

Bank of BARODA

HANDBOOK

ON

**SERVICE CONDITIONS
(AWARD STAFF)**

INDEX

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SALARY, ALLOWANCES & OTHER PROVISIONS (Reference 10th Bipartite Settlement dated 25.05.2015)

Sr. No.	TITLE	DETAILS / DESCRIPTION																																																
1.	Basic Pay	<table border="1"> <thead> <tr> <th colspan="8">Clerical Staff (20 Years)</th> </tr> </thead> <tbody> <tr> <td>11765</td> <td>655 3</td> <td>13730</td> <td>815 3</td> <td>16175</td> <td>980 4</td> <td>20095</td> <td>1145 7</td> </tr> <tr> <td>28110</td> <td>2120 1</td> <td>30230</td> <td>1310 1</td> <td>31540</td> <td colspan="3"></td> </tr> <tr> <th colspan="8">Subordinate Staff (20 Years)</th> </tr> <tr> <td>9560</td> <td>325 4</td> <td>10860</td> <td>410 5</td> <td>12910</td> <td>490 4</td> <td>14870</td> <td>570 3</td> </tr> <tr> <td>16580</td> <td>655 3</td> <td>18545</td> <td colspan="5"></td> </tr> </tbody> </table>	Clerical Staff (20 Years)								11765	655 3	13730	815 3	16175	980 4	20095	1145 7	28110	2120 1	30230	1310 1	31540				Subordinate Staff (20 Years)								9560	325 4	10860	410 5	12910	490 4	14870	570 3	16580	655 3	18545					
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2.	Stagnation Increment (on reaching maximum in the scales of pay)	<table border="1"> <thead> <tr> <th colspan="2">Clerical Staff</th> </tr> </thead> <tbody> <tr> <td colspan="2">5 increments of Rs 1310/- each @ 3 years frequency and 3 increments of Rs. 1310 /- each @ 2 years frequency thereafter.</td> </tr> <tr> <th colspan="2">Subordinate Staff</th> </tr> <tr> <td colspan="2">8 increments of Rs 655/- each @2 years frequency (pro-rata in respect of part time employees)</td> </tr> </tbody> </table>	Clerical Staff		5 increments of Rs 1310/- each @ 3 years frequency and 3 increments of Rs. 1310 /- each @ 2 years frequency thereafter.		Subordinate Staff		8 increments of Rs 655/- each @2 years frequency (pro-rata in respect of part time employees)																																									
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8 increments of Rs 655/- each @2 years frequency (pro-rata in respect of part time employees)																																																		
3.	Dearness Allowance (DA)	<ul style="list-style-type: none"> • '0.10% of Pay' for very 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. • There shall be no ceiling on DA. • It shall be calculated and paid on Basic pay, special pay, graduation pay, professional qualification pay (PQP) and officiating pay, if any. 																																																

4.	Special Allowance	<ul style="list-style-type: none"> • Workmen employees shall be paid <u>Special Allowance at 7.75% of the Basic pay with applicable DA thereon.</u> • The Special Allowance with applicable DA thereon shall not be reckoned for superannuation benefits viz., pension including contribution to NPS, PF & Gratuity. 						
5.	Increments for Graduation/Post Graduation /Professional Qualification	<ul style="list-style-type: none"> • Clerical staff who acquire following qualifications during the service in the bank, shall be granted additional increments as mentioned below: <table border="1" data-bbox="528 680 1418 981"> <tr> <td data-bbox="528 680 1023 763">Graduation and/or Holder of National Diploma in Commerce</td> <td data-bbox="1023 680 1418 763">2 Increments</td> </tr> <tr> <td data-bbox="528 763 1023 853">Part I of CAIB (London)/ JAIIB/ CAIIB-I Examination</td> <td data-bbox="1023 763 1418 853">1 Increment</td> </tr> <tr> <td data-bbox="528 853 1023 981">Part II of CAIB (London)/CAIIB/CAIIB-II Examination</td> <td data-bbox="1023 853 1418 981">2 Increments</td> </tr> </table> • Those clerical staff members, who at the time of joining had already cleared JAIIB or CAIIB, shall be granted additional increments from their date of joining the Bank's service. . • Clerical staff who acquire post graduate qualification without being a graduate will be granted two additional increments for graduation/graduation pay as the case may be subject to the following conditions : <ol style="list-style-type: none"> i) Employees who are registered under the Post Graduation courses of Open University have either passed the foundation/entrance course or attend the Bachelor's Preparatory Programme & ii) They pursue the same course and take the same examination as the formal stream students 	Graduation and/or Holder of National Diploma in Commerce	2 Increments	Part I of CAIB (London)/ JAIIB/ CAIIB-I Examination	1 Increment	Part II of CAIB (London)/CAIIB/CAIIB-II Examination	2 Increments
Graduation and/or Holder of National Diploma in Commerce	2 Increments							
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Part II of CAIB (London)/CAIIB/CAIIB-II Examination	2 Increments							
6.	Graduation Pay & Professional Qualification Pay	<ul style="list-style-type: none"> • For those workmen who hereafter <u>reach or have reached 20th stage of the scale</u> and <u>have got increments in consideration of education qualification</u> (s), Graduation pay/professional qualification pay shall be payable as under: <table border="1" data-bbox="520 1850 1418 1895"> <tr> <th data-bbox="520 1850 735 1895">Qualification</th> <th data-bbox="735 1850 1418 1895">Completing year(s) after reaching 20th stage of</th> </tr> </table> 	Qualification	Completing year(s) after reaching 20 th stage of				
Qualification	Completing year(s) after reaching 20 th stage of							

		the scale.																
		1 yr.	2 yrs	3 yrs	4 yrs	5 yrs												
	Graduate and/or NDC	Rs.410	Rs.800															
	JAIIB	Rs.410																
	CAIIB	Rs.410	Rs.800	Rs.1210														
	Graduate and/or NDC & JAIIB	Rs.410	Rs.800	Rs.1210														
	Graduate and/or NDC & CAIIB	Rs.410	Rs.800	Rs.1210	Rs.1620	Rs.2010												
		<ul style="list-style-type: none"> In case where an employee 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, 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. 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. 																
7.	House Rent Allowance (HRA)	<table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Area</th> <th>Rate as % of Pay (No max, No min)</th> </tr> </thead> <tbody> <tr> <td>(i)</td> <td>Places with population of more than 45 lakhs and Project Area Centres in Group 'A'</td> <td>10%</td> </tr> <tr> <td>(ii)</td> <td>Places with population of 12 lakhs and above including State of Goa and Project Area Centres in Group 'B'</td> <td>9%</td> </tr> <tr> <td>(iii)</td> <td>Other places not covered in (i) & (ii) above</td> <td>7.5%</td> </tr> </tbody> </table> <p>HRA shall not be payable at places where bank quarters are provided and in such cases, rent recovery shall be done @ 0.3% of</p>					Sr. No.	Area	Rate as % of Pay (No max, No min)	(i)	Places with population of more than 45 lakhs and Project Area Centres in Group 'A'	10%	(ii)	Places with population of 12 lakhs and above including State of Goa and Project Area Centres in Group 'B'	9%	(iii)	Other places not covered in (i) & (ii) above	7.5%
Sr. No.	Area	Rate as % of Pay (No max, No min)																
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		the first stage of scales of pay.												
8.	Transport Allowance	<ul style="list-style-type: none"> Upto 15th stage of the scale of pay - Rs 425/- per month. 16th stage of the scale of pay and above - Rs 470/- per month. <p>Provided that a subordinate staff drawing transport allowance at Rs 470/- per month, on being promoted to clerical cadre is fitted at a stage lower than 16th stage, he shall continue to be paid the same Transport allowance of Rs. 470/- per month.</p> <p><u>Note:</u></p> <ol style="list-style-type: none"> All permanent part time employees including those on probation and drawing scale wages shall be paid transport allowance on pro rata basis. This provision by itself will not preclude the payment of any existing allowance of this nature paid as a result of govt. guidelines/bank level settlements. 												
9.	Conveyance Allowance to Blind, deaf, dumb and orthopedically handicapped Employees	In addition to transport allowance, <u>5 % of the basic salary subject to max of Rs. 400/-.</u>												
10.	Washing Allowance	Subordinate staff members who are entitled for uniform allowance are eligible for <u>washing allowance of Rs 150/- p.m.</u> , where the washing is not arranged by the bank.												
11.	Hill & Fuel Allowance	<table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Altitude</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>At places situated at a height of over 1000 meters but less than 1500 meters and Mercara town.</td> <td>3% of pay (Max. Rs. 500/-p.m.)</td> </tr> <tr> <td>2.</td> <td>At places situated at a height of & over 1500 meters and below 3000 meters</td> <td>4% of pay (Max. Rs. 600/-p.m.)</td> </tr> <tr> <td>3.</td> <td>At places situated at a height of 3000 meters & above</td> <td>8% of pay (Max. Rs. 1500/-p.m.)</td> </tr> </tbody> </table>	Sr. No.	Altitude	Amount	1.	At places situated at a height of over 1000 meters but less than 1500 meters and Mercara town.	3% of pay (Max. Rs. 500/-p.m.)	2.	At places situated at a height of & over 1500 meters and below 3000 meters	4% of pay (Max. Rs. 600/-p.m.)	3.	At places situated at a height of 3000 meters & above	8% of pay (Max. Rs. 1500/-p.m.)
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12.	Cycle Allowance	<ul style="list-style-type: none">• The subordinate staff members who are required to use a cycle on regular assignment for outdoor duties are eligible for cycle allowance at Rs 100/- p.m. at all centers.• Cycle allowance would not be paid to workman member of the subordinate staff entitled to the allowance, for the period of leave where such leave exceeds 30 days.
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13. Halting Allowance

	A	B	C
Cadre	Places with population 12 lakhs and above & states of Goa	Places with population 5 lakhs and above, State Capitals/Capitals of Union Territories not covered in column (A)	Other places
Clerical Staff	Rs. 700/- per diem	Rs. 600/- per diem	Rs. 450/- per diem
Sub-ordinate Staff	Rs. 500/- per diem	Rs. 400/- per diem	Rs. 250/- per diem

- Halting allowance is payable in addition to the admissible travelling expenses.
- Halting allowance shall not be payable in the following circumstance:
 - a) Where an employee is required to travel within the municipal limits of the particular place/area in which the Branch/ Office is located.
 - b) Where an employee is required to travel outside the municipal limits, but within 5 kilometers of his head-quarters (i.e. the Branch/ Office where he is presently working.)
 - c) Where there are more than one municipal/panchayat limit within a metropolitan centre, and an employee is required to travel outside the municipal limit of his headquarters but within the urban agglomeration of metropolitan area.
 - d) Where employee is on temporary transfer at a place other than his place of posting, he shall not be eligible for halting allowance.
- Where the work entrusted to a workmen is such that it does not involve night stay and enables him to return to his headquarters on the same day within his working hours, he shall be entitled to:

Clerical Staff	A single first class fare to and fro for himself and Batta at one-half
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	(1/2) the rate of halting allowance applicable to him.
Subordinate Staff	A single second class fare to and fro for himself and Batta at one-half (1/2) the rate of the halting allowance applicable to him.

- Where the period between the time when a workman commences work on that day and the time at which he returns to his headquarters from outstation duty, exceeds his normal working hours, plus the recess interval, the concerned workman shall be entitled to the full halting allowance as applicable to him. However, in such cases, the concerned workman shall not be entitled to any overtime allowance.
- In the case of drivers who are required to drive the vehicle on outstation duties, overtime wages for the period of actual driving beyond their normal working hours shall be paid to them in addition to Batta/ Halting allowance at the rates applicable to them.
- Award staff members attending training at Training Centre, Gandhinagar, Gujarat (Lodging & Boarding both are provided), may be entitled for applicable halting allowance at 1/4th rate.
- Staff Members who are availing residential accommodation [ONLY lodging] at the trainings centers are eligible for the payment of only 3/4th Halting Allowance.
- Above principals [1/4th for lodging & boarding both OR 3/4th for only lodging] are applicable wherever the Bank has made arrangements for lodging and/or boarding while Award Staff are deputed on training/duty etc.

14.	Project Compensatory Allowance	Area	Workmen who are posted in project areas shall be paid project area compensatory allowance:			
			Cadre	Project Area Group 'A'	Project Area Group 'B'	
			Clerical Staff	Rs. 250/- p.m.	Rs. 200/- p.m.	
			Subordinate Staff	Rs. 200/- p.m.	Rs. 175/- p.m.	
			<ul style="list-style-type: none"> Refer to settlement dated 27.04.10 for list of project areas. 			
15.	Fixed Personal Pay (FPP)-	Employees who were in the service of the bank on or before 01.11.1993 will be eligible for FPP, one year after reaching max scale of pay, they are placed in.	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
			Clerical Staff			
			Places with population of more than 45 lakhs	1585	1450	1310
			Places with population of 12 lakhs and above including State of Goa	1570	1450	1310
			Other places not covered in (i) & (ii)	1550	1450	1310
			Subordinate Staff			
			Places with population of more than 45 lakhs	790	730	655
			Places with population of 12 lakhs and above including State of Goa	790	730	655
			Other places not covered in (i) & (ii)	780	730	655

16.	Special Allowance Area	<ul style="list-style-type: none"> • Employees posted in areas specified in Schedule VI of Bipartite settlement dated 27.04.10 will be provided with Special area allowance mentioned therein. The pay shall be read as Rs 24000 instead of Rs 14700 in column 3 & 4. • If at any of the places mentioned in column 2 of Schedule VI hereto, Hill and Fuel Allowance is payable in terms of this Settlement, then at such places only higher of the two allowances shall be payable. 		
17.	Split Duty Allowance	Split duty allowance shall be payable at all centers at Rs 150/- p.m.		
18.	Deputation Allowance	<p>With effect from 24-01-2012, deputation allowances payable to workmen employees will be as under:</p> <ul style="list-style-type: none"> • 4% of Basic Pay with a maximum of ` 600/- p.m. if deputed to an organisation for deputation at the same station. • 7.75% of Basic Pay with a maximum of ` 1,150/- p.m. for deputation at an outstation centre. 		
19.	Leave Fare Concession (LFC)	<ul style="list-style-type: none"> • All confirmed clerical employees and permanent subordinate staff members are entitled to leave fare concession, as per rules, provided they have completed at least 11 months active service. • Probationers and temporary employees are not entitled to leave fare concession. • LFC payable will be the actual return railway fare or steamer fare incurred by the workman and members of his family subject to the following: <ul style="list-style-type: none"> a) For availment of LFC under a 2 year block for visit to any place within India, the maximum permissible distance shall be 2500 km. (one way) for subordinate staff and 2000 km (one way) for non-subordinate staff. b) For availment of LFC under a 4 year block for visit to any place in India, the maximum permissible distance shall be 5000 km. (one way) for subordinate staff and 4000 km. (one way) for non-subordinate staff.. <table border="1" data-bbox="552 1839 1414 1899"> <thead> <tr> <th data-bbox="552 1839 852 1899">Category</th> <th data-bbox="852 1839 1414 1899">Class of Fare</th> </tr> </thead> </table>	Category	Class of Fare
Category	Class of Fare			

Subordinate Staff	AC III tier for the journey by mail/express train By Steamer –II Class Cabin
Non subordinate Staff	AC II tier for the journey by mail/express train By Steamer –I Class Cabin

- The above entitlement shall also be applicable for travel on duty.
- If the non-subordinate employee/or members of his family undertake travel by air, he shall be entitled to be reimbursed the actual air fare so incurred or the II AC class fare by train whichever is less.

“Definition of Family” – For the purpose of LFC and medical facilities

- a) The employee's spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically challenged brother/sister with 40% or more disability, widowed daughters and dependent divorced/separated daughters, sisters including unmarried/divorced/abandoned or separated from husband/widowed sisters, as also parents wholly dependent on the employee.
- b) The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs. 10000/-p.m. If the income of one of the parents exceeds Rs. 10000/- p.m. or the aggregate income of both the parents exceeds Rs.10000/- p.m., both the parents shall not be considered as wholly dependent on the employee.
- c) A married female may include her natural parents or parents-in-law under the definition of family - but not both - provided that the parents/parents-in-law are ordinarily residing with and wholly dependent on the employees.

Note: For the purpose of medical expenses reimbursement scheme, for all employees, any two of the dependent parents parents-in-law shall be covered.

- An employee and/or members of his family, when availing LFC

		<p>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.</p> <ul style="list-style-type: none"> ● An employee can opt to encash LFC facility wherein he will receive a lump sum equivalent to notional train fare for the admissible distance by the entitled class, subject to TDS. LFC for travel to place of domicile is not encashable. ● A workman will be entitled to encash privilege leave to his credit while proceeding on leave fare concession as under:- <ul style="list-style-type: none"> i) For avilment of LFC under two year block - maximum -15-days either in each block. ii) For avilment of LFC under four year block - maximum -30-days. ● Permanent part-time Employees drawing scale wages shall be eligible for leave fare concession [proportionate distance] and leave encashment on pro-rata basis.
20.	<p>Performance Linked Incentive Scheme</p>	<ul style="list-style-type: none"> ● This scheme is a comprehensive scheme covering various types of incentives under its ambit of all categories of employees through group incentives, individual incentives and role based incentives for employees. ● It seeks to give incentive to around top 25% top performers in the Bank. ● For detailed information, kindly refer to BCC: BR:107: 174 dated 14.04.2015.

