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SPACE FOR UPDATES

SPACE FOR UPDATES

KEY OFFICE BEARERS OF AIPNBOA (SINCE INCEPTION)

	President	From	To
1	Shri C. L. Luthra	27.09.1964	21.09.1968
2	Shri T.C. Kapoor	22.09.1968	01.01.1971
3	Shri R.L.Vaid	02.01.1971	13.12.1975
4	Shri S.P.Saxena	14.12.1975	28.02.1980
5	Shri K.S.Menon *	12.07.1980	25.09.1982
6	Shri D.M.Soni	26.08.1982	29.04.1984
7	Shri Bindeshwari Prasad*	30.04.1984	25.01.1987
8	Shri A. S. Krishnan	26.01.1987	25.01.1997
9	Shri P. S. L. M. Haragopal	26.01.1997	31.03.2000
10	Shri P. K. Nayar	01.04.2000	31.03.2009
11	Shri Ashis Sen	01.04.2009	15.09.2012
12	Shri Pradeep Kumar	16.09.2012	Continuing
	General Secretary	From	To
1	Shri M.M.Dhaun	27.09.1964	31.10.1971
2	Shri I.S.Ahluwalia	01.11.1971	13.12.1975
3	Shri A.R.Subramanian	14.12.1975	12.07.1980
4	Shri V.D.Ram Murti *	13.07.1980	25.09.1982
5	Shri K.D.Khera	26.09.1982	15.09.2012
6	Shri Dilip Saha	16.09.2012	Continuing

*Officiated in stop-gap arrangement

	Chairman	From	To
1	Shri NJogania	16.09.2012	31.01.2013
2	Shri B.L.Goyal	15.06.2014	Continuing
	Working President	From	To
1	Shri Aiay Jaitly	16.09.2012	Continuing

THE OFFICER DIRECTORS SINCE THEN ARE AS UNDER:

	Officer Director	Association Post	From	To
1	Shri I. S. Ahluwalia	General Secretary	1972	13.12.1975
2	Shri S. P. Saxena	President	04.11.1977	31.03.1978
3	Shri K. D. Khera	General Secretary	23.04.1984	30.06.1987
4	Shri A. S. Krishnan	President	27.11.1991	07.03.1995
5	Shri K. D. Khera	General Secretary	08.03.1995	19.01.2000
6	Shri K. D. Khera	General Secretary	22.08.2001	31.10.2003
7	Shri P. K. Nayar	President	20.02.2004	31.03.2009
8	Shri Pradeep Kumar	President	15.02.2010	15.02.2013
9	Shri Dilip Saha	General Secretary	26.06.2013	Continuing

4\ ALL INDIA PUNJAB NATIONAL BANK

IPNBO

Regd. Under Trade Union Act, 1926

(Affiliated to AIBOC) **OFFICERS'**

ASSOCIATION

S E R V I C E C O N D I T I O N S , R U L E S & R E G U L A T I O N S F O R O F F I C E R S



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C/o. PNB, Shivaji Park, Gopi Tank Road, Mahim (W), Mumbai 400 016

DISCLAIMER

This book is meant for internal circulation amongst members of AIPNBOA only. It is not meant to be sold in the market or otherwise used for commercial purposes. Although every effort has been made to provide correct and up-to-date information, certain errors might have crept in inadvertently in the process of compilation of information from various sources. This is to disclaim that AIPNBOA will not be responsible for any financial and/or other implications arising out of such errors or interpretation of what is mentioned in this book. Readers are requested to refer to the circulars, circular letters, manuals, guidelines etc., issued by Punjab National Bank / IBA / Government to avoid any complication and for authentic interpretation of any matter covered under the book

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FOREWORD I



AIPNBOA has published many books over the years on various topics such as Salary Revision, Service Regulations, Pension Regulations, Perquisites, Welfare Measures, Hospitalization, Insurance Matters, Govt. Guidelines on Suspension and other Service Matters, Conduct Regulations, Disciplinary and Appeal Regulations, Promotion and Transfer Policies, Welfare Schemes for Retiree Officers, History and Achievements of AIPNBOA and its Constitution and Rules and Regulations, besides bringing out Newsletter every month popularly known as 'Dholkiwala'.

We receive queries from members and even from functionaries from Administrative Offices for various clarifications on Leave Rules, Service Rules, Fitment on promotion etc.

In response to the wishes and needs of officers AIPNBOA has decided to update & compile almost all the benefits, facilities available to the officers of PNB and bring out a booklet on "Service Conditions, Rules & Regulations for PNB Officers" for the use of Officers in PNB.

This book had been targeted as reference material in the day to day use by members and dealing officers in various offices of PNB. Suggestions for improvement are welcome.

Mumbai
01-05-2016

A handwritten signature in blue ink, consisting of a large, stylized 'D' followed by a wavy line and a small 'S' at the end.

(Dilip Saha)
General Secretary

AIPNBOA – AT A GLANCE

*	Date of formation	27.09.1964
*	Date of Registration	19.08.1965 under Indian Trade Unions' Act, 1926.
*	Affiliation	ALL INDIA BANK OFFICERS' CONFEDERATION, the majority Officers' Organisation at Industry level
*	Affiliation with any political party:	Not affiliated to any political party
*	Elections	Elections are held at regular interval through secret ballot
*	Recognition	Recognized by PNB. It is the sole negotiating body of Officers in the Bank
*	Meetings with Management	Management Relations Machinery (MRM) Meetings on the lines of Industrial Relations Machinery Meetings are held periodically at Central, Zonal as well as Circle levels
*	Participation in Board of Directors and other policy making bodies of the Bank	Key Office Bearers of the Association have represented on the Board of at different times. At present General Secretary Corn. Dilip Saha is Director on Board
*	No. of Officers who are Members of the Association	More than 23000 as on 31.12.2015
*	Organisational Structure	Three-tier system of control as under: At Circle Level through Circle President & Circle Secretary and a team of other office bearers/ executive members elected periodically. At State Level through Asstt. General Secretaries At Central Level through Central Office- Bearers. Major policy decisions are taken by the Working Committee consisting of the Central Office bearers and Asstt. General Secretaries and by the Central Executive Committee consisting of all the Assistant General Secretaries, Central Office Bearers & one representative, either Secretary or President, from each circle committee. However, General Council consisting of all the members of the circle executive committees as per constitution with central office bearers is the supreme governing body exersding all control over the affairs of the association
*	Participation at Industry Level Office Bearers of AIPNBOA have held positions in AIBOC	Earlier General Secy. of AIPNBOA had held the post of President of AIBOC and has been a member of its negotiating committee for wage revision and all other talks with the IBA. The present is Sr. Vice President of AIBOC. Other office bearers have held and are having different positions in AIBOC at different times. Our Circle leaders are also in State level AIBOC Committees.
*	Relations with other employees of the Bank	Harmonious
*	Normal system of communication with members	Through Mass Contact, by way of, Meetings/Conferences, Short Messaging Systems (SMS), Whatsapp, Circulars. Booklets, Monthly Newsletter (Dholkiwala), Website" www.aipnboa.in " and email " aipnboa@yahoo.com "
*	Representation in PF, Pension & Gratuity Trusts and Welfare Fund	Yes. We have Association nominees as Trustees on Governing Body of PF, Pension, Gratuity Funds and members of Welfare Fund of PNB
*	Other information	Association has its owned office at 306, Kirti Mahal, 19 Rajindra Place, New Delhi - 110008 functioning as Registered Office. Bank allotted a duly furnished Office to the Association at its 5,Sansad Marg, New Delhi building. Association has its owned Offices in some other Circles also e.g. Dehradun, Indore, Jhansi, Jalandar, Karnal and Meerut. It has owned Holiday Homes at Agra, Aligarh, Bhopal, Burdwan Guwahatti, Jaipur, Jharkhand (Ranchi), Jodhpur, Mumbai City, Raipur & Simla and land at Chandigarh, Sriganaganagar & Bulandsahar for constructing an Office/Holiday Home.

CENTRAL OFFICCE BEARERS OF AIPNBOA 2015-2018	
Chairman	Shri B L Goyal, Jaipur
President	Shri Pradeep Kumar, Agra
Working President	Shri Ajay Jaitly, HO, New Delhi
Vice President	Shri Dhanesh Malik, Delhi - North Shri Manohar Singh, Amritsar Shri P K Mekap, Bhubaneshwar Shri R. K. Nanda, Delhi - Central Shri Sudhanshu Shekhar, Gaya Shri Vinod Kumar, Meerut
General Secretary	Shri Dilip Saha, Mumbai City
Dy. Gen. Secretary	Shri Lalit Arora, Karnal Prashant Shri Shandilya, Ranchi Satish Shri Khajuria Shri V Singa Reddy, Hyderabad
Treasurer	Shri S K Khajanchi, Raipur
Sub Treasurer	Shri William Tuscano, Mumbai Suburb
Org. Secretary	Shri Gopal Sharma, Shimla K Shri Dinesh, Chennai Kapil Shri Mishra, Kanpur Shri M R Kaushal, Hoshiarpur Shri P. R. Kukreti, Dehradun V C Shri Gupta, Bhopal
AGS Andhra Pradesh	Shri Madhusudana Rao A, Vijayawada
AGS Bihar	Shri Jai Prakash Singh, Dharbhanga
AGS Chhattisgarh	Shri K K Shivkumar, Raipur
AGS Delhi NCR	Shri D K Uparwal, NOIDA
AGS Gujarat	Shri Dinesh Waghela, Surat
AGS H.P.	Shri S S Kapoor, Mandi
AGS Haryana (incl. Chandigarh)	Shri Satya Dev Sihmar, Kurukshetra
AGS Jharkhand	Shri Sighun Oraon, Ranchi
AGS Karnataka	Shri R Chellamani, Bangalore
AGS Kerala	Shri V R Muraleekrishnan, Kozhikode
AGS M.P.	Shri I P S Chawla, Indore
AGS Maharashtra	Shri R L Kumbhare, Nagpur
AGS North East	Shri Daneswar Mushahari, Guwahati
AGS Odisha	Shri K N Mishra, Bhubaneshwar
AGS Punjab	Shri Jagjit Singh, Patiala
AGS Rajasthan	Shri U C Sharma, Bharatpur
AGS Tamil nadu	Shri S Ravi Chandran, Trichi
AGS U.P. East	Shri Amitabh Bhowmic, Varanasi
AGS U P Central	Shri Had Chand, Agra
AGS U P West	Shri A K Srivastava, Meerut
AGS Uttaranchal	Shri D S Pangtey, Kashipur
AGS West Bengal	Shri Krishna Kumar, Kolkata

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CHAPTER 1 i

**PAY SCALE CATEGORIZATION OF POSTS AND
INCREMENTS**

CHAPTER 1

PAY SCALES CATEGORIZATION OF POSTS & INCREMENTS

On & from 1/7/93 the scales of pay specified against each grade was revised as under :-

Top Executive Grade	Scale VII	Rs. 12650 – 300– 13250– 350 – 13600 – 400 - 14000
	Scale VI	Rs. 11450 – 300 – 12650
Senior Management Grade	Scale V	Rs. 10450 – 250 – 11450
	Scale IV	Rs.8970–230–9200–250 –10450
Middle Management Grade	Scale III	Rs. 8050 –230 –9200 –250 – 900
	Scale II	Rs. 6210 –230 – 8740
Junior Management Grade	Scale I	Rs. 4250 –230 –4940 –350 –5290–230 –8050

N.B. ADVANCE INCREMENT ON ACCOUNT OF COMPUTERISATION W.E.F. 1/11/93

- 1) One advance increment on account of computerisation to all officers who were in service as on 1.11.1993 except those promotee officers who have already received benefit of such an increment by way of fitment / adjustment in the officers scale of pay.
- 2) The officers who are at the maximum of pay or in receipt of stagnation increment(s) as on 1.11.1993 shall draw the fixed personal pay as from that date i.e. 1.11.1993. Officers who are granted an advance increment as above shall draw the fixed personal allowance one year after reaching the maximum of scale.

On & from 1/7/97 the scales of pay specified against each grade shall be revised as under :

Top Executive Grade	Scale VII	Rs.19340 – 420/2 – 20180 – 520/1 - 20700 - 600/1 - 21300
	Scale VI	Rs. 17660 – 420/4 – 19340
Senior Management Grade	Scale V	Rs. 16140 – 380/4 – 17660
	Scale IV	Rs. 13900 – 340/1 – 14240 - 380/5 – 16140
Middle Management Grade	Scale III	Rs. 12540 – 340/5 – 14240 – 380/2 – 15000
	Scale II	Rs. 9820 – 340/11 – 13560
Junior Management Grade	Scale I	Rs. 7100 – 340/16– 12540

On & from 1/11/2002 the scales of pay specified against each grade was revised as under :

SCALE VII	29340	680/2	30700	900/1	31600	1000/1	32600
SCALE VI	26620	680/4	29340				
SCALE V	24140	620/4	26620				
SCALE IV	20480	560/1	21040	620/5	24140		
SCALE III	18240	560/5	21040	620/2	22280		
SCALE II	13820	500/1	14320	560/10	19920		
SCALE I	10000	470/6	12820	500/3	14320	560/7	18240

On & from 1/11/2007 the scales of pay specified against each grade was revised as under

SCALE VII	46800	1300/4	52000				
SCALE VI	42000	1200/4	46800				
SCALE V	36200	1000/2	38200	1100/2	40400		
SCALE IV	30600	900/4	34200	1000/2	36200		
SCALE III	25700	800/5	29700	900/2	31500		
SCALE II	19400	700/1	20100	800/10	28100		
SCALE I	14500	600/7	18700	700/2	20100	800/7	25700

On & from 1/11/2012, the scales of pay specified against each grade was revised as under:

(Ref : HRD Cir. 694/2015 dtd. 20.06.2015)

SCALE-I		SCALE-II		SCALE-III	
OLD BP	REVISED BP	OLD BP	REVISED BP	OLD BP	REVISED BP
14500	23700	19400	31705	25700	42020
15100	24680	20100	32850	26500	43330
15700	25660	20900	34160	27300	44640
16300	26640	21700	35470	28100	45950
16900	27620	22500	36780	28900	47260
17500	28600	23300	38090	29700	48570
18100	29580	24100	39400	30600	50030
18700	30560	24900	40710	31500	51490
19400	31705	25700	42020	+ 32400	+52950
20100	32850	26500	43330	+ 33300	+54410
20900	34160	27300	44640	+ 34200	+55870
21700	35470	28100	45950	+ 35100	+57330
22500	36780	AFTER CROSSING	E BAR		+58790
23300	38090	28900	47260	SCALE IV	
24100	39400	29700	48570	30600	50030
24900	40710	30600	50030	31500	51490
25700	42020	31500	51490	32400	52950
AFTER CROSSING E BAR		+ 32400	+52950	33300	54410
26500	43330	+ 33300	+54410	34200	55870
27300	44640	+ 34200	+55870	35200	57520
28100	45950		+57330	36200	59170
+ 28900	+ 47260	SCALE V			+60820
+ 29700	+ 48570	36200	59170		
+ 30600	+ 50030	37200	60820	SCALE VII	
+ 31500	+ 51490	38200	62470	46800	76520
		39300	64270	48100	78640
SCALE VI		40400	66070	49400	80760
42000	42000			50700	82880
43200	43200			52000	85000
44400	44400				
45600	45600				
46800	46800				

"After Crossing E Bar" means "Automatic Movement".

(+) denotes for stagnation increments after every 3 years..

The scales of pay w.e.f. 01.11.2012 is as under :

SCALE VII	76520	2120/4	85000				
SCALE VI	68680	1960/4	76520				
SCALE V	59170	1650/2	62470	1800/2	66070		
SCALE IV	50030		55870	1650/2	59170		
SCALE III	42020		48570	1460/2	51490		
SCALE II	31705		32850	1310/10	45950		
SCALE I	23700		30560	1145/2	32850	1310/7	42020

INCREMENT

The increments specified in the scales of pay shall, subject to sanction of the competent authority, accrue on an annual basis and shall be granted on the first day of the month in which these fall due.

The following are the competent Authority for the purpose of sanction of increment in the scale of pay :-

a	Officers working in Field Offices/Branches	Incumbent In-charge of Field Office/Branch
b	Offices up to MMG in Controlling Office/Head Office	CM in Controlling Office/Head Office
c	Incumbent In-charge of branches/Officers in controlling Offices	CM/Head of Controlling Office.
d	Officers in SMG/TEG (excluding head) in controlling Offices	Head of Controlling Office
e	Divisional Head in HO	GM In-charge
f	Head of Controlling Office upto TEG Scale VI	GM (HR)
g	TEG Scale VII	ED/CMD

Increment due to an officer cannot be withheld until specific penalty of withholding of Increment with or without cumulative effect is imposed on him in terms of Regulation 4 of the PNB Officer Employee (Discipline and Appeal) Regulation 1977.

In view of the above Provisions of the regulation, the Increment due to the officers should be sanctioned and conveyed to them well in time. Proper diary system should be introduced in respect of Increment due to the officers so that necessary action is initiated in time.

Annual increment in the case of officers who are sanctioned leave without pay shall be postponed by the period of the leave taken by them provided that in case where the sanctioning authority is satisfied that leave was taken on account of illness or for any other cause beyond officer's control, it may direct that the period of extraordinary leave without pay count for the purpose of increments.

Increment may not be deferred if extraordinary leave is allowed on following grounds :-

- Officer's own illness if supported by medical certificate acceptable to the bank.
- Employee's own marriage and
- Death of employee's near relatives i.e. father, mother, son, daughter wife.

The cases of condoning the period of leave without pay for release of next increment of officers working under them shall be decided by respective Circle Head, Divisional Chief and Chief Manager.

Effect of leave on loss of pay on due date of increment should be determined by notionally adding the number of days of leave without pay availed to the actual date of increment. The effect of postponement should be given if the notional date shifts to the next calendar month. The notional date of the increment shall be the date arrived at after adding the number of days on leave on loss of pay. This information is to be recorded in the History Sheet of the Officer and should be checked up at the time of granting next increment to the officer. It is further clarified that effect of leave on loss of pay on due date of increment should be determined by notionally adding the number of days of leave without pay availed to the actual date of increments and not on the first day of the month in which the increment falls due.

To illustrate : The date of joining of an officer was 10.09.90, He was getting increment on 1st Sept. every year. He availed off 10 days leave on loss of pay in the month of June, 1994. His anniversary date of increment will be notionally postponed to 20th Sept. (11 days added to the date of joining i.e. 10th Sept.). This information should be recorded in the History Sheet of the Officer. If the officer again avails leave on loss of pay for a period of more than 10 days, his date of increment will shift to the month of October as by adding 11 days to 20th Sept., the date of increment will shift to next month. The increment date in each year will be computed by taking into account the leave on loss of pay during the year. The postponement unless condoned, will have cumulative effect throughout the career of the officer.

Regulation 5 (2): An additional increment shall be granted in the scale of pay for passing each part of CAIIB examination.

SLIDING SCALE

Officers in JMG Scale I & MMG Scale II , 1 year after having reached maximum of their respective scales, shall automatically cross over to the next higher scale and draw increments including stagnation increment (s) in the next higher scale only as specified in regulation 5 (1) (c) subject to their crossing the efficiency bar as per guidelines of the Government.

However, grant of such increments in next higher scale shall not amount to promotion and officers shall continue to get privileges, duties, responsibilities of their substantive Scale I or Scale II as the case may be.

Guidelines for Efficiency Bar.

The movement of Officers in Scale I and Scale II to the higher stages in the next scale after reaching the maximum in their respective scales shall be subject to their crossing the Efficiency Bar which shall apply only in the following cases.

- i) Where an officer employee is under suspension ;
- ii) Where a disciplinary action has been initiated against an officer employee ;
- iii) Where an Officer employee has earned an adverse remark from the Reporting Authority in the reporting year preceding the date on which the Officer employee is due to cross the Efficiency Bar and the same has been conveyed to the Officer employee

Note :

- (a) Where the Efficiency Bar operates in terms of (ii) above, the case of the concerned Officer employee shall be reviewed every year well before the next due date for crossing the Efficiency Bar. The delay in crossing Efficiency Bar under these provisions shall not be

more than three years after which if the disciplinary proceedings are still not concluded, the increment shall be released with retrospective effect.

- (b) Where the Efficiency Bar has applied in terms of (iii) above, but the rating improves subsequently, the increment shall be released after one year. Average remarks or rating shall not be treated as adverse for this purpose.

(Ref : PAD Consolidated Circular No. 7 Dt. 15/02/2014)

STAGNATION INCREMENTS – Regulation 5(1)(c)

(Ref : HRD Cir. 694/20.06.15)

- a. Officers in JMG Scale I who have moved to scale of pay for MMG Scale II in terms of Regulation 5(b) after reaching maximum of the higher scale shall be eligible for four stagnation increments for every three completed years of service of which first **two** shall be Rs.1310/- each and next **two Rs.1460/-** each.
- b. Officers in MMG Scale II who have moved to scale of pay for MMG Scale III in terms of Regulation 5(b) after reaching maximum of higher scale shall be eligible for **three** stagnation increments of **Rs.1460/-** each for every three completed years of service and a **fourth** stagnation increment of **Rs.1460/- two years** after receipt of third stagnation increment.
Provided that officers who have completed two years or more after receipt of the third stagnation increment will get the fourth stagnation increment with effect from 01.05.2015.
- c. Officers in substantive MMG Scale III i.e. those who are recruited in or promoted to MMG Scale III shall be eligible for **four** stagnation increments of Rs. **1460/-** each for every three completed years of service and a **fifth** stagnation increment of **Rs.1460/- two years** after receipt of fourth stagnation increment provided that the officers who have completed two years or more after receipt of the fourth stagnation increment will get the fifth stagnation increment with effect from 01.05.2015.
- d. Officers in SMG Scale IV shall be eligible for **one** stagnation increment of **Rs.1650/-** three years after reaching maximum of scale w.e.f. 01.05.2015. **Stagnation increment qualifies for DA, CCA, HRA and superannuation benefits.**

Provided further that such increment(s) in the next higher scale/stagnation increment(s) shall not be allowed to an officer who refuses promotion when offered.

(Ref: HRDD Oh 344 date d 20.09.2006)

Clarification: In case of officers who appear but do not succeed in the promotion process held subsequent to his refusal, increment(s) in the next higher scale/stagnation increment(s) shall be allowed. The period to be excluded for release of further AGI/PQP/SI will end on the date of placement in next higher scale offered to successful candidates of the 1st Panel to ensure uniformity in such cases.

(Ref : PAD Consoli dated Circular No. 7 D t. 15/02/2014)

CAIIB INCREMENT AND PROFESSIONAL QUALIFICATION PAY Reg. 5

(2) CAIIB INCREMENT

An additional increment each shall be granted in the scale of pay for passing Part I of CAIIB / Junior Associate of Indian Institute of Bankers and Part II / Certified Associate of the Indian institute of Bankers Examination or Associate examination of chartered institute of bankers London.

Explanation:

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

DISCONTINUATION OF ISSUING COMPLETION MEMORANDUM FOR JAIIB/CAIIB CANDIDATES BY INDIAN INSTITUTE OF BANKING & FINANCE

(Ref: PAD C i r. No. 288 date d 17/12/2015)

Institute has decided to discontinue issue of Completion Memorandum for JAIIB/CAIIB candidates w.e.f. Nov/Dec' 2015 examination.

In view of the above, it is advised that increments/ others benefits if any, admissible on account of passing of JAIIB/CAIIB may be released on submission of Final Certificate issued to the candidate and w.e.f. the date appearing on it instead of Memorandum Certificate.

PROFESSIONAL QUALIFICATION PAY (PQP)

Officers who reach or have reached the maximum in the pay scale and are unable to move further except by way of promotion shall subject to Govt. Guidelines, if any, be granted PQP in lieu of additional increment in consideration of having passed CAIIB examination as under :-w.e.f. on and from 1/1 1/1987, 1/11/94, 1/11/1999, 1/11/2002, 1/11/2007, 1/11/2012.

On & from 1/11/87	CAIIB PART I	<ul style="list-style-type: none"> Rs. 100 p.m. after one year of which Rs. 75/- shall rank to superannuation benefits
	Both Parts	<ul style="list-style-type: none"> Rs. 100 p.m. after one year of which Rs. 75/- shall rank to superannuation benefits Rs. 250 p.m. after 2 years of which Rs. 200/-shall rank to superannuation benefits
1/11/94	Part I	<ul style="list-style-type: none"> Rs. 120/- pm after one year on reaching top of the scale
	Both Parts	<ul style="list-style-type: none"> Rs. 120/- pm after one year on reaching top of the scale Rs. 300/- after 2 year on reaching top of the scale
1/11/99	Part I	<ul style="list-style-type: none"> Rs. 150/- pm after one year on reaching max of the scale
	Both Parts	<ul style="list-style-type: none"> Rs. 150/- pm after one year on reaching max of the scale Rs. 360/- pm after 2 years on reaching max of the scale
1/11/2002	Part I	<ul style="list-style-type: none"> Rs. 300/- pm after one year on reaching max of the scale
	Both Parts	<ul style="list-style-type: none"> Rs. 300/- pm after one year on reaching max of the scale Rs. 750/- pm after 2 years on reaching max of the scale

1/11/2007	Part I	<ul style="list-style-type: none"> Rs. 410/- pm after one year on reaching max of the scale
	Both Parts	<ul style="list-style-type: none"> Rs. 410/- pm after one year on reaching max of the scale Rs. 1030/- pm after 2 years on reaching max of the scale
1/11/2012	Part I	<ul style="list-style-type: none"> Rs. 670/- pm after one year on reaching max of the scale
	Both Parts	<ul style="list-style-type: none"> Rs. 670/- pm after one year on reaching max of the scale Rs. 1680/- pm after 2 years on reaching max of the scale

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

* On and from 1/11/99 there will be no change in release of PQP on account of release of FPP. Note:

- If an officer who is in receipt of Professional Qualification Pay is promoted to next higher scale, he shall be granted, on fitment in such higher scale, additional increment(s) for passing JAIB/CAIB to the extent increments are available in the scale and if no increments are available in the scale, the officer shall be eligible for Professional Qualification Pay in lieu of Increment(s).
- On and from 1.11.1994 Professional Qualification Allowance or Professional Qualification Pay, as the case may be, shall rank for Dearness Allowance, House Rent Allowance and Superannuation Benefits.

PQP shall form part of the fitment at the time of promotion.

- An Officer shall not be eligible for Professional Qualification Pay, as above, if he refuses to accept promotion when offered.

Clarification: In case of officers who appear but do not succeed in the promotion process held subsequent to his refusal, increment(s) in the next higher PQP shall be allowed. The period to be excluded for release of further PQP will end on the date of placement in next higher scale offered to successful candidates of the 1st Panel to ensure uniformity in such cases.

(Ref : PAD Consolidated Circular No. 7 Dt 15/02/2014).

No increment/Cash incentive/weightage for promotion etc. should be given to employee on their producing result advices in support of their having completed the Associate Examination of Institute of Bankers, but only on production of Memorandum issued by I.I.B.

Circle Head / Divisional Heads may release the increment(s) for having passed part I/II Associate Examination of I.I.B. subject to production of completion Memorandum by the employee.

All directly recruited officers irrespective of whether they joined the bank before or after 1.7.79 and having CAIB qualification prior to joining the bank may be allowed the benefit of CAIB increments i.e. one increment for each part of CAIB qualification w.e.f. 1.7.79 or the date of joining the Bank, whichever is later.

The amount of Personal Allowance, if any paid to the officer, must be adjusted out of the increments granted to him as above.

- It is further clarified that annual graded increment due to an officer should not be withheld for any reason, whatsoever, except in cases where the officer has been awarded the specific punishment of stoppage of increment.

PAYMENT OF PROFESSIONAL QUALIFICATION PAY / STAGNATION INCREMENT

(Ref: PAD Consolidated Circular Na 7 Dt.

15/02/2014) In respect of officers against whom the Disciplinary Authority has imposed penalty of reduction of basic pay with the result that the officer ceases to be on the maximum of the scale for certain period, following clarifications are given for guidance of the officers, for payment of PQP

/ granted of Stagnation increment.:-

- PQP already sanctioned to an officer on account of passing of CAIIB examination after reaching maximum of the scale may continue to be drawn by an officer when his basic pay is reduced to a lower stage as a consequence of the penalty. It is basic on the rationale that reduction to a lower stage of pay does not mean that the officer did not reach the maximum in the scale or that he was not sanctioned PQP at all. Further, reduction of pay does not automatically mean withdrawal of PQP.
- In case an officer is imposed a penalty of withholding of increment(s) or reduction of pay before reaching the maximum or thereafter but before PQP becomes due, the question of sanction of the allowance would arise only after he reaches the maximum and completes the required years of stay at the maximum prior to after the imposition of penalty taken together.

The stagnation increments are treated as increments for all purposes. These also rank for superannuation benefits. Therefore, the stagnation increment earned by the officer can as well be withheld before its sanction or be reduced by way of imposition of penalty after its sanction. Sanction of such increment thereafter would depend upon the nature of imposition of penalty. To quote an example, if an officer at the maximum stage is inflicted a penalty of withholding of stagnation increment for a particular period., the stagnation increment will be sanctioned on completion of three years of period after which he reached the maximum plus the period for which the stagnation increment was withheld.

Similarly when the stagnation increment is reduced, such reduction would not mean that the increment was not sanctioned at all or that three year period will be reckoned afresh. The dates on which stagnation increments are to be sanctioned and/or become due will be determined by excluding the period for which the officer was not on the maximum in calculating the three year period. Same principle will apply while sanctioning second stagnation increment.

- In regard to the question whether the benefit of PQP for passing CAIIB examination could be made available to the officers against whom disciplinary proceedings have been/are likely to be initiated, we wish to clarify that professional Qualification Allowance for passing CAIIB becomes due and payable as soon as the officer completes one year or two years after reaching the maximum of pay scale. Therefore, pendency of disciplinary proceedings does not come in the way of sanction of Professional Qualification Allowance like any other allowance.
- If an officer is under suspension, who was in receipt of Professional Qualification Allowance or stagnation increment, these will also be included in salary and allowance taken for the purposes of calculating subsistence allowance. But where the officer under

suspension was not due for Professional Qualification Allowance or Stagnation increment, no such allowance or stagnation increment will be sanctioned during the period of suspension or taken for calculating subsistence allowance. After the proceedings are over, the sanction of such allowance / increment would depend upon the outcome of the proceedings and how the period of suspension has been treated.

(Ref : PD Cir No. 1440 dt. 01/08/1994)

EFFECT OF REFUSAL FOR PROMOTION/ REVERSION AFTER PROMOTION UPON RELEASE OF STAGNATION INCREMENTS / FITMENT ON SUBSEQUENT PROMOTION – CLARIFICATION TO HRDD CIRCULAR NO.344 DATED 20.09.2006

(Ref.: PAD Consolidated Circular No. 7 Dt. 15/02/2014)

On the basis of references received from the field with regard to certain queries as regard to provision contained in HRDD Circular No.344 dated 20.09.2006, the matter was taken up with IBA. In this regard IBA has advised us as under:

S No	QUERY	CLARIFICATION BY IBA
1	Whether further movement to next higher scale as also the stagnation increment(s) are to be released in case an officer appears but is not successful in promotion process(es) held subsequent to his refusal	Yes. The concerned officer has appeared in promotion process. As such, he has not refused the promotion even if he was not successful in promotion.
2.	Where an officer accepts promotion when offered in promotion process(es) held subsequent to his refusal/ reversion, whether benefit of period from the date of refusal till the date of acceptance of promotion will be extended to the officer or not while making fitment in higher scale as it was a period of self imposed punishment?	Period from the date of refusal to acceptance of promotion will be excluded while releasing stagnation increments(s) as well as PQP and fitment in higher scale will be done accordingly

Further, in case of officers who appear but do not succeed in the promotion process held subsequent to his refusal, period to be excluded for release of further AGI/PQP/SI will end on the date of placement in next higher scale offered to successful candidates of the 1st panel, to ensure uniformity in such cases.

