Rai G, on 26.05.2022.

Union Bank of India has successfully completed the amalgamation process of three very strong banks - Union Bank of India, Andhra Bank and Corporation Bank and has become the fifth largest public sector bank in the country. The journey of amalgamation under the project "Union Samarth" itself was quite remarkable which gave several learnings on numerous aspects of banking. The project aided to complete the amalgamation process along with IT integration in record time of one year despite the challenges posed by the pandemic.

In order to capture this efficacious journey, the countless efforts of the employees, and to create a complete compendium of the processes, practises adopted, structures created, philosophy of leaders, and the cultural integration achieved as a part of this journey a book has been conscripted under the guidance of Shri.Kalyan Kumar, Ex-Chief General Manager-HR and by a six member team lead by Dr.Chetna Pandey-Deputy General Manager-HR; aided by Mr.Keshav More-Chief Manager, STC-Bangalore;Mr.Sailesh Kumar-Chief Manager, FGMO Lucknow; Mr.Prabhat Singh Suman-Chief Manager, STC-Bhubaneshwar; Mr.Ganga Datt Pant-Chief Manager, STC-Lucknow and Ms. Meenakshi Sharma- Senior Manager, CO Mumbai.

The book named "Mantras for Successful Amalgamation in Testing Time" - a complete narrative of Amalgamation of Union Bank of India, Andhra Bank and Corporation Bank has been formally released by our MD & CEO, Shri Raj Kiran Rai G on 26.05.2022. The book aims to aid fellow bankers to get insights on the challenges involved in amalgamation and will also serve as a repository of information to all future bankers on the processes of amalgamation in banking.

A copy of the book has been hosted on UBINET and can be accessed through the following path:

UBINET > Fast Access > Amalgamation Book

# **HANDBOOK ON FORMS FOR CLAIMING RELIEF**

**HANDBOOK ON FORMS FOR CLAIMING RELIEF/ FINANCIAL BENEFITS  
BY THE NOMINEE/LEGAL HEIRS  
ON DEMISE OF THE EMPLOYEE**

**HUMAN RESOURCES  
CENTRAL OFFICE, MUMBAI**

1. **Release of Ex-gratia under Death Relief Fund Scheme of the Bank.** On receipt of the intimation of the Death of the employee, who is a member of the DRF, the Branch/Regional Office can release an amount of Rs.4.50 lakhs as ex-gratia to the nominees of the employee. On receipt of Death Certificate, along with other required documents can claim it from DRF Section at Central Office, Mumbai. On receipt of the claim form along with supporting documents , the concerned Regional Office has to apply in Union Parivar and forward the documents for sanction to [reenar.yadav@unionbankofindia.bank](mailto:reenar.yadav@unionbankofindia.bank) and [ebd.co@unionbankofindia.bank](mailto:ebd.co@unionbankofindia.bank)
2. **Covid-19 Death Relief Exgratia:** The ex-gratia of Rs.20.00 lakhs will be paid to the nominee/legal heir of the deceased employee. The duly filled in applications along with the required documents as per SC7434 dated 03/05/2021 to be sent to the concerned Regional Office. The concerned Regional Office along with Annexure-1 and the supporting documents should forward the application to [abhijeet.inamdar@unionbankofindia.bank](mailto:abhijeet.inamdar@unionbankofindia.bank):
3. **Application for compassionate appointment/ex-gratia.** On receipt of the Application with all the supporting documents should be sent to concerned regional office. The Regional Office, along with their recommendations and inspection report submit the same to [manasik@unionbankofindia.bank](mailto:manasik@unionbankofindia.bank), [dhananjay.kumar@unionbankofindia.bank](mailto:dhananjay.kumar@unionbankofindia.bank) In case of applications from family members of deceased employees of eAB and eCB, the same will be forwarded to CO-Annex, Hyderabad/Mangalore for processing. The concerned CO-Annex Office, with its recommendations/and relevant documents, should forward the same to [vivekanand.mandlik@unionbankofindia.bank](mailto:vivekanand.mandlik@unionbankofindia.bank), Central Office.
4. **Application for release of Gratuity:** The duly filled in application, Form J /Form K with supporting documents should be submitted to the last Branch/Office where the employee last worked. The Branch should forward the same to the concerned Regional Office, which will upload the same in Union Parivar. Mail ID: [ebd.co@unionbankofindia.bank](mailto:ebd.co@unionbankofindia.bank)
5. **Application for Family Pension:** The spouse of the deceased/eligible dependents have to submit the Form 4 along with all the supporting documents to the nearest Branch/Office. The Branch should forward the same to the concerned Regional Office, which will upload the same in Union Parivar. Mail ID: [ebd.co@unionbankofindia.bank](mailto:ebd.co@unionbankofindia.bank)
6. **Application for release of Provident Fund:** The nominee / legal heir of the deceased employee has to submit the application along with all the supporting documents to the last Branch/Office where the employee last worked. The Branch should forward the same to the concerned Regional Office, which will upload the same in Union Parivar. Mail ID: [ebd.co@unionbankofindia.bank](mailto:ebd.co@unionbankofindia.bank)
7. **Application for withdrawal of NPS Fund:** The nominee of the employee has to submit prescribed Death Claim Form along with other supporting documents directly to the concerned Regional Office. The Regional Office upon scrutiny of the relevant documents should forward the same to Central Office for further processing. Mail ID : [staffnps@unionbankofindia.bank](mailto:staffnps@unionbankofindia.bank) , [kunal.waghmare@unionbankofindia.bank](mailto:kunal.waghmare@unionbankofindia.bank)
8. **Application for PL Encashment:** A request application along with necessary documents to be submitted to the last Branch/Office where the employee last worked which will be sent to the concerned Regional Office for approval.
9. **Group Insurance cover for Staff Loan Accounts:** The dependents of the deceased staff member have to submit the claim form along with supporting documents to the last Branch/Office where the employee last worked. The concerned Branch will send the same to HRAD, Central Office, through concerned Regional Office. Mail ID: [staffloan.insurance@unionbankofindia.bank](mailto:staffloan.insurance@unionbankofindia.bank), I.P.No. 116214, 116355 Land Line: 022-22896207.

**1. Release of Ex-gratia under  
Death Relief Fund Scheme  
of the Bank to the  
Nominee/legal heirs.**

**Nodal Officer: Mrs. Reena R Yadav: Mobile No. 9167105439:**

**Land Line: 022-22896249**

1. The details of the scheme are available in Staff Circular No.4896 dated 25.09.2002.
2. The duly filled in applications along with the recommendations of Branch/RO to be sent to Central Office for sanction. The check list for processing the application is as under.

Sr.No.	Documents	Yes	No
		Please tick the relevant column	
Where Nomination is available in Union Parivar			
1.	Whether eligible for ex-gratia as per the rules of the scheme		
2.	Application in the Prescribed Format		
3.	A copy of the Death Certificate issued by the appropriate authority		
4.	Whether subscription amount received for all the previous months		
5.	KYC documents of the nominee submitted		
Where Nomination is not available in Union Parivar			
1.	Claim Form duly signed by all the legal Heirs		
2.	A Copy of the Death Certificate		
3.	KYC of all the legal Heirs		
4.	Family Member Certificate/Legal Heir Certificate issued by competent authority		
5.	Indemnity and Affidavit with due mention of DRF in Banks format duly signed by all the legal heirs		

**APPLICATION FOR EXGRATIA BY NOMINEE**

**UNDER THE RULES OF THE FUND**

The Administrator,  
Union Bank Employees Death Relief Fund  
Employees Benefit Division  
CENTRAL OFFICE

DRF                      Membership                      No:  
Employee No:

APPLICATION TO BE SUBMITTED THROUGH THE BRANCH  
MANAGER/DEPARTMENTAL HEAD OF BRNACH/OFFICE  
WHERE THE DECEASED EMPLOYEE HAS LAST WORKED

-----

Dear Sir,

I beg to apply for payment of ex-gratia to which I am entitled under Rule 3 read with Rule 9 of Union Bank Employees Death Relief Fund, as a nominee of late \_\_\_\_\_ who was a member of the fund and died on \_\_\_\_\_.

Necessary Particulars relating to my claim are given in the statement below:

**STATEMENT**

I

- 1. Name In Full :
- 2. Address :
- 3. Department/Branch/Section :  
Where last employed
- 4. Post held :
- 5. Date of Appointment :
- 6. Date of death of the employee and :  
Evidence/witness in support thereof
- 7. Month of payment of first monthly contribution :
- 8. Month of payment of last monthly contribution :
- 9. Nominee/Legal heirs :

II. I declare that the particulars mentioned in the above statement are true and correct to the best of my knowledge.

Yours faithfully,



Signature  
of the Branch Manager/ Departmental Head

Signature/Thumb Impression of  
the Applicant's Nominee

Place:

Date:

---

(For the use of branch/office where the deceased/disabled employee has last worked)

We have verified the above information and confirm its correctness.

We certify the genuineness of the signature of the nominee.

We also certify that

- The Applicant is eligible under Rules.
- The Applicant is within the scope of the Rules.