PREQUISITIES

1. Newspaper & Books		<ul style="list-style-type: none">The reimbursements of expenses for purchase of Newspaper & books shall be made every financial year at the following rate:<table border="1" data-bbox="673 481 1398 629"><thead><tr><th>Cadre</th><th>Amount</th></tr></thead><tbody><tr><td>Clerical Staff</td><td>Rs 2500 per annum</td></tr><tr><td>All Subordinate Staff</td><td>Rs 1800 per annum</td></tr></tbody></table>In case of clerical or subordinate staff members joining in the middle of the year, pro rata reimbursement shall be made.This has to be availed on self-declaration basis	Cadre	Amount	Clerical Staff	Rs 2500 per annum	All Subordinate Staff	Rs 1800 per annum
Cadre	Amount							
Clerical Staff	Rs 2500 per annum							
All Subordinate Staff	Rs 1800 per annum							
2. Brief Case		<ul style="list-style-type: none">The reimbursements of expenses incurred for the purchase of briefcase shall be made <u>to all the special assistants once in 3 years @ Rs. 1500 including tax.</u>						
3. Cooking Fuel		<ul style="list-style-type: none">The reimbursements of expenses for cooking fuel shall be made every financial year at the following rate:<table border="1" data-bbox="673 1111 1361 1330"><thead><tr><th>Cadre</th><th>Amount</th></tr></thead><tbody><tr><td>Clerical Staff</td><td>Rs 4500 per annum</td></tr><tr><td>Permanent Full Time & Part Time Subordinate Staff</td><td></td></tr></tbody></table>In case of clerical or subordinate staff members joining in the middle of the year, pro rata reimbursement shall be made.This has to be availed on self-declaration basis.	Cadre	Amount	Clerical Staff	Rs 4500 per annum	Permanent Full Time & Part Time Subordinate Staff	
Cadre	Amount							
Clerical Staff	Rs 4500 per annum							
Permanent Full Time & Part Time Subordinate Staff								

4.	Out of pocket expenses in lieu of lodging expenses to <ul style="list-style-type: none"> Award staff members undertaking cash remittance/official duty outside HQ involving overnight stay. Attending training programmes outside HQ where lodging facility is not provided. 	<table border="1"> <thead> <tr> <th data-bbox="603 197 794 394">Cadre</th> <th data-bbox="794 197 1002 394">Places with population of 12 lakhs and above and state of Goa.</th> <th data-bbox="1002 197 1315 394">Places with population of 5 lakhs and above, state capitals/capital of UT not covered in (A)</th> <th data-bbox="1315 197 1422 394">Other places</th> </tr> </thead> <tbody> <tr> <td data-bbox="603 394 794 562">For both clerical and subordinate staff</td> <td data-bbox="794 394 1002 562">Rs 500/- per day.</td> <td data-bbox="1002 394 1315 562">Rs 375/- per day.</td> <td data-bbox="1315 394 1422 562">Rs 300/- per day.</td> </tr> </tbody> </table>	Cadre	Places with population of 12 lakhs and above and state of Goa.	Places with population of 5 lakhs and above, state capitals/capital of UT not covered in (A)	Other places	For both clerical and subordinate staff	Rs 500/- per day.	Rs 375/- per day.	Rs 300/- per day.
Cadre	Places with population of 12 lakhs and above and state of Goa.	Places with population of 5 lakhs and above, state capitals/capital of UT not covered in (A)	Other places							
For both clerical and subordinate staff	Rs 500/- per day.	Rs 375/- per day.	Rs 300/- per day.							
5.	Conveyance allowance to employees deputed for Non residential Training.	<table border="1"> <thead> <tr> <th data-bbox="603 667 1059 712">Centre</th> <th data-bbox="1059 667 1422 712">Amount</th> </tr> </thead> <tbody> <tr> <td data-bbox="603 712 1059 842">Mumbai, Delhi, Kolkata, Chennai, Bangalore, Ahmedabad, Hyderabad</td> <td data-bbox="1059 712 1422 842">Actual expenses subject to max. Rs 125/- per working day.</td> </tr> <tr> <td data-bbox="603 842 1059 965">All other places</td> <td data-bbox="1059 842 1422 965">Actual expenses subject to max. Rs 75/- per working day.</td> </tr> </tbody> </table>	Centre	Amount	Mumbai, Delhi, Kolkata, Chennai, Bangalore, Ahmedabad, Hyderabad	Actual expenses subject to max. Rs 125/- per working day.	All other places	Actual expenses subject to max. Rs 75/- per working day.		
Centre	Amount									
Mumbai, Delhi, Kolkata, Chennai, Bangalore, Ahmedabad, Hyderabad	Actual expenses subject to max. Rs 125/- per working day.									
All other places	Actual expenses subject to max. Rs 75/- per working day.									
6.	Medical Aid	<ul style="list-style-type: none"> The reimbursement of medical expenses under medical aid scheme shall be restricted to an amount of Rs 2200 /- per annum. Employees under suspension are entitled to medical aid and hospitalization. 								
7.	Rubber hand Gloves & cotton face Masks to Sweepers	<ul style="list-style-type: none"> To be purchased by respective branches/offices on need basis. To kept in branches/offices only. Not to be provided to individual staff members as an entitlement. 								
8.	Uniform	<p><u>SUMMER/ WINTER UNIFORM</u></p> <ul style="list-style-type: none"> All permanent full time as well as permanent part time workmen in subordinate cadre working for not less then six hours per week (other than hill station) , shall be supplied with: <table border="1"> <tr> <td data-bbox="603 1697 772 1908">Summer Uniform (3 sets once in 2 years)</td> <td data-bbox="772 1697 1059 1872">First supply of summer uniform (terry khadi/terry cotton)</td> <td data-bbox="1059 1697 1422 1872">Immediately on confirmation</td> </tr> <tr> <td></td> <td data-bbox="772 1872 1059 1908">Subsequent Supply</td> <td data-bbox="1059 1872 1422 1908">2 years from the date of</td> </tr> </table>	Summer Uniform (3 sets once in 2 years)	First supply of summer uniform (terry khadi/terry cotton)	Immediately on confirmation		Subsequent Supply	2 years from the date of		
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	Subsequent Supply	2 years from the date of								

		appointment
Winter Uniform (one set once in 3 years)	First supply of summer uniform (terry khadi/terry cotton)	Winter season immediately following the confirmation
	Subsequent Supply	After a period of three years from the date of appointment of the concerned workmen.

- One additional set of summer uniform shall be supplied once in two years to those subordinate staff members who are required to perform outdoor duties (delivery peons, clearing peons and cycle peons) on regular basis.
- **At hill stations**, one set of woollen uniform every year and one set of terry khadi uniform once in three years shall be supplied in lieu of the uniform stated above.
- If the majority of the subordinate staff of all branches/offices in a place, request sufficiently in advance, one additional set of terry cotton uniform may be supplied every 18 months to the entire subordinate staff in lieu of the set of woollen uniform to be supplied once in 3 years.
- If in a place, terry khadi cloth is not available, uniform of terry cotton cloth shall be supplied.
- All members of the staff who are supplied uniforms shall wear them while on duty and in clean condition and not wearing such uniforms while on duty shall constitute a minor misconduct.
- All the eligible sub-staff members are to be supplied with the terry Khadi/terry Cotton uniforms as above at a cost not exceeding amount specified hereunder. .

Item	Limit per set (Inclusion of stitching charges)
Summer Uniform	1000
Winter uniform	3000

- Uniform for the female employees : Periodicity and the number of sets of summer/ winter uniform for the female

		<p>employees will be the same as that supplied to male sub staff members. However, the uniform in the case of Female Sub-Staff members would be as under:</p> <p>a) Two sets of Terry Khadi/Terry Cotton uniform comprise of a maroon colour saree, a matching blouse and matching petticoat. The widows can have an option of blue or white sarees.</p> <p>b) One set of saree, blouse and petticoat as above along with one woolen cardigan or woolen shawl or woolen overcoat.</p>																										
9.	<p>Liveries</p>	<p>Reimbursement of cost of Liveries supplied to subordinate staff once in 2 years on submission of bills</p> <p><u>Liveries for watchman and armed guards</u></p> <table border="1" data-bbox="603 763 1410 1039"> <thead> <tr> <th>Item(Periodicity once in 2 years)</th> <th>Limit</th> </tr> </thead> <tbody> <tr> <td>Leather Shoes</td> <td>1000</td> </tr> <tr> <td>Cardigan</td> <td>600</td> </tr> <tr> <td>Gum Boots</td> <td>300</td> </tr> <tr> <td>Socks –Nylon/Navi blue</td> <td>60</td> </tr> <tr> <td>Socks Woolen</td> <td>40</td> </tr> </tbody> </table> <p><u>Liveries for sub-staff other than watchman & armed guards</u></p> <table border="1" data-bbox="603 1167 1422 1563"> <thead> <tr> <th>Category</th> <th>Item (Periodicity once in 2 years)</th> <th>Amt.</th> </tr> </thead> <tbody> <tr> <td>Drivers, electricians & A/C helper</td> <td>Leather Shoes</td> <td>1000</td> </tr> <tr> <td rowspan="2">Sub-staff performing outdoor duties</td> <td>Rainy shoes</td> <td>200</td> </tr> <tr> <td>Rain coat</td> <td>400</td> </tr> <tr> <td>All sub staff (except performing outdoor duties)</td> <td>Umbrella</td> <td>250</td> </tr> </tbody> </table>	Item(Periodicity once in 2 years)	Limit	Leather Shoes	1000	Cardigan	600	Gum Boots	300	Socks –Nylon/Navi blue	60	Socks Woolen	40	Category	Item (Periodicity once in 2 years)	Amt.	Drivers, electricians & A/C helper	Leather Shoes	1000	Sub-staff performing outdoor duties	Rainy shoes	200	Rain coat	400	All sub staff (except performing outdoor duties)	Umbrella	250
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SPECIAL PAY POSTS, ALLOWANCES & DUTIES

- Apart from Industry-wise Bipartite Settlements, there are Bank-wise internal settlements that mainly deal with seniority, promotion of clerical cadre to officers' cadre, promotion of sub-staff to clerical cadre, out of turn promotion, creation of posts carrying special pay and selection of posts carrying special pay, sanctioning and eligibility for getting various loans and other fringe benefits. Assignment of Special pay in our bank is governed by Banks internal settlement and Administrative guidelines issued by the Bank from time to time.
- Special Pay/ allowances are payable to the workmen who are required to discharge certain additional duties requiring greater skill or responsibilities **over and above the routine duties and functions of his cadre.** In order to be entitled to a special pay, such additional duties and functions should constitute the normal part of the duties and functions performed or discharged by a workman.
- Special pay is not intended to be paid for casual or occasional performance or discharge of such duties/functions. It would, however, be necessary that a workman should continue to perform such duties or discharge such functions whole time in order to be entitled to such pay.
- A workman will be entitled to special pay if he is required to perform duty/duties and/or undertake the responsibilities listed against the category, irrespective of his designation/nomenclature or any general authority vested in him.
- A workman will be entitled to special pay only as long as he is incharge of such work or the performance of such duties which attract such pay. Whether a workman can be asked to cease to do such work or discharge such duties and consequently cease to draw such pay will depend on terms of employment. For e.g. a workman who is employed permanently as stenographer cannot be deprived of his special pay asking him to work as an ordinary clerk or asking him not to work as a stenographer.
- The special pay would continue to be drawn by a permanent incumbent while on leave. A workman who is asked to work temporarily in a special pay post would be entitled to such a pay pro-rata for such period during which he occupies that post.
- Whenever a bank requires a workman to work in a special pay post, it will be normally be done by an order in writing.
- The workman entrusted with duties attracting special pay can be required to perform routine duties of his cadre mentioned below and for performance of these routine duties, no special pay is

payable.

➤ Normal Duties of Clerical Cadre :

- a. Acknowledgements of inward mail received.
- b. Receipts of cheques, drafts, dividend warrants, pay orders and other like instruments other than bills and giving acknowledgements in the counterfoil.
- c. Delivery of cheque books subject to authorization by competent authority.
- d. Issue of cash receipts.
- e. Issue of E.S.I stamps wherever applicable or may become applicable.
- f. Recounting of currency notes by cash department staff
- g. Ensuring the proper contents in covers and envelopes including registered ones before dispatch.

Special Pay Posts in Clerical Cadre

Sr. No.	Post	Special Pay
1.	Single Window Operator 'B'	820
2.	Head Cashier -II	1280
3.	Special Assistance	1930
4.	Universal Teller	1930

Head Cashier Category II

- All branches/extension counters which are dealing with cash transactions shall have head cashier category II.

1. **Eligibility:** All confirmed clerical staff (SWO A and SWO B) except following:

- Transferred at own request and under debarment period for 2 years. If such a workman is the only eligible workman for the post, there being no other eligible workman, in that event he would be considered for sanction of special pay provided he is willing.
- Refused the offer of assignment of duties attracting special pay on regular basis and under debarment period of 2 yrs.
- Refused the offer of assignment of duties attracting special pay on temporary basis on 3 occasions and under debarment periods of 2 yrs.
- Workman who has opted for and granted reversion (after accepting the offer of assignment of special pay carrying duty on regular basis opt to forego the same) from special pay carrying post and under debarment period of 2 yrs.

Note: Cases of above employees will be considered only after debarment periods if he/she makes written request after that period, for consideration of his/her case.

- **Conditional Acceptance** of an offer of duties of a Head Cashier Category II either on temporary or

a regular basis shall be deemed a refusal to accept the offer. Acceptance of offer other than prescribed format shall constitute refusal of the offer.

- Kindly refer to Books of Instruction for prescribed formats.
- The principles of paragraph 529 of 'Sastry Award' shall be applicable for assignment of duties of Head Cashier II and 'the bank' shall have the right to supersede a senior employee in terms of the principles laid down under that paragraph.

2. Assignment Process

Procedure for filling vacancies of Head Cashier II are required to be initiated within 30 days of occurrence of the vacancies and shall be completed within 90 days.

- Branches in the state or administrative region whichever is smaller will be divided into following categories:-

Category (A)	Cities/towns/places which have more than one branch or where a second branch is to be opened.
Category (B)	Other Cities/towns/places which have only one branch.

- **Identification Head Cashier Category II at category (A) branches:** Duties of Head cashier II will be assigned to the senior most eligible clerical staff (SWO-A and SWO-B) by the following procedure:

1. Applications shall be invited from amongst eligible clerical staff (SWO-A & SWO-B) posted in category (A) branches.
2. Senior most eligible applicant from the combined list of SWO-A & SWO-B would be selected for assignment of duty of head cashier II.
3. If there is no application or where the said applicant is ineligible or the eligible applicant withdraws application before assignment of duties, Bank shall assign duties of Head cashier II to the senior most eligible clerical staff (SWO & SWO B) in the branch where the vacancy occurs, for which purpose, seniority is reckoned branch wise

Provided further that in the event of the said senior most clerical staff in the branch being the only clerical staff but is otherwise ineligible and where there is non other eligible, the said senior most clerical staff shall be assigned the duty of head cashier II.

- **Identification of head Cashier category II at category (B) branches:** Duties of Head cashier II will be assigned to the senior most eligible clerical staff (SWO A and SWO B) by the following procedure:

1. Applications shall be invited from amongst eligible clerical staff (SWO A and SWO B) posted in category (B) branches in the state of administrative region of the bank whichever is smaller.
2. Senior most eligible applicant from the combined list of SWO-A & SWO B would be selected for assignment of duty of head cashier II.

3. If there is no eligible applicant at all, the bank shall invite applications from the eligible clerical staff (SWO A & SWO B) as defined from branches in category (A).
4. In the event of there being no eligible applicant even from the branches in category (A), there is an administrative provision that the bank shall select an eligible clerical staff from category (B) branch for being posted in such a branch as Head Cashier II provided however such a Head Cashier II would be eligible to apply for transfer as Head Cashier category II at a later date to a branch of his choice in category (B) without having to forego his special allowance as required in such cases at present. In view of the administrative provision, while selecting an eligible clerk from category 'B' branches, the combined seniority of SWO 'A' and SWO 'B' posted at category 'B' branch preferably of the same district/adjoining district (where the vacancy of Head cashier II exists), may be taken into account to avoid inconvenience and long distance transfers on such assignment.

Provided further that in the event of the said senior most clerical staff in the branch being the only clerical staff but is otherwise ineligible and where there is no other eligible, the said senior most clerical staff shall be assigned the duty of head cashier II.

Note: However, the clerical staff who are already posted under Redeployment Settlement 2006 may be excluded from the said list to avoid violation of clauses of this settlement.

- **Temporary assignment of duties of head cashier category II** : Assignment of duties of head cashier category II on temporary basis should be made on the basis of branch wise seniority from amongst the eligible clerical staff (combined seniority list of SWO 'A' & SWO 'B') posted at branch. In case the said clerical staff in the branch is otherwise ineligible, he/she shall be assigned the duties of head cashier category II.
- Where duties attracting special pay are to be offered to the identified clerical staff in writing, as per prescribed draft, the period to signify his/her acceptance of the offer, shall be 3 working days.

3. **Criteria for Reckoning Seniority**

- Length of regular full time service shall be reckoned from the date of entry in the clerical cadre. While calculating the length of regular full time service additional weightage shall be given as follows:

For Graduation	2 years of service shall be added.
For JAIIB	1 years of service shall be added.
For CAIIB	2 years of service shall be added.

- Following period, if any, must be excluded while calculating seniority:
 - (i) Period of temporary/casual employment
 - (ii) Period for which increment is stopped
 - (iii) Period for which increment is brought down to lower stage in the scale of pay
 - (iv) Period for which increment is stopped

• **Seniority for the employees of amalgamated /merged bank shall be reckoned as under:**

	ETBL : BOB	EBCBL : BOB	EBSBL : BOB	SGLABL : BOB
Regular service rendered in respective bank prior to the date of amalgamation to be reckoned in BOB in the ratio of	1.5: 1	1.5: 1	2: 1	3:1

- **Branch wise seniority** shall mean seniority reckoned amongst confirmed full time eligible workmen working in a branch/office.
- **City wise seniority** shall mean seniority reckoned amongst confirmed full time eligible workmen working in all branches/offices in a city/town/place irrespective of the no. of administrative regions of 'the Bank' in a city/town/place.
- **Inter-se Seniority**

Where 2 or more employees have equal seniority	One who has entered the cadre/category as a regular full time employee earlier would be considered senior.
Where 2 or more employees have equal seniority and their date of their entry into the cadre /category also same	The one who has joined 'the Bank' as a regular full time employee earlier would be considered senior.
Where 2 or more employees have equal seniority and their date of their entry into the cadre/category also same and the date of joining the bank is also same	The one whose date of birth falls earlier would be considered senior.