MAJOR / MINOR PUNISHMENT & ITS EFFECTS:

We have observed that many a time an officer who is charged and punished either under minor or major penalty proceedings where increments are reduced from existing basic pay is neither interpreting the punishment properly nor getting proper guidance from Circle Office thereby end up losing more than what he is punished for.

In order to clarify effects of punishment under Minor / Major in terms of bank guidelines, we quote an example for the benefit of all our members.

Example : An officer is punished under major penalty punishment by way of "reduction of pay by 3 stages for a period of 2 years and that during the period of such reduction, he/she will not earn increments of pay and on expiry of such period the reduction will have the effect of

postponing the future increments of his/her pay in terms of Regulation 4(f) PNB officer Employees' (D & A) Regulations, 1977.

Suppose this punishment is effected from 31.01.2004 when his/her Basic pay is at Rs. Y and annual graded increment falls due on 1st June, then the effect will be as under : On 31.01.2004 basic pay Rs. Y minus 3 increments = new basic pay Rs. X.

He Will not earn any increment till 30.01.2006.

The increments due on 01.06.2004 & 01.06.2005 will not be released. On

31.01.2006 basic pay Rs. X plus 3 increments = Restoration of Rs. Y.

On 01.06.2006 Rs. Y plus one increment which was due on 01.06.2004 and thereafter every year increment on 1st June as usual.

However, we observe that on completion of the punishment period, the increments reduced from Basic Pay at the beginning are not being released in all cases by Circle Office.

Similarly, when the above punishment is under minor penalty without the clause 'during the period of reduction he/she will not earn increment of pay' and does not have the effect of postponing the future increments of his/her pay' then he/she will earn increment on 1st June 2004 & 2005 as usual and will get back the 3 increments on 31st January 2006 and further increments from 1st June 2006 onwards.

However, if it contains the clause 'during the period of reduction (punishment) he/she will not earn increment of pay' then the officer shall not get the increment on 1st June 2004 and 2005 but all 5 increments (3 reduced increments & 2 intervening increments) shall be added on such reduced Basic Pay on 31.01.2006 and subsequent increments on 1st June 2006 onwards

IMPLEMENTATION OF MINOR PENALTY UNDER REGULATION 4(E) OF PNB OFFICER EMPLOYEES' (D&A) REGULATIONS, 1977 – CLARIFICATION

(Ref: PAD CIR CULAR NO.196 dt. 03.02.2014)

(Discipline & Appeal) Regulations, 1977, introduced with effect from 24.05.1997, states as under:

"Reduction to a lower stage in the time scale of pay for a period not exceeding 3 years, without cumulative effect and not adversely affecting the Officer's pension".

Frequent references have been received from the field regarding impact of the above Minor penalty on the future stagnation increment (SI) of an Officer, who is at maximum or has already crossed the maximum / earned some stagnation increments.

As the above penalty is without cumulative effect, its impact has to be restricted to the period/duration of penalty and should not go beyond that. Thus, the officer will earn SI(s) in the normal course, when become due and there should not be any deferment of future SI(s) by way of adding the period of penalty in the 3years-period required to earn them.

The implementation of the penalty is explained by way of an example in the Annexure.

Annexure
Example

Assumptions:

The Officer is at the maximum of his Pay-scale

Penalty: "Reduction to one stage lower in the time scale of pay for a period of 2 years, without cumulative effect and not adversely affecting the Officer's pension"

St

Normal date of increment : 1 September
Date of Penalty : 1.02.2004
Scale of Pay : 19400-700x1-20100-800X12 29700-900X2-31500

Implementation of Penalty

Date	Basic Pay in the normal course	Basic Pay after Penalty	Remarks
1.09.2003	31500		
1.02.2004	31500	30600	Imposition of Penalty
1.09.2004	31500	30600	
1.09.2005	31500	30600	
1.02.2006	31500	31500	(Restoration after the period of penalty)
1.09.2006	32400	32400	SI due in normal course released as non-cumulative nature of penalty implies maintenance of status quo after the period of penalty is over.
1.09.2007	32400	32400	
1.09.2008	32400	32400	
1.09.2009	33300	33300	SI Increment due in normal course released

Fitment Chart on Promotion for Officers Promoted from One Scale to another on or after 1.11.2012

(Ref : HRDD Cii: 710/15 dated 18.08.2015)

A. Fitment Chart on Promotion from Scale-I to Scale-II		
Stage	Scale-I	Scale-II
1	23700	
2	24680	
3	25660	
4	26640	
5	27620	
6	28600	
7	29580	
8	30560	31705
9	31705	32850
10	32850	34160
11	34160	35470
12	35470	36780

A. Fitment Chart on Promotion from Scale-I to Scale-II		
Stage	Scale-I	Scale-II
13	36780	38090
14	38090	39400
15	39400	40710
16	40710	42020
17	42020	43330
+	43330	44640
+	44640	45950
+	45950	47260
++	47260	48570
++	48570	50030
++	50030	51490
++	51490	51490
+ Sliding		
++ Stagnation increments		

B. Fitment Chart on Promotion from Scale-II to Scale-III		
Stage	Scale-II	Scale-III
1	31705	
2	32850	
3	34160	
4	35470	
5	36780	
6	38090	
7	39400	
8	40710	42020
9	42020	43330
10	43330	44640
11	44640	45950
12	45950	47260
+	47260	48570
+	48570	50030
+	50030	51490
+	51490	52950
++	52950	54410
++	54410	55870
++	55870	57330
++	57330	57330
Note: Those who are getting promoted to Scale-III after reaching the Basic Pay of Rs.55,870/- and Rs.57,330/-, their next stagnation increment will be released on the date it was due in the earlier Grade.		
+ Sliding		
++ Stagnation increments		

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

Stage	Scale-III	Scale-IV
1	42020	
2	43330	
3	44640	
4	45950	50030
5	47260	51490
6	48570	52950
7	50030	54410
8	51490	55870
++	52950	57520
++	54410	59170
++	55870	59170
++	57330	59170
++	58790	59170
++ Stagnation Increments		

D. Fitment Chart on Promotion from Scale-IV to Scale-V		
Stage	Scale-IV	Scale-V
1	50030	59170
2	51490	59170
3	52950	59170
4	54410	59170
5	55870	60820
6	57520	62470
7	59170	64270
++	60820	66070
++ Stagnation Increments		

E. Fitment Chart on Promotion from Scale-V to Scale-VI		
Stage	Scale-V	Scale-VI
1	59170	68680
2	60820	68680
3	62470	68680
4	64270	70640
5	66070	72600

F. Fitment Chart on Promotion from Scale-VI to Scale-VII		
Stage	Scale-VI	Scale-VII
1	68680	76520
2	70640	76520
3	72600	76520
4	74560	78640
5	76520	80760

PROCEDURE FOR FITMENT OF PAY OF OFFICERS ON PROMOTION FROM ONE SCALE TO ANOTHER

1. At the time of fitment of an officer on promotion to the higher scale of pay, the number of increment he would have/had earned i.e., one increment each for passing JAIIB/CAIIB Examination, as the case may be, shall be first reduced from the existing pay of the concerned officer prior to his fitment in the higher scale of pay on promotion. If, however, the officer is at the maximum of the Scale, the following procedure should be adopted:
 - (i) If the stagnation at the maximum of the scale is less than one year, the officer would not be drawing any Professional Qualification Pay. Then the number of increments i.e., one increment for JAIIB/CAIIB, as the case may be, included in his Basic pay shall be reduced in the existing scale.
 - (ii) If the stagnation at the Maximum of the scale is for a year or more but for less than 2 years, the officer would be drawing a Professional Qualification Pay of Rs.670/- p.m. In such cases, if he had passed both JAIIB/CAIIB before the date of promotion, then one increment shall be reduced in the existing scale. If, however, such Professional Qualification Pay of Rs.670/- p.m. is for JAIIB only, then no increment need be reduced from the existing scale.
2. If the stagnation at the maximum of the scale is for 2 year or more, the officer who has passed both JAIIB/CAIIB before the date of promotion, would be drawing a Professional Qualification Pay of Rs.1680/- p.m. In this case, there would be no scope for reducing the increments for JAIIB/CAIIB as even without CAIIB increments the officer would be at the maximum of the scale.

Note: The purpose of the above exercise is to determine as to what stage of scale of pay the officer would have been, had he not been granted increments for passing JAIIB/CAIIB.
3. After effecting the above adjustments, the fitment of basic pay in the promoted scale will be made as per the fitment chart enclosed. The fixation so arrived at will be the basic pay in the promoted scale as on the date of promotion.
4. After such fitment in the higher scale of pay one or two increments shall be added to the Basic Pay so fixed in respect of JAIIB or of CAIIB, as the case may be. If, however, no increments are available in the scale, or only one increment is available in the scale, after allowing the available increment/s, the officer shall be allowed Professional Qualification Pay in lieu of such remaining increment(s), if any.
5. Normally, where an officer is promoted from one scale to another, the date of his increment shall be the anniversary date in the previous scale of pay. Where however, an officer has reached the maximum in the previous (pre-promoted) scale of pay or on promotion gets an increase in the Basic Pay equivalent to two or more increments in the previous (pre-promoted) scale of pay, the date of increment shall be the anniversary date of promotion. However, if the Basic Pay after reduction of JAIIB/CAIIB increments is not at the maximum, then the date of increment shall be the anniversary date of last increment.

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

6. In the case of officer in Scale I and II promoted after moving into higher Scale II and III because of stagnation movement, the notional increment to be added shall be the increment drawn by him on the date of promotion and the next and subsequent increment shall be on the anniversary date on which the member has drawn his increment in the previous scale.
7. Promotees who are drawing Fixed personal Pay in terms of Settlement dated 25.5.2015 may continue to draw the same quantum of Fixed Personal Pay even after promotion which shall remain unaltered till revised (please refer to IBA circular no.CIR/HR&IR/90/665/e12/2010-11/1416 dated 30.9.10.)

FITMENT ON PROMOTION FROM JMGS- I TO MMGS- II AND FROM MMGS- II TO MMGS-III.

(Ref: PAD 268 DT 16.05.2015)

- i) The Branch / Office where the officer is posted on promotion shall prepare the fitment sheet in accordance with the guidelines and send the same to the concerned Circle Office for approval of the fitment.
- ii) For officers posted at Circle Offices, fitment shall be made by COs and approved by respective FGMOs. Similarly for officers posted at HO Divisions/ FGM0s, the fitment shall be made by the concerned Division/ FGMO and approved by PAD, HO.
- iii) At the level of Circle Offices/ FGM0s/ PAD-HO, the Salary/ Fitment shall be examined by the concerned Establishment Incharge/ Functional Manager of HR Department as per extant Guidelines of the Bank and it shall be approved by the Chief Manager / AGM looking after the HR matters. They shall also check the fitment generated by the System. In case any discrepancy is observed in the System, they shall move for its rectification by sending a query to the centralized 'Help Desk' in the HRMS and shall get it rectified.
- iv) For officers posted at ZAOs, fitment shall be made by Establishment Incharge/ Functional Manager of HR Department and shall be approved by the Chief Manager/AGM looking after the HR matters at the Inspection & Audit Division, HO.
- v) The duly approved fitment note should be maintained in the Personal File of the officer for future reference;
- vi) HRMS Section at Head Office will change the Employee Job Data on the recommendations of the concerned Circle Office / FGMO/ Insp.& Audit Division/ PAD HO, as sent through queries in HRMS Help-desk.

FITMENT CHART ON PROMOTION FROM CLERICAL CADRE TO OFFICER CADRE IN JMG SCALE I, ON OR AFTER 01.11.2012

(Ref: PAD Circular No.284 Dated 16.10.2015)

Stage	Pay in Clerical Cadre	Fitment at corresponding stage in Junior Management Grade Scale I
1	11765	23700
2	12420	23700
3	13075	23700
4	13730	23700
5	14545	23700
6	15360	23700
7	16175	23700

Stage	Pay in Clerical Cadre	Fitment at corresponding stage in Junior Management Grade Scale I
8	17155	23700
9	18135	23700
10	19115	24680
11	20095	25660
12	21240	26640
13	22385	27620
14	23530	28600
15	24675	29580
16	25820	30560
17	26965	31705
18	28110	32850
19	30230	34160
20	31540	35470
+1	32850	36780
+2	34160	38090
+3	35470	39400
+4	36780	40710
+5	38090	42020
+6	39400	42020
+7	40710	42020
+8	42020	42020

Note:

1. The promote officer after fitment as above, will draw his next increment in the Officers' Scale on the anniversary date of his last increment in clerical cadre and thereafter he will draw his further increments every year on the same date. However, in view of the clubbing of stages in the fitment table, the employee in the lower clubbed stage of clerical scale of pay will get his next increment after promotion on the anniversary date of promotion.

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

3. (a) Those who have completed more than one year at basis pay of Rs.31540/- Rs.32850/-, Rs.34160/-, Rs.35470/- and Rs.36780/- and will draw their next increment on the anniversary date of their last increment in the clerical cadre immediately following the date of promotion and will draw their subsequent annual increment on the same date.

Those who have completed less than one year at basic pay of Rs.31540/-, Rs.32850/-, Rs.34160/-, Rs.35470/- and Rs.36780/- will draw their next increment after fitment, on the anniversary date of promotion and thereafter draw their annual increments every year on the same date.

(b) Those who have completed more than one year at basic pay of Rs.38090/-, Rs.39400/- and Rs.40710/- will be given fitment in the Officers' Scale at Rs.42020/- and will earn their

next increment on the anniversary date of promotion subject to their crossing their Efficiency Bar as per guidelines issued by the Government under Regulation 5 of Officers' Service Regulations.

(c) In all cases where promote officers reach the maximum stage in the substantive JMG Scale I (Rs.42020/-), further increment in the next higher scale will be subject to their crossing Efficiency Bar as per guidelines issued by the Government under Regulation 5 of Officers' Service Regulations.

4. Promotees who are drawing Fixed Personal Pay in terms of Settlement dated 25.05.2015 may continue to draw the same quantum of Fixed Personal Pay even after promotion which shall remain unaltered till revised. (please refer to IBA circular No. CIR/HR&IR/90/665/E12/2010-11/1416 dated 30.09.10.)

5. If the promote officer has passed JAIIB or CAIIB at the time of his promotion, notional basic pay will be arrived at after reducing the increments earned for passing JAIIB/CAIIB, from the clerical basic pay. He shall then be fitted in the Officers' Scale in accordance with the above table and appropriate one or two increments in the Officers' Scale shall be added with basic pay so fixed.

The date of increment will be determined as per (1) above, if after reduction of increments in the clerical scale, the basic pay falls in the lower clubbed stage. This adjustment, however, will not be made where the number of increments to be reduced is higher than the number of increments to be granted.

6. If despite the fitment as given above, the emoluments (basic pay and dearness allowance) drawn as an officer on promotion are less than the emoluments (basic pay and stagnation increment, if any, functional special pay on permanent basis and dearness allowance) drawn as a clerk, the difference may be protected by way of Temporary Personal Allowance to be wiped off, in three years, at the rate of 1/3 Temporary Personal Allowance. This allowance will not rank for dearness allowance and superannuation benefits.

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

8. It is clarified that clerical employee who have been promoted to officer cadre on or after 01.11.2012 would be entitled to the arrears, if any, of basic pay and the allowances, in view of the fitment given to them under this settlement, in accordance with the provisions of PNB (Officers) Service Regulations 1979 in this regard.

9. That the arrears, if any, under this settlement shall be paid to the promote officer by 30.11.2015. Further, in case any person in clerical cadre promoted on or after 01.11.2012 has at any time received emoluments in excess of the one provided under this settlement, the excess amount paid if any, shall be recovered in 24 equal monthly instalments from the promote officers commencing from November, 2015.

10. Both the parties agreed to submit separately a report on implementation of the settlement so as to reach the Dy. Chief Labour Commissioner (Central) New Delhi latest by 30.10.2015 failing which it shall be presumed that this settlement has been fully implemented.

11. If any doubt or difficulty arises regarding interpretation and implementation of the provisions of the settlement, the matter shall be taken only when the level of Personnel Administration Division, HO, New Delhi and All India PNB Employees Federation for discussion and settlement.

SPACE FOR UPDATES

SPACE FOR UPDATES

CHAPTER 2`

ALLOWANCES

ALLOWANCES

1. DEARNESS ALLOWANCE (DA) - (w.e.f. 01.11.2012)

(HRD Circular No. 694 dt. 20.06.2015)

Note : Pay for the purpose of DA shall mean Basic Pay including stagnation increments and Professional Allowance Pay (PQP)

DA shall be payable for every rise or fall of 4 points over * points in the quarterly average of all India Average Working Class Consumers Price Index (General) Basic 1960 = 100 at the rate as stated hereunder :-

DEARNESS ALLOWANCE FOR DIFFERENT PERIOD :

Period	* For every rise or fall of 4 points over
1/11/1992 to 31/10/1997	1148 Points
1/11/1997 to 30/10/2002	1684 Points
1/11/2002 to 31/10/2007	2288 Points
1/11/2007 to 31/10/2012	2836 Points
1/11/2012 to 31/10/2017	4440 Points

PERIOD	Quarterly average point for every rise or fall of 4 points over	% of pay
1/11/1992 to 31/10/1997	1148	Upto -4800 - 0.35% 4801-7700 - 0.29% 7701-8200 - 0.17% 8201-aobve -
1/11/1997 to 30/10/2002	1684	Upto 7100 0.24% 7100-11300 0.20% 11301-12025 U.Z 1%
11/11/2002 to 31/01/2005	2288	Upto 9650 0.18% 9651-15350 0.15% 15351-16350 0.09% 16351 & above 0.04%
01/2/2005 to 30/10/2007	2288	Any pay 0.18%
1/11/2007 to 31/10/2012	2836	Any pay 0.15%
1/11/2012 to 31/10/2017	4440	Any pay 0.10%

2. HOUSE RENT ALLOWANCE (H.R.A.) - (w.e.f. 01.11.2012)

(Ref. HRD Circular No. 694 dt. 20.06.2015)

	I	II
i)	Major "A" Class Cities and Project Area Centres in Group A	9% of Pay
ii)	Other places in Area I (population more than 12 lacs) and Project Area Centres in Group B	8% of Pay
iii)	Other places (population of 12 lacs and less)	7% of Pay

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him/her shall be the actual rent paid by him/her for the residential accommodation in excess over **0.75 % of Pay** in the first stage of the Scale of Pay in which he/she is placed with a maximum of **150%** of the House Rent Allowance payable as per aforesaid rates mentioned in Column II above.

Note:

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

'pay' means Basic Pay, Stagnation Increment and PQP

Method of calculation in case officer resides in his own house.

- (i) Municipal Taxes + 12% of Capital Cost of the house, including the cost of the land and if the accommodation is part of a building the proportionate share of the capital cost of the land attributable to the accommodation excluding the cost of special fixtures, - divided by 12

OR

- (ii) Annual Rental Value for purpose of Municipal Assessment - divided by 12
Whichever is more with a maximum of 150% of rate as mentioned above.

It is clarified vide HRD Cir No. 1588 dt 11/8/1997 that relevant date for the purpose of allowing HRA on enhanced capital cost basis will be the date on which details of additional capital cost was furnished by the officer to the bank through returns of assets and liabilities or availment of additional housing loan are 1/11/92 whichever is later.

PAYMENT OF HOUSE RENT ALLOWANCE (HRA) AND CITY COMPENSATORY ALLOWANCE (CCA) TO EMPLOYEES AS PER CENSUS 2011.

(Ref. PAD Circular No. 279 dt. August 12, 2015)

In term of the official census 2011 figures, places have been upgraded from a lower are to a higher area, a detailed list of such places is enclosed marked Annexure – I of the above circular.

In view of the fact that HRA of both Officers and Workmen and CCA for officers in banks are paid on the basis of classification of areas according to population, employees working in branches situated in places which are upgraded per Census 2011 are eligible to be paid higher rate of HRA and/or higher/lower CCA. This shall be effective from 1st March 2011.

In Annexure – II of this Circular, a detailed list of places falling under the following categories is furnished:

1. Major "A" class cities/places with population of more than 45 lacs.
2. Places with population of over 12 lacs and below 45 lacs.

3. Places with population of over 5 lacs and below 12 lacs.
4. Places with population below 5 lacs.

2. FIXED PERSONAL PAY

(Ref. : HRD Circular No. 694 dt. 20.06.2015)

Officers who are granted an advance increment w.e.f 1.11.93 shall draw the fixed personal allowance one year after reaching the maximum which shall be equivalent to an amount of last increment + DA thereon + HRA. In respect of officer employees who are not provided with bank's accommodation, the house rent allowance component of fixed personal allowance shall be the increase in quantum of house rent allowance drawn by the concerned officer employees when the last increment of the relevant scale of pay as specified in (1) above is earned.

Fixed personal pay given here under with House Rent Allowance, if any shall remain frozen for the entire period of service.

Effective Date	Increment Component (Rs.)	DA from date (Rs.)	Total FPP Payable where Bank's Effective accommodation is provided (Rs.)
	A	B	C
1/11/1993	230	6	236257
	250	7	
	300	8	308411
	400	11	
1/11/1999	340	5	345
	380	5	385
	420	6	426
	600	8	608
1/11/2002	560	23	583
	620	25	645
	680	28	708
	1000	41	1041
1/11/2007	800	58	858
	900	65	965
	1000	72	1072
	1100	79	1179
	1200	86	1286
1/11/2012	1300	94	1394
	1310	143	1453
	1460	159	1619
	1650	180	1830
	1800	196	1996
	1960	214	2174
	2120	231	2351

Note:

- (i) F.P.P. as indicated in "C" above shall be payable to those officer employees who are provided with bank's accommodation.
- (ii) F.P.P. for officers eligible for House Rent Allowance shall be "A" + "B" plus House Rent Allowance payable on the last increment of the relevant scale of pay)
- (iii) The increment component of F.P.P. shall rank for superannuation benefits
- (iv) Only officers who were in the service of the bank on or before 01-11-1993 will be eligible for F.P.P on year after reaching the maximum scale of pay they are placed.
- (v) Professional Qualification Pay, if any payable in the year of receipt of F P A shall stand shifted to next year.

3. CITY COMPENSATORY ALLOWANCE (CCA) - (w.e.f. 01.11.2012)

(Ref. HRD Cir. No. 694 dt. 20.06.2015)

	Area	Rate	Maximum
i)	Places in Area 1 and in the State of Goa	4% of Basic Pay	Rs.870/- p.m.
ii)	Places with population of five lakhs and over and State Capitals and Chandigarh, Puducherry and Port Blair	3% of Basic Pay	Rs.600/- p.m.

Clarification: if in a place where CCA is payable, Project Area Compensatory Allowance is also payable; the officer shall be entitled to draw only higher of the two allowances and not both.

PAYMENT OF HOUSE RENT ALLOWANCE (HRA) AND CITY COMPENSATORY ALLOWANCE (CCA) TO EMPLOYEES AS PER CENSUS 2011.

(Ref. PAD Circular No. 279 DTD. 12.08. 2015)

In term of the official census 2011 figures, places have been upgraded from a lower area to a higher area, a detailed list of such places is enclosed marked Annexure – I of the above circular.

In view of the fact that HRA of both Officers and Workmen and CCA for officers in banks are paid on the basis of classification of areas according to population, employees working in branches situated in places which are upgraded per Census 2011 are eligible to be paid higher rate of HRA and/or higher/lower CCA. This shall be effective from 1st March 2011.

In Annexure – II of this Circular, a detailed list of places falling under the following categories is furnished:

1. Major "A" class cities/places with population of more than 45 lacs.
2. Places with population of over 12 lacs and below 45 lacs.
3. Places with population of over 5 lacs and below 12 lacs.
4. Places with population below 5 lacs.

4. PROJECT AREA ALLOWANCE

(Ref. HRD Cir. No. 694 dt. 20.06.2015)

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

Project Areas falling in Group A - Rs. 400/- pm .

Project Areas falling in Group B - Rs. 350/- pm.

Clarification: If at a centre both the CCA and Project Area Allowance are payable to officers, only higher of the two shall be payable.

5. DEPUTATION ALLOWANCE

(Ref. HRD Cir. No. 694 dt. 20.06.2015)

On and from 01.06.2005, if an officer is deputed to serve outside the Bank, he may opt to receive the emoluments attached to the post to which he is deputed. Alternatively, he may in addition to his pay, draw a deputation allowance which, on and from **1st June 2015**, shall be at the following rates :

- a) An officer deputed to serve outside the bank – **7.75%** of Pay with a maximum of **Rs.4,000/- p.m.** and such other allowances as he would have drawn if he had been posted in the bank's service at that place.
- b) An officer deputed to an organization at the same place or to the training establishment of the bank – **4%** of Pay with a maximum of **Rs.2,000/- p.m.**

7. HILL & FUEL ALLOWANCE (w.e.f. 01.11.2012)

(Ref. HRD Cir. No. 694 dt. 20.06.2015)

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

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

8. SPECIAL AREA ALLOWANCE

(Ref. HRD Cir. No. 694 dt. 20.06.2015)

With effect from **01.11.2012** Special Area Allowance may be paid to the Officer Employees at places indicated in the **Annexure I** till such time they are withdrawn or modified either wholly or partially.

Provided that if at any of the places indicated in the Circular, Hill and Fuel Allowance as provided under Regulation 23 (X) is also payable, then the officer shall be eligible to draw only higher of the two allowance and not both. Provided further that if such higher of the two allowance is less than the aggregate of Special Area Allowance and Hill and Fuel Allowance drawn by the officer on 31.10.1999 then such difference shall be protected as personal allowance till such time the officer remains at that place.

Further, officers who are eligible to draw the adhoc and temporary incentives are not entitled to the Special Area Allowance payable in North East Region,

9. MID ACADEMIC YEAR TRANSFER ALLOWANCE

(Ref. HRD Cir. No. 694 dt. 20.06.2015)

If an officer is transferred from one place to another in the midst of an academic year and if he has one or more children studying in school or college, in the former place, a mid academic year transfer allowance of **Rs. 1100/- p.m. (W.e.f. 01.06.2015)** is payable from the date he reports to the latter place upto the end of the academic year in respect of all the children provided that such allowance shall cease if all the children cease studying at the former place.

Clarification: Such officers who are transferred from one place to another in the midst of an academic year and are also provided with the facility of residence at both the places for a limited period are not entitled to Mid Academic Year Transfer Allowance .

10. SPLIT DUTY ALLOWANCE

(Ref. HRD Cir. No. 694 dt. 20.06.2015)

On and from 1st November 2012, Split Duty Allowance shall be payable at Rs. 200/- p.m.

11. CLOSING ALLOWANCE

(Ref. PAD Consolidated Cir. No. 11/2014 dt. 27.02.2014)

On and from financial year 1989-90, if the officer is posted at the branch where books are closed on **31st March** and **30th September**, closing allowance of **Rs. 250/-** for each of the closings will be payable.

Clarification: This allowance is payable to all officers posted in the branches, irrespective of their grade/scale.

The payment of Closing Allowance is made through HRMS in the month of April and October along with salary.

12. WORKING AS CUSTODIAN OF VAULT/LOCKER ON HOLIDAY

A Diem Allowance at the rate to which he is entitled.

(Ref. PAD Consolidated Cir. No. 11/2014 dt. 27.02.2014)

13. OFFICIATING ALLOWANCE

(Ref. PAD Consolidated Cir. No. 11/2014 dt. 27.02.2014)

On and from 01.11.99, if an officer is required to officiate in a post in a higher scale for a continuous period of **not less than 7 days** at a time or an **aggregate of 7 days** during a calendar month, he shall receive an officiating allowance equal to **6% of pay**, pro-rata for the period for which he officiates. Officiating allowance will rank as pay for purposes of Provident Fund /Pension and not for other purposes.

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

For the purpose of calculating officiating period, the day on which the officer takes over full charge and intervening Sundays and Holidays may be taken into account and the day on which the charge is handed over should be excluded..

In all administrative offices, normally officiating arrangements should not be made and the work should be carried on by sharing it amongst remaining officers.

In all branches, officiating arrangements may normally be made only in case of Temporary or Leave vacancies of Branch Incumbent Incharge and in all other cases, particularly where reasonable number of other officers are posted, the work should be carried on by redistribution of the same amongst other officers present.

This allowance should not be taken into account for calculation of gratuity under Payment of Gratuity Act.

This allowance will be computed on the basis of revised Basic Pay only w.e.f. 01.04.1998

NOTE: In the vacancy due to leave etc. of the Incharge of Currency Chest, only an officer be deputed to work as Incharge of the Currency Chest and in the resultant vacancy, officiating may be allowed at the branch to the employees in the Clerical cadre, subject to rules in this behalf. **No officiating to be allowed to Workmen staff in place of Incharge of Currency Chest.**

The payment of officiating allowance is made through HRMS along with the salary.

14. SPECIAL ALLOWANCE - (w.e.f. 01.11.2012)

(Ref. HRD Circular No. 694 dt. 20.06.2015)

With effect from 01.11.2012, officers shall be paid Special Allowance as under :-

Scale I – III - 7.75% of Basic Pay + applicable Dearness Allowance thereon.

Scale IV – V - 10 % of Basic Pay + applicable Dearness Allowance thereon.

Scale VI – VII - 11 % of Basic Pay + applicable Dearness Allowance thereon.