Signature of the Branch Manager/Dep. Head

Name of the Branch/Department

---

Place:

Date:

**ANNEXURE**

To be stamped as per  
Stamp Act in the State

LETTER OF INDEMNITY to be taken before Payment of Salary, Bonus, Provident Fund/Gratuity Fund, etc., to legal heirs of deceased Bank employee, when Bank Officers give a letter stating that he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of all the Legal heirs

---

To:

In consideration of your agreeing to pay and / or paying me/us \_\_\_\_\_

(insert here names of all legal heirs/representative of the deceased) the sum of Rupees \_\_\_\_\_ being the salary/bonus/gratuity/provident fund/DRF Ex gratia due to Mr./Mrs./Miss \_\_\_\_\_ a deceased employee of Union Bank of India, last worked at \_\_\_\_\_ Branch without production of Letter of Administration or Succession Certificate or other legal representation to his/her estate and on the strength of my/our representation that I am /we are the only surviving legal heir/s/representatives of the said late Mr./Mrs./Miss \_\_\_\_\_ who died on \_\_\_\_\_, without leaving a will and that I/we am/are solely entitled to the same, I/we the under named person/s:

Full Name	Age	Relationship with the deceased	Permanent Address
-----------	-----	--------------------------------------	-------------------

---

1. \_\_\_\_\_
  2. \_\_\_\_\_
  3. \_\_\_\_\_
- as Principals

and I/we the undersigned:-

Full Name

Age

Permanent Address

1. \_\_\_\_\_

2. \_\_\_\_\_

as sureties

do hereby for myself/ourselves and my/our heirs, legal representative/s, executors and administrators jointly and severally AGREE AND UNDERTAKE to indemnify you and your successors and assigns and keep them indemnified against all claims, demands, proceedings, losses, damages charges and expenses which may be raised against or incurred by you by reason or in consequence of your having agreed to pay/or paying me/us the said sum as aforesaid.

Signed, Sealed and delivered by the above named on this \_\_\_\_\_ day of 20\_\_\_\_

\_\_\_\_\_

(Signature)

(All heirs of the deceased)

(Signed and delivered by the above named)

\_\_\_\_\_

(Signature)

(Sureties)

**ANNEXURE**

(On Non Judicial stamp Paper of adequate Value as per the Stamp Act in your State)

DRAFT OF AFFIDAVIT to be taken before Payment of Salary, Bonus, Provident Fund/Gratuity Fund, etc., to legal heirs of deceased Bank employee, when Bank Officers give a letter stating that he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of all the Legal heirs and sureties is **not produced**

---

I/We \_\_\_\_\_ do  
Hereby solemnly and sincerely affirm/swear and state as follows:

1. Mr./Mrs./Miss

\_\_\_\_\_ died on \_\_\_\_\_ at \_\_\_\_\_. I/we state that I/we have requested Union Bank of India / Trustees of Union Bank of India Provident / Gratuity Fund to pay to me/us the salary/ bonus/Provident Fund/Gratuity due to the deceased Mr./Mrs./Miss \_\_\_\_\_ as follows :

Account/Claim

Amount

1. Salary
2. Bonus
3. Provident Fund
4. Gratuity
5. DRF Ex-gratia

The declaration is being made to enable the Bank/trustees to settle my/ our claim in respect of above accounts/ matters/ Terminal Benefits.

I/we the under named person/s, am/are, the only heir/s legal representative/s surviving the deceased:

Name	Age	Relation with deceased	Permanent Address
------	-----	------------------------	-------------------

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

AFFIDAVIT (CONTD.)

I/we further declare that:-

1. The deceased died without leaving a "Will" OR the deceased has left a will dated \_\_\_\_\_ being his/her last and only will and testamentary disposition whereby the claimant mentioned herein have been bequeathed with the amounts shown hereinabove. (Applicable only where obtaining of a Probate from a Court of Law is not compulsory).
2. Apart from the persons mentioned in the application/Claim form submitted by us to Bank and whose names are stated hereinabove the deceased has not left any other legal heir/s legal representatives.
3. The amount coming up to the share of minor legal heirs shall be utilized by me/us for the benefit of the minor/s.

Signature of all legal heirs

Solemnly affirmed at

Before Me

Dated:

(SEAL)

Signature & Seal of  
Judicial/Metropolitan Magistrate)

ANNEXURE

To be stamped as per  
Stamp Act of the State.

DRAFT OF THE INDEMNITY BOND to be taken before payment of Salary, Bonus, Provident Fund, Gratuity Fund etc., to legal heirs of Deceased Bank employee, when a letter from Bank Officer/s stating That he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of the Legal heir/s is not produced.

\_\_\_\_\_

In consideration of UNION BANK OF INDIA/Trustees of Union Bank Employees Gratuity/Provident Fund/Administrators of DRF (herein after called "the Bank"/"The Trustees"/ " the Administrators" having agreed to pay and paid the undersigned Mr./Mrs./Miss. \_\_\_\_\_ the amount of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) Salary, Bonus, Provident Fund, Gratuity, DRF ex-gratia dues payable to Mr./Mrs./Miss. \_\_\_\_\_ an employee of Union Bank of India, the strength of representation made by the said Mr./Mrs./Miss \_\_\_\_\_ (who died on \_\_\_\_\_) that he/she/they is/are solely entitled to the same without insisting on succession certificate/probate/Letter of Administration or other legal representation of the estate of the said deceased, I/We the undersigned

\_\_\_\_\_

Full Name	Age	Relationship with the deceased	Permanent Address
-----------	-----	--------------------------------------	-------------------

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

as Principals

and I/we the undersigned:-

<u>Full Name</u>	<u>Age</u>	<u>Permanent Address</u>
------------------	------------	--------------------------

1. \_\_\_\_\_

2. \_\_\_\_\_

as sureties

Themselves, their heir/s, executors and administrators jointly severally do hereby covenant from time to time and at all times hereafter to save defend and keep harmless and indemnified the Bank/Trustees/ Administrators /its/their successors and assigns of from and against all actions, suits proceedings, accounts, expenses, losses, claims and demand for or in respect of the said monies on the part of any persons or firms claiming under or in the right of the said(Name of the deceased)\_\_\_\_\_

\_\_\_\_\_ and from against all costs, damages and liabilities in connection therewith.

Signed and delivered by the within named

\_\_\_\_\_  
(Name)

(Signature)

\_\_\_\_\_  
As Principals

(And)

\_\_\_\_\_  
(Name)

\_\_\_\_\_  
As Sureties

\_\_\_\_\_ this \_\_\_\_\_ day \_\_\_\_\_

Of \_\_\_\_\_ 2021 in the presence

(SEAL)

NOTARY/JUDICIAL MAGISTRATE





## 2. Covid-19 Death Relief Exgratia of Rs.20.00 lakhs

Nodal Officer: Mr. Abhijeet Inamdar:

Mobile No. 8717933496

## Check list of Documents:

1. ***Common Documents {to be obtained for both Nominee(s)/ Legal Heir(s):***
  - a) 'Death Certificate' issued by the competent authority in respect of the deceased employee.
  - b) 'Final Death Report/ summary' from the treating doctor/ hospital clearly mentioning that the deceased employee was found positive for COVID-19 and has died due to COVID-19 infection.
2. ***Documents required in case nomination is same for Provident Fund & Gratuity in Bank records, along-with above mentioned common documents:***
  - a) Duly signed application/ representation from the concerned "nominee(s)" of the deceased employee, requesting therein for 'payment of ex-gratia amount' & mentioning therein the accurate account number pertaining to the concerned nominee(s) along with the correct IFSC Code of the branch to which the account pertains to.
  - b) KYC document/ Proof of Identity in respect of the concerned nominee(s) viz. AADHAAR Card, Passport copy etc.
  - c) Duly signed "Irrevocable Letter of Undertaking" format to be submitted by the 'concerned nominee(s)' (The said format has been circulated vide Staff Circular 7279 dated 02.11.2020).
3. ***Documents required in case nomination is different for Provident Fund & Gratuity or no nomination is available for either PF or Gratuity in Bank records, along-with above mentioned common documents:***
  - a) Application/ representation from the concerned "legal heir(s)" of the deceased employee, requesting therein for 'payment of ex-gratia amount' & mentioning therein the accurate account number pertaining to the legal heir(s).
  - b) KYC document/ Proof of Identity in respect of the concerned legal heir(s) viz. AADHAAR Card, Passport copy etc.
  - c) Mandate from the legal heir(s) as to how the payment is to be made. In case, the 'payment of the ex-gratia amount' is to be made to anyone of the legal heir(s) then a "Mandate" is to be collected from all the legal heir(s) to this effect. In case the payment is to be made to all the 'legal heirs' then a representation is to be collected duly signed by all the legal heirs providing therein the 'Joint account number' for crediting the ex-gratia amount.
4. All the required documents along with Annexure-I should be forwarded to Central Office for approval.