4. Duties of Head Cashier II

Apart from normal duties of clerical cadre, Head cashier II is required to perform duties as mentioned below:

Holding Banks cash, key and/or other valuables in safe custody jointly with an officer and being accountable for them and being responsible for the running of the cash department.

1. Opinion Compilation
2. Verification of vernacular signatures/endorsements.
3. Countersigning cheques and/or drafts (on selves or correspondents), payment orders, deposit receipts, etc.
4. Attending to govt. treasury work.
5. Discharging/endorsing bills, cheques, etc.
6. Being in charge of clearing and godown departments, etc.

7. Passing independently clearing and transfer cheques, vouchers, etc (whether credits or debits) upto and including Rs. 50000/- and cash vouchers upto Rs 50000/- jointly with an authorized person.
8. To pass independently withdrawal forms/cheques upto Rs 20,000/-, limit of independent passing powers of cash vouchers in terms of BPS.

• **In view of all the special pay carrying posts of Clerical cadre -**

- (i) **‘Countersigning’** would mean signing in a manner whereby the primary responsibility for ensuring that all formalities are complete, rests with other signatory.
- (ii) **‘Checking/verifying’** would mean verifying that the instrument/material checked is in order in all respects and also includes verification of signature irrespective of the amount of the instrument and authenticating the same on the instrument/material, initiating the relative entries in the respective books of accounts, manually and/or online.
- (iii) **‘Passing’** includes verification of signature and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective books of accounts, manually and/or online.

Special Assistant

- Special Assistants will be accountable and responsible for running of the department/section under them and their duties will involve looking after and checking the work of other clerk or clerks and sub-staff.
- The number of posts of special Assistants is frozen at 1700. The no. falling short of 1700 shall be filled in terms of following procedure:
 1. Bank carries out an exercise in the month of April every year to assess the no. of vacancies of special assistants.
 2. The vacancies of special assistants shall be assigned/filled in within a period of 60 days i.e. 31st May of the same year.
 3. All future vacancies, as far as possible, will be shifted to rural/semi-urban areas in the same region or in the other regions of the same zone or in the regions of geographically contiguous adjoining zones, as determined by the bank.

1. Eligibility

The employee should have minimum 3 years of service in clerical cadre (including UT) in the Bank and is not otherwise ineligible in terms of the following :

- An employee who is transferred at his/her own request and forgoes/undertakes not to claim special allowance for specified period, in terms of Bank’s administrative rules, shall not be considered for assignment of duties carrying special allowance for the period
- Refused the offer of assignment of duties attracting special pay on regular basis and under debarment period of 2 yrs.

- Refused the offer of assignment of duties attracting special pay on temporary basis on 3 occasions and under debarment periods of 2 yr
- Workman who has opted for and granted reversion (after accepting the offer of assignment of special pay carrying duty on regular basis opt to forego the same) from special pay carrying post.
Note: Cases of above employees will be considered only after debarment periods if he/she makes written request after that period, for consideration of his/her case.
- **Conditional Acceptance** of an offer of duties of a Special Assistant either on temporary or a regular basis shall be deemed a refusal to accept the offer. Acceptance of offer other than prescribed format shall constitute refusal of the offer.
- Kindly refer to Books of Instruction for prescribed formats.
- The principles of paragraph 529 of 'Sastry Award' shall be applicable for assignment of duties of Special Assistant and 'the bank' shall have the right to supersede a senior employee in terms of the principles laid down under that paragraph.

2. Assignment Process

- The Bank shall invite application from amongst the eligible clerical staff for filling up the vacancy at the identified center/s within the administrative region.
- The eligible clerical staff may apply for more than one identified center/s in the order of preference.
- A seniority list shall be prepared of the eligible employees who have applied for each identified center. The seniority shall be reckoned as of the date of identified vacancy.
- For each identified vacancy of Special Assistant, three senior most eligible applicants for that vacancy as per the seniority list, shall be called for interview (i.e. in ratio 1:3)
- The senior most eligible applicant found suitable in the interview for each vacancy shall be assigned the duties of Special Assistant.
- The applicant so selected and assigned the duties of a Special Assistant at a place other than the place of his immediately preceding posting shall be considered to have been transferred and posted at the instance of the Bank.
- The interview Panel for selection of special assistant shall be constituted by the regional head. The interview panel shall constitute of 2 executives not below the rank of SMGH/ S-IV.

3. Criteria for Reckoning Seniority: is same as mentioned above for Head cashier II.

4. Duties of Special Assistant: In addition to normal duties of clerical staff, their duties include

- a. Passing independently, manually or online, cash instruments upto ` 35,000/- and clearing and transfer cheques, vouchers etc. (whether credits or debits) up to and including ` 1,50,000/-. Passing will include verification of signatures and scrutiny as to the correctness of endorsements on and other particulars of such instruments. There shall be no limits for verification of signatures, passing of authenticated credit vouchers/entries and for verifying authenticated vouchers in the ledgers, books, computer print-outs, etc.
- b. Accept, verify and post cash/transfer/clearing cheques and other instruments, as the case may be, in appropriate books of accounts/ledgers, either manually or online, and give due acknowledgements.
- c. Signing vouchers, cheques, drafts, mail transfers, pay orders, advices such as non payment advices, inter branch fate calling advices, bill schedules, demand notices, statements, certificates etc.
- d. Checking all vouchers, advices, statements, cheques, drafts etc. bills and books of account including current savings and other ledgers, cash, postal and revenue stamps, franking machine balances, exchange, discount brokerage calculations and initialing by way of authenticating them for accuracy/correctness;
- e. Checking, manually or online, current, savings and other accounts,
- f. Checking the coding and decoding of telegrams(excluding check symbols or ciphers).
- g. Discharging, endorsing cheques, bills, etc.,
- h. Perform, when required in a computerized set up, system control function, either jointly with an officers or independently, upon specific authorization in this regard;
- i. Briefly explain, the features of Bank's various products and services to customers, to reply their queries and to refer interested customers to appropriate personnel;
- j. Inspecting godown (only in banks where such work is already being done by workmen).
 - For the purpose of efficient and effective functioning of the section or department the special assistant shall ensure that all acts, things and steps necessary therefore are taken by himself or by the clerks placed under him and shall ensure that wherever necessary:

Wherever necessary:

- a. Reminders are sent on time and followed up
- b. Pass sheets/books are filled up and issued promptly
- c. Deposits are renewed on due dates or reminders sent to the parties
- d. Standing instructions are complied with
- e. Bills are accepted and due dates diarised/advised and followed up
- f. Interest, commissions and service charges are collected
- g. Proceeds of bills are received or remitted promptly
- h. Confirmation of balance of accounts of the customers and its follow up

- i. All securities relating to the department/section of which the special assistant is in charge are secured and/or kept in proper custody and properly handed to the authorized person at the close of the day.
- j. Balances promptly taken, tallied and reported and followed up and also returns submitted;
- k. Advices and/or duplicate advices/summaries are issued/responded promptly, whenever called for:
- l. Checking the proper recording of entries and all relevant particulars in regard to accounts opened under due authorization.

➤ **Probation Period**

An employee who is assigned duties of Special Assistant on a regular basis (not being a temporary assignment) shall be put on probation of six months. If his work during the period of probation is not found satisfactory, he would be liable to be reverted to his original posting and the vacancy would be filled in terms of the provisions mentioned herein above.

➤ **Re-deployment of Special Assistants**

- The existing special assistants who have earlier not been re-deployed in rural/semi urban place/center shall be deployed to any nearest identified rural/semi urban place(s)/centre(s) as per Bank's need within the Region.
- The Special Assistants who are identified to be re-deployed may opt to forego the Special Assistants pay and in such event the provisions/administrative guidelines relating to debarment period of 2 yrs would not be invoke.
- Following categories of Special Assistants would be exempted from the purview of redeployment under this settlement :
 - i) Widows
 - ii) Women employees who are 45 years of age and more
 - iii) Male employees who are 53 years of age and more
 - iv) Physically handicapped employees as per government guidelines.

However, this exemption will not be applicable for re-deployment within the same place/center.

➤ **Rent Reimbursement:**

The Special Assistants who are redeployed at Bank's instance from one place/centre to another place/center (other than those assigned and posted as Special Assistants in terms of this settlement) and who are required to reside at the place of posting due to redeployment, shall be entitled to rent reimbursement subject to production of rent receipts.

UNIVERSAL TELLER

The post was created with following objectives:

- To provide 'One-Stop' customer service delivery where customers can transact all their

Banking such as payment and deposit of cash, purchase of drafts, sending mail transfers, updating passbooks etc.

- To operationalise the ‘single window concept’ and to bring in synergy between technology, business processes and human resources available with the Bank;
- To facilitate the customers can transact all types of business transactions relating to all functions of the branch including payment and receipt of cash at one counter;
- To empower clerical staff and
- As a measure of business process re-engineering.

1. **Eligibility:**

- All confirmed Single Window Operator A, Single Window Operator B or Head Cashier Category II shall be eligible to apply.
- The SWO A, SWO B or Head Cashier II who have foregone special pay and given undertaking for specific period not to claim any special pay duties on account of request transfer shall be eligible to apply.
 - ✓ Such staff members shall be considered for assignment of duties of universal teller after the period of the undertaking is over.
 - ✓ However, if above staff member is the only otherwise eligible workman for the post, and there being no other eligible workman, in that event he would be considered for assignment of duties of UT, even during debarment period.

➤ **Ineligibility:**

- Once a SWO A, SWO B or Head Cashier Category II refuses to accept offer of assignment of duties of Universal Teller on regular basis, he shall be ineligible to apply and also for assignment of duties of universal teller on regular as well as on temporary basis for a period of 2 years from the date of such offer. His case would be considered only after that period, if he makes request after that period, for consideration of his case in future.
- The SWO A, SWO B or Head Cashier II who was under suspension, against whom disciplinary proceeding is pending, or against whom prosecution has been launched in a court of law or sanction for prosecution has been issues, shall be ineligible for assignment of duties of UT.

2. **Criteria for Reckoning Seniority:** As same as Head Cashier II/ Special Assistant.

3. **Criteria for Assignment of duties of Universal Teller:**

- Vacancy of UT is purely need based and prior approval of corporate office is required to be obtained by submitting desired information in stipulated format for assignment of UT.

- In any case, UT should not be posted at Administrative offices and branches where no cash transactions are taking place or functionaries of UT cannot be optimally utilized.
- Any vacancy of Universal Teller shall be as per the need of 'the Bank'.
- Application shall be invited from eligible clerical staff posted at the place/center of Region, whichever is smaller, where the vacancies of Universal Teller is identified. This may also include likely future vacancies for one year.
- The senior-most amongst the eligible applicants in the ratio of 1:4 (-4- applications for each identified post) shall be called for interview.
- The eligible candidates shall be interviewed by a panel constituting of Regional Head, one Chief Manager and one Senior Manager, to assess suitability of candidates for assignment of duties of Universal Teller. In order to assess suitability of candidates, the Interview Panel shall take into consideration the following factors.
 - (i) Knowledge relating to all functions of clerical duties
 - (ii) Experience in various departments/functions;
 - (iii) Communication skill;
 - (iv) Adequate knowledge of computer functioning;
 - (v) Amiable personality;
 - (vi) Customer-centric approach.
- A list of candidates who are found suitable in the interview will be drawn in the descending order of seniority and assignment of duties of Universal teller will be made to the senior most candidates against identified vacancies.
- A waiting list shall be maintained of the remaining suitable candidates, which will be valid for a period of one year from the date of first assignment. Senior-most candidate from such list will be assigned duties of Universal Teller as and when such vacancies arise within one year from the date of first assignment from the list. Depending upon the Bank's need, subsequent selection process shall be so initiated and completed that the fresh list would be available before the expiry of the previous list.

4. Duties of Universal Teller:

The duties of Universal Teller in general shall include:

- a. Receive cheques/ withdrawal forms/ demand drafts/ bankers cheques, process, verify that the instrument is correctly drawn, verify customers account details, operational instructions and correctness of endorsements
- b. Verify customer's signature, post transactions in branch computer system and authenticate/ independently pass and make payment of cheques/ withdrawals forms/ demand drafts/ bankers

cheques up to and including ` 35,000/-.

- c. Receive Cash and whenever necessary, stamp. Sign and issue counter slips/ acknowledgements up to and including ` 40,000/-.
- d. Accept cash from Head Cashier, maintain and manage records, tally cash and hand over remaining cash to Head Cashier and generation of relevant/ required reports.
- e. Update pass books
- f. Accept instruments for transfer, give due acknowledgements, process, post and authenticate/pass independently up to and including ` 1,50,000/-.
- g. Prepare print and issue remittance instruments i.e. DD/MT/BC and relative advices wherever required, paste protective tapes and punch values where applicable and sign them independently up to and including ` 25,000/-.

For DD/MT/BC beyond ` 25,000/- the Universal Teller will be required to print and only sign as second signatory

- h. Accept instruments for clearing/collection and give due acknowledgements.
 - i. To briefly explain the features of Bank's various products and services to customers, to reply their queries and to refer interested customers to appropriate specialized sales personnel.
- It is further clarified that Settlement on Universal Teller has been arrived at to operationalize "Single Window Concept" i.e. where Customers can transact all types of business transactions relating to all functions of the branch including payments and receipts of cash at one counter. Therefore, posting, passing and receipt/payment of cash is part of the duties of Universal Teller.
 - The clerical staff who is assigned the duties of Universal Teller shall be on probation for a period of -6- (six) months and they would be confirmed as Universal Teller on satisfactory completion of the probation period.
 - The Regional Head shall be the Competent Authority for assignment of duties of Universal Teller. The Branch Manager/ Head shall be the Competent Authority for confirmation of Universal Teller. The Branch Manager/Head shall assess the performance of the Universal Teller during the period of probation and any deficiency in performance should be communicated in writing to the concerned Universal Teller at least -30- days before the expiry of the probation period.
 - If the work and conduct of the employee is not found to be satisfactory during the probation period, he is not to be confirmed as Universal Teller and a letter of non-confirmation should be served upon the employee as per Performa.
 - Such SWO A, SWO B or Head Cashier Category II may represent/appeal to the Regional head against his non-confirmation within 7days from the date of communication.

- The regional head would consider such cases normally within 7 days and pass necessary order in writing. The decision of RM is final and binding.
- Such UT who has made an appeal against non-confirmation shall be deemed to be on extended probation period till the appeal is disposed off by the RM.
- The principles contained in para 529 of Sastry Award shall be applicable to assignment of duties of Universal teller and the Bank shall have the right to supersede a senior employee in terms of the principle laid down under that paragraph

Refusal to accept Assignment of Duties of UT and consequences thereof:

Consequent upon identification and assignment of duties of UT, if an employee refuses to accept the offer of assignment of duties of UT on regular basis, he shall become ineligible to apply and also for assignment of duties of UT on regular basis as well as temporary basis for a period of 2 years from the date of such offer. His case would be considered only after that period if he makes a written request after the period, for consideration of his case in future.

5. Procedural Guidelines regarding verifying customer’s thumb impression:

- For withdrawals, the illiterate person should come to the branch personally and affix his/her thumb impression in presence of an officer/UT (upto his/her passing powers).
- UT will verify the identity of the person through photograph from the system/photo on the passbook and the signature/thumb impression on the instruments upto his/her passing powers.
- Whichever thumb is used for affixing the thumb impression, the officer in-charge /UT in whose presence the thumb impression is affixed on cash withdrawal should note below the impression “LTI/RTI of Shri/Smt.put in my presence” and authenticate the same by putting his/her signature.

Note: As could be observed from the Performa of confirmation report, the five factors which are critical to the effective job performance are to be assessed on four point scale i.e A, B, C, D. All these 5 factors are related to the core functioning of UT. It is necessary that proper standards are applied while deciding on the confirmation of UT. Clerical staff securing more than 2 D shall not be considered for confirmation as UT. For the purpose if assessment of performance, the four point scale A, B, C and D would connote as under:

A-Outstanding	One who is pro-active and delivers expected results efficiently and has potential to surpass them.
B-Good	One who delivers results at expected level.
C-Satisfactory	One who delivers results, which may be accepted but needs supervision and improvement.
D-Poor	One who does not deliver satisfactory results and needs continuous prodding and supervision.

SINGLE WINDOW OPERATOR A

All members of the clerical staff who do not get any special pay as on 30th April 2010 on regular basis shall be designated as Single Window Operator 'A'. The following duties shall inter alia form part of their normal duties:

- a. Acknowledgements of inward mail received.
- b. Receipt of cheques, drafts, dividend warrants, pay orders and other like instruments other than bills and giving acknowledgements in the counterfoil.
- c. Delivery of cheque books subject to authorization by competent authority.
- d. Issue of cash receipts.
- e. Issue of E.S.I. stamps wherever applicable or may become applicable.
- f. Recounting of currency notes by cash department staff.
- g. Ensuring the proper contents in covers and envelopes including registered ones before dispatch.

All clerks shall also perform all duties and functions of their cadre, either online or manually, which does not involve any passing or supervisory function of an officer of the bank. He will, wherever and whenever required, function as a single window operator where he will also receive and pay cash.