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

ANNEXURE-1

OFFICERS' SPECIAL AREA ALLOWANCE

Sl.No.	Area	Allowances (Rs.)	
		Pay below Rs.24000/-	Pay above Rs.24000/-
1.	Mizoram a. Chimplupui District and areas beyond 25 Kms. From Lunglei town in Lunglei District. b. Entire Lunglei District excluding areas beyond 25 Kms. From Lunglei town c. Entire Aizwal District	2000 1600 1200	2600 2100 1500
2.	Nagaland	1600	2100
3.	ANDAMAN & NICOBAR ISLANDS a) North & Middle Andaman. Little Andaman Nicobar & Narcondum Islands b) South Andaman (including Port Blair)	2000 1600	2600 2100
4.	SIKKIM	2000	2600
5.	LAKSHADWEEP ISLANDS	2000	2600
6.	ASSAM	320	400
7.	MEGHALAYA	320	400
8.	TRIPURA a) Difficult areas of Tripura b) Throughout Tripura except difficult areas	1600 1200	2100 1500
9.	MANIPUR	1200	1500
10.	ARUNACHAL PRADESH a) Difficult areas of Arunachal Pradesh b) Throughout Arunachal Pradesh other than difficult areas.	2000 1600	2600 2100
11.	JAMMU & KASHMIR 1) KATHUA DISTRICT Niabat Bani , Lohi , Mafhar, Machhodi 2) UDHAMPUR DISTRICT a. Dudu Basantgarh , Lander bhamag Illaqa, other than those included in Part 2 (b) b. Areas upto Goel from Kamban Side and areas upto Arnas from Keasi Side in Tehsil Mohre. 3) DODA DISTRICT Illaquas of Padder and Niabat Nowgam in Kishtwar Tehsil 4.) LEH DISTRICT All places in the District 5) BARMULLA DISTRICT a) Entire Gurez Niabat, Tangdar Sub- Division and Keran illaqua b) Matchill	2000 2000 1600 2000 2000 2000 1600	2600 2600 2100 2600 2600 2600 2100

Sl.No.	Area	Allowances (Rs.)	
		Pay below Rs.24000/-	Pay above Rs.24000/-
	6) PONCH AND RAJOURI DISTRICT Areas in Poonch and Rajouri District excluding the towns of Poonch and Rajouri and Sunderbani and other Urban areas in the two districts.	1200	1500
	7) Areas not included in (1) to (6) above, but which are within the distance of 8 Kms. from the line of Actual Control or at places which may be declared as qualifying for border allowance from time-to time by the State Government for their own staff.	1200	1500
12.	HIMACHAL PRADESH (1) CHAMBA DISTRICT. a. Pangi Tehsil, Bharmour Tehsil Panchayats: Badgaun, Bajol, Deol Kugti, Nayagam and Tundah, Villages: Ghatu of Gram Panchayat Jagat Kanarsi of Gram Panchayat Chauhata b. Bharmour Tehsil, excluding Panchayats and Villages included in part (a) above c. Jhandru Panchayat in Bhatiyat Tehsil, Churah Tehsil, Dalhousie Town (including Banikhet proper)	2000 1600 1200	2600 2100 1500
	(2) KINNAUR DISTRICT a) Asrang, Chitkul and Hango Kuno/Charang Panchayats, 15/20 Area comprising the Gram Panchayats of Chhota Khamba Nathpa and Rupi, PooH Sub-Division, excluding the Panchayat Areas specified above. b) Entire District other than Areas included in (a) above	2000 1600	2600 2100
	(3.) KULLU DISTRICT a. 15/20 Area of Ntrmand Tehsil comprising the Gram Panchayats of Kharga, Kushwar and Sarga. b. Outer-Saraj (excluding villages of Jakat-Kana and Burrow in Ninmand Tehsil) and entire District (excluding outer Seraj-area and pargana of Pandrabis but including villages Jagat Khana and Burrow of Tehsil Nirmand)	2000 1200	2600 1500
	(4.) LAHAUL AND SPITI DISTRICT Entire area of Lahaul and Spiti.	2000	2600
	(5.) SHIMLA DISTRICT a) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot Labana-Sacana, Sarpara and Chad-Branca B) Dora-Kawar Tehsil. Gram Panchayat of Darkali in Rampur, Kasapath Tehsil and Munish, Ghorl Chaibis of Pargana Sarahan.	2000 1600	2600 2100

Sl.No.	Area	Allowances (Rs.)	
		Pay below Rs.24000/-	Pay above Rs.24000/-
	<p>c) Chopal Tehsil and Ghoris anjgaon,Patsnau, Naubis and Teen Koti of Pargana Sarahan, Deothi Gram Panchayat of Taklesh Area. Pargana Barabis. Kasba Rampur and Ghoris Nog of Pargana Rampur of Rampur Tehsil, Simla Town and its Suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu)</p>	1200	1500
	<p>(6) KANGRA DISTRICT</p> <p>a) Areas of Bara Bhngal and Chhota Bhngal</p>	1600	2100
	<p>b) Dharamshala Town of Kangra District and the following offices located outside the Municipal limits but included in Dharamshala Town-Women's ITI, Dar, Mechanical Workshop, Ramnagar, Child Welfare and Town and Country Planning Offices. Sakoh, CRSF Office at lower Sakoh, Kangra Milk Supply Scheme, Dugiari, HRTC Workshop, Sadher, Zonal Malaria Office, Dari, Forest Corporation Office Shamnagar, Tea Factory, Dari, IP.H/ Sub-Division, Dan, Settlement Office, Shamnagar Hinwa Project, Shamnaga, Palampur Town of Kangra District including HPKW Campus at Palampur and the following offices located outside its municipal limits but included in Palampur Town-H.P. Krishi Vishwavidyalaya Campus, Cattle Development Office/Jersey Farm, Banuri, sericulture Office/ Indo-German Agriculture Workshop/HPPWD Division, Bundla, Electrical Sub-Division, Lohna, D.P.O. Corporation, Bundla, Electrical HESEE Division, Ghuggar.</p>	1200	1500
	<p>(7) MANDI DISTRICT:</p> <p>Chhuhar Valley of Jogindemagar Tehsil, Panchayats in thunag Tehsil - of Bagraa, Chatri, Chhotdhar, Garagushain, Gato, Garyas, Janjehli, Jaryar, Johar, Kathani, Katwan, Kholanal, Loth, Silibagi, Somachan, Thachdhar, Tachi, Thana, Panchayats of Dharampur Block-Bmga, Kamlah, Saklana, Tanyar and Tarakhotah Panchayats of Karsog Tehsil -Balidhar. Bagra, Gopalpur, Khajol, Mahog, Mehudi, Manj, Pekhi. Sainj. Sarahan and Teban, Panchayats of Sundemaga Tehsil-Bohi, Batwara, Dhanyara, Paurakothi, Sen and Shoja.</p>	1200	1500
	<p>(8.) SIRMAUR DISTRICT</p> <p>Panchayats of Bani, Bakhali (Pachha Tehsil), Bharog Bheneri (Paonta Tehsil), Birla (Nihan Tehsil), Dibber (Pachhad Tehsil) and Thana Kasoga (Nahan Tehsil) and Thansgri Tract.</p>	1200	1500

Sl.No.	Area	Allowances (Rs.)	
		Pay below Rs.24000/-	Pay above Rs.24000/-
	(9.) SOLAN DISTRICT. Mangal Panchayat	1200	1500
	(10) REMAINING AREAS OF HIMACHAL PRADESH not included in (1) to (9) above	320	400
13.	UTTAR PRADESH Areas under Chamoli, Pithoragarh and Uttar Khashi Districts	2000	2600
14.	UTTARANCAL (UTTARAKHAND): Areas under Rudraprayag and Champavat Districts.	1600	2100

SPACE FOR UPDATES

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CHAPTER 3`

RESIDENTIAL ACCOMMODATION

CHAPTER 3 II

RESIDENTIAL ACCOMODATION

(Ref. HRD Cir. No. 105 dated 11.10.2002)

A. FIXED HRA

- ❖ Officers will be paid HRA on the basis of their place of duty and not on the basis of their place of residence,
 - + No requirement of submitting any certificate of having incurred expenditure on rent.
- ❖ This fixed HRA is also payable to an officer who stays in the accommodation provided by the bank to his/ her spouse without reference to the rent actually paid.

B. HRA ON RENT RECEIPT BASIS

- ❖ It may be allowed in all cases where the officer produces the receipt for having paid the rent irrespective of the relationship of the officer with the land lord.
- ∴ The rent receipt of the first month and undertaking of not changing of house without intimation to be produced.
- ∴ It is clarified that for the purpose of calculation of maximum HRA payable to Officers who are producing rent receipts the HRA shall be calculated as per rate applicable at the place of his posting, subject to maximum HRA (i.e. 150% of the HRA payable at that center) and lower of the rent as per the receipt or HRA so calculated would be paid.

C. HRA ON CAPITAL COST BASIS (Format is annexed)

- (i) The entitlement of HRA on Capital cost basis to officers residing in own accommodation is provided in Officers' Service Regulation 22(3).

The facility is also available to those officers who have purchased houses on Power of Attorney basis by treating the house as self owned subject to the following conditions: -

- a) The facility of allowing HRA on capital cost basis shall be available to all officers who have purchased houses/flats on Power of Attorney basis, whether first or subsequent basis.
 - b) The Housing Board or Development Authority or any other Govt. Agency as the case may be, should have a scheme for conversion of leasehold property into free hold property.
- (ii) The Sanctioning Authority before allowing HRA on capital cost basis in respect of such houses should ensure that:
- a) There is evidence that full purchase consideration has been paid to the seller.
 - b) The officer who purchased the house is in possession of the premises.
 - c) Agreement to sell, irrevocable Power of Attorney and all other original papers pertaining to the property, i.e. allotment letter, lease deed, if any etc. have been handed over to the purchaser.

- (iii) HRA on the basis of enhanced capital cost can be considered from the date of submission of the details of additional capital cost to the bank, subject to the bank being satisfied about the additional expenditure incurred by the officer in this regard. The competent authority should be satisfied about the proof of additions made in the house and the source of funds for such additions. Usually such funds should have been raised either from the Bank or from PNB Housing Finance Ltd., Housing Development Finance Corporation, Provident Fund Trust, Life Insurance Corporation of India.

The Competent Authority can also peruse the statement of Assets and Liabilities submitted by the concerned officer for the relevant period in which such loan was raised by the officer should be reflected.

D. CHANGE IN OPTION

Officers claiming HRA on capital cost basis / rent receipt basis may change the option for availing HRA on fixed basis.

E. HRA ON MID TERM TRANSFER

❖ An officer, on transfer can retain the house at the former place of posting for a period of one year or till the end of academic year, whichever is earlier.

❖ The officer may be allowed HRA on fixed / rent receipt / capital cost basis as the case may be for the period as mentioned above at the transferee place. In that case no mid academic transfer allowance will be paid.

❖ The facility is not applicable for request transfer cases.

F. OWN ACCOMODATION

For the purpose of payment of House Rent Allowance in terms of PNB (Officers) Service Regulations, 1979 only such houses which are owned by **self, spouse or dependent child shall** be treated as own accommodation. Officers residing in houses owned by their mother / father or any relation other than spouse or dependent child will be treated at par with those living in rented houses subject to the condition that rental value of such houses or portion of the house occupied by the officer shall be assessed as under:-

Rent as shown in the house rent receipt issued by the relation of the officers' owning the house for the portion occupied by the officer;

OR

Rental value of the portion of the house occupied by the officer as assessed by the Architect approved by the Bank at the cost of the officer;

OR

Limit for taking house on rent applicable to the officer in terms of Regulation 22(1)(b)/22(2)(b) whichever is lower.

G. HRA FOR MANAGEMENT TRAINEES

(Ref HRD Cir. No. 105 date d 11.10.2002)

Their entitlement for HRA during training is at the rate admissible at the place of training.

H. FACILITY TO KEEP FAMILY AT THE PLACE OF CHOICE OF OFFICERS ON THEIR TRANSFER.

(Ref. HRD Division Circular No. 395 dt. 14.05.2007)

All those confirmed as officers of the bank, on their transfer/promotion, may be permitted to keep their families at a place of their choice anywhere in India, subject to the following conditions:

- This facility is for keeping family but the officer has to stay at the place of posting and inform his address at the station.
- Officers who own residential accommodation at their place of posting in their name or in the name of their spouse or dependant children **will not be eligiblefor** this facility excepting with the permission of the Board.
- Officers who opt to keep their family at the place of their choice other than the place of posting, the accommodation taken by the bank on perpetual lease or owned by the bank will not be provided to the family.
- Rental ceilings applicable will be **lowerof** the place of posting and place where family is kept. However, **HRA**, if applicable, will be paid **as per the entitlementf** the officer as per his place of posting.
- The officer will not be provided accommodation at the place of posting except as during his mid-academic year transfer where he is entitled to the facility of lease rental/HRA (on fixed/rent receipt/capital cost basis, as the case maybe) as per entitlement at the place of posting till the end of academic session or 1 year, whichever is earlier, in addition to leased accommodation/HRA at the transferee place as also in cases covered as above.
- Officers who do not vacate the leased accommodation on expiry of the lease period or get the lease renewed on time will be liable for disciplinary action.

I. HOUSE RENT TO OFFICERS ON SUSPENSION.

(Ref. HRD Cir. No. 105 dat ed 11.10.2002)

1. Where an officer has been placed under suspension and where Bank's accommodation has already been provided, the facility may be continued on payment of 10% of subsistence allowance.
2. However, in the event of reinstatement of such an officer with full pay and allowances, difference of the house rent recovered on the basis of subsistence allowance and house rent due on the basis of emoluments ultimately drawn shall be recovered from him.
3. These rules shall also be applicable in the case of those officers where the accommodation is leased in their favour.

1 HRA CALCULATION WHERE HUSBAND AND WIFE BOTH ARE EMPLOYED

(Ref. HRD Cir. No. 105 date d 11.10.2002)

- If both the officers are at our bank, one will be provided residential accommodation. If the other does not share the same accommodation, he /she may be provided at the bank's discretion, another accommodation or HRA on fixed/rent receipt basis.
- If one is officer and another is clerk at our bank, both are entitled to HRA as per OSR / BP settlement.
- If one is officer at our bank and the other is employed in outside organization, the officer will be paid HRA as per OSR.

APPLICATION FORMAT for applying for HRA on Capital Cost

Name of Officer Basic Pay Rs.

Designation Date of

increment Branch

Description	Amount in Rupees
(A) Whether the officer resides in a rented house (not owned by spouse or relation)	Rs.
(i) Monthly rent paid by the Officer	Rs.
Less: 10% of Basic Pay	Rs.
Net Amount	Rs. (A)
(B) Whether the officer resides in a rented house (owned spouse or relation)	Rs.
(i) Monthly rent paid by officer	Rs.
(ii) Rental value of the portion of the house	Rs.
Occupied by the officer as assessed by the Municipal Corpn./ Architect approved by the Bank / Govt. approved valuer	Rs.
(iii) Rental value (least of (i) & (ii))	Rs.
Less: 10% of Basic Pay	Rs.
Net Amount	Rs. (B)
© Area wise maximum HRA payable to the officer as per regulation 22(2) @ 150% of applicable HRA.	Rs. (C)
(C) Actual amount of HRA payable to the officer (least of A, B & C)	Rs. (D)
1. Where the Officer resides in his own accommodation	
(i) The Capital cost of the accommodation occupied is	Rs.
12% of the above cost	Rs.
Add: Municipal Tax payable in respect of such accommodation	Rs.
Total:	
1/12 th of this amount (i.e. monthly)	
Total amount	Rs. (E)
ii) Annual rental value taken for Municipal assessment of the accommodation	Rs.
1/12 th of such Annual rental value (Monthly)	Rs. (F)
Take the higher of (E) or (F)	
Less: 0.75% of his/her initial Basic Pay in the Scale	
Net Amount of Capital Cost	Rs. (G)
Area wise maximum HRA payable to the officer as per regulation 22(2) (Basic pay+FPP x 13.5%# HRA) # Presently HRA is 9.00% for Metro, therefore 150% comes to 13.50%)	Rs. (H)
The actual amount of HRA payable to the Officer (G or H whichever is less)	
Signature	

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CHAPTER 4`

LEASED ACCOMMODATION

CHAPTER 4 II

LEASED ACCOMMODATION

(Ref PAD Division Ovular No.264 dt. 0705.2015)

The revised lease rental limits to the officers **w.e.f. 01.06.2015** and which will **remain valid** for a period of **three years** or till further revision whichever is later as under:-

Scale	Delhi & Mumbai	Major A Class Cities	State Capitals & Area I	Other Areas	
Scale VII	60000	50000	40000		
Scale VI	50000	40000	30000	20000	
Scale V	35000	30000	25000	18000	
Scale IV	26000	25000	21000	13000	
				Area II	Area II
Scale III	22000	20000	18000	12000	10000
Scale II	21000	19000	17000	11000	9000
Dy. Manager	20500	18000	16500	10500	8000
Other Scale I	20000	17500	16000	10000	7500

Major 'A' Class Cities – Delhi, Mumbai, Kolkata, Chennai, Hyderabad, Ahmedabad and Bangalore.

Area I – Areas having population of 12 lacs plus State Capitals.

Area II – All cities other than those included in Area I which have a population of 1 lac and more.

Area III – All other places not included in Area I and Area II.

(Ref PAD Circular No. 264 dtd. 07.05.2015)

The rental limits applicable to officers residing in the accommodation owned by their parents or son / daughter (not dependent on the Officer) shall be restricted to **80% of their entitlement**. The existing provision of maximum increase of 25% in such cases has been removed. No enhancement of lease rental shall be permissible during the currency of existing lease and period of lease to be renewed shall not be less than a period of 33 months.

RENTAL LIMITS OF LEASED ACCOMMODATION AS PER CENSUS FIGURES OF 2011.

(Ref : HRDD Cit No. 717 dated 28/10/2015)

It has been decided that rental limits of leased accommodation based on census figures of 2011 may be allowed w.e.f. 07.08.2015 as per revised classification of areas circularized vide PAD cir. 279 dated 12.08.2015.

- ❖ The revised ceilings are the outer limits and no further discretionary increase will be permissible.

- O If the officer is owning a house in his own name / name of spouse or dependent child at the centre of his posting, no entitlement for Bank's flat /leased accommodation except in exceptional circumstances to be approved by HO.
- O The rental limits applicable to officers residing in the accommodation owned by their parents or son / daughter (not dependent on the Officer) shall be restricted to 80% of their entitlement. The existing provision of maximum increase of 25% in such cases has been removed.
- O House ***belonging to spouse not eligible*** be taken for leased accommodation.

(PAD Circular letter no. PAD/MR/VI/5 dated 05.04.2014)

Presently officers, posted at Delhi are not being allowed leased accommodation facility at Noida/Ghaziabad/Faridabad. Similarly, officers posted at Noida/Ghaziabad/Faridabad are not being allowed leased accommodation facility at Delhi.

Keeping in view the difficulty being faced by the Officers and on discussion with the Officer's Association (AIPNBOA), it has been decided as under:

1. Officers posted at Delhi may be allowed leased accommodation facility at Noida/Ghaziabad/Faridabad. Similarly, officers posted at Noida/Ghaziabad/Faridabad may be allowed leased accommodation facility at Delhi. The facility shall be extended at rates applicable to place of residence or place of posting whichever is lower.
2. Such officers shall, however, not be permitted any TA/DA for undertaking official visits to such centres where they avail leased accommodation facility.

A. ELIGIBILITY CRITERIA FOR FURNISHED/UNFURNISHED LEASED ACCOMODATION TO JMG SCALE I OFFICERS

- All the officers are entitled for ***unfurnished*** leased accommodation.

- Furnished leased accommodation.

(Ref GSAD Cir. No. 2/2015 dt. 03.01.2015)

All officers **including those on probation** (directly recruited officers consequent upon their stationary posting after completion of their 'On the Job Training') shall be eligible for furniture facility irrespective of their residential status ***i.e. officers get ting fixed HR A are also entitled for residential furni tura***

In other words, all officers including officers on probation (except new entrants under training/on the job training) shall be eligible for this facility

In case the officer availing the residential SFF facility leaves the Bank service before completion of 5 years of service, he/she will have to pay 50% of the purchase value or remaining book value of the SFF items to the bank, whichever is higher. In such cases SFF items shall not be allowed to be surrendered.

B. DOUBLE LEASED ACCOMODATION FOR OFFICERS

(Ref HRD Cir. No. 105 dt. 11.10.2002)

- i) On mid term transfer (but not in case of request transfer) for a maximum period of one year or the end of the academic session whichever is earlier.

- ii) Incumbent Incharge posted in NER on their posting /transfer from one State to another within the NE Region.
- iii) The incumbent Incharge posted in deficit / difficult areas as mentioned in K (i).
- iv) On promotion /transfer, an inspecting official posted as Concurrent Auditor can retain leased house on the existing entitlement at previous place of posting till the end of academic session or up to one year whichever is earlier. He/she is also entitled to Double Leased Accommodation for the period.

Concurrent Auditors can keep their families at the place of their choice. If they are retaining the leased houses at their previous place of posting, they can opt for keeping their family at the same place and can further retain the leased house in lieu of his entitlement at his present place of posting after the expiry of mid academic session of his ward.

C. ADVANCE RENT

(Ref HRD Cir. No. 105 dt. 11.10.2002)

At Metropolitan cities, State capitals and Zonal headquarters advance rent up to 3 months, free of interest may be paid to the landlords in exceptional cases provided such practice is prevailing at that centre and the house is leased in favour of the bank for occupation by any officer of the bank and not for occupation by a specific officer Such advance is recoverable during a period not exceeding 33 months.

D BROKERAGE

(Ref HRD Cir. No. 105 dt. 11.10 2002)

In Metropolitan cities, State Capitals, Circle HQs and places falling under Area I, if accommodation is arranged through a broker, brokerage to the extent of 15 days rent or 50% of the rent entitlement or actual amount paid, whichever is less may be paid to the broker only once in a particular station.

The brokerage and shifting charges, can be paid to the officer second time at a station if the house / flat has been vacated to meet the demand of the landlord for which permission to surrender from the competent authority has been received.

E RECOVERY OF HOUSE/ FURNITURE RENT

(Ref HRD cir. 694 dt. 20.06.2015)

- i) Where an officer is provided with residential accommodation by the bank, house rent recovery shall be at the rate of **0.75%** of the **first stage of the scale** in which the officer is placed or the standard rent for the accommodation whichever is less.
- ii) Furniture rent recovery shall be at the rate of **0.15%** of the **first stage** of the scale in which the officer is placed.

If the officers are provided with furniture items worth 50% or less of his entitlement, the aforesaid recovery will be half of 0.15% i.e. **0.075%**. Any subsequent increase in the entitlement of the officer, either due to the promotion to higher scale or due to enhancement of limits for residential furniture, shall have no effect on the rate of recovery mentioned above.

F. VACATION OF LEASE BEFORE EXPIRY OF LEASE PERIOD

(Ref HRD Cir . No. 105 dt. 11.1 0.2002)

Where the lease is specific and the lease period has not expired, the accommodation shall normally not be surrendered except in cases where the officer occupying the said accommodation has been transferred or has acquired his own house at that Center. However under special circumstances the vacation of lease can be considered on case- to-case basis.

Where the lease is other than specific lease, the accommodation shall generally not be surrendered before the expiry of the lease period. However in very genuine cases, the accommodation can be surrendered before the expiry of the lease period.

The competent authority for taking a decision in the above-mentioned circumstances are as under: -

- i) Zonal Managers in respect of Officers posted in the zone.
- ii) General Manager (GAD) in respect of officers posted at Head Office.

G. LEASED ACCOMMODATION TO EXISTING DIRECTLY RECRUITED OFFICERS IN DIG SCALE - I

(Ref HRD Circular No. 188 dt . 30.12.2003)

Existing directly recruited officers in JMG Scale –I including Management Trainees and Technical Officers will be allowed the facility of leased accommodation on permanent posting at a branch/office after completion of class room/on-the-job training. However, during on the job training, the officers will be allowed reimbursement of actual expenses incurred on lodging on production of receipt/bill obtained from the hotel/lodge etc. subject to the maximum of their lease rental entitlement at such center of training where bank's accommodation in any form is not provided. In case the period of stay/bill or receipts not for complete month at any place, reimbursement may be made on pro-rate basis.

General Manager – HRDD, HO will be the competent authority to consider resignation of existing directly recruited officers in JMG Scale –I (under probation) who avail the facility of leased accommodation during probation period

H. AREAS FORMING PART OF URBAN AGGLOMERATION

(Ref: HRD Cir. No. 105 dt. 11.1 0.2002)

An officer posted in a station which is part of an Urban Agglomeration, shall not be entitled to leased accommodation in the entire Urban Agglomeration if he owns a house in his name, in the name of his spouse or minor child, anywhere in the said Urban Agglomeration. Headquarters for the purpose of stay will include the entire Urban Agglomeration in such cases and lease rentals in all the areas forming part of the Urban Agglomeration shall be the same as applicable in the main center.

I . GUIDELINES FOR INTERNAL AUDITORS & CONCURRENT AUDITORS

(Ref HRD Cir. No. 105 d1 11 .10.2002)

- i) The cases of fresh lease shall be sanctioned by Zonal Inspectorate / H.O. I&C Division.
- ii) If an inspecting official, before joining the Division has already surrendered the leased house provided at the previous place of posting, he has to submit no dues certificate of the previous branch / office in this respect after his joining the Division. In case he desires

to surrender leased accommodation after his joining the Division, he will have to apply in duplicate for the permission of the authorities. At the time of handing over the vacant possession of the house, subsequent to his obtaining permission, he has to obtain " No Dues Certificate " of the landlord. The "No Dues Certificate " shall be submitted to the Zonal Inspectorate / H.O. I&C Division.

- iii) The competent authority for sanction / retention / surrender of leased accommodation is the concerned Circle Head under whose jurisdiction the house is situated. The rent of the leased house shall be paid by the concerned Regional Office under whose jurisdiction the house is located irrespective of the fact that the Headquarter / family Headquarter of the Inspector / Concurrent Auditor is other than the concerned Regional Office.

In case of house at Delhi, the sanctioning authority for leased accommodation is HO, GAD., New Delhi. However rent reimbursement authority will be I&C Division / Zonal Inspectorate, Faridabad. The concerned officials may route their application in duplicate for sanction / retention / surrender of leased accommodation through the Zonal Inspectorate / H.O. Inspection & Control division for eventual sanction by the concerned R.O. / G.A.D, H.O (for Delhi).

- iv) The proposal for enhancement of rent shall be considered only after expiry of existing lease period. The enhanced rent sought should commensurate with the existing market rent of the similar house situated in the same locality. The proposal for enhancement of rent should be submitted in duplicate along with a request letter of the landlord and the consent letter of the inspecting official to the concerned Inspectorate / H.O., I&C Division.

3 GENERAL GUIDELINES FOR LEASED ACCOMMODATION

(Ref HR D Cir. No. 105 dt. 11.10.2002)

- i) An officer earlier availing the facility of leased accommodation may be allowed to opt for HRA, on rent receipt basis or fixed basis, after the lease period has expired. Further in case of officers who are availing the facility of leased accommodation on specific lease basis and the premises do not belong to the close relatives of the officer, the officer may be allowed to take the same houses on rent receipt basis after expiry of lease period.

The competent authority for allowing surrender of leased accommodation and sanctioning HRA on rent receipt basis shall be as under:

- Circle Heads in respect of officers posted in the Circle.
- General Manager (GAD) in respect of officers posted at Head Office.

Once the permission to surrender the leased accommodation is accorded by the competent authority, HRA on rent receipt basis can be sanctioned by the RM / Chief, as the case may be.

- ii) In the case of officers staying in leased accommodation **belonging to their close relatives**, suitable increase in the lease

iii)

- iv) s may be considered after the expiry of the lease period within the lease limit applicable to the concerned officer and subject to the following conditions:

No enhancement of lease rental shall be permissible during the currency of lease.

The increase in the lease rent shall not exceed 25% of the existing rent or the lease rental limit applicable to the officer concerned, whichever is lower.

The period of lease to be renewed shall not be for less than a period of 33 months.

- v) An officer who is entitled for leased accommodation and has opted for HRA in lieu of leased accommodation if transferred during mid academic year may be permitted to keep the family at the previous place of posting. Such officer may be allowed HRA / fixed / rent receipt / capital cost basis, as the case may be till the end of academic session or one year whichever is earlier, in addition to leased accommodation / HRA at the transferee place.

K LEASED ACCOMMODATION TO RETIRED OFFICERS

(Ref PAD Consolidat ed Cir. No. 22 dt. 9/04/2014) Officers living

in Bank's flat or in houses leased in the name of the bank, may be permitted to stay in the premises after retirement for a *maximum period of two months*

subject to payment of only such amount as the officer was paying just prior to his / her retirement. Receipt shall not be issued by the bank for the rent paid by the officer. If the house is furnished, the rent on furniture @ 0.25% of the last basic pay drawn by the officer shall also be recovered.

These facilities are to be provided to those retiring officers who give written requests in advance, so that they are not put to any hardship immediately after retirement.

In cases, where the officers are unable to vacate the bank's flat or house leased in the bank's name, after the stipulated period, standard rent / actual rent paid for the leased accommodation and in case of bank accommodation at the entitlement rate of the officer is recovered from the officers for the period they retain the house beyond the period of two months. In such cases the officer will be charged the rent on furniture @ 5% of the last basic pay.

Similarly the officers who resign / leave the service for any reason or whose services are terminated will have to pay furniture rent @ 5% of the last basic pay drawn from the date of relieving from the bank services till they surrender the furniture items.

Settlement of gratuity will be taken up only after surrender of the house, furniture and other facilities granted by the bank. (This has been amended as under)
(HRD Cir. No. 735 dated 29/12/2015)

In view of the hardship faced by such officers, withholding of the full amount of Gratuity in these cases have been discontinued and in lieu of this it has been decided that henceforth, on submission of an undertaking to earmark an amount of Rs. 3,00,000/- (Three lakhs only) from the terminal benefits credited in the SB Account, the officer may be permitted to continue to avail the facility of Bank's residence/ leased accommodation for a period of 2 months only along with the facility of telephone and furniture. This amount will be under Bank's lien till getting the vacant possession of the accommodation/flat, settlement of bills etc.

L FACILITY OF LEASED ACCOMMODATION TO THE FAMILY OF THE OFFICERS MEETING WITH PREMATURE DEATH

(Ref HRD Cir: No. 105 dt. 11.1 0.2002)

Family of the officers living in Bank's flat or flats leased in the name of the Bank and meeting with premature death, be permitted to stay in the premises and retain furniture for a maximum period of 3 months from the date of death subject to payment of amount equivalent to prescribed deduction from basic pay in terms of Bank guidelines.

These payments would be recovered from the dues payable to the deceased officer. PF dues will be settled only after the vacant possession of the house and the furniture is handed over.

M TEMPORARY ACCOMMODATION

(Ref HRD Cir. . No. 105 dt. 11.10.2002)

- i) An officer posted at a new station on transfer does not get suitable accommodation immediately, may be allowed to hire a house temporarily for a period **not exceeding 3 months** without entering into any lease agreement with the permission of respective Competent Authority. The rent on such accommodation on monthly basis should not exceed the entitlement of the officer concerned or the actual amount paid whichever is less. Temporary accommodation includes hotels, guesthouses, hostels, flats and houses.
- The officer should however find a suitable accommodation within his entitlement and in terms of rules within 3 months failing which no rent shall be payable on the temporary accommodation after expiry of 3 months. No further brokerage / shifting charges are payable if the same are already availed in respect of the temporary accommodation.

N OTHER RELEVANT GUIDELINES FOR LEASED ACCOMODATION

(Ref HRD O.105 dated 11.10.2002)

- i) An officer who is **promoted and posted at the same station** may be allowed to hire fresh accommodation within his entitlement on expiry on the existing lease or if some other officer is prepared to take the existing accommodation.
- ii) No enhancement in rent should be permitted within the validity period of existing lease. On expiry of lease period suitable enhancement may be considered on merits of the case keeping in view the prevailing rents in the locality. Similarly, in case of houses, which were rented long ago on perpetual lease basis on low rents, suitable enhancement may be considered. The powers for upward revision of rents of residential accommodation are vested with the Circle Heads only and such cases should be referred to Zonal Manager with suitable recommendations.
- iii) In order to avoid sanction of leased accommodation after the concerned officer has occupied the house, proposal should be moved well in time for sanction and accommodation be occupied only after obtaining prior permission from the Competent Authority. In case no suitable accommodation is available the facility of temporary lease accommodation may be availed after obtaining proper sanction from the competent authority.
- iv) The facility of leased accommodation has also been extended in cases **where the officers had already leased their own houses and are subsequently transferred to that station** and have applied for leased accommodation facility, the same may be allowed provided:
- His own house is rented under proper lease agreement, sufficiently long before his transfer and the tenant is not his own family member or relative.
 - The facility of leased accommodation should be allowed only upto the expiry of the present lease period. All efforts should be made by the officer concerned to get the lease vacated and the lease period should not be extended under any circumstances.
 - Individual cases on merits i.e. efforts made by the officers to get the premises vacated etc., may be considered after the initial lease period is expired, to decide whether the facility may be continued.

The aforesaid guidelines will also apply to those officers having own houses at the place of their posting but they were occupying bank's flat / leased accommodation

- v) The lease agreement for the house taken on rent by the bank owned by an officer to some other officer should not be renewed after the expiry of the lease agreement and the officer concerned may be advised to move to his own residence after vacating the premises provided by the bank.

O. LEASE AGREEMENT

(Format: Ref: HRD Cir. No. 105 dt. 11.10. 2002)

- i) The agreement for taking the house on rental basis for residential purpose is an oral agreement. The terms and conditions of such oral agreement are narrated on unstamped paper as per standard proforma and signed by the landlord and the bank. There are two types of lease agreements:
- a) For allotment to any officer as decided by the bank,
 - b) For occupation of a specific officer on the condition that on his leaving the station due to transfer / promotion etc., vacant possession of the house will revert back to the landlord automatically.

The two types of lease agreements (a) and (b) are given at Annexure II and Annexure III respectively. The signing of lease agreement by the parties is essential in all the cases preferably as per proforma (a) and where it is not possible, and in exceptional cases, at the discretion of the Regional Manager, as per proforma (b).