**Application to be obtained from Nominee(s)**

To

The Assistant General Manager (HR)  
Human Resource Management Department,  
Central Office, Mumbai

**Payment of one time ex-gratia in case of death due to COVID-19 infection**

Respected Sir,

I wish to inform you that Shri/ Ms./ Mrs. \_\_\_\_\_,  
\_\_\_\_\_ (Designation), \_\_\_\_\_ (Branch  
Name) passed away due to Covid-19 infection on \_\_\_\_\_.

I/ We, Shri/ Ms/ Mrs. \_\_\_\_\_,  
(Relationships) of the deceased employee hereby declare that I/ we, am/ are the  
'nominee'/'nominees' for both "provident fund" and "gratuity" in respect of the deceased  
employee and as per the terms and conditions of the ex-gratia scheme for payment of one time  
ex-gratia amount on account of death due to Covid-19, I/ we request you to credit the ex-gratia  
amount of Rs. 20.00 lakhs to my/ our below mentioned account:

Name of the Account Holder(s) :  
Account Number :  
Name of the Branch :  
IFSC Code :

I/ we submit herewith all the other requisite/ necessary documents for settlement of the ex-gratia  
claim for your kind perusal and necessary record.

Yours sincerely

**{Name of the Applicant(s)}**

Date:

Mobile Number(s) :

Address :

**Annexure I to SC 7279**

Dated:

Irrevocable Letter of Undertaking

To  
Union Bank of India,  
Union Bank Bhawan,  
239,Vidhan Bhawan Marg,  
Nariman Point,  
Mumbai - 400021

**IN CONSIDERATION** of Union Bank of India (hereinafter referred as **Bank**) agreeing to pay and/or paying me in accordance with the scheme for payment of one time ex-gratia to employees of the Bank against death due to COVID-19, an ex-gratia amount of Rs.20 lakhs in capacity as Registered Nominee of the Deceased employee late Mr./Mrs. \_\_\_\_\_ in Provident Fund and Gratuity Fund, I do hereby Irrevocably **UNDERTAKE** to share/divide the compensation/ ex-gratia amount of Rs.20 Lacs received from the Bank, proportionately with other legal heirs of deceased late Mr/ Mrs./....., if any in accordance with the law.

I further undertake that I will be trueful trustee for the money so received and the Bank shall have no further obligations in this regard.

Signature

Name:

Present Residential address:

Mobile No.

Email Id:

**ANNEXURE-I**

To

The Assistant General Manager (HR),  
Central Office,  
Mumbai

**Subject: Payment of One Time Ex-gratia amount against death due to COVID 19**

We are in receipt of an application for payment of one time ex-gratia amount against death due to COVID-19, from the dependent/ nominee of Shri/ Smt/ Ms. \_\_\_\_\_.

The details of the deceased are as follows:

<b>Name of Employee</b>	
Designation	
Branch and Region	
Date of Death	
Ex-gratia claimed by Name: Relation:	

We have checked the enclosed documents and confirm that the following are being forwarded to you as per requirements of the Bank:

1. Death Certificate
2. Report by treating Doctor clearly mentioning that the deceased found positive for COVID-19 and has died due to the ailment.

We hereby confirm that the application complies with the guidelines issued vide Staff Circular No. 7177 dated 17.04.2020.

Recommended for payment of one time ex-gratia against death due to COVID 19.

**REGIONAL HEAD**

Date.....

### **3. Application for compassionate appointment/ex-gratia**

**Nodal Officers:**

**Smt. Manasi Narkhede      Mobile No. 9820147317**

**Shri Vivekanand Mandalik. Mobile No.7738477957**

Checklist for documents required for applying for  
Compassionate appointment/Ex-gratia payment.

Sr.No.	Documents	Yes	No
		Please tick the relevant column	
1.	Application form (Part-A) duly filled in along with all financial information and correct family details. The Form should be properly witnessed with date. Part B & C should be duly signed by the RH.		
2.	Aadhaar and Pan card copies of all dependent family members		
3.	Educational qualification mark sheets and passing certificates issued by Universities for applicant and other siblings. For students in the family submit latest admission fee receipts		
4.	Family Income certificate issued by Govt. Authority <u>in case no other Income proof is available.</u> Cast Certificate in Bank's format (only in case of SC/ST & OBC Candidates)		
5.	The applicant has to submit education qualification proofs i.e. 10 <sup>th</sup> , 12 <sup>th</sup> and graduation mark sheets and passing certificates issued by universities However, if the applicant is pursuing Graduation he has to submit relevant documentary evidence like latest fee receipts/bonafide certificate issued by college.		
6.	Notarized NOC on Rs.100/- stamp paper from all the family members for compassionate appointment of the applicant		



7.	An undertaking in writing that he/she will maintain properly the other family members who were dependent on the deceased employee.		
8.	Ration Card copy/ Revenue authority certificate showing correct names of family members.		
9.	Detailed inspection report by the any Senior Official nominated by RO regarding - earning / employment status of the family members, their marital status and education qualification, any other source of income of family other than family pension		
10.	Copy of bank passbooks of all dependents since date of death		

## Application for Employment of Dependents of Employee Dying while in Service

### PART A (i)

I Shri/Smt. \_\_\_\_\_ regret to inform that, my \_\_\_\_\_ Shri/Smt. working as \_\_\_\_\_ at \_\_\_\_\_ has expired on at the age of \_\_\_\_\_ years.

\* I, Shri / Smt. \_\_\_\_\_ am the \_\_\_\_\_ of Shri / Smt. \_\_\_\_\_ I request that, my appointment be considered on compassionate grounds in terms of the Scheme.

The personal details of the deceased employee is as under:-

1	Name	
2	Employee No.	
3	Designation	
4 a	Last Posting	
4 b	Regional Office	
5 a	Date of Birth	
5 b	Age at Death	
5 c	Remaining months of service	
6	Date of Joining	
7	Length of Service	
8	Date of Death	
9	Category(SC/ST/OBC)	
10	No. Of Dependents	
11	Full last month salary net of taxes	

Terminal Benefits:	Amount (Rs)	
1. PF/NPS		
2. Gratuity		
3. PL Encashment		
4. Other Terminal benefits(hsg.loan Exgratia, etc)		
<b>Total Terminal Benefits</b>	<b>(A)</b>	
<b>Liabilities:</b>		
Details of loan taken from Bank and /or other Financial Institutions with the prior approval of the Bank:		
(i)		
(ii)		
(iii)		
<b>Total liabilities</b>	<b>(B)</b>	
<b>Gross Terminal Benefits</b>	<b>(A-B)</b>	<b>(C)</b>
<b>Investments:</b>		
(i) Deposits		
(ii) NSCs		
(iii) PPF		
(iv) LIC & other Life Insurance Policies including Postal Life Insurance		
(v) Others		
<b>Total Investments</b>	<b>(D)</b>	

<b>Net Terminal Benefits (C+D)</b>	<b>(E)</b>		
Details of movable property			
Details of immovable property			
<b>Monthly income of the family from all sources:</b>			
(i) Family Pension from Bank			
(ii) Family Pension from Defence			
(iii) Pension of dependents			
(iv) Monthly income from investments mentioned above			
(v) Monthly interest on Terminal Benefits at max. Staff Rate			
(vi) Monthly income from movable & immovable property (on items mentioned above)			
(vii) Monthly income of dependent family members.			
(viii) Any other monthly income.			
<b>Total monthly income of the family</b>			

Details of the candidate applying for compassionate appointment in terms of the scheme are as under:

1	Name	
2	Relationship with the deceased	
3(a)	Date of Birth	
3(b)	Age on date of an application	
4	Educational qualifications	
5	Experience if any	
6	Whether any other dependent family member has been appointed on compassionate grounds if yes, provide details	
7	Category ( SC/ST/OBC/Gen.)	

**(III) Details of all dependent family members of the deceased employee:**

SNO	Name	Relationship with deceased employee	Date of Birth	Qualification	Address	If earning Source of Income, Name of Employer	Monthly Emoluments
1	2	3	4	5	6	7	8

DECLARATION/UNDERTAKING•.

1. I hereby declare that the facts given by me above are, to the best of my knowledge, correct. If any of the facts herein mentioned are found to be incorrect or false at a future date, my services may be terminated.
2. I hereby also declare that I shall maintain properly the other family members who were dependent on the deceased employee mentioned against 1 of Part-A(i) of this form and in case it is proved at any time that the said family members are being neglected or not being properly maintained by me, my appointment may be terminated.

Date:

Signature of the candidate

Name : \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Shri/Smt/Kum \_\_\_\_\_ is known to me and the facts mentioned by him/her are correct and verified by me.