In addition, his duties will include –

- a. Passing and cash payment of all cheques/withdrawal forms/bankers' cheques/ gift cheques, etc. upto and including ` 10,000/-
- b. Passing independently clearing and transfer cheques, vouchers, etc.(whet whether credits or debits) upto and including ` 15,000/-
- c. Receipts of cash and issuance of pre-signed drafts/gift cheques/ travelers cheques/ pay orders/ bank orders, etc. upto and including ` 15,000/-

Single Window Operator B

In addition to the duties of Single Window Operator 'A', their duties will include –

- a. Passing and cash payment of all cheques / withdrawal forms / bankers' cheques/gift cheques etc. upto and including ` 20,000/-
- b. Passing independently clearing and transfer cheques, vouchers etc. (whether credits or debits) upto and including ` 25,000/-
- c. Receipts of cash and issuance of pre signed drafts / gift cheques / travellers' cheques / pay order / bank orders etc. upto and including ` 25,000/-.

Duties of Special Pay Carrying Positions in Subordinate Cadre

➤ Normal duties of Subordinate staff:

The normal and routine duties of the subordinate staff cadre and for performance of which no special pay shall be payable. In addition they shall also be required to perform the following duties.

- To take money orders, to buy stamps etc., which involves carrying of cash not exceeding ` 5000/- and to carry insured letters, etc. to post office.

- To stitch currency note bundles
- To stitch and seal parcels and packets containing currency notes
- To transit cash from the bank to an office outside or vice versa, if unaccompanied by a watchman/ Armed Guard.

Special Pay Posts in Sub-ordinate Cadre

Sr. No.	Post	Special Pay
1.	Armed Guard	390
2.	Bill Collector	390
3.	Daftary	560
4.	Head Peon	740
5.	Electrician	2040
6.	AC Plant Helper	2040
7.	Driver	2370

HEAD PEON

- **Duties of head peon to be assigned to a Peon/Peons having combined designation as under:**

- At branches having seven or more peons including peon having combined designation.
- To a Branch Head in senior management grade/scale IV or higher grade.
 - In any case there should not be more than one head peon at a branch.
 - Assignment of duties of head peon to be made only at branches and not at administrative offices.

- **Duties of Head Peon** (In addition to normal duties /functions of a peon)

Persons required to assist in supervision of various matters pertaining to subordinate staff :

- Cleanliness of the office premises
- Cleanliness of uniforms
- Leave arrangements;
- Arrangements for safekeeping of keys; and
- Distribution of duties amongst the subordinate staff

- **Process for Assignment of duties of Head Peon**

Procedure for filling vacancies of posts carrying special pay shall be initiated within 30 days of occurrence of the vacancies and completed within 90 days.

For this purpose, applications shall be invited from confirmed eligible Peons/peons with combined designations (including elevated/ redesignated full time sweeper –cum-peon) and duties of head peon shall be assigned to the senior most eligible applicant as under:

Place of vacancy	Seniority to be reckoned
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Place where there is only one branch of the bank	Branch wise
Place where there is more than one branch of the bank	Centre/City wise
For temporary assignment	Branch wise

Provided that in the event of there being no applicant or where the said applicant is ineligible or the eligible applicant withdraws his application before the duties are assigned to him, "the Bank" shall assign the duties of Head Peon as the case may be to the senior most peon/peon with combined designation in the branch/office where the vacancy occurs, seniority being reckoned in terms of the existing settlement.

Provided further that in the event of the said senior most Peon in the branch being the only Peon but who is otherwise ineligible and where there is no other eligible peon, the said senior most Peon shall be assigned the duties of Head Peon.

• **Criteria for reckoning Seniority:**

Regular full time service shall be reckoned from the date of appointment/conversion/redesignation/elevation, etc.

Seniority for the employees amalgamated/ merged bank shall be reckoned as under:

	ETBL : BOB	EBCBL : BOB	EBSBL : BOB	SGLABL : BOB
Regular service rendered in respective bank prior to the date of amalgamation to be reckoned in BOB in the ratio of	1.5: 1	1.5: 1	2: 1	3:1

Following period , if any, must be excluded while calculating seniority:

- Period of temporary/casual employment
- Period for which increment is stopped
- Period for which increment is brought down to lower stage in the scale of pay
- Period for which increment is stopped

Determination of Inter-se seniority

Where 2 or more workmen (sub-staff – peon/peon with combined designation) have equal seniority	One who has entered the cadre as a regular full time workman earlier would be considered senior.
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Where 2 or more workmen (sub-staff – peon/peon with combined designation) have equal seniority and their date of their entry into the cadre/category is also same

The one who has joined ‘the Bank’ as a regular full time workman earlier would be considered senior.

Where 2 or more workmen (sub-staff – peon/peon with combined designation) have equal seniority and their date of their entry into the cadre/category and date of joining the bank is also same

The one whose date of birth falls earlier would be considered senior.

• **Ineligibility**

Following subordinates staff shall not be eligible for assignment of duties of head peon, as per the extant provisions of applicable settlement.

- a. Subordinate staff members who have foregone their special pay on account of request transfer and presently under debarment period of 2 yrs. In case he is the only otherwise eligible workman for the post, he would be considered provided he is willing.
- b. Subordinate staff members who have refused offer of special pay on regular basis or on 3 occasions on 3 occasions on temporary basis and presently under debarment period of 2 yrs. His case would be considered only after that period if he makes a written request after that period, for consideration of his case in future.
- c. Subordinate staff members who have sought reversion (after accepting the offer of assignment of special pay carrying duty on regular basis and opt to forego the same) from duties carrying special pay and the same has been considered favourably by the bank and is presently under debarment period of 2 yrs. In case he is the only otherwise eligible workman for the post, he would be considered provided he is willing.

In a situation where no application has been received or the applicant is ineligible or the eligible applicant withdraws his application before the duties are assigned to him, the duties of head peon shall be assigned to the senior-most peon/peon with combined designation in the branch/office where vacancy occurs. In case, the said sub-staff in the branch is the only sub-staff and is otherwise ineligible and where there is no other eligible peon, he/she shall be assigned the duties of head peon.

Conditional Acceptance of an offer of duties of head peon either on temporary or a regular basis shall be deemed a refusal to accept the offer. Acceptance of offer other than prescribed format shall constitute refusal of the offer. For this, offer by the bank and acceptance by the workman shall be done only in prescribed Performa.

DAFTARY

- **Duties of Daftary to be assigned to one Peon/Peon having combined designation** (sufficiently literate to perform the duties) at each Branch/office as under (If there is no regular daftary posted at that branch/office):

- At each branch
- At administrative offices
- At Zonal Internal Audit Division (ZIADs) :
- At Training Centres/Colleges
- At Extension Counters

- **Duties of Daftary** (In addition to normal duties /functions of a peon)

- Obtaining acceptance of bills of exchange, hundies etc., drawn on local parties or banks and / or collecting payments thereof.
- Collecting payments for cheques or postal order etc., from banks or post office counters.
- They may also be required to collect cash not exceeding ` 5,000/- at a time against various instruments.
- Simple binding of books and registers
- Press copying;
- Filing independently letters and other papers in respective files as per indications marked thereon
- Assisting in issuing stationery;
- Stacking under guidance old records in orderly manner and assisting in giving them out when required.
- Undertaking the whole process of sorting, arranging, numbering, tallying the total number or stitching the vouchers.

In addition to existing daftary, there is a provision for assignment of one additional daftary at branches where the average no. of vouchers per day in the preceding 'half year' is 750 or more (Jan to June & July to dec). At admin offices, additional daftary shall be appointed depending upon the quantum of work.

- **Process for Assignment of duties of Daftary: Same as that of Head Peon.**

- **Criteria for reckoning Seniority: Same as that of Head Peon.**

- **Ineligibility: Same as that of Head Peon.**

- **Duties of Armed Guard:**

Persons required to perform watch and ward duties i.e., to watch or look after the premises or department for the purposes of its safety, security and guard against attack or assault or infiltration and against removal of the bank's property by any unauthorized persons AND/OR to watch and guard as above the movement of cash from one place to another whether inside or outside the Bank, for which purpose they are required by the bank to carry any of the following weapons:

- Gun, Pistol or any other fire arm; or
- Dagger, sword, khukri or spear; or
- Any other licensed weapon

Note: 'Retainers' Peons (other than watchmen) whose names are registered in the Bank's licence

as Retainers will, when they perform “Armed Guard” duties, be entitled to special pay for “Armed Guards” pro rata.

➤ **Duties of Bill Collector:**

Their work involves :

- a. Obtaining acceptance of bills of exchange, hundies etc., drawn on local parties or banks and / or collecting payments thereof.
- b. Collecting payments for cheques of postal order etc. from banks or post office counters.
- c. They may also be required to collect cash not exceeding ` 4000/- at a time against various instruments.

Duties of AC Plant helper	Semi skilled persons who under the supervision of the technician attend to routine maintenance of and minor repairs to air conditioning plants.
Duties of Driver	Persons required to drive, maintain and effect minor repairs (not requiring a technician’s skill) to motor cars, motor vans, station wagons, scooters, motor cycles or other motor vehicles.
Duties of Electricians	Their work involves carrying out semi-skilled electrical work like routine maintenance of electrical equipments, effecting minor repairs to electrical fixtures and appliances.

LEAVE

1.	Casual Leave (CL)	<p>In a calendar year an Employee is entitled to CL upto a maximum of 12 days on full emoluments subject to the following:</p> <ul style="list-style-type: none">• CL cannot be availed for more than four days (excluding Sundays and Holidays) at a time.• If the CL period is combined with Holidays/Sunday, the total number of days including such Holidays/Sunday should not exceed six days. If such period comes to seven days or more, then the entire period is to be treated as privilege leave (subject to sufficient credit in the Employee's PL account)• Intervening holidays and weekly off are not to be treated as part of CL.• CL cannot be granted in combination with any other leave.• During the first calendar year of service a workmen will be entitled to CL on pro-rata basis at the rate of one day casual leave for each completed month or part thereof.• Casual leave is non-cumulative. Unavailed CL (UCL) cannot be carried forward to the next calendar year as casual leave. However, such unavailed casual leave will be converted into sick leave, which would be over and above the maximum period of sick leave but its availment would be subject to the provisions of sick leave.• Casual leave converted into SL may also be availed without production of medical certificate for 4 days at a time or 2 days at a time, twice a year.
2.	Privilege Leave (PL)	<ul style="list-style-type: none">• A workman will earn PL of one day for every 11 of active service. 'Active Service' for this purpose means, the period of service excluding all types of leave, other than casual leave, availed during the period for which privilege leave is to be calculated.• The special leave granted to the Employees for the period of Treatment/Hospitalization for injuries sustained in the course of duty, cannot be treated as on duty and should be excluded while calculating privilege leave.• Leave encashed should not be treated as leave availed while calculating PL.

		<ul style="list-style-type: none"> • For cal of PL, special casual leave (and not special leave) granted to an Employee during the calendar year for purposes recognized by the Government need not be deducted from the total period of service during that calendar year. • PL can be accumulated upto maximum of 270 days. However, encashment is restricted to 240 days. • PL is credited every 11 months. • A workman can take PL on grounds of sickness on production of medical certificate for a period of more than 4 days at a time. • A workman will not be entitled to take PL for more than 4 times in a calendar year (except union office bearers). Under special circumstances, Bank can sanction PL beyond 4 times. Occasion, where a workman has been granted PL on grounds of sickness on production of medical certificate shall not to be included in no. of occasions. • When LFC is availed in blocks of 2 years, leave encashment may be availed, not exceeding 15 days on either occasion or not exceeding 30 days in any block of 4 years. • In case of resignation, a workman can encash 50 % of PL bal. subject to max. 120 days. • PL should be applied not less than 15 days before the proposed date of commencement of such leave.
3.	Sick Leave (SL)	<ul style="list-style-type: none"> • One month for each year of service, maximum 18 months during the service of 24 years. • Additional Sick leave at the rate of one month for each completed year of service in excess of 24 years subject to maximum of 3 months. • SL can be given on pro-rata basis during the first year of service. • Sick leave shall be on half-substantive pay, provided that an employee if he so requests, shall be permitted to avail sick leave on full substantive pay up to a maximum of 9 months during the entire period of service, such leave on full substantive pay being entered as twice the amount of leave taken, in his sick leave account.

		<ul style="list-style-type: none"> • CL not availed of by an Employee in a calendar year shall be converted into SL on full substantive pay and such sick leave in lieu of unavailed casual leave shall be over and above the maximum period provided above. • All SL shall be granted on production of a medical certificate acceptable to the Bank.
4.	Special Sick Leave	<ul style="list-style-type: none"> • Upto 30 days in entire service for kidney/organ donation.
5.	Extra Ordinary Leave on Loss Of Pay	<ul style="list-style-type: none"> • Management may grant extraordinary leave on loss of pay to employee when no ordinary leave is due to him. • 2 years during entire service, not exceeding 3 months at a time. • A workman will not be entitled to any emolument during this leave. • The due date of annual increment of an Employee, who is granted extraordinary leave, will be postponed by number of days of such Leave. <p>The General Manager/ Dy. General Manager in-charge of the HRM is the competent authority for condoning the effect of extraordinary leave on loss of pay on annual increment in cases of serious ailments suffered by employees for sanction up to a maximum period of 90 days. Such condonation only once in the entire service of the employee.</p> <ul style="list-style-type: none"> • Extraordinary leave IS NOT AUTOMATIC but requires sanction by the competent authority on merits. The competent authority may grant extraordinary leave to an Employee in combination with or in continuation of any leave except casual leave to which he is entitled. The Regional Head is the Competent Authority for this purpose.
6.	Maternity Leave	<ul style="list-style-type: none"> • A female Employee will be entitled to maternity leave, on full substantive pay, for a period of not exceeding 6 months on any one occasion, up to a maximum of 12 months during the entire period of service. • Within the overall period of 12 months, leave may also be granted incase of miscarriage/ abortion/ MTP. • Within the overall period of 12 months, leave may also be granted in case of hysterectomy upto a max of 60 days • 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 6 months subject to the

		<p>following terms and conditions:</p> <p>(i) Leave will be granted for adoption of only one child.</p> <p>(ii) The adoption of a child should be through a proper legal process and the employee should produce the adoption-deed to the Bank for sanctioning such leave.</p> <p>(iii) The part-time employees are not eligible for grant of leave for adoption of a child.</p> <p>(iv) The leave shall also be available to biological mother in cases where the child is born through surrogacy.</p> <p>(v) The leave shall be availed within overall entitlement of 12 months during the entire period of service.</p> <ul style="list-style-type: none"> • Maternity leave may be granted during the period of probation. However, in such a case the probation period of the concerned female Employee shall be extended to the extent of maternity leave availed.
7.	Paternity Leave (W.E.F. 01.06.15)	<ul style="list-style-type: none"> • Male employees with less than 2 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 CL. The leave may be availed upto 15 days before or upto 6 months from the date of delivery.
8.	Sabbatical Leave (Ref BCC:BR:104/132 19.04.12)	<ul style="list-style-type: none"> • All Full-time confirmed Women Staff members (both Award Staff and Officers) working in India with minimum -5- years of service in the Bank shall be eligible to apply for Sabbatical Leave. • Sabbatical leave before completion of -5- years of service shall be sanctioned to confirmed women employees only in exceptional circumstances by the Authority next above the Leave Sanctioning Authority. • Eligible and willing Women Employees can request for Sabbatical leave for any purposes like medical grounds, care of family members or children, higher studies, visit spouse etc. • Sabbatical Leave of upto 2 years shall be admissible to eligible women employees of our Bank during their entire career. • The leave shall be taken for a period of at least -3- months at a time and the leave shall not be taken more than once in a year. • Sabbatical leave shall be without Pay, Salary, Allowances and any consequential monetary and non-monetary benefits. • No increments will be earned during the period of Sabbatical

		<p>Leave and the employee will rejoin at the same stage of pay as was existing at the time of her availing the Sabbatical Leave.</p> <ul style="list-style-type: none"> • Employees on Sabbatical Leave shall not be eligible to participate in any promotion exercise during the Sabbatical leave period, even if otherwise eligible. • The Sabbatical Leave period will not be considered as active service for any purpose, including for seniority, consequential benefits arising out of seniority, eligibility for promotions, for availing loans/ benefits etc and shall also not be counted as service for the purpose of calculation of terminal benefits viz. Gratuity/ PF/ Pension/ARB etc. Effect of wage/ salary revision, if any during the period of sabbatical leave will be given only from the date of rejoining service on expiry of the sabbatical leave. • The employee shall not take up any employment/ vocation/ business/ profession elsewhere during the Sabbatical Leave. • No loans/ advances/ withdrawal from PF/ other facilities like Bank's accommodation, LFC/LTC, Leave encashment, festival advance, Bonus (if applicable), Medical Aid, Staff Welfare measures etc will be granted/ permitted during the Sabbatical Leave period. • LFC/LTC block falling due and expiring during the Sabbatical Leave period shall lapse and the employee will not be entitled to avail the same on resumption of duties after the Sabbatical Leave period. • An employee whose application for Sabbatical Leave is rejected by the Competent Authority (leave sanctioning authority) may submit an appeal to the prescribed Appellate Authority (Authority above Leave Sanctioning Authority) within 15 days of refusal of the same. The decision of the Appellate Authority shall be final and binding.
9.	Special Leave	<ul style="list-style-type: none"> • 1 day CL for the day of blood donation. • <u>For Small Family Norms</u> <ul style="list-style-type: none"> ✓ 6 days for undergoing vasectomy operation for male employees. ✓ 14 days for tubectomy for female staff. ✓ 7 days special leave to male employees if his wife undergoes tubectomy.