- ii) In case the landlord insists upon any deviation / deletion / addition in the terms and conditions of the lease agreement, the matter should be referred to the Circle Head for necessary approval. However deletion of sublet clause (Clause 3) of proforma (a) may be permitted without reference if insisted by the landlord.

Apart from the lease agreement, letter of occupancy, as per Annex IV is to be exchanged between the landlord and the Bank.

In addition an undertaking as per Annex V is to be obtained from the officer occupying the house.

At the time of extension of lease, with or without enhancement, in respect of houses taken long back on perpetual basis or in terms of standard lease agreement (i.e. for occupation by any officer of the bank), no fresh lease agreement need be obtained. Instead a letter of confirmation of lease be obtained from the landlord as per Annex VI and kept on record. However if the existing terms of lease are to be changed from one type to another, fresh agreement should be obtained.

Lease agreement and letter of occupancy of the bank's leased accommodation provided to officer staff for their specific use will be signed by the concerned dealing manager on behalf of the bank instead of the officer himself.

The above facility shall also be extended to Concurrent Auditors having their posting at different place than that of their previous place of posting. **However Inspecting officials on touring duty are not eligible for this facility.**

P. REPAIRS AND MAINTENANCE

(Ref : HRD 0%105 dated 11.10.20 02)

Repairs and maintenance of residential premises should be done as per the terms of the lease agreement. Normally the landlord is expected to spend an amount not exceeding one-month rent towards the repairs and maintenance once in a year. In case he fails to

do so even after sufficient notice period, the bank is at liberty to get the repairs and maintenance done and recover the actual expenses or one month rent, whichever is less.

If the amount equivalent to one month rent is not sufficient or the terms of lease provide that the bank is to bear the expenses or due to any other reason, such as court's order etc. and the landlord cannot be compelled to spend the amount, the repairs and maintenance of a leased residential accommodation may be undertaken by the bank, for which powers have been delegated at various levels.

However minor repairs involving expenditure upto Rs.50 are to be carried at the cost of the occupant.

**TERMS AND CONDITIONS ALREADY ORALLY CONVEYED TO PUNJAB NATIONAL
BANK BY THE OWNER SHRI _____ OF BUILDING
SITUATED AT _____**

1. That the owner will extend the period of tenancy for a further period of 11 months, from time to time, if requested by the Bank. If, for any reason, the Bank fails to notify its option to the Owner, it shall be presumed that the bank has exercised its option to remain in possession of the premises.
2. The bank shall pay the monthly rent of Rs. _____ by 15th of every succeeding month against receipt.
- 3* The bank shall have the right to sub-let the building or any part thereof or use the whole or part of the building for the residence of any of its officer or officers.
4. That all the present and future rates and taxes, Municipal or Governmental, chargeable or payable in respect of the said building, shall be paid by the Owner.
5. That the owner shall make annual repairs like white washing, painting, distempering and any other kind of repairs. In case of default on his part, the bank shall be entitled to make the same and deduct the expenses incurred out of the amount of the rent payable to the owner.
6. The Bank shall have and enjoy peaceful possession of the building without let or hindrance from the owner.
7. That the owner shall install separate water and electric meters for the exclusive use of the bank within one month. The bank may get the connection in its own name if the owner fails to do so and deduct the cost and expenses thereof out of the monthly rent.
8. The electric and water consumption charges shall be paid by the bank.
9. The Bank shall be entitled to remove all fixtures and fittings installed by it at the time of vacating the premises.
10. The Bank shall be at liberty to vacate the premises after giving 15 days notice to the owner irrespective of the period fixed.

*** (BANK)**

(OWNER)

* To be signed by the concerned dealing manager on behalf of the Bank.

TERMS AND CONDITIONS ALREADY ORALLY CONVEYED TO PUNJAB NATIONAL
BANK BY THE OWNER SHRI _____ OF BUILDING
SITUATED AT _____

1. That the owner will extend the period of tenancy for a further period of 11 months, with two extensions of similar period, if requested by the Bank. If, for any reason, the Bank fails to notify its option to the Owner, it shall be presumed that the bank has exercised its option to remain in possession of the premises, for the said period.
2. The bank shall pay the monthly rent of Rs. _____ by _____ of every succeeding month against receipt.
- 3 The Bank shall have the right to use the whole or part of the building for the residence of Shri. _____ and on his leaving the station due to transfer / promotion etc., the vacant possession of the house will revert back to the landlord automatically with _____ days notice.
4. That all the present and future rates and taxes, Municipal or Governmental, chargeable or payable in respect of the said building, shall be paid by the Owner.
5. That the owner shall make annual repairs like white washing every year, painting, distemperring and any other kind of repairs every three years.. In case of default on his part, the bank shall be entitled to make the same done and deduct the expenses incurred out of the amount of the rent payable to the owner.
6. The Bank shall have and enjoy peaceful possession of the building without let or hindrance from the owner.
7. That the owner shall install separate water and electric meters for the exclusive use of the bank within one month. The bank may get the connection in its own name if the owner fails to do so and deduct the cost and expenses thereof out of the monthly rent.
8. The electric and water consumption charges shall be paid by the bank.
9. The Bank shall be entitled to remove all fixtures and fittings installed by it at the time of vacating the premises.
10. The Bank shall be at liberty to vacate the premises after giving 15 days notice to the owner irrespective of the period fixed.

* (BANK)

(OWNER)

* To be signed by the concerned dealing manager on behalf of the Bank.

LETTER OF OCCUPANCY

Shri. _____

Dear Sir,

This is to confirm that pursuant to the oral agreement entered into by the Bank through _____ with you on _____, we propose to occupy your building bearing no. _____ in full comprising of _____ rooms, verandah, courtyard, bathrooms, lavatory, kitchen situated at _____ on a rent of Rs. _____ per month , for a period of _____ months as per terms and conditions already conveyed by you to the Bank. The said terms and conditions are now reproduced in writing in the annexure to this letter.

Yours faithfully,
For PUNJAB NATIONAL BANK

Acknowledged

Accountant / Manager

Landlord

The Regional Manager/ Zonal Manager,

Dated :

Sir,

Reg: House rent proposal – House at

1. I hereby confirm that I do not own any house in my name or in the name of my spouse or a dependent child in _____ (Place of posting).
2. The proposed accommodation is not shared by any other person who is claiming any sort of benefit from his employer i.e. House rent allowance etc. for the portion under any occupation.
3. It is confirmed that the proposed house does not belong to any of my relatives. OR

The proposed house belongs to Shri. _____ who is my _____ . The rental value has been assessed from M/s. _____, Bank's approved valuer / retainer architect.

1. The proposed rent is as per the prevailing market rent in the locality and in conformity with the comparable residential accommodation.

Yours faithfully,

Strike out whichever is inapplicable.

**DRAFT OF THE LETTER OF ACCEPTANCE FROM LANDLORD FOR EXTENSION
OF LEASE ON ENHANCED RENT**

The Regional Manager / Zonal Manager,

_____ Region / Zone,

Reg: House at _

My aforesaid house / flat is already under occupation of the bank at a monthly rent of

Rs. _____ on terms and conditions mutually agreed on _

at my request the bank has agreed to enhance the rent from Rs. _ per

month to Rs. _____ per month w.e.f _

I accept the enhanced rent and confirm that all other terms and conditions of the
tenancy shall remain unchanged.

Thanking you

Yours faithfully,

SPACE FOR UPDATES

SPACE FOR UPDATES

CHAPTER 5`

RESIDENTIAL FURNITURE

CHAPTER 5 II

RESIDENTIAL FURNITURE

*(PAD Consolidated a r. No. 05/2014 date d 03.02.2014 &
GAD Cir. No. 03/2009 dt. 18.03.2009)*

ELIGIBILITY

(Ref GSAD Cir. No. 02/2015 dt. 03/01 /2015)

- O All officers **including those on probation** (directly recruited officers consequent upon their stationary posting after completion of their 'On the Job Training') shall be eligible for furniture facility irrespective of their status ***i.e. officers getting fixed HRA are also entitled for residential furniture*** other words, all officers including officers on probation (except new entrants under training/on the job training) shall be eligible for this facility
- O In case the officer availing the residential SFF facility leaves the Bank service before completion of 5 years of service, he/she will have to pay 50% of the purchase value or remaining book value of the SFF items to the bank, whichever is higher. In such cases SFF items shall not be allowed to be surrendered..

LIMITS OF RESIDENTIAL SFFS

(Ref: PAD Consolidated cir. . No. 05/2014 dt. .03.02.2014)

The revised residential SFF limits w.e.f. 01.01.2013 are as under:-

Scale	Revised Limits (Rs.)
I	80000
I Dy. Manager	90,000
II	1,20,000
III	1,50,000
IV	2,00,000+1 cooler
V	2,25,000+1 cooler
VI	3,00,000+1 AC
VII'	4,25,000+ 2 ACs

LIST OF PERMISSIBLE ITEMS TO OFFICERS

(Ref: GSAD a r. No. 12/2015 dt, 21/07/2015)

Scale I to III		Scale IV & above	
Sl. No.	Name of Items	Sl. No.	Name of Items
1.	Sofa Set	1.	Sofa Set
2.	Bed (wooden)	2.	Bed (wooden)
3.	Bed Mattresses*	3.	Bed Mattresses*
4.	Dining Table	4.	Dining Table
5.	Dining Chairs	5.	Dining Chairs
6.	Centre Table	6.	Centre Table
7.	Steel Almirah	7.	Steel Almirah
8.	Bed-side table	8.	Bed-side table
9.	Dressing Table	9.	Dressing Table
10.	Dressing Stool	10.	Dressing Stool

Scale I to III		Scale IV & above	
Sl. No.	Name of Items	Sl. No.	Name of Items
11.	Study Table	11.	Study Table
12.	Study Chair	12.	Study Chair
13.	Dewan	13.	Dewan
14.	Mattress for Diwan	14.	Mattress for Diwan
15.	Ceiling fan 48"	15.	Ceiling fan 48"
16.	Geyser	16.	Geyser
17.	Heat Convector	17.	Heat Convector
18.	Desert Cooler	18.	Desert Cooler
19.	Folding Cots	19.	Folding Cots
20.	Telephone table	20.	Telephone table
21.	Book Case	21.	Book Case
22.	Vacuum Cleaner	22.	Vacuum Cleaner
23.	Exhaust Fan	23.	Exhaust Fan
24.	Washing Machine	24.	Washing Machine
25.	Generator Set	25.	Generator Set
26.	Inverter having 1 battery with trolley	26.	Inverter having 2 batteries with trolley
27.	Easy Chairs	27.	Easy Chairs
28.	Water Filter	28.	Water Filter
29.	Curtains #	29.	Curtains #
30.	Computer Table	30.	Carpet
31.	Computer chair	31.	Computer Table
32.	Aquaguard/RO System	32.	Computer chair
33.	Crockery stand	33.	Aquaguard/RO System
34.	Microwave oven	34.	Crockery stand
35.	Refrigerator	35.	Microwave oven
36.	AC (upto 1.5 Ton with stabilizer)	36.	Refrigerator
37.	Colour TV/ LCD TV	37.	AC (up to 1.5 Ton with stabilizer)
38.	Morning Walker	38.	Food Processor/Mixer-Grinder
39.	Treadmill	39.	Oil Filled Heater
		40.	Colour TV/ LCD TV
		41.	Morning Walker
		42.	Treadmill

*There is no limit of no, of units or per unit cost (within the overall entitlement) except :-
(Ref. : PAD Consolidated Cir. No. 05/2014 dtd.03.02.20 14)*

Maximum Permissible Limit

* Mattresses :-	Upto Scale III :	5 Units @ Rs.5000/- per unit.
	Scale IV & above:	5 Units @ Rs.6000/- per unit.
# Curtains :-	upto Scale III :	1 Unit @ Rs.10000/- per unit.
	Scale IV & above:-	1 Unit @ Rs.20000/- per unit.

The cost ceiling of the additional items of Cooler and AC, over and above the entitlement of Officers in Scale IV and above is Rs. 10000/- and Rs. 35000/- respectively. However, the cost ceiling will not be applicable for SFF items purchased by Officers within their entitlements.

RECOVERY FROM THE OFFICER

(Ref HRD Cr. No. 694 dt 20/06 /2015)

Whenever an officer is provided any residential furniture by the bank, **0.15%** of the first stage in the Scale of Pay in which he/ she is placed will be recovered every month. If the officers are provided with furniture items worth 50% or less of his entitlement, the aforesaid recovery will be half of 0.40% i.e. **0.075%**. Any subsequent increase in the entitlement of the officer, either due to the promotion to higher scale or due to enhancement of limits for residential furniture, shall have no effect on the rate of recovery mentioned above.

PROVISION OF FURNITURE TO THE FAMILY OF DECEASED OFFICER

(Ref GSAD Cr. No. 4/2015 dt. 16.0 2.2015)

In case of death of an official, while in service, SFF items provided at the residence of deceased officer will be written off to the debit of revenue head "Misc. expenditure – HO sanction not specified".

SFF ITEMS FOR THE RETIRING OFFICERS

(Ref GSAD Cir. No. 4/2 015 dt. 16.0 2.2015)

At the time of **retirement/ voluntary retirement/resignation/exit from service on account of punishment**, furniture will be provided to all officers (**Scale I to VII**) at **Book Value**.

REPLACEMENT OF INVERTOR BATTERY/ BATTERIES

(Ref PAD Cr. No. 210 dt. 22/04/2014)

- Whenever an officer is provided inverter with battery, **the same may be allowed to be replaced after 30 months** (if necessary) from the date of purchase on a **cost ceiling of Rs.9000/-** or replacement cost, **whichever is lower**, under buy-back system of the existing Battery/ batteries. The said limit of one battery will be applicable for officers upto Scale III. Officers in **Scale IV and above** may avail the limit of two Batteries i.e. **Rs.18,000/-** only.
- Further, the batteries should have warranty of 30 months from the inverter supplier, which shall be a condition at the time of purchase of inverter. The cost of new and replaced battery shall be debited directly to Revenue Head – Repair and Maintenance of SFF. However, the original cost of Inverter shall be inclusive of battery and trolley, while calculating authorized limit for purchase of SFF items and cost of battery shall be notionally shown in SFF account of the concerned officer. In case of existing inverter accounts, the cost of inverter along with battery will continue to be capitalised in SFF account till its estimated useful life is completed and the bank will replace the battery after 30 months without taking notional value of replacement cost in to consideration for limit purpose.

AMC OF AQUAGUARD/ WATER PURIFIER/ RO SYSTEM/ AIR CONDITIONER

(Ref PAD Consolidated Cir. No. 05/2014 dt. 03/02/2014)

- The bank will permit Annual Maintenance Contract for Aquaguard/ Water Purifier/ RO system/ Air Conditioner only. Further, during the period of Guarantee/ Warranty/ AMC or complimentary AMC, attached with any item, no repair and maintenance cost is permissible.

The competent authority for permitting AMC of Aquaguard/ Water Purifier/ RO System, Air Conditioner, replacement of inverter battery and reimbursement of cleaning charges for curtains/ Carpets, provided at the residence of officers, shall be Circle Heads/Incumbent of Other Offices, as the case may be. However, for the officers, working at HO Divisions, the competent authority for them shall be Divisional Head. For Divisional Heads and other higher officials, the cases shall continue to be referred to GAD: HO.

- The above revenue expenses shall be debited to the revenue heads of Profit & Loss Account, as under:

	Particulars	P&L Revenue Head
1.	Repairs, maintenance of all SFF residential items including replacement of inverter battery.	Repair & Maintenance of SFF (Code No.11220)
2.	Cleaning charges for curtains.	Other expenses – Not specified elsewhere (Code No.11422).

CLEANSING OF CARPETS/ CURTAINS

(Ref: PAD Consolidated Cir. No. 05/2014 dt. 03 /02/2014)

- Carpets, provided at the residence, can be got cleaned by the concerned officer **once a year. Reasonable expenses** incurred for **cleaning of carpet** be reimbursed to the debit of Misc. Exp. HO Power.
- Curtains including pelmets may be provided at the residence of officers eligible for SFF facility. **Pelmets may be provided, where necessary, within the overall entitlement** of residential furniture of the officer concerned. Change of curtains may be permitted, if necessary, **after 4 years** of the date of purchase of curtains.
- **Dry cleaning of curtains may be allowed after every 1 year** upto **8% of original cost** of the curtains **in a year** shall be permissible .
- It has been decided that in order to eliminate delay and to simplify the reimbursement process, the requirement of bills for reimbursement of expenses incurred on dry cleaning of curtains may be done away with. The amount as per entitlement may henceforth be reimbursed on the basis of undertaking by the concerned officer. **(HRD 693/2015 dt. 16.06.2015)**
- Though the cost of curtain is incurred through revenue head – Misc. Exp., the same should continue to be added to the overall entitlement limit of the officer and shown notionally in SFF A/c of the officer.

ESTIMATED USEFUL LIFE OF THE SFF ITEMS

(Ref GS AD Cir. No. 4/2015 dt. 16.02.2015)

- Steel items 20 years from the date of purchase.
- Desert Cooler/Microwave/
Washing Machine/ TV Set (LCD/LED) 7 years from the date of purchase.
- Mattresses 5 years from the date of purchase.

- d) Curtains 4 years from the date of purchase.
- e) All other items 10 years from the date of purchase.

- Once the useful life of 5 years for **Mattresses** and 4 years for **Curtains** is completed, officers will be eligible for new mattresses/ curtains, **without surrendering** the old one.
- However, **if an officer is retiring before the period of 5/4 years**, he/ she will **have to purchase the said items at the book value**. At the time of replacement of the existing Mattresses/ Curtains, (after completing 5/4 years), the residual value of the old ones will be written off, as per vested powers of GAD financial power chart.
- After the SFF items have completed their useful life, given above, no repairs of such items will be allowed. However, these items instead of surrendering and keeping in godowns will be auctioned locally by branches/offices, observing the extant guidelines of the bank.

REPAIRING OF FURNITURE

(Ref: PAD Consolidated C i r. No. 05/2014 dt. 03 /02/2014)

Need based repairs of residential furniture (except electronic/ electrical items) may be done **after every 3 years** as per the following limits:-

- a) Sofa, Dinning Chair, Puffy etc. which need upholstery – 40% of the *replacement value
- b) Bed, Table, Diwan etc. – 30% of the *replacement value
- c) Steel Furniture – 10% of the *replacement value.
- d) Electrical/Electronic items – Need based.

The above ceilings should not be treated as entitlement, but only as permissible upper limits.

**Replacement value shall be the present market price on competitive rates or entitled price limit of said items, whichever is lower.*

CARRYING OF FURNITURE ON TRANSFER

(Ref : PAD Consolidated Cir. No. 5/2014 dt. 03 .02.2014 & GSAD 4/2015 dt. 16.02 .2015)

- All the officers including officers including officers in Scale VI & VII shall carry all the SFF items provided at their residence, on transfer and will not be permitted to surrender any of the items provided/purchased on or after 01.01.2013 in their accounts till the item has completed its estimated life. The term "Transfer" means and includes transfer on promotion, transfer on request, transfer on administrative grounds or/and routine transfer or any other expression implying the same meaning.
- On their transfer all the officers including Scale VI and VII, residing at bank's premises shall carry all the issued/purchased SFF items on or after 01.01.2013 within their entitlement except the permanent fixture installed in the bank's flat.
- **Further, on their retirement, officers upto Scale V will not be allowed to surrender SFF items being used at their residence. However, in case of retirement, officers in Scale VI and VII will be allowed to surrender items, which they do not intend to carry with them on superannuation due to accommodation constraint or otherwise.**

- ***On request transfer, the*** Officers will have to carry the SFF items **on their own cost** and in no case these items will be surrendered at the transferor office. **However, in extremely exceptional circumstances/ selective merit cases, the permission may be granted with the approval of Executive Director.**
- The officers may be allowed to keep SFF items at the place of posting and / or family HQ, as per their choice. However, for controlling purpose, the SFF items will be capitalized at the place of posting of the officer.

CONVERSION OF ONE ROOM INTO OFFICE AT THE RESIDENTIAL PREMISES OF CMD, EDS & GENERAL MANAGERS

CMD, ED, GM in HO & Field have to perform urgent/ outstanding office work at their residence. Besides, at times, they have to entertain official visitors at their residence. In view of it, Drawing room-cum-study room, out of the residential quarters of the CMD/ED and one room at the residential quarters of GM at HO & Field, may be converted into office space. This room will be suitably furnished keeping in view of the status of the senior official (within a ceiling of Rs. 1.20 lac). Furnishing of office room includes 1-1.5 ton AC, 5 Seated Sofa, Centre Table, Telephone Table, Book case, Computer Table, Study Table, Study/Computer Chair etc. A separate sub-meter will, however, be installed for this room and the electricity charges will be borne by the bank.

PERMANENT FIXTURE

Following items, at the residence/flat of bank, provided to officers, will be treated as permanent fixtures:

- i) Geyser
- ii) Tube light fitting
- iii) Ceiling fan
- iv) Wall to wall carpet
- v) Exhaust fan
- vi) Pelmet
- vii) Zero bacteria Aquaguard
- viii) Air cooler
- ix) Cup board fixed with wall
- x) Small unit fixed in toilet and other places in the house.

ALLOTMENT OF FURNITURE

- The items requisitioned by Officer will be allotted from the godown, if available, at depreciated cost i.e. Book value. No fresh items will be allowed to be purchased if the same is lying in the godown or elsewhere in possession of the Bank.
- Further if the residential items for Scale IV and above are lying in Godown or elsewhere and there is no requirement of the same from the officers in Scale IV and above, the same may be considered for supply to the Offices in Scale I to III within their overall entitlement.

SPACE FOR UPDATES

SPACE FOR UPDATES

CHAPTER 6`

OTHER BENEFITS

CHAPTER 6 II

OTHER BENEFITS

1. ENTERTAINMENT EXPENSES & CLUB MEMBERSHIP

(Ref PAD Consolidated Circular No. 02/2014 dt. 30.01.2014)

In terms of PNB Officers service Regulation 29, it is provided that the Bank may reimburse to an officer such entertainment expenses and such fees for membership of clubs and professional institution as may be decided by the Board in accordance with guidelines of the Government.

The limits for reimbursement of Entertainment Expenses and Membership of Clubs and Professional Institute w.e.f. 01.08.2012 are as under :-

A. ENTERTAINMENT EXPENSES

Officers in	Existing limits per annum	Revised limits per annum
Scale VII	36000/-	37500/-
Scale VI	18000/-	19200/-
Scale V	9600/-	10200/-
Scale IV	9000/-	9600/-
Scale III	7200/-	7800/-
Scale II	5000/-	5400/-
Scale I	4500/-	4800/-
Special Assistant	Nil	2400/-

MODE OF REIMBURSEMENT

(Ref HRD Cir. No. 691 dt. 15.06.2015)

The matter with regard to submission of bills for reimbursement of entertainment expenses has been examined. It has been decided that in order to make the process of the reimbursement fast and more efficient and save the time of officials involved in the process, the requirement of bills may be done away with.

Further, the expenses, as per entitlement, may henceforth be reimbursed on half yearly basis, on the strength of undertaking by the concerned Officer/ Special Assistant. Upto 50% of the limit may be reimbursed in the first half of the financial year and the remaining amount in the second half year.

REIMBURSEMENT OF ENTERTAINMENT EXPENSES OF OFFICERS/SPECIAL ASSISTANTS RETIRING DURING THE YEAR

(Ref HRD Cir. Letters dt. 03/15 & dt. 20.0 6.15)

It is clarified that Officers/ Special Assistants who are due for retirement during the year may be reimbursed entertainment expenses to the full extent, any time during the year, on the strength of undertaking by the concerned Officer/ Special Assistant.

OTHER PROVISIONS

- The Incumbents In-charge posted in Branches shall be entitled for additional entertainment limit to the extent of 50%, for achievements of Budget in all the five parameters, the details of which are as under:

- (i) Core Deposits
- (ii) Advances

- (iii) Reduction in NPA
- (iv) Agriculture/SME & Retail Advances
- (v) Fee Based Income

The Incumbents In-charge of Branches having achieved Budgets in at least three out of the above five parameters, shall be entitled for additional entertainment limit to the extent of 25%.

- An Incumbent In charge on transfer from a Branch, which has achieved the targets would continue to draw higher entertainment expenses referred to above, in the transferee office till the close of the next financial year. However, the new Incumbent In charge would not be eligible for higher entertainment limit automatically.
- The Circle Head shall be the competent authority to sanction the payment of additional entertainment expenses keeping in view the performance of the Incumbent Incharge in the above five parameters and stay of the Incumbent Incharge in the branch.
- Officers deputed to RRBs are entitled to entertainment expenses limit at par with the entertainment expenditure of officers posted in administrative offices.
- Officers officiating in place of permanent incumbents entitled to reimbursement of Entertainment Expenses shall be eligible for reimbursement of difference of both entitlements of such expenses on pro-rata limit basis for the period of their officiating.
- Special Assistants who perform supervisory duties in branches having direct interface with the customers are entitled to reimbursement of Entertainment Expenses upto a limit of Rs.2400/- p.a. w.e.f. 01.08.2012.

Branches/offices to ensure that the reimbursement of normal entertainment expenses as well as payment of additional entertainment expenses so sanctioned is to be invariably entered and approved in the HRMS as per details given in HRDD Circular No.550 dated 21.05.2009.

B. CLUB MEMBERSHIP

(Ref PAD Conso/idat ed Cir. No. 02/2014 dt. 30.01.2014)

- Membership of Clubs is primarily meant for development of bank's business. Hence only such clubs, which are patronised by high level State/Central Govt. Officials, may be considered.
- Officers in Top Executive Grade, Sr. Management Grade, MMG Scale-III & II in branches are eligible for reimbursement of admission fee for membership of Clubs/Associations.
- In addition to the above, the following officers are also eligible for reimbursement of admission/membership fee of Clubs: -
 - a) Faculty members at CSC/ZTC in MMG Scale-II and above.
 - b) LDMs/DCOs
- All the above said categories of officers will be eligible for reimbursement of **admission fee** for membership of Clubs/Association subject to a limit of **Rs. 1000/- p.a.**
- Reimbursement of **monthly/annual subscription** fee of Clubs, whose admission/membership fee has been paid by the Bank, may also be made to eligible officers, subject to a maximum amount of **Rs. 125/- p.m. or Rs. 1500/- p.a.** The reimbursement of the subscription fee may be made on the basis of receipts issued by the Club for the subscription paid by the Officers.

- All other officers except those mentioned above shall bear the expenses towards membership of Clubs/Association, out of their Entertainment Expenses limits fixed as above.

SUBSCRIPTION TO BANKER CLUB

The following officers are entitled to subscribe to the Banker's Club :-

1. Branch Manager in Scale III and Officers in Scale IV and above.
2. The Lead Bank Officers in MMG Scale III.

The subscription to Banker's Club is to be paid to the debit of Misc. expenses HO

Sanction. B. MISCELLANEOUS

- Officer on transfer will avail of only balance of limits available to him for the year i.e. limit available to him will also be transferred to the new office. The information should, therefore, be indicated in the LPC of the officer at the time of transfer.
- Officers who are promoted or join Bank service are entitled to entertainment limit admissible to them on pro-rata basis, but if membership fees of a Club of which they are members is payable on annual/quarterly basis, it will be admissible to them in full or for the quarter, as the case may be.
- Officers who are due for retirement during the year will be eligible to avail entertainment expenses and club membership to the full extent as per rules at any time during the year, as in the case of other officers.
- The membership of Clubs/Association should be linked to the place of posting. The officers on transfer can become members of Clubs/Association at the new place. However, where institutional membership is available, the same should be encouraged/preferred. The annual subscription of Clubs, if any, in such cases would also be borne by the Bank.
- Corporate membership of clubs can be availed at respective FGMO levels. However, a proper proposal should be sent to HRDD HO for obtaining financial sanction.
- The institutional membership of some selective clubs established at State Capitals, where we have Zonal Offices can be considered by the bank at Head Office Level. Senior Officers, as permitted under the rules, can become members of these Clubs. However, such clubs should be patronised by high level State / Central Government Officials.
- Membership of Clubs / Association is primarily meant for development of bank's business. Hence membership of Credit Card Clubs will not be covered under the scheme.
- Further, membership fees of Professional Institutions like Chartered Accountants of India, Indian Institute of Bankers and all India Management Association etc. are not be reimbursed. However, the membership fee of such Professional Institutions which could be instrumental in mobilising business for the Bank may be reimbursed. The concerned FGM may approve reimbursement of any such Professional Institutions.
- Managers posted in Rural areas may be permitted to take membership of Club / Association in nearby cities by Circle Heads, keeping in view the utility and feasibility of joining the club.
- The limit of entertainment expenses and club membership fee is to be allowed on the basis of financial year i. e. from April to March.

OFFICERS UNDER SUSPENSION

Annual Entertainment Expenses limit of the officers under suspension is to be reduced, pro-rata, for the period of suspension. Entertainment expenses incurred during the period of suspension are not to be reimbursed. However, bills covering renewal subscription of Clubs/Association, relating to the period of suspension, if any, may be reimbursed.

2. ADDITIONAL FACILITIES TO INSPECTING STAFF

(Ref PD Circular No. 1493 dt. 22/5/95 read with HRD Or. No. 213 dt. 16.7.04)

The following additional facilities are available to Inspecting Staff.

- i. Insurance cover in respect of personal accident risk to the extent of Rs. 2.00 lacs for officers in Scale II & above and Rs. 1.00 lac for officers in Scale –1.
- ii. Reimbursement of expenses for purchasing essential items such as woolen garments, blankets, suitcases, rain-coats etc. on production of bills subject to the ceiling of Rs. 1500/-p.a. for the 1 st year of mobile duty and Rs. 750/- p.a. for the subsequent years or part thereof.
- iii. Reimbursement of conveyance charges up to the following limits:

Internal Chief Auditors (Scale-IV)	Rs. 400/- p.m.
Internal Sr. Auditors / Internal Auditors (Scale-II / III)	Rs. 325/- p.m.
Internal Asstt. Auditors (Scale-I)	Rs. 250/- p.m.
- iv. Telephone facility at the residence of Internal Auditors in Scale -III subject to the condition that only fixed rental charges shall be reimbursed by the bank and no reimbursement of calls shall be permitted.

3. NEWSPAPER AT THE RESIDENCE OF OFFICERS (w.e.f. 01.01.2007)

(Ref HRDD Consolidated Circular No. 798 dt. 10.04.2019)

Grade / Scale	Entitlement.
Scale I	Any No. of Financial /Non-financial Newspaper - max. Rs.200/- p.m.
Scale II /III	Any no. of Newspapers / Magazines - Rs.300/- per month (<i>only financial/economic</i>).
Scale IV & above	For Subscription to any Financial/Commercial Newspaper /Magazine – Rs. 400/- per month.

