

# UNION BANK OF INDIA



# HR MANUAL - II AWARD STAFF

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# Chapter

# 1

## Salary & Others

1. 10<sup>th</sup> Bipartite Settlement has been signed on 25<sup>th</sup> May, 2015.
2. Consequent upon wage revision, modified Scale of Pay, and items have been circulated by our Bank wide Staff Cir.6211 dated 30.06.2015.
3. As per the above Staff circular we have made changes for the HR Manual - Award Staff.

**4. SCALES OF PAY [w.e.f. 01.11.2012] Staff Cir.6211, dt. 30.06.15**

In modification of Clause 4 of Bipartite Settlement dated 27<sup>th</sup> dated April, 2010, Award Staff members are entitled to draw the following scales of pay upon joining the Bank / or on account of promotion with effect from 1<sup>st</sup> November, 2012 in terms of Staff Circular No.6211, dated 30th June, 2015.

With effect from 1st November, 2012, the scales of pay shall be as under:

<b>Clerical Staff</b>							
11765	655 (3)	13730	815 (3)	16175	980 (4)	20095	1145 (7)
28110		2120 (1)	30230	1310 (1)	31540	(20 years)	
<b>Subordinate Staff</b>							
9560	325 (4)	10860	410 (5)	12910	490 (4)	14870	570 (3)
16580		655 (3)	18545		(20 years)		

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

**5. STAGNATION INCREMENTS FOR CLERICAL STAFF: [S.C.No.6211, Dt.30.06.15.]**

In partial modification of Clause 5 of Bipartite Settlement dated 27th April 2010, **both clerical and subordinate staff** (including permanent part-time employees on scale wages) shall be eligible for **eight stagnation** increments w.e.f. 1st November 2012 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 **eight stagnation increments at the rate of Rs.1310/- and Rs.655/- (pro rata in respect of permanent part-time employees)** each due under this settlement, and **at frequencies of 3 years and 2 years respectively**, from the dates of reaching the maximum of their scales as aforesaid, **except that the sixth, seventh and eighth stagnation increments in clerical cadre will be released after two years of receiving the fifth, sixth and seventh stagnation increments respectively**, provided that an employee who has completed two years or more after receiving fifth stagnation increment as on 1<sup>st</sup> November, 2012 shall receive the sixth stagnation increment as on 1<sup>st</sup> November, 2012.

Provided further that a Clerical / Subordinate staff (including permanent part-time employees on scale wages) already in receipt of seven stagnation increments shall be eligible for the eighth stagnation increment on 1<sup>st</sup> May, 2015 or two years after receiving the seventh stagnation increment, whichever is later.

**NOTE:** Please note the correction made in Page No.3, Point No.9 (b) of the same circular, in this regard which follows as under:

Clause 5 of 10th Bipartite Settlement be read as under :

Under this settlement, it has been agreed that employees shall be eligible for 8th stagnation increment on 1st May 2015 or two years after receiving the seventh stagnation increment, whichever is later. It has been further agreed that the period of 3 years shall be reduced to 2 years for sanction of 6th stagnation increment. Accordingly it has been provided that an employee who has completed two years or more after receiving the fifth stagnation increment as on 1st November, 2012 shall receive the sixth stagnation increment as on 1st November, 2012. It is clarified that the financial benefit on account of this reduction of eligibility from 3 to 2 years for sanction of the 6th stagnation increment shall accrue on or after 01.05.2015 since the additional cost of such reduction in periodicity from 3 to 2 years has been adjusted at 50% of the actual cost and hence to be effective from 01.05.2015 ( 30 months out of 60 months of the period of the settlement). However, under clause 40 of the settlement dated 25.05.15 in 'Implementation' it has

been inadvertently mentioned as (3 - Stagnation Increment - 8th w.e.f. 01st May 2015 ) which needs to be correct and read as under :

3 -Stagnation Increment improvements 1st May 2015 (5th to 6th & 7th to 8th stagnation increment)

**4 -Adjustment/advancement of stagnation increment to employees who acquire JAIB/CAIB/Graduation**

Clause II of X BPS dated 25.5.2015 provides that in case where the non-subordinate employees as on the date of this Settlement, has already acquired JAIB (Part-I) or CAIB (Part-II)/Graduation after reaching maximum of the scale of Pay (in case of JAIB/CAIB/Graduation) or after reaching 19<sup>th</sup> stage of scale of Pay (in case of CAIB/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.

**Clarification:** Non-subordinate employee who acquires such qualification after reaching the 19<sup>th</sup> or 20<sup>th</sup> stagnation, their next immediate stagnation increment may be advanced accordingly by one/two years as the case may be, w.e.f 1.11.2012 or the actual date of such advancement whichever is later.

(SC No.6220, dated 01.08.2015, Page No.2 item no. 4 )

**6. DEFINITION OF PAY: [Staff Cir.6211 dt. 30.06.2015]**

In reiteration of Clause 6 of the Bipartite Settlement dated 27<sup>th</sup> April, 2010, Pay, for the purpose of Dearness Allowance, House Rent Allowance (H.R.A) and Superannuation benefits including for contribution to National Pension System (NPS) shall mean the Basic Pay, Stagnation Increments, Special Pay, Graduation Pay, Professional Qualification Pay and Officiating Pay, if any.

Note: The increment component of Fixed Personal Pay as given in column 2 of Schedule III shall rank for superannuation benefits.

**7. DEARNESS ALLOWANCE (D.A): ( Staff Cir.6211, dt. 30.06.2015 )**

In substitution of Clause 7 of Bipartite Settlement dated 27<sup>th</sup> April, 2010 with effect from 1<sup>st</sup> November, 2012 Dearness Allowance shall be payable as per the following rates:

**Clerical and Subordinate staff @ 0.10% of Pay. .**

Note:



Dearness Allowance in the above manner shall be paid for every rise or fall of 4 points over 4440 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 Basic Pay, Special Pay, Graduation Pay, Professional Qualification Pay and Officiating Pay, if any, payable under this settlement for both clerical and Subordinate staff.
- c: All other existing provisions relating to Dearness Allowance Scheme shall remain unchanged.

## **8. HOUSE RENT ALLOWANCE (H.R.A):**

[Staff Cir. No.6211 Dt. 30.06.2015]

In substitution of Clause 9 of the Bipartite Settlement dated 27<sup>th</sup> April, 2010 with effect from 1<sup>st</sup> November, 2012 HRA shall be payable as under:

SL	AREA	Rate as percentage of Pay (No Minimum/No Maximum)
(i)	Places with population of more than 45 lakhs and Project Area Centres in Group 'A'	10.00%
(ii)	Places with population of 12 lakhs and above including State of Goa and Project Area Centres in Group 'B'	9.00%
(iii)	Other places not covered in (i) and (ii) above	7.50%

Note:

- (1) Where Quarters are provided, HRA shall not be payable and the rent to be recovered shall be 0.3% of the First Stage of the Scales of Pay.
- (2) All other existing provisions relating to House Rent Allowance shall remain unchanged.

## **9. SPECIAL ALLOWANCE**

With effect from 01.11.2012, workmen employees shall be paid Special Allowance at 7.75% 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.

[Staff Cir. No.6211 Dt. 30.06.2015]

### Treatment of Special Allowance for- fixation of Pay for Ex-servicemen re-employed in Banks

Under Clause 9 of the X BPS, Special Allowance at the rate of 7.75% of the Basic Pay with applicable DA thereon will be paid w.e.f. 01.11.2012.

**Clarification:** Queries have been received as to whether the same is to be reckoned for the purpose of encashment of PL on LFC/retirement, Overtime, and while pay fixation of Ex-servicemen joined the service of banks on or after 01.11.2012. It is clarified that the Special Allowance is to be reckoned at the time PL encashment on LFC/retirement, the same shall not be reckoned for the purpose of fixation of Pay of Ex-servicemen who are re-employed in Banks on or after 1.11.2012.

(SC No.6220, dated 01.08.2015, Page No.2 item no. 3 )

## 10. TRANSPORT ALLOWANCE

[Staff Cir. No.6211 Dt. 30.06.2015]

In partial modification of Clause 10 of the Bipartite Settlement dated 27<sup>th</sup> April, 2010, all employees in Clerical and Subordinate cadre are entitled for Transport allowance w.e.f. 01-11-2012 which is as under:

CLERKS AND SUBORDINATE STAFF	AMOUNT PAYABLE RS.
Upto 15 <sup>th</sup> Stage of the scale of Pay:	Rs.425/- per month
16 <sup>th</sup> stage of the Scale of Pay and above:	Rs.470/-per month

Provided that a sub-staff drawing transport allowance at Rs.470/- per month, on being promoted to clerical cadre is fitted at a stage lower than 16<sup>th</sup> stage, he shall continue to be paid the same Transport Allowance of Rs.470/- per month.

#### Note:

1) All permanent part time employees including those on probation and drawing scale wages shall be paid transport allowance on pro rata basis as under:

Under 15 years of service	-----	Prorata @425/- per month.
Above 15 years of service	-----	Prorata @470/- per month.

2) 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 settlement.

**REIMBURSEMENT OF PETROL/CONVEYANCE CHARGES ON DECLARATION TO AWARD**

**STAFF: [Circular 6232 dated 28.08.2015 ,SC6318 dated 15.02.2016]**

Bank is please to inform that the Board of Directors has approved new Scheme in respect of Reimbursement of Petrol / Conveyance charges to Award Staff employees on declaration basis w.e.f. 01.09.2015.

As per the scheme, all confirmed Award Staff employees (Sub-ordinate/non sub-ordinate) will be entitled for reimbursement of petrol / conveyance charges as per the following monetary ceiling/litres on declaration basis through Union Parivar:

Category of Employee	Employees owning vehicle	Employees not owning vehicles
Non sub-ordinate staff	7 litres p.m. subject to maximum of Rs.525/- p.m.	Rs.175/- p.m.
Sub-Ordinate Staff	7 litres p.m. subject to maximum of Rs.375/- p.m.	Rs.125/- p.m.

The scheme relates to reimbursement of petrol / conveyance charges incurred by Award Staff employees within radius of 8 kms only.

The scheme relates to reimbursement of petrol/conveyance charges incurred by Award Staff Employees exclusively for Bank's work.

The scheme should not degenerate into automatic payment of fixed amount whereas it is intended for reimbursement of actual expenses incurred by an employee for bank's work.

The monthly limits for reimbursement of petrol / conveyance charges are non cumulative.

This scheme, has been re examined (SC 6318 dated 15.02.2016) and it has been decided that 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 charge incurred by him by the cheapest available mode of conveyance beside monthly reimbursement of petrol expenses on declaration basis as per the scheme .As regards cash remittance guidelines issued prior to issuance of staff circular no.6232 dated 28.08.2015 will continue.

**11. SPECIAL PAY ( Staff Cir.No.6211, Dt. 30.06.2015)**

In modification of Clause 11 of the Bipartite Settlement dated 27th April 2010, with effect from 1st November 2012:

- (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 19th 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 2012, Graduation Pay and Professional Qualification Pay payable to the clerical staff in banks shall be as mentioned in Part 13 of Schedule II to this Settlement.
- (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 State Bank of India may be reviewed and settled at the bank level.
- (vi) In reiteration of sub-clause (xv) of Clause 11 of the Bipartite Settlement dated 27th April 2010, 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.

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 19th 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.

**11. (a) SPECIAL PAY for clerical staff (w.e.f. 01.11.2012) Schedule - II**  
( Staff Cir.No.6211, Dt. 30.06.2015)

Sr. No	Post	Special Pay (Rs.)
1.	Single Window Operator "B"	820/-
2.	Head Cashier - II	1280/-
3.	Special Assistant	1930/-

**11.(b) SPECIAL PAY FOR Subordinate Staff (w.e.f. 01.11.2012)**  
( Staff Cir.No.6211, Dt. 30.06.2015)

Sr. No.	Post	Special Pay (Rs.)
1.	Armed Guard	390
2.	Bill Collector	390
3.	Daftary	560
4.	Head Peon	740
5.	Electrician	2040
6.	AC Plant Operator	2040
7.	Driver	2370
8.	Head Messenger in IOB	1630

**11. C. GRADUATION PAY/ PROFESSIONAL QUALIFICATION PAY:**  
**(Part B, Schedule - II, Staff Cir. 6211, dt. 30.06.2015)**

For those workmen who hereafter reach or have already reached 20th stage of the scale and have got increments in consideration of educational qualification(s), Graduation Pay/ Professional Qualification Pay shall be payable as under:

**1. Those who are graduates and/or NDC -**

Rs.410/- p.m. after they complete 1 year

Rs.800/- p.m. after they complete 2 years

**2.Those who have passed JAIB or Part I of CAIB-**

Rs.410/- p.m. after they complete 1 year

**3.Those who have passed JAIB and CAIB or Both Parts of CAIB**

Rs.410/- p.m. after they complete 1 year,

Rs.800/- p.m. after they complete 2 years,

Rs.1210/- p.m. after they complete 3 years,

**4.Those who are graduates/NDC and have passed JAIB or Part I of CAIB -**

Rs.410/- p.m. after they complete 1 year

Rs.800/- p.m. after they complete 2 years

Rs.1210/- p.m. after they complete 3 years.

**5.Those who are graduates/NDC and have passed JAIB or Both Parts of CAIB -**

Rs.410/- p.m. after they complete 1 year

Rs.800/- p.m. after they complete 2 years

Rs.1210/- p.m. after they complete 3 years

Rs.1620/- p.m. after they complete 4 years

Rs.2010/- p.m. after they complete 5 years.

**12. HILL AND FUEL ALLOWANCE ( Staff Cir.No.6211, Dt. 30.06.2015)**

In partial modification of Clause 12 of the Bipartite Settlement dated 27<sup>th</sup> April, 2010, the Hill and Fuel Allowance shall be payable at the following rates with effect from 1<sup>st</sup> November, 2012.

- a. t places situated at a height of 3000 --- 8% of Pay (Max Rs.1500/- pm).  
Meters and above.
- b. t places situated at a height of and over-- 4% of Pay (Max.Rs.600/- p.m.)  
1500 meters but below 3000 metres.
- c. t places situated at a height of over --- 3% of pay (Max. Rs.500/- p.m.) And Mercara Town.

Note : All other existing provisions shall remain unchanged.

**13.FIXED PERSONAL PAY ( Staff Cir.No.6211, Dt. 30.06.2015)**

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 and Clause 13 of Bipartite Settlement dated 27`11 April 2010, the Fixed Personal Pay shall be revised with effect from 1st November 2012 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.

**[ Schedule - III - Staff Cir.6211, dt 30.06.2015 ]**

Area of Posting	Total FPP payable where bank's accommodation is not provided	Total FPP payable where bank's accommodation is provided	Increment Component of FPP
(1)	(2)	(3)	(4)

<b>CLERICAL STAFF</b>			
(i) Places with population of more than 45 lakhs	1585	1450	1310
(ii) Places with population of 12 lakhs and above including State of Goa	1570	1450	1310
(i) Other places not covered in (i) and (ii) above	1550	1450	1310
<b>SUBORDINATE STAFF</b>			
(i) Places with population of more than 45 lakhs	790	730	655
(ii) Places with population of 12 lakhs and above including State of Goa	790	730	655
(ii) Other places not covered in (i) and (ii) above	780	730	655

#### **14. PAYMENT OF OVERTIME ALLOWANCE.**

( Staff Cir.No.6211, Dt. 30.06.2015)

The overtime allowance paid to the employees for the overtime work performed uptill the. date of this settlement shall not be recalculated on account of this Settlement.

#### **15. PENSION (including State Bank of India) ( Staff Cir.No.6211, Dt. 30.06.2015)**

With effect from 1st November, 2012, 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: Employees in service of the Banks as on 1st November 2012 and who have retired thereafter but before 25th May 2015 and who had opted for commutation of pension will have an option not to claim incremental commutation on revised basic pension.



**15 (A). PENSION FOR PART-TIME EMPLOYEE** ( Staff Cir.No.6211, Dt. 30.06.2015)

With effect from 1st November 2012, for the purpose of calculating the amount of pension in respect of permanent part time employees in scale wages who are covered by the Pension Scheme, their actual service shall be reckoned for qualifying service and not pro rata. The actual service/qualifying service shall be calculated from the date of recruitment/appointment as permanent part time employee in scale wages or from 1st September 1978 whichever is later.

**15 (B). DEARNESS RELIEF ON PENSION** ( Staff Cir.No.6211, Dt. 30.06.2015)

With effect from 1st November, 2012, in respect of employees who retired or died while in service on or after 1st November, 2012, Dearness Relief shall be payable at 0.10% of 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 4440 points in the quarterly average of the All India Consumer Price Index for industrial workers in the series 1960=100.

**16. PROVIDENT FUND** ( Staff Cir.No.6211, Dt. 30.06.2015)

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.

Employees who are presently covered under Contributory Provident Fund Scheme and have not opted for Pension Scheme under the Settlement dated 27th April 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.

**17. MEDICAL AID** ( Staff Cir.No.6211, Dt. 30.06.2015)

In partial modification of Clause 17 of the Bipartite Settlement dated 27th April 2010, with effect from 1st November 2012, the reimbursement of medical

expenses under medical aid scheme shall be restricted to an amount of **Rs.2200** /- per annum.

For the year 2012, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months i.e. November and December 2012.

### **18. DEFINITION OF “FAMILY” ( Staff Cir.No.6211, Dt. 30.06.2015)**

In substitution of Clause 18 of the Bipartite Settlement dated 27th April 2010, 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 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.

(ii) 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 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, any two of the dependent parents/ parents-in-law shall be covered.

### **19. LEAVE FARE CONCESSION ( Staff Cir.No.6211, Dt. 30.06.2015)**

(i) In modification of Paragraph 19 of Bipartite Settlement dated 27th April 2010, 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 availment of leave fare concession under a 2 year block for visit to any place within India, the maximum permissible distance shall be 2500 kms (one way), for the subordinate staff and 2000 kms. (one way) for non-subordinate staff.

b) For availment of leave fare concession under a 4 year block for visit to any place in India, the maximum permissible distance shall be 5000 kms. (one way) for Subordinate staff and 4000 kms. (one way) for non-subordinate staff.

(ii) With the effect from 1st June 2015, the class of fare to which the workman and the members of his family would he 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 :**

II AC 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 further that where the non-subordinate employee and / or 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.

(iii) 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 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 with permission of the Bank.

- (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 upto 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. 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.

Query : Clause 19 (iv) of the IX Bipartite Settlement dated 27.4.2010 provided that an employee encashing the facility of Leave Fare Concession shall proceed on leave for a minimum period of one day.

Clarification: Clause 19 [iv) of the X Bipartite Settlement dated 25.5.2015 does not have this provision and hence w.e.f. 1.6.2015, employees may be allowed the facility of encashing of Leave Fare Concession without the requirement of availing leave for this purpose. ( SC No. 6220, dated 01.08.2015, Page No.1, item No. 2 )

### **NOTE: Another option to exercise to avail LFC 2 Year or 4 Year Block.**

In view of certain modifications / improvements in Leave Fare Concession, employees will be given one more opportunity to exercise an option **within 90 days** from the date of 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. (Staff Cir.6211, dt. 30.06.2015, Page No.5, item No.11).

### **20. HOPITALIZATION. ( Staff Cir.No.6211, Dt. 30.06.2015) Other than SBI ::**

In substitution of Clause 20 of the Bipartite Settlement dated 27<sup>th</sup> April 2010, the reimbursement of Hospital expenses shall be as per the Medical Insurance Scheme detailed in Schedule IV to this settlement.

### **21. COMPENSATION ON TRANSFER ( Staff Cir.No.6211, Dt. 30.06.2015)**

In supersession of Clause 22 of Bipartite Settlement dated 27th April

2010, with effect from 1st June 2015, 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 3000 kg.

2000 kg.

b. For unmarried persons 2000 kg.

1150 kg.

**By Road:** An employee on transfer from one station to another can transport his/her personal effects by rail/road upto the stipulated weights by an IBA approved Transport Operator.

## 22. COMPENSATION FOR LOSSES DUE TO BREAKAGE OR DAMAGE TO GOODS ON TRANSFER. ( Staff Cir.No.6211, Dt. 30.06.2015)

In modification of Clause 23 of Bipartite Settlement dated 27th April 2010, with effect from the 1st June 2015, compensation on transfer, shall be as under:-

a. Where an employee produces receipts or a statement of loss in respect of breakages subject to a maximum of:

Clerical Staff :: Rs.1,500/-

Subordinate Staff :: Rs.1,000/-

b. Where no receipts/statement of loss are produced, a Jumpsum payment of:

Clerical Staff :: Rs.1,000/-

Subordinate Staff :: Rs. 750/-

## 23. HALTING ALLOWANCE ( Staff Cir.No.6211, Dt. 30.06.2015)

In modification of Clause 24 of the Bipartite Settlement dated 27th April 2010 with effect from 1<sup>st</sup> June 2015, 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	Places with Population of 5 lakhs and above, State Capitals / Capitals of Union Territories net	Other Places

	Goa	covered in column(A)	
Clerical Staff	Rs.700/-	Rs.600/-	Rs.450/-
Subordinate Staff	Rs.500/-	Rs.400/-	Rs.250/-

- 1) For the purpose of halting allowance a day shall mean each period of 24 hrs or part thereof reckoned from the time the employee leaves headquarters, provided the duration of absence from headquarters covers at least one night.
- 2) Where an employee is required to travel within municipal limits, municipal corporation including cantonment or panchayat limits, or where a workman is required to travel outside such limits but within 8 kms. from the branch or office where he is working, no halting allowance or batta will be applicable.
- 3) No halting allowance/ batta is payable for travel within places (covered under paragraph 3.2 A (i) to (viii) of the Bipartite settlement dated 19/10/1966) which consist of more than one municipality/ panchayat limits but are treated as part of one Metropolitan Centre.
- 4) If it does not involve night stay and enable him to return headquarter the same day within working hours the batta at one half the rates set out above applicable to him.
- 5) Provided that where the period between the time when a workman commences work on that day and the time at which he returns to his place of work from outstation duty exceeds his normal working hours plus lunch recess, full halting allowance at the above rates applicable to him shall be paid. In such cases the workman concerned shall not be entitled to any overtime allowance.