		<p>✓ 1 day for IUCD insertion 30 days in a year for mountaineering/trekking Max 30 days per year for sports where employee represents bank/state/nation/district and for Bank's cultural program.</p>
10	Union Officer Bearers	<ul style="list-style-type: none"> • 21 days in a year – All India office bearers. • 17 days in a year – All India Central Committee members • 7 days in a year – Office bearers at state unit
11	Special leave in case of accident/injury while on duty/playing for the Bank Etc.	<ul style="list-style-type: none"> • In cases of injuries sustained by a workman in the course of his duty, he shall be treated on special leave for period of his absence required for the treatment. • The conditions for sanction of this special leave are as under: <ol style="list-style-type: none"> a. While in the Bank or elsewhere including while on deputation and training. b. While playing for the Bank in any official tournament or representing in a team at the State or National level in any tournament. • The employee who sustains injury in the above circumstances may also be reimbursed the actual medical expenses incurred by him for the treatment of the injury after getting the medical bills verified from the Bank's Doctor and provided the Management is satisfied about the genuineness of the claim. • When the absence of an employee due to the above circumstances exceeds three days, a medical certificate should support the same. <p>Competent Authority:</p> <ul style="list-style-type: none"> • The Zonal Authorities are authorized to decide, in their discretion, cases, which fulfill the above norms as under to sanction special leave up to maximum of 15 days in a Year and to reimburse medical expenses up to Rs. 1000/-. • The General Manager (HRM) is the Competent Authority for sanction of special leave beyond 15 days in a year and/or reimbursement of medical expenses beyond Rs.1000/- • To reimburse actual medical expenses incurred up to Rs. 1000/- p.a. (in each case) excluding conveyance charges and after getting the medical bills verified from the Bank's doctor, the Zonal Authority should be satisfied about the genuineness of the claim • The medical expenses reimbursed under the above circumstances would be outside the medical aid (under Bipartite Settlement) and ex-gratia medical aid reimbursed to the staff members

12	Special leave in case of disabled ex-servicemen employees	<ul style="list-style-type: none"> • The Bank has been granting special casual leave not exceeding 15 days in a calendar year to the Disabled Ex-Servicemen for enabling them to appear before Medical Re-Survey Board for assessing their disability pension or to go to artificial centre for replacement of artificial limb(s) or for treatment. The maximum period of 15 days would include transit time (both ways) and the same may be sanctioned on the basis of certificate of Artificial Limb centre or hospital or Medical Re-survey Board as the case may be. • This facility of special leave can be considered to those disabled ex-servicemen who are provided with artificial limbs as a result of injury sustained in military operation and not otherwise.
13	Special casual leave for disabled /physically handicapped employees	<ul style="list-style-type: none"> • 15 days special leave to all the physically handicapped employees for 1. Treatment 2. Replacement of artificial limbs 3. Appearing before medical re-survey Board for assessing disability
14	Special Casual Leave to employees with disability	<ul style="list-style-type: none"> • 4 days in calendar year for specific requirements like renewal of disability certificate, medical checkups etc. • 10 days for participating in conference/seminars/trainings related to disability & development, to be specified by the Ministry of Social Justice and Empowerment, subject to exigencies of work.
15	Grant of leave for study abroad	<p>An employee may be sanctioned study leave, subject to following conditions:</p> <ul style="list-style-type: none"> • The subject of study of the applicant employee should be such as would be useful to the concerned employee in the discharge of his duties in the Bank on his return, such as banking or business management/administration. • The employee should have put in five years of service. • The leave should be on loss of pay and should not normally exceed more than 2 year. • The applicant will have to execute a bond for Rs.3,00,000/- in favour of the Bank. It may also be stated here that the bond will have to be executed on stamp paper of the appropriate value, the cost of which will have to be borne by the concerned employee. Normally, the bond will be for a period of -3- years.

HOURS OF WORK & OVERTIME ALLOWANCE		

➤ Working Hours

The actual hours of work of full-time workmen every day, exclusive of recess period shall be as given below:

	Category	Week days (excluding Saturdays) (hours per day)	Satur days
(a)	Clerical staff	6.5	4
(c)	Members of the subordinate staff other than Drivers and Watch and Ward Staff	7	4.5
(d)	Drivers	7.5	5
(e)	Watch and Ward Staff	8	8
(b)	Godown - keepers engaged solely for that work other than those required to remain in attendance at the Bank during Office hours	8	8

➤ Overtime Allowance

- The Management can require a workman, without his consent, to work beyond the normal hours of work prescribed for him, subject, however, that such overtime work cannot exceed 175 hours in any calendar year.
- However, the number of hours that a workman may be required to work overtime in a Day/Week/Quarter should not be in contravention of any provision of the Shops and Establishments Act in force at the relevant period, or against any provision of any local enactment.

	Weekdays (excluding Saturday & Holiday)	Saturdays (excluding Holiday)
% of hourly emoluments		
CLERICAL STAFF :		
First 30 mins of overtime work	100%	100%
Next one hour of overtime work	170%	170%
Next one hour of overtime work	200%	170%
Rest of the overtime work	200%	200%
SUBORDINATE STAFF		
First one hour	150%	150%

Next one hour of overtime work	200%	170%
Rest of the overtime work	200%	200%

- For work done on Sundays or any other weekly off day and Holidays to which he may be entitled, a workman (including a peon who is asked to work as a Watchman on such day) will be paid for the entire period of work at 200% of his hourly emoluments, unless any such day happens to be a working day for him.
- For the purpose of calculating the amount payable for overtime work, every month shall be deemed to consist of 150 working hours so that the monthly emoluments **payable per hour will be deemed to be 1/150th of the monthly emoluments**, for all the workmen.
- For the first one-quarter of an hour of overtime work (hereinafter called the cushioning period) on any working day, there shall be no payment for the workmen other than members of the subordinate staff. If, however, the overtime work extends beyond the cushioning period, overtime payment shall be made for the whole period of overtime work including the cushioning period. There will be no such cushioning period for work done on Sundays and Holidays. There will be no such cushioning period for members of the subordinate staff.
- Drivers required to drive the vehicles on outstation duty shall be paid Overtime Wages for the period of actual driving beyond normal working hours in addition to batta/halting allowance at the rates payable to them.
- The provisions related to hours of work and overtime are not applicable to part time workmen.

MEDICAL FACILITIES

1. HOSPITALIZATION SCHEME

- **A new Medical Insurance Scheme has been enumerated in the 10th Bipartite Settlement. Till the time the new scheme gets implemented the hospitalization expense would be reimbursed as per Hospitalization scheme of the 9th BPS mentioned below.**
- Medical expenses incurred for the hospitalization will be reimbursed on the strength of bills/vouchers to the extent of 100% in case of self and 75% in case of family members subject to limits prescribed under the scheme.
 - a) Hospitalization charges will be reimbursed in case of all ailments and major accidents which require hospitalization.
 - b) A workman or his dependent family member(s) will be considered to have been hospitalized only if they are admitted as indoor patient(s) in the hospital in respect of diseases/accidents as mentioned in schedule V of 9th BPS.
 - c) Cases where the patient is admitted as an out-patient and discharged the same day after surgical procedures involving advanced techniques may also be considered for reimbursement of hospitalization expenses.
- **“Definition of Family” – For the purpose of LFC and medical facilities**
 - d) The employee's spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically 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.
 - e) The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.10000/-p.m. If the income of one of the parents exceeds ` 10000/- p.m. or the aggregate income of both the parents exceeds Rs.10000/- p.m., both the parents shall not be considered as wholly dependent on the employee.
 - f) A married female may include her natural parents or parents-in-law under the definition of family - but not both - provided that the parents/parents-in-law are ordinarily residing with and wholly dependent on the employees.

Note: For the purpose of medical expenses reimbursement scheme, for all employees, any two of the dependent parents parents-in-law shall be covered.

- Medical expenses incurred within 30 days of 'pre' and post-hospitalisation period on medical

advice, on account of the ailment/disease for which the person was hospitalised, will be considered as hospitalisation expenses for reimbursement purpose. However, in cases of hospitalisation involving special or major operations, medical expenses incurred for a period not exceeding 45 days of post-hospitalisation will be considered for reimbursement, subject to medical advice.

➤ Domiciliary Treatment

- Medical Expenses incurred in respect of the diseases mentioned in Schedule V of 9th Bipartite Settlement which need domiciliary treatment as may be certified by the recognised hospital authorities and bank's medical officer shall be deemed as hospitalisation expenses and reimbursed to the extent of 100% in case of a workman and 75% in the case of his family.
- The cost of medicines etc. in respect of domiciliary treatment shall be reimbursed or the period stated in the Specialist's prescription. If no period is stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.
- The medical aid and reimbursement of expenses under the hospitalization scheme will also be available for medical treatment under the recognized systems of medicines, viz., Ayurvedic, Unani, Sidha, Homeopathy and Naturopathy if such treatment is taken in a clinic/hospital recognised by the Central/State Government. Further, reimbursement shall be limited to such expenses i.e., 100% of approved expenses for self and 75% in case of family.

➤ Package Charges

- Some hospitals are charging on the basis of “package” for specialized treatment for diseases pertaining to heart, kidney, coronary, etc. These package charges generally include all charges pertaining to a particular treatment/procedure including admission charges, accommodation charges, ICU/ICCU charges, monitoring charges, operation charges, anesthesia charges, operation theater charges, procedural charges/ Surgeons fee, cost of disposables, cost of consumables like catheters, guide wires, etc., surgical charges and cost of medicine used during Hospitalization, related routine investigations, physiotherapy charges etc.
- In the following cases, package charges will be reimbursed to the extent of 100% in the case of self and 75% in the case of dependent members of family, subject to the limits specified below:-

Coronary Bypass Surgery	Rs.1,60,000/-
Coronary Angiography	Rs.16,500/-
Angioplasty/Stentoplasty	Rs.80,000/-
Kidney Transplant	Rs.1,80,000/-
Liver Transplant	Rs.2,20,000/-

- For the above ailments, workmen employees can claim either as per schedule of expenses prescribed or package charges whenever the treatment is taken under package charges scheme.

- d) In the case of stentoplasty, cost of medicated stent(s), wires/balloon, implanted during surgery may be reimbursed at the rate of 75% for family members and 100% for workman himself at rates not exceeding the rates applicable to lowest paying bed of AIIMS, New Delhi, in addition to the package charges indicated above.
- e) Liver transplant charges are not reimbursable in cases where damage to the liver has been caused by alcoholism.

➤ **Kindly refer to Schedule V of 9th Bipartite Settlement for detailed information on type of diseases covered, rates etc.**

2. ACCIDENT INSURANCE FOR STAFF MEMBERS

➤ Bank has made arrangement Group Personal Accident Insurance Policy for all staff members / directors of the Bank covering all types of accidents on a 24X7 basis providing cover for Death as well as Permanent Total Disability arising due to accident.

➤ Quantum of Coverage

Managing Director & CEO	30 lacs
Executive Directors, Board of Directors & General Managers	20 lacs
Deputy/Assistant General Managers `	18 lacs
Chief Managers	15 lacs
All Other Officers	12 lacs
All Other Employees	8 lacs

➤ The cover is available to the insured person who sustains injury resulting in death and / or permanent total disablement due to accident

(1) Death only -100%

(2) Loss of Two Limbs, two eyes, or one limb and one eye-100%

(3) Loss of one Limb or one eye- 50%

(4) Permanent Total Disablement from injuries other than those mentioned above (PTD-100 %)

3. BANK OF BARODA INJURY COMPENSATION SCHEME:

- The Bank shall pay in respect of personal injury sustained by an employee/death suffered by an employee by accident while on duty.
- Bank is not be liable to pay any compensation in the event of injury not resulting in death, if such injury is directly attributable to:
 - a) His having been at the time of injury under the influence of intoxicating drinks or drugs or
 - b) Wilful disobedience on his part of an order expressly given or to a rule expressly framed for the

purpose of securing safety of the employee or

c) Wilful disregard or removal of a safeguard or device by the employee which had been provided for the purpose of securing the safety of the employee.

- Employees who are provided with insurance cover by the Bank shall be entitled only to benefits under the **insurance cover or compensation under this scheme, whichever is higher.**

➤ AMOUNT OF COMPENSATION:

	Injury	Amount of compensation
(a)	In case of death.	An amount equal to 50% of the monthly wages of the deceased employee multiplied by the factor as per age OR an amount of ` 80,000/-, whichever is more.
(b)	In case of Permanent Total Disablement.	An amount equal to 60% of the monthly wages of the disabled employee multiplied by the relevant factor as per age OR an amount of ` 90,000/-whichever is more. Compensation payable shall be reduced by 50%, if the Bank continues to employ such employees after the injury.

- " **factor**" means the factor specified in the second column of Schedule II of Workmen Compensation Act 1923 against the the first column of that Schedule specifying the completed years of the age on his last birthday immediately preceding the date on which the compensation fell due.
- Where the monthly salary of an award staff exceeds Rs 4000/-, his monthly salary for the shall be deemed to be four thousand rupees only.
- An employee who sustains injury by accident while on duty would also be reimbursed the actual medical expenses in full incurred by him of the treatment and/or hospitalisation over and above his normal entitlement for reimbursement compensation under the scheme.

STAFF LOANS

1) STAFF HOUSING LOAN

➤ Eligibility

- All confirmed employees (including part-time employees) are eligible for housing loan.
- Staff housing loan including additional staff housing loan for repairs/renovations will be available to an employee only once in his service career. The employee or his spouse or minor dependent should not already own a house in the town/urban agglomeration where the house/dwelling unit is proposed to be constructed or acquired.
- If husband and wife are both are working in the bank, the staff housing loan will be admissible to only one of them.

➤ Purpose

- Constructing a new Dwelling unit or an existing plot.
- Purchase of a plot for construction thereon within 3 years of such purchase.
- Purchase of a new or old dwelling unit.
- Staff housing loan can be sanctioned to a staff, single or jointly with his/her spouse.

➤ Limit

Clerical staff	90% of the total cost of the house or 95 times of gross salary subject to max. of Rs. 35 lacs, whichever is lower
Sub-staff	90% of the total cost of the house or 95 times of gross salary subject to max. of Rs. 20 lacs, whichever is lower. Part time sub staff will be eligible for the applicable fraction of Rs. 20 lacs, pro-rata to the scale of wages drawn by them, or 95 times of their gross salary whichever is lower. ¾ of scale wages: 15 lacs ½ of scale wages: 10 lacs 1/3 of scale wages: 6.67 lacs

➤ Rate of Interest

- Upto Rs. 40 lacs - 7% (Simple)
- Beyond Rs. 40 lacs - 8% (Simple)

However employees who have tendered their resignation/VRS within a period of 5 years from the date of availment of the staff housing loan, the interest component on the loan will be revised applying the following interest rate from the date of availment of the loan. This will however not apply to employees retiring on superannuation in the normal course.

- Upto Rs. 40 lacs - 8% (Simple)
- Beyond Rs. 40 lacs - 9% (Simple)

➤ Margin: 10%

➤ Total Deductions form Salary

- Total deductions on account of income tax, PF, interest servicing of SOD, recovery of other loans (excluding flood/cyclone loans) including recovery towards proposed loan and any other recovery, etc. should not exceed 60% of the gross salary.

➤ Repayment

- Repayment to be started after 18 months of 1st disbursement date or from the pay of the month following the completion of house/flat, whichever is earlier.
- In case of loan taken for purchase of ready built house, recovery will commence form the pay of the month following that in which the advance is taken.
- Recovery of principal and interest to be in 270 and 90 installments respectively. Therefore full repayment period is for 30 years.

➤ Competent Authority for Sanction

- The RLF head will be the competent authority to sanction staff housing loan for the employees (other than those in senior & top management) posted in branches/offices covered by the said RLF.
- For employees (other than those in senior & top management) posted in branches/offices not covered by any RLF, the RH shall be the competent authority.
- The RLF head/RH shall sanction the staff housing loan as per discretionary lending powers of their Grade/scale subject to vigilance clearance.
- The competent authority to sanction staff housing loan for the executives in senior & top management) will be Zonal Head subject to vigilance clearance.

➤ Second Staff Housing Loan

- It is permissible only when an employee's existing accommodation constructed/purchased by availing staff housing loan from the Bank becomes inadequate on account of subsequent addition to the family or transfer or for any other cogent reasons.
- Loan for 2nd house is allowed within the overall limit of respective cadre. The 2nd house should not be disposed off within 10 years of loan sanction.
- Request for 2nd housing loan shall be considered only once in the career of the employee and due permission must be sought for the same by the employee from the RH, who after cogent reasons, will grant such permission.

• Additional Staff Housing loan for repairs, maintenance, enlargement, renovations

Clerks	Rs 7 lacs
Sub-staff	Full time: Rs 4 lacs $\frac{3}{4}$ scale wages: Rs 3 lacs $\frac{1}{2}$ scale wages: 2 lacs $\frac{1}{3}$ scale wages: 1.33 lacs Limit for part-time sub-staff would be fraction of Rs 4 lacs, pro-rata to the scale wages.

Interest rate: 8% (simple) or base rate whichever is less.

Repayment: 120 months (principal 90 and interest 30)

Margin: 25% of cost of estimate

Kindly refer to circular no. BCC: BR:106/484 dated 08/12/2014 and subsequent circular no. BCC:BR:107/117 dated 09/03/2015 for detailed information.