Date:

Signature of witness\*

Name : \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**\* either any employee in the Senior level of Bank or  
Gazetted rank official from State/Central Government.**

**PART-B****(TO BE FILLED IN BY REGIONAL OFFICE)****Details of the candidate for compassionate appointment:**

1	Name	
2	Relationship with the deceased employee/ employee voluntarily retired on medical grounds/missing employee	
3 a	Date of Birth	
3 b	Age on date of application	
4	Educational qualifications	
5	Experience if any	
6	Whether any other dependent family member has been appointed on compassionate grounds, if yes provide details	
7	Category (SC/ST/OBC/Gen.)	
8	Post for which employment is proposed	
9	Whether there is vacancy in that post within the Ceiling of 5% prescribed under the scheme of compassionate appointment.	
10	Whether the candidate fulfils the requirements of the Recruitment Rules for the post.	
11	Apart from waiver of recruitment procedure what other relaxation are to be given	

II. Whether the facts mentioned in Part-A have been verified by the office and if so, indicate the records \_\_\_\_\_

III. Recommendations of the Regional Head/Field General Manager:  
\_\_\_\_\_

(Signature of Regional Head/Field General Manager and office seal / stamp)

## PART C

### Details of Disciplinary Action concluded/ pending/contemplated against the employee

- 1) Name of the employee
- 2) Employee Number
- 3) Disciplinary Action taken & concluded against the employee in his/her service in the Bank (give details of each of the penalties imposed during the entire service)
  - Nature of misconduct (Major/Minor):
  - Penalty imposed :
- 4) Disciplinary Action pending against the deceased employee at the time of his death/VRS/Missing:
  - Nature of misconduct (Major/Minor) :
  - Penalty contemplated :

Certified for correctness of information/ details provided hereinabove.

**Date:**

**REGIONAL HEAD / FIELD GENERAL MANAGER**

(NOTE: PLEASE MENTION "NIL" REMARKS IN CASE NO DISCIPLINARY ACTION TAKEN & CONCLUDED AGAINST THE EMPLOYEE IN HIS/HER SERVICE IN THE BANK OR PENDING AGAINST THE DECEASED EMPLOYEE AT THE TIME OF HIS DEATH/VRS/MISSING. "NA" REMARKS ARE NOT ACCEPTABLE)

## ANNEXURE II

### FORMAT OF APPLICATION FOR GRANT OF EX-GRATIA AMOUNT IN LIEU OF APPOINTMENT ON COMPASSIONATE GROUNDS

(To be submitted by the dependent including widow of the deceased employee)

The General Manager  
Union Bank of India  
Human Resource Management Department  
Manpower Planning & Recruitment Division  
8<sup>th</sup> floor, Union Bank Bhavan  
239, Vidhan Bhavan Marg  
Nariman Point  
**Mumbai - 400 021.**

Date of Receipt of application

- by branch
- by RO
- by CO
- Date of disposal  
at CO

Through: Branch Manager / Departmental Head  
\_\_\_\_\_ Branch / Office

### APPLICATION FOR EX-GRATIA AMOUNT IN LIEU OF COMPASSIONATE APPOINTMENT

Dear Sir,

1. I, \_\_\_\_\_ regret to inform you that my husband/\_\_\_\_\_ (state relation), who was working at \_\_\_\_\_ Branch / Office, expired on \_\_\_\_\_. He/she was survived by the following: -

Sl. No.	Name	Age / Relationship	Educational qualification	Whether employed	Marital Status

2. **Other details:**

<p>(1) <b>Terminal Benefits</b></p> <ul style="list-style-type: none"><li>a. PF/NPS</li><li>b. Gratuity</li><li>c. Leave Encashment</li><li>d. Any other amount paid under Bank's Scheme(s)</li></ul> <p style="text-align: center;"><b><u>Sub-Total A</u></b></p>	
--	--



2) Liabilities Loans taken from Bank and/or other Financial Institutions with the prior approval of the Bank. (i) (ii) (iii)	
SUB-TOTAL (B)	
(3) Net corpus of Terminal Benefits (C=A-B)	
(4) Investments (i) Deposits (ii) NSCs (iii) PPF (iv) LIC policies (v) Others	
SUB-TOTAL (D)	
(5) Details of movable property, if any, held and monthly income derived there from.	
(6) Details of immovable property, if any, held and monthly income there from.	
(7) Monthly income of dependent family member (Attach a photocopy of salary slip, if employed)	
(8) Any other monthly income.	
(9) Last drawn Gross Salary (net of taxes). (Please attach the attested copy of salary slip)	

3. I request you to consider my case for ex-gratia amount as provided in the scheme.

SIGNATURE OR THUMB IMPRESSION OF THE APPLICANT

Date:

Place:

Residential Address:  
(with Tel.No.)

#### 4. Application for release of Gratuity:

Nodal Officer: Mr. Hrishikesh Jha

Mobile No. 7979814646

Mr. Sandip Kadam

Mobile No. 8408068787

1. The duly filled in applications along with the recommendations of Branch/RO to be sent to Central Office for sanction. The check list for processing the application is as under.

Sr.No.	Documents	Yes	No
		Please tick the relevant column	
Where Nomination is available in Union Parivar			
1.	Application as per Form J signed by nominee		
2.	Gratuity Worksheet		
3.	Death Certificate of the employee		
4.	KYC documents of the nominee		
Where Nomination is not available in Union Parivar			
1.	Claim Form K duly signed by all the legal Heirs		
2.	A Copy of the Death Certificate		
3.	KYC of all the legal Heirs		
4.	Family Member Certificate/Legal Heir Certificate issued by competent authority		
5.	Indemnity and Affidavit as per Banks format duly signed by all the legal heirs		
6.	Gratuity Work Sheet		

APPLICATION OF GRATUITY BY A NOMINEE FORM 'J'

Application to be Submitted through the  
Branch Manager/Departmental Head of

The Managing Director, the Branch/Office where the deceased  
UNION BANK OF INDIA employee has last worked.  
MUMBAI - 400 021

Dear Sir,

I beg to apply for payment of Gratuity to which I am entitled under Sub-Section (I) of Section 4 of the Payment of Gratuity Act, 1972s a Nominee of late \_\_\_\_\_(Name of the employee) who was an employee of your establishment and died on the \_\_\_\_\_.

The Gratuity is payable on account of death of the aforesaid employee while in service/superannuation of the aforesaid employee on \_\_\_\_\_ retirement/resignation of the aforesaid employee on \_\_\_\_\_ after completion of \_\_\_\_\_ years of service/total disablement of the aforesaid employee due to accident or disease while in service with effect from\_\_\_\_\_. Necessary particulars relating to my claim are given in the statement below:

#### STATEMENT

I.

1. Name of the Applicant nominee :
2. Address in full of the Applicant nominee :
3. Marital status of the applicant nominee :  
(Unmarried/married. Widower/widow)
4. Name in full of the employee :
5. Marital status of the employee :
6. Relation of the nominee with the employee :
7. Total period of service of the employee :
8. Date of joining of the employee :

9. Date and cause of termination of service of the employee :
10. Department/Branch where the employee last worked :
11. Post held by the employee :
12. Total wages last drawn by the employee : Basic + Sp. All + D.A. = Total
13. Date of death and evidence witness as proof of death of the employee :
14. Reference no. of recorded nomination if available :
15. Total Gratuity payable to the employee :
16. Share of Gratuity claimed :

II. I declare that the particulars mentioned in the above statement are true and correct to the best of my knowledge and belief.

III. Payment may please be made in Crossed or Open Bank Cheque.

IV. As the amount payable is less than Rupees One thousand, I shall request you to arrange for payment of sum due to me by Postal money order at the address mentioned above after deducting Postal money order commission there from.

Yours faithfully,

Signature/Thumb Impression of  
the Applicant Nominee

Place :

Date:

---

(FOR THE USE OF THE BRANCH / OFFICE WHERE DECEASED EMPLOYEE LAST WORKED)

We have verified the above information and confirm its correctness. The deceased employee has availed of the following Loans and the amount presently outstanding there against are:-

A) CLEAN LOAN : Rs.

B) HOUSING LOAN : Rs.

C) FESTIVAL ADVANCE/ ADVANCE SALARY : Rs.

D) ADVANCE AGAINST T. E. BILLS : Rs.

E) ANY OTHER DUES (SPECIFY)

Last Salary Paid For :

Deductions	P.F	P.F.	Hsg.	Conv.	Cln.	Fest.	Other	Total
from Salary:	___	___	<u>Loan</u>	<u>Loan</u>	<u>Ln.</u>	<u>Ln.</u>	<u>Adv.</u>	<u>Adv.</u> Ded.

Rs. \_\_\_\_\_

We recommend the release /repayment of Gratuity Dues.

NAME OF THE BRANC/OFFICE : \_\_\_\_\_

Date:

(Signature of the Branch Manager/Dep. Head)

\_\_\_\_\_  
I, the Nominee of Shri./Smt./Kum. \_\_\_\_\_ hereby authorise you to effect the recoveries of all the dues of the Bank from the terminal benefits payable to Shri./Smt./Kum.\_\_\_\_\_.

(Signature of Nominee)





APPLICATION OF GRATUITY BY A LEGAL HEIR FORM 'K'

The Managing Director,  
UNION BANK OF INDIA  
MUMBAI - 400 021

Application to be Submitted through the Branch Manager/Departmental Head of the Branch/Office where the deceased employee has last worked.