Note: Payment of Halting Allowance to the officers/ workmen Staff pursuant to Census 2011. [ **staff circular 6248 dated 06.10.2015** ]

- Indian Banks' Association now in terms of their communication no.HR& IR:CIR-2015-16.E(ix)/1348 dated 21.09.2015 has clarified that as per the decision of their Personnel Committee and following the practice followed on earlier occasions, Halting Allowance at rates applicable to revised classification of areas per Census 2011 will be paid w.e.f.7th August, 2015 i.e. the date of issue of their circular letter regarding area of classification.

## **24. WASHING ALLOWANCE ( Staff Cir.No.6211, Dt. 30.06.2015)**

In supersession of Clause 25 of Bipartite Settlement dated 27th April 2010, with effect from 1st June, 2015, washing allowance shall be payable at Rs.150/- p.m. where the washing of livery is not arranged by the Bank.

## 25. CYCLE ALLOWANCE ( Staff Cir.No.6211, Dt. 30.06.2015)

In supersession of Clause 26 of Bipartite Settlement dated 27th April 2010, w.e.f. 1st November 2012, 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.100/- p.m. at all centres.

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.

## 26. SPLIT DUTY ALLOWANCE ( Staff Cir.No.6211, Dt. 30.06.2015)

In partial modification of Clause 27 of the Bipartite Settlement dated 27th April, 2010 w.e.f. 1st November, 2012, Split Duty Allowance shall be payable at all centres at Rs.150/- p.m.

## 27. PROJECT AREA COMPENSATORY ALLOWANCE

( Staff Cir.No.6211, Dt. 30.06.2015)

In partial modification of Clause 28 of the Bipartite Settlement dated 27th April, 2010 w.e.f. 1st November, 2012, workmen in project areas shall be paid Project Area Compensatory Allowance as under:

PROJECT AREA GROUP - "A"		PROJECT AREA GROUP - "B"	
Clerical Staff	.....Rs.250/- p.m.	Clerical Staff	..... Rs.200/- p.m.
Sub- Staff	.....Rs.200/- p.m.	Sub- Staff	..... Rs.175/- p.m.

## 28. SPECIAL AREA ALLOWANCE ( Staff Cir.No.6211, Dt. 30.06.2015)

In partial modification of Clause 29 of the Bipartite Settlement Bank dated 27th April, 2010, in view of revision in 'Pay Scale' w.e.f. 1st November, 2012, the Pay referred to under Columns (3) and (4) of Schedule VI of Bipartite Settlement dated 27.04.2010, shall be read as Rs.24,000/- instead of Rs.14,700/-, the rates, other details and conditions remaining unchanged.

### Special Area Allowance for Workmen

SN	Area	Allowances (Rs.)	
		Pay below Rs.24,000/	Pay above Rs.24,000/
1	2	3	4



1.	<b>Mizoram</b> a) Chimgtuipui District and areas beyond 25 kms. from Lunglei Town in Lunglei District b) Entire Lunglei District excluding areas beyond 25 kms. from Lunglei town c) Throughout Aizawl District	2000 1600 1200	2600 2100 1500
2	<b>NAGALAND</b>	1600	2100
3	<b>ANDAMAN &amp; NICOBAR ISLANDS</b> a) North Andaman, Middle Andamans, Little Andaman, Nicobar & Narcondum Islands b) South Andaman (including Port Blair)	2000 1600	2600 2100
4	<b>Sikkim</b>	2000	2600
5	<b>LAKSHADWEEP ISLANDS</b>	2000	2600
6	<b>ASSAM</b>	320	400
7	<b>MEGHALAYA</b>	320	400
8	<b>TRIPURA</b> ▶ Difficult areas of Tripura ▶ Through Tripura except difficult areas	1600 1200	2100 1500
9	<b>MANIPUR</b>	1200	1500
10	<b>ARUNACHAL PRADESH</b> a) Difficult areas of Arunachal Pradesh b) Throughout Arunachal Pradesh other than difficult areas.	2000 1600	2600 2100
11	<b>JAMMU &amp; KASHMIR</b> <b>Kathua District:</b> Niabat Bani, Lohi, Malhar and Machhodi  2) <b>Udhampur District:</b> a) Dudu Basantgarh, Lander Bhamag Illaqa, Thakrakote and Nagote, All Areas in Mahore Tehsil other than those included in Part 2(b).	2000 2000	2600 2600



	<p>b) Areas upto Goel from Kamban Side and areas upto Arnas from Keasi side in Tehsil Mohre.</p> <p>3) <b>Doda District:</b></p> <p>Illaquas of Padder and Niabat Nowgam in Kishtwar Tehsil</p> <p>4) <b>Leh District</b> : all the places in the District</p> <p>5) <b>Barmulla District</b></p> <p>a) Entire Gurez-Nirabat, Tangdar Sub-Division and Keran Illaqua</p> <p>b) Matchill</p> <p>6) <b>Poonch and Rajouri District</b> :</p> <p>Areas in Poonch and Rajouri District excluding the towns of Poonch and Rajouri and Sunderbani and other urban areas in the two Districts</p> <p>7) <b>Areas not included</b> in (1) to (6) 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.</p>	<p>1600</p> <p>2000</p> <p>2000</p> <p>2000</p> <p>2000</p> <p>1600</p> <p>1200</p> <p>1200</p>	<p>2100</p> <p>2600</p> <p>2600</p> <p>2600</p> <p>2100</p> <p>1500</p> <p>1500</p>
12	<p><b>HIMACHAL PRADESH</b></p> <p>(1) <b>Chamba District:</b></p> <p>(a) Pangi Tehsil, Bharmour Tehsil, Panchayats : Badgaun, Bajol, Deol Kugti, Nayagam and Tundah, Villages: Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata</p> <p>(b) Bharmour Tehsil, excluding Panchayats and Villages included in (a) above.</p> <p>(c) Jhandru Panchayat in Bhatiyat Tehsil, Churah Tehsil, Dalhousie Town (including Banikhet proper).</p> <p>(2) <b>Kinnaur District:</b></p> <p>a) Asrang, Chitkul and Hango Kuno/</p>	<p>2000</p> <p>1600</p> <p>1200</p> <p>2000</p>	<p>2600</p> <p>2100</p> <p>1500</p> <p>2600</p>

Charang Panchayats,15/ 20 Area comprising the Gram Panchayats of Chhota Khamba, Nathpa and Rupri, Pooh Sub-Division, excluding the Panchayat Areas specified above.		
b) Entire District other than Areas included in (a) above.	1600	2100
<b>(3) Kullu District:</b>		
a) 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga	2000	2600
b) Outer-Saraj (excluding villages of Jakat-Khana and Burrow in Ninnand Tehsil) and entire District excluding outer Seraj area and pargana of Pandrabis but including villages Jagat-Khana and Burrow of Tehsil Nirmand).	1200	1500
	2000	2600
<b>(4) Lahaul, arid Spiti District :</b>		
Entire area of Lahaul and Spiti		
<b>(5) Shimla District :</b>	2000	2600
a) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana-Sadana; Sarpara and Chadi-Branda.		
b) Dora-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghorri Chaibis of Pargana Sarahan.	1600	2100
c) Chopal Tehsil and Ghoris, Panjgaon, Patsnau, Naubis and Teen Koti of Pargana Sarahan, Deothi Gram Panchayat of Taklesh Area, Pargana Barabis, Kasba Rampur and Ghorri Nog of Pargana Rampur of Rampur Tehsil, Simla Town and its suburbS (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu).	1200	1500
	1600	2100
<b>6) Kangra District:</b>		
a) Areas of Bara Bhangal and Chhota Bhangal		
	1200	1500
b) Dharamshala Town of Kangra 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		

	<p>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.</p> <p>Palampur Town of Kangra District including HPKV 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/1nd°-German Agriculture Workshop/HPPWD Division, Bundla, Electrical Sub-Division, Lohna, D.P.O. Corporation, Bundla, Electrical HESEE Division, Ghuggar.</p>	1200	1500
	<p>(7) <b>Mandi District:</b> -- Chuhar Valley of Jogindernagar Tehsil, Panchayats in thunag Tehsil-of Bagraa, Chatri, Chhotdhar, Garagushain, 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, Gc-palpur, Khajol, Mahog, Mehudi, Manj, Pekhi, Sainj, Sarahan and Teban, Panchayatg of Sundernagar Tehsil – Bohi, Batwara, Dhanyara, Paura-Kothi, Seri and Shoja.</p>	1200	1500
	<p>(8) <b>Sirmaur District:</b> Panchayats of Bani, Bakhali (Pachhad Tehsil), Bharog Bheneri (Paonta Tehsil), Birla (Nahan Tehsil), Dibber (Pachhad Tehsil) and Thana Kasoga (Nahan Tehsil) and Thansgin Tract</p>	1200	1500
	<p>(9) <b>Solan District</b> Mangal Panchayat</p>	320	400
	<p>10) .Remaining areas of Himachal Pradesh not included in (1) to (9) above</p>		
13	<p><b>Uttarakhand</b> Areas under Chamoli, Pithoragarh, Uttarkashi, Rudraprayag and Champavat Districts</p>	2000	2600

## 29. REIMBURSEMENT OF EXPENSES ON ROAD TRAVEL

( Staff Cir.No.6211, Dt. 30.06.2015)

In partial modification of Clause 31 of the Bipartite Settlement dated 27th April, 2010 w.e.f. 1st JUNE, 2015, where an employee has to travel on duty / LFC between two places he shall be reimbursed actual road mileage Cost or at Rs.6/- per k.m., whichever is less.

## 30. OTHER ITEMS.

**30.1. PAYMENT OF INCONVENIENCE ALLOWANCE** 8 TO 8 BANKING : SC 5319 DT 18.10.2006, OFFICERS: 20 PER DAY CLERKS RS. 15 PER DAY SUB STAFF: 10/-

**30.2. 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

## 30.3. BONUS

All the employees of Bank employed on salary or wage not exceeding Rs.10,000/ per month and who has worked in the Bank for a period not less than 30 working days during the year, is eligible for payment of Bonus a maximum of Rs.3500/-. Salary/ Wage means: Basic pay + Special Pay + DA + Special Allowance + CCA + Interim Relief + Additional DA + If any

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, if he has worked for a minimum of 30 days excluding suspension period during the year.

## 30.4. OUTSIDE EMPLOYMENT - FORWARDING OF APPLICATIONS

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. Cir Letter No. 3670 dated 29-01-11.

### **30.5. LUNCH EXPENSES:**

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. SC No.5433 dated 04.10.07.

### **30.6. PROVISION OF NEWS PAPER:**

All members of Award Staff are eligible for reimbursement of NEWS PAPER. This reimbursement will be limited to one news paper (local/regional/English) with monitory ceiling of Rs.175/- for clerical staff and 150/- p.m for sub staff including service charges, if any.

This reimbursement will be made now on declaration basis.

### **31. Centralization process of staff bills / amenities at SSC ( shared service center )(SC 6264 dated 29.10.2016, SC 6322 dated 22.02.2016 ,SC6329 dated 05.03.2016 ,SC 6366 dated 16.05.2016)**

### **SHARED SERVICE CENTRE (SSC)**

SC 6264 dated 29.10.2015)

- Bank has decide to set up shared service center SSC for sanctioning of claims related to staff members reimbursement of TE/TA,LFC and other monthly bills like conveyance cleaning news paper entertainment briefcase uniform & liveries and monthly mobile expenses bills .

#### **ADDRESS:**

Union Bank of India,  
Shared Service Centre,  
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

The Bank has decided, that as part of the ongoing “Project Utakarsh”, to set up “Shared Service Centre (SSC)” for sanctioning of claims related to staff members’ reimbursement of TE/TA, LFC and other monthly/quarterly bills like Conveyance, Cleaning, Newspapers, Entertainment, Briefcase, Uniform l& Liveries and Monthly Mobile Expenses Bills.

Shared Service Centre will be headed by Mr.Santhosh Babu M, an Officer in Scale IV. Dedicated email ID of Shared Service Centre and Incharge of shared service centre are [sharedservicer@unionbankofindia.com](mailto:sharedservicer@unionbankofindia.com) and [santhosh.babu@unionbankofindia.com](mailto:santhosh.babu@unionbankofindia.com) respectively. IP numbers installed at Shared are being communicated separately.

Commencement of Shared Service Centre has necessitated the following changes in certain Union Parivar modules as well as in the process:

- Present 3 Tier sanctioning procedure for TE/TA bills (recommender, approver sanctioner) is reduced to 2 stage of sanctioning i.e. approver and sanctioner.
- Present 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.
- Till now, claims of Monthly Mobile Expenses, Briefcase, and Uniform & Liveries are on reimbursement basis only, while Conveyance, Cleaning, Newspaper, Entertainment bills are paid either on declaration basis or on reimbursement basis. In the revised setup, 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.

#### 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 Shared Service Centre, 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 Shared Service Centre 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 Shared Service Centre on the same day on which they have filed the claim in Union Parivar.
- Shared Service Centre 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, Shared Service Centre 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.

#### Procedure for reimbursement of other staff claims

In case of following staff claims, revised procedure will be applicable :

1. Conveyance
  2. Cleaning expenses
  3. Newspaper
  4. Entertainment expenses
  5. Reimbursement of cost of Briefcase
  6. Uniform and Liveries Bill for sub Staff
  7. Monthly Mobile expense bill.
- Staff members will apply under respective module in Union Parivar and click 'Submit' button. Claims under all the abovementioned modules will be reimbursed on declaration basis. Once the claim is sanctioned by the Shared Service Centre, 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.
  - At present Briefcase module and Uniform & Liveries modules are not covered under Auto credit facility so concerned branch/office will pass necessary entry in Finacle only after sanction of Briefcase and Uniform l& Liveries claim in Union Parivar. All staff members are advised to note that reimbursement of claims of above expenses are now on declaration basis within the eligibility of the staff members. Staff members are required to fill the complete details of bill/purchase pertaining to their claim of Briefcase and Uniform and Liveries.
  - 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 Shared Service Centre.

### **SSC to all Zones (PAN INDIA)[ SC 6366 dated 16.05.20160]**

- 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 wef. 19.05.2016 [ SC 6366 dated 16.05.2016 SSC]



# 2

## Different Kinds of Leave

## DIFFERENT KINDS OF LEAVE

### Holidays ( Staff Cir. 6211 dt. 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 )

### 1. CASUAL LEAVE & UCL

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 upto 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.

(SC NO.1313 DT. 10/06/1972 & SC NO.5338 DT. 29/12/2006)

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 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.

**Un-availed Casual Leave:** Casual Leave un-availed during the year (between January and December) can be brought forward to the next year and so on. All accumulated CLs will not lapse in case of Award Staff. The accumulated CL is called **Un-availed Casual Leave** and can be availed with Sick Leave only with medical certificate. 3 days UCL can be availed without any medical certificate. This leave shall be over and above the max. period /ceiling of Sick Leave.

2. **PRIVILEGE LEAVE:** ( 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.

Where however, the reasons for the request by an employee for leave on more than four occasions in a year are adequate and genuine and it is not administratively inconvenient, such leave may be granted.

Privilege Leave should be applied not less than 15 days before the proposed date of commencement of such leave.

In partial modification to Clause 8 of Bipartite Settlement dated 29.6.1990, Privilege Leave accruing to an employee on or after the date of this settlement, 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.

**Notes: For Clarifications::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 1st 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.

**3. SICK LEAVE:**

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.

**(SC NO.1313 DT. 10/06/1972 & SC NO.5338 DT. 29/12/2006)**

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. During the entire service Max. 540 days SL on half pay will be allowed to be accumulated, and in excess of this will be lapsed automatically.

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.

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*.

**4. 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 employee once during his/her entire period of service for donation of kidney / Organ.

**5. MATERNITY LEAVE: (Staff Circular No.6211 Dated 30.06.2015)**

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 employee for a period not exceeding 6 months on any one occasion and Maximum 12 months during the in entire period of here service.
- (b) Within 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 employee 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 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.

## 6. PATERNITY LEAVE

With effect from the 15<sup>th</sup> June 2015, male 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 may be availed upto 15 days before or upto 6 months from the date of delivery of the child.

Clarification: The leave may be granted to an employee even where the date of delivery of the child was prior to 1.5.2015, provided, however, that the leave is availed within six months from the date of delivery. Further, the leave shall be sanctioned 15 days before the delivery or up to 6 months after the delivery.

( SC No. 6220, dated 01.08.2015 Page No.1, item No.1 )

7. **LEAVE FOR GOING ABROAD:** (SC NO. 4765 dated 08.09.2001)

Mandatory to obtain prior permission and sanction of leave—undertaking must be taken that no leave will be extended for any reason whatsoever - leave address contact number must be furnished. To ascertain o/s amounts of loans availed and a suitable undertaking must be obtained to recover from terminal benefits -if the amount falls less 2 guarantees must be taken for the o/s amount in his own a/c.

8. **EX-TRAORDINARY LEAVE :** ( SC No.6211 dated. 30.06.2015 )

In partial modification of Clause 13.34 of Settlement dated 1914 October 1966, (in case of State Bank of India, Clause 7.34 of Agreement dated 315' March 1967) in exceptional circumstances, Extraordinary Leave may be sanctioned (without wages) not exceeding 3 months on any one occasion and up to a maximum of 24 months during the entire period of an employees' service.

**(SC NO.1313 DT. 10/06/1972 & SC NO.5338 DT. 29/12/2006)**

Unlike CL, SL or PL, Extraordinary leave 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.

9. **JUDICIAL CUSTODY - GRANT OF LEAVE REG. AWARD STAFF ONLY**

An employee, who is under judicial custody, is a workman then leave of appropriate kind may be sanctioned. (CO:IRD:5276:06 dated 13-09-2006).

**10. JOINING TIME** ( Staff Cir.6211, dt. 30.06.2015 )

It is agreed by and between the parties that with effect from the date of the Settlement joining time of SIX DAYS allowable under Para 551 of Sastry Award may be granted either immediately after relieving or within three months after joining the new place of posting.

**11. SABBATICAL/ SPECIAL LEAVE SCHEME:**

At present the Bank has two schemes of Leave viz. Sabbatical and Special leave and the third one now introduced is sabbatical leave for women employees only.

(SC 5645 DT 17-02-10: RESTORED AND OPERATIVE WEF 27.01.2010 - TERMS AND CONDITIONS SC NO.5203 DT 15.07.05 & SC NO.5450 DT 19.12.07 and SC No.5840 dated 10-04-2012 w.e.f.01.04.2012.)

	a. SABBATICAL LEAVE	b. SPECIAL LEAVE
Purpose	Pursuing higher studies or research, inland and abroad	-Joining spouse abroad (for female married employees) -Health grounds of self/dependent family members. -Taking care of family in pressing conditions. - Participation in Artistic/Cultural activities. - Assisting children who have settled abroad. - Supervision of construction of house. -Any other specific purpose.
Eligibility	Min. 7 yrs of service	Min.7 yrs of service
Period of Leave	Min. 5 yrs at a time continuously and can be extended by another 5 yrs. Max. period is 10 yrs in entire service	- Min. period of 6 months at a time & can be extended in multiple of 6 months up to 3 yrs. Max. period is 3 years in service. This is applicable in case of Joining spouse abroad/health grounds of self/dependent.  -Min. 5 yrs at a time & can be extended by another 5 yrs. Max. period is 10 yrs in service. This is applicable in respect of remaining

		purposes.
Number of occasions	Two times in entire service. If rejoins duty after availment of leave, will be treated as one occasion. Extension/continuation of leave will not be considered as one occasion.	Two times in entire service. If rejoins duty after availment of leave, will be treated as one occasion. Extension/continuation of leave will not be considered as one occasion.
Continuation of leave	On expiry of leave, employee is required to join duty immediately. Competent Authority may sanction Special Leave in continuation of Sabbatical Leave.	On expiry of leave, employee is required to join duty immediately. Competent Authority may sanction Special Leave in continuation of Sabbatical Leave.
Early rejoining of duty	Will be permitted to rejoin only after six months	Will be permitted to rejoin only after six months.
Competent Authority	GM (P) in both the cases	
Others	The leave will be excluded for counting of service for loans & advances, for Terminal benefits, for promotions & increments. The employee is not eligible for LTC, Leave, Bonus, Ex-gratia, Medical Aid, Hospitalization expenses, Staff Welfare schemes. LFC block is extended to extent of leave availed. Not eligible for Bank's quarters/furniture.	

## 12. **SABBATICAL LEAVE FOR WOMEN EMPLOYEES:** **(SC No. 5840 dated 10-04-2012 W.e.f.01.04.2012)**

In addition to the above, a new Sabbatical leave of 2 years exclusively to the women employees to meet their special problems during their entire career is introduced vide SC No. 5840 dated 10-04-2012 w.e.f.01.04.2012 as under:

DETAILS	SABBATICAL LEAVE FOR WOMEN EMPLOYEES w.e.f. 01-04-12
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 dt. 15.07.2005) put together will be restricted to a max. of 7 years in the entire service.