REVISED SYSTEM: (w.e.f 1-10-2011)

(Ref PAD Circular N o.58 dt. 24.09.11 & 74/2012 dt. 27.02.2012)

In order to reduce the workload of submission and scrutiny of newspaper bills and issuance / payment of cheques every month, it has been decided that reimbursement of newspaper bills to the extent of entitlement of an employee or the amount for which undertaking is submitted by the concerned employee, whichever is lower, may be made on Half yearly basis, i.e. from Sept to February in March and from March to August in September, directly through HRMS in the accounts of the employees by PAD HO. Following procedure to be adopted at branch / Office level :

1. The reimbursement would be made on half yearly basis instead of monthly;

2. The requirement of producing bills/cash memos has been dispensed with and the reimbursement would be allowed on the strength of undertaking submitted by the employee, once in six months, in HRMS on the prescribed format (available in KRMS). No manual undertaking would be required;
3. Concerned employee would enter his undertaking in HRMS during the months of September and March every year, for seeking the reimbursement in respect of payment of newspaper(s) for the months of September to February (6 months) in March and March to August (6 months) in September.
4. The undertaking submitted by the employee would be authorized by the authorized official at the branch/office and thereafter payment would be made directly to the credit of accounts of concerned employees through HRMS from PAD HO in the months of September and March every year;
5. The employees who retire would submit their undertaking upto the month he served to the office where he was posted and the reimbursement would be made directly in the account of the concerned employees through HRMS by PAD HO.
6. Link for submitting the above undertaking in HRMS is made available in Employee Self Service from 01.03.2012. Submission of undertaking & its approval be completed by 15th March and in Sept by 15th Sept every year.
7. The undertaking submitted by the employee is required to be approved by the authorized official at the Branch/Office where the employee is posted at the time of approving the undertaking and the payment will be made directly to the credit of accounts of the concerned employees to the debit of Expenditure Head "Subscription to Newspaper/Periodicals (11412101)" of the approving branch, through HRMS from PAD, HO.
8. It is clarified that in case, at any stage, it is found that the undertaking submitted by the employee is false, he would be liable for action in terms of provisions of Bipartite Settlement(s) / PNB Officers

4. PURCHASE OF BRIEF CASE BY THE OFFICERS

(Ref HRDD Consolitted Circular No. 799 dt. 10.04.2019)

Category	Limit in Rs.
DM/BM (Scale I)	Rs. 2500/-
Scale II/ III	Rs.3500/-
Scale IV & V	Rs.7000/-
Scale VI & VII	Rs.10000/-

- Amt. is inclusive of all taxes.
- Permission to be sought from BM /Circle Head as the case may be.
- Old brief case can be replaced after a gap of three years.
- Lady Officers may purchase office bags within their entitlement.
- It has been decided that in order to eliminate delay and to simplify the reimbursement process, the requirement of bills for reimbursement of cost of briefcase may be done

away with. The amount as per entitlement may henceforth be reimbursed on the basis of undertaking by the concerned officer. (HRD 692 dt. 15.06.2015)

0 Proper record of purchase is to be maintained at HRMS.

5. LATE SITTING BY OFFICERS:/ ATTENDANCE ON WEEKLY OFF DAY

The Officers who are required to work beyond 3 hours after normal duty hours due to connectivity/server problems/other contingencies will be provided dinner/refreshments at Bank's cost. In case they are required to stay beyond 5 hours, additional expenses not exceeding Rs.150/- may be incurred/considered for reimbursement. The reimbursement of the expenses may be made to the Officers on production of bills.

Further, the Officers who are required to work on Sunday/holiday will be entitled to an amount equivalent to one day diem allowance as per their entitlement and accordingly the guidelines relating to compensatory leave for having worked on Sunday/holiday is withdrawn

The above facility was restored with certain modifications. The relevant portion of HRDD letter dt. 18.04.2009 is as under :-

..... On the basis of feedback received from the field the matter has been re- examined and in order to cope up with the various eventualities where the late sitting by the Officers became imperative, the Board in its meeting held on 15.04.2009 has approved that the following facilities may be given to the officers for late sitting and for working on Sundays/Holidays :

- To make reimbursement of expenditure incurred for providing dinner / refreshment to the officers who are required to work beyond four hours after normal duty hours on week days due to connectivity / server problem and other contingencies, not exceeding Rs.250/- per officer.
- To make payment of an amount equivalent to 1 day Diem Allowance to Officers including the Officers working in administrative offices, for working on Sundays/Holidays as per their entitlement and per Diem shall mean a period not less than 8 hours.

The Circle Heads/Divisional Heads at Head Office are the Competent Authority to permit and sanction the above expenditure/payment.....,

6. COMPENSATION TO OFFICERS WORKING ON HOLIDAYS IN CTS/ECS/RTGS/SWIFT OFFICES AND AS PER RBI/Govt. DIRECTIONS.

(HRDD Circular Letter No. 02 dt. 30.03.2016)

Officers upto Scale III working on Sundays/Holidays as per exigencies in the interest of the Bank are being paid an amount equivalent to 1 day Diem Allowance and Circle Heads/Divisional Heads at HO are empowered to permit working on Sundays/Holidays and sanction this expenditure/payment.

The officers working on Holidays in Back Offices for CTS/ECS/RTGS/SWIFT and the officers required to work on Holidays consequent to RBI/Govt. directions are now entitled for a monetary compensation of Rs.2000/- per day without any stipulation of numbers of hours worked in lieu of 1 day Diem Allowance. This facility is also being extended to officers in Scale IV.

7. OUT OF POCKET EXPENSES FOR WORKING IN SHIFT DUTIES OR DURING EXTENDED WORKING HOURS

(Ref;PAD Circular Letter No. 8/12 dt. 25.05.2012, HRD D ; 144 dt. 31.12.2003)

PURPOSE:

The staff members including officers (up to MMG Scale-III) and workman employees working in shifts/extended working hours need to be compensated for discomfort of working outside normal working hours and for coming to office early and/or leaving in late and odd hours. Working in shift duties means such offices which have round the clock working and employees are required to work in shifts of 12 hours each. Likewise, working in the office where the staff members have to commence the work before 8.00 a.m. or the work continues after 8.00 p.m. will be treated as working during extended working hours.

SCOPE:

Such offices where employees are required to work in shifts/during extended working hours may include Service Branches such as MICR Centres, RCCs, SWIFT Branches, Extension Counters at IGIA and HO Divisions like IOAD, Data Centre (IT Division). Further, officers from IT Division/ZOs/R0s/branches constituting the CBS migration teams for roll over of branches may be required to work during the extended working hours for specified number of days as stipulated by IT Division for pre-migration and post-migration period. Similarly, other offices where the criteria of extended working hours/shift duties applies, may be considered for extension of the benefits under the policy.

FACILITIES AVAILABLE

1:1 Staff members who are posted at such offices which have round the clock shift duties and actually work in such shift duties such as Data Centre (IT Division), Exchange Counter (IGIA) will be entitled to the benefit of rest for 36 hours after working in each shift of 12 hours. The rest period will also include the rest on account of weekly off. Such staff members will not be entitled to weekly off/any leave in lieu of Sundays.

1:1 This facility will not be available at such offices where work is not performed in round the clock shifts. Also those staff members who are not assigned duties in day & night shifts of 12 hours each will not be entitled to 36 hours off.

OTHER CONDITIONS

1:1 Competent authority is the GM/Circle Head under whose jurisdiction a particular office falls.

1:1 Written order of the authority is a must.

1:1 The list of offices given is only illustrative.

0 The facility may not be permitted at such offices where bank work has to be performed during early or late hours for limited period in a year or is related to adhoc performance of some specific assignment.

1:1 Applicable for those officers/employees whose presence is necessary for smooth functioning of the office.

1:1 Staff member should be rotated in the shift duties/extended working hours.

AMOUNT OF OUT OF POCKET EXPENSES

Scale/Cadre	Amount to be paid per day (Rs.)
Officers (upto MMG Scale – III)	150
Clerical	90
Sub – staff	60

8. REDRESSAL OF GRIEVANCES OF STAFF MEMBERS – PNB SAMADHAN

(Ref. HRD Cir . No. 705/15 dt. 28 .07.2015)

PNB SAMADHAN is now proposed to cover all work related and personal problems faced by serving staff members which have a bearing on their work. This, however, does not include grievances relating to issues of non- promotion, disciplinary action, APAR, transfer/posting for which there are well defined systems and guidelines.

**FORMAT FOR CLAIMING COMPENSATION FOR ATTENDING OFFICE ON SUNDAYS/
HOLIDAYS**

Date: _____

The CH/CM/Sr. Manager, Manager,
Punjab National Bank,
CO / BO _____

Respected Sir,

1A With due regards, I want to inform you that I have attended office on _____, the Sunday / holiday in connection with _____

Please reimburse me an amount of Rs. _____ (Rupees _____ only) as per rules and oblige.

Thanking you,

Yours faithfully, **Signature**

of the Officer Name:

Designation:

FORMAT FOR CLAIMING COMPENSATION FOR LATE SITTING

Date: _____

The CH/CM/Sr. Manager, Manager,
Punjab National Bank,
CO / BO _____

Respected Sir,

With due regards, I want to inform you that I had to continue my duties up to _____ on _____ respectively in connection with _____

I have incurred an amount of Rs _____ (Rupees _____ only) for those days.
Please reimburse me as per rules and oblige.

Thanking you,
Yours faithfully,

Signature of the Officer

Name:

Designation:

SPACE FOR UPDATES

SPACE FOR UPDATES

CHAPTER 7`

MEDICAL AID & HOSPITALISATION

CHAPTER 7 II

MEDICAL AID & HOSPITALISATION

1. MEDICAL AID

(Ref. HRD Cir. No. 695 dt. 23.06.2015)

Reimbursement of medical expenses on certificate basis will be as per the following annual limits (w.e.f. 1/11/12)

- a) Officers in JMG & MMG: Rs. 8000/- p.a.
- b) Officers in SMG & TEG : Rs. 9050/- p.a.

2. PERIODICAL MEDICAL CHECK UP FOR ELEGIBLE OFFICERS/SPOUSE WHO ARE ABOVE 40 YEARS OF AGE

(HRD Cir No. 187 dt. 29.12.03, HRD Cir No. 555 dt. 12.06.09, HRD Circular No. 675 dt. 29.09.2012, HRD ar No. 701/15 dated 16.07.2015)

THE TENURE AND THE AGE GROUP: *(In case of spouse, it should be his/her age)*

(Ref PD Oh No. 1473 dt. 30.01.1995)

AGE GROUP	TENURE
40-45 YEARS	ONCE
45- UPTO 50 YEARS	TWICE
ABOVE 50 YEARS	EVERY AGE YEAR

PRESCRIBED TESTS & REIMBURSABLE AMOUNT:

Grade Scale	Reimbursement	Claim Form	Tests	Time Limit
I, II, III	Rs. 1500/- Per Medical Check up	PNB- 816	ii_ CBC (COMPLETE BLOOD COUNT) 4- BLOOD SUGAR-FASTING & PP - BLOOD UREA, SERUM URIC ACID, CREATININE (KFT) - LIPID PROFILE 4- TSH (TFT) _ SGOT & SGPT (LFT) - URINE ROUTINE - ECG; X-RAY-CHEST PA VIEW/X-RAY KNEE JOINT-AP & LATERAL VIEW (AT THE OPTION OF THE EMPLOYEE) -I- ULTRASOUND-WHOLE ABDOMEN - ONE PHYSICIAN CONSULTATION	Within 10 Days

Grade Scale	Reimbursement	Claim Form	Tests	Time Limit
IV & Above	Rs. 3250/- per Medical Check Up	PNB-816	4 HB, TLC, DLC, ESR, BLOOD SUGAR - FASTING & PP, 4 COMPLETE LIPID PROFILE, KIDNEY FUNCTION TESTS (KFT), 4 URINE ROUTINE, 4 ECG, X-RAY CHEST – P.A. VIEW, 4 ULTRASOUND –WHOLE ABDOMEN, 4 TMT (STRESS TEST), 4 THYROID FUNCTIONING TESTS (TFT), 4- PROSTATE (PSA) FOR MALE, PAP SMEAR (FOR FEMALE), 4 LIVER FUNCTION TESTS (LFT), 4 AUSTRALIA ANTIGEN, 4 EYE EXAMINATION BY OPHTHALMOLOGIST ONE PHYSICIAN CONSULTATION.	Within 10 Days

- Individual tests are not eligible for reimbursement as the reimbursement is meant for complete Medical Check-up.
- Employees are not eligible for any special leave/travelling allowance for undergoing these tests and they have to avail appropriate category of leave, if necessary.
- No separate reimbursement towards bed charges will be permitted and such charges, if any, are also to be covered under the maximum limit fixed.

(Ref. HRD Cir. No. 701/15 dt. 16.07.2015)

Employees/spouses of employees who fulfil the eligibility criteria can get the prescribed tests done at the hospitals approved by respective circle office/Head Office at their own cost at the approved rates. Thereafter, original bill/receipt in respect of the medical checkup along with certificate from hospital, containing a list of tests conducted, is to be sent to the respective controlling offices (no film/reports need to be submitted) for seeking reimbursement.

3. HOSPITALISATION SCHEME

There were two schemes- for reimbursement of Hospitalisation Expenses for officers and their family.

- i) Reimbursement of Hospitalisation Expenses under PNB Officers' Service Regulations 1979,*
- ii) Hospitalization Relief Scheme.*

(Both the above schemes are now stands withdrawn in lieu of Medical Insurance Scheme for Officers and Workmen Employees from 01/10/2015.)

(HRDD Or. No. 714 dt. 30/09/2015)

IBA has now decided to implement the Medical Insurance Scheme for Officers and Workmen employees from 1st October, 2015 for which a Master Policy is being obtained by IBA on behalf of member Banks through United India Insurance Co. Ltd.

Consequently the existing scheme of reimbursement of hospitalization expenses in terms of Officers Service Regulations and Bipartite Settlement will cease from 30th September, 2015 and provisions of New Medical Insurance Scheme will come into force w.e.f. 01.10.2015. Therefore no reimbursement under Officers' Service Regulations/Bipartite Settlement will be made from 01.10.2015 under the existing Hospitalization Scheme. It is clarified that for reimbursement of hospitalisation claims prior to 01.10.2015, earlier Hospitalization scheme relating to Officers/Workmen shall be continued.

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

1. The policy will be issued in the name of Indian Banks Association Member Banks and the list of the member banks would be mentioned giving the data of the officers / employees bifurcated into:-
 - a) Officers with the data of their dependent family members.
 - b) Clerical staff with the data of their dependent family members.
 - c) Sub staff with the data of their dependent family members.

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

2. The policy will commence on a uniform date for all the member banks to ensure they get the benefit of the large number of officers / employees which has been instrumental in the procurement of the most competitive premium quote and would eventually also reflect in a positive claim ratio.
3. The member banks will submit their data and pay the premium to the lead Insurance Company viz. United India Insurance Co. Ltd., in proportion to their employee strength.
4. The insured name of Indian Banks Association is used for getting the benefit of mass scale underwriting and a positive claim ratio that would benefit all the member Banks. All underwriting, process and claim servicing will be done by the member Banks directly with United India Insurance Co. Ltd. and K. M. Dastur Reinsurance Brokers Pvt. Ltd.
5. The Corporate Buffer of all the member banks will be in proportion to the percentage of their premium contribution.
6. The allocation and use of this Corporate Buffer would rest with the individual management of the member bank. At the end of the year we would have a joint review on how many banks have totally utilized their Corporate Buffer and how many other member banks have not utilized their Corporate Buffer totally. The unutilized Corporate Buffer of the member banks would now be proportionately available to the member banks whose Corporate Buffer has been totally utilized. This would be one of the major benefits of the Group underwriting of all the member banks under one policy and at the same time individual underwriting of each member banks for data processing, servicing and claims.

7. The claim settlement of the member banks would be done in the same process as followed in the past, by each individual member banks.
8. The Third Party Administrator, appointed by the lead insure viz United India Insurance Co. Ltd. will station their representative at the banks regional/ nodal offices from where these banks have been settling medical claims of their officers / employees.
9. The Third Party Administrator, would have a Dedicated Office, Server and a 24 X 7 Call Centre for the Member Banks of the Indian Banks Association.
10. The officers / employees would submit the claims to the same regional / nodal offices where they have been submitting in the past and the Third Party Administrator representative will be the backup support and ensure claim settlement is completed in thirty minutes.
11. (The Third Party Administrator should ensure placement of representative in all the regional/nodal offices of the member banks where the officers / employees have been submitting their claims in the past)
12. No claims would be rejected by the insurance company/ Third Party Administrator unless the same is rejected by the committee comprising of the Bank management, Insurance Company, Third Party Administrator and K. M. Dastur Reinsurance Brokers Pvt Ltd.
13. All the officers / employees and their family members would be issued ID cards by the Third Party Administrator, of the Insurance Company ie. United India Insurance Co. Ltd. In case the employee or his family member gets admitted in any of the preferred Provider Network of hospitals on production of ID card, the hospital authority in turn shall notify by fax / mail the details of hospitalisation along with ID card number and Name of the employee to the Third Party Administrator, who would again revert by fax / mail a confirmation to the hospital to proceed with the claim. This would even enable them to claim from anywhere in India and they would be able to admit themselves in hospitals anywhere in India by merely calling the dedicated call centres of the Third Party Administrator, which would be working on a 24x7 basis. The Third Party Administrator, would even be able to advise the officers / employees on the nearest hospital available in their area. In case of an emergency admission to a hospital which is not in PP Network, the officers / employees also have a benefit to get himself admitted on a cashless basis by intimating the Third Party Administrator, call centre number, mentioning his ID card No and name. The hospital authority would fax / mail the details of hospitalisation to the Third Party Administrator, who would again revert by fax / mail a confirmation to the hospital to proceed with the claim.
14. Most of the claims would be cashless; which would be paid directly to the hospital concerned.
15. The reimbursement claims of pre and post hospitalisation or in a few cases of actual hospitalisation would be paid to the officers / employees through the banks regional/ nodal offices or directly credited to the officers / employees account.
16. In case of reimbursement claim where the employee has not informed the banks Regional / Nodal offices; they may phone the 24 X 7 call centre of the Third Party Administrator giving the details of their card ID number and name. In such cases the reimbursement claim should be submitted on completion of hospitalisation and not later than 30 days of discharge from the hospital. In case of post-hospitalisation treatment, all claim documents should be submitted within 30 days after completion of such treatment.

Wherever the hospitals are not in the approved list of Third Party Administrator, the Third Party Administrator should take necessary action for addition of those hospitals on their network hospital list in consultation with bank. In an emergency the claim payment would be paid to the hospital account and empanelment of the hospital would be considered.

- 17.** All the addition and deletion of the officers / employees and dependents of the various member banks would be done on a monthly basis. A newly recruited employee would automatically be admitted in the medical scheme from the date of his appointment letter. This has to be reflected in the addition / deletion statement to be sent to the Third Party Administrator/ K. M. Dastur Reinsurance Broker Pvt. Ltd., before the 10th of the beginning of every month.
- 18.** ID cards will be prepared within 10 working days from the date of receipt of data. These cards can be couriered to the respective branch office in which the employee is located. The cards can be distributed by at the branch office by the banks branch manager / any other person who is made responsible for the same. Corrections in cards, if any can be e-mailed to an exclusive id which will be exclusive for cards correction errors. These cards will be corrected and resent within 2 working days from the receipt of correction mail.
- 19.** An adequate deposit premium have to be placed by the member banks for this addition, as this is a regulatory compliance under section 64 V B of the Insurance Act; wherein no insurance can be initiated without the payment of the premium.
- 20.** At the same time refund premium of all deletions would be credited in the deposit account of the member banks.
- 21.** All additions / deletions of officers / employees and family members would be on pro rata basis. In case, some member banks joined the scheme sometime after the main master policy has been incepted, they would also be joining on a prorated premium.

MEDICAL SCHEME FOR THE OFFICERS/ EMPLOYEES OF IBA MEMBER BANKS, PARTIES TO THE BIPARTITE SETTLEMENT/ JOINT NOTE DATED 25TH MAY 2015 IN LIEU OF THE EXISTING HOSPITALIZATION SCHEME (W.E.F. 01.06.2015)

MEDICAL INSURANCE SCHEME FOR OFFICERS/EMPLOYEES IN LIEU OF EARLIER HOSPITALISATION SCHEME UNDER REGULATIONS / BIPARTITE SETTLEMENT

(Ref. HRD C i r. No. 723 dated 19/11/2015)

BRIEF DETAILS OF MEDICAL INSURANCE SCHEME FOR OFFICERS & WORKMEN STAFF

Policy Period	01.10.2015 to 30.09.2016	
Plan Type	Group Health Policy (Family Floater)	
Beneficiary	Employee + Spouse + Dependent Children + dependent parents or parent in laws, (Dependent status should be entered and verified in HRMS)	
Total number of lives covered	All active employees, spouse & dependents	
Sum insured (Annual cover amount)	Cadre	Sum insured (Rs.)
	Officers	4,00,000/-
	Clerical & Sub Staff	3,00,000/-
Critical illness	In case an employee (self only and not dependents) contracts a critical illness as specified in the scheme, Rs.1,00,000/- shall be paid, as a benefit without any bills, immediately on first detection / diagnosis of the critical illness. Hospitalisation is not required to claim this benefit. Officer/ Employee can claim the benefit by submitting medical certificate, prescription and reports in respect of the illness.	
Corporate Buffer	In case an individual exhausts the sum insured, the balance will be considered from the Corporate Buffer. However detailed guidelines in this regard shall be circulated separately.	
Coverage	<p>1(i) Inpatient Hospitalisation expenses</p> <p>(ii) Pre/Post hospitalization expenses covered</p> <ul style="list-style-type: none"> • Pre-hospitalization for 30 days • Post Hospitalization for 90 days: 	

	<p>2. Listed Day Care Procedures</p> <p>3. Domiciliary treatment in respect of specified diseases.</p>
Room Rent	<p>! Room Rent upto to Rs.5,000/- per day.</p> <p>! ICU charges upto Rs.7,500/- per day.</p>
Ambulance Charges	<p>1:1 Ambulance charges upto Rs.2500/- per trip. 1:1 Taxi and Auto in actual maximum up to Rs. 750/- per trip</p>
Maternity benefits	<p>! Normal Delivery : Rs. 50,000 !</p> <p>Caesarian Delivery : Rs. 75,000</p> <p>1:1 Complications on Maternity would be covered up to the sum insured plus the Corporate Buffer.</p>
New born baby expenses	<p>Covered under the floater sum insured of the family.</p>
Domiciliary Coverage:	<p>Domiciliary treatment shall also be covered under the scheme i.e treatment taken for specified diseases which may or may not require hospitalization as mentioned herein below:- Medical expenses incurred in case of the following diseases which need domiciliary hospitalization/ domiciliary treatment, as may be certified by the recognized hospital authorities and bank's medical officer shall be deemed as hospitalization expenses and reimbursement to the extent of 100%. Cancer, Leukemia, Thalassemia, Tuberculosis, Paralysis, Cardiac Ailment, Pleurisy, Leprosy, Kidney Ailment, All Seizure disorders, Parkinson's diseases, Psychiatric disorder including schizophrenia and psychotherapy, Diabetes and its complications, hypertension, Asthma, Hepatitis-B, Hepatitis-C, Hemophilia, Myasthenia gravis, Wilson's disease, Ulcerative Colitis, Epidermolysis bullosa, Venous Thrombosis (not caused by smoking), Aplastic Anaemia, Psoriasis, Third Degree burns, Arthritis, Hypothyroidism, Hyperthyroidism, expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia, Glaucoma, Tumor, Diphtheria, Malaria, Non- Alcoholic Cirrhosis of Liver, Purpura, Typhoid, Accidents of Serious Nature, Cerebral Palsy, Polio, All strokes leading to Paralysis, Hemorrhages caused by accidents, all animal/reptile/insect bite or sting, chronicpancreatitis, Immuno suppressants, multiplesclerosis/motor neuron disease, status asthamicus, sequalea of meningitis, osteoporosis, muscular dystrophies, sleep apnea syndrome (not related to obesity), any organ related (chronic) condition, sickle cell disease, systemic lupus erythematosus (SLE), any connective tissue disorder, varicose veins, thrombo embolism venous thrombosis/venous thrombo embolism(VTE), growth 3 I Page disorders, Graves' disease, Chronic Pulmonary Disease,</p>

	Chronic Bronchitis, Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment. The cost of medicines, investigations and consultations, etc. in respect of domiciliary treatment shall be reimbursed for the period stated by the specialist in prescription. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.
Congenital internal / external diseases / defects/ anomalies	Covered in the policy.
Pre-existing diseases coverage	Covered in the policy.
TPA CARD	<p>I. The scheme is being operationalised by United India Insurance Company through Raksha TPA and all the claims under the scheme are to be processed by the TPA.</p> <p>II. Each employee and their dependents are to be issued separate TPA ID card containing the photo of the insured.</p> <p>III. Circle Offices to obtain photographs of all employees and their dependents for the purpose of issuing TPA ID cards. In the meantime the TPA ID card without photograph can be downloaded through website (rakshatpa.com) and / or through mobile app as below</p> <p>IV. For downloading TPA ID Card through website, the employees are advised to follow the path » visit Raksha TPA web site www.rakshatpa.com » click on IBA » click PNB. System will ask you to fill the ID card No. where the following is to be filled:-</p> <p>"UIC545(Employee PF Number) PNBA" eg. If PF number is 70065, the text to be filled shall be "UIC54570065PNBA"</p> <p>» click on search button. New screen will appear with all details. If details are correct, click PRINT E-CARD and save the same for records and future reference.</p> <p>For downloading TPA ID card through mobile app, use smart mobile phone for the facility. Download the Mobile App. 'Raksha TPA', on the application. System will show many options, click on 'Request E-card' and enter the particulars as advised above, then click on search button. New screen will appear with all details. If details are correct, click PRINT E-CARD and save the same for record and future reference.</p>

<p>INTIMATION OF CLAIM IN CASE OF ALL HOSPITALISATION (CASHLESS OR OTHERWISE)</p>	<p>I. The reimbursement claims are required to be intimated to Raksha TPA within 24 hours of hospitalization and original documents are to be submitted within 30 days of discharge from the hospital.</p> <p>II. In case of planned hospitalization, the TPA is to be informed at least two days before hospitalization, but in any case within 24 hours of hospitalization.</p> <p>III. Intimation has to be sent along with the following particulars:-</p> <ol style="list-style-type: none"> a. Member ID b. Patient's Name c. Name and address of the Hospital d. Disease / ailment and Treatment given e. Date of admission f. Requested amount <p>IV. Intimation can be sent by the insured / relatives / office where the employee is posted through any of the following methods:-</p> <ol style="list-style-type: none"> a. Through e-mail to Raksha TPA at email id "helpIBA@rakshatpa.com", claimintimation@rakshatpa.com" b. Through phone by calling any of the following 24 hours toll free No./Call Center and providing above information <ol style="list-style-type: none"> a) 0129 4289999 – Delhi b) 1800 180 1444 – Delhi c) 1800 220 456 - Mumbai d) 1800 425 8910 – Bangalore c. On line Registration by following the undernoted procedure: <ol style="list-style-type: none"> 1. login to www.rakshatpa.com 2. click on claim intimation link 3. Punch in desired details like Member id, date of admission, name of hospital etc. 4. Acknowledgement No. (i.e. your claim no.) shall be reflected, a copy of which may be retained
<p>SUBMISSION & PAYMENT OF MEDICAL BILLS (OTHER THAN ON CASHLESS BASIS)</p>	<ol style="list-style-type: none"> i. All claims are to be submitted on the prescribed format of the insurance company. Proforma of the claim form is enclosed. ii. Employees/officers posted within the jurisdiction of Circle Offices shall lodge claim to their Circle Offices. iii. FGM Office Employees/officers shall lodge their Claims to their concerned Circle Offices.

	<p>iv. Head Office Employees/officers shall lodge their Claims to HRD Division (Hospitalization Cell) through their Divisional Heads.</p> <p>v. Circle Offices and HRD Division HO (Hospitalisation Cell) will submit these bills to TPA on daily basis, after keeping proper record.</p> <p>vi. All reimbursements shall be credited in Employees' Bank account directly.</p>
<p>PROCEDURE & TIME SCHEDULE FOR SUBMISSION OF MEDICAL CLAIMS</p>	<p>All supporting documents in original, i.e Discharge Card, Medical Prescription, Medicine Bills, related Reports, X-rays, ECG strips, CT scan pictures and other documents relating to the claim must be submitted with the claim form within 30 days from the date of discharge from the hospital. In case of post-hospitalization treatment (limited to 90 days), all claim 6 I Page documents should be submitted within 30 days after completion of such treatment.</p>
<p>HOSPITALISATION CLAIMS - (CASHLESS BASIS)</p>	<p>I. The benefit of cashless hospitalisation facility is available in many hospitals on provider's network. The list of such hospitals can be accessed on PNB Parivar and Raksha TPA's website.</p> <p>II. Officers/employees are advised to contact TPA counter of the hospital along with TPA ID Card and a Govt. Photo ID proof of the patient for seeking cashless hospitalization claim.</p> <p>III. On production of ID card, the TPA desk of the hospital shall inform the TPA, the requisite particulars of employee, the patient admitted, reason for hospitalization etc. and seek initial approval of the estimated hospitalization expenses.</p> <p>IV. Some hospitals have a policy of seeking an advance for treatment to start. The same is refundable once the cashless approval is received.</p> <p>V. After treatment, the hospital's TPA desk will submit the bills to the TPA and on receipt of sanction, the patient shall be discharged. Claim amount shall be paid by Insurance Company through TPA directly to the hospital concerned.</p> <p>VI. Any amount not admissible under the scheme and not sanctioned by the TPA shall have to be paid by the officer/employee to the hospital at the time of discharge of patient.</p> <p>VII. In case of post-hospitalisation documents should be submitted within 30 days after completion of such treatment.</p>
<p>EMERGENCY HOSPITALISATION</p>	<p>In case of an emergency admission to a hospital which is not in PP Network, the officers / employees can approach the TPA for cashless treatment by intimating the Third Party Administrator, call centre number (0129-4289999, 1800-180-1444(Delhi), 1800-220-456(Mumbai), 1800-425-</p>

	8910(Bangalore), mentioning his ID card No. and name. The hospital authorities would fax / mail the details of hospitalisation to the Third Party Administrator, who would again revert by fax / mail a confirmation to the hospital to proceed with the claim.
IF HOSPITAL IS NOT IN THE APPROVED LIST OF TPA	Wherever the hospital is not in the approved list of Third Party Administrator, the Third Party Administrator will take necessary action for considering addition of such hospital on their network hospital list in consultation with bank. In an emergency the claim payment would be made to the hospital and empanelment of the hospital would be considered.
DOMICILIARY CLAIMS	Treatment taken from clinics of Specialist Doctors are eligible for reimbursement. The cost of Medicines, Investigations, and consultations, etc. in respect of domiciliary treatment shall be reimbursed for the period stated by the specialist and / or the attending doctor and / or the Bank's Medical Officer. If no period is stated, the prescription, for the purpose of reimbursement shall be valid for a period not exceeding 90 days. All prescriptions for consultations must specify the disease, and should be signed & stamped by the treating doctor. Claims should be submitted on the prescribed format enclosed along with original bills and related prescriptions for consultation.
GRIEVANCE REDRESSAL	In the event of any grievance relating to the insurance, the insured Person may raise query and grievance in writing to the TPA, through its website www.rakshatpa.com link online grievance. The insured person may also submit in writing to the Policy Issuing Office or Grievance Cells at the Regional Office of the United India Insurance on https://uiic.co.in link online complaint

Proforma for capturing details of Dependent, Specimen of Claim Form A (to be filled in by the insured, Specimen of Claim Form B (to be filled in by the Hospital are annexed to the HRDD Circular No. 723 dated 09/11/2015.

CORPORATE BUFFER - MEDICAL POLICY:

(Ref HRDD Cir No. 739 dated 27.01.2016)

OBJECTIVE:

To provided assistance to the serving employees of the Bank and their dependents whose claims under the Medical Insurance Scheme exceeds the sum insured.

Period:

Utilisation of Corporate Buffer shall be on yearly to year basis in accordance with the period of the policy. Presently the Policy period is 01.10.2015 to 30.09.2016.

PROCEDURE:

The concerned employee has to approach the bank through respective circle office/HO Division (as per the claim format attached) in case the eligible expenses exceed the amount of claim approved as per Policy terms, for additional payment. The Bank can then call for the medical records from TPA if desired. Based on the guidelines approved by the Bank and after examining the case, Bank will advise the United India Insurance Company Ltd. & TPA about the amount to be released.