Dear Sir,

I beg to apply for payment of Gratuity to which I am entitled under Sub-Section (I) of Section 4 of the Payment of Gratuity Act, 1972 as a legal heir of late \_\_\_\_\_(Name of the employee) who was an employee of your establishment and died on the \_\_\_\_\_ without making any nomination. The Gratuity is payable on account of death of the aforesaid employee while in service/superannuation of the aforesaid employee on \_\_\_\_\_ retirement/resignation of the aforesaid employee on \_\_\_\_\_ after completion of \_\_\_\_\_ years of service/total disablement of the aforesaid employee due to accident or disease while in service with effect from \_\_\_\_\_. Necessary particulars relating to my claim are given in the statement below:

S T A T E M E N T

I.

1. Name of the Applicant legal heir :
2. Address in full of the applicant legal heir :
3. Marital status of the applicant legal heir (Unmarried/married. widower/widow) :
4. Name in full of the employee :
5. Relation of the applicant with the employee :
6. Religion of both the applicant and the employee. :

7. Date of joining and total period of service of the employee :
8. Department/Branch where the employee last worked :
9. Post held by the employee :
10. Total wages last drawn by the employee : Basic + Sp. All + D.A. =  
Total
11. Date and cause of termination of service of the employee :
12. Date of death of the employee and Evidence/witness in support thereof :
13. Total Gratuity payable to the employee :
14. Percentage of Gratuity claimed :
15. Basis of the claim and evidence/ witness in support thereof :

II. I declare that the particulars mentioned in the above statement are true and correct to the best of my knowledge and belief.

III. Payment may please be made in Crossed or Open Bank Cheque.

IV. As the amount payable is less than Rupees One thousand, I shall request you to arrange for payment of sum due to me by Postal money order at the address mentioned above after deducting Postal money order commission there from.

Yours faithfully,

Signature/Thumb Impression of  
the Applicant Legal heir

Place :

Date:

\_\_\_\_\_  
—  
(FOR THE USE OF THE BRANCH / OFFICE WHERE DECEASED EMPLOYEE LAST  
WORKED)

We have verified the above information and confirm its correctness. The deceased employee  
has availed of the following Loans and the amount presently outstanding there against are:-

F) CLEAN LOAN : Rs.

G) HOUSING LOAN : Rs.

H) FESTIVAL ADVANCE/ ADVANCE SALARY : Rs.

I) ADVANCE AGAINST T. E. BILLS : Rs.

J) ANY OTHER DUES (SPECIFY)

Last Salary Paid For :

Deductions	P.F	P.F.	Hsg.	Conv.	Cln.	Fest.	Other	Total
from Salary:	___	___	<u>Loan</u>	<u>Loan</u>	<u>Ln.</u>	<u>Ln.</u>	<u>Adv.</u>	<u>Adv.</u> Ded.

Rs. \_\_\_\_\_

We recommend the release /repayment of Gratuity Dues.

NAME OF THE BRANC/OFFICE : \_\_\_\_\_

Date:

(Signature of the Branch Manager/Dep. Head)

\_\_\_\_\_  
I, the Legal Heir of Shri./Smt./Kum. \_\_\_\_\_ hereby authorise you to effect the recoveries of all the dues of the Bank from the terminal benefits payable to Shri./Smt./Kum.\_\_\_\_\_.

(Signature of Legal Heir)

**WORKSHEET FOR SETTLEMENT OF GRATUITY**

Branch to forward one copy  
RO/ZO for their  
recommendations.

RO/ZO to upload formats in  
UNION PARIVAR  
sufficiently in advance.

01. Name of Employee :
02. P.F. No. :
03. Residential address of employee :
04. Branch/Department where last employed :
05. Name of branch where employed :  
During last 5years.

06. Last Post hold :
07. Date of Joining :
08. Date & Cause of cessation of service :
09. Last date of reporting on duty :
10. Period of absence during the service on:  
 Loss of pay :
- I) On Medical grounds :
- II) Unauthorized absences :
11. Total Period of service :
12. Basic salary for the last one year

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Year												
Basic Pay												
Spl. Pay												
FPP												
PQP												
Any other allow												

13. Place of posting during last 6 years

Period	Place	Designation

14. S.B. A/c No. of employee :
- Where salary is being credited Branch :

15. Loans outstanding at Branch :

	Loans O/S, If any with any other branches	
	Branch	Amount
a) Loan advance O/S		

b) Housing Loan		
c) Clean Loan		
d) P.F. Loan		
e) Advance against T.E		
f) Advance against LFO		
g) Salary Advance		
h) Festival Advance		
i) Personal Loan		
j) Computer Loan		
k) NSC Loan		
l) Any other unadjusted advance		

16. Disciplinary action, if any during the service.

We certify that the above information is given as per our records. We recommend for the payment of gratuity and Provident as per his/her eligibility.

Place:

Date:

Accountant

Branch Manager

Recommendations of Regional Office/Zonal Office \_\_\_\_\_

We endorse the view of Branch and recommend for the payment of Gratuity and Provident Fund as per his/her eligibility.

Place:

Date:

ASST. GENERAL MANAGER/DY. GENERAL MANAGER

Annexure to Gratuity

**UNION BANK OF INDIA**

**REGIONAL OFFICE** \_\_\_\_\_

01. Name of the employee (since dismissed/Terminated)	:	
02. Effective date of dismissal/termination	:	
03. The Last date of attending the office	:	
04. Period the employee was under suspension	:	
05. How the above absence, if any between the last date of reporting & effective date of dismissal was regularised. If treated as unauthorised absence specify in detail.	:	
06. Whether punishment by way of <u>Penalty of censure</u> imposed for such unauthorised absence, if so furnish details.	:	
07. Whether any financial loss caused to the Bank on account of misconduct of the employee, if so the exact amount of financial loss.	:	

08. Whether dismissed/terminated on account of misconduct involving, moral turpitude.	:	
09. Please furnish copies of: a) Articles of charges b) Statement of allegation c) Dismissal Order	:	
10. Whether any appeal has been preferred, if so its Present position.	:	

Place:

Date:

Branch Manager

Place:

Date:

Senior Manager/Chief Manager/Asst.Gen. Manager/ Dy.Gen. Manager



**ANNEXURE**

To be stamped as per  
Stamp Act in your State

LETTER OF INDEMNITY to be taken before Payment of Salary, Bonus, Provident Fund/Gratuity Fund, etc., to legal heirs of deceased Bank employee, when Bank Officers give a letter stating that he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of all the Legal heirs

\_\_\_\_\_

\_\_\_\_\_

To:

In consideration of your agreeing to pay and / or paying me/us \_\_\_\_\_

\_\_\_\_\_

(insert here names of all legal heirs/representative of the deceased) the sum of Rupees \_\_\_\_\_ being the salary/bonus/gratuity/provident fund/DRF Ex gratia due to Mr./Mrs./Miss \_\_\_\_\_ a deceased employee of Union Bank of India, last worked at \_\_\_\_\_ Branch without production of Letter of Administration or Succession Certificate or other legal representation to his/her estate and on the strength of my/our representation that I am /we are the only surviving legal heir/s/representatives of the said late Mr./Mrs./Miss \_\_\_\_\_ who died on \_\_\_\_\_, without leaving a will and that I/we am/are solely entitled to the same, I/we the under named person/s:

Full Name	Age	Relationship with the deceased	Permanent Address
-----------	-----	--------------------------------------	-------------------

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

as Principals

and I/we the undersigned :-

Full Name

Age

Permanent Address

1. \_\_\_\_\_

2. \_\_\_\_\_

as sureties

do hereby for myself/ourselves and my/our heirs, legal representative/s, executors and administrators jointly and severally AGREE AND UNDERTAKE to indemnify you and your successors and assigns and keep them indemnified against all claims, demands, proceedings, losses, damages charges and expenses which may be raised against or incurred by you by reason or in consequence of your having agreed to pay/or paying me/us the said sum as aforesaid.

Signed, Sealed and delivered by the above named on this \_\_\_\_\_ day of 20\_\_\_\_

\_\_\_\_\_  
(All heirs of the deceased) (Signature)

(Signed and delivered by the above named)  
\_\_\_\_\_  
(Signature)

(Sureties)

**ANNEXURE**

(On Non Judicial stamp Paper of adequate Value as per the Stamp Act in your State)

DRAFT OF AFFIDAVIT to be taken before Payment of Salary, Bonus, Provident Fund/Gratuity Fund, etc., to legal heirs of deceased Bank employee, when Bank Officers give a letter stating that he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of all the Legal heirs and sureties is **not produced**

---

I/We \_\_\_\_\_ do

Hereby solemnly and sincerely affirm/swear and state as follows :

1. Mr./Mrs./Miss

\_\_\_\_\_ died on \_\_\_\_\_ at \_\_\_\_\_. I/we state that I/we have requested Union Bank of India / Trustees of Union Bank of India Provident / Gratuity Fund to pay to me/us the salary/ bonus/Provident Fund/Gratuity due to the deceased Mr./Mrs./Miss \_\_\_\_\_ as follows :

Account/Claim

Amount

1. Salary
2. Bonus
3. Provident Fund
4. Gratuity
5. DRF Ex-gratia

The declaration is being made to enable the Bank/trustees to settle my/ our claim in respect of above accounts/ matters/ Terminal Benefits.