**COMPETENT AUTHORITIES FOR SANCTION OF SABBATIVAL LEAVE TO WOMEN EMPLOYEES**

Category of Women employee working at	Sanctioning Authority
Branches including Back Office/ RO	Regional Head
FGMOs	Field General Manager
IFB	General Manager (LC)
Audit Office	Zonal/Regional Audit Head
STC/Staff College	Vice Principal, Staff College
Vigilance Dept.	AGM(VIG)
Branches Account Dept.	AGM( Branches A/C Dept)
Employees in CO upto Scale IV	AGM (HRM)
Zonal / Regional Audit Head /Vice Principal, Staff college / AGM (VIG) /AGM (Brs. a/c Dept.) / General Managers	General Manager (P & HR)
Under exceptional circumstances when the leave is sought before completion of 5 years of service	Executive Director

**13. 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:

i)	Principal Office Bearers of all India Workmen Unions/Associations, subject to a maximum of:	21 days in a Calendar Year,
i)	20 such members in the case of Unions having more than 25% membership.	
ii)	15 such members in case of Unions having less than 25% membership.	

<p>ii) Central Committee Members of All India Workmen Unions / Associations subject to a maximum of:</p> <p>i) 40 such members in the case of Unions having more than 25% membership.</p> <p>ii) 30 such members in the case of Unions having less than 25% Membership.</p>	<p>Up to 17 days in a Calendar Year.</p>
<p>iii) Office Bearers of the Executive Committee of the State or Regional Level Units of All India Workmen Unions / Associations subject to a Maximum of:</p> <p>I. 20 such members in the case of Unions having more than 25% Membership.</p> <p>II. 15 such members in the case of Unions having less than 25% Membership.</p>	<p>Up to 7 days in a Calendar Year.</p>

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.*

#### **14. 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)

#### **15. SPECIAL CASUAL LEVE 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. 2597 DT. 02/08/1983)

**16. 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 upto 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.

**16.1. 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.

**17. SPECIAL LEAVE ON LOSS OF PAY AND ALLOWANCES:**

***(SC No. 4651 dated 2/9/2000 and 4666 dated 2/10/2000)***

- d) Special leave for joining spouse abroad and on health grounds of self/dependant family members, for minimum 6 months and max 3 years in the entire period of service on No pay, allowances and facilities.
- e) Special leave for pressing condition like caring family members, participation in artistic & cultural activities, supervision of construction of house & others.

**18. ANTENATAL CHECK UP FOR FEMALE STAFF (SC 6002/2013 DATED 31.07.2013)**

Reimbursement of cost of antenatal medical checkup (4 months old) up to Rs.5,000/- to female staff members. The reimbursement can be claimed only 2 times during the Entire tenure of service.

**19. 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 and SC No.6110 dated 04.07.2014 further it is reiterated that every employee be encouraged to proceed on leave at least for 10 days in a year. 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).

**20. 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:

1. 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.

2. 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 )

3

SL.No.	Policies
1	Higher Assignment Policy- Award Staff
2	Promotion Policy from Clerk to Officer
3	Promotion Policy from Sub-Staff to Clerk
4	Transfer Policy for Award Staff

## **1. HIGHER ASSIGNMENT POLICY FOR CLERICAL CADRE**

[SC NO:5711 DATED 10/12/2010]

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:**

- c) Pondicherry City and Suburbs will be deemed to be part of Tamil Nadu and Mahe will be deemed to be part of Kerala State.

d) Chandigarh, the Union Territory, will be treated as part of the Haryana State

e) *Delhi as defined hereunder will also be treated as a state.*

e) **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 *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.

f) **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 disciplines other than Music, Painting, Sculpture etc.
		1 Year
	<b><u>For Banking Qualifications:</u></b>	
	iii)	To those who have passed JAlIB/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:**

- 1 Weightage provided in 1.2.1(i) and 1.2.1(ii) above together will not exceed a maximum of 2 years.
- 2 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	<b><u>Effective Date :</u></b>	
	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	<b><u>Periodicity for filling up the Post</u></b>	

		The process for filling up the posts attracting Special Allowance shall start within one month from the date of arising of the vacancy and steps will be taken to fill up the same as early as possible.
1.5	<b><u>Weightage for Ex-Servicemen :</u></b>	
		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	<b><u>Position in respect of employees rendered supernumerary:</u></b>	
		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	<b><u>Branches qualifying for the post of Special Assistant:</u></b>	
	a)	Rural Branches having average total business (i.e. Aggregate Deposits and Advances) of Rs.15.00 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 Rs.30.00 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 <b>State-wise Seniority with weightage of the eligible employees in Clerical cadre drawing Special Allowance less than that of Special Assistant.</b>
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	Suitability shall be determined by interview. <i>Employees twice the number of vacancies from amongst the list of applicants in order of Seniority with Weightage will be called for interview (i.e. in the ratio of 1:2 - for 1 post 2 candidates will be called for the interview).</i>
2.7	Higher Assignment of Special Assistant shall be offered <i>on the basis of seniority-cum-suitability.</i>
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 for the post.
2.9	In case the senior-most eligible applicants <i>has</i> applied for more than one vacancy, <i>his/her</i> names will appear for all the Stations for which <i>he/she</i> has 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.</i>

**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	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.	
	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.	
3.2	For filling up the posts of Head Cashier II, all the provisions of Chapter I shall be applicable.	
3.3	All posts of Head Cashier - II will be filled in on the basis of State-wise/-zone 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 Zonewise <i>seniority</i> excluding the employees in Goa State.	
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.

	<p>e)</p> <p>f)</p> <p>g)</p>	<p>Those who do not apply within the prescribed period will be deemed as if they are not interested for the post.</p> <p>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.</p> <p>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.</p>
<p>3.6</p>		<p><b><u>Posting of Head Cashier-II at proposed Branches in a new Station :</u></b></p> <p>a) 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>b) Head Cashier-II, including those designated as Head Cashier-II, will also be eligible to apply in response to the Circular.</p> <p>c) Preference will be given to the senior-most Head Cashier-II while filling up the post.</p>

**CHAPTER - IV**  
**SINGLE WINDOW OPERATOR 'B'**

<p>4.1</p>	<p>All the provisions of Chapter I will be applicable for filling up the post of Single Window Operator 'B'.</p>
<p>4.2</p>	<p>The post of Single Window Operator 'B' will be created as per exigencies of the Bank.</p>
<p>4.3</p>	<p>The posts of Single Window Operator 'B' will be filled in on the basis of Station-wise Seniority with weightage.</p>
<p>4.4</p>	<p>"Eligible employees" for the purpose of this chapter shall mean all those Single Window Operator 'A' <i>working in that particular station</i> and those who are not under Bar as defined in Chapter VII.</p>
<p>4.5</p>	<p>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.</p>

**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**  
**G E N E R A L**

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



6.4	and their requests will be considered accordingly, according to availability of vacancies and exigencies of the Bank.
6.5	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.
6.6	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.
6.7	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.
6.8	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.
6.9	This Settlement shall be valid until it is amended in accordance with the provisions of Industrial Dispute Act, 1947.  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

	<p>Following bars should be applicable for both permanent/temporary higher assignments:</p> <p>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.</p> <p>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.</p> <p>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.</p>
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- 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.



## 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 is 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.

### 1.1 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
<p><b><u>Terms of Settlement</u></b> <b><u>Definitions</u></b> (d)Zone "Zone" for the purpose of this Policy for the State of Maharashtra is defined as</p>	<p><b><u>Terms of Settlement</u></b> <b><u>Definitions</u></b> (d)Zone "Zone" for the purpose of this Policy for the State of Maharashtra and Uttar Pradesh is</p>

<p>under: -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 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>defined as under: -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 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><b><u>Clause 2.5 :</u></b></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><b><u>Clause 2.5 :</u></b></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><b><u>Clause 3.3</u></b></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><b><u>Clause 3.3</u></b></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 fo 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)

### **Higher assignment policy for new State of Telengana :**

On account of formation of separate State of Telengana, 10 Districts of undivided Andhra Pradesh State are the part of newly formed Telengana State and remaining 13 Districts are continue 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.

## **2.Promotion Policy From Clerical to officer Cadre**

**SC NO. 5613 DATED 09/09/2009 WEF.09-07-2009**

**[SC.6024 DT.22.10.2013 updated]**

### **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 Poducherry 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 / 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**

1.4 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%
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(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:

i)	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.	1 Year
ii)	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	1 Year



	who have passed M.A., M.Com or M.Sc. of a recognized University in disciplines other than Music, Painting, Sculpture etc.	
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For Banking Qualifications:

iii)	To those who have passed Part I of CAIIB/JAIB	1 Year
iv)	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-II 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 01 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.

### CHAPTEER-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 *SCIST* 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 / Banking Qualifications will be allotted as under:

Post Graduation	2
LL.B/Any of the Diploma conferred by IIB & F	3
CAIIB Part-1 / JAIIB	4
CAIIB Part-11	6

Subject to a maximum of 10 marks.



- 3.6 The total marks to be allotted as stated in paras 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:
- 2 A provisional list in the descending order, as per the marks obtained in the written test and the marks obtained as stated in paras 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.
- 5 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 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 / 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) / Cost Accountant (ICWA) / Company Secretary (ACS) / 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:

- 5.1 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.

- a. 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 on account 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:

3. 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.

(d) 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 SC/ST and will be eligible to get benefit of reservation in future / further promotions, if any.

4. 50% limit on reservation will be computed by excluding such reserved category candidates, who are appointed / 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 / 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. CBI / 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.

#### 2.1 Fitment formula on promotion from clerical to officer cadre:[ SC 6288 dated 30.12.2015]

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 circularno.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 (1)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 reduce is higher than the number of increments to be granted.

6.1f 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.

### **3. PROMOTION POLICY FROM SUB STAFF TO CLERK**

(SC NO. 5613 DT 09-09-2009 W.E.F. 09-07-2009 and amendments vide SC No. 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 superceded 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 the purpose of 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 the purpose of this Policy, Provided that:

Branches of Ponducherry 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 / 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:-

### 1. TWO CHANELLED PROMOTION:

There shall be a two chanelled system of promotion from sub ordinate cadre to Clerical cadre as under:

1. Seniority Channel
2. 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 on the basis of 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 empanelled 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 / School Final / Higher Secondary School Certificate / 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 dt. 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
<b>TOTAL</b>	<b>100</b>	<b>25</b>	<b>30</b>

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:

1.	3 years as PTH -1/3rd Scale	0.33 x 3 = 0.99
2.	1 year as PTH-1/2 Scale	0.50 x 1 = 0.50
3.	1 year as PTH-3/4th Scale	0.75 x 1 = 0.75
4.	10 years as Full Time Sub-staff	1.00 x 10=10.00
	<b>Total</b>	<b>12.24</b>
	<b>Minus Marks for the first five years</b>	<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 paras 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, upto 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.

3.5.3 Stands deleted

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 empanelled 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 on account 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 Promotion in such cases will be effective from the date of his application requesting for such elevation.  
(agreed with majority union in Small Committee Meeting dated dated 07.07.2016)

#### 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 the purpose of 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 cut off 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 A!UBEA & 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 / 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 cut off 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 other channel.
- Despite this, any vacancy, which remains unfilled, shall be carried over to the next Promotion Process.
- 4.18 The break up 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:

No. of Vacancies	Recruitment 75%	Promotion 25%	
		Seniority 50%	Merit 50%
1	-	1	-
2	-	1	1
3	1	1	1
4	2	1	1
5	3	1	1
6	4	1	1
7	5	1	1
8	6	1	1
9	7	1	1
10	8	1	1

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 mutual 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 / 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 / Bar for the purpose of taking part in the Promotion Process (Written Test / 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 / promotion will be kept in sealed cover to be opened after conclusion of the disciplinary case / 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 effected 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 empanelled on

the merit list at the place, which he would have been empanelled but for the pending disciplinary case / 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 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 / 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.

#### **4. TRANSFER POLICY FOR AWARD STAFF**

**SC NO.3270 DT.12/04/1988 w.e.f. 03.04.1988)**

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 shall, however, supersede all previous agreements, understandings and policies on the subject of transfer arrived at between the representatives of the Management of Union Bank of India and those of the Workmen Staff of Union Bank of India.

Posting and assignment of duties is a Management function.

#### **REQUEST TRANSFER**

All request transfer will be subject to availability of vacancies.

- a) One common request transfer Diary will be maintained state wise by the respective Regional Offices and Central Office will be informed of the details of application diarised from time to time.
- b) Employees shall apply for request transfer through their branch. The applications shall indicate the names of not more than 3 stations for which transfer is requested in the order of preference.
- c) The term ‘State’ and ‘Station’ will mean ‘State’ and ‘Station’ as defined in the promotion policy.
- d) The Regional Office will register the application station wise in their Transfer Diary on receipt of the application on the basis of date of receipt at the Regional Office.
- e) The actual serial number of the stations will be intimated to the concerned employee with a copy to the Central Office and concerned Zonal Office/Regional Office.

- f) After the orders of transfer are issued and if the employee is not relieved for want of substitute, his vacancy will be kept open till he is relieved. In the meantime, orders for others as per transfer diary will be effected provided further vacancies are available in the station where transfer has been sought.
- g) Request transfers shall be considered in preference to direct recruitment.
- h) The transfer diary maintained in the respective offices will be shown to the representatives of the employees as and when requested.
- i) Joining time shall be allowed in respect of request transfers also only once in the entire career in the respective cadre of the staff member.
- j) In case an employee while being designated as a Clerk, has applied for request transfer to a particular branch and has been entered in the transfer diary maintained at Regional Office, subsequently before his request could be considered for want of a vacancy, is given higher assignment in the same cadre as a head Cashier or as a Special Assistant, as the case may be and his turn in the transfer diary comes due to a vacancy in the respective branch, he shall be advised to inform the Management whether he is willing to undertake the transfer, foregoing the Special Allowance drawn by him. In case the concerned employee is desirous of a request transfer to any branch as a Head Cashier or a Special Assistant, he shall make a fresh request transfer application as Head Cashier or Special Assistant and the same shall be considered on 'first come first served' basis.
- k) The request transfers shall be effected on 'first come first served' basis strictly as per the serial number in the transfer diary.
- l) Request transfers from one state to another state shall be diarised at the respective Regional Office of the state for which the application has been made, who in turn shall inform the Central Office along with the serial number of the concerned employee. The concerned employee shall also be informed the actual station wise numbers.
- m) Inter - zone transfers will be effected by the Central Office on receiving the necessary information from the concerned Zonal Office/RO like name the employee to be transferred in place of vacancy, his ranking, etc. The transfers within the jurisdiction of the ZO will be effected by the ZO.
- n) Request for inter-state transfers will be restricted to 4 times only during the entire service period of the employee.
- o) 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 only. Once an offer is made for request transfer at a station other than his first preference and if he refuses to accede to such an offer, his name will be deleted for that station as well as for the station of subsequent preference.
- p) SETTLEMENT DATED 27/02/1991: In addition to the above, employees may exercise their fourth option for transfer from one State to another branch in another State. This inter-state requests will be registered as per clause 12 of the above and will not prejudice the earlier 3 preferences for request transfer given by the employees as per their choice (w.e.f. 01.04.1998)
- q) SC NO.4892 DT. 13/09/2002: If an employee is given a permanent higher assignment post, he / she can make his /her transfer request (3 requests) in terms of Transfer Policy on getting designated as such. However, he / she can apply for a similar post in response to a circular only after a period of one year from date of reporting at the new place of posting.

- r) SEPARATION OF SPOUSE GROUNDS: Transfer of female employee on request on the ground of separation from husband, shall be considered in preference over others and such preference shall be given TWICE in the entire service of the concerned female employee. Any further request will be considered strictly as per the transfer diary.
- s) MUTUAL TRANSFERS: Mutual transfers from amongst the applicants at the corresponding stations as per the transfer diary can be effected even if no vacancies in the respective stations exist. Mutual transfer of employees standing first in the transfer diary for corresponding station may be considered immediately. Mutual transfers on chain basis can also be considered on the above principle. Mutual request transfer of employees on compassionate grounds may be acceded to even if their requests for transfer are registered at a later number in the transfer diary provided the employees registered before them give in writing their no objection for acceding to such transfer.
- t) In case a vacancy of Head Cashier / Special Assistant arises at a station, 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 by the RO/ZO are clerks or clerk cum typist, the 6th employee, if he is a HC / Spl. Asst., his / her case shall be considered in preference to the first five employees.
- u) Similarly, if there is a vacancy of a clerk / typist available in a branch and the senior most employees in the transfer diary at RO/ZO is a pure clerk or clerk cum cashier, RO/ZO shall determine whether the duties are purely that of clerk/typist or merely that of a clerk. In case the duties actually performed by the clerk/typist is merely that of a general clerk, senior most clerk / cashier in the transfer diary shall be considered for transfer.
- v) It is further clarified that in the case the nature of duties performed by the clerk / typist in the respective branch is that of a typist also, it will be open to the RO/ZO to transfer the senior most clerk/typist only from the transfer diary, superseding the clerk/cashier or as the case may be.
- w) Postings on appointment of sportsmen, blind persons, handicapped persons, spastics, dependants appointed on compassionate grounds by the Management shall have preference over transfer diary.
- x) In case of request transfer of physically handicapped employees will be referred to the Joint Consultative Committee to determine the genuineness of the claims of these employees. (SET DT. 27.02.1991)
- y) TEMPORARY TRANSFERS: The Management may consider transfers on compassionate grounds on merits of each case, by the Zonal Head in case the request is within the Zone and by the Asst. General manager (IR/GM (P) in case the request is from one state to another. Such temporary transfers shall not exceed ONE YEAR.
- z) ROTATION TRANSFERS: Transfer will be made within the same station as defined in the Promotion Policy of the Bank. This rotation policy will, at present, not apply to stations where there is only one office / branch of the Bank. Clerical staff in all categories with 5 years or longer stay in an office / branch are liable to be transferred to another branch / office within the same station (station as defined in the Promotion Policy). Rotation transfers shall be effected from one branch / office to another branch / office in the same station.



## REDEPLOYMENT POLICY:

A workman in the non-subordinate cadre is liable to be deployed anywhere within a District, irrespective of the distance involved.

In cases necessitating deployment outside the District, the workman concerned may be deployed to any branch/ office of the Bank situated outside the District upto a distance not exceeding 100 km from his present place of posting.

Bank may identify, the no. of workmen employees, to be redeployed from each center/ Branch / Office to meet its requirements.

The period of deployment shall be three years in all the centers except in case of difficult centers decided by the Bank in accordance with the Government guidelines, in which cases the period of deployment shall be two years.

Repatriation to the original center shall be after serving in the deployed center for a period as provided above. In case it is not administratively possible for the Bank to repatriate the employee to his original center after the above period, the employee may be required to give 3 centers of his choice so that he can be transferred to any one of the 3 centers opted by him.

Female employees above age of 55 years and male employees above the age of 56 shall be exempted from redeployment. However, if the required and eligible no.of employees are not available to be deployed in terms of the Settlement, the age norms as above may be suitably relaxed up to the age of 58 years so as to ensure that the required and eligible no.of employees are deployed to the identified centers.

Employees having mentally retarded / spastics children, certified as such by the attending Doctor, may be deployed only at centers where specialized treatment for such children and special facilities for their schooling are available.

Employees affected by serious ailment requiring specialized treatment, as certified by the attending Doctor, will be deployed only at centers where medical facilities for treatment of such ailment are available.

Redeployment of physically handicapped / challenged employees shall be in accordance with the extent Govt. guidelines.

The junior most employee working at the Station shall be preferred for transfer within the ambit of this policy for the purpose of redeployment from surplus to deficit centre.

Incentive: A workman in the non-subordinate cadre so long as he/she serves in the deployed center shall draw a lump sum amount of Rs.550/-pm (not ranking for any



other benefit) besides protection of emoluments at the original center. This shall cease on the employee's repatriation to the original center.

The above lump sum amount is not payable in case of transfer made at the request of the employee. (SC NO.5256 dated 13.03.2006).

Higher Assignment: If no clerks are available and/or there is no request for transfer, the vacancies of Computer Operator A in a particular station shall be filled up by inviting applications from existing Computer Operators A in the State.

The junior most employee, on his repatriation to his parent Station, or to any of the three Centers opted by him shall be transferred on redeployment again on completion of minimum period of three years in the Station, where he is posted after his stint under redeployment, or after all the eligible employees of the Station, as defined in the redeployment policy, are redeployed in ascending order of their seniority in the services of the bank and repatriated, whichever is later.

The widow/ daughter of the deceased employee, taken into the services of the Bank on compassionate appointment, shall be exempted from redeployment till such time the widow remarries or the daughter marries. The son of deceased employee appointed on compassionate grounds shall be exempted from redeployment for a minimum period of three years from the date of his compassionate appointment in the Bank. In case the son of such deceased employee happens to be the junior most in the Station and is already transferred once under redeployment, his case shall be dealt with as above.

Any employee posted on request transfer from any Branch happens to be the junior most in the Station, shall be exempted from redeployment for a period of three years from the date of reporting at the Branch. (SC No.5306 dtd 28-09-2006).

**5. DECLARATION OF ASSETS LIABILITIES BY ALL EMPLOYEES U/S 44 OF THE LOKPAL & LOKAYUKTA ACT, 2013 ( SC NO.6226 dated 17.08.2015 )**

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 any body 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 any body 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<sup>1</sup> 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<sup>1</sup> 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 31st March, 20 .....
- (iii) Form No. III - Statement of immoveable property on first appointment or as on 31st March, 20 ..... (e.g. 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.