2) Conveyance Loan

Clerical Staff Members					
Purpose	Eligibility	Limit	Rate of Interest	Recovery	
Purchase of car	<ul style="list-style-type: none"> Confirmed clerical staff. 	80% of control price or Rs. 5/- lacs, whichever is less	8.5 % p.a (Simple)	Principal: 90 months Interest: 30 months	<p>All deductions shall not exceed 65% of gross salary.</p> <p>If an employee wants to avail both the loans, max permissible limits i.e. Rs 5 lacks.</p>
2 wheeler loan for clerks joined on or after 18.09.1989	<ul style="list-style-type: none"> Confirmed clerical staff members 	90% of control price or Rs. 90,000/-, whichever is less	8.5 % p.a (Simple)	Principal: 70 months Interest: 14 months	
Baroda two wheeler loan for young clerks	<ul style="list-style-type: none"> All clerical staff members 	Rs 60,000/- Margin: 10% on 'on road price' (“On Road Price” includes Invoice Price, Insurance & Registration charges)	Base rate presently 10.25%	EMI as per present Base Rate shall be ` 1120/- for 72 Months for `60000/-.	<p>Staff will not be permitted to avail another Vehicle Loan from our Bank/ Other Bank till this Loan is repaid in full</p> <p>Total deductions of Staff should not exceed 60% of his Salary after including EMI to be deducted under this Loan.</p>

Sub-ordinate Staff

Purpose	Eligibility	Limit	Rate of Interest	Recovery
2 wheeler loan for full time sub staff joined on or after 18.09.1989	Confirmed sub staff members	90% of control price or Rs. 90,000/-, whichever is less	8.5 % p.a (Simple)	Principal: 70 months Interest: 14 months
2 wheeler loan for permanent part-time sub-staff	Permanent part-time sub staff	Same as above		

➤ Subsequent conveyance loan for Award staff

- The employee should be eligible to avail subsequent conveyance loan (car or 2 wheeler as the case may be).
- Before consideration of application for loan for purchase of a vehicle for a 2nd or subsequent time or for change-over to another type of vehicle, the loan taken earlier together with interest thereon should be fully liquidated.
- The limit of loan, rate of interest, repayment period, documentation, other conditions, etc. as mentioned above for car loan or 2 wheeler loan as the case may be shall be applicable for subsequent conveyance loan to award staff.
- Min gap between 2 vehicle loans should be 4 years. The stipulation of 4 years however, be waived in case of an employee who applies for loan for change-over to another type of vehicle.

➤ Loan for second –hand conveyance for Award staff

- The award staff member shall be eligible for the loan.
- The staff member should produce a valuation certificate from reputed motor garage, narrating condition, expected life, depreciated value, etc.
- The award staff member should give an undertaking to insure the vehicle until repayment of the conveyance loan.
- The eligibility, limit of loan, ROI, repayment period, documentation & other conditions as stated above for new vehicles shall be applicable for second hand vehicles.
- The vehicle loan shall be sanctioned on the basis of the amount of present assessed market value

stated in the valuation report or the sum assured by the Insurance Company, whichever is less. For this purpose, the staff member has to submit a copy of the Insurance Cover of the vehicle or a certificate from an Insurance agent, stating the amount for which such vehicle would be insured, apart from the valuation report from the certified garage/ valuer.

3) Staff Overdraft Facility

Eligibility	LIMIT			ROI
	Length of service	Clerical staff	Subordinate staff	
All confirmed clerical staff members with 3 years of service.	3 to 5 years	Rs 95000/-	Rs 60000/-	9 %
	5 to 10 years	Rs 185000/-	Rs 115000/-	
	10 years and above	Rs 310000/-	Rs 200000/- (Permanent part-time employees will be eligible for limits, which would be pro-rata to their scale of wages).	

- This can be converted into term loan provided employee has 5 years of residual service in the bank.

4) DEMAND LOANS

Confirmed staff members (officers as well as award staff) with 3 years of service and who have joined the bank prior to 01.04.1994 are eligible for demand loan.

Purpose	Limit	ROI	Recovery
For Marriage (self, son's, daughter's & dependent sister's marriage)	15 times basic pay + special pay or Rs 3 lacs, whichever is less	Upto Rs 12,000/- @ 4 % p.a. Above Rs 12,000/- @ base rate + 1.25% p.a(simple)	60 equated monthly installments
For religious/cultural ceremonies	06 times basic pay + special pay or Rs 1 lac, whichever is less	Upto Rs 5000/- @ 4% p.a. Above Rs 5,000/- @ base rate + 1.25% p.a(simple)	60 equated monthly installments

5. Personal Loan

Eligibility	Purpose	Limit	ROI	Recovery
All confirmed employees who have joined before 01.04.1991	Purchase of consumer durables	90% of cost of articles or Rs 100000/-whichever is less	07 % p.a. simple interest	30 EMI 2 nd loan is allowed 3 months after the last installment of the previous loan is paid.
All confirmed employees having 3 years service and who have joined after 01.04.1991	Purchase of consumer durables	90% of cost of the consumer durable or Rs. 10,00,00/- whichever is less.	Simple interest @ 1.25 % above base rate pa.	60 EMI 2 nd loan is allowed after the last installment of the previous loan is paid.
	Meeting expenses on marriage of self/children etc or Religious/cultural ceremonies	90% of the expenses on marriage/any other social/religious obligations or Rs. 10,00,00/- whichever is less. • Proportionate loan is paid to part time employees		

6. Special Demand loan for Medical Treatment

The objective of granting such loan is with a view to facilitating employees and/ or his dependents to deal with unexpected situation (to enable to undergo major operation and treatment etc. e.g. cardiac operation.

➤ Eligibility :

For Self : Confirmed service.
For Dependants: Minimum 3 years of service.

➤ Coverage :

Staff members, their spouses and their dependent children. However, dependant parents are also eligible in which case the rate of interest will be BPLR.

➤ **Limit :**

No limit has been prescribed for sanction of Demand Loan for medical treatment. Amount received under Hospitalization Scheme and other entitlements like Ex- gratia medical aid, not specified under BPS/ BOBOSR, etc., should be adjusted first against the amount of loan. Balance amount, if any, after adjustment should be treated as Loan from the date of disbursement.

➤ **Rate of Interest :**

- Self, spouse, dependant children : 4%
- Dependant parents : BPLR

➤ **Recovery :**

The balance amount treated as loan should be recovered in 60 monthly equal installments along with Interest.

7. PF LOAN SANCTIONED BY PF TRUSTEES

- **Eligibility:** All Staff members who have completed –7- years of service. Employees covered under NPS are not eligible.

Purpose	Limit	ROI	Repayment
1. Own Marriage 2. Son's Marriage 3. Daughter's Marriage 4. Dependent sister's Marriage 5. Dependent Niece's Marriage (widow sister's daughter's) 6. Own Medical treatment 7. Medical treatment of family member (i.e. wife and children) 8. Dependent father/mother's medical treatment.	6 times of Basic Pay + Special Pay or 50% of PF balance, whichever is less.	As decided by PF trustees from time to time	48 EMI
9. Vastu Puja ceremony. 10. Thread ceremony/Janoi ceremony/Navjyot (i.e. own children and dependent minor brother) 11. Baptism ceremony of children 12. Choul/Jawa I/ Akika/ Tonsure/ Mundan ceremony (i.e. own children) 13. Annaparasan/First Rice ceremony of children. 14. Naming ceremony of children. 15. Circumcision/ Sunnat/ Khathna ceremony of	3 times of Basic Pay + Special Pay or 50% of PF balance, whichever is less.		24 EMI

children 16. Bismillah ceremony i.e. own children 17. Holy Communion' ceremony of children. 18. Obsequies/Funeral/After death Anniversary/Varshi if dependent parents. 19. 1st shraddh/ 1st Death Anniversary/Varshi of dependent parents. 20. 'Seemantham' ceremony. (i.e. wife daughter) 21. Puberty ceremony of daughter. 22. Higher education of children. 23. Passage fare for going abroad. 24. Chitty ceremony (for Punjabis) Pagri. 25. Ear Boring Ceremony. 26. Sons Prayojan ceremony. 27. Dastar Bandhi Ceremony. 28. Akasharabysam Ceremony. 29. Shashtipoorti Ceremony.			
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8. PF LOAN SANCTIONED (At Bank Level)

- **Eligibility:** All Staff members who have completed –7- years of service are eligible for loan against his own provident fund contribution.
- Employees covered under NPS are not eligible.
 - **Purpose, limit and repayment as same as PF loan from PF Trustees mentioned above.**
 - **Rate of Interest: BPLR**

9. FESTIVAL ADVANCE

Eligibility	Limit	Repayment	ROI	Other conditions
All confirmed clerical employees.	Rs 20,000/ -	10 installments	Free of interest.	Only 1 advance per financial year.
All confirmed sub staff members. Confirmed part- time employees drawing scale wag es (i.e. Part-time employees who are subscribing to P.F.) are eligible for festival advance pro- rata to their scale wages.	Rs15,000/ -	1 st installment to commence form the next month of sanction.		

10. EXIGENCY LOAN

Eligibility	Purpose	Limit	ROI	Repayment
Min 5 yrs of service	For all genuine purposes, not any speculative purpose.	Clerks: Rs. 50000/- Sub-staff: Rs. 25000/-	BPLR	60 EMI

11. LOAN FOR PURCHASE OF PERSONAL COMPUTER

Eligibility	Purpose	Limit	ROI	Repayment
All confirmed clerical staff	For purchase of PC, printer, UPS, modem, multimedia kit (software not covered)	80% of cost or 1 lakh whichever is less.	BPLR	Principal- 45 installments Interest – 15 installments

PROMOTION POLICIES

1. CLERICAL TO OFFICERS' CADRE

	Seniority Channel	All India Channel
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<p>Percentage</p>	<p>35% of the total internal promotions to be made in junior Management.</p> <p>At the time of inviting applications, the Bank shall declare Zone wise number of vacancies to be filled in by internal promotions. However, 35% of such declared vacancies in a Zone will be filled in by seniority channel.</p>	<p>Remaining 65% of the total internal promotions shall be made by the all India channel.</p>																								
<p>Factors</p>	<table border="1"> <thead> <tr> <th>Factor</th> <th>Weightage</th> </tr> </thead> <tbody> <tr> <td>Seniority</td> <td>30</td> </tr> <tr> <td>Rural service</td> <td>5</td> </tr> <tr> <td>Written Test</td> <td>60</td> </tr> <tr> <td>PASAS</td> <td>5</td> </tr> <tr> <td>Total:</td> <td>100</td> </tr> </tbody> </table>	Factor	Weightage	Seniority	30	Rural service	5	Written Test	60	PASAS	5	Total:	100	<table border="1"> <thead> <tr> <th>Factor</th> <th>Weightage</th> </tr> </thead> <tbody> <tr> <td>Rural Service</td> <td>5</td> </tr> <tr> <td>Written Test</td> <td>60</td> </tr> <tr> <td>Interview</td> <td>25</td> </tr> <tr> <td>PASAS</td> <td>10</td> </tr> <tr> <td>Total:</td> <td>100</td> </tr> </tbody> </table>	Factor	Weightage	Rural Service	5	Written Test	60	Interview	25	PASAS	10	Total:	100
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<p>Eligibility</p>	<p>Candidates with minimum 15 years of active service in the clerical cadre shall be eligible to apply for promotion under this channel.</p>	<p>a).CAs, ICWAs, CS, PhD/Diploma in literature in subjects related to Banking, Masters/PG/Diploma in computer science(2 yrs & after completion of graduation), degree in Eng/Post Graduate in diploma in architecture, MBAs - <u>Confirmed Employees (exempted from written test</u></p> <p>b).1st Class Graduates/ post-Graduates, Graduates/Post Graduates with both parts of CAIIB/CAIB (London), Graduates/Post- Graduate (1 yr) diploma in Computer science- <u>2-years active service in the clerical cadre</u></p> <p>c).Non graduates with CAIIB/CAIB (London)-both parts, Graduates/Post Graduates with part I of the CAIIB/CAIB (London) cadre -<u>3- year active service in clerical cadre</u></p> <p>d).Graduates/post graduates (other than a,b ,c), Non-Graduates with JAIB part 1 - <u>4- year active service in clerical cadre</u></p> <p>e). Non-Graduates who are in service as on the date of settlement -<u>7- year active service in clerical cadre</u></p>																								

Max. Age limit	58 years 55 years for those joining the Bank's service in clerical cadre after the date of settlement i.e 27.09.12	55 years.										
Seniority (30 marks)	<p>15 base marks for the minimum qualifying active service of 15 years in the clerical cadre and 1 ½ (one and half) mark for each additional completed year of active service over and above the 15 years of active service in the clerical cadre, subject to a maximum of 30 marks for the total active service.</p> <p>The completed years of active service shall be calculated as on the last date for submitting applications for promotion. For this purpose, active service of six months and above as on the last date for submitting applications shall be taken as a completed year of active service and active service of less than six months shall be ignored.</p> <p><u>For reckoning length of service in respect of employees of erstwhile amalgamated/merged banks with BOB:</u></p> <table border="1" data-bbox="363 1198 954 1518"> <thead> <tr> <th>Bank</th> <th>Weightage for regular full time past service</th> </tr> </thead> <tbody> <tr> <td>ETBL</td> <td>1.5:1(1 yr for very one & a half yr of service in ETBL)</td> </tr> <tr> <td>EBCBL</td> <td>1.5:1</td> </tr> <tr> <td>EBSBL</td> <td>2:1</td> </tr> <tr> <td>ESGLCBL</td> <td>3:1</td> </tr> </tbody> </table>	Bank	Weightage for regular full time past service	ETBL	1.5:1(1 yr for very one & a half yr of service in ETBL)	EBCBL	1.5:1	EBSBL	2:1	ESGLCBL	3:1	Not applicable
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<p>Written Test (60 marks)</p>	<p>All eligible candidates shall have to appear in a written test comprising all objective type questions.</p> <table border="1" data-bbox="360 315 927 629"> <thead> <tr> <th>Subject</th> <th>Max. Marks</th> <th>Qualifying marks</th> </tr> </thead> <tbody> <tr> <td>Banking law & practice</td> <td>16</td> <td>7</td> </tr> <tr> <td>Banking technology</td> <td>16</td> <td>6</td> </tr> <tr> <td>General Manager</td> <td>10</td> <td>4</td> </tr> <tr> <td>Rural Banking</td> <td>10</td> <td>4</td> </tr> <tr> <td>English</td> <td>08</td> <td>3</td> </tr> <tr> <td>Tot</td> <td>60</td> <td>24</td> </tr> </tbody> </table> <p>The minimum qualifying marks in the written test shall be 24 out of 60.</p>	Subject	Max. Marks	Qualifying marks	Banking law & practice	16	7	Banking technology	16	6	General Manager	10	4	Rural Banking	10	4	English	08	3	Tot	60	24	<p>All eligible candidates shall have to appear in a written test comprising all objective type questions.</p> <table border="1" data-bbox="973 342 1422 790"> <thead> <tr> <th>Subject</th> <th>Max. Marks</th> <th>Qualifying marks</th> </tr> </thead> <tbody> <tr> <td>Banking law & practice</td> <td>16</td> <td>8</td> </tr> <tr> <td>Banking technology</td> <td>16</td> <td>7</td> </tr> <tr> <td>General Manager</td> <td>10</td> <td>5</td> </tr> <tr> <td>Rural Banking</td> <td>10</td> <td>4</td> </tr> <tr> <td>English</td> <td>08</td> <td>4</td> </tr> <tr> <td>Tot</td> <td>60</td> <td>28</td> </tr> </tbody> </table> <p>The minimum qualifying marks in the written test shall be 28 out of 60.</p>	Subject	Max. Marks	Qualifying marks	Banking law & practice	16	8	Banking technology	16	7	General Manager	10	5	Rural Banking	10	4	English	08	4	Tot	60	28
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<p>Interview (25 marks)</p>	<p>Not applicable</p>	<p>A list of the candidates successful in the written test, i.e. those who secure -28- or more marks in the written test, shall be prepared in the descending order of marks secured by them and from the said list, eligible candidates in the ratio of 1:5 (i.e. for every one vacancy five candidates) shall be called for interview. The Bank shall constitute interview panel/panels for interviewing such eligible candidates. In case candidates eligible for interview are not available in the ratio of 1:5, the Bank shall call all eligible candidates, for interview.</p> <p>There minimum pass marks would be 10 out of 25 marks in the interview.</p>																																										

PASAS	<ul style="list-style-type: none"> • The weightage shall be 5 marks. • The avg of score in PASA during the last 2 yrs shall be taken into consideration subject to max. 5 marks. 	<ul style="list-style-type: none"> • The weightage shall be 5 marks. • The avg of score in PASA during the last 2 yrs shall be taken into consideration subject to max. 10 marks.
Rural Service (5 marks)	An eligible candidate for promotion to officers' cadre (seniority and All India channel) shall be given 0.5 marks for each completed year of service in rural/branch/office, sub to max total 5 marks	
Declaration of Promotion	The Bank shall draw a merit list Zone wise, by aggregating the marks secured by candidates for seniority, written test, rural service and in the PASAS and promotions shall be declared Zone-wise from the said merit list in the descending order of merit to the extent of vacancies declared Zone-wise under this channel.	After the interviews are over, a merit list of the eligible candidates shall be prepared by aggregating the marks secured by them for written test, PI, Rural service & PASAS.
	From the said list, 'the Bank' may promote in the merit order, candidates according to its needs as and when necessary after the initial promotions are made. Provided however, the promotions declared subsequent to the initial promotions, shall have effect from the date of initial promotions for the purpose of fixation of salary as an Officer but, no arrears of salary shall be payable between the date of initial promotion and the date on which subsequent promotions are declared	
	The Bank shall have the right to maintain a waiting list upto 10 per cent of the number of promotions for its future needs till the next promotion exercise which it may or may not utilise in its discretion. Promotions if declared from the waiting list, shall take effect from the date of declaration of such promotions prospectively for all purpose.	
Probation Period	1 year	
Refusal of offer of promotion	Shall not be eligible in the next 2 promotion exercises.	
Reversion to clerical cadre of promote officer	Shall not be eligible in the next 2 promotion exercises.	