I/we the under named person/s, am/are, the only heir/s legal representative/s surviving the deceased:

Name	Age	Relation with deceased	Permanent Address
------	-----	------------------------	-------------------

_____			
_____			

AFFIDAVIT(CONTD.)

I/we further declare that:-

1. The deceased died without leaving a "Will" OR the deceased has left a will dated \_\_\_\_\_ being his/her last and only will and testamentary disposition whereby the claimant mentioned herein have been bequeathed with the amounts shown hereinabove. (Applicable only where obtaining of a Probate from a Court of Law is not compulsory).
2. Apart from the persons mentioned in the application/Claim form submitted by us to Bank and whose names are stated hereinabove the deceased has not left any other legal heir/s legal representatives.
3. The amount coming up to the share of minor legal heirs shall be utilized by me/us for the benefit of the minor/s.

Signature of all legal heirs

Solemnly affirmed at

Before Me

Dated :

(SEAL)

Signature & Seal of  
Judicial/Metropolitan Magistrate)

ANNEXURE

To be stamped as per  
Stamp Act of the State.

DRAFT OF THE INDEMNITY BOND to be taken before payment of Salary, Bonus, Provident Fund, Gratuity Fund etc., to legal heirs of Deceased Bank employee, when a letter from Bank Officer/s stating That he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of the Legal heir/s Is not produced.

In consideration of UNION BANK OF INDIA/Trustees of Union Bank Employees Gratuity/Provident Fund/Administrators of DRF(herein after called "the Bank"/"The Trustees"/ " the Administrators" having agreed to pay and paid the undersigned Mr./Mrs./Miss. \_\_\_\_\_ the amount of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) Salary, Bonus, Provident Fund, Gratuity, DRF ex-gratia dues payable to Mr./Mrs./Miss. \_\_\_\_\_ an employee of Union Bank of India, the strength of representation made by the said Mr./Mrs./Miss \_\_\_\_\_ (who died on \_\_\_\_\_) that he/she/they is/are solely entitled to the same without insisting on succession certificate/probate/Letter of Administration or other legal representation of the estate of the said deceased, I/We the undersigned

Full Name	Age	Relationship	Permanent Address
with the deceased			

1. \_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_

as Principals

and I/we the undersigned :-

<u>Full Name</u>	<u>Age</u>	<u>Permanent Address</u>
------------------	------------	--------------------------

1. \_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

\_\_\_\_\_

as sureties

Themselves, their heir/s, executors and administrators jointly severally do hereby covenant from time to time and at all times hereafter to save defend and keep harmless and indemnified the Bank/Trustees/ Administrators /its/their successors and assigns of from and against all actions, suits proceedings, accounts, expenses, losses, claims and demand for or in respect of the said monies on the part of any persons or firms claiming under or in the right of the said(Name of the deceased)\_\_\_\_\_

\_\_\_\_\_ and from against all costs, damages and liabilities in connection therewith.

Signed and delivered by the within named

\_\_\_\_\_

(Signature)

(Name)

\_\_\_\_\_

As Principals

(And)

\_\_\_\_\_

(Name)

\_\_\_\_\_

As Sureties

\_\_\_\_\_ this \_\_\_\_\_ day \_\_\_\_\_

Of \_\_\_\_\_ 2021 in the presence

(SEAL)

NOTARY/JUDICIAL MAGISTRATE



## 5. Application for Family Pension:

**Nodal Officer: Mr. Sudhir Bangar**

**Mobile No. 7588069570**

**Mr. Ganpat Hiralal Patel**

**Mobile No. 8808833511**

**Mr. Partha Sarathy**

**Mobile No. 9789870938**

**Ms. Prachi Sain**

**Mobile No. 9860989704**

1. Checklist for processing the Application is as under

Sr.No.	Documents	Yes	No
		Please tick the relevant column	
1.	Application as per Form 4 signed by Spouse/eligible dependents		
2.	Letter of undertaking for recovery of excess payments made on account of pension settlement		
3.	Death Certificate of the employee		
4.	KYC documents of the applicant		
5.	Worksheet for sanction of Family Pension in case of death of an employee in Service		

**FORM -4**

(Application for grant of Family Pension  
On the death of the Employee / Pensioner)

The Dy. General Manager(P),  
 Department of Personnel,  
 Union Bank of India,  
 Central Office.  
Mumbai 400 021.

Recent Passport Size Photograph of the Applicant to
---

Sir,

I regret very much to inform you of the said demise of my husband / wife  
 Shri/Smt. \_\_\_\_\_ on \_\_\_\_\_. The relative  
 death certificate is enclosed.

1. Details of the Applicant

A. Full Name

- i) Widow / Widower
- ii) Son / Daughter
- iii) Guardian if the deceased person is  
 survived by minor child or children

B. S.B. A/c No.(Individual): \_\_\_\_\_ Branch: \_\_\_\_\_ Zone: \_\_\_\_\_

2. Name & age of the surviving widow / widower and children of the deceased employee / pensioner.

Sr. No.	Name	Relationship with the deceased person	Date of birth by Christian era	Occupation, if any

**3. Details of the deceased employee / pensioner**

- i) Full Name :
- ii) PF Number :
- iii) Designation :
- iv) Branch/Dept. last worked & Zone:
- v) Date of death :
- vi) Pension payment order number:

**4. Enclosures**

- 1. Passport size photographs of the applicant duly attested.
- 2. Certificate(s) of age (attested copies) showing the date of birth of the children. The certificate should be from the Municipal Authorities or from the head of the recognized school, if the child is studying in such school.
- 5. Indicate whether family pension is admissible from any other source Military or State Government and / or a public sector undertaking / autonomous body / local fund under the Central or State Government.

Signature Attested

Branch Manager / Department Head

Date:

Witness:

1. Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Signature: \_\_\_\_\_

2. Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Signature: \_\_\_\_\_

-----  
Signature OR Left / Right hand thumb  
impression of the applicant in case of illiterate  
Full Residential Address:

From Regional Officer	To The General Manager (P), Department of Personnel, Central Office
--------------------------	--

REF. NO.

DATE:

**WORKSHEET FOR SANCTION OF PENSION**

1.	Name of the Employee	:	
2.	P.F. No.	:	
3.	Date of Birth	:	
4.	Date of Joining	:	
5.	Date of cassation of service	:	
6.	Reason of cessation of service	:	



LETTER OF UNDERTAKING FOR RECOVERY OF EXCESS PAYMENTS  
MADE ON ACCOUNT OF PENSION SETTLEMENT

To  
The General Manager (P)  
UNION BANK OF INDIA  
Department of Personnel  
Terminal Benefits Division  
Pension Fund Section  
Central Office  
Mumbai 400 021

Dear Sir,

I have been sanctioned Pension/ Family Pensions as per Staff Circular No. 5690 dated 27<sup>th</sup> August 2010 under Union Bank of India Employees' Pension Regulation, 1995. As per the said circular, I am eligible to get the commutation/ arrears on my pension. I understand that you are agreeable to release such commutation/ arrears of pension subject to my furnishing letter of authority / undertaking authorizing you to make recoveries of excess payments made if any to me while giving the commutation/ arrears of pension.

Accordingly, I hereby irrevocably authorize you to make any recoveries/ adjustments out of my future pension. If it is revealed at any time that I have been paid pension wrongly, I undertake to repay the amount immediately on demand in lump sum. This undertaking/ authority is irrevocable and binding upon me/ my legal heirs/ nominees as well.

Yours faithfully

Place :

Date :

Signature

Name of the pensioner/

Family pensioner .....

Pension Payment Order No .....

Employee's PF No .....

Telephone/ Mobile No. ....

**6. Application for release of Provident Fund:**

**Nodal Officer: Mr. Rahul J Kshirsagar**

**Mobile No.8105539045**

**Mr. Sandeep G. Padwal**

**Mobile No. 8087676686**

**Ms. Shweta Singh**

**Mobile No. 7607467800**



1. Checklist for processing the Application is as under

Sr.No.	Documents	Yes	No
		Please tick the relevant column	
<b>Where Nomination is available in Union Parivar</b>			
1.	Application for refund of Provident Fund as per the prescribed Format.		
2.	Death Certificate of the employee		
3.	KYC documents of the nominee		
4.	Outstanding loans-details mentioned		
<b>Where Nomination is not available in Union Parivar</b>			
1.	Application for refund of Provident Fund as per the prescribed Format.		
2.	A Copy of the Death Certificate		
3.	KYC of all the legal Heirs		
4.	Family Member Certificate/Legal Heir Certificate issued by competent authority		
5.	Indemnity and Affidavit as per Banks format duly signed by all the legal heirs		
6.	Outstanding loans-details mentioned		

## APPLICATION FOR REFUND OF PROVIDENT FUND

To  
The Trustees,  
Union Bank of India Employees,  
Provident Fund Section,  
CO, Union Bank Bhavan,  
239, Vidhan Bhavan Marg,  
Mumbai 400 021.