CONDITIONS & ELIGIBILITY:

1. Corporate Buffer is payable only when a claim otherwise falls within the scope of the Policy.
2. Maximum of only one Sum Insured to be given as Corporate Buffer to one employee which presently is Rs.4.00 lacs for Officers and Rs.3.00 lacs for Award Staff and additional Rs.1.00 lac for Critical Illness as defined in clause 3.2 of Joint Note/Bipartite Settlement dated 25.05.2015. However, this will be subject to Quarterly review, if need and the unused amount of the Corporate buffer, if any, shall be redistributed amongst the excess portion of the eligible claims
3. In case of cashless mode Buffer will be paid directly to the hospital as far as possible and in other cases it will be reimbursed to the employee.
4. Corporate Buffer is not to be utilized for normal maternity cases.
5. The amount incurred on Room Rent in excess of the eligibility limit of Rs.5000/- per day shall not be eligible for claim under Corporate Buffer under the scheme.
6. Corporate Buffer is also not payable on non medical expenses including convenience items for personal comfort such as charges for telephone, television, barber or beauty services, diet charges, baby food, cosmetics, tissue paper, diapers, sanitary pads, toiletry items and similar incidental expenses, unless and otherwise they are necessitated during the course of treatment.

HRMD Cir. No. 320 dated 28.06.2016

It has been decided to amend the Corporate Medical Buffer Policy for current policy period ending 30.09.2016 to the effect that amount equivalent to **Thrice** the sum insured (maximum) may be paid to the employees from the Corporate buffer whose claim exceeds the amount of sum insured.

BRANCH/OFFICE _____

CORPORATE BUFFER CLAIM FORMAT

To

Dy. General Manager, HRD
Hospitalisation Cell, Head
Office,
New Delhi.

Date

1	Name of the Circle Office/ Division and D Number	
2	Name of the Employee	
3	P F Number	
4	Office of the Employee	
5	Name of the patient	
6	Relationship with the employee	
7	Name and address of the Hospital	
8	Date of admission	
9	Nature of illness	
10	Total amount of hospital bill	
11	Amount settled by the Insurance Company	

Signature of the Employee/Claimant

Signature of the Incumbent In-charge

Recommendations of the Circle Office/Division

We hereby recommend to release from the corporate buffer under the above policy with regard to the Hospitalisation Claim as stated above.

(Signature of the Authorised Officer)

Dated _____ Circle Office/Division _

NEW MEDICAL INSURANCE SCHEME – ADVANCE AGAINST CRITICAL ILLNESSES

(Ref HRMD Cir . No. 299 dated 11.03.2016)

The scheme for advance against hospitalization expenses for certain disease was circulated vide HRD Division Circular No 305 dated 20.03.2006. With the implementation of New Medical Insurance Scheme, hospitalisation claims are being processed and passed by TPA up to the amount of sum insured.

Employee is required to pay the bills over and above the sum insured from his own resources in case of cashless and entire amount in case of reimbursement claim.

Subsequently, claim(s), for amounts reimbursable from Corporate Buffer, are settled at H.O. after receipt of final Settlement Sheet from the TPA. In order to fill the time gap in reimbursement for Claims in case of reimbursement cases and Corporate Buffer in case of cashless cases:-

- Circle/Divisional Heads may allow advance against estimate received from Hospitals for treatment including package charges.
- In exceptional circumstances, where it is not feasible to obtain prior permission from Circle/Divisional Heads, the Incumbent Incharge can allow such advance and move for confirmation.

The advance to the employee will be subject to the following stipulations:-

1. Advance shall be to the satisfaction of the sanctioning authority.
2. Advance will only be in following nine critical illnesses:-
 1. Cancer Including leukemia
 2. Stroke
 3. Paralysis
 4. By Pass Surgery
 5. Major Organ Transplant/Bone marrow transplantation
 6. End stage Liver Disease
 7. Heart Attack
 8. Kidney Failure
 9. Heart Valve Replacement Surgery
3. Amount of advance shall be limited to the maximum permissible Corporate Buffer in case of cashless claims and sum assured plus permissible Corporate Buffer amount in case of reimbursement claims.
4. Such advances would be made only against the estimates received from the hospitals with proper break up/details of each head.
5. On the basis of the estimates, the permissible amount shall be calculated and advance may be allowed up-to 100 % of the permissible amount or permissible Corporate Buffer amount, whichever is lower.
6. The total amount of the estimate submitted should be paid to the hospital/nursing homes authorities directly and in case of cashless facility, total amount of the estimate less sum insured. Further the hospital authorities should be requested to refund the amount, if any, directly to the Bank.

7. A letter of authority shall be obtained from the employee authorizing the Bank to recover the money from his/her salary/other dues and to utilize his retirement/terminal dues for adjustment of the advance taken. In case where employee is not in a condition to give the letter of authority, the same may be obtained subsequently.

8. Advance paid should be adjusted by the branch/office after finalization of Claim/Corporate Buffer.

The above stipulations must be adhered to strictly before sanctioning advance.

SPACE FOR UPDATES

SPACE FOR UPDATES

CHAPTER S`

**TELEPHONE FACILITIES
AT RESIDENCE OF OFFICERS**

CHAPTER 8 II

TELEPHONE FACILITY AT THE RESIDENCE OF THE OFFICERS.

(Ref GSAD Circular No. 20/2015 dt. 30.09.2015)

GUIDELINES:

ENTITLEMENT OF VARIOUS OFFICERS

	Category of Officers SCALE	Expenditure reimbursable including Rent with STD facility on monthly basis (excluding service tax) on Landline	Monthly Charges including rental & call charges (excluding taxes) on Mobile Phone	Approving Authority
1	VII	No Limit	No Limit	Entitled
2	VI & Circle Heads *	No Limit	Rs.2400/-	Entitled
3	V Incumbent Incharge Other than Incumbent Incharge	Rs.2000/-MTNL** Rs.1950/-BSNL** Rs.1700/-MTNL Rs.1650/-BSNL	Rs.1500/-	Entitled
4	IV Incumbent Incharge Other than Incumbent Incharge	Rs.2500/- Combined Limit		Entitled
		Rs.1400/- MTNL** Rs.1350/- BSNL**		Entitled
		Rs.2500/- Combined Limit		Circle Head in the field and for HO Divisions, CGM/GM-GAD.
5	II & III Incumbent Incharge Other than Incumbent Incharge	Rs.1600/- Combined Limit		Entitled
		Rs.800/-MTNL** Rs.750/-BSNL**		Circle Head in the field and for HO Divisions, CGM/ GM- GAD.
		Rs.1600/- Combined Limit		
6	I Incumbent Incharge Other than Incumbent Incharge	Rs.1200/- Combined Limit		Entitled
		Rs.800/-MTNL** Rs.750/-BSNL**		Circle Head in the field and for HO Divisions, CGM/ GM- GAD.
		Rs.1200/- Combined Limit		

* There is single entitlement for Circle Heads irrespective of Scale of Circle Heads.

** MTNL /BSNL denotes the area depending on which eligibility of the officers would be decided.

Combined Landline/ Mobile Phone facility of the Incumbents Incharge in Scale I to IV is within their entitlement. For other than Incumbents Incharge, the combined Landline/ Mobile Phone facility shall be applicable, if approved by the competent authority i.e. Circle Heads in the field and for HO Divisions, w.e.f. 24.07.2015, CGM/GM of concerned division. HO Divisions to send monthly report of higher limits sanctioned by their GM to GSAD, HO.

RESIDENTIAL TELEPHONE - UPTO SCALE III OFFICERS:

Officers other than Incumbents Incharge who are not eligible for composite limit facility upto Scale III posted in HO/Circles may be provided residential telephone with the prior approval of the competent authority. The said facility shall be provided for performing specific job/duties and the same will be withdrawn as soon as the officer is transferred or ceases to perform the present duties for which the telephone was provided. In-charge Establishment are to ensure that no reimbursement of telephone expenses is effected as soon as the officer is transferred or ceases to perform the present duties for which the telephone facility at the residence was sanctioned.

REIMBURSEMENT OF RENTAL CHARGES TO OTHER OFFICERS:

All Officers including those under Probation (other than those having higher reimbursement limits) shall be allowed reimbursement of Telephone Charges for fixed line phones/postpaid mobile phone or both subject to a maximum of **Rs. 400/- per month** (including Taxes) w.e.f. 03.01.2015 which may comprise charges for any service e.g. rental, call charges, SMS, internet usage charges etc.

2. TELEPHONE REIMBURSEMENT TO PERSONAL ASSISTANTS:

An additional amount of Rs.300/- (Rs. Three Hundred only) per month may be sanctioned to employees (including award staff) working as Personal Assistants of Scale V Officers working as Circle Heads and Personal Assistants of all Executives in Scale VI and above. This amount shall be exclusive of Service Tax and over & above their existing entitlement, if any, that they have been presently sanctioned for Residential Telephone/Mobile phone.

3. OTHER GUIDELINES:

Reimbursement of telephone bills will be made only for post paid connections. No reimbursement shall be permissible against prepaid/cash cards for mobile phone.

Service Tax, as applicable will also be reimbursed in addition to the monetary limits proposed in the revised policy, as per extant guidelines.

Choice of opting the best available tariff plan of telecom company may be left with the officers within their overall monetary limits. However, cost effectiveness must be taken into account by the officer so as to minimize the total Bank's revenue expenditure on Telecommunication.

Cost of the Mobile Handset will not be paid/reimbursed by the Bank upto Scale IV including Security Officers, Lead District Managers, Marketing Managers and Wealth Management Team Members. Accordingly, all the officers upto Scale - IV, already availing Landline/ Mobile Phone facility with handset, before issuance of this Circular shall have to surrender their Mobile handsets on completion of its useful life/ transfer from present place of posting or the handset becoming unserviceable to the office

where the handset in question is capitalised. No replacement or repair of the Mobile handset shall be allowed henceforth.

ISD facility on office/ residential telephone shall not be permitted except for the offices dealing with overseas operations, subject to the approval of the same from the competent authority i.e. For Head Office - GM(GSAD) and for Branches/ other offices in the Circle - Circle Head.

Officers eligible for telephone at residence, after getting the approval from the competent authority (upto Scale III) and officers in Scale IV are permitted to claim reimbursement of talk time charges of mobile phone or fixed line telephone or both within the Integrated Residence Telephone-cum-Mobile Phone Monetary Limit. Accordingly, the total amount reimbursed for residence and mobile phone, one connection each, shall not exceed the existing eligible amount of landline telephone under any circumstances.

Mobile phone connection should also be in the name of the concerned officer.

4 OTHER OPERATIVE GUIDELINES

OFFICE TELEPHONE

Every office of the Bank, as far as possible, should be provided with a telephone. STD facility of the telephone provided at the branches should be got disconnected unless it is decided to keep the facility operative from the point of business requirements by the competent authority (para 3.5 above)

Use of Dynamic STD control system may be made wherever possible.

Expenditure on official telephone(s) at branches should be closely monitored by the Circle Head on the basis of nature of work and profitability of the branch in order to exercise economy.

INSPECTING OFFICERS (TOURING & CONCURRENT AUDITORS)

Inspecting Officers (Touring & Concurrent Auditors) can exercise their option of availing residential telephone facility at place of posting or at family headquarter. If facility is availed at family headquarter, officers in Scale IV and above will be reimbursed as per their entitlements while other officers will be reimbursed only rental charges.

Where Zonal Audit Offices are functioning, they should sanction the telephone facility and reimburse the monthly bills without depending upon the Circle Office. Where ZAO's are not functioning, the reimbursement shall continue with the concerned Circle Office i.e. Circle Head under whose jurisdiction the residential accommodation of such officers falls. Where an officer is working under the command of ZAO but the facility required is away from the command area of ZAO, telephone shall be sanctioned by ZAO and the sanction shall be sent to concerned Circle Office for providing reimbursement of monthly bill.

Concurrent auditors in Scale III will be allowed reimbursement of telephone expenses as per their entitlement irrespective of fact that they are posted in Delhi and residing in area forming parts of urban agglomeration of Delhi or posted in areas forming parts of urban agglomeration of Delhi & residing in Delhi.

All the telephones installed in the office or at residence where STD facility is working/availed are to be provided with dynamic STD control system. While making outstation calls period during which concerned tariff rates are cheapest should be availed. All concerned are further required to maintain a logbook to record the details in respect of all outstation calls on the same lines as the logbook maintained for office telephones.

TRANSFERRED OFFICERS:

Telephone installed at the residence at the previous place of posting may be retained till the date of vacation of the house provided the telephone is not immediately required by the bank for use at some other point of need. The bills in respect of such telephones will be borne by the bank only to the extent of rental charges and free calls permitted by the Service provider (i.e. MTNL/ BSNL/Tata/Reliance/Bharti etc.). All other charges relating to excess local/STD calls etc. will be borne by the officer concerned.

RETIRED OFFICERS

In case of retirement of an officer, the facility of telephone, if already provided at the residence on the date of retirement may be retained for a maximum period of two months subject to the condition that all charges on account of local/STD calls in excess of free limit allowed by Service Provider (i.e. MTNL/BSNL/TATA, RELIANCE, BHARTI etc.) shall be borne by the officer himself/herself.

In terms of Govt. guidelines, only officers who are living in "Bank's Flats" or in houses leased in the name of the Bank have been allowed the facility of retention of telephone for a period of two months after retirement. Accordingly, the officers who are paid HRA or are living in self-owned house or in a house for which, the Bank is reimbursing rent, shall not be eligible to the above facilities.

On transfer/retirement of the officers the following information should invariably be furnished:

- Dynamic STD Code Number of the telephone.
- Date of surrendering of telephone.
- Copy of the last telephone bill, duly paid.

5. OTHER FACILITIES PROVIDED BY THE SERVICE PROVIDERS

Certain telecom companies are providing city wise Intercom facilities to Basic Telephone Subscribers either free or at a nominal cost per month per connection or so over and above the rentals per month per line basis in a cluster of residences, like complex of Cooperative group housing Societies, Local Development Authorities' housing schemes etc. with Maximum 300 dwelling units. Number of group members and per month charges may vary from Company to Company.

The calls made within the group are free just as on EPABX.

MTNL and BSNL have issued various Tariff Plans for the land line subscribers and the subscribers may opt any plan as per their requirement and derive the benefits under most suitable plan.

Circle Heads may take a view about the economics of the scheme after studying the expenditure pattern of each bill and requirement of STD facility of a particular office on

the basis of average of three months expenditure under this head and suitable instructions be issued to their offices to change office plan according to the usage to make the bill economical and should continue to review in future also if some more economical plan comes into effect.

- 6 **"One India Plan"** offered by the MTNL and BSNL may be chosen after taking into consideration the telephone usage (STD) at offices/residences and comparing with other plans having more free calls available in the market and not to convert local telephone connections under the said plan under any circumstances.

7. MOBILE/CELLULAR PHONES:

All Senior Executives of the Bank viz. Chief General Managers, General Managers, Deputy General Managers, Circle Heads, Asstt. General Managers, Incumbent In charges of Zonal Audit Offices, Chief Security Officers and Incumbents Incharge are entitled to Mobile Phone facility with post paid connection upto prescribed limits fixed by Head Office. It may, however, be noted that cash cards are not permitted.

8. DEPRECIATION ON MOBILE PHONES:

With a view to amortize the Mobile Phone within their estimated useful life, Depreciation on Mobile Phones instruments shall be calculated at the rate as applicable to Laptop (33.33% per annum).

9. REPLACEMENT OF MOBILE PHONE INSTRUMENTS AFTER 3 YEARS: Old Mobile

Phone shall not be surrendered after 3 years and book value shall be written off.

10. DISPOSAL OF MOBILE PHONE IN CASE OF SUPERANNUATION :

Mobile Phone completed one year : Mobile Phone may be retained by the Senior Executives on superannuation without any payment provided it has completed one year. It shall be written off to the debit of revenue head "Misc. Exp. - HO sanction not specified"

Mobile Phone not completed one year: If the Executive is interested in keeping the Phone on superannuation, Mobile Phone need not be surrendered. The following procedure be adopted for disposal thereof:

Disposal of Mobile Phone be done at the respective offices where Executive is posted within the specified powers of the competent authority as per extant GSAD Power Chart.

Pooling of such mobile phones is not required The phone be disposed off on superannuation.

Mobile Phone recently purchased, only Book Value be considered.

If Executive is not interested to buy the Mobile Phone, the same be disposed off by auction.

In case it is not disposed off to the staff members as above, the competent authority may decide whether the auction should be conducted by inviting the local people interested in bidding. A notice may also be displayed in the concerned office calling for offers from the public.

If it is not disposed off as above, competent authority will take decision for its disposal as scrap by calling open auction as per extant Bank's guidelines.

Depreciation rate be charged as applicable for Laptop. In case the Mobile Phone has completed the useful life of more than six months and less than one year, depreciation for one year be applied and in case it is less than six months, 50% of annual depreciation is to be applied, to arrive at the Book Value before offering the buyback option to the Executive.

11 Disposal of Mobile Phone in case of Death of Senior Executive:

Mobile phone provided need not be surrendered. It shall be written off to the debit of Revenue head "**Misc. Exp.- HO sanction not specified**"

12. OTHER GUIDELINES - LANDLINE TELEPHONE

Shifting charges, accessories charges etc. shall be paid only if shifting is done with the prior sanction of the Competent Authority

No Late Fee is admissible

Internet charges for using landline shall not be payable over and above the prescribed limit of landline telephone.

Sanctioned officers upto Scale III can avail STD facility on residential telephone and mobile phone within the overall financial limits applicable to them.

In case an officer, who is entitled to residential telephone or permitted by the competent authority to be provided with residential telephone, is having telephone connection at the residence in his/her name, the bills pertaining to such telephone may be reimbursed by the Bank subject to the prescribed limit.

Reimbursement of telephone bill which is in the name of any other relative, except spouse of any officer cannot be allowed.

Calls made over and above the monetary limits shall be payable by the concerned officers unless the excess calls are confirmed by the competent authority.

All telephones installed at the branches / offices must have Dynamic STD control system wherever possible besides maintaining separate log books to record STD calls (in case facility is sanctioned) made on each telephone.

The log book should contain the following particulars:

- i. Date
- ii. Station called with number
- iii. Type of call
- iv. Duration of call
- v. Purpose
- vi. If official call, the gist of talk
- vii. Name of person calling and initials

13 OTHER GUIDELINES - MOBILE PHONES

Monthly Expenditure over and above the entitled limit of Mobile Phone shall be borne by the concerned officers

The permanent ISD/International Roaming facility shall not be allowed on Bank's mobile phone except with the specific sanction of MD& CEO. However, ISD/ISD Roaming facility to all Senior Executives of the Bank during their visit abroad for official purpose viz. attending seminar, training etc. will be accorded by the GM-GSAD and the same shall be withdrawn as soon as the officer returns back.

Due to market fluctuation and consequent frequent changes in entitlement for cost of instrument, concerned officers should check the rules applicable at the time of purchasing the instrument.

All the Officers entitled for the facility of mobile Phone shall carry the Mobile Phone instrument on transfer subject to their eligibility for mobile phone at their new place of posting. However, if the officer is transferred out of station, the SIM Card provided in the Mobile Phone shall be surrendered at the previous place of posting. However, officers transferred at the same station can retain the SIM Card along with the mobile phone.

Concerned officers will ensure that the accounting entries in respect of mobile phones are being transferred as per the procedures laid down for Transfer in/Out of SFF items and no entry should continue to outstanding in books of previous office.

The cost of instrument shall be debited to Capital Expenditure - SFF, while the rental and call charges shall be debited to Revenue Expenditure - Telephones. The concerned offices will maintain complete record and books of accounts as per the bank rules.

14 MONETARY CEILING ON PURCHASE OF MOBILE PHONE

The monetary ceiling on purchase of mobile phone in respect of Bank's mobile phone provided to the various categories of officers shall be as under:

Category of Officers	Cost of Mobile Phone
CGMs/GMs	Rs.15,000/
Dy. General Managers/ Circle Heads	Rs.10,000/
All Officers in SMG Scale V	Rs. 8,000/

THE COMPETENT AUTHORITY TO SANCTION VARIOUS FACILITIES

	Facility	Competent Authority
1	Office Telephone (Per Office) i) Upto 3 lines ii) Upto 5 lines iii) Above 5 lines	i) Incumbent In-charge of VLB Office. ii) C.M. – HO, GSAD/ CO/ Other Office. iii) GM, DGM, GM - HO, GSAD/ CO/ Other Office & ELB/ MCB/ LCB
2	FAX, EPABX (Per Office) i) Upto 1 line ii) Upto 2 lines ii) Above 2 lines	i) Incumbent In-charge of VLB Office. ii) C.M. – HO, GSAD/ CO/ Other Office. iii) AGM, DGM, GM- HO, GSAD/ CO/ Other Office & ELB/ MCB/ LCB
3	Residential Telephone Facility i) Officers upto Scale III posted at HO ii) Officers upto Scale III posted at	i) GM - GSAD ii) Circle Head.
4	Transferred Officers Retention of Telephone at previous place of posting.	i) GM - GSAD – HO. Circle Head in the Circle.
5	Centrex (Intercom) Facility Offered by MTNL/BSNL	i) GM - GSAD - HO ii) Circle Head in the Circle.

	Facility	Competent Authority
6	ISD facility on office/residential	i) GM - GSAD - HO ii) Circle Head.
	Tele • hone	
	i) Officers posted at HO ii) Officers posted at Branches/ other offices of Circle.	
7	Confirmation of excess calls	i) AGM/ DZM/ Circle Head - Rs. 1000/- ii) GM - Rs. 2000/-
8	Combined Landline/Mobile Phone limit to officers upto Scale IV (other than Incumbents Incharge)	GM - GSAD - HO Circle Head - In the field.
9	ISD/International Roaming(Mobile)	i) ED/CMD ii) GM - GSAD - HO
	i) Permanent ii) Temporary (visit abroad for official purpose to attend seminar, training etc.)	

MOBILE CONNECTION FOR OUR STAFF/OFFICERS - PAN INDIA BASIS

In order to reduce expenditure on mobile uses, it was desired to identify service providers having Pan India presence to provide mobile communication service for our eligible officials. In view of the same the Bank has approved to use services of M/s. Bharti Airtel on Pan India basis. Following 3 schemes of M/s. Bharti Airtel Ltd i.e. Airtel have been approved :

Particular	Unit	OFFER Plan 1	OFFER Plan 2	OFFER Plan 3
Rental	Rs.	99	199	575
Local				
CUG - Cal within Group	Rs.	FREE	FREE	FREE
Airtel to Airtel	Rs.	0.1	0.2	0.2
Airtel to other Mobile	Rs.	0.3	0.3	0.3
Airtel to Landline	Rs.	0.3	0.3	0.3
STD				
CUG	Rs.	0.3	0.3	0.3
Airtel to Airtel	Rs.	0.5	0.5	0.4
Airtel to other Mobile	Rs.	0.5	0.5	0.5
Airtel to Landline	Rs.	0.5	0.5	0.5
Airtel to Airtel Landline	Rs.	0.5	0.5	0.5
ISD		Standard	Standard	Standard
ROAMING				
Incoming	Rs.	0.5	0.5	0.5
Outgoing Local	Rs.	0.5	0.5	0.5
Outgoing STD	Rs.	0.5	0.5	0.5
SMS				
Local Airtel to Airtel	Rs.	0.3	0.3	0.2
Local Airtel to others	Rs.	0.3	0.3	0.2
National	Rs.	0.5	0.4	0.5
International		5	5	5

Particular	Unit	OFFER Plan 1	OFFER Plan 2	OFFER Plan 3
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Rental	Rs.	99	199	575
TOPPINGS / BENEFITS				
Airtel to Any Mob - Local (Mobile)		250 Min	300 Min	NA
Airtel to Any Mob STD (Mobile)		NA	300 Min	NA
Airtel to Any Mob - Local & STD (Mobile)		NA	NA	1800 min. free Local, STD & Roaming)
SMS - Local & STD GPRS		400SMS -	400SMS -	400SMS 200 MB free

Note: Pulse rate are per minute.

APART FROM THE ABOVE AIRTEL HAS OFFERED THE FOLLOWING ADDITIONAL BENEFITS :

- PNB Caller Tune will be free of cost
- No Duplicate SIM charges for PNB
- No SECURITY DEPOSIT for ISD /ISD Roaming
- No MNP (Mobile Number Portability) Charges for PNB

In this regard MOU has been signed by Bank with M/s. Bharti Airtel :

- 1 The officials of PNB (the "Subscribers") who are desirous of availing the services from Airtel shall apply for the same and will choose one Plan out of the three Plans being offered by Airtel (on post paid basis) as per above details.
- 2 Airtel shall provide error free services and in case of any complaint by the Subscriber, Airtel will redress the same immediately and by all means not later than 24 hours from registering the complaint.
- 3 In case the telecommunication connectivity is low in any particular area, necessary booster will be provided by Airtel immediately from the date of execution of this MOU.
- 4 There shall be no increase/change in the rate/tariff/Scheme of the Plans for a period of 2 years.
- 5 This MOU is on non-exclusive basis and shall be valid for Two years and may be further extended on the same terms and conditions as may be mutually agreed to by and between the Parties. PNB or the Subscriber(s), as the case may be, at any time discontinue/terminate the service of Airtel after giving 7 days notice to the effect.

Henceforth, **reimbursement will be made to all eligible Officers for use of mobile services offered by M/s Bharti Airtel Ltd only.** However, the entitlement as circulated vide GSAD circular No.10/2008 dated 21.11.2008 will continue to be operative. All concerned are advised to adhere to guidelines contained in the circular and all out efforts be made to bring down the total Bank's expenditure on telephone/ telecommunication.

MOBILE CONNECTION OF CIRCLE HEADS/ BRANCH INCUMBENTS WILL REMAIN ATTACHED TO CIRCLE/ BRANCH ON TRANSFER OF CIRCLE HEADS/ BRANCH INCUMBENTS

Henceforth on transfer of Branch Manager/ Circle Head the mobile connection on his/her transfer to other office, the mobile connection will not be changed and the new incumbent

joining the Circle Office or Branch Office will continue to use the mobile connection used by the Officer transferred. Billing of the same be got done at respective Circle Office, duly ensuring the payment of mobile bills within the entitlement of the Circle Heads/Branch Incumbents.

In view of the above, It is advised that bank will provide mobile connections (similar to landline facility) for Circle Heads/Branch Incumbents from the service provider M/s Airtel with whom we have entered into MOU on Pan India Basis. The mobile number will remain attached to the office even after transfer of Circle Heads/Branch Incumbents and will be used by successive Officers on joining. Mobile numbers with name of offices and officers be intimated to HO by email: hogadOpnb.co.in

This will facilitate us to inscribe the Mobile No./Telephone No. in the Table enquiry in CBS(Software).

Further to GSAD Circular No.8/2012 dated 17.07.2012 on the above subject.

It has been observed that many a Circles are insisting to issue/allot new sim /connection of Bank approved service provider to Officers eligible for reimbursement of expenditure under the Telephone/Mobile Head. No such guidelines have been issued by Bank, any eligible officer using services of any other service provider can opt for free mobile number portability (MNP) and get his existing number transferred with Bank approved service provider.

Further, it is reiterated that on transfer of Branch Manager/Circle Head to other office, the mobile connection number is not to be changed and the new incumbent joining the Circle Office or Branch Office will continue to use the same mobile connection number being used by the Officer transferred. Billing of the same be got done at respective Circle Office, duly ensuring the payment of mobile bills within the entitlement of the Circle Heads/Branch Incumbents.

Mobile Connection used by Staff/Officers –Corporate Caller Tune (Jal Tarang) This has reference to GSAD Circular NO.05/2012 dated 10.05.2012 informing interalia that bank has entered into MOU with M/s. Bharti Airtel Ltd. on Pan India basis.

It has been observed, that the officers subscribing are using various types of caller tunes and not the approved Corporate caller tune(Jal tarang). As such, it has been decided that mobile bill will be reimbursed only, if the Corporate caller tune (Jal Tarang) is used.

(REIMBURSEMENT WILL BE MADE ONLY IF CORPORATE CALLER TUNE (JAL TARANG) IS SUBSCRIBED).

MONETARY CEILING ON PURCHASE OF MOBILE PHONE AND MONTHLY CHARGES.

(including rental but excluding service tax) [in respect of Bank's mobile phone provided to the various categories of officers]:

S.N.	Category of Officers	Cost of Mobile Phone
1	CGMs/GMs	Rs.15000/-
2	Dy. General Managers/ Circle Heads	Rs.10000/-
3	All Officers in SMG Scale-V	Rs.8000/-

SPACE FOR UPDATES

SPACE FOR UPDATES

CHAPTER 9

LEAVE RULES FOR OFFICER STAFF

CHAPTER 9 II

LEAVE RULES FOR OFFICER STAFF

(PAD Consolidate d Circular no. 3/2014 dt. 31.01 .2014)

KINDS OF LEAVE (Regulation 31)

Subject to the grant of leave being determined by the exigencies of service an officer shall be eligible for the following kinds of leave:

1. Casual Leave
2. Privilege Leave
3. Sick Leave
4. Special Sick Leave
5. Maternity Leave
6. Extraordinary Leave on loss of pay
7. Special Casual Leave & Special Leave
8. Paternity leave (w.e.f. 01.06.2015)

REG. 32 – CASUAL LEAVE

1. **12 working days** in a calendar year .
2. Not more than **four working days** casual leave may be availed of at any one time.
3. Casual Leave shall be non cumulative. However, **unutilized Casual Leave** in any Calendar year may be suffixed or prefixed to **sick leave in the following three years**. Such unutilized casual leave will lapse after the period of three years.
4. Public Holidays and weekly off days falling within the period of sanctioned Casual Leave will not be treated as a part of casual leave.
5. Public Holidays and weekly off day may be prefixed or suffixed to Casual Leave.
6. Casual Leave extended beyond 4 days shall be treated as Privilege Leave, Sick Leave or extraordinary Leave, as the case may be, for the entire period at the discretion of the Competent Authority.
7. Casual Leave shall not be granted in combination with any kind of leave.
9. An officer, who joins Bank's service at any time during the calendar year, would be entitled to casual leave for one day per month in the first calendar year. Fraction of a month will be treated as full month to calculate entitlement of the leave.

UNAVAILED CASUAL LEAVE

- OR** is the Casual Leave not availed of in any year.
- O**To be taken on production of medical certificate.
- O**lf not availed of during the following three years, it will lapse.
- O**il may be prefixed or suffixed to or availed as sick leave.

PRIVILEGE LEAVE (Regulation 33)

- (1) An Officer shall be eligible for privilege leave computed at one day for every 11 days of service on duty provided that at the commencement of service no privilege leave may be availed of before completion of 11 months of service on duty.
- (2) On privilege leave, full emoluments for the period of leave is available.
- (3) Maximum accumulation up to not more than **270 days** except where leave has been applied for and it has been refused. However, **encashment** of Privilege Leave shall be restricted to a maximum of **240 days**.

Explanation

OThe Competent Authority while rejecting the leave is required to specifically prescribe the period within which the rejected privilege leave is to be availed, so as to avoid accumulation of privilege leave over and above the maximum limit permissible.

O Whenever the Competent Authority does not specify the period for availing the rejected leave, the officer is required to avail the same within the subsequent year and in case the officer does not avail the same within a period of 1 year, the same shall be deemed to have lapsed. Further there should be no two consecutive rejections of Privilege Leave.

OThe Competent Authority to allow accumulation of privilege leave over and above 270 days due to rejection of Privilege Leave shall be Circle Head/CM/Divisional Chief.

OAn officer desiring to avail of privilege leave shall ordinarily give not less than 15 days' **notice** of his intention to avail of such leave.

- (4) For the purpose of calculation of privilege leave, total number of days of all kinds of leave except casual leave availed of during a calendar year shall be deducted from the total period of service during that calendar year and the remaining period shall be divided by 11, which will give the number of days of privilege leave earned by an officer.
 - i. Fraction of a day of earned leave, if any, shall be taken as full day.
 - ii. Actual privilege leave availed of by an officer upto 31st December of each year should be first debited to the leave account and thereafter credit for the year as on 1st January should be given.
 - iii. Special leave granted to the officer shall also be deducted for the purpose of calculation of Privilege Leave.
 - iv. Privilege Leave encashed, if any, shall not be deducted from the period of service on duty for the purpose of calculation of Privilege Leave.