• **DIRECT RECRUITMENT OF OFFICERS:**

The Bank shall have the right to recruit Officers directly in junior Management grade/scale I as against internal promotions in the following proportion

- Internal promotion -75-
- Direct Recruitment -25-

The above proportion of direct recruits shall not include Officers recruited in specialists' cadre.

• **OUT OF TURN PROMOTION**

The policy regarding the out of turn promotions to Officers' cadre of employees who are outstanding sportsmen/sportswomen; employees who apprehend dacoits/robbers, etc shall be as may be directed by the Government of India/Indian Bank's association from time to time under a policy guideline/directive.

Bank may promote candidates for their excellence in performance not exceeding -5- in any promotion exercise. Parameters for reckoning excellence in performance shall be worked out separately after discussions with the Federation (recognized Union).

• **DISCIPLINARY ACTION CASES**

- Candidates who are otherwise eligible in terms of this settlement but are either:
 - (i) Under suspension; or
 - (ii) In respect of whom a charge sheet has been issued and the disciplinary proceedings are pending; ors
 - (iii) In respect of whom prosecution for a criminal charge is pending: will be permitted to appear in the promotion exercise but their results shall be kept in abeyance.
- If, on conclusion of the departmental/court proceedings the candidate is completely exonerated, the result kept in abeyance 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 Officer. No arrears of salary, however, as per Officers' cadre shall be payable for the intervening period.
- If punishment is imposed on the candidate as a result of the departmental proceedings/found guilty in the court proceedings against him/her. He/she, will not be eligible for promotion in the exercise/s for which his/her result is kept in abeyance.

2. SUBORDINATE CADRE TO OFFICERS' CADRE

Sr.	Eligibility	
a	Full time confirmed employees in the subordinate cadre who have passed Graduation/Post Graduation (after graduation) from a Recognized University, while in service of the Bank/at the time of absorption in Bank's service.	No min period of service (Exempted from written test)
b	Full time confirmed employees in the subordinate cadre who have passed 12 th standard examination conducted by a Recognized board of central or state Government or an examination Recognized as equivalent to 12 th for the purpose of recruitment in central govt. service, while in service of the bank/at the time of absorption in Bank's service.	No min period of service
C	Part time confirmed employees in scale wages in the subordinate cadre who have passed 12 th standard examination conducted by a Recognized board of central or state Government or an examination Recognized as equivalent to 12 th for the purpose of recruitment in central govt. service, while in service of the bank/at the time of absorption in Bank's service.	Min 1 yr of active service from the date of appointment as a permanent part time employee in the bank.
d	Full time confirmed employees in the subordinate cadre who have passed SSC/SSLC/Matric examination conducted by a Recognized board of central or state Government or an examination Recognized as equivalent to SSC/SSLC/Matric examination for the purpose of recruitment in central govt. service, while in service of the bank/at the time of absorption in Bank's service.	Min 2 years active service as a full time substaff.
E	Part time confirmed employees in scale wages in the subordinate who have passed SSC/SSLC/Matric examination conducted Recognized board of central or state Government or an exam Recognized as equivalent to SSC/SSLC/Matric examination for purpose of recruitment in central govt. service, while in service of bank/at the time of absorption in Bank's service.	Min 3 years active service from the date of appointment as a permanent part-time employee in the Bank.
f	Full time confirmed employees in the subordinate cadre as on the date of settlement who have passed examination one standard below SSC/SSLC/Matric examination or who have Appeared for SSC/SSLC/Matric examination but failed while in service of the bank/at the time of absorption in Bank's service.	Min 7 years full time active service.

➤ FACTORS IDENTIFIED FOR PROMOTION

Factors	Weightage	
	For candidates not exempted from written test	For candidates exempted from written test under point a
Written Test	70	N.A
Computer Aptitude test	10	10
Personal Interview	20	20
Total	100	30

1. Written Test- except those exempted from written test

Part	Subject	Max. marks	Min passing
I	English	20	08
II	Arithmetic/Test of numeric ability	30	12
III	Elementary Banking	20	08
Tot		70	28

Candidates shall have an option to write the written test in hindi or Eng except part-I (Eng)

2. Computer Aptitude Test:

- The candidates who secure 28 marks in written test will be subjected to Computer Aptitude test of 10 marks wherein they have to secure minimum qualifying marks i.e. 04 (40%).
- In case the candidate does not pass the computer test, he would be given one more opportunity with a fortnight to reappear in the computer aptitude test. No further opportunity shall be provided for that particular exercise.

3. Personal Interview:

- Candidate who secures min qualifying marks in written test and computer aptitude test will be required to appear for PI of 20 marks and have to secure min 8 marks (40%).

➤ Personal Interview and Computer Aptitude test for candidates exempted from written test

- Candidates who are exempted from written test would be directly interviewed and those who qualify for the same are promoted subject to passing computer aptitude test. The interviews of candidates exempted from written test will be out of 20 marks. Minimum qualifying marks are 8. (40%)
- Computer Aptitude test will be out of 10 marks and passing marks will be 04 marks. In case the candidate does not pass the test, he would be provided one more opportunity within a month to reappear in the test. No further opportunity shall be provided for that particular exercise.

- Such exemption from written test shall be extended at the first available promotion exercise.

➤ **DECLARATION OF PROMOTIONS**

- All candidates who secure minimum pass marks in each part of the written test, computer aptitude test and personal interview shall qualify for promotion and their promotions from subordinate cadre to clerical cadre shall be declared provided they are otherwise eligible. Candidates exempted from written test shall be required to qualify/pass in PI and Computer Aptitude test.

• **OUT OF TURN PROMOTION**

- In any promotion exercise, the no. of out of turn promotions are 5.

➤ **PROBATION PERIOD:** 6 months

➤ **REFUSAL OF OFFER OF PROMOTION:** shall not be eligible to participate in the next 2 promotion exercises or 2 years whichever is earlier.

➤ **REVERSION TO SUBSTAFF CADRE :**A promotee clerk may seek reversion to substaff cadre within 6 months from the date of promotion. If an employee seeks & granted conversion shall not be eligible to participate in the next 2 promotion exercises or 2 years whichever is earlier.

REDEPLOYMENT (Covers workman in non-subordinate cadre.), JOB ROTATION REQUEST TRANSFER, RESIGNATION & RETIREMENT

A. REDEPLOYMENT

Area of Deployment	<p>A clerical employee is liable to be deployed <u>anywhere within a “District”</u>, irrespective of the distance involved.</p> <p>In cases necessitating deployment outside the District, the workman concerned may be deployed to any branch / office of the Bank situated <u>outside the District upto a distance not exceeding 100 kms from his present place of posting.</u></p>
Criteria for Identification	Bank may identify, <u>based on length of stay</u> at the center / branch / office, the number of workmen employees, to be redeployed from each center / branch / office to meet its requirements
Period of Deployment	<p><u>The period of deployment shall be 2 years in a difficult center</u> decided by the Bank in accordance with the Government guidelines.</p> <p><u>3 years in other centers</u></p>
Repatriation	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 centres of his choice so that he can be transferred to any one of the 3 centres opted by him.
Age Restriction	<p>Widows Female employees above the age of 50 and male employees above the age of 56 shall be exempted from redeployment.</p> <p>However, if the required and eligible numbers of employees are not available to be deployed in terms of the Settlement, the age norms as above may be suitably relaxed upto the age of 58 years so as to ensure that the required and eligible numbers of employees are deployed to the identified centers.</p>
Allowance on redeployment	<p>A lump sum amount of ` 400/- p.m. (not ranking for any other benefit). Total emoluments at the original centre shall be protected.</p> <p>The above lump sum amount is not payable in case of transfers made at the request of the employee.</p>

B. JOB ROTATION

Objective	<p>Job rotation scheme provides for rotational transfer of clerical staff and subordinate staff from one desk/function to another within the branch/office or from one branch to another (within the same place/city/town) with the objective of :</p> <ul style="list-style-type: none"> • providing the staff members with opportunity to develop their knowledge and skill in various functions and work environment; • to meet the need of the Bank; and • as a measure of preventive vigilance.
Coverage	<p>No employee is exempted from Job Rotation transfer. The office-bearers of Unions/Association/Welfare Organisation are also covered under job rotation scheme. However, the following category of employees may be considered for suitable posting on job rotation on sympathetic consideration:</p> <ul style="list-style-type: none"> • Physically Handicapped Employees • Widows recruited on compassionate ground
Job Rotation within the Branch	<p>It is the prime responsibility of the Branch Head .</p> <p>Clerical staff and the subordinate staff in general may be rotated from one department/function to another within the branch after completion of –6- months.</p> <p>However, clerical staff posted at certain departments like credit, foreign exchange, etc, in large branches where getting all round experience takes longer time, the clerical staff posted at such department may be rotated after 12/18 months.</p> <p>In case there are more than one clerical staff drawing the same category of special Pay, they should also be rotated within the branch. For example, if more than one Special Assistant or SWO “A” & SWO “B” are posted at a branch, they should be rotated every –6- months.</p>
Job Rotation from One Branch to another Branch	<p>Job Rotation of clerical staff/ full-Time Subordinate/ Part time sweepers on scale wages who have completed -5- years of service or more are to be included staff members who have completed five years of service at a branch/office would be liable to be transferred to another branch/office in the same place/city/town.</p> <p>In a city having more than two branches, it should be ensured that the officer, clerk or sub-staff who is transferred from one branch to another branch under job rotation should not be posted to the same branch in the subsequent exercise of job rotation.</p>

	For maintaining efficient, smooth and prompt customer service and to continue smooth functioning of the branch/office, care should be taken to ensure that not more than 50% of the total strength of the employees at the branch/office are transferred out on any one occasion under the job rotation scheme.
Competent Authority	<p>It is the responsibility of the Regional Head to ensure that the postings of employees as per the job rotation scheme are made in terms of the aforesaid guidelines within the stipulated period.</p> <p>The implementation of the job rotation scheme should be properly monitored by the Regional Office and progress made in this regard should be reported to the Zonal Committee every quarter.</p>
C. REQUEST TRANSFER	
Eligibility	<p>No minimum period of service would be necessary for request transfer provided the <u>employee is confirmed</u> in Bank's service.</p> <p>However, a minimum service of -5- years would be necessary for considering requests for inter-Zonal transfer.</p> <p>Seniority of the employees is to be followed for consideration of request transfers other than request transfer on marriage grounds/compassionate grounds.</p> <p>A workman requesting for transfer should agree in writing to forego existing Special Pay/Allowance, if any, and undertake not to claim any Special Pay/ allowance at the place of transfer for a period of two years from the date of such transfer.</p> <p>Where there is more than one workman requesting for transfer to a particular place and there are SC/ST workmen also among them, then for the SC/ST workmen, 22½% vacancies at the place would be reserved and the request for such workmen would be considered within the quota according to seniority among them only.</p>
Out of Turn (subject to vacancy and other administrative exigencies.)	<p>Request for transfer of female employees on the ground of marriage or for joining their spouse</p> <p>Workmen seeking transfer on compassionate and/or compelling ground</p>

Competent Authority		Transfer from/ to	Competent Authority																					
	(a)	Transfer from one Zone to another	General Manager (HRM)/ DGM(HRM)																					
	(b)	Transfer from one Region to another <i>Region in the same Zone</i>	Zonal Head.																					
	(C)	Transfer from one branch/office to another branch/office within the Region.	Regional Head.																					
TA/DA on request transfer	<p>Award Staff members are eligible for TA/DA in respect of first request transfer only. In case of second and subsequent request transfers, TA/DA and transportation charges are not payable.</p> <p>TA/DA is not admissible for transfer between places falling under the urban agglomeration of a city/town.</p>																							
Joining leave	<ul style="list-style-type: none"> No joining time for transfers in the same location/building. One day joining time if transfers take place within city during week days. In case of transfer from one station to another, 6 days joining leave excluding days of travelling, day he got relieved but inclusive holiday/Sunday. In case of second and subsequent request transfer joining time is not eligible. Joining time wherever eligible shall be availed by the award staff member immediately after relieving or 3 months after joining the new post. Award Staff members can avail Joining Time alongwith any other leave 																							
Compensation Transfer	on	<table border="1"> <thead> <tr> <th>Cadre</th> <th>Travel eligibility for transfer/duty/training</th> </tr> </thead> <tbody> <tr> <td>Clerical Staff</td> <td>AC II tier Class by rail for self and family. By steamer -1st class cabin</td> </tr> <tr> <td>Sub-ordinate staff</td> <td>AC III tier Class by rail for self and family. By steamer -2nd class cabin</td> </tr> </tbody> </table> <p>An employee on transfer shall be paid the cost actually incurred for transporting his personal effects as under:</p> <table border="1"> <thead> <tr> <th>Mode of Travel</th> <th>Status</th> <th>Clerical Staff</th> <th>Subordinate Staff</th> </tr> </thead> <tbody> <tr> <td rowspan="2">By Train</td> <td>Married</td> <td>3000 kg</td> <td>2000 kg</td> </tr> <tr> <td>Unmarried</td> <td>2000 kg</td> <td>1150 kg</td> </tr> <tr> <td>By Road</td> <td colspan="3">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.</td> </tr> </tbody> </table>		Cadre	Travel eligibility for transfer/duty/training	Clerical Staff	AC II tier Class by rail for self and family. By steamer -1 st class cabin	Sub-ordinate staff	AC III tier Class by rail for self and family. By steamer -2nd class cabin	Mode of Travel	Status	Clerical Staff	Subordinate Staff	By Train	Married	3000 kg	2000 kg	Unmarried	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.		
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Compensation for losses due to breakage or damage to goods on transfer

Receipts or Statement of loss	Clerical Staff	Subordinate Staff
Produced	Rs. 1500	Rs. 1000
Not Produced	Rs. 1000	Rs. 750

Diem is provided for the date of journey

Where the family of the employee does not travel with him, but joins him at the place where he is transferred within a period of 6 months from the date of his transfer, the employee will be entitled to travelling allowance and the transportation charges for personal effects for his family up to the prescribed limit mentioned above.

If for some reason and as a consequence of an employee's transfer, his family is required to travel to a station other than the place where he is transferred, he will be entitled to actual travelling expenses for his family for going to such other place, but the amount payable to him shall not exceed the amount of travelling expenses had his family travelled with him from the place of his transfer to the place of his new posting

Where the family of the employee on account of his transfer, travels from a place other than the place from which he is transferred, the employee will be entitled to draw actual expenses of travel by his family to the place where he is transferred; but the amount so reimbursed shall not be more than the amount of travelling expenses had his family travelled with him from his place of transfer to the place of new posting.

D. RESIGNATION



- Notice Period for confirmed award staff members is 30 days and probationers is 14 days.
- In case of Resignation, PL can be encashed only upto 50%.
- No employee shall be sanctioned any type of leave during the notice period, other than Casual Leave. However, in extreme cases where availment of leave is unavoidable on account of pressing reasons during the notice period, such leave shall be sanctioned by the respective Zonal Head/Functional Head [for employees attached to BCC, Mumbai & Head Office, Baroda] depending on the merits of each case and the notice period will be extended by number of days for which leave is granted.

E. RETIREMENT

- All award staff members on reaching their age of superannuation i.e. 60 years shall be retired on the last date of the month in which they reach the age of superannuation i.e. 60 years provided that those whose date of birth falls on the first day of the month shall retire on the last day of the preceding month.