## HOSPITALISATION EXPENSES

**SCHEDULE-IV**  
**STAFF CIRCULAR NO.6211 Dt 30-06-2015**

SCHEDULE IV

**SCHEDULE FOR REIMBURSEMENT OF  
HOSPITALISATION EXPENSES**

**MEDICAL INSURANCE SCHEME**

Having regard to the need to extend better coverage and reimbursement of hospitalization and medical expenses incurred by the officers / employees/dependent family members, the demand for full reimbursement of expenses connected with hospitalization and medical treatment including domiciliary hospitalization and domiciliary treatment was discussed by and between the parties and a new scheme for reimbursement of medical expenses has been formulated.

**The salient feature of the Scheme is as under:**

The scheme shall cover expenses of the officers / employees and dependent family members in cases he/she shall contract any disease or suffer from any illness (hereinafter called DISEASE) or sustain any bodily injury through accident (hereinafter called INJURY) and if such disease or injury shall require any employee/ dependent family member, upon the advice of a duly qualified Physician/Medical Specialist/Medical practitioner (hereinafter called MEDICAL PRACTITIONER) or of a duly qualified Surgeon (hereinafter called SURGEON) to incur hospitalization/ domiciliary hospitalization and domiciliary treatment expenses as defined in the Scheme, for medical/surgical treatment at any Nursing Home/ Hospital / Clinic (for domiciliary treatment)/ Day care Centre which are registered with the local bodies in India as herein defined (hereinafter called HOSPITAL) as an inpatient or otherwise as specified as per the scheme.

The Scheme covers Employee + Spouse + Dependent Children + any two of the dependent Parents /Parents-in-law.

- No age limit for dependent children (including step children and legally adopted children).
  - A child would be considered dependent if his/her monthly income does not exceed Rs.10,000/- per month;

- Widowed Daughter and dependent divorced / separated daughters, sisters including unmarried / divorced / abandoned or separated from husband/ widowed sisters and Crippled Child shall be considered shall be considered as dependent for the purpose of this policy.
  - Physically challenged Brother / Sister with 40% or more disability shall also be covered as Dependent.
- 4 No Age Limits for Dependent Parents. Any two, i.e. either dependent parents or parents-in-law will be covered as dependent.
- Parents would be considered dependent if their monthly income does not exceed Rs.10,000/- per month or as revised by Indian Banks' Association in due course, and wholly dependent on the employee as defined in this scheme.

All the existing permanent officers / employees of the Banks which are parties to this Settlement shall be covered by this Scheme from the date of introduction/implementation of this Scheme. All New Officers / employees shall be covered from the date of joining as per their appointment in the bank.

Till the new scheme is made effective and gets implemented, the existing provisions as per Bipartite Settlement/ Joint Note dated 27.4.2010 will continue to operate.

The new Scheme as applicable to the officers/ employees in service would be continued beyond their retirement/superannuation/resignation, etc. subject to payment of stipulated premium by them.

The new Scheme would also cover the existing retired officers/ employees of the Banks and dependent spouse subject to payment of stipulated premium by them.

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.

Reimbursement shall cover Room and Boarding expenses as provided by the Hospital/Nursing Home not exceeding Rs.5000 per day or the actual amount whichever is less. Intensive Care Unit (ICU) expenses not exceeding Rs.7500/- per day or actual amount whichever is less. Surgeon, team of surgeons, Assistant surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees, Nursing Charges, Service Charges, IV Administration Charges, Nebulization Charges, RMO charges, Anaesthetic, Blood, Oxygen, Operation Theatre Charges, surgical appliances, OT consumables, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, defibrillator, ventilator, orthopaedic implants, Cochlear Implant, any other implant, Intra-Ocular Lenses, infra cardiac valve replacements, vascular stents, any other valve replacement, laboratory/ diagnostic tests, X-ray CT Scan, MRI, any other scan, scopies and such similar expenses that are medically necessary or incurred during hospitalization as per the advice of the attending doctor.

Hospitalization expenses (excluding cost of organ) incurred on donor in respect of organ transplant to officers/ employee/dependent would also be covered for reimbursement.

Pre and Post Hospitalization expenses payable in respect of each hospitalization shall be the actual expenses incurred subject to 30 days prior to hospitalization and 90 days after discharge.

Alternative systems of treatments other than treatment under Allopathy or modern medicine shall include Ayurveda, Unani, Siddha, Homeopathy and Naturopathy in the Indian context, for Hospitalization and Domiciliary treatment.

**CASHLESS FACILITY:** The scheme also includes the benefit of cashless treatment facility in hospitals under a scheme worked by the Banks and the hospitals under a common insurance scheme.

**CONTRIBUTION:** The officers / employees shall not be required to share the cost of such benefits under the new scheme. However, in the case of officers / employees retiring from the Banks after the scheme is introduced and those who are already retired from the services of the banks and who opt to avail the benefits of the scheme, the amount of contribution by such persons shall be decided at the respective Bank level.

**Day care Treatments** shall be covered under the scheme and would refer to medical treatment and or surgical procedure which is

- i. undertaken under general or local anaesthesia in a hospital/day care centre in less than a day because of technological advancement, and
- ii. which would have otherwise required hospitalization of more than a day. Treatment normally taken on an out patient basis is not included in the scope of this definition.

**DOMICILIARY HOSPITALIZATION:** Domiciliary Hospitalization shall be covered under this scheme and would mean medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances :

- a) The condition of the patient is such that he/she is not in a condition to be removed to a hospital or
- b) the patient takes treatment at home on account of non-availability of room in a hospital.

**DOMICILIARY TREATMENT** shall also be covered under this scheme i.e. treatment taken for specified diseases which may or may not require hospitalization as mentioned herein below.



Domiciliary Hospitalization / Domiciliary Treatment : Medical expenses incurred in case of the following diseases which need Domiciliary Hospitalization /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%.

Cancer, Leukemia, Thalassemia, Tuberculosis, Paralysis, Cardiac Ailments Pleurisy , Leprosy, Kidney Ailment, All Seizure disorders, Parkinson's diseases, Psychiatric disorder including schizophrenia and psychotherapy, Diabetes and its complications, hypertension, Asthma, Hepatitis –B, Hepatitis - C, Hemophilia, Myasthenia gravis, Wilson's disease, Ulcerative Colitis, Epidermolysis bullosa, Venous Thrombosis (not caused by smoking) Aplastic Anaemia, Psoriasis, Third Degree burns, Arthritis, Hypothyroidism, Hyperthyroidism, expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia, Glaucoma, Tumor, Diphtheria, Malaria, Non-Alcoholic Cirrhosis of Liver, Purpura, Typhoid, Accidents of Serious Nature, Cerebral Palsy, Polio, all Strokes leading to Paralysis, Haemorrhages caused by accidents, all animal/reptile/insect bite or sting, chronic pancreatitis, Immuno suppressants, multiple sclerosis / motor neuron disease, status asthmaticus, sequela of meningitis, osteoporosis, muscular dystrophies, sleep apnea syndrome(not related to obesity), any organ related (chronic) condition, sickle cell disease, systemic lupus erythematosus (SLE), any connective tissue disorder, varicose veins, thrombo embolism venous thrombosis/ venous thrombo embolism (VTE), growth disorders, Graves' disease, Chronic Pulmonary Disease, Chronic Bronchitis, Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment.

The cost of medicines, investigations, and consultations, etc. in respect of domiciliary treatment shall be reimbursed for the period stated by the specialist in Prescription. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

**HOSPITAL / NURSING HOME:** A Hospital under this scheme would mean any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the Clinical establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

Has qualified nursing staff under its employment round the clock.

Has at least 10 in-patient beds in towns having a population of less than 10 Lacs and at least 15 in-patient beds in all other places;

Has qualified medical practitioner(s) in charge, round the clock;

Has a fully equipped Operation Theatre of its own where surgical procedures are carried out;

Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

This clause will however be relaxed in areas where it is difficult to find such hospitals. The term 'Hospital / Nursing Home' shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or place for alcoholics, a hotel or a similar place.

**HOSPITALIZATION:** Hospitalization would mean admission in a Hospital/ Nursing Home for a minimum period of 24 consecutive hours of inpatient care except for specified procedures/treatments, where such admission could be for a period of less than a day,

**ID CARD:** In terms of the scheme arrived at between the Banks and insurance companies, ID Cards would be issued to all the officers / employees/ dependent family members/retired officers / employees/their dependents for the purpose of availing cashless facility in network hospitals.

**PRE-EXISTING DISEASE:** Pre Existing Diseases would be covered for reimbursement under this scheme.

**PRE-HOSPITALISATION MEDICAL EXPENSES:** Medical expenses incurred immediately 30 days before the insured person is hospitalized will be considered as part of a claim provided that such medical expenses are incurred for the same condition for which the insured person's hospitalization was required.

**POST HOSPITALISATION MEDICAL EXPENSES:** Relevant medical expenses incurred immediately 90 days after the employee/ dependent/ retirement employee is discharged from the hospital provided that such medical expenses are incurred for the same condition for which the Insured Person's Hospitalization was required.

**Additional Ex-Gratia for Critical Illness :** In addition to the reimbursement covered under this scheme, officers I employees (only officers I employees and not their dependents or retired officers / employees) shall be provided additional ex gratia of Rs.1,00,000/-, In case an employee contracts a Critical Illness as listed below, the sum of Rs.1,00,000/- shall be paid. This benefit shall be provided on first detection/diagnosis of the Critical Illness.

- Cancer including Leukemia
- Stroke
- Paralysis
- By Pass Surgery
- Major Organ Transplant/Bone marrow transplantation
- End Stage Liver Disease
- Heart Attack
- Kidney Failure

- Heart Valve Replacement Surgery

Hospitalization is not required to claim this benefit.

Expenses on Hospitalization for minimum period of a day are admissible. However, this time limit shall not be applied to specific treatments, such as:

1. Adenoidectomy
2. Appendectomy\ Auroplasty not Cosmetic in nature
3. Coronary angiography / Renal
4. Coronary Angioplasty
5. Dental surgery
6. D&C
7. Excision of cyst/ granuloma/lump/tumor
8. Eye surgery
9. Fracture including hairline fracture/dislocation
10. Radiotherapy
11. Chemotherapy including parental chemotherapy
12. Lithotripsy
13. Incision and drainage of abscess
14. Varicocelelectomy
15. Wound suturing
16. FESS
17. Operations/Micro surgical operations on
18. the nose, middle ear/internal ear, tongue, mouth, face, tonsils & adenoids, salivary glands & salivary ducts, breast, skin & subcutaneous tissues, digestive tract, female/male sexual organs!.
19. Haemo dialysis
20. Fissurectomy I Fistulectorny
21. Mastoidectomy
22. Hydrocele
23. Hysterectomy
24. Inguinal/ventral/umbilical/femora/hernia
25. Parenteral chemotherapy
26. Polypectomy
27. Septoplasty
28. Piles/ fistula
29. Prostate surgeries
30. Sinusitis surgeries
31. Tonsillectomy
32. Liver aspiration
33. Sclerotherapy

34. Varicose Vein Ligation
35. All scopes along with biopsies
36. Lumbar puncture
37. Ascitic pleural tapping

This condition will also not apply in case of stay in hospital of less than a day provided the treatment is undertaken under General or Local Anesthesia in a hospital / day care centre in less than a day because of technological advancement and which would have otherwise required hospitalization of more than a day.

**MATERNITY EXPENSES BENEFIT EXTENSION :** Hospitalization expenses in respect of the new born child can be covered within the Mother's Maternity expenses. The maximum benefit allowable under this clause will be up to Rs.50000/- for normal delivery and-Rs.75,000/- for Caesarean Section,

**Baby Day one Cover:** New born baby is covered from day one. All expenses incurred on the new born baby during maternity will be covered in addition to the maternity limit and up to Rs.20,000/ ,

**Ambulance Charges:** Ambulance charges are payable up to Rs.2500/- per trip to hospital and / or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and Auto expenses in actual maximum up to Rs.750/- per trip will also be reimbursable.

Ambulance charges actually incurred on transfer from one center to another center due to Non availability of medical services/ medical complication shall be payable in full.

**Congenital Anomalies:** Expenses for Treatment of Congenital Internal / External diseases, defects anomalies are covered under the scheme.

**Psychiatric diseases:** Expenses for treatment of psychiatric and psychosomatic diseases shall be payable with or without hospitalization.

**Advanced Medical Treatment:** All new kinds of approved advanced medical procedures for e.g. laser surgery, stem cell therapy for treatment of a disease is payable on hospitalization /day care surgery.

Treatment taken for Accidents can be payable even on OPD basis in Hospital.

Taxes and other Charges : All Taxes , Surcharges , Service Charges , Registration charges, Admission Charges , Nursing , and Administration charges to be payable.

Charges for diapers and sanitary pads are payable, if necessary, as part of the treatment.

Charges for Hiring a nurse / attendant during hospitalization will be payable only in case of recommendation from the treating doctor in case ICU / CCU, Neo natal nursing care or any other case where the patient is critical and requiring special care.

Treatment for Genetic Disorder and stem cell therapy shall be covered under the scheme.

Treatment for Age related Macular Degeneration (ARMD), treatment such as Rotational Field Quantum magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP), etc. are covered under the scheme. Treatment for all neurological/ macular degenerative disorders shall be covered under the scheme.

Rental Charges for External and or durable Medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Bi-PAP, Infusion pump etc. will be covered under the scheme. However purchase of the above equipment to be subsequently used at home in exceptional cases on medical advice shall be covered.

Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, elastocrepe bandages, external orthopaedic pads, sub cutaneous insulin pump, Diabetic foot wear, Glucometer (including Glucose Test Strips)! Nebulizer/ prosthetic devise/ Thermometer, alpha / water bed and similar related items etc., will be covered under the scheme.

Physiotherapy charges: Physiotherapy charges shall be covered for the period specified by the Medical Practitioner even if taken at home.

While reimbursement to the officers / employees shall be made by the Banks as hitherto, the Scheme shall be administered by the Banks through a scheme worked out between IBA/Banks and Insurance companies and officers / employees would in no way be directly bound by the terms and conditions of such scheme or arrangements.

However, for the purpose of clarity and information, the details of the Scheme worked out between IBA/Banks and insurance companies is appended herein as Appendix I & II

The above stated scheme would not supersede the continuation of any bank-level arrangement or scheme providing for reimbursement of medical expenses, which is not covered herein, that may be in operation in any Bank.

## Appendix I

### Medical Scheme for the Officers/ Employees of IBA Member Banks, parties to the Bipartite Settlement/ Joint Note dated 25th May 2015 in lieu of the Existing Hospitalization Scheme

The scheme covers expenses of the officers / employees and dependent in cases he/she shall contract any disease or suffer from any illness (hereinafter called DISEASE) or sustain any bodily injury through accident (hereinafter called INJURY) and if such disease or injury shall require any such insured Person, upon the advice of a duly qualified Physician/Medical Specialist/Medical practitioner (hereinafter called MEDICAL PRACTITIONER) or of a duly qualified Surgeon (hereinafter called SURGEON) to incur hospitalization/domiciliary hospitalization and domiciliary treatment expenses as defined in the Scheme, for medical/surgical treatment at any Nursing Home/Hospital / Clinic (for domiciliary treatment)/ Day care Centre which are registered with the local bodies, in India as herein defined (hereinafter called HOSPITAL) as an inpatient or otherwise as specified as per the scheme, to the extent of the sum insured + Corporate buffer.

1.1 The Scheme Covers Employee + Spouse + Dependent Children + 2 dependent Parents /parents-in-law.

- No age limit for dependent children. (including step children and legally adopted children ) A child would be considered dependent if their monthly income does not exceed Rs. 10,000/- per month; which is at present, or revised by Indian Banks' Association in due course. Widowed Daughter and dependant divorced / separated daughters, sisters including unmarried / divorced / abandoned or separated from husband/ widowed sisters and Crippled Child shall be considered as dependent for the purpose of this policy. Physically challenged Brother / Sister with 40% or more disability.

- No Age Limits for Dependent Parents. Either Dependent Parents or parents-In-law will be covered. Parents would be considered dependent if their monthly income does not exceed Rs. 10,000/• per month, which is at present, or revised by Indian Banks' Association in due course, and wholly dependent on the employee as defined in this scheme.

(The definition of family shall undergo a change as decided in due course in the negotiations)

1,2.1 All New Officers / employees to be covered from the date of joining as per their appointment letter. For additions /deletions during policy period, premium to be charged /refunded on pro rata basis.

1.2.2 Continuity benefits coverage to officers / employees on retirement and also to the Retired Officers / employees, who may be inducted in the Scheme.



1.3 **Sum Insured:** Hospitalization and Domiciliary Treatment coverage as defined in the scheme per annum

Officers : Rs.400000

Clerical Staff Rs.300000

Sub Staff : Rs.300000

Change in sum insured after commencement of policy to be considered in case of promotion of the employee or vice versa.

**Corporate Buffer:** Rs.100,00,00,000/- Corporate buffer may be appropriated as per the premium of the bank. If the Corporate buffer of one bank is exhausted, the remaining amount can be claimed from the unutilized corporate buffer of the other banks. Corporate Buffer can be authorized by the Management, through an Authorized person / Committee as decided by IBA / Bank, and informed directly to the THIRD PARTY ADMINISTRATOR by keeping the insurance company in the loop.

1.5 In the event of any claim becoming admissible under this scheme, the company will pay through Third Party Administrator to the Hospital / Nursing Home or insured 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 insured but not exceeding the Sum Insured in aggregate mentioned in the schedule hereto.

A. Room and Boarding expenses as provided by the Hospital/Nursing Home not exceeding

Rs. 5000 per day or the actual amount whichever is less.

B. Intensive Care Unit (ICU) expenses not exceeding Rs. 7500 per day or actual amount whichever is less.

C. Surgeon, team of surgeons, Assistant surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees.

D. Nursing Charges , Service Charges, IV Administration Charges, Nebulization Charges, RMO charges, Anaesthetic, Blood, Oxygen, Operation Theatre Charges, surgical appliances, OT consumables, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker,Defibrillator, Ventilator, orthopaedic implants, Cochlear Implant, any other implant, IntraOcular Lenses, infra cardiac valve replacements, vascular stents, any other valve replacement, laboratory/diagnostic tests, X-ray CT Scan, MRI, any other scan, scopies and such similar expenses that are medically necessary, or incurred during hospitalization as per the advice of the attending doctor.

E. Hospitalization expenses (excluding cost of organ) incurred on donor in respect of organ transplant to the insured.



1.6 Pre and Post Hospitalization expenses payable in respect of each hospitalization shall be the actual expenses incurred subject to 30 days prior to hospitalization and 90 days after discharge.

## 2. DEFINITIONS:

2.1 **ACCIDENT:** An accident is a sudden, unforeseen and involuntary event caused resulting in injury -

### 2.2

A. "Acute condition" Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.

B. "Chronic condition" – A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics –

- I. It needs ongoing or long-term monitoring through consultations, examination check-ups and/or tests –
- ii. It needs ongoing or long-term control or relief of symptoms
- iii. It requires your rehabilitation or for you to be specially trained to cope with it
- iv. It continues indefinitely
- v. It comes back or is likely to come back.

### 2.3 ALTERNATIVE TREATMENTS:

Alternative Treatments are forms of treatment other than treatment "Allopathy" or "modern medicine and includes Ayurveda, unani, siddha homeopathy and Naturopathy in the Indian Context, for Hospitalisation only and Domiciliary for treatment only under ailments mentioned under clause number 3.1 (Ref: 3.4 Alternative Therapy)

### 2.4 ANY ONE ILLNESS:

Any one illness will be deemed to mean continuous period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital / Nursing Home where treatment has been taken. Occurrence of the same illness after a lapse of 45 days as stated above will be considered as fresh illness for the purpose of this policy.

### 2.5 CASHLESS FACILITY:

Cashless facility "means a facility extended by the insurer to the insured where the payments, of the cost of treatment undergone by the employee and the dependent family members of the insured in accordance with the policy terms

and conditions, or directly made to the network provider by the insurer to the extent pre-authorization approved,

## 2.6 CONGENITAL ANOMALY:

Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

- a. Internal Congenital Anomaly which is not in the visible and accessible parts of the body
- b. External Congenital Anomaly which is in the visible and accessible parts of the body

## 2.7 CONDITION PRECEDENT:

Condition Precedent shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

## 2.8 CONTRIBUTION:

The Officers / employees will not share the cost of an indemnity claim on a ratable proportion from their personal Insurance Policies.

## 2.9 DAYCARE CENTRE:

A day care centre means any institution established for day care treatment of illness and/ or injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under.

- has qualified nursing staff under its employment has all qualified medical practitioner(s) in charge
- has a fully equipped operation theatre of its own where surgical procedures are carried out maintains daily records of patients and will make these accessible to the insurance companies authorized personnel.

## 2.10 DAY CARE TREATMENT:

Day care Treatment refers to medical treatment and or surgical procedure which is

- iii. undertaken under general or local anesthesia in a hospital/day care Centre in less than a day because of technological advancement, and
- iv. Which would have otherwise required a hospitalisation of more than a day.

Treatment normally taken on an out patient basis is not included in the scope of this definition.

## 2.11 DOMICILIARY HOSPITALIZATION:

Domiciliary Hospitalization means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances:

- c) The condition of the patient is such that he/she is not in a condition to be removed to a hospital or

d) The patient takes treatment at home on account of non-availability of room in a hospital.