Application to be submitted  
through Branch Manager/  
Manager of the Branch/ Office  
where the employee last worked

Your PF No: \_\_\_\_\_

Date :

WHETHER OPTED FOR PENSION: YES /NO

Dear Sir,

Consequent upon my Retirement /Resignation/ Termination /Death of Mr./Mrs./Miss \_\_\_\_\_  
w.e.f. / on \_\_\_\_\_ apply for the repayment of my own contribution plus portion of the Bank's  
Contribution to which I am entitled / the amount to which I am entitled under Rule No. 23 of the Union Bank of India  
Employees Provident Fund Rules as nominee of the deceased employee and I request that the payment of the amount  
due to me be made by a crossed "Account Payee" cheque drawn in my favour. The relevant particulars in relation to  
my claim are given below:-

---

01. Full Name of the Employee :
02. Designation :
03. Branch /Office where employee last worked :
04. Date of appointment in Bank's Services :
05. Date of Leaving Bank's Services :
06. Tenure of Service in the Bank :
07. Reason for leaving Bank's Service : Retirement /Resignation /Termination /Death
08. Full name of the Nominee :
09. Residential address of the applicant/  
Nominee preferring the claim :
10. Relationship of the Nominee to employee :
11. Marital status of the employee :
12. Marital status of the nominee :
13. Non-refundable withdrawal against PF  
Accumulation availed (Write YES/NO) :
14. . Mention document enclosed evidencing  
date of Death of employee (in case of death) :

15. Whether opted for Pension (Write YES/NO) \_\_\_\_\_ :

I declare that all particulars stated in the statement above are true and correct to the best of my knowledge and belief.  
I hereby authorize you to recover against the credit of my Provident Fund Cheque all outstanding dues that are payable by me to the Bank.

\_\_\_\_\_  
Signature/ Thumb impression of the Employee/ legal

heir of the deceased

(TO BE FILLED IN BY THE BRANCH/ OFFICE WHERE THE EMPLOYEE LAST WORKED)

\_\_\_\_\_  
We have verified the information furnished overleaf and confirm its correctness. The employee has availed of the following loans/and the present outstanding thereof are as follows:

(IF THERE ARE NO RECOVERIES AGAINST ANY OF THE BELOW MENTIONED OUTSTANDING DUES HEAD, THEN PLEASE WRITE NIL THERE - AGAINST)

1. Housing loan
2. Clean loan
3. Festival Advance
4. Excess salary
5. Advance against T.A. Bills
6. Advance salary/L.F.C. Advance
7. Other Loans & Advance (specify)

WE RECOMMEND THE RELEASE/PAYMENT OF P.F. DUES  
FOR UNION BANK OF INDIA

\_\_\_\_\_  
BRANCH MANAGER/MANAGER

DATE: \_\_\_\_\_ BRANCH/OFFICE

**ANNEXURE**

To be stamped as per  
Stamp Act in your State

LETTER OF INDEMNITY to be taken before Payment of Salary, Bonus, Provident Fund/Gratuity Fund, etc., to legal heirs of deceased Bank employee, when Bank Officers give a letter stating that he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of all the Legal heirs

\_\_\_\_\_

To:

In consideration of your agreeing to pay and / or paying me/us \_\_\_\_\_

(insert here names of all legal heirs/representative of the deceased) the sum of Rupees \_\_\_\_\_ being the salary/bonus/gratuity/provident fund/DRF Ex gratia due to Mr./Mrs./Miss \_\_\_\_\_ a deceased employee of Union Bank of India, last worked at \_\_\_\_\_ Branch without production of Letter of Administration or Succession Certificate or other legal representation to his/her estate and on the strength of my/our representation that I am /we are the only surviving legal heir/s/representatives of the said late Mr./Mrs./Miss \_\_\_\_\_ who died on \_\_\_\_\_, without leaving a will and that I/we am/are solely entitled to the same, I/we the under named person/s:

Full Name	Age	Relationship with the deceased	Permanent Address
-----------	-----	--------------------------------	-------------------

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

as Principals

and I/we the undersigned :-

<u>Full Name</u>	<u>Age</u>	<u>Permanent Address</u>
------------------	------------	--------------------------

1. \_\_\_\_\_

2. \_\_\_\_\_

as sureties

do hereby for myself/ourselves and my/our heirs, legal representative/s, executors and administrators jointly and severally AGREE AND UNDERTAKE to indemnify you and your successors and assigns and keep them indemnified against all claims, demands, proceedings, losses, damages charges and expenses which may be raised against or incurred by you by reason or in consequence of your having agreed to pay/or paying me/us the said sum as aforesaid.

Signed, Sealed and delivered by the above named on this \_\_\_\_\_ day of 20\_\_\_\_

\_\_\_\_\_

(Signature)

(All heirs of the deceased)

(Signed and delivered by the above named)

\_\_\_\_\_

(Signature)

(Sureties)

**ANNEXURE**

(On Non Judicial stamp Paper of adequate Value as per the Stamp Act in your State)

DRAFT OF AFFIDAVIT to be taken before Payment of Salary, Bonus, Provident Fund/Gratuity Fund, etc., to legal heirs of deceased Bank employee, when Bank Officers give a letter stating that he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of all the Legal heirs and sureties is **not produced**

---

I/We \_\_\_\_\_ do Hereby solemnly and sincerely affirm/swear and state as follows :

1. Mr./Mrs./Miss \_\_\_\_\_ died on \_\_\_\_\_ at \_\_\_\_\_. I/we state that I/we have requested Union Bank of India / Trustees of Union Bank of India Provident / Gratuity Fund to pay to me/us the salary/ bonus/Provident Fund/Gratuity due to the deceased Mr./Mrs./Miss \_\_\_\_\_ as follows :

Account/Claim

Amount

1. Salary
2. Bonus
3. Provident Fund
4. Gratuity
5. DRF Ex-gratia

The declaration is being made to enable the Bank/trustees to settle my/ our claim in respect of above accounts/ matters/ Terminal Benefits.

I/we the under named person/s, am/are, the only heir/s legal representative/s surviving the deceased:

Name	Age	Relation with deceased	Permanent Address
_____			

AFFIDAVIT(CONTD.)

I/we further declare that:-

1. The deceased died without leaving a "Will" OR the deceased has left a will dated \_\_\_\_\_ being his/her last and only will and testamentary disposition whereby the claimant mentioned herein have been

bequeathed with the amounts shown hereinabove. (Applicable only where obtaining of a Probate from a Court of Law is not compulsory).

2. Apart from the persons mentioned in the application/Claim form submitted by us to Bank and whose names are stated hereinabove the deceased has not left any other legal heir/s legal representatives.
3. The amount coming up to the share of minor legal heirs shall be utilized by me/us for the benefit of the minor/s.

Signature of all legal heirs

Solemnly affirmed at

Before Me

Dated :

(SEAL)

Signature & Seal of  
Judicial/Metropolitan Magistrate)

**ANNEXURE**

To be stamped as per  
Stamp Act of the State.

DRAFT OF THE INDEMNITY BOND to be taken before payment of Salary, Bonus, Provident Fund, Gratuity Fund etc., to legal heirs of Deceased Bank employee, when a letter from Bank Officer/s stating That he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of the Legal heir/s/ not produced.

\_\_\_\_\_

In consideration of UNION BANK OF INDIA/Trustees of Union Bank Employees Gratuity/Provident Fund/Administrators of DRF(herein after called "the Bank"/"The Trustees"/ " the Administrators" having agreed to pay and paid the undersigned Mr./Mrs./Miss. \_\_\_\_\_ the amount of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) Salary, Bonus, Provident Fund, Gratuity, DRF ex-gratia dues payable to Mr./Mrs./Miss. \_\_\_\_\_ an employee of Union Bank of India, the strength of representation made by the said Mr./Mrs./Miss \_\_\_\_\_ (who died on \_\_\_\_\_) that he/she/they is/are solely entitled to the same without insisting on succession certificate/probate/Letter of Administration or other legal representation of the estate of the said deceased, I/We the undersigned

Full Name	Age	Relationship	Permanent	Address
	with the	deceased		

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

as Principals

and I/we the undersigned :-

<u>Full Name</u>	<u>Age</u>	<u>Permanent Address</u>
1. _____		
2. _____		

as sureties



Themselves, their heir/s, executors and administrators jointly severally do hereby covenant from time to time and at all times hereafter to save defend and keep harmless and indemnified the Bank/Trustees/ Administrators /its/their successors and assigns of from and against all actions, suits proceedings, accounts, expenses, losses, claims and demand for or in respect of the said monies on the part of any persons or firms claiming under or in the right of the said(Name of the deceased)\_\_\_\_\_ and from against all costs, damages and liabilities in connection therewith.