STAFF WELFARE SCHEMES

1.	Additional Retirement Benefit (ARB)	Award staff members on retirement/VRS/death shall be eligible for payment of 6 months emoluments as ARB provided he has completed 30 years of service.										
2.	Scheme for sanction of scholarships to sons and daughters of the employees	<p>Full time confirmed employees in service of the Bank as on 31st December of previous calendar year would be eligible for sanction of scholarships for their children under the scheme, provided the child continues higher studies.</p> <p>Ex-patriate officers are also eligible to apply for scholarship in respect of their children studying in India.</p> <p>The main criteria for awarding scholarship would be merit, i.e. percentage of the marks obtained in the previous examination by the concerned student.</p> <p>The scholarships would be granted on the results of the examinations held at the close of the previous academic year.</p> <table border="1" data-bbox="549 1480 1422 1886"> <thead> <tr> <th>No. of Scholarships</th> <th>Amount of each Scholarship</th> <th>Course / Class</th> <th>Min % of marks</th> <th>Total emoluments (per month)</th> </tr> </thead> <tbody> <tr> <td>1526</td> <td>Rs. 1000/-</td> <td>Secondary Education (from passing of Std. IV up to SSC level)</td> <td>50</td> <td>Rs.18000/-</td> </tr> </tbody> </table>	No. of Scholarships	Amount of each Scholarship	Course / Class	Min % of marks	Total emoluments (per month)	1526	Rs. 1000/-	Secondary Education (from passing of Std. IV up to SSC level)	50	Rs.18000/-
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1526	Rs. 1000/-	Secondary Education (from passing of Std. IV up to SSC level)	50	Rs.18000/-								

		1526	Rs. 1500/-	College education (Post SSC education up to 1 st graduation)	55	No ceiling
		102	Rs. 2000/-	Post graduate / professional Degree courses (for the disciplines/ courses listed)	-	No ceiling

LIST OF POST GRADUATE/DEGREE COURSES/DISCIPLINES COVERED UNDER THE SCHEME:

1. Post Graduate in Engineering/Technology (M.E./M. Tech.)
2. Post Graduate in Medicines (M.S./M.D.)
3. MBA from the recognized University.
4. Post Graduate Degree course in Banking & Research in Banking.
5. Post-Graduate Degree courses in Computer Management/Science.
6. Master of Finance & Control -3- year course.
7. Master of Business Finance -2- year course.
8. Master of Social Works (MSW) -2- year course.
9. Master of Environment Management -2- year course.
10. Post Graduate Course in Chartered Financial Analysts (from the Institute of
11. Chartered Financial Analysis of India, Hyderabad)
12. Post Graduate degree course from IIT.
13. Cost Accountant course.
14. Post Graduate Degree course in Company Secretary.
15. Chartered Accountant course.
16. PG course of MA/ MCom/ MSc not covered in the approved list)

3.	Scheme for providing special assistance to the employees having physically / mentally handicapped children / spastic children	<p>Parent employees of such children who are having serious spastic/mentally handicapped like mental retardness, total blindness, deafness and dumbness, etc. and who require education/training/correctional therapy at the special schools/college meant for them are eligible to apply under the scheme.</p> <p>Applications under the scheme for reimbursement up to an amount of Rs.2000/- p.a. will be considered/ sanctioned by the branches at their level after adhering to the following procedure. Reimbursement above Rs.2000/- p.a. upto Rs.10000/- p.a. will be considered by Regional Manager and reimbursement exceeding Rs.10000/- will be considered by Head Office.</p>
4.	Scheme for sanction of financial aid to the family members of the employee who dies in harness	<p>When a confirmed employee dies in harness, irrespective of the fact whether he/she was on duty or outside duty hours, his/her next kith/kin will be given immediate financial aid of Rs.50000/- through the branch/office where the concerned employee was working.</p> <p>In case of married employee, the spouse will be entitled to get this financial aid and in case of unmarried employee, the parents will get the financial aid, in case of unmarried employee whose parents are not alive, next kin will get the aid.</p>
5.	Scheme for incentive to employees for promoting small family norms	<p>In case of employees with not more than 2 living children when they undergo sterilization for family planning (self or spouse) an incentive of Rs 500 (Govt.incentive) and Rs 1500/- (Bank's incentive) will be paid in addition to sanction of special leave.</p>
6.	Scheme for extending financial assistance the employees who are on loss of pay on account of major and special operations/diseases	<p>Employees who do not have sufficient leave to their credit and are required to remain on leave on loss of pay, due to major and special operations will be given financial assistance at the rate of Rs. 8000/- p.m. subject to a maximum of Rs. 10,00,00/-.</p> <p>Eligible employees should submit the application in the prescribed format along with supporting bills / certificates(s) from hospital, to Head Office through the respective branch / office.</p>
7.	Canteen Subsidy	<p>Canteen subsidy is payable to all employees at the rate of Rs. 10/- per working day.</p> <p>Canteen subsidy is not payable to the employees when they are on tour/ duty/ deputation and is paid halting / diem allowance. Canteen subsidy is not payable to the employees when they are attending training/ seminar/ workshop either locally or outstation.</p> <p>However, representatives of employees are eligible for the days, they attend structured meeting.</p>

8.	Financial Assistance for purchase of artificial limbs to physically handicapped staff member and/or their handicapped children	<p>Under the Scheme, a needy staff member has to submit the application form in the prescribed format to Head Office giving full details about his/his ward's handicapped duly supported by medical certificate and quotation for the cost of artificial limbs.</p> <p>All such applications are to be submitted through the branch concerned. Maximum Limit is Rs.40000/-</p>
9.	Financial Assistance for purchase of hearing aid apparatus to staff members and/or to their handicapped children	<p>Needy staff member has to apply in prescribed application form giving full details about his/her ward's handicappedness along with supporting medical certificate and a quotation for the cost of hearing aid.</p> <p>The application is required to be forwarded to Head Office through the Branch / Office concerned. Maximum Limit is Rs.40000/-</p>
10	Presentation of memento's to retiring employees (Abhinandan Yojana)	<p>Under this scheme, Silver memento having the Banks' Emblem engraved on one side and name of the employee, branch and date of retirement engraved on the other side, will be presented to all retiring employees who retire on superannuation or VRS after completion of -30-years of service or -55-years of age.</p> <p>An employee who dies after completion of -30- years of service or -55- years of age is also eligible for this memento. In such case, memento is given to their family. However employees who retire from service on account of resignation and termination are not covered under this scheme.</p>
11	Scheme for health check up for employees above the age of -45-years	<p>Under this scheme, full time confirmed employees above the age of 45 years are eligible for health check-up once in two years at Bank's approved diagnostic centers.</p> <p>The health check-up under this scheme shall be voluntary and the cost of such check-up will be restricted to Rs. 1000/-.</p>
12	Bank of Baroda contributory medical assistance scheme for retired employees	<p>To acquire the membership of the scheme, retired employees or spouse of the deceased retired employees shall have to make one time lump sum contribution equivalent to 50% of last drawn basic pay (Corresponding to the Basic as per latest Bipartite Settlement) , towards membership fees.</p> <p>The members of the scheme are eligible for reimbursement of Rs.2000/-in a year towards domiciliary medical expenses, on declaration basis. Hospitalization expenses for treatment of all ailments will be reimbursed, subject to the aggregate limits fixed by the Bank from time to time; present limit is of Rs.2, 00,000/- for life time.</p> <p>Employees of the Bank who have retired from the Bank's service on</p>

		superannuation, VRS and those who are allowed to retire/ resign from the Bank's service on medical ground and their spouses are eligible under the scheme.
13	Reservation of beds in hospitals	Bank has arranged reservation of hospital beds at all Zonal centers. The employees spouse and dependent children can avail of the facilities. The patients are admitted to banks reserved beds on the recommendation of the Banks' medical officer/identified doctor. Bank has also arranged dispensary facilities with part time medical consultants at all Zonal centers for the benefit of employees.
14	Holiday Homes	All employees including retired employees of the bank are eligible to avail the facility of holiday homes established at various centers. Holiday home charges: clerical staff: Rs 30 per day, Sub-staff: Rs 20 per day. Can be booked for max 7 days.

TERMINAL BENEFITS

Provident Fund	<p>All Employees who have joined bank's services on or before 31-3-2010 will become member of the Provident Fund from the date of joining in bank's service.</p> <p>Employees joining the services of the bank on or after 1-4-2010 will not be eligible to become member of Provident Fund as they will be governed by New Pension Scheme.</p> <p><u>Each member of Provident Fund, when on duty, shall contribute to the Provident Fund at the rate of 10% of Pay.</u></p> <p>The Bank shall contribute an amount equal to the amount subscribed by the member as compulsory subscription to Provident Fund as employer's contribution.</p> <p>A member, who has put in a service of not less than 10 years with the Bank, shall be entitled to the full amount of Bank's contribution with interest attributable there to.</p> <p>(i) A member who has served with the Bank for 5 years and more but less than 10 years, shall be entitled to the Bank's contribution at the rate of</p>
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	<p>10% of such contribution with interest there on for each completed year of service.</p> <p>(ii) A member, who has put in service of less than -5- years with the Bank, shall not be entitled to receive any amount of Bank's contribution towards Provident Fund or interest on it notwithstanding that the same may have been credited to the account opened in his individual account.</p>
Gratuity	<p>Gratuity is payable to employees of our Bank on Cessation from Bank's Service by way of Retirement, Voluntary Retirement, Resignation etc., subject to other terms and conditions.</p> <p>Gratuity entitlement is calculated under -3- different schemes and the amount that is most beneficial is paid to the employees.</p> <ol style="list-style-type: none"> 1. GRATUITY ACT 1972 2. PROVISIONS OF AWARDS/BIPARTITE SETTLEMENTS 3. BANK OF BARODA GRATUITY FUND RULES <p><u>Forfeiture of gratuity:</u></p> <p>The gratuity of an employee, whose services have been terminated for any act, wilfull omission or negligence causing any damage or loss to or destruction of property belonging to the employer, shall be forfeited to the extent of the damage or loss so caused.</p> <p>The gratuity of an employee shall be fully forfeited if the services of such employee have been terminated for his riotous or disorderly conduct or any other act of violence on his part, or if the services of such employee have been terminated for any act which constituted an offence involving moral turpitude, provided that such offence is committed by him in the course of his employment</p>
Pension	<p>Only permanent full time as well as permanent part time employees who have opted for pension and in respect of whom, bank's contribution to Provident Fund stands transferred to Pension Fund, are covered under the pension scheme.</p> <p><u>Pay for the purpose of Pension:</u> Basic pay+ special pay+ stagnation increments+ PQP+PPP(basic)</p> <p><u>Full basic pay</u> is 50% of pay.</p> <p>Full basic pension is payable to an employee who has completed 33 years of service. The employees who have put in less than 33 years of service, the pension will be reduced proportionately.</p> <p><u>Commutation:</u> Max. 1/3 rd of the full basic pension mentioned above can be</p>

	<p>commuted which will be restored after 15 years from the date of commutation. Reduced pension : full pension – commuted amount</p> <p>DA is payable on full basic pension.</p>
New Pension Scheme	<p>It is mandatory for all employees joining the service after 01.04.2010 to contribute 10% of their pay and DA and the banks would make a matching contribution.</p> <p>This amount constitutes Tier-I of the NPS and members can contribute to Tier II of the fund voluntarily. Tier II is not operational yet.</p> <p>Tier I is a non withdrawable fund. If any member wants to exit from the fund at or after 60 years of age, it would be mandatory for him to invest 40% Tier-I to purchase an annuity which will provide pension for the life time of the member and his family members.</p> <p>The remaining 60% of the Tier-1 fund can be used by him in whichever way he likes.</p> <p>Contributions to NPS are considered for tax benefits under Income tax act.</p>

‘SPEED’ SCHEME FOR PROFESSIONAL ENHANCEMENT AND EMPLOYEE DEVELOPMENT

BCC: BR: 107/213 dated 14.05.15

Objective	To enhance the knowledge & skill sets of employees of our Bank by encouraging them to pursue various courses/qualifications for which bank will grant loan, reimburse course fee and provide incentive on successful completion of the courses.
Eligibility	Confirmed employees up to 55 years of age working in domestic operations(at the time of seeking permission)
List of courses	Given in the scheme.
Loan Amount	Max loan amount that can be sanctioned under the scheme is Rs 4 lacs or 90 % of the actual expenses (under the permitted heads) for a particular cost, whichever is less.
ROI	On compounded basis at Base rate.
Repayment	60 EMI
Competent Authority to	Up to Scale III : Branch heads in all grades

sanction loan	Executives in grade IV and above: DRM/RM
Reimbursement of course fee	<p>Reimbursement as per the amount/limit stipulated under the scheme.</p> <p>The reimbursed amount would be first appropriated towards the education loan (if availed).</p>
Undertaking	While claiming reimbursement of course fee and incentive, the employee is required to give undertaking to serve the bank for certain period of time(form the date of disbursement) as mentioned in the scheme.
Cash Incentive on successful completion of the course	Amount mentioned in the scheme for different types of courses.
Other Guidelines	<p>Prior permission from the Bank is required.</p> <p>The course should be through distance/correspondence or part-time mode only.</p> <p>Depending upon the professional knowledge acquired, the Bank reserves the right to suitably place the employee in an assignment where the professional knowledge can be utilized.</p> <p>No reimbursement of fee /incentive will be released in case of any disciplinary action pending against the employees.</p> <p>The benefit of the scheme shall be provided only thrice in an employee's career. However this is not applicable to courses offered by IIBF, NSE & BSE, NISM and IRDA.</p> <p>No separate leave would be granted for pursuing any of the courses. However PL up to max 30 days can be provided for exams etc subject to feasibility and leave balance availability.</p>

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SCHEME FOR COMPASSIONATE APPOINTMENT OR PAYMENT OF EX-GRATIA FINANCIAL RELIEF TO DEPENDENTS OF DECEASED EMPLOYEES ON COMPASSIONATE GROUND		
Objective of the Scheme	To provide either Compassionate appointment or Ex-gratia financial relief to the dependents of deceased employees on Compassionate grounds.	
Applicability	<u>Applicable to a dependent family member of a confirmed full time/ part-time employee who:</u> <ul style="list-style-type: none"> Dies while in service (including death by suicide) Is retired on medical grounds due to incapacitation 	
	If an employee dies/medically retires, <u>before reaching the age of 50 years.</u>	If an employee dies/medically retires, <u>after reaching the age of 50 years.</u>
	Compassionate recruitment may be granted to the dependent.	Only Ex-gratia medical relief granted to the dependent.

	The dependent will have an option of availing financial relief instead of compassionate recruitment, if they desire so.	-						
Family Income Eligibility	Income from all sources is less than 60% of the last drawn salary (net of taxes) of the employee.							
EX-GRATIA FINANCIAL RELIEF								
Definition of Dependent Family Member	<p>For the purpose of Ex-gratia financial relief :</p> <ol style="list-style-type: none"> 1. Spouse 2. Wholly dependent children (son, including legally adopted son/unmarried daughter including legally adopted unmarried daughter) 3. Parents who are wholly dependent on the employee in case of unmarried employee. 							
Time Line for Payment of amount	Will be paid to the employee on their request within a period of 3 months from the date of duly completed application and within a period of 6 months from the date of death/medical retirement due to incapacitation of the employee.							
Amount of Payment	<p>Shall be calculated @ 60% of the last drawn /payable monthly gross salary(net of taxes) for each remaining services of the employee (i.e. up to the age of superannuation subject to cadre-wise ceiling:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Category</th> <th style="text-align: left;">Max. amount</th> </tr> </thead> <tbody> <tr> <td>Clerical Staff</td> <td>Rs. 7 lacs</td> </tr> <tr> <td>Subordinate Staff</td> <td>Rs. 6 lacs</td> </tr> </tbody> </table>		Category	Max. amount	Clerical Staff	Rs. 7 lacs	Subordinate Staff	Rs. 6 lacs
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Clerical Staff	Rs. 7 lacs							
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Mode of Payment	The ex-gratia amount shall be paid to the eligible dependent/s. In case of employees seeking 'Premature Retirement' due to total physical incapacitation, the Ex-gratia will be paid to the concerned employee.							

APPOINTMENT ON COMPASSIONATE GROUNDS

Definition of Dependent Family Member	<u>For the purpose of compassionate appointment:</u> <ol style="list-style-type: none">1. Spouse2. Wholly dependent son (including legally adopted son), or3. Wholly dependent daughter (including legally adopted daughter), or4. Wholly dependent brother or sister in case of unmarried employee5. If dependents eligible for employment are not inclined/unable to take up the employment or are otherwise eligible, the applicant will have an option for financial relief on making a specific application
Appointment on Compassionate Grounds	Shall be made only in the clerical & sub-staff cadre. The application for employment under the scheme should be received by the Bank, at the earliest, in any case not later than 12 months from the date of death of the employee.

Eligibility	<p>a. The applicant should be an Indian citizen.</p> <p>b. Age</p> <table border="1"> <thead> <tr> <th>Clerical cadre</th> <th>Sub-staff Cadre</th> </tr> </thead> <tbody> <tr> <td> <ul style="list-style-type: none"> • Min 18 years. • Max: as per the rules applicable form time to time to direct recruitment in clerical cadre. <p>Where no dependent of the deceased employee within the prescribed age limit, the max. age limit may be relaxed wherever found necessary but min age limit cannot be relaxed.</p> <p>(In case of dependents belonging to SC/ST/OBC, the existing concession as per govt. guidelines)</p> </td> <td>Same in case of clerical cadre.</td> </tr> </tbody> </table>	Clerical cadre	Sub-staff Cadre	<ul style="list-style-type: none"> • Min 18 years. • Max: as per the rules applicable form time to time to direct recruitment in clerical cadre. <p>Where no dependent of the deceased employee within the prescribed age limit, the max. age limit may be relaxed wherever found necessary but min age limit cannot be relaxed.</p> <p>(In case of dependents belonging to SC/ST/OBC, the existing concession as per govt. guidelines)</p>	Same in case of clerical cadre.
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Medical fitness	Selected candidate shall be required to pass the medical fitness examination.				
Probation	6 months				

REDRESSAL MECHANISM /PROCEDURE FOR SEXSUAL HARASSMENT AT WORK PLACE

As per Supreme court guidelines , 'Sexual Harassment' includes such unwelcome sexually determined behaviors (whether directly or otherwise) as –

- a) Physical contact & advances
- b) A demand or request for sexual favours
- c) Sexually coloured remarks
- d) Showing pornography
- e) Any other unwelcome physical, verbal or non-verbal conduct of a sexual nature.

- Bank has a proper Redressal Mechanism and procedure for quick redressal of complaints related to sexual harassment.
- A Complaints committee has been constituted at the apex level headed by Chief Liaison officer in the rank of General Manger. Apart from Chief Liaison officer, there are -5- other members in the committee to deal with and dispose off the complaints.
- A Zonal lady liaison officer (ZLO) has been appointed at each Zone ,who takes issues relating to sexual harassment of aggrieved lady employees with the appropriate authority for redressal and for initiating further necessary action against the delinquent employee.
- The lady employee shall give her complaint in writing within a fortnight of the occurrence of sexual harassment to Zonal head who will in turn discuss the matter with ZLO/RM & direct ZLO to submit investigation report.
- The ZLO shall discuss the matter with complainant & the Accused, separately & in confidence, & collect all the necessary statements of witnesses, evidence and submit the report to Zonal head immediately on completion of investigation or within a fortnight of receipt of complaint with a copy to Chief Liaison officer at BCC.
- If the Zonal head finds the complaint genuine, he may immediately take steps to separate the complainant & accused. He, as the case may be, may, thereafter call for clarification from the accused person, if required.
- The original complaint, investigation report of ZLO, bio-data and observations on the conduct of accused and comments/observations/recommendations of Zonal head shall be submitted t Chief liaison officer with a copy to GM, HRM.
- Chief liaison officer will place the papers before the complaints committee who will then recommend action or otherwise on the subject case.
- The Zonal head on receipt of observations of complaints committee will initiate/direct to initiate appropriate action against the erred employee. The disciplinary authority will proceed with action in case where prima facie complaints committee concludes that there is a case of sexual harassment.
- The disciplinary authority will send the action taken report to committee.