#### 2.12 DOMICILIARY TREATMENT

Treatment taken for specified diseases which may or may not require hospitalization as mentioned in the Scheme under clause Number 3.1

#### 2.13 HOSPITAL / NURSING HOME:

A Hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the Clinical establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under

- Has qualified nursing staff under its employment round the clock.
- Has at least 10 in-patient beds in towns having a population of less than Rs.10 lacs and at least 15 in-patient beds in all other places;
- Has qualified medical practitioner(s) in charge round the clock;
- Has a fully equipped Operation Theatre of its own where surgical procedures are carried out;
- Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

The term 'Hospital / Nursing Home' shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or place for alcoholics, a hotel or a similar place.

This clause will however be relaxed in areas where it is difficult to find such hospitals.

#### 2.14 HOSPITALIZATION:

Hospitalization means admission in a Hospital/Nursing Home for a minimum period of 24 consecutive hours of inpatient care except for specified procedures/treatments, where such admission could be for a period of less than a day, as mentioned in clauses 2.9 and 2.10

#### 2.15 ID CARD:

ID Card means the identity card issued to the insured person by the THIRD PARTY ADMINISTRATOR to avail cashless facility in network hospitals.

#### 2.16 ILLNESS:

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the policy period and requires medical treatment.

#### 2.17 INJURY:

Injury means accidental physical bodily harm excluding illness or disease which is verified and certified by a medical practitioner.

However all types of Hospitalization is covered under the Scheme.

#### 2.18 IN PATIENT CARE:

In Patient Care means treatment for which the insured person has to stay in a hospital for more than a day for a covered event.

#### 2.19 INTENSIVE CARE UNIT:

intensive Care Unit means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated medical practitioner(s) and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

#### 2.20 MATERNITY EXPENSES:

Maternity expenses/treatment shall include:

- a) Medical treatment expenses traceable to childbirth {including complicated deliveries and caesarean sections incurred during hospitalization}.
- b) Expenses towards medical termination of pregnancy during the policy period.
- C) Complications on Maternity would be covered up to the Sum Insured plus the Corporate Buffer.

#### 2.21 MEDICAL ADVICE:

Any consultation or advice from a medical practitioner/doctor including the issue of any prescription or repeat prescription.

#### 2.22 MEDICAL EXPENSES:

Medical Expenses means those expenses that an insured person has necessarily and actually incurred for medical treatment on account of illness or accident on the advice of a medical practitioner, as long as these are no more than would have been payable if the insured person had not been insured.

#### 2.23 MEDICALLY NECESSARY:

Medically necessary treatment is defined as any treatment, test, medication or stay in hospital or part of a stay in a hospital which is required for the medical management of the illness or injury suffered by the insured; must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity; must have been prescribed by a medical practitioner; must confirm to the professional standards widely accepted in international medical practice or by the medical community in India.

#### 2.24 MEDICAL PRACTITIONER:

Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or the homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The term medical practitioner would include physician, specialist and surgeon.

(The Registered practitioner should not be the insured or close family members such as parents, parents-in-law, spouse and children.)

#### 2.25 NETWORK PROVIDER:

Network Provider means hospitals or health care providers enlisted by an insurer or by a Third Party Administrator and insurer together to provide medical services to an insured on payment by a cashless

The list of network hospitals is maintained by and available with the THIRD PARTY ADMINISTRATOR and the same is subject to amendment from time to time.

#### 2.26 NEW BORN BABY:

A new born baby means baby born during the Policy Period aged between one day and 90 days, both days inclusive.

#### 2.27 NON NETWORK

Any hospital, day care Centre or other provider that is not part of the network.

#### 2.28 NOTIFICATION OF CLAIM

Notification of claim is the process of notifying a claim to the Bank, insurer or Third Party Administrator as well as the address/telephone number to which it should be notified.

#### 2.29 OPD TREATMENT:

OPD Treatment is one in which the insured visits a clinic/hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of medical a practitioner. The insured is not admitted as a day care or in-patient.

#### 230 PRE-EXISTING DISEASE:

Pre Existing Disease is any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment, prior to the first policy issued by the insurer.

#### 2.31 PRE – HOSPITALISATION MEDICAL EXPENSES:

Medical expenses incurred immediately 30 days before the insured person is hospitalized will be considered as part of a claim as mentioned under Item 1-2 above provided that;

- i. such medical expenses are incurred for- the same condition for which the insured person's hospitalization was required and
- ii. the inpatient hospitalization claim for such hospitalization is admissible by the insurance company.

#### 2.32 POST HOSPITALISATION MEDICAL EXPENSES:

Relevant medical expenses incurred immediately 90 days after the insured person is discharged from the hospital provided that;

- a. Such Medical expenses are incurred for the same condition for which the Insured Person's Hospitalization was required; and
- b. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.

#### 2.33 QUALIFIED NURSE:

Qualified Nurse is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India and/or who is employed on recommendation of the attending medical practitioner.

#### 2.34 REASONABLE AND CUSTOMARY CHARGES:

Reasonable Charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness/injury involved.

#### 2.35 ROOM RENT:

Room Rent shall mean the amount charged by the hospital for the occupancy of a bed on per day basis.

#### 2.36 SUBROGATION:

Subrogation shall mean the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source. It shall exclude the medical / accident policies obtained by the insured person separately.

### 2.37 SURGERY:

Surgery or surgical procedure means manual and/or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care Centre by a medical practitioner.

### 2.38 Third Party Administrator

Third Party Administrator means a Third Party Administrator who holds a valid License from Insurance Regulatory and Development Authority to act as a THIRD PARTY ADMINISTRATOR and is engaged by the Company for the provision of health services as specified in the agreement between the Company and Third Party Administrator.

### 239 UNPROVEN/EXPERIMENTAL TREATMENT:

Unproven/Experimental treatment is treatment, including drug Experimental therapy, which is not based on established medical practice in India.

### 3. COVERAGES:

3.1 Domiciliary Hospitalization / Domiciliary Treatment ; Medical expenses incurred in case of the following diseases which need Domiciliary Hospitalization /domiciliary treatment as may be certified by the attending medical practitioner and / or bank's 'medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100%

Cancer , Leukemia, Thalassernia, Tuberculosis, Paralysis, Cardiac Ailments , Pleurisy , Leprosy, Kidney Ailment , All Seizure disorders, Parkinson's diseases, Psychiatric disorder including schizophrenia and psychotherapy Diabetes and its complications, hypertension, Hepatitis –B , Hepatitis - C, Hemophilia, Myasthenia gravis, Wilson's disease, Ulcerative Colitis , Epidermolysis bullosa, Venous Thrombosis(not caused by smoking) Aplastic Anaemia, Psoriasis, Third Degree burns, Arthritis , Hypothyroidism , Hyperthyroidism expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia, Glaucoma, Tumor, Diptheria, Malarial–Non-Alcoholic Cirrhosis of Liver, Purpura, Typhoid, Accidents of Serious Nature , Cerebral Palsy, Polio, All Strokes Leading to Paralysis, Haemorrhages caused by accidents, All animal/reptile/insect bite or sting, chronic pancreatitis, Immuno suppressants, multiple sclerosis / motorneuron disease, status asthmaticus, sequela of meningitis, osteoporosis, muscular dystrophies, sleep apnea syndrome(not related to obesity), any organ related (chronic) condition, sickle cell disease, systemic lupus erythematous (SLE), any connective tissue disorder, varicose veins, thrombo embolism venous thrombosis/venous thrombo embolism (VIE)], growth disorders, Graves' disease, Chronic obstructive Pulmonary Disease, Chronic Bronchitis, Asthma, Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment.

The cost of Medicines, Investigations, and consultations, etc.in respect of 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. if no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

3.2 Critical Illness : To be provided to the employee only subject to a sum insured of Rs. 1,00,000/-. Cover starts on inception of the policy. In case an employee contracts a Critical Illness as listed below, the total sum insured of Rs.1,00,000/- is paid, as a benefit. This benefit is provided on first detection/diagnosis of the Critical Illness.

- Cancer including Leukemia
- Stroke
- Paralysis
- By Pass Surgery
- Major Organ Transplant
- End Stage Liver Disease
- Heart Attack
- Kidney Failure
- Heart Valve Replacement Surgery

Hospitalization is not required to claim this benefit. Further the Employee can claim the cost of hospitalization on the same from the Group Medclaim Policy as cashless / reimbursement of expenses for the treatment taken by him.

3.3 Expenses on Hospitalization for minimum period of a day are admissible. However, this time limit is not applied to specific treatments, such as

1	Adenoidectomy	21	Fissurectomy / Fistulectomy
2	Appendectomy	22	Mastoidectomy
3	Ascitic / Plueral tapping	23	Hydrocele
4	Auroplasty not Cosmetic in nature	24	Hysterectomy
5	Coronary angiography /Renal	25	inguinal/ ventral/ umbilica/ femoral hernia
6	Coronary angioplasty	26	Parenteral chemotherapy
7	Dental surgery	27	Polypectomy
8	D&C	28	Septoplasty

9	Excision of cyst/ granuloma/lump/tumor	29	Piles/ fistula
10	Eye surgery	30	Prostate surgeries
11	Fracture including hairline fracture /dislocation	31	Sinusitis surgeries
12	Radiotherapy	32	Tonsillectomy
13	Chemotherapy including parental chemotherapy	33	Liver aspiration
14	Lithotripsy	34	Sclerotherapy
15	Incision and drainage of abscess	35	Varicose Vein Ligation
16	Varicocelelectomy	36	All scopies along with biopsies
17	Wound suturing	37	Lumbar puncture
18	FESS		
19	Operations/Micro surgical operations on the nose, middle ear/internal ear, tongue, mouth, face tonsils & adenoids, salivary glands & salivary ducts, breast, skin & subcutaneous tissues, digestive tract, female/male sexual organs.		
20	Haemo dialysis		

This condition will also not apply in case of stay in hospital of less than a day provided—

- The treatment is undertaken under General or Local Anesthesia in a hospital / day care Centre in less than a day because of technological advancement and
- Which would have otherwise required hospitalization of more than a day.

3.4 Alternative Therapy : Reimbursement of Expenses for hospitalization or domiciliary treatment (under clause 3.1) under the recognized system of medicines , viz, Ayurvedic Unani, Sidi-tea Homeopathy , Naturopathy , if such treatment is taken in a clinic /hospital registered, by the central and state government .

### 3.5 MATERNITY EXPENSES BENEFIT EXTENSION :

The hospitalization expenses in respect of the new born child can be covered within the Mother's Maternity expenses. The maximum benefit allowable under this clause will be up to Rs. 50000/- for Normal Delivery and-Rs. 75,000/- for Caesarean Section:

Special conditions applicable to Maternity expenses Benefit Extension:

- months waiting period under maternity benefit will be waived from the policy.
- Pre-natal & post natal charges in respect of maternity benefit are covered under the policy up

to 30 days and 60 days only, unless the same requires hospitalization.

III. Missed Abortions , Miscarriage or abortions induced by accidents are covered under the limit

of Maternity

IV. Complications in Maternity including operations for extra uterine pregnancy ectopic

pregnancy would be covered in the up to the Sum Insured + Corporate Buffer

V. Expenses incurred for Medical Termination of Pregnancy

VI. Claim in respect of delivery to be given irrespective of the number of children

3.6 Baby bay one Cover: New born baby is covered from day one. All expenses incurred on the new born baby during maternity will be covered in addition to the maternity limit up to Rs, 20000/-

However if the baby contacts any illness, the same shall be considered in the Sum Insured + Corporate buffer. Baby to be taken as an additional member within the normal family floater.

3.7 Ambulance Charges: Ambulance charges are payable up to Rs 2500/- per trip to hospital and / or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and Auto expenses in actual maximum up to Rs750/- per trip.

Ambulance charges actually incurred on transfer from one center to another center due to Non availability of medical services/ medical complication shall be payable in full.

3.8 Pre- Existing Diseases / Ailments: Pre-existing diseases are covered under the scheme.

3.9 Congenital Anomalies: Expenses for Treatment of Congenital Internal / External diseases, defects anomalies are covered under the policy

3.10 Psychiatric diseases: Expenses for treatment of psychiatric and psychosomatic diseases be payable with or without hospitalization.

3.11 Advanced Medical Treatment: All new kinds of approved advanced medical procedures for e.g. laser surgery, stem cell therapy for treatment of a disease is payable on hospitalization /day care surgery.

3.12 Treatment taken for Accidents can be payable even on OPD basis in Hospital up to Sum Insured.

3.13 Taxes and other Charges : All Taxes , Surcharges , Service Charges , Registration charges , Admission Charges , Nursing, and Administration charges to be payable. Charges for diapers and sanitary pads are payable if necessary as part of the treatment Charges for Hiring a nurse / attendant during hospitalization will be payable only in case of recommendation from the treating doctor in case ICU / CCU, Neo natal nursing care or any other case where the patient is critical and requiring special care.

3.14 Treatment for Genetic Disorder and stem cell therapy is covered under the scheme.

3.15 Treatment for Age related Macular Degeneration (ARMD), treatment such as Rotational Field Quantum magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP), etc. are covered under the scheme. Treatment for all neurological/ macular degenerative disorders shall be covered under the scheme.

3.16 Rental Charges for External and or durable Medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Bi-PAP, Infusion pump etc. will be covered under the scheme. However purchase of the above equipment to be subsequently used at home in exceptional cases on medical advice shall be covered.

3.17 Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, elastocrepe bandages, external orthopaedic pads, sub cutaneous insulin pump, Diabetic foot wear, Glucometer (including Glucose Test Strips)/ Nebulizer/ prosthetic devise/ Thermometer, alpha / water bed and similar related items etc., will be covered under the scheme.

3.18 Physiotherapy charges: Physiotherapy charges shall be covered for the period specified by the Medical Practitioner even if taken at home.

All claims admitted in respect of any/all insured person/s during the period of insurance shall not exceed the Sum Insured stated in the schedule and Corporate Buffer if allocated.

#### 4. EXCLUSIONS:

The company shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any insured Person in connection with or in respect of:

4.1 Injury / disease directly or indirectly caused by or arising from or attributable to War, invasion, Act of Foreign enemy, War like operations (whether war be declared or not).

4.2

a. Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident.

b. Vaccination or inoculation.

- c. Change of life or cosmetic or aesthetic treatment of any description is not covered.
- d. Plastic surgery other than as may be necessitated due to an accident or as part of any illness.
- 4.3 Cost of spectacles and contact lenses, hearing aids. Other than Intra-Ocular Lenses and Cochlear Implant.
- 4.4 Dental treatment or surgery of any kind which are done in a dental clinic and those that are cosmetic in nature.
- 4.5 Convalescence, rest cure, Obesity treatment and its complications including morbid obesity, treatment relating disorders, Venereal disease, intentional self-injury and use of intoxication drugs / alcohol.
- 4.6 All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic Virus Type iii ( HTLB -III) or lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome' or any syndrome or condition of a similar kind commonly referred to as AIDS.
- 4.7 Charges incurred at Hospital or Nursing Home primarily for diagnosis x-ray or Laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence of presence of any ailment, sickness or injury, for which confinement is required at a Hospital / Nursing Home, unless recommended by the attending doctor.
- 4.8 Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician
- 4.9 Injury or Disease directly or indirectly caused by or contributed to by nuclear weapon / materials.
- 4.10 All non-medical expenses including convenience items for personal comfort such as charges for telephone, television, /barber or beauty services, diet charges, baby food, cosmetics, tissue paper, diapers, sanitary pads, toiletry items and similar incidental expenses, unless and otherwise they are necessitated during the course of treatment.

**CONDITIONS:**

- 5.1 Contract: the proposal form, declaration, and the policy issued shall constitute the complete contract of insurance.
- 5.2 Every notice or communication regarding hospitalization or claim to be given or made under this Policy shall be communicated to the office of the Bank, dealing with Medical Claims, and/or the THIRD PARTY ADMINISTRATOR office as shown in the Schedule. Other matters relating to the policy may be communicated to the policy issuing office.
- 5.3 The premium payable under this Policy shall be paid in advance. No receipt for Premium shall be valid except on the official form of the company signed by a duly

authorized official of the company. The due payment of premium and the observance and fulfillment of the terms, provisions, conditions and endorsements of this Policy by the Insured Person in so far as they relate to anything to be done or complied with by the Insured Person shall be a condition precedent to any liability of the Company to make any payment under this Policy. No waiver of any terms, provisions, conditions and endorsements of this policy shall be valid unless made in writing and signed by an authorised official of the Company.

5.4 Notice of Communication: Upon the happening of any event which may give rise to a claim under

this Policy notice with full particulars shall be sent to the Bank or Regional Office or THIRD PARTY ADMINISTRATOR named in the schedule at the earliest in case of emergency hospitalization within 7 days from the time of Hospitalisation/Domiciliary Hospitalisation .

5.5 All supporting documents relating to the claim must be filed with the office of the Bank dealing with the claims or THIRD PARTY ADMINISTRATOR within 30 days from the date of discharge from the hospital. In case of post-hospitalisation, treatment (limited to 90 days), (as mentioned in pare 2.32) all claim documents should be submitted within 30 days after completion of such treatment.

Note: Waiver of these Conditions 5.4 and 5.5 may be considered in extreme cases of hardship where it is proved to the satisfaction of the Bank that under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or deliberate or file claim within the prescribed time-limit. The same would be waived by the TPA without reference to the Insurance Company.

5.5.1 The Insured Person shall obtain and furnish to the office of the Bank dealing with the claims / THIRD PARTY ADMINISTRATOR with all original bills, receipts and other documents upon which a claim is based and shall also give such additional information and assistance as the Bank through the THIRD PARTY ADMINISTRATOR/Company may require in dealing with the claim.

5.5.2 Any medical practitioner authorised by the Bank / Third Party Administrator / shall be allowed to examine the Insured Person in case of any alleged injury or disease leading to Hospitalisation, if so required.

5.6 The Company shall not be liable to make any payment under this policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent means or device whether by the Insured Person or by any other person acting on his behalf.

#### DISCLOSURE TO INFORMATION NORM

The claim shall rejected in the event of misrepresentation, mis-description or non-disclosure of any material fact.

5.8 Claims will be managed through the same Office of the Bank from where it is managed at present. The Insurance Companies third party administrator will be setting up

a help desk at that office and supporting the bank in clearing all the claims on real time basis.

5.9 In case of rejection of claims it would go through a Committee set up of the Bank, Third Party Administrator and United India insurance Co Ltd. unless rejected by the committee in real time the claim should not be rejected.

5.10 There would be a continuity of this Scheme / benefits to the Retiring Officers / employees and their family and also to the Retired Officers / employees and their family.

#### Appendix -II

Mapping the underwriting, process, servicing and claims for the Medical Scheme of the Employees and their family members of Member Banks of Indian Banks' Association

1. The policy will be issued in the name of Indian Banks' Association Member Banks and the list of the member banks would be mentioned giving the data of the employees bifurcated into:-

- a) Officers with the data of their dependent family members.
- b) Clerical staff with the data of their dependent family members.
- c) Sub staff with the data of their dependent family members.

The premium is decided by the number of employees uniformly but not based on the number of dependent family members. The collection of data of dependent family members at the initial stage may take long time. In such cases claims pertaining to dependent family members of employees pending collection of data may be settled on certification and recommendation of the appropriate authority of the respective bank.

2. The policy will commence on a uniform date for all the member banks to ensure they get the benefit of the large number of employees which has been instrumental

in the procurement of the most competitive premium quote and would eventually also reflect in a positive claim ratio.

3. The member banks will submit their data and pay the premium to the lead Insurance Company viz. United India Insurance Co. Ltd., in proportion to their employee strength.

4. The insured name of Indian Banks' Association is used for getting the benefit of mass scale underwriting and a positive claim ratio that would benefit all the member



Banks. All underwriting, process and claim servicing will be done by the member Banks' directly with United India Insurance Co. Ltd. and K. M. Dastur Reinsurance Brokers Pvt. Ltd.

5. The Corporate Buffer of all the member banks will be in proportion to the percentage of their premium contribution.
6. The allocation and use of this Corporate Buffer would rest with the individual management of the member bank. At the end of the year we would have a joint review on how many banks have totally utilized their Corporate Buffer and how many other member banks have not utilized their Corporate Buffer totally. The unutilized Corporate Buffer of the member banks would now be proportionately available to the member banks whose Corporate Buffer has been totally utilized. This would be one of the major benefits of the Group underwriting of all the member banks under one policy and at the same time individual underwriting of each member banks for data processing, servicing and claims.
7. The claim settlement of the member banks would be done in the same process as followed in the past, by each individual member banks.
8. The Third Party Administrator, appointed by the lead insure viz United India Insurance Co. Ltd. will station their representative at the banks regional/ nodal offices from where these banks have been settling medical claims of their employees.
9. The Third Party Administrator, would have a Dedicated Office, Server and a 24 X 7 Call Centre for the Member Banks of the Indian Banks' Association.
10. The employees would submit the claims to the same regional / nodal offices where they have been submitting in the past and the Third Party Administrator representative will be the backup support and ensure claim settlement is completed, in thirty minutes.
11. The Third Party Administrator should ensure placement of representative in all the regional/nodal offices of the member banks• where the employees have been submitting their claims in the past)
12. No claims would be rejected by the insurance company/ Third Party Administrator unless the same is rejected by the committee comprising of the Bank management, Insurance Company, Third Party Administrator and K. M. Dastur Reinsurance Brokers Pvt Ltd.
13. All the employees and their family members would be issued ID cards by the Third Party Administrator, of the Insurance Company ie. United India Insurance Co. Ltd. In case the employee or his family member gets admitted in any of the preferred. Provider Network of hospitals on production of ID card, the hospital authority in turn shall notify by fax / mail the details of hospitalisation along with ID card

number and Name of the employee to the.. Third Party Administrator, who would again revert by fax / mail a confirmation to the hospital to proceed with the claim.