(5) Leave Encashment

- Once in every four years, when leave travel concession availed of, not exceeding 30 days at a time.
- Alternatively , while travelling in one block of 2 years to his home town and in other block to any place in India, encashment of maximum of 15 days in each block or 30 days in one block.
- For the purpose of leave encashment all the emoluments payable for the month (including notional house rent allowance equivalent to the amount payable on fixed basis , if provided with leased accommodation / bank's flat) during which the availment of the Leave Travel Concession commences shall be admissible.

- One day's additional privilege leave for donation to the Prime Minister's Relief Fund every year without linking it to the availment of LTC.
 - No contribution to the Provident Fund is to be deducted.
 - Normally encashment of privilege leave be made not before 15 days from the date of proceeding on leave.
- (6) Proportionate credit of Privilege Leave should be given to officers who retire during the calendar year.
 - (7) Though there is no provision in the Regulation for restricting the sanction of Privilege Leave to 3 times in any year. Privilege leave shall normally not be sanctioned beyond 3 times in a calendar year, however in exceptional circumstances, the Competent Authority may consider sanctioning Privilege Leave beyond 3 times.
 - (8) If the period of suspension of an officer is treated on duty, such period shall be reckoned as service for the purpose of calculation of Privilege Leave.
 - (9) Privilege Leave cannot be allowed for half day.
 - (10) Emoluments up to 240 days can be paid, if accumulated , on retirement / death. Regulation 38 of PNB Officers' Service Regulations provide that where an officer retires from bank's service, he shall be eligible to be paid a sum equivalent to the emoluments of any period, not exceeding 240 days of privilege leave that he had accumulated.

(HRDD all No. 4 di:18 .01.2001)

Leave encashment is not applicable to those officers who have been imposed penalty under Regulation 4 of PNB Officer Employees (P&A) Regu. 1977, ie, such officers whose services are terminated as a Punishment.

Amendment to above Circular vide HRDD Cir. No. 688 dated 09.06.2015.

Officers and workmen whose services are terminated on account of penalty/ punishment of "Compulsory Retirement" may be permitted encashment of Privilege Leave as permissible in terms of Officers' Service Regulations/ Bipartite Settlement. This will be applicable to those officers/workmen who are compulsorily retired as above on or after April 30, 2015.

(HRD Cir. No. 730/15 dt. 11.12.201 5)

It has been decided to extend the benefit of encashment of Privilege Leave also to all employees who were imposed punishment of Compulsory Retirement between 27.11.2000 and 30.04.2015.

It is also clarified that officers whose services are terminated on account of imposition of compulsory retirement as a punishment as contained in Regulation 4 of Punjab National Bank Officer Employees' (Discipline & Appeal) Regulations, 1977 will not be eligible to claim travelling allowance, baggage and other expenses in terms of Regulation 43 as conveyed vide HRD Division Circular No. 4 dated 18.01.2001.

(HRD Cir. No. 298 dt. 29.02.201 6)

- The effective date of payment of interest on leave encashment to the ex-employees, in question, would be the date the punishment of Compulsory Retirement was imposed upon the employees.

- The interest amount is to be paid from the suspense account of respective establishments where the employees were last posted. Subsequently, this amount is to be claimed by the concerned Circle Office from the Finance Division, Head Office, in a consolidated basis for necessary adjustments of suspense entries at the earliest.

SICK LEAVE (Regulation 34)

- (1) 30 days** of sick leave for each completed year of service subject to a maximum of **18 months** during the entire service.
- (2)** Maximum accumulation upto **540 days** during the entire service and may be availed of only on production of medical certificate by a medical practitioner acceptable to the bank or at the Bank's discretion nominated by it at its cost.
- (3)** In respect of the period of sick leave an officer shall be eligible to receive one half of the full emoluments. { or, full emoluments in respect of any portion of the sick leave granted to him. In such cases, twice the amount of such leave (availed) on full emoluments will be debited against his sick leave account } .

Clarification

- (a) Completed year of service shall mean one year of continuous year of service including the period spent on duty and any kind of leave availed of.
- (b) An officer may be granted sick leave during the first year of service on pro-rata basis at the discretion of the Competent Authority.
- (4)** For the purpose of calculating 540 days, sick leave availed of from the date of joining the Bank including the period spent in workmen cadre, is to be taken into account. However, if any officer has already availed more than 540 days as on 1.1.1989, he will not be entitled to any further sick leave for the remaining part of service.
- (5)** Only in cases of officers where the sick leave record from the date of joining the Bank cannot be built up (due to non availability of old leave records) calculation of sick leave and grant of credit of sick leave be done as under:
 - O Officers who have put in service of 12 years or less as on 1.1.89 will continue to get annual credit of sick leave of 30 days every year, till they complete 18 years of service so as to get the maximum permissible credit, i.e. 540 days as per Regulation 34(1).
 - O Officers who have put in more than 12 years of service as on 31.12.88 be given further credit at the rate of 30 days for each completed year of service from 1.1.89 subject to a maximum of 180 days.
- (6)** In the event of the officer's inability to submit medical certificate along with fitness certificate for the purpose of availing sick leave on resuming duty, on expiry of sick leave, the officer may not be permitted to join duty.
- (7)** If the period of suspension of an officer has been treated as duty, such period shall be reckoned as service for the purpose of accrual of sick leave.

ADDITIONAL SICK LEAVE (Regulation 35)

- () After completion of a service of 24 years, additional sick leave at the rate of one month for each year of service in excess of 24 years subject to a maximum of three months of additional sick leave.

0 Commutation of additional sick leave on full pay and allowances is allowed in all cases of additional sick leave availed on or after 29.6.1999.

0 Additional sick leave can be availed without exhausting other kinds of leave.

SPECIAL SICK LEAVE

With effect from 01.06.2015, special sick Leave up to **30 days** may be granted to an officer employee **once** during his/her entire period of service for **donation of kidney/organ**.

MATERNITY LEAVE (Regulation 36)

o Maternity leave, which shall be on substantive pay, shall be granted to a female employee for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service including service in the workmen cadre

○ Within the overall period of 12 months, leave may also be granted in case of miscarriage/abortion/MTP.

○ Within the overall period of 12 months, leave may also be granted in case of hysterectomy upto a maximum of 60 days.

○ Leave may also be granted once during service to a childless female officer for legally adopting a child who is below one year of age, subject to a maximum period of six months on the following terms & conditions:

= Leave will be granted for adoption of only one child.

= The adoption of child should be through a proper legal process and the employee should produce the adoption deed to the bank for sanctioning such leave.

= The leave shall also be available to biological mother in cases where the child is born through surrogacy.

= The leave shall be availed within overall entitlement of 12 months during the entire period of service.

○ Maternity leave will be sanctioned on production of medical certificate issued by a Regd. Medical Practitioner, inter alia indicating the number of days of rest required.

○ In case of miscarriage/MTP/abortion, maternity leave may be granted as a rule upto 6 weeks (in special exceptional cases involving medical complications – beyond 6 weeks but upto 6 months only on one occasion, within the overall limit of 12 months during the entire period of service) on the basis of medical certificate/advice of a competent medical practitioner, i.e. a qualified gynecologist.

○ Any other kind of leave (except Casual Leave) admissible to the officer may be sanctioned in combination with / in continuation with maternity leave in case of exigency

○ Maternity leave is available even in the first year of service of the officer.

○ An officer who has been initially sanctioned maternity leave on the basis of the medical certificate for a specified period of less than 6 weeks on account of miscarriage / abortion shall not be entitled to further extension of maternity leave upto the maximum limit on grounds of ill health even if supported by a medical certificate. However, in such a case the officer may be sanctioned sick leave or any other kind of leave provided it is supported by a medical certificate acceptable to the Bank.

○ When a female officer is on probation, the probation of a female officer shall stand extended by the number of days of maternity leave availed by her during the period of probation.

PATERNITY LEAVE

With effect from 1.6.2015, male officer employees with less than two surviving children shall be eligible for 15 days paternity leave during his wife's confinement. This leave may be combined with any other kind of leave except casual leave. The leave shall be applied upto 15 days before or upto 6 months from the date of delivery of the child.

Clarification: The leave may be granted to an employee even where the date of delivery of the child was prior to 1.6.2015, provided, however, that the leave is availed within six months from the date of delivery. Further, the leave shall be sanctioned 15 days before the delivery or up to 6 months after the delivery.

(PAD Cin N o. 278 dt. 01.08.2015)

EXTRAORDINARY LEAVE (EOL) (Regulation 37) (on Loss of Pay)

An officer is eligible for extraordinary leave on loss of pay for not more than 360 days during the entire period of service. Such leave may not be availed of except for sufficient reasons for more than 90 days at a time. Further in very special circumstances, the Board may grant extraordinary leave on loss of pay to an officer upto a total period of 720 days.

- Extraordinary leave may be allowed when no other kind of leave is due to an officer.
- Extraordinary leave may be granted in combination with or in addition to any kind of leave except casual leave.
- The period spent on leave on loss of pay shall not count for increments.
- In view of the fact the increments in the case of officers are released on the first of the calendar months in which the date of increment falls due, such anniversary date will be postponed and notionally be determined. The effect of postponement would be given when the notional date of increments shifts to the next calendar month. The increment date in each year will be computed by taking into account the leave on loss of pay during the year. In fact, the postponement unless condoned will have cumulative effect throughout the career of the officer provided that **in the cases where the competent authority is satisfied that the leave was taken on account of illness or for any other cause beyond the control of the officer, it may direct that the period of extraordinary leave may count for increment.**

SPECIAL LEAVE (Regulation 37A)

An officer may be granted special casual leave and any special leave as may be decided by the Board in accordance with the guidelines of the Government.

SPECIAL LEAVE IN CERTAIN CASES

Leave for giving evidence in civil / crimina / depart mental enquiry;

Officers who are summoned to give evidence in a criminal case, a case before court martial, a civil case to which Government is a party in a departmental enquiry held by a properly constituted authority will be treated on duty for the period spent in complying with summons.

Leave to blood donors

The officers who donate blood to a " recognized " "Blood Bank" are treated on special leave for that day, subject to production of satisfactory proof.

Leave to officers sustaining injury on duty

Officers sustaining injuries in the course of duty are treated on special duty for the period of absence required for treatment.

Leave to officers injured while resist* / apprehending / dacoits/ robbers terrorists

Officers who sustain injuries during the course of bank robberies / dacoities or as a result of terrorist attack may be given special leave for the period of treatment on production of a certificate from the Station House Officer in whose jurisdiction the officer was injured in the bank robbery / dacoity or as result of terrorist attack.

Special Leave for Sports

The members of the staff who shall represent the **Bank's team** in individual events or in teams in open tournaments / league matches or **State Championships** would be treated on duty for the actual number of days they are engaged with a **maximum of 30 days** in a year. Further, sportsmen / sportswomen selected to represent the **State / Country** in any national / International event may be allowed **special casual leave** for actual number of days spent by them to participate in the events including journey and camp period, if any, **in addition to 30 days special casual leave in a calendar year** already permitted to them.

Special leave to Artists

Artists who are on the approved list of Doordarshan / All India Radio and are invited to act as Artists in Musical / Drama Programme only, organised by them for telecast / relay, may be considered for actual number of days required with a **maximum 30 days** in a calendar year.

Bank officer/s who are engaged / invited by Doordarshan / A.I.R as Debators, Commentators, Newsreaders, Directors, Writers, Comperers, etc., shall not be covered under the guideline.

Special leave for Mount aineering / Trekking Expedition

Special leave facilities may be granted by the Bank provided the expeditions are approved by the Indian Mountaineering Foundation or organised by the Youth Hostel Association of India and a certificate should be produced for having participated in the approved expedition.

The special leave shall not exceed 30 days on one occasion and **not more than three occasions in the employee's entire career**, with a gap of at least two years between two expeditions. In exceptional circumstances the gap of two years could be relaxed at the bank's discretion.

Special leave for defending another officer employee in an enquiry

In terms of Regulations 6 (7) of PNB Officers Employee (D & A) Regulations 1977, an officer employee, against whom enquiry has been initiated, may take assistance of any other officer employee but may **not engage a legal practitioner** for the purpose.

Officers who act as Defence Representatives for other officers shall be entitled to grant of TA/DA and grant of Special Leave for the period he appears before the Enquiry Officer subject to the condition that if he comes from an outstation branch, it should be from within the **same State**. An exception however, may be made to the effect that a Defence representative from outside the State may be paid TA / DA provided that the Bank is satisfied that it is not reasonably possible for the charge sheeted official to get an experienced Defence representative from within the same State.

Grant of Special Casual Leave to the Differently Abled Employees

Differently abled employees with disabilities as defined in the Persons with disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act 1995, can be granted special casual leave for **not more than 10 days** in a **calendar year** subject to exigencies of work for their participation in conferences/workshops/seminars/training related to Disability and Development related programmes organized at National and State level agencies to be specified by the Ministry of Social Justice and Empowerment.

Circle Heads/Divisional Heads are empowered to consider the request of differently abled employees up to MMG Scale III for grant of special casual leave for the above said purpose. The requests of differently abled employees in SMG Scale-IV and above are to be forwarded by Circle Heads/Divisional Heads to HRDD HO for necessary action.

LAPSE OF LEAVE (Regulation 38)

- All leave to the credit of an officer shall lapse on resignation, retirement, death, discharge, dismissal or termination for any reason.
- Provided that where an officer **retires from the Bank's service**, he shall be eligible to be paid a sum equivalent to the emoluments of any period not exceeding **240 days of privilege leave** that he had accumulated;
- Provided further that where an officer **dies while in service**, there shall be payable to his legal representatives, a sum equivalent to the emoluments for the period not exceeding **240 days of privilege leave** to his credit as on the date of his death.
- Provided also that where an officer **resigns from service** on or after 1st April 2001 after giving due notice as in sub regulation (2) of Regulation 20, he may be paid a sum equivalent to the emoluments in respect of privilege leave to the extent of half of such leave to his credit on the date of cessation of service, subject to maximum of 120 days.
- *Clarification*
For the purpose of calculation, the emoluments payable at the time of death or retirement will be taken as the basis.
- Leave encashment shall be allowed to those officers, retiring on reaching the age of superannuation, retiring voluntarily or who have been compulsorily retired from the Bank's service or resigning from the service of the Bank after giving due notice as in sub regulation (2) of Regulation 20.
- Such officers who are retired under the circumstances mentioned in Regulation 19 of PNB Officers' service Regulations would be entitled to encash the accumulated Privilege Leaves.

RECALL FOR DUTY (Regulation 39)

An officer on leave may be recalled to duty by the competent authority whenever the Bank deems fit to do so. If the officer is at that time out of station, he shall be eligible to be paid the actual expenses incurred by him and the members of his family for coming back to the station. If the officer and the members of his family go back to the same station from which he was called, he shall be eligible to be paid the actual expenses incurred for the return journey also.

Clarification

In the above event, the journey period (both inward and outward) shall be taken as period spent on duty. If an officer is availing of Leave Travel Concession during that period, it will be allowed to be carried over. However the Bank will, as far as possible, offer him leave so as to enable him to avail LTC during the same span of LTC block. In addition to travelling expenses in such cases the officer concerned will be eligible to halting allowance as may be applicable to him for the inward journey to his place of posting.

The family members should generally accompany the officer when he is recalled to duty, otherwise travelling expenses for members of the family will not be reimbursed. The advance against LTC, if any, shall be adjusted by the officer immediately on his reporting for duty.

FURNISHING THE LEAVE ADDRESS TO THE BANK (Regulation 40)

An officer, who has been sanctioned leave and leaves his place of duty, shall furnish to the bank, the address at which he can be contacted while out of station.

RULES FOR LEAVING STATION

No officer should leave the station of his posting without prior permission of the Competent Authority. Such permission is necessary even for leaving the station on weekly offs and other holidays. Incumbents Incharge are required to stay at the stations of their posting. In case of emergency or unforeseen circumstances, an Incumbent Incharge may leave station after making satisfactory arrangement during his absence but he should inform his Regional Manager immediately, the reason for his inability to seek his prior permission, the arrangements made by him during his absence and also give his address during his absence from station. Such leave address should also be left with his office while leaving station.

SABBATICAL LEAVE SCHEME FOR WOMEN EMPLOYEES

(PD circular no.1756 dated 29.09.2000 - subsequently **withdrawn** vide HRDD Circular No. 500 dt. 05.12.2008)

The scheme has been reintroduced **for women employees only** via PAD Circular **No.105 dt. 02.07.2012**, the gist of which is as under:-

- 0 Minimum of 5 years of service.
- 0 Sabbatical Leave before completion of 5 years of service shall be sanctioned only in exceptional circumstances by the authority next above the Competent Authority, as specified in the Scheme.
- 0 However, following categories of employees shall not be eligible to seek Sabbatical Leave under this Scheme:
 - a) Employees serving abroad under special arrangements/bonds.
 - b) Employees who have executed service bonds and have not completed it.
 - c) Employees against whom disciplinary proceedings are contemplated/ pending or who are under suspension.
 - d) Employees appointed on contract basis.
 - e) Any other category of employee as may be specified by the Board
- 0 For any purpose like medical grounds, care of family members or children, higher studies, visit spouse etc.
- 0 The period of Sabbatical Leave shall be **maximum of 2 years** during their **entire career** and shall be taken for a period of **at least 3 months at a time** and not more than once in a year.

- 1:1 Only completed years of service will be reckoned for arriving at the minimum eligible service.
- 1:1 It will not be open for an employee to withdraw the request made seeking Sabbatical Leave under the Scheme after having exercised such option.
- 1:1 The employee shall not take up any employment/vocation/business/profession elsewhere during the Sabbatical Leave.
- 1:1 Employees on Sabbatical Leave shall not be eligible to participate in any Promotion Process during the Sabbatical Leave period, even if otherwise eligible.
- 1:1 The Competent Authority shall have absolute discretion either to accept or reject the request of an employee seeking Sabbatical Leave under the Scheme depending upon the requirement of the Bank. The reasons for rejection of request of an employee seeking Sabbatical Leave shall be recorded in writing by the Competent Authority. Acceptance or otherwise of the request of Sabbatical Leave will be communicated to her in writing.
- 1:1 Sabbatical Leave shall be without Pay, Salary, Allowances and any consequential monetary and non-monetary benefits including seniority, determination of seniority for promotion, superannuation benefits etc. Further, benefits like reimbursement of hospitalization expenses, bank's leased accommodation etc. shall also not be admissible. The period of Sabbatical Leave will also not be considered for increment or qualifying service for pension, leave etc.
- 0 No increments will be earned during the Sabbatical Leave and the employee will rejoin at the same stage of pay as was existing at the time of her availing the Sabbatical Leave.
- 1:1 No leave of any kind shall be credited for the Sabbatical Leave period. No type of leave shall be prefixed or suffixed to the Sabbatical Leave.
- 1:1 Official quarters/leased accommodation shall be vacated or surrendered before proceeding on leave.
- 1:1 The employee shall make herself available as witness in any investigation, court case, departmental enquiries etc. and shall be paid TA/DA for attending such proceedings.
- 1:1 All interest free loans/advances shall be adjusted before proceeding on Sabbatical Leave. However, the Sabbatical Leave Sanctioning Authority may at its discretion and at the option of the employee may permit the employee to proceed on Sabbatical Leave after obtaining appropriate undertaking.
- 1:1 If the outstanding dues in PF contribution and gratuity payable to an employee by the Bank are over and above the outstanding in the interest bearing loan accounts such as Housing Loan, Vehicle Loan etc., the Sanctioning Authority may permit moratorium on the installments of such outstanding loan accounts, during the period of Sabbatical Leave, subject to maximum period of 2 years and on resumption of duties by the employee, the repayment shall be re-worked and the employee shall pay the revised installments accordingly.
- 1:1 No loan facility for whatever nature shall be sanctioned during the Sabbatical Leave period.

LEAVE TO PART TIME OFFICERS

Part Time Officers appointed in the Bank who attend office daily, shall be entitled to consolidated leave of **21 days in a calendar year** with remuneration

Eligible Officers

Male Officers

- i) The officers must be within the reproductive age group. The male officer should not be over 50 years of age and his wife should be within 20 to 45 years of age.
- ii) The officer or his spouse should have one, two or three living children.
- iii) Six days special casual leave for undergoing **vasectomy operation**.
- iv) Upto 7 days special casual leave to male officers whose wives undergo non puerperal tubectomy operation subject to the production of Medical Certificate from the doctor who performed the operation to the effect that the presence of the officer was essential for the period of leave to look after his wife during her convalescence after operation.

Female Officers

- i) She must not be above 45 years of age and her husband must not be over 50 years of age.
- ii) The officer or his spouse should have one, two or three living children.
- iii) 14 days special casual leave who undergo non puerperal tubectomy operation.
- iv) 1 day's special casual leave who had IUD insertion.

0 Sundays and other holidays falling in between the period of special leave shall be taken into account for calculation of this special leave.

OThe officers who themselves or whose spouse undergo sterilization operation may be allowed payment of lumpsum reward of Rs.500/- by way of incentive – to be claimed within 15 days from the date of his/her undergoing sterilization operation.

OThis special leave shall not be prefixed or suffixed to any other kind of leave. However if any officer is required to avail further leave as a result of complications in operation and the application is accompanied by a Medical Certificate from the Doctor who performed sterilisation operation, the officer in such case may be sanctioned privilege leave or sick leave due to him/ her and such additional leave should not be treated as special leave.

SPECIAL LEAVE TO OFFICER EMPLOYEE WHO ARE ABSENT ON ACCOUNT OF CURFEW:

Where curfew is imposed during entire working hours and bank remains closed

The Bank officers who are unable to attend office on that day should be treated on special casual leave.

Where curfew is imposed during a part of the working hours,

The officer employees who attended office during the non curfew part of the working hours should be treated as having attended for the full day and the absence of those officers employees who did not attend during the non curfew hours should be adjusted against their usual leave.

Where the officer employees are compelled to stay away from duty on account of curfew in residential areas:

Where an officer employee was not able to attend the office on account of imposition of curfew either at the place of residence or at the place of work, the absence should be treated as special casual leave.

However this special leave is permissible only where on account of curfew it is physically impossible for the officers to report for duty. No special leave will be given if it is possible for the officer employees to reach the office by a circuitous route avoiding curfew bound area which falls on the way to the office or if special permission has been given by the Govt. authorities to them to move through the curfew bound areas for their to and fro journeys to the Bank on production of identity card etc.

SPECIAL LEAVE TO OFFICE BEARERS OF ALL INDIA OFFICERS ORGANISATION

Special Leave will be allowed to certain representatives of Officers Association for attending meeting and conference of their Organization as per the following limits:

i)	Office Bearers of the All India Bank Officers Confederation/All India Bank Officers' Association/ Indian National Bank Officers' Congress.	Upto 21 days in a calendar year.
ii)	Central Committee members of All India Banks Officers Confederation / All India Banks Officers Association/ Indian National Bank Officers Congress.	Upto 17 days in a calendar year.
iii)	Office Bearers of the Executive Committee of the State or Regional Organization, affiliated to the All India Banks Officers Confederation / All India Banks Officers Association/ Indian National Bank Officers' Congress.	Upto 7 days in a calendar year
iv)	Central Executive members of AIPNBOA	
	General Secretary	Upto 21 days in a calendar year.
	Chairman, President, Working President, Treasurer, Sub- Treasurer	Upto 14 days in a calendar year.
	Identified Organizing Secretary (totaling 2), Vice President (Totaling 1), Assistant General Secretary (Totaling 2)	Upto 7 days in a calendar year
iv)	Circle President & Circle Secretary of AIPNBOA (Circle level Bodies including HO Zone)	Upto 7 days in a calendar year

"Provided that an officer employee falling under more than one of the above categories will be entitled to claim only the highest quantum of leave under any of the categories under which he falls."

The member category status of the above mentioned officers bearers is required to be updated in HRMS by the concerned Circle Office through Job action/Job data to enable them to avail the special leave as per their entitlement.

LEAVE FOR CONTAGIOUS DISEASES

In case of contagious diseases, Incumbent Incharge shall have the power to order compulsory leave with a view to segregate such officer from other employees of the staff. He shall not resume duties unless he submits a medical certificate that his presence in the office is harmless and is fit to carry on his normal duties. In all such cases, the Incumbents Incharge shall have the discretion of exhausting such leave due to the officer as may be in his best financial interest.

COMPENSATORY LEAVE TO OFFICER STAFF

There is no provision of Compensatory leave.

LEAVE DURING ELECTIONS

Special Casual Leave may be granted to officer employees to facilitate them to exercise their franchise during General / By Election to Lok Sabha / State Assemblies / Local bodies as per the following guidelines: -

I) General Elections to Lok Sabha / State Assemblies

If any officer residing and enrolled as a voter in a place / constituency (where election is to be held), is employed in any office located at some other place, he / she may be granted special casual leave if his / her office does not happen to be closed on that particular day, to enable him / her to exercise his / her franchise.

II) By-Elections

i) Lok Sabha :

Special Casual Leave may be granted on the same grounds / circumstances as in the case of General Elections as mentioned above, provided State Govt. has not declared a local holiday in that particular area / constituency where the officer is working.

ii) State Assemblies: In case of by elections to State Assemblies, the Bank should not be closed. Eligible officers should be given facility to exercise their franchise either by way of coming late to office or leaving the office early, subject to exigencies of the service. Only those officers who are placed on election duty be permitted to absent themselves from office on the polling day(s). However, Special Casual Leave may be granted on the grounds / circumstances as in the case of General Elections.

iii) Panchayat / Corporation / Municipalities OR other local bodies: The bank shall not be closed on the day (s) of election. The bank officer employees who are bonafide voters and desire to exercise the franchise should however be offered reasonable facility, subject to the normal exigencies of service, either by way of coming late to office or by being allowed to leave office early or a shorter absence on that day.

COMPETENT AUTHORITIES FOR MATTERS RELATING TO LEAVE

SUBJECT	GRADE / SCALE	COMPETENT AUTHORITY
Sanction of Leave	Incumbent In-charge of branches	CM in Controlling Office / Head of Controlling Office
	Head of Controlling Office	GM-HR
	Divisional Head at HO	GM In-charge
	TEGS-VII	ED/CMD
	Other Officers in Branches / Field Offices/ HO Divisions	Establishment In-charge / Next Higher Authority
- Accumulation of Privilege Leave over & above 240 days due to rejection - Leaves in advance on accrual basis (PL)	Upto Scale III	CM in VLB/ELB/Controlling Office/HO Div
	SMG Scale IV & V	Head of Controlling Office / Divisional Head
	Head of Controlling Office	GM-HR
	Divisional Head at HO	GM In-charge
	TEG Scale VII	ED/CMD
Sanction of leave Extraordinary	a. Upto 90 days at a stretch but total not exceeding 360 days	

SUBJECT	GRADE / SCALE	COMPETENT AUTHORITY
	JMG and MMG	Head of Controlling Office / Divisional Head (in the rank of AGM & above)
	SMGS IV & V	GM-HR
	TEGS VI & VII	ED/CMD
	b. Beyond 360 days upto 720 days	Board
To Officers sustaining injury on duty	All Officers	Head of Controlling Office/AGM
Special Leave / Special Casual Leave	Special Leave	AGM - Controlling Office, AGM-HR
	Special Casual Leave	As per sanctioning Authority for Casual Leave
Privilege Leave - Encashment of - at the time of availing LTC / Retirement	Officers	Leave Sanctioning Authority
Sabbatical Leave for Women Employees	Upto Scale III in field	Head of Controlling Office
	Upto Scale III in HO Divisions	DGM-PAD
	SMG Scale IV	ED-HR
	SMG Scale V & Above	CMD
Recall for duty	Upto Scale IV	One Grade / Scale above the leave Sanctioning Authority / Head of Controlling Office / Divisional Head
	Scale V & above	GM/ED

GENERAL LEAVE RULES

Leave of any kind cannot be claimed as of right. When the exigencies of the services require, discretion to refuse / defer or revoke leave of any kind is reserved by the Authority empowered to grant it.

1. All kinds of leave will be reckoned in a calendar year, i.e. January to December, every year and credit will be afforded on the 1st day of January every year. However where an officer joins service or is due to retire in the middle of a calendar year, the proportionate credit in respect of pro-rata Privilege Leave and Sick Leave will also be allowed to him.
2. No employee should avail leave without leave application. Even in case of Casual leave, prior intimation, as far as possible, should be given. Under unforeseen circumstances, employees availing casual leave for a day or two must submit leave application immediately on joining the office failing which pay & allowances for the period of absence should be deducted.
4. All types of leaves are required to be submitted in HRMS under 'Employee Self Service' and sanction/rejection is to be accorded on-line in HRMS on day to day basis by the sanctioning authority through 'Manager Self Service'. Complete navigation and procedure for on-line leave submission/sanction is available in various PNB Parivar Circulars viz. HRDD circulars No.586 dated 23.11.2009, 570 dated 22.08.2009 498 dated 28.11.2008 and 427 dated 17.10.2007.

5. Leave related activities are to be conducted on day to day basis in HRMS besides the annual updation of leave accrual process based on the leave availed during the previous year which is done in the 1st week of January every year.
6. In the case of an officer availing leave in the months of December and January, the balance of leave to be availed in January and onwards should be submitted separately and the same will be debited only after affording credit as on 1st January.
7. For next year employee can submit Privilege, Casual or Maternity Leave only. No other type of leave is permitted to be submitted for next year .
8. All members of staff will have to compulsorily avail leave for at least a week's time (6 days) in each calendar year against the leave standing to their credit and after obtaining regular sanction therefor from the competent authority.
9. An Officer, who desires to obtain leave of absence other than Casual leave, shall apply on-line in HRMS and check HRMS as to the necessary sanction of the Competent Authority before availing leave, except in urgent cases or unforeseen circumstances including illness when it is not possible to do so. Under such circumstances information may be sent to the Competent Authority for such leave and the same may be applied in HRMS for post facto sanction immediately on resuming duties. Generally applications for Privilege leave shall be made not less than one month before the date from which the leave is to commence and the Competent Authority shall communicate the decision as soon as practicable and in case of an urgent nature immediately through HRMS or otherwise.
10. Officers desirous of availing leave while on tour (within the country or abroad) should take prior sanction of leave from the Competent Authority through HRMS. Otherwise such leave will be treated as unauthorized absence from duties. Officers availing leave during tour will not be entitled to halting allowance (lodging & boarding charges) for the period of such leave.
11. If an officer after proceeding on leave desires an extension thereof, he shall make an application. Such application should state the full postal of the officer and should be made in sufficient time to enable the Competent Authority to consider the application and/ or send a reply to him before the expiry of the leave desired to be extended.
12. An officer who overstays his leave (except under circumstances beyond his control, for which he tenders a satisfactory explanation) shall not be paid his salary and allowance and shall further render himself liable to such disciplinary action as the Bank may deem fit.
13. An officer on leave will not be entitled to return to duty before the expiry of the period of leave granted to him unless he is permitted to do so by the Authority which granted him leave.
14. An officer on leave shall unless otherwise instructed to the contrary, return for duty to the place at which he was last posted (at the time of granting the leave).
15. The Competent Authority may require an officer who has availed himself of leave for reasons of health to produce a medical certificate of fitness before he resumes duty.
16. No leave shall be granted to an officer under suspension. However if any suspension period is treated as period spent on duty by specific order of Disciplinary Authority, the officer will be eligible to accumulate privilege leave in excess of 240 days, subject to the condition that such accumulated leave in excess of 240 days should be proportionate only to the period spent under suspension by the Officer, until such time the Bank is in a position to grant him privilege leave.