Signed and delivered by the within named

\_\_\_\_\_  
(Name) (Signature)

\_\_\_\_\_  
As Principals

(And)

\_\_\_\_\_  
(Name)

\_\_\_\_\_  
As Sureties

\_\_\_\_\_ this \_\_\_\_\_ day \_\_\_\_\_

Of \_\_\_\_\_ 2021 in the presence

(SEAL)

NOTARY/JUDICIAL MAGISTRATE

**7. Application for total withdrawal of NPS Fund:**

**Nodal Officer: Mr. Kunal Waghmare**

**Mobile Number:9730077783**

Checklist for processing the Application is as under

Sr.No.	Documents	Yes	No
		Please tick the relevant column	
1.	Death Claim Form for withdrawal of NPS Fund as per the prescribed format		
2.	Original Death Certificate of the employee		
3.	KYC documents of the Nominee		
4.	Cancelled Cheque/Bank Statement/Pass-Book of nominees		
5.	A copy of the PRAN Card		

**8. Application for PL Encashment:**

## PL ENCASHMENT REQUEST

(To be submitted at last place of posting)

To  
The Branch Manager / Department Head  
\_\_\_\_\_ Branch / Office

Madam / Sir,

Sub:- Request for release of PL Encashment of deceased staff member  
Emp ID \_\_\_\_\_ Name \_\_\_\_\_

I / We request you to kindly release Encashment of balance Privilege Leave as per eligibility of  
Late \_\_\_\_\_ EmpId \_\_\_\_\_ who was last  
posted at this Office / Branch.

Yours faithfully

( Signature of the Claimant )

Name of the Claimant :-

Relationship with Deceased Employee:-

Address :-

Contact No.

Date:-

**9. Group Insurance cover for Staff Loan Accounts:**

**Nodal Officer: Mr. Alok Kumar Shukla**

**Mobile No. 7208234906**

The Group Master Policy No is:

GToo1295

1. Checklist for forwarding the claim form is as under.

Sr.No.	Documents	Yes	No
		Please tick the relevant column	
	<b>In case of Natural Death</b>		
1.	Prescribed Claim form duly filled in		
2.	Death Certificate of the employee/member		
3.	Statement of Loan Accounts		
	<b>In case of Accidental Death</b>		
1.	Prescribed Claim form duly filled in		
2.	Death Certificate of the employee/member		
3.	A copy of FIR/Post Mortem Report/Spot Panchanama		
4.	Statement of Loan Accounts		
	<b>In case of Death due to COVID</b>		
1	Prescribed Claim Form		
2	Death Certificate		
3.	Hospital Discharge Summary/Report by the treating Hospital		
4.	RTPCR report from the treating hospital		
5.	Statement of Loan Accounts		

## REGIONAL OFFICE, .....

ROABC/HR/1709/2020-1

Date: 00.00.0000

Ms/ Mr ..... has submitted Application for availment of higher HRA, for his/her purchased Flat/House situated at ..... As per House Tax Receipt/Electricity Bill/Sale Deed the house has been purchased in the name of Ms/ Mr .....

In view of the above, calculation sheet for Higher HRA is as under:

<b>Name</b>	
Scale	
PF No.	
Designation	
Working At	
Date of Joining	
A) Capital Cost	
B) Stamp Duty	
C) Registration Fees and Date	
D) Legal Charges	
E) Total Capital Cost	
F) 12% of Total Capital Cost	
G) Add Municipal taxes(if any)	
H) Total(F+G)	
I) Annual Rental Value taken for Municipal Assessment	
J) Higher of (H) or (I)	
K) Monthly rent or 1/12 <sup>th</sup> of (J)	
L) Less: 0.75% of First Stage of Basic Pay of Rs. 42020	
M) Excess rent paid by Applicant	
N) Maximum HRA payable 150% of 8% of Rs. 44640.00 (Present Basic)	
O) HRA payable per month (Lower of (m) or (n)).	
Higher HRA as above payable w.e.f	

In view of the above, we recommend to sanction Rs..... for Higher HRA to Ms ..... w.e.f .....

### Submitted for Approval

Asst. Manager  
Dy. Regional Head

Sr. Manager (P)

Chief Manager

Approved/Not Approved  
Regional Head



**NOTICE ISSUED UNDER RULE 4 (1) OF PAYMENT OF  
GRATUITY (CENTRAL) RULES, 1972**



(भारत सरकार का उपक्रम A Govt. of India Undertaking)

Branch/Regional Office/FGM Office\_\_\_\_\_

**NOTICE ISSUED UNDER RULE 4 (1) OF PAYMENT OF GRATUITY (CENTRAL) RULES, 1972**

It is hereby notified that the under signed is authorised to receive notices on behalf of the Bank under the provisions of the Payment of Gratuity Act, 1972 and as per the Rule 4 (1) of the Payment of Gratuity (Central) Rules, 1972.

(\_\_\_\_\_)

**Branch/Regional Manager**

**Union Bank of India, Branch/Regional  
OFFICE**

\_\_\_\_\_

Place:

Date:

## Bio-data On Reporting (Officers)

## UNION BANK OF INDIA RO, .....

### BIO-DATA

*Please fill all columns*

1. NAME	
2. DESIGNATION	
3. A) REPORTED FROM BRANCH/OFFICE B) JOB PROFILE OF STAFF IN BRANCH (If not served as BM/DBM. Specify Credit, operations, recovery etc.)	
4. EMPLOYEE NO.	
5. CATEGORY ( SC/ST/OBC/UR)	
6. DATE OF BIRTH	
7. DATE OF JOINING THE BANK	
8. DATE OF APPOINTMENT / PROMOTION	
9. EDUCATIONAL/ PROFESSIONAL QUALIFICATION AS ON DATE	
11. TOTAL SERVICE	
12. NATIVE STATE	
13. A)WORKED IN PROJECT UTKARSH EXPERIENCE BRANCH (IF YES-STATE PERIOD)      B)WORKED AS AADHAR SUPERVISOR Yes/No C)PROMOTED FROM SPECIALISED -CADRE(MKTG/RDO) -Yes/No (State cadre) D) Transferred on spouse Ground (Yes/No)	
14. Contact NO & E-Mail	
14A. Whether Lease was taken in last Station  If Yes, the same is valid till which Date:	Yes/No
15. Whether having DRF Membership or Not	Yes/No
16. Whether Nomination done in DRF, Gratuity & PF (If not NPS Member).	DRF: Yes/No      Gratuity: Yes/No      PF: Yes/No/N/A
17. Pan Card No.	
18. Whether Holding PA/RP (If yes, state no.)	Yes/No
19. Rural & Semi Rural Service Completed	JMGS-I: ..... Years ..... Months JMGS-II: ..... Years ..... Months JMS-III: ..... Years ..... Months

20. DETAILS OF DISCIPLINARY ACTION DURING LAST THREE YEARS, IF ANY

--

21. DETAILS OF LAST POSTING:

PLACE OF POSTING		DESIGNATION	PERIOD	
BRANCH / OFFICE	RURAL / SU		FROM	TO

22. COMPUTER KNOWLEDGE, IF ANY :

DATE:

SIGNATURE

PF No:

To,  
The Deputy General Manager,  
Regional Head  
Union Bank of India  
RO .....

Date:

Sub: Reporting for Joining on Transfer/Posting

Respected Sir,

1. With due respect, I state that I am reporting to your office in terms of FGM/Central Office Memorandum/letter No:            Dated:            as was already relieved from the last Branch/Office vide letter No:            Dated:            & attaching both the letters for your ready reference.
2. I request your office to advise me further for next course action.

**Yours Sincerely,**

Signature:

Name:

PF No:

Contact No:

E-Mail Id:

Attached: As Stated

## Please Provide Feedback

- Every effort has been taken care while preparing this e Manual. However, in case of any discrepancy please be guided as per the related circular and guidelines.
- Please provide your valuable feedback regarding this HR e Manual so that the same can be incorporated and updated for the benefit of all.

### Staff College Center of Excellence Team

SN	Name	Designation	IP	MAIL ID
1	Mr. Hrishikesh Mishra	DGM & Principal	530401	principalc@unionbankofindia.bank
2	Mr. Deepak Nagar	AGM, CoE Incharge	530409	deepaknagar@unionbankofindia.bank
3	Mr. Dinesh Mishra	Chief Manager	530409	Dineshmishra@unionbankofindia.bank
4	Mr. Sachin Bansal	Chief Manager	530413	Sachin.bansal@unionbankofindia.bank
5	Mr. Akhilesh Shukla	Chief Manager	530413	ashukla@unionbankofindia.bank
6	Mr Ujjwal Kant	Chief Manager	530413	Ujjwal.kant@unionbankofindia.bank



Please Share your Feedback / Suggestion on

[learning.suggestions@unionbankofindia.bank](mailto:learning.suggestions@unionbankofindia.bank)

#### Disclaimer

The handbook has been prepared for the benefit of employees. The book is not intended to be a substitute for bank circular instructions. For any doubt, readers are advised to refer to bank circular for clarification. The contents in this write up are meant for information purposes only and do not purport to be a legal document. This has been provided to serve as a reference guide for information only.

## CENTENARY WALL (STAFF COLLEGE)



**“A Remarkable Journey of Hundred Years”**