This would even enable them to claim from anywhere in India and they would be able to admit themselves in hospitals anywhere in India by merely calling the dedicated call centres of the Third Party Administrator, which would be working on a 24x7 basis. The Third Party Administrator, would even be able to advise the employees on the nearest hospital available in their area. In case of an emergency admission to a hospital which is not in PP Network, the employees also have a benefit to get himself admitted on a cashless basis by intimating the Third Party Administrator, call centre number, mentioning his ID card No and name. The hospital authority would fax / mail the details of hospitalisation to the Third Party Administrator, who would again revert by fax / mail a confirmation to the hospital to proceed with the claim.

14. Most of the claims would be cashless; which would be paid directly to the hospital concerned.
15. The reimbursement claims of pre and post hospitalization or in a few cases of actual hospitalization would be paid to the employees through the banks regional/ nodal offices or directly credited to the employees account.
16. In case of reimbursement claim where the employee has not informed the banks Regional / Nodal offices; they may phone the 24 X 7 call centre of the Third Party Administrator giving the details of their card ID number and name. In such cases the reimbursement claim should be submitted on completion of hospitalization and not later than 30 days of discharge from the hospital. In case of post-hospitalization treatment, all claim documents should be submitted within 30 days after completion of such treatment. Wherever the hospitals are not in the approved list of Third Party Administrator, the Third Party Administrator should take necessary action for addition of those hospitals on their network hospital list in consultation with bank. In an emergency the claim payment would be paid to the hospital account and empanelment of the hospital would be considered.
17. All the addition and deletion of the employees and dependents of the various member banks would be done on a monthly basis. A newly recruited employee would automatically be admitted in the medical scheme from the date of his appointment letter. This has to be reflected in the addition / deletion statement to be sent to the Third Party Administrator! K. M. Dastur Reinsurance Broker Pvt. Ltd., before 10th of the beginning of every month.

- 
18. ID cards will be prepared within 10 working days from the date of receipt of data. These cards can be couriered to the respective branch office in which the employee is located. The cards can be distributed by at the branch office by the bank's branch manager / any other person who is made responsible for the same. Corrections in cards, if any can be c-mailed to an exclusive id which will be exclusive for cards correction errors. This cards will be corrected and resent within 2 working days from the receipt of correction mail.
19. An adequate deposit premium have to be placed by the member banks for this addition, as this is a regulatory compliance under section 64 V B of the Insurance Act; wherein no insurance can be initiated without the payment of the premium.
20. At the same time refund premium of all deletions would be credited in the deposit account of the member banks.
21. All additions / deletions of employees and family members would be on prorata basis. In case, some member banks joined the scheme sometime after the main master policy has been incepted, they would also be joining on a prorata premium.

**Implementation of Medical insurance Scheme for Officers / Employees in lieu of the Hospitalisation Scheme for EXISTING EMPLOYEES.[ SC 6263 dated 29.10.2015]**

The Xth Bipartite Settlement and Joint Note dated 25.5.2015 provides to introduction of Medical Insurance for Officers / Employees in lieu of the Hospitalization Scheme. Indian Banks' Association (IBA) has finalized the modalities for implementation of the scheme, which shall be effective from 01.11.2015 for existing employees.

The salient features and the implementation modalities of the Scheme are enclosed in the Annexure 1 and all the claim form request forms are enclosed as Annexure 2, 3 & 4 respectively. Check lists are enclosed as Annexure 5 & 6 respectively.

The details of this Mediclaim Policy including all the annexure are also available on UBINET -Useful links--- Staff ---- Mediclaim.

All Correspondence/ queries regarding the medical insurance policy shall be addressed to staff mediclaim@unionbankofindia.com. The nodal officer looking after the implementation of the scheme is Ms. Shilpa Sharma Sarkar, Senior Manager (I.P No. 116250).

## **ANNEXURE 1**

### **SALIENT FEATURES OF MEDICLAIM INSURANCE POLICY FOR EXISTING STAFF MEMBERS IN LIEU OF HOSPITALIZATION SCHEME**

#### **1. Group Insurance Policy :**

- a) Indian Banks' Association has finalized a Master Insurance Policy with M/s UNITED INDIA INSURANCE Co. Ltd covering all the Member Banks as per the Xth BPS / Joint Note dated 25.05.2015.
- b) United India Insurance Co. Ltd shall be the Lead Insurer and shall have other Co-Insurers.

#### **2. Sum Insured:**

- INR 400,000 on a family floater basis for Officers ((From JMG/S-I to TEG/S VII) □ INR300,000 on a family floater basis for Clerical Staff . INR300,000 on a family floater basis for Sub Staff

#### **3. Payment of Premium:**

- OFFICERS (From JMG/S-I to TEG/S VII) - Rs. 6,573 +Service Tax □ CLERK - Rs. 4,930 + Service Tax □ SUBSTAFF - Rs. 4,930 + Service Tax.
- Premium for Existing employees shall be payable by the Bank.

#### 4. Coverage:

a) The Scheme covers all Officers (From JMG/S-I to TEG/S VII), Clerical and Substaff employees + Spouse of employees + 2 dependent parents/ parents-in-law.

□ No age limit for dependent children (including step children and legally adopted children), A child would be considered dependent if their monthly income does not exceed Rs.10,000/- (p.m); which is subject to revision by Indian Bank's Association. Widowed Daughter and dependant divorced/ separated daughters, sisters including unmarried/ divorced/ abandoned or separated from husband/ widow sisters and crippled child shall be considered as dependent for the purpose of this policy. Physically challenged brother/ sister with 40% or more disability.

□ No Age limits for dependent parents or either dependant parents-in-law will be covered. Parents would be considered dependent if their monthly income does not exceed Rs.10, 000/- (p.m); which is subject to revision by Indian Bank's Association.

) Employees joining the Bank after 01.11.2015 shall be covered from the date of their joining the Bank's service.

c) Employees who retire from Bank's Service either on Superannuation or Voluntary Retirement under Union Bank Employees Pension Regulations shall be covered upto the end of the policy period, subject to their opting to continue with the Scheme and paying the premium for the remaining period of the policy on pro-rata basis. For this purpose; Retirees will be required to submit an option form authorizing Bank to deduct pro-rata premium for the current year and full premium from next year onwards. As stated above, the policy period shall be November to September for the current year i.e. 2015-16 and thereafter from October to September.

d) To clarify, if an employee's LAST salary date is 31-Mar-2016, the coverage shall stop from 00.00 hours of 01-Apr-2016. Even if 31-Mar-2016, the last salary date is a holiday, he shall be considered as employee upto the end of the date and shall be considered as an Ex-employee w.e.f 00.00 hours of 1-Apr-2016.

e) The policy shall be discontinued for employees separating from the Bank for reasons other than Retirement as per above (i.e. Employees Resigning/Terminated from Bank's services) w.e.f. the date of separation from Bank's service. However, employees resigning from the services of the Bank may opt for continuity of the benefits under the Policy by paying the premium for the FULL period of the policy. For this purpose, they will be required to submit an option form authorizing the Bank to deduct FULL premium for the current year and full premium from next year onwards. As

stated above, the policy period shall be November to September for the current year i.e. 2015-16 and thereafter from October to September.

- f) The Scheme covers the hospitalization treatment in India only.
- g) Pre-existing diseases are covered from Day 1 of this Scheme.
- h) Maternity Benefit is covered upto a maximum of Rs. 50,000 for Normal delivery & Rs. 75,000 for C-Section without 9 months waiting period. Miscarriage or abortions induced by accidents are covered upto maternity limits.
- i) For detailed coverage, please see 10th Bipartite Settlement/Joint Note dated 25.05.2015.

**5. Period of coverage:**

- a) The policy shall come into effect from 00.00 hours of 01.11.2015 upto 23.59 hours of 30.09.2016.
- b) The policy shall be renewed on yearly basis.

**6. Day Care treatment:**

Is covered for medical and or surgical procedures which are undertaken under general or local anesthesia in a hospital or Daycare centre for less than 24 hrs because of technology advancement.

**7. Domiciliary Treatment:**

Covered for treatment of specified ailments which may or may not require hospitalization.

**8. Ayurvedic Treatment:**

Hospitalization expenses are admissible when treatment is undergone in a Government Hospital.

**9. Limitations:**

For complete details on the limitations of this policy please refer 10th Bipartite Settlement/Joint Note dated 25.05.2015.

**10. TPA: THIRD PARTY ADMINISTRATOR (TPA)**

- Paramount Health Group is identified as Third Party Administrator (TPA) for

employees of Union Bank of India. Web address of the TPA is [www.paramounttpa.com](http://www.paramounttpa.com).

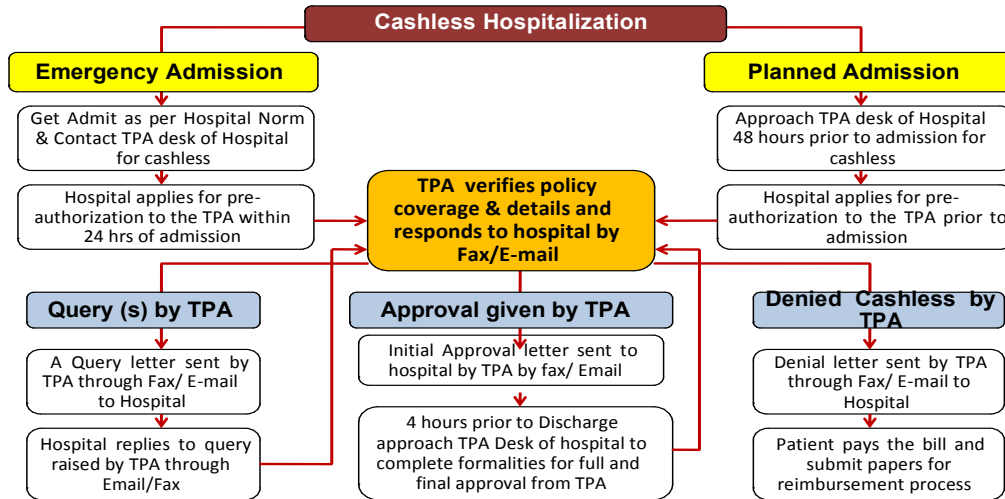
- TOLL FREE NUMBER OF THE TPA is 1800-22-6655, Contact No. 022- 66620808/ 66620800/ 66494600; Email: [contact.phs@paramounttpa.com](mailto:contact.phs@paramounttpa.com). This number would also be available on each Card that will be provided to all of the employee and their dependents.
- The TPA representative will visit the Regional Offices at least twice a week. The representative will collect the claim forms & bills for reimbursement hospitalization/ domiciliary treatment. After processing the reimbursement amount will be credited to the employee account.

#### 11. Claim Processing:

- Cashless Hospitalization
  - a. The Network hospital list is available on UBINET.
  - b. Cashless option is available at network hospitals only. We are providing the
    - list of hospitals which are already under tie up with various ROs. Paramount (TPA) has assured to bring them under the network for the benefits of our employees.
  - c. The flow chart for Claim Process Cashless is enclosed below:



### Claim Process- Cashless



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- d. Insured needs to carry his official Photo ID card along with Patient ID Proof, if dependent is to be hospitalized, while requesting the cashless.
- e. For planned cashless hospitalization: Insured has to arrange for the Pre-Authorization (Pre-Auth) form to be sent via email or fax from respective network hospital TPA desk before 48 hours of admission to Paramount (PHS).

E-mail ID - [al.request@paramounttpa.com](mailto:al.request@paramounttpa.com)

Contact No. - 022-66620808

Fax No. - 022-66444755/ 754

- f. The Pre-Auth form needs to be filled in by the treating Doctor with his signature & stamped by the Hospital.
- g. It is mandatory for Insured to thoroughly check the Pre-Auth form (to ensure that all required details are furnished & holds true to the best of their knowledge) & duly signing it as a confirmation. Please note that the PHS ID should be mentioned on the Pre-Auth form.  
 In case an employee does not have his employee photo id he should provide his corporate name along with his employee code.
- h. For emergency cashless hospitalization: Insured should get admitted and start the treatment. Pre-Auth to be followed within 24 hours of admission.
- i. At the time of discharge If the bill amount exceeds the limit of indemnity, insured/member will have to settle the additional amount on their own.
- j. Prior to discharge insured should verify the Final Bill & duly sign the same.
- k. Cases wherein the claim is denied for cashless benefit, the claimant/ Insured can send all claim documents for TPA reconsideration in reimbursement along with claim form.

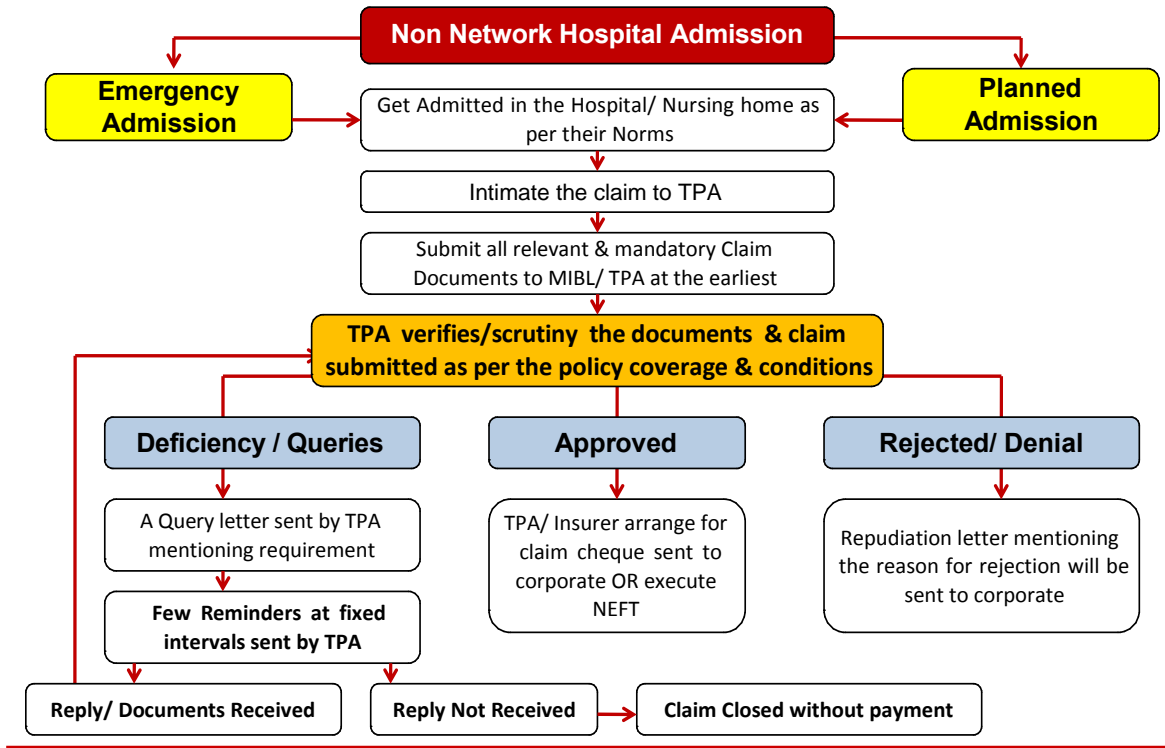
Note: A security deposit of a minimum of 10,000 or more may be collected from the empanelled hospitals which may be reimbursed fully or partially post deduction of non-admissible expenses and once cashless settlement is done by the TPA



## Reimbursement Hospitalization

- Employees need to ensure that the treatment is done in a Registered Hospital /nursing home to get coverage under the policy in case of admission to Non-Network Hospital. (List of Hospitals is available on UBINET).
- Reimbursement claims need to be submitted to the Regional Office/ Central Office in case of CO Staff, within 30 days from Date of Discharge.
- The flow chart for Reimbursement Hospitalization is enclosed below:

### Claim Process- Reimbursement



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## 12. Domiciliary Treatment:

Domiciliary Treatment: Medical expenses incurred in case 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. The cost of medicines, investigations, and consultations, etc. in respect of domiciliary treatment shall be reimbursed for the period stated by the specialist in Prescription. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

## 13. Steps to view Cashless Network List of Hospital

Log on to

<http://www.paramounttpa.com/ProviderNetwork/ProviderNetwork.aspx>

14. HOW TO FIND OUT HOSPITAL NETWORK:

Main Screen

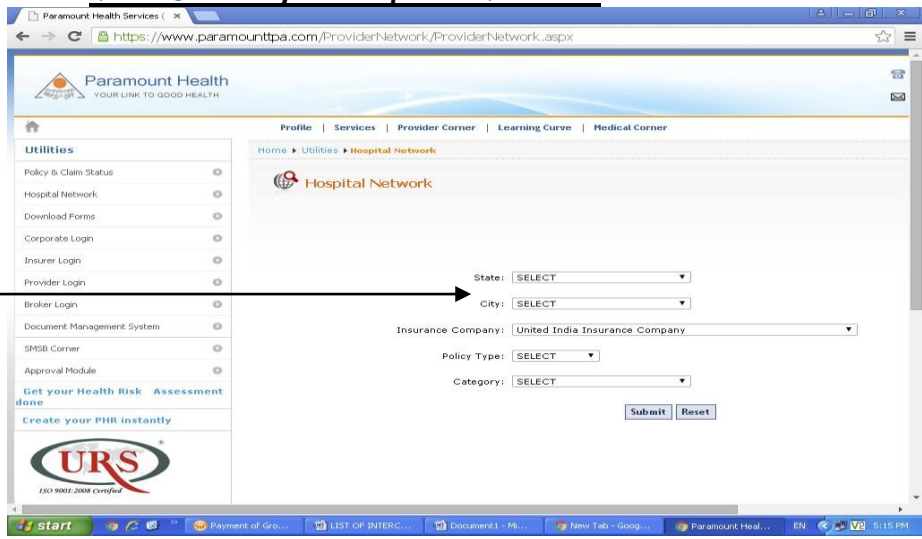
Click: Hospital Network Link

Click: To download forms



Main Screen for Hospital Network

Fields to be selected for finding hospitals:  
Insurance Co: United India Insur. Co.



13. Forms to be submitted:

- For Cashless Hospitalization - Cashless Pre - Sanction, Request Form.
- For Reimbursement Hospitalization - Claim Form PSU- UIIC.
- Domiciliary Hospitalization: PSU - UIIC - Domiciliary Hospitalization claim form.

Domiciliary Treatment:-

- a) Treating Doctor Letter required Regarding Treatment taken at home
- b) Treating doctor letter contain what treatment given to the claimant.
- c) Original bills of treatment of doctors and medicines with consultation letter and prescription.
- d) Required original Nursing Bills which certified by Nursing Bureau.

**14. Pre & Post Hospitalization:**

- a. Expenses incurred 30 days prior to admission & 60 days post discharge are covered under the policy Terms & Conditions.
  - Consultation bills - should be supported with consultation note / papers of the doctor.
  - Investigation / Pathological / Radiological test bills - should be supported along with Reports & advice for the same.
  - Chemist bills - should be supported with respective prescriptions for the same.
  - Copy of Discharge Card of the Hospitalization.
- b. All Pre & Post documents should be submitted within 7 days from completion of 60 days of post hospitalization period. All employees are advised to keep photocopies of all the submitted documents before submitting the originals.

**15. Medical Claim Mobile App:**

Details regarding the usage of medical mobile application as provided by the TPA Paramount available on UBINET.

**16. Action Points to be taken by the employees:**

- a. All OFFICER and CLERICAL employees shall immediately update the details of their family members in Union Pariwar.
- b. The employee shall submit a declaration of the details of the family members in the prescribed format immediately, if already not submitted.
- c. Any addition / deletion of the family members shall be submitted by the employee immediately on such occurrence and should also update the same in Union Pariwar.
- d. Failure to update the details of the family members may entail rejection of the claim for which Bank will not be able to intervene as it is required that terms of policy is complied by all employees.
- e. New Joinees should at the time of joining submit the hardcopy of their family members and update the same in Union Pariwar immediately.
- f. Employee should ensure that the family member being declared as dependent is a dependent as per the definition given in the Jt. Note / Bipartite Settlement.
- g. At the time of retirement/ VRS/ resignation, the continuing option to take the benefit of this policy should be exercised BEFORE separation and in case employee opt for the scheme , account details with authority to bank to remit the premium amount to be provided.







d) Cheque/ DD Payable details:

e) IFSC Code:

**DECLARATION BY THE INSURED**

I hereby declare that the information furnished in this claim form is true & correct to the best of my knowledge and belief. If I have made any false or untrue statement, suppression or concealment of any material fact with respect to questions asked in relation to this claim, my right to claim reimbursement shall be forfeited. I also consent & authorize TPA / insurance company, to seek necessary medical information / documents from any hospital / Medical Practitioner who has attended on the person against whom this claim is made. I hereby declare that I have included all the bills / receipts for the purpose of this claim & that I will not be making any supplementary claim except the pre/post-hospitalization claim, if any.

Date:

Place:

Signature of the insured:

**GUIDANCE FOR FILLING CLAIM FORM - PART A (To be filled in by the insured)**

DATA ELEMENT	DESCRIPTION	FORMAT
<b>SECTION A - DETAILS OF PRIMARY INSURED</b>		
a) Policy No.	Enter the policy number	As allotted by the insurance company
b) S.I. No/ Certificate No.	Enter the social insurance number or the certificate number of social health insurance scheme	As allotted by the organization
c) Company TPA ID No.	Enter the TPA ID No	License number as allotted by IRDA and printed in TPA documents.
d) Name	Enter the full name of the policyholder	Surname, First name, Middle name
e) Address	Enter the full postal address	Include Street, City and Pin Code
<b>SECTION B - DETAILS OF INSURANCE HISTORY</b>		
a) Currently covered by any other Mediclaim / Health Insurance?	Indicate whether currently covered by another Mediclaim / Health Insurance	Tick Yes or No
b) Date of Commencement of first Insurance without break	Enter the date of commencement of first insurance	Use dd-mm-yy format
c) Company Name	Enter the full name of the insurance company	Name of the organization in full
Policy No.	Enter the policy number	As allotted by the insurance company
Sum Insured	Enter the total sum insured as per the policy	In rupees
d) Have you been Hospitalized in the last 4 years since inception of the contract?	Indicate whether hospitalized in the last 4 years	Tick Yes or No
Date	Enter the date of hospitalization	Use mm-yy format
Diagnosis	Enter the diagnosis details	Open Text
e) Previously Covered by any other Mediclaim/ Health Insurance?	Indicate whether previously covered by another Mediclaim / Health Insurance	Tick Yes or No
f) Company Name	Enter the full name of the insurance company	Name of the organization in full
<b>SECTION C - DETAILS OF INSURED PERSON HOSPITALIZED</b>		
a) Name	Enter the full name of the patient	Surname, First name, Middle name
b) Gender	Indicate Gender of the patient	Tick Male or Female
c) Age	Enter age of the patient	Number of years and months
d) Date of Birth	Enter Date of Birth of patient	Use dd-mm-yy format
e) Relationship to primary Insured	Indicate relationship of patient with policyholder	Tick the right option. If others, please specify.
f) Occupation	Indicate occupation of patient	Tick the right option. If others, please specify.
g) Address	Enter the full postal address	Include Street, City and Pin Code
h) Phone No	Enter the phone number of patient	Include STD code with telephone number
i) Email ID	Enter e-mail address of patient	Complete e-mail address
<b>SECTION D - DETAILS OF HOSPITALIZATION</b>		
a) Name of Hospital where admitted	Enter the name of hospital	Name of hospital in full
b) Room category occupied	Indicate the room category occupied	Tick the right option
c) Hospitalization due to	Indicate reason of hospitalization	Tick the right option
d) Date of Injury/Date Disease first detected/ Date of Delivery	Enter the relevant date	Use dd-mm-yy format
e) Date of admission	Enter date of admission	Use dd-mm-yy format
f) Time	Enter time of admission	Use hh:mm format
g) Date of discharge	Enter date of discharge	Use dd-mm-yy format
h) Time	Enter time of discharge	Use hh:mm format
i) If Injury give cause	Indicate cause of injury	Tick the right option
If Medico legal	Indicate whether injury is medico legal	Tick Yes or No
Reported to Police	Indicate whether police report was filed	Tick Yes or No
MLC Report & Police FIR attached	Indicate whether MLC report and Police FIR attached	Tick Yes or No
j) System of Medicine	Enter the system of medicine followed in treating the patient	Open Text
<b>SECTION E - DETAILS OF CLAIM</b>		
a) Details of Treatment Expenses	Enter the amount claimed as treatment expenses	In rupees (Do not enter paise values)
b) Claim for Domiciliary Hospitalization	Indicate whether claim is for domiciliary hospitalization	Tick Yes or No
c) Details of Lump sum/ cash benefit claimed	Enter the amount claimed as lump sum/ cash benefit	In rupees (Do not enter paise values)
d) Claim Documents Submitted-Check List	Indicate which supporting documents are submitted	Tick the right option
<b>SECTION F - DETAILS OF BILLS ENCLOSED</b>		
Indicate which bills are enclosed with the amounts in rupees		
<b>SECTION G - DETAILS OF PRIMARY INSURED'S BANK ACCOUNT</b>		
a) PAN	Enter the permanent account number	As allotted by the Income Tax department
b) Account Number	Enter the bank account number	As allotted by the bank
c) Bank Name and Branch	Enter the bank name along with the branch	Name of the Bank in full
d) Cheque/ DD payable details	Enter the name of the beneficiary the cheque/ DD should be made out to	Name of the individual/ organization in full
e) IFSC Code	Enter the IFSC code of the bank branch	IFSC code of the bank branch in full
<b>SECTION H - DECLARATION BY THE INSURED</b>		
Read declaration carefully and mention date (in dd:mm:yy format), place (open text) and sign.		



**यूनियन बैंक**  
ऑफ इंडिया  
अच्छे लोग, अच्छा बैंक



**Union Bank**  
of India  
Good people to bank with

**CLAIM FORM - PART B**

UNION INDIA INSURANCE COMPANY LIMITED  
REGISTERED & HEAD OFFICE: 24, WHITES ROAD, CHENNAI-600014

**TO BE FILLED IN BY THE HOSPITAL**  
The issue of this form is not to be taken as admission of liability  
Please include the original preauthorization request form in lieu of PART A

(To be filled in block letters)

**DETAILS OF HOSPITAL**

a) Name of the Hospital: \_\_\_\_\_  
 c) Hospital ID: \_\_\_\_\_ c) Type of Hospital:  Network  Non Network (if non network, fill Section E)  
 d) Name of the treating doctor: \_\_\_\_\_  
 e) Qualification: \_\_\_\_\_ f) Registration No. with state code: \_\_\_\_\_ g) Phone No. \_\_\_\_\_

SECTION A

**DETAILS OF PATIENT ADMITTED**

a) Name of Patient: \_\_\_\_\_  
 b) IP Registration No.: \_\_\_\_\_ c) Gender:  Male  Female d) Age: years \_\_\_\_\_ months \_\_\_\_\_ e) Date of Birth: \_\_\_\_\_  
 f) Date of Admission: \_\_\_\_\_ g) Time: \_\_\_\_\_ h) Date of Discharge: \_\_\_\_\_ i) Time: \_\_\_\_\_  
 j) Type of Admission: Emergency  Planned  Day Care  Maternity  k) If Maternity: i. Date of Delivery: \_\_\_\_\_ ii. Gravida Status: \_\_\_\_\_  
 l) Status at time of discharge: Discharged to home  Discharged to another hospital  Deceased  m) Total claimed amount: \_\_\_\_\_

SECTION B

**DETAILS OF AILMENT DIAGNOSED (PRIMARY)**

a) ICD 10 Codes	Description	b) ICD 10 PCS	Description
i. Primary Diagnosis: _____	_____	i. Procedure 1: _____	_____
ii. Additional Diagnosis: _____	_____	ii. Procedure 2: _____	_____
iii. Co-morbidities: _____	_____	iii. Procedure 3: _____	_____
iv. Co-morbidities: _____	_____	iv. Details of Procedure: _____	_____

c) Pre authorization obtained:  Yes  No d) Pre-authorization number: \_\_\_\_\_  
 e) If authorization by network hospital not obtained, give reason: \_\_\_\_\_  
 f) Hospitalization due to injury:  Yes  No i. If yes, give cause  Self inflicted  Road Traffic Accident  Substance abuse / alcohol consumption   
 ii. If injury due to Substance abuse / alcohol consumption, Test Conducted to establish this:  Yes  No (if yes, attach reports) iii. If Medico Legal:  Yes  No iv. Reported to Police:  Yes  No  
 v. FIR No. \_\_\_\_\_ vi. If not reported to police, give reason: \_\_\_\_\_

SECTION C

**CLAIM DOCUMENTS SUBMITTED - CHECKLIST**

<input type="checkbox"/>	Claim Form duly signed	<input type="checkbox"/>	Investigation reports
<input type="checkbox"/>	Original Pre-authorization request	<input type="checkbox"/>	CT/ MRU/ USG/ HPE/ Investigation reports
<input type="checkbox"/>	Copy of the Pre-authorization approval letter	<input type="checkbox"/>	Doctor's reference slip
<input type="checkbox"/>	Copy of photo ID card of patient verified by hospital	<input type="checkbox"/>	ECG
<input type="checkbox"/>	Hospital discharge summary	<input type="checkbox"/>	Pharmacy bills
<input type="checkbox"/>	Operation Theatre Notes	<input type="checkbox"/>	MLC report & Police FIR
<input type="checkbox"/>	Hospital main bill	<input type="checkbox"/>	Original death summary from hospital, where applicable
<input type="checkbox"/>	Hospital break-up bill	<input type="checkbox"/>	Any other, please specify

SECTION D

**DETAILS IN CASE OF NON NETWORK HOSPITAL. (ONLY FILL IN CASE OF NON NETWORK HOSPITAL)**

a) Address of the hospital: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_  
 Pin Code: \_\_\_\_\_ b) Phone No. \_\_\_\_\_ c) Registration No. with State Code: \_\_\_\_\_  
 d) Hospital PAN \_\_\_\_\_ e) Number of inpatient beds \_\_\_\_\_ f) Facilities available in the hospital: I.OT:  Yes  No II.ICU:  Yes  No  
 iii. Others: \_\_\_\_\_

SECTION E

**DECLARATION BY THE HOSPITAL**

(Please read very carefully)

We hereby declare that the information furnished in this Claim Form is true & correct to the best of our knowledge and belief. If we have made any false or untrue statement, suppress or concealment of any material fact, our right to claim under this claim shall be forfeited.

Date: \_\_\_\_\_

Place: \_\_\_\_\_

Signature of the insured: \_\_\_\_\_

SECTION F

**GUIDANCE FOR FILLING CLAIM FORM - PART B (To be filled in by the hospital)**

DATA ELEMENT	DESCRIPTION	FORMAT
<b>SECTION A - DETAILS OF HOSPITAL</b>		
a) Name of Hospital	Enter the name of hospital	Name of hospital in full
b) Hospital ID	Enter ID number of hospital	As allocated by the TPA
c) Type of Hospital	Indicate whether in network or non-network hospital	Tick the right option
d) Name of treating doctor	Enter the name of the treating doctor	Name of doctor in full
e) Qualification	Enter the qualifications of the treating doctor	Abbreviations of educational qualifications
f) Registration No. with State Code	Enter the registration number of the doctor along with the state code	As allocated by the Medical Council of India
g) Phone No.	Enter the phone number of doctor	Include STD code with telephone number
<b>SECTION B - DETAILS OF THE PATIENT ADMITTED</b>		
a) Name of Patient	Enter the name of patient	Name of patient in full



b) IP Registration Number	Enter insurance provider registration number	As allotted by the insurance provider
c) Gender	Indicate Gender of the patient	Tick Male or Female
d) Age	Enter age of the patient	Number of years and months
e) Date of Admission	Enter date of admission	Use dd-mm-yy format
f) Time	Enter time of admission	Use hh:mm format
g) Date of Discharge	Enter date of discharge	Use dd-mm-yy format
h) Time	Enter time of discharge	Use hh:mm format
i) Type of Admission	Indicate type of admission of patient	Tick the right option
j) If Maternity		
Date of Delivery	Enter Date of Delivery if maternity	Use dd-mm-yy format
Gravida Status	Enter Gravida status if maternity	Use standard format
k) Status at time of discharge	Indicate status of patient at time of discharge	Tick the right option
<b>SECTION C - DETAILS OF AILMENT DIAGNOSED (PRIMARY)</b>		
a) ICD 10 Code		
Primary Diagnosis	Enter the ICD 10 Code and description of the primary diagnosis	Standard Format and Open text
Additional Diagnosis	Enter the ICD 10 Code and description of the additional diagnosis	Standard Format and Open text
Co-morbidities	Enter the ICD 10 Code and description of the co-morbidities	Standard Format and Open text
b) ICD 10 PCS		
Procedure 1	Enter the ICD 10 PCS and description of the first procedure	Standard Format and Open text
Procedure 2	Enter the ICD 10 PCS and description of the second procedure	Standard Format and Open text
Procedure 3	Enter the ICD 10 PCS and description of the third procedure	Standard Format and Open text
Details of Procedure	Enter the details of the procedure	Open text
c) Pre-authorization obtained	Indicate whether pre-authorization obtained	Tick Yes or No
d) Pre-authorization Number	Enter pre-authorization number	As allotted by TPA
e) If authorization by network hospital not obtained, give reason	Enter reason for not obtaining pre-authorization number	Open text
f) Hospitalization due to injury	Indicate if hospitalization is due to injury	Tick Yes or No
Cause	Indicate cause of injury	Tick the right option
If injury due to substance abuse/alcohol consumption, test conducted to establish this	Indicate whether test conducted	Tick Yes or No
Medico Legal	Indicate whether injury is medico legal	Tick Yes or No
Reported To Police	Indicate whether police report was filed	Tick Yes or No
FIR No.	Enter first information report number	As issued by police authorities
If not reported to police, give reason	Enter reason for not reporting to police	Open Text
<b>SECTION D - CLAIM DOCUMENTS SUBMITTED-CHECK LIST</b>		
Indicate which supporting documents are submitted		
<b>SECTION E - DETAILS IN CASE OF NON NETWORK HOSPITAL</b>		
a) Address	Enter the full postal address	Include Street, City and Pin Code
b) Phone No.	Enter the phone number of hospital	Include STD code with telephone number
c) Registration No. with State Code	Enter the registration number of the doctor along with the state code	As allocated by the Medical Council of India
d) Hospital PAN	Enter the permanent account number	As allotted by the Income Tax department
e) Number of Inpatient Beds	Enter the number of inpatient beds	Digits
f) Facilities available in the hospital	Indicate facilities available in the hospital	Tick the right option. If others, please specify
<b>SECTION F - DECLARATION BY THE INSURED</b>		
Read declaration carefully and mention date (in dd:mm:yy format), place (open text) and sign.		

# 5

## LOANS & ADVANCES TO AWARD STAFF

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## LOANS & ADVANCES TO AWARD STAFF

### 1.FESTIVAL ADVANCE:

All the Confirmed Staff members are eligible for Festival Advance at the following rates from 1<sup>st</sup> January 2010 onwards to celebrate certain festivals, recoverable in 10 equal monthly installments commencing from subsequent month of drawl of the amount.

**Clerks:** One Month Basic Pay with a Minimum of Rs.8000/- emoluments as of date of application.

**Sub Staff:** One month Basic Pay with a Minimum of Rs.6000/- (SC NO. 5656 DATED 22.03.2010 - THIS IS TAXABLE AMOUNT)

### 2.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).

### 3. CLEAN OVER DRAFT FACILITY (COD):

All the confirmed full time employees with Service of 3 years and above of the Bank are provided Clean Overdraft facility (**repayable on demand**) with a view to afford operational flexibility/ freedom as also to enable them to plan their requirement/ financial outlay. Once the facility is availed, no staff loan facility will be allowed and the employee is required to open a separate OD account in the bank for this purpose. The salary will be credited/ debited through this account only. All the transactions are to be routed from OD account only w.e.f. 01.09.2012.

All confirmed full time employees of bank with 3 years service	3 YRS & ABOVE BUT LESS THAN 5 YRS	5 YRS & ABOVE BUT LESS THAN 10 YRS	In case the service of employee is 10 YRS & ABOVE
CLERICAL STAFF	Rs.0.60 lacs	Rs.2.75 lacs	Rs.3.00 lacs
SUB-STAFF	Rs.0.40 lacs	Rs.1.00 lacs	Rs.1.25 lacs

**REDUCTION IN COD LIMITS DURING THE LAST 5 YEARS  
(SC NO.5339 DT.05-01-2007 and 5902 dated 05.09.2012)**

AGE OF THE APPLICANT	OVERDRAFT LIMIT ELIGIBLE
> 55 < 56 years	90% of the limits
> 56 < 57 years	80% of the limits
> 57 < 58 years	70% of the limits
> 58 < 59 years	60% of the limits
> 59 < 60 years	50% of the limits

NOTE: The reduction in OD limit to the extent of 10% every year commencing from 55<sup>th</sup> year onwards will be done on a monthly basis. The operative limits will have to be fixed at the beginning of the every month and the drawings in the a/c including the monthly intt. charged to the a/c should not exceed the operative limit. 50% of the limit or the balance outstanding in the OD a/c whichever is higher will be recovered from terminal benefits of the employee concerned.

The limits are inclusive of the interest portion charged every month. Lower limit can be availed by the employees at their discretion.

**Interest on Clean OD:** Base Rate on quarterly rests (at present, the base rate is 10.25% in our Bank).

**TOTAL DECUCTIONS:** Total deductions of the employee on account of statutory deductions, loan installments and notional monthly interest on the clean OD limit (assuming that the limit is fully drawn) should not exceed 60% of gross monthly emoluments. In case total deductions (including the notional interest) exceed 60% of the gross monthly emoluments, such employee may be sanctioned proportionate limit within their eligibility.

The account will be reviewed every year by Sanctioning Authority. Concerned defaulting official will be liable for appropriate action.

### COMPETENT AUTHORITIES FOR SANCTION OF OD FACILITY

Category	SANCTIONING AUTHORITY
Employees working at Small / Medium branches including BMs.	Sr. Manager (Credit) at Regional Office or authority above him at RO.
Employees working at Large, VLB, ELB, Service Branches, other than BMs.	In-charge of the Branch or Senior Manager (Cr) or Authority above him in the respective branches.
Employees working at all administrative offices including ZAO/ FGMO/ RAO/ STC, Staff College, Bangalore (except Central Office).	Senior Manager (Credit) or Authority above him at RO/NRO/FGMO.
Employees working at Central Office.	Senior Manager in Dept. of Personnel or next higher authority.
Employees deputed to RRBs.	In charge of credit dept. at RO within whose jurisdiction the HO of the RRB falls.

(Staff Circular No. 4861 dt.20.06.2002 and Staff Circular No. 5902 dated 5.09.2012)

#### **4. STAFF HOUSING LOAN :**

- Staff circular nos. 3691 dated 31<sup>st</sup> January, 1991, Staff Circular no. 3869 dated ,01.06 1992 ,Staff Circular No.5663 dated 19th April 2010, SC No.5728 dated 28th January 2011 , Staff Cir No.6160, dated 15.01.2015 ,SC 6234 dated 28.08.2015 & SC 6244 dated 18.09.2016

**The salient features** of the amendments to existing Housing Loan Scheme are as under [ SC 6160 dated 15.01.2015]

#### **Purpose:**

**Staff Housing Loan can be granted for -**

- 1) Constructing of a new house on existing plot of land.
- 2) Purchasing a plot of land and constructing a house thereon.

- 3) Purchasing the ready built house or flat. In case of old house/flat, the estimated future life of the house should be at least 10 years more than the period in which the loan is to be repaid.
- 4) For enlarging the accommodation of an existing house.
- 5) Purchasing a plot of land under co-operative schemes and building a house where title will vest on the employees after the house is built.
- 6) Purchasing of house/flat under self-financing housing scheme and co-operative group housing societies.

### 3.1 QUANTUM / LIMIT OF LOAN

SL	Category of Staff	Revised Limit*
1	CLERICAL	90% of Cost or Rs.30.00 lacs, whichever is lower.
2	SUB-STAFF	90% of Cost or Rs.20.00 lacs, whichever is lower.

(\* ) actual eligibility will be subject to maximum permissible deduction i.e 60% of Gross Salary including notional interest on COD and proposed instalment for Housing Loan to be sanctioned.

### 3.2. Rate of Interest:

Base Rate or 8% p.a. (simple) whichever is lower.

### 3.3. Repayment :

The loan will be recovered in 360 monthly instalments (i.e. a period of 30 years) or the remaining period of service whichever is less. Recovery to start 2 years after first disbursement or 6 months after completion of house whichever is earlier. Recovery of principal and interest shall be in the ratio of 3:1.

- REPAYMENT CAPACITY:

Total deductions should not exceed 60% of the gross salary including interest on COD and instalments of proposed loan.

In case of Union Bank Co-operative Credit Society Loan is availed by the employee, the total deductions after sanction of Housing Loan under this scheme shall not exceed 75% from the monthly emoluments payable to the employee.

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## Repayment period:

### Staff circular 6234 dated 28.08.2015

- Benefit of extended repayment period beyond retirement upto 70 years will be applicable to the staff housing loan sanctioned/converted under modified staff housing loan scheme circulated vide SC 6160 dated 15.01.2015
- An employee must have 5 years remaining service for availment of the loan under modified staff housing loan scheme
- Total repayment period of staff housing loan cannot be extended beyond 360 months (principal & interest) or 70 years whichever is less and accordingly repayment schedule will be fixed in the ratio of 3:1
- In such cases where repayment period is extended beyond repayment i.e 70 years of the age ,employee may opt for tapering of instalments depending upon his repay capacity and permit the bank to deduct higher instalment than the regular instalments fixed as per the repayment schedule for the period during his employment in the bank i.e up to the age of 60 years so as to reduce the quantum of instalments in his post retirement period .how ever in any case one month prior to retirement of the employee the quantum of instalment will be reviewed by regional head where the employee is last posted depending upon his repaying capacity. In this process the major thrust will be given to be pension to be drawn by the employee concern after commutation of his pension . In such eventuality taking into account of the pension payable to the employee after commutation new quantum of instalments equivalent to 50% of pension after commutation will be drawn for next 120 months and the employee will be required to repay the excess outstanding in his housing loan account from his own funds/ terminal benefits, if any payable to him like pension commutation,own PF contribution, gratuity, leave encashment etc.
  - This facility of repayment upto the age of 70 years will not be available to employees who take VRS/resign from the bank's service, before attaining the age of superannuation and they shall have to liquidate the entire staff housing loan outstanding at the time of their resignation / VRS. for such employees ( who take VRS/Resignation) their loan outstanding can be considered for being taken over into a union home loan by competent authority, on a case to case basis as per eligibility and terms and conditions of the union home loan scheme
  - In all such cases where the repayment period extends beyond retirement, the benefit of staff rate and other terms and conditions of staff housing loan account like simple interest shall continue to be available to the employee after his superannuation also ,maximum upto the age of 70 years, as specified
  - immediate legal heir shall be taken as guarantor in the loan

### Consideration of spouse income for repaying capacity:

For the purpose of calculation of repaying capacity the income of spouse can be considered if the spouse is government employee or in the service of private



organisation for which sufficient income proof has been provided or an income tax payee for nearly 5 years with regular source of income .

### **Staff Circular No.6244 Dated 18th September, 2015**

- **Repayment period beyond retirement upto 70 years**
- Attention of all concerned is invited to Staff Circular No. 6160 dated 15.01.2015 and Staff Circular No. 6234 dated 28.08.2015. In this connection, it is clarified that
- All Staff Housing Loans sanctioned after issuance of Staff Circular No. 6160 dated 15.01.2015 will be eligible for extending the repayment period beyond retirement of staff member upto 70 years of age subject to maximum 360 monthly instalments.
- In cases, where employee has availed housing loan under Union Home Scheme either for acquisition of 2<sup>nd</sup> house or to bridge the shortfall while acquiring 1<sup>st</sup> house, prior to the issuance of SC 6160 dated 15.01.2015 and has now requested for conversion of above housing loan to Staff Housing Loan, benefit of extension of-repayment period beyond retirement of staff members upto 70 years of age, may be extended, even if it was not availed earlier in Union Home Loan Scheme and now requested by staff while seeking conversion to staff housing loan.
- However, facility of extension of repayment period upto the age of 70 years, shall not be available in cases where staff member has availed housing loan under Staff Housing Loan prior to issuance of Staff Circular No. 6160 dated 15.01.2015.
- Please note that in no case maximum repayment period shall exceed 360 monthly installments (i.e. a period of 30 years).

#### **3.4. Conversion of Commercial Housing Loan/Union Home Loan**

If the employee has availed commercial housing loan or loan under Union Home Scheme to bridge the shortfall in cost of house and housing loan sanctioned 1 availed under existing scheme, the said commercial loan can be converted to Staff Housing Loan to the extent of difference between earlier loan availed and eligible revised limit taking into account his net take home salary with extended repayment period as above.

#### **3.5. Interim Security:**

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 I possession obtained and Equitable Mortgage thereof created.

#### 4. LOAN FOR REPAIRS / RENOVATION:

##### 5.1. QUANTUM / LIMIT OF LOAN:

Category of Staff	Revised Limit (*)
Officers	Rs.10.00 lacs
Clerical	Rs.7.00 lacs
Sub-Staff	Rs.5.00 lacs

(\* ) Actual eligibility will be subject to maximum permissible deduction i.e. 60% of Gross Salary including notional interest on OD and proposed installments for Housing Loan to be sanctioned.

##### 5.2. Repayment:

240 Monthly installments or remaining years of service whichever is less. Recovery of principal and interest shall be in the ratio of 3:1.

##### 5.3. Margin : 25%

##### 5.4. Rate of Interest: Base Rate or 8% (simple) whichever is lower.

#### 6. OTHER PROVISIONS:

6.1. The Officer / employee or his 1 her spouse should not already own a house in the town / urban agglomeration where the house / flat is proposed to be constructed<sup>1</sup> acquired.

6.2. The employees, who have availed regular Housing Loan as per earlier scheme but construction<sup>1</sup> purchase of house is incomplete, they may be allowed to opt for the Housing Loan under the revised scheme. In such case, the employee will be eligible for difference:

- (i) Between the Housing Loan sanctioned earlier and the estimate then submitted
  - (ii) Between the Housing Loan sanctioned earlier and revised limit under this scheme - whichever is lower
- (subject to maintenance of requisite margin.

6.3. The Housing Loan as per revised limits may also be sanctioned in following cases:

(i) For change of security when an existing house/flat purchased out of Staff Housing Loan as per existing scheme is sold to acquire bigger 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.

(ii) For enlarging<sup>1</sup> extending the existing house acquired by availing Staff Housing Loan.

(iii) The revised Housing Loan limit for repairs<sup>1</sup> renovations shall be extended to employees who had either availed Staff Housing Loan or Union Home Loan or both the

loans for purchase of a house<sup>1</sup> flat subject to completion of 7 years from the date of availing the Housing Loan.

7. All other terms and conditions of existing staff housing loan scheme shall remain same. For the sake of clarity, it is once again reiterated that individual employees is eligible to acquire only one dwelling house in his name under Staff Housing Loan Scheme. However, the Management reserves its right to change / amend any of the terms and conditions as and when it is felt necessary.

8. Effective date of New Housing Loan Scheme:

Revised Housing Loan Scheme as enumerated above will be effective from the date of this circular.

**ADDITIONAL HOUSING LOAN FACILITY:**

Besides the above Housing loan, Additional Housing Loan as mention hereunder can be sanctioned:

ELIGIBILITY	Confirmed in Bank's service.
LOAN AMOUNT: CLERKS	2.40 lacs
SUB STAFF	1.60 LACS
$\frac{3}{4}$ SCW	1.20 LACS
$\frac{1}{2}$ SCW	0.80 LACS
$\frac{1}{3}$ SCW	0.53 LACS
RATE OF INTT	8% p.a. (simple) or 3.75% less than BPLR, whichever is higher. Once the Base Rate is finalised, intt. Will be linked to Base Rate.
REPAYMENT	120 months (principal 90 & intt 30)
MARGIN	25% of the estimated cost
GENERAL CONDITIONS	Total deductions should not exceed 60% of the gross salary including intt on COD and instalments of proposed loan. Likely terminal benefits at the time of retirement should be adequate to recover the outstanding loan.

In case of construction of house by purchasing of land, the cost of land should not exceed 25% of the total quantum of Housing Loan applicable to each category of employee or the estimate submitted by the employee, whichever is lower. In such case, the schedule for

construction of house should be submitted by the employee as to within how much period, he/she intends to complete the house. This period should not exceed, in any case, beyond 18 months from the date of sanction of loan for cost of the land.

Advance for ready built house or flat is admissible for outright purchase only. The purchase may be from Govt/Semi Govt bodies, housing boards, development authorities, registered co-operative societies etc or from private parties.

**LOCATION:** Individual loans will be admissible for construction, acquisition of a house/plot/flat at any place in India where the employee proposes to settle after retirement.

**Staff housing loan for Acquiring 2<sup>nd</sup> house/home: [SC 6234 dated 28.08.2015]**

- An employee must have remaining 5 years of service for being considered for the sanction of 2<sup>nd</sup> housing loan for the purchase of plot and construction /flat with repayment beyond retirement upto 70 years
  - The employee can hold the first house also while availing 2<sup>nd</sup> housing loan
  - The quantum of 2<sup>nd</sup> housing loan will be restricted to the amount of limit applicable to him as per staff circular no 6160 dated 15.01.2015 minus total amount of loan availed under staff housing loan scheme earlier
  - Employee who have already availed loan for 2<sup>nd</sup> house before attaining the age of 55 years under union home will be eligible for conversion under above scheme
- a) The unit purchased under 2<sup>nd</sup> housing loan can not be sold by the employee within the period of 10 years from the date of avilment of loan for any reason what so ever (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 amount immediately). In that case the loan for 2<sup>nd</sup> housing will be liquidated immediately with the sale proceeds
- b) 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 the commercial rate of interest as well as the bank's charges will be recovered vis- a -vis liquidation of housing loan a/c out of the sale proceeds of house
- c) immediate legal heir shall be taken as guarantor in the loan

**Staff Housing Loan For Both Husband & Wife Working In The Bank [SC 6234 dated 28.08.2015]**

- Both husband and wife working in the bank will be treated as individual employee and to be permitted to avail staff housing loan in their individual capacity as per their eligibility / repayment capacity. However, both husband and wife together avail housing loan for not more than 2 dwelling houses 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 availment of staff housing loan for maximum two dwelling houses by husband and wife

**Increase in ratio of loan component for purchase of LAND/PLOT [SC 6234 dated 28.08.2015]**

Percentage of loan amount for acquiring land/plot which is hitherto fixed at 25% will be enhanced to 35% of loan amount. In other words 35% of the loan amount will be utilized for acquiring land/plot and remaining 65% for construction of the house

**5.Conveyance Loan to employees for purchase of four wheelers  
(Car)  
and two wheelers (Scooter / Motor Cycle)**

<b>Eligibility: for purchase of Motor Car /Two Wheeler (SC NO.5938 DT. 07/01/2013 w.e.f. 1.1.2013)</b>		
All confirmed workmen employees having 3 years of satisfactory service shall be eligible for the loan for purchase of Motor Car. (SC 6281 dated 10.12.2015)		
All confirmed workmen employees having 2 years of satisfactory service shall be eligible for purchase of any other conveyance i.e. Motor Cycle/ Scooter. (SC 6281 dated 10.12.2015)		
The service rendered by Ex-Servicemen in Defence Forces will be taken into account for the purpose of qualifying service.		
<b>QUANTUM</b> 5 lakhs	<b>FOUR WHEELER</b>	80% of the cost of the motor car subject to maximum of Rs.5.00 lacs whichever is lower.
<b>Rs.80,000</b>	<b>TWO WHEELER</b>	90% of the cost of motor cycle/scooter or Rs.80,000/- whichever is lower.

<p><b>Repayment of Loan</b></p>	<p>In respect of 2- wheelers, the loan together with interest therein is repayable in not more than 84 equal monthly installments in the ratio of 5:1 towards principal and interest respectively.</p> <p>In respect of 4-wheelers, loan, together with interest thereon, shall be repaid in not more than 200 monthly installments. The recovery of loan will be effected in the following manner:-</p> <p>-1 The principal and interest amount of loan for purchase of Motor Car, which is repayable in 200 monthly installments, will be recovered in the proportion of 3 : 2 period. In other words, the principal loan amount will be recovered first in 120 months and interest accrued thereon will be recovered thereafter in the remaining 80 months.</p> <p>-2 Installments 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.</p>
<p><b>Repairs</b></p>	<p>There will be no loan for repairs of Motor car as available under old scheme. But earlier loans availed under this category will continue as per old scheme till their repayment in full.</p>
<p><b>Rate of Interest</b></p>	<p>The Loan shall carry interest of Rs. 8.5% p.a. (Simple) for the year 01.01.2013 to 31.12.13 and thereafter the rate of interest will be reviewed on yearly basis.</p>
<p><b>GENERAL RULES</b></p>	<p>i) The loan shall be granted for the purpose of second-hand vehicle of not more than 10 years old in case of motor car and 5 years in case of other vehicle (2 wheeler) provided the loanee satisfies the sanctioning authority about the fitness and valuation of the vehicle by producing a Fitness Certificate from a qualified Automobile Engineer and Valuation Certificate from an approved Surveyor.</p>
	<p>ii) Conveyance loan will not be granted - both 2 wheelers and 4 wheelers put together on more than 3 occasions during the entire service of workmen. A period of 4 years should elapse from the <b>date of availment of earlier loan</b> before availing a fresh loan for purchase of another vehicle.</p>
	<p>iii) The stipulation of 4 years may be waived in case of change over to another <b>type</b> of vehicle (Motor Cycle/ Scooter to Car)</p>

	iv) Before considering an application for purchase of a vehicle for second and subsequent time or change over to another type of vehicle, the loan taken earlier together with intt. thereon should be fully liquidated.
	v) The purchase of vehicle will be made within one month from the date of drawal of the advance. The payment is to be made directly to the Supplier/Dealer/Vendor of the vehicle.
	vi: The vehicle will be hypothecated to the Bank and will be registered with RTO to that effect, till the loan amount is repaid in full with interest.
	vii: It is obligatory on the part of loanee to take full comprehensive insurance of the vehicle with Bank Clause.
	viii: The loanee shall not sell or part with the vehicle without prior permission of the Sanctioning Authority.
	ix: Where an workmen sells his vehicle purchased with bank's loan and applies for a fresh loan for purchase of another vehicle, apart from fully liquidating the old loan, the surplus sale proceeds must be applied towards purchase of the new vehicle.
	x: 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 further to adjustment of sale proceeds of the earlier vehicle, wherever applicable.
	xi: The o/s balance in loan amount with interest thereon at the time the loanee employee ceases to be in the Bank's employment, shall be recovered from the superannuation benefits i.e. Gratuity, PF, Pension 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 loanee workmen.
	xii: If an workmen repays the conveyance loan granted to him in the normal course and then applies for a fresh loan for another vehicle, it will not be necessary for him to utilize sale proceeds of the earlier vehicle.



### **DEDUCTIONS**

Normally, no workmen 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 less than 35% of the total emoluments. 35% of the take home pay means take home Pay as on the date of application of the conveyance loan **after taking into consideration likely installment of car/scooter loan.**

### **COMPETENT AUTHORITIES FOR SANCTION OF CONVEYANCE LOAN**

CATEGORY OF EMPLOYEES	SANCTIONING AUTHORITY
Employees working a Small/Medium/Large or Service Branches.	Chief Manager (Cr) of respective NRO/RO authority above him.
Employees working at VLB/ELB Branches	In Charge of the Branch in respective Branches.
Employees working at all Administrative Offices including RO/FGMO/ZAO/RAO/STC, Staff College, Bannerghatta (except C.O).	Chief Manager (Cr) of the respective RO/NRO/FGMO or Authority above him.
Employees working at Central Office.	CM (HRM) of HRM Dept, CO, or Authority above him.
Employees deputed to RRBs.	In Charge of Credit Dept at NRO/RO within whose jurisdiction the HO of the RRB falls or above him.

**Note:** If the loan amount is misutilised or 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 sanctioning authority while availing second conveyance loan or any rule regarding grant of such loan is violated, the workmen concerned shall be liable for disciplinary action. Besides this, the Bank shall have right to charge commercial rate of interest on the amount o/s in the loan account.

The Management will have full right to alter the terms and conditions of grant of such loan, the loan under this category, shall be granted entirely at the discretion of the Management.

### **5.1. CONVERSION OF UNION MILES TO STAFF CONVEYANCE LOAN TO AWARD STAFF** **HRMD/PAD/18030/2008 DT16/04/2008**

In terms of letter no.HRMD/PAD/210/2008 Dt.29/01/2008, conversion of Union Miles availed by Award Staff into Staff Conveyance Loan was permitted. While permitting the same, the following guidelines were issued.

- I. Interest on Loan under Union Miles be applied at the stipulated rate upto the date of conversion of such loans into Conveyance Loan to Award Staff.
- II. The balance outstanding thereafter be transferred to new Loan account i.e. Conveyance Loan to Award Staff.
- III. Fresh set of documents i.e. DP note for balance outstanding, SD-21, SD-10, Letter of Lien be obtained from the staff member.

## **6. NSC LOAN: SC 5043 dated 21.01.2004**

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.

## **7. 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.

**8.FURNITURE LOAN TO AWARD STAFF SC NO.6139, Dated 17.11.2014.**

**PURPOSE OF LOAN :** For purchase of Furniture / Home Appliances. SC 6139 17.11.14

<b>Quantum</b>	Rs.60,000/- for Non Subordinate Staff Rs.40,000/- for Subordinate Staff	
<b>Margin</b>	10%	
<b>Eligibility</b>	All confirmed Workmen Staff with satisfactory service of 3 years	
<b>Rate of Interest</b>	Base rate (simple)	
<b>Repayment of Loan</b>	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>Sanctioning Authority</b>	<u>Category of Employee</u>	<u>Sanctioning Authority</u>
	Employees working at Small / Medium / Large / Service branches / Currency Chest / MICR Centres	Branch Head
	Employees working in Regional Office / Regional Audit Office / RUSSETI / Staff Training College / Centre	Chief Manager (Credit) or authority above him at Regional Office
	Employees working at VLBs, ELBs	In-Charge of the Branch
	Employees working at FGMO/ ZAO/ZVC/Staff College,	Chief Manager or authority above him at FGMO

		Employees working at Central Office	Chief Manager (PAD) or authority above him
7.	<b>General Terms and conditions</b>	<ol style="list-style-type: none"> <li>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.</li> <li>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 availment of difference amount will be treated as separate attempt.</li> <li>3. The monthly installment of loan will be deducted from the salary of the employee through Union Parivar.</li> <li>4. 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.</li> <li>5. As far as possible branded items are to be purchased except in case of wooden furniture.</li> <li>6. Quotations should be submitted along with the application and Pucca Bills to be submitted within 15 days of the availment of loan to the Sanctioning Authority. Quotation/pucca bill should carry VAT/ Sales Tax Registration Number of the vendor.</li> <li>7. Security Documents pertaining to Consumer Loans viz. DP Note and Hypothecation of Consumer Goods should be obtained by the disbursing branch before disbursement.</li> </ol>	

		<p>8. 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>9. Misuse of facility will 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>10. 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 fall short of the outstanding in the loan account with interest thereon, the same will be recovered from him/his legal heirs.</p> <p>11. Disbursement will be made directly to the supplier/dealer/vendor by Pay Order/ Demand Draft.</p> <p>12. The workman desirous of availing the loan shall submit his application in the prescribed format to the Sanctioning Authority.</p> <p>13. 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.	<p><b>Application Processing sanction.</b></p>	<p>Application / Processing / Sanction will be through Union Parivar. (Necessary updation is being done by the Department)</p>

# 6

## Uniform & Liveries to Sub Staff

**UNIFORM & LIVERIES: S C NO. 5925 dt. 03.12-2012 w.e.f. 01-12-12**

TYPE OF UNIFORM	AMOUNT	DETAILS
SUMMER (Cotton) UNIFORMS:	Rs.3000/-	3 SETS OF TERRY KHADI UNIFORMS ONCE IN TWO YEARS @1000/-PER SET INCLUDING STITCHING CHARGES - COAT: AND A PAIR OF TROUPERS FOR MALE AND A SAREE AND BLOUSE FOR FEMALE:
WOOLEN UNIFORMS	Rs.3000/ FOR FEMALE + 225/-	ONE SET ONCE IN 3 YEARS MALE: COAT AND PAIR OF TROUPERS @RS.3000/- PER SET INCLUDING STITCHING CHARGES - FEMALE: SHAWL OR COAT OR SWEATER TOGETHER WITH ONE SET OF COTTON SAREEE AND BLOUSE TOTTALLING MAX. COST.
SHOES - BLACK	Rs.750/-	WATCHMAN, ARMED GUARDS, ELECTRICIANS, AC, DRIVERS: ONCE IN TWO YEARS ONE PAIR OF SHOES and SOCKS: 2 pairs @15/-a pair POLISH:CHERRY BLOSSOM OR KIWI 40 GRMS @8/- 3 months BRUSH: 15/- 3 SETS FOR 3 YEARS
RAIN COAT/ UMBRELLA	Rs.350/- Rs.225/-	ONLY ONE ITEM FOR OFFICE USE : TO BE KEPT IN OFFICE ONLY - CAN BE REPLACED ONLY WHEN THEY ARE TORN OR WORN OUT. ONCE IN TWO YEAR
COAT PARKA	Rs.650/-	ONCE IN 6 YEARS - OLIVE GREEN COLOUR FOR BRANCHES LOCATED AT 6000' MSL AND ABOVE
LEATHER BELT & POUCH	Rs. 100/- Rs.75/-	IN 3 YEARS - BLACK, LEATHER BELT WITH METAL NICKLE PLATED - BUCKLE AND BANKS insignia. Leather pouch for Armed Guards only.
CAP BADGE	..	ONE - IN 3 YEARS BANKS INSIGNIA IN HINDI AND ENGLISH
SHOULDER TITLE	..	METAL NICKLE PLATED - UNION BANK OF INDIA IN HINDI & ENGLISH 1 PAIR 3 YRS
WHISTLE	12	ONE IN THREE YEARS - METAL NICKLE PLATED
BERET - CAP/PAGRI/	28	MAROON COLOURED - ONCE IN THREE YEARS THREE SETS
TURBAN	225	ONE IN TWO YEARS - 1 SET
LANYARD	15	MAROON COLOURED - ONCE IN THREE YEARS
BLACK CANE	Rs.25/-	ONCE 3 YEARS - METAL NICKLE COATED COVER ON BOTH ENDS WITH SMALL NICKLE SIE PLATED BANKS INSIGNIA AFFIXED TO ONE END .(FOR SECURITY STAFF AT ADMN OFFICE/ESTT.)
ARM BADGE	Rs.5/-	PRINTED WITH MAROON BACK GROUND - BANKS INSIGNIA



		UNION BANK OF INDIA IN HINDI AND ENGLISH AND SECURITY IN WHITE—TWO IN EVERY THREE YEARS
NAME TAB	..	WHITE PLASTIC/PVC WITH NAME IN BLACK LETTERS IN HINDI AND ENGLISH.
STRIPES	Rs.5,7,10-	0
SOCKS NYLONN (FOR ARMED GUARD)	25	TWO SETS, ONCE IN A YEAR
NAME TAB PLATE (FOR ARMED GUARD)	30	
POCKET DIARY AND PAIN (FOR ARMED GUARD)	15	THREE SETS, ONCE IN 3 YEARS
COTTON UNIFORMS (DRIVERS)	1000	4 SETS ONCE IN TWO YEAR