17. The Bank for this purpose shall mean and include 'Competent Authority' empowered to grant leave to officer staff.
18. On promotion from clerical cadre, an officer will be permitted to carry over accumulated leave balance as on the date of promotion.
19. An officer proceeding on leave shall hand over charge of his post at the close of last working day preceding the day on which he proceeds on leave. His leave shall be considered to commence from the next succeeding working day and end on the last working day preceding that upon which he reports for duty. The 'Proposed arrangement during absence' is a mandatory field for submission of leave by GM/DGM/AGM & all Incumbent In-charge of branches.
20. The strike detail of each employee is to be recorded in the Leave Register and a provision/component for recording of strike detail for all employees of the branch/.office in one go has been made in HRMS as per details given in HRDD Circular No.442 dated 24.01.2008. Once the strike is marked for employees of the branch/office through this component, the system will deduct salary for the strike day automatically from the salary.
21. No advance leave is admissible.
22. The **Pro rata credit of the Privilege Leave** earned by the officer till the date of avilment may be allowed in the following circumstances: -
 - a) Self-marriage.
 - b) Sickness of the officer duly supported by an acceptable medical certificate.
 - c) Deaths of near relative, i.e. father, mother, spouse, child, etc.
The accrual of leave should be done in the above exceptional cases and not as a matter of routine.
23. Where an officer had applied for leave giving a particular reason and later on it was found that leave so sanctioned was used for participating in dharna / demonstration / agitation etc., the leave sanctioned in such cases should be cancelled and no wages be paid for the period of leave on the ground that the leave was obtained on false pretext, without prejudice to the banks right to take disciplinary action (proforma of letter to be served on the employee is available in Annexure II).

SPACE FOR UPDATES

SPACE FOR UPDATES

CHAPTER 10

REIMBURSEMENT OF EXPENSES OF TRAVEL ON DUTY AND TRANSFER

CHAPTER 10 II

REIMBURSEMENT OF EXPENSES OF TRAVEL ON DUTY & TRANSFER

TRAVEL ON DUTY/TRANSFER

A. GENERAL GUIDELINES

Following provisions shall apply wherever an officer is required to travel on duty :

(Ref HRD Circular No. 694 dt. 20.06.2015)

- a. An officer in Junior Management Grade **Scale I** is entitled to travel by **1st Class or AC 2-tier** Sleeper by train. He may, however, travel by **air (economy class)** if **so permitted** by the Competent authority, having regard to the exigencies of business or public interest.
- b. An officer in Middle Management Grade **Scale II/III** is entitled to travel by **1st Class or AC 2-tier** Sleeper by train. He may, however, travel by **air (economy class)** if the distance to be travelled is **more than 1000 kms**. He may, however, travel by air (economy class) even for a **shorter distance** if **so permitted** by the Competent Authority, having regard to the exigencies of business or public interest.
- c. An officer in Senior Management or Top Executive Grade is entitled to travel by **AC 1st Class** by train or by **air** (economy class).
- d. An officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail provided that the **distance does not exceed 500 km**. However, when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car.
- e. Any other officer may be authorised by the Competent Authority, having regard to the exigencies of business, to travel by his own vehicle or by taxi or by the Bank's vehicle.
- f. The **competent Authority** to permit travel by air, in case of officers in JMG Scale I and in the case of officers in MMG if distance to be traveled is **less than 1000 Kms** is **Circle Head/Chief**.
- g. For travel by his **own vehicle**, such rate on kilometer basis as may be decided by the Bank from time to time, having regard to the type of vehicle used, the cost to be incurred and the terrain covered, will be reimbursed (The **competent authority** for permitting to travel by own vehicle is **Circle Head / CM**).
- h. Where hiring of a taxi is permitted, the actual taxi charges will be reimbursed. (The Competent Authority to allow such travel is Circle Head/Chief).
- i. For Travel by public motor or water transport, the actual fare will be reimbursed.
- j. **Entitlement by Steamer – Deluxe Cabin.**
- k. Actual expenses incurred for transport and portage will be reimbursed.

B. HALTING ALLOWANCE (w.e.f. 01.06.2015)

(Ref HRD Cir. No. 694/2015 dt. 20.06.2015)

(Amount in Rupees)

Grade / Scales of Officers	Four Metros	Major 'A' Class Cities	Area I	Other Places
Officers in Scale VI & above	1800/-	1300/-	1100/-	950/-
Officers in Scale IV & V	1500/-	1300/-	1100/-	950/-
Officers in Scale I/II/III	1300/-	1100/-	950/-	800/-

Major 'A' Class Cities: - Hyderabad, Ahmedabad and Bangalore,

Area I : - Jaipur, Surat, Lucknow, Kanpur, Pune, Nagpur, Visakhapatnam, Patna, Vadodara, Kochi, Indore, Bhopal, Ludhiana, Coimbatore, Madurai, Agra & Varanasi.

(Ref HRDD Cir No. 713/15 dt. 28.09.2015)

Consequent to the revised classification of centres as per Census 2011, halting allowance at higher rates has become payable to officers and workmen staff in respect of these centres.

Accordingly payment/reimbursement of halting allowance at rates according to the revised classification of areas per Census 2011 with effect from **7th August 2015** circulated vide **PAD Cir. No. 279 dtd. 12.08.2015**.

The Halting Allowance shall be admissible as under:

(Ref HRDD Oh No. 101 dt. 16.09.2002)

- a. For less than 4 hours absence from Headquarters : No halting allowance.
 - b. For 4 consecutive hours or more but less than 8 hours' absence from HQ : $\frac{1}{2}$ Halting allowance.
 - c. For 8 consecutive hours or more absence from Headquarters : Full halting allowance
- ❖ If the stay outside the head Quarters exceeds 24 hours there is no minimum period laid down for granting second day's halting allowance. For illustration, an officer who leaves headquarters on 1st November at 19:20 hrs and returns on 2nd November at 20:30 hrs. he shall be eligible to two days halting allowance,
- .. Officer claiming reimbursement of actual hotel expenses (boarding and lodging) shall also be eligible to 1/4th of the fixed halting allowance as admissible.
- ❖ If an officer on duty outside the Headquarters remains on casual leave on account of illness, he may be allowed reimbursement of hotel expenses and / or diem allowance. It should be ensured that the officer remains at the same station during the casual leave and produces a medical certificate in support of illness.

B i) HALTING ALLOWANCE DURING JOURNEY PERIODS:

(Ref HRDD Cir. No. 101 dt. 16.09.2002)

The place of visit or place of transfer should be taken as the basis for determining the rate of Halting Allowance admissible to an officer irrespective of the rate applicable at the area of his Headquarters. Where, however, an officer is required to **visit more than one places** during the tour and makes a **halt for 8 hours or more** or **stays overnight at an intermediate**

place of visit, he shall be eligible for payment of halting allowance for the period involved at the rate applicable to **places of halt in question**.

Halting allowance is not payable when an officer is deputed to another office within the same city.

B ii) HALTING ALLOWANCE FOR RURAL BRANCHES:

(Ref HRDD Cr. No. 101 dt. 16.09.2002)

In case of officers posted in rural areas who are required to travel beyond Panchayat limit of the village, they shall be entitled to TA / Halting Allowance as per bank rules. However in cases where the Panchayat comprises of many villages, is spread over a vast area and the officers are required to travel long distances for various purposes like recovery, BC letter collection etc. the officers may be allowed separate local conveyance only for travel beyond 8 Kms. from the office within the Panchayat area.

B iii) HALTING ALLOWANCE FOR FAMILY HEAD QUARTERS:

(Ref: HRDD Cr. No. 101 dt. 16.09.2002)

No Diem Allowance is payable to officers who visit their family headquarters on official duty. However in terms of rules, now officers are allowed to keep their families at the place of their choice. Such officers shall be entitled to Diem Allowance for their official visit to the place where they are allowed to keep their families.

B iv) HALTING ALLOWANCE DURING TRAINING:

(Ref HRDD Cr No. 101 dt. 16.09.2002)

Officers who are deputed for training at residential training centres where free lodging and boarding facilities are provided and are required to stay overnight in the training centres, even though such deputation is within the officers' headquarters, they will be eligible to 1/4th of the fixed admissible Halting Allowance.

Officers who are deputed for training courses of residential nature where free lodging and boarding are provided, will be entitled to halting allowance for the last day on the following basis if the period involved after relieving from the training centres till reaching the permanent place of posting is :

- ❖ Less than 4 hours, no halting allowance is allowed.
- ❖ Between 4-8 hours, halting allowance at 1/2 of the rate will be allowed.
- 8 More than 8 hours, full day's halting allowance will be allowed.

B v) HALTING ALLOWANCE TO PERSONAL DRIVER:

(Ref: HRDD Cr. No. 101 dtd. 16.09.2002)

Officers who are provided with bank's car / jeep and are entitled to reimbursement of expenses incurred by them for engaging personal drivers (on purely private arrangement) may be reimbursed Driver's Halting Allowance @ Rs.70/-per day for Non-CCA Centres and Rs.100/-per day for CCA Centres for the driver's boarding and lodging while on outstation tours with the officers. These rates are effected w.e.f. 1.11.2001. This amount may be claimed by the officer in the

C. STAY IN HOTELS - LODGING EXPENSES

- i. Actual hotel expenses are considered for reimbursement, subject to single room occupancy charged in ITDC hotels of the starred category specifically laid down in the regulation for officers in various grades/ scales. At places where ITDC hotels are established, officers shall be entitled to reimbursement of lodging charges subject to the maximum tariff notified by ITDC hotels in which they are entitled to stay.

As ITDC hotels are not established at all the centres, officers may have to stay in other hotels. At places where ITDC hotels are not established or when accommodation in the ITDC hotels of the eligible starred category is not available at that centre the officers may be allowed reimbursement of actual hotel expenses for staying in non ITDC hotels (PD Circular No. 1009 dt. 27.03.1987), subject to the maximum as per the following rates **(plus taxes)**.

w.e.f. 23.02.2007, the maximum room tariff that can be reimbursed to the officers who stay in non-ITDC Hotels will be as under:

(Ref HRDD Circular NO. 379 dt. 27.02.2007)

	Eligibility to stay in ITDC hotels	Maximum Room Tariff permissible		
		Major A Class cities	Area I	Other places
Top Executive Grade – Scales VI and VII	4* Hotel	6800	3400	3000
Senior Management Grade – Scales IV & V	3* Hotel	4000	2400	2000
Middle Management Grade – Scales II & III	2* Hotel (Non-AC)	2400	1600	1200
Junior Management Grade – Scale I	1* Hotel (Non-AC)	1600	1200	800

4• For this purpose, Major 'AI' class cities are Mumbai, Kolkata, Delhi, Chennai, Ahmedabad, Bangalore and Hyderabad.

4• Area I Centres are Pune, Nagpur, Kanpur, Surat, Jaipur and Lucknow, Visakhapatnam, Patna, Vadodara, Kochi, Indore, Bhopal, Ludhiana, Coimbatore, Madurai, Agra and Varanasi

(Ref : PAD Circular no. 279 dated 12.08.2015)

In term of the official census 2011 figures, places have been upgraded from a lower are to a higher area, a detailed list of such places is enclosed marked Annexure – I of this circular.

In view of the fact that HRA of both Officers and Workmen and CCA for officers in banks are paid on the basis of classification of areas according to population, employees working in branches situated in places which are upgraded per Census 2011 are eligible to be paid higher rate of HRA and/or higher/lower CCA. This shall be effective from 1st March 2011.

In Annexure – II of this Circular, a detailed list of places falling under the following categories is furnished:

1. Major "A" class cities/places with population of more than 45 lacs.
2. Places with population of over 12 lacs and below 45 lacs.

3. Places with population of over 5 lacs and below 12 lacs.
4. Places with population below 5 lacs.
- i. If the officers in Top Executive Grade (Scales VI & VII) are unable to stay in eligible Hotels in Delhi, Kolkata, Mumbai, Chennai and Bangalore within the permissible room tariff, they may be reimbursed actual Lodging expenses for staying in other hotels not exceeding 125% of the room tariff of their entitled class at Delhi, Kolkata, Mumbai, Chennai and Bangalore.

(PD Circular No. 1599 dt. 29.11.1997 & HRD Circular No. 101 dt. 16.09.2002)

iii. **Taxes charged** by the Hotels are to be paid **in addition to tilt above limits**. However, **TV charges and service charges**, if any, **may be reimbursed** provided they are **within entitlement** of the officer as per above limits. **Tips and room service charges are not admissible. Luxury tax (room)** wherever applicable and actually charged by the Hotel **may be paid in addition** to the room rent.

D. BOARDING EXPENSES

An officer shall be entitled to per diem boarding expenses at the rate set out in 'B'

- i) Where **lodging is provided** at bank's cost or arranged through the bank free of cost, **3/4th of the Halting Allowance** will be admissible.
- ii) Where **boarding is provided** at bank's cost or arranged through the bank free of cost, **1/2 of the Halting Allowance** will be admissible.
- iii) Where **lodging and boarding are provided** at bank's cost and arranged through the bank free of cost, **1/4th of the Halting Allowance** will be admissible. Provided that, in the case of an officer claiming boarding expenses **on a declaration basis without production of bills** for actual expenses incurred, he **shall not be eligible for 1/4th** of the halting allowance.
- iv) Full boarding charges can be claimed on the basis of declaration (without production of bills). In that case 1/4th of Halting Allowance is not admissible. The 1/4th of Halting Allowance will be paid only when boarding & lodging expenses are claimed on the basis of actual bills.
- v) A supplementary Diem Allowance of Rs.10/- per day of halt outside headquarters on Inspection Duty may be paid to all Inspecting Officers, only if overnight stay is involved (HRD Circular 101 dt. 16.09.2002)

E. TRANSFER TRAVELLING ALLOWANCES ETC.

- i) An officer on transfer and the members of his family will be eligible to travel to the place of posting by the same mode of travel and class of accommodation, by the officer as in the case of travel on tour.
When the members of the family travel by road, the entitlement will be the actual or the first class rail fare for the distance covered, whichever is less.
- ii) An officer on transfer is eligible for being reimbursed his expenses for transporting his baggage by goods train up to the following limits:

(Ref. HRD Division Circular NO. 348 dt.10.10.2006 & 364/06 dt. 19.12.2006)

Pay Range	Where an officer has family	Where an officer has no family
Rs. 10000 p.m. to Rs. 13820 P.m.	3000 kgs	1500 kgs
Rs. 13821 p.m. and above	Full wagon	2500 kgs

iii) If an officer eligible for full wagon avails of the facility of '**Container Servicety** Railways, he will be reimbursed actual charges for **one container if** he is in **Junior or Middle Management Grade** and for **two container** if he is in **Senior or Top Management Grade**. If the baggage is transported by road between places connected by rail, the reimbursement will be limited to the actual freight charges against submission of bills subject to the cost not exceeding the cost of transport of the maximum permissible quantity by goods train. If there is no railway station or railway out-agency at the old or new place of posting, the officer will be paid the actual cost of transporting the baggage by road up to the nearest railway station or out-agency. If both the places do not have railway station/out-agency, the officer will be paid actual cost of transporting the baggage by road up to the stipulated weights by an approved transport operator

iv) Where an officer on transfer transports his **baggage by lorry**, for the purpose of reimbursement of actual charges, the **maximum limit** in cases where '**full wagon**' is applicable shall normally be **60 quintals (6 tonnes)** by goods train. However, where the expenses incurred are beyond such maximum, the Banks may, **keeping in mind the hardship** involved to the officer concerned, reimburse the actual expenses incurred on the basis that the minimum charges for transport of goods in an 8 wheeler wagon would be **120 quintals (12 tones)** provided the baggage is transported through **approved transport operators**.

v) If the officer on transfer is shifting his personal effects between the two places **by approved lorry transport even if the two places are connected by train**, then reimbursement of expenses may be made at the following rates subject to weight stipulation as in Regulation 42(2) of Officers' Service Regulations as above, instead of having regard to published goods train freight rates of the Railways as being followed earlier for the purpose:

(Ref. PAD Oh No. 33 dt. 30.05.2011)

I. Distance in KMs. Rates in Rs. per ton / per KM

- | | |
|--------------------|---------|
| 1. Upto 1000 Kms. | Rs.2.80 |
| 2. Beyond 1000 Kms | Rs.2.00 |

The above rates will apply on slab basis

II. Minimum threshold limit of Distance

The officers transferred to shorter distance upto 300 kms. , the reimbursement may be permitted upto the amount chargeable for 300 kms., i.e. 300 x weight x Rs.2.80

III. Officers who are transferred into and out of hilly terrains may be reimbursed two times the applicable rate for the distance covered in hilly terrain and the balance distance at normal rates.

The revised rates are effective from 01.04.2011

- vi) An officer who **owns a car** will be eligible to claim the cost of transporting it by train to the place of transfer, at goods train rate and where the car is driven by road, the cost of so, taking it, at the rates decided by the Board.
- vii) An officer who **owns a scooter, motor cycle and any other vehicle** will be eligible to claim the cost of transporting it to the place of transfer at goods train rate; and if the vehicle is transported by lorry, the actual lorry charges. If the vehicle is driven by the road, the officer will be eligible to claim at the rates decided by the Board.
- viii) On and from the **first day of 'June, 2015** an officer on transfer will be eligible to draw a **lump sum amount** as indicated below for expenses connected with packing, local transportation, insuring the baggage etc.

(Ref. HRD Cir. No. 694 dtd. 20.06.2015).

GRADE	LUMPSUM
Officers in Scale IV & above	Rs. 20000/-
Officers in Scale I/ 11 /III	Rs. 15000/-

- * No lump sum amount is payable if the officer, on transfer does not shift his residence.
- . Lump sum amount is paid when the officer shifts his residence to the new place of posting even if no charges for transportation of the baggage is claimed.
- . Lump sum amount includes all charges incidentals to transfer including cooliage/ loading / unloading charges etc.

ix) Un approved Transport Company

In areas where approved transport companies are not operating, officers may transport the luggage through unapproved transport companies for which prior permission of the Competent Authority shall be obtained.

In cases where luggage is transported through unapproved transport companies, the reimbursement of freight be made on the rates charged by the approved companies / notional rail fare / actual freight paid, whichever is less.

The Competent Authority in such cases is Circle Head / Chief.

- x) Where an officer on transfer transports his luggage by lorry, for the purpose of reimbursement of freight charges, the maximum limit in the cases-where full wagon is applicable shall normally be 60 quintals by goods tram. However, where the expenses are beyond such maximum limit, the Competent Authority may reimburse actual expenses incurred or notional expenses for transporting baggage up to 120 quintals, whichever is less, provided the baggage is transported through approved transport operators.

xi) Partly connected by road, partly by train

Reimbursement of freight charges on transportation of baggage on permanent transfer in respect of places not connected by rail or partly connected by train partly by road may be allowed at the discretion of the Competent Authority on merits of individual cases. The Competent Authority for granting such permission and sanction will be circle Head /CM (for ZAO) / Divisional Chief (for HO).

xii) TA / DA on request transfer

Officers may be allowed TA/DA when they are transferred at their own request from one Circle to another Circle after putting in **5 years of service on one Circle** as officer from where the officer has been transferred to another Circle.

xiii) Same Urban Agglomeration

Officers who are transferred between places which form part of the same Urban Agglomeration / Composite Area (Areas which are treated for the facility of HRA / CCA / lease entitlement etc. at par with main centre) are not entitled to traveling allowance etc.

xiv TA/DA during Joining Time on Request Transfer

TA/DA to the eligible officer i.e. officer who has put in more than five years of service in one Circle/Zone, on his request transfer to another Circle may be paid once and the option to claim TA/DA may be left to the officer, i.e. he may claim it either at the time of reporting at the transferee place or at a later date while shifting his family from the previous place to the new place of posting. However, if the officer opts to avail TA/DA at a later date while availing joining time, then no TA/DA shall be payable to him for the journey undertaken by him from his headquarters to the previous place of posting. He will be entitled to TA / DA only for the journey from his previous place of posting to the present place of posting with his family.

F. TA / DA FOR VISITING AREAS FORMING PART OF URBAN AGGLOMERATION/ COMPOSITE AREA/ CONTIGUOUS AREA

Employees who visit any centre forming part of Urban Agglomeration/ Composite Area / Contiguous Area from any centre outside the Urban Agglomeration/Composite Area / Contiguous Area are entitled to Diem / Halting Allowance, lodging expenses etc at the same rates as applicable to the main centre,

No TA / DA / lodging charges etc. would be admissible to officers on transfer/travel / deputation etc from one centre to another centre forming parts of the same Urban Agglomeration / Composite Area /Contiguous Area where the rates of HRA / CCA / Lease rentals etc are same.

G. HALTING ALLOWANCE DURING CHARGE TAKING PERIOD.

Halting Allowance may be granted to Incumbents Incharge who are not provided with residential accommodation during the charge taking period at the transferee place, restricted to the number of days mentioned below or till the time the bank's accommodation is made available to them, whichever is earlier. No boarding / lodging charges are admissible during the period of charge taking.

Category of Branches	Charge taking Period	Halting Allowance (Diem Allowance) to be restricted to	Competent Authority to Sanction Halting Allowance
Small Branches	7 days	7 days	Circle Head
Medium Branches	10 days	10 days	Circle Head
Large Branches	4 weeks	15 days	Circle Head
VLBs/ELBs	4 weeks	15 days	GM (HO Div)

Halting Allowance in respect of charge taking period is **not** to be allowed to officers posted in **administrative offices**. Similarly, at all other administrative set-ups for all practical purposes no Halting Allowance is payable for charge taking period.

H. REIMBURSEMENT OF EXPENSES FOR TRAVEL ON DUTY BY OWN VEHICLE

- i) Officers may be authorized by the Competent Authority having regard to the exigencies of business, to travel by own vehicle or by taxi or by bank's vehicle. In terms of Regulation 41(2)(ii), officers are eligible to claim reimbursement of traveling expenses at the rate prescribed by the bank from time to time.
- ii) Officers who are maintaining their own vehicles and are authorized by the Competent Authority to use the same for official duty, may claim reimbursement of expenses on the monthly consolidated basis under Scheme 'A' (Monetary Limit) or Scheme 'B' (Petrol Limit) as under –

H ii) a) **Scheme 'A' (Monetary Limit) for maintenance / use of vehicle for official duty (P.M.)**
(Ref HRD Circular No. 169/03 dt 16.10.2003)

Mode of Conveyance	Scale of Officers	Metro Cities* Rs.	Area I ** Rs.	Area II *** Rs.	Area III *** Rs.
Car	Scale III and above not provided with the bank's car/vehicle	750	700	650	600
Car/two wheeler	All Incumbents Incharge and other officers in Scale I & II. All Scale III Officers not covered above	525	500	475	475

H ii) b) **Scheme 'B' (Petrol Limit- litres) per month for use of vehicle for official duty**
(wef 01.04.2007)

(Ref HRD Circular 367 dt 02.01.2007 & HRD Circular 313 dt 26.04.2006)

Mode of Conveyance	Scale of Officers	Metro Cities*	Area I **	Area II ***	Area III ****
Car	Scale III and above not provided with the bank's car / vehicle	70	65	60	55
Car	Scale II	60	50	45	40
Car	Dy. Manager /BM Scale I	45	40	35	35
Car /two Wheeler	All officers in Scale II & III not covered above and all Scale I Officers.	40	35	30	30

(HRD Cir. No. 707 dt 08.08.2015)

Scale I officers (other than Dy. Managers/Branch Managers in Scale – I) who use car for official work will also be eligible for reimbursement of cost of petrol to the same extent as those Scale I officers who are using Two-wheeler for official duty.

REVISION OF LOCAL CONVEYANCE (MONETARY/PETROL LIMIT) AS PER CENSUS FIGURES OF 2011 (HRD Cir. No. 717 dated 28.10.2015)

It has been decided that expenses on local conveyance (monthly monetary limit/ petrol limit) based on revised classification of areas as per Census figures of 2011 may be reimbursed w.e.f. 01.10.2015 as per revised classification of areas circularized vide PAD cir. 279 dated 12.08.2015.

H ii)c) Monthly consolidated amount reimbursable to officers for local conveyance on bank's duty who do not own a vehicle. (w.e.f. 01.04.2007)

(Ref HRD Cir. No. 367 dt 02.01.2007)

Officers in Scale III	Rs. 700 /-D.m.
Officers in Scale II	Rs. 650 /-D.m.
Officers in Scale I	Rs. 575 I-p.m.

H ii) d) Concurrent Auditors / Internal Auditors in Scale IV who own two wheelers.

	Metro Cities*	Area I**	Area II ***	Area III ****
Scheme- B {Petrol limits in litres}	30	25	20	20

Note :- * Metro Cities - Delhi, Mumbai, Kolkata, Chennai, Hyderabad. Ahmedabad & Bangalore

** Area 1 - Jaipur, Surat, Lucknow, Kanpur, Pune, Nagpur, Visakhapatnam, Patna, Vadodara, Kochi, Indore, Bhopal, Ludhiana, Coimbatore, Madurai, Agra & Varanasi.

*** Area II - All cities having population of 1 lac or more.

**** Area III - All places other than above.

REVISION OF LOCAL CONVEYANCE (MONETARY/PETROL LIMIT) AS PER CENSUS FIGURES OF 2011 (HRD Cir. No. 717 dated 28.10.2015)

It has been decided that expenses on local conveyance (monthly monetary limit/ petrol limit) based on revised classification of areas as per Census figures of 2011 may be reimbursed w.e.f. 01.10.2015 as per revised classification of areas circularized vide PAD cir. 279 dated 12.08.2015.

H ii) e) Reimbursement of expenses for travel on duty – conveyance expenses To Scale IV Officers
(Ref. HRD Division Circular NO. 313 Dated: 26.04.2006)

a. Officers promoted to Scale IV on or after 1st April 2006 would be reimbursed the cost of petrol up to the following limits:

1. Officers having own car & having assignment other than Concurrent Auditor:

Posted at Metro Centres : 125 litres per month.

Posted at other Areas : 100 litres per month.

2. Officers having own car & posted as Concurrent Auditor:

At Metro Centres : 100 litres per month

At other areas : 75 litres per month

Further, officers in Scale IV, who do not maintain their own vehicle, may be allowed monetary limits of **Rs. 2000/- per month**, where the officer is posted at

Metro and Rs. ono/- per month at other areas towards conveyance reimbursement.

Consequently, the facility of **Bank's Car shall not be available** to officers promoted to **Scale IV on or after 01.04.2006**.

- a.** The officers promoted to SMG scale V w.e.f. 1st April, 2011 will not be provided the facility of bank's car with the exception of the following positions:

(Ref HRD 660 dt. 13.04.2011)

Incumbents of ELBs / MCBs/LCBs and Circle Heads.

AGMs posted in the DGMs headed Circle Offices, as they also have to undertake frequent branch visits as part of their job profile.

The officers in Scale V who will not be entitled to the facility of bank's car, would be reimbursed the cost of petrol upto the following limits:

Post		Posted at Metro Centres	Posted at other Centres
Officers promoted in SMG Scale V on or after 01.4.2011.	Officers having own car	150 lts. of petrol per month	125 lts. of petrol per month
	Officers who do not have own car.	Rs.2500/-(monthly consolidated amount)	Rs.2000/-(monthly consolidated amount)

Wet; 01.01.2015, it has been decided to restore the facility of providing Bank's car to all the officers in SING Scale V irrespective of their posting

(HRD Circular letter 1/2014 dt. 19.12.2014)

Grant of Conveyance to Blind and orthopedically challenged employees – 5% of

basic pay subject to maximum of **Rs. 400/- per month** w.e.f. 18.02.2009

(HRD Cir. 61/02 to be read with HRD Cir. 523/09 dated 27.02.2009)

The sanctioning authority for sanction of this Conveyance Allowance would be the Circle Head/Divisional Head.

H ii) f) *Some important conditions.*

HRDD Cir. No.101 dated 16.09.2002

- i) Those officers who do not own a vehicle and claim reimbursement of expenses for travel on duty as monthly consolidated amount would be eligible to opt for monetary / petrol limits after they own a vehicle, subject to the conditions applicable to officers owning vehicles..
- ii) An officer who had already exercised option for either of schemes i.e. Schemes 'A' or Scheme 'B' will not be allowed to change the option unless there is a change in the type of vehicle from two wheeler to four wheeler or vice-versa) and/ or place of posting (from one office to another office in the same city). However, change of office in the same building would not be treated as change in place of posting such as transfer from one HO Division to another in the same building.
- iii) Officer must have a vehicle registered in his / her or spouse name and must hold permanent valid driving license in his/ her name but not a Learner license. However, those officers who own car but do not possess the driving license in their own name and actually employ driver may be reimbursed conveyance allowance for using their car for bank's work subject to the condition that the officer's car is driven by hired driver,

- iv) Competent Authority is Circle Head / Chief for incumbent In charge and Officers in Scale II & III and Managers of respective branches / Depts. for other officers.
- v) Promotee officers during their probation may be allowed reimbursement of conveyance expenses on monthly consolidated basis subject to existing limits under Scheme 'A' (Monetary Limits)/ Scheme 'B (Petrol Limits) / fixed conveyance. However, directly recruited officers shall not be eligible to claim reimbursement on consolidated basis during probation period. They will be entitled to traveling expenses as under:
- (a) Actual expenses for travel on bank's business by public mode of transport, as per their entitlement.
- (b) At the rates stipulated for traveling on bank's business by their own vehicle.
- vi) In exceptional cases, where expenses incurred by an officer are more than the limit applicable to him, he will have to justify his claim by giving cogent reasons and details of log book entries containing records of journeys undertaken by him on bank's business.
- vii) Officers covered by the above facility will not be eligible to claim any other local conveyance expenses except for journey to and from airport/ railway station travel on bank's duty out of Headquarter.
- viii) It may also be noted that officers who opt for Scheme' A i.e. monetary basis, will be reimbursed for such journey as per rates above. Those officers who opt for Scheme' B' i.e. on literage basis, will be reimbursed as under.
- | | |
|---------------------|-------------------|
| Ambassador Car | 8 Kms. per litre |
| Fiat/Premier Car | 10 Kms. Per litre |
| Maruti Car | 15 Kms. Per litre |
| Motor Cycle/Scooter | 25 Kms. Per litre |
| Moped | 30 Kms. Per litre |
- ix) Actual conveyance expenditure incurred for the inspection of securities by the officers working in branches may be paid to those officers who do not own a vehicle. Such officers may seek reimbursement over and above the monthly-consolidated limits mentioned above.
- x) Officers who are posted at such places where municipal limits exceeds 8 Kms and do not own a vehicle and are claiming conveyance expenses on monthly basis, may be allowed actual conveyance charges separately as per their entitlement, for the distance covered beyond 8 kms, from office. These officers shall not be paid separate conveyance charges for the distance within a radius of 8 kms. from their office.
- xi) For reimbursement of conveyance charges under 'Scheme-B' (Petrol Limits), the cost of petrol and Mobil oil may be reimbursed, subject to the condition that maximum reimbursement on these accounts should not exceed the cost of entitled liters of petrol in different areas.
- xii) Officers who own **diesel driven vehicles** and opt for reimbursement under Scheme-B (Petrol Limits) would be entitled to reimbursement of the cost of specified litres of **diesel** as per their entitlement.
- xiii) Those officers who have been provided bank's vehicle are not entitled to the above facility of reimbursement of conveyance for using own vehicle.

Claims

Claim of each Officer employee is to be lodged through HRMS between 1st to 5th day of succeeding month to which it relates.

I. REIMBURSEMENT OF TRAVEL EXPENSES ON OFFICIAL DUTY/TRANSFER BY OWN VEHICLE.

Officers while traveling on official duty/transfer by own vehicle by road with prior permission of the Competent Authority will be allowed road mileage at the following rates:-

Ref PAD 68 dt. 07.0 1.201 2

TYPE OF VEHICLE	REIMBURSEMENT RATE PER KM
Four wheeler- Engine Capacity of 1000 cc or more	Rs. 9.00
Four wheeler- Engine Capacity of less than 1000 cc	Rs. 7.00
Motor Cycle and Scooter	Rs. 4.50
Moped	Rs. 3.00

Competent Authority to permit such travel is Circle Head/Chief.

1 TA/DA AND INCIDENTAL CHARGES TO MANAGEMENT TRAINEES ON POSTING FOR ON-THE-30B TRAINING.

A **lump sum** amount of **Rs.1000/-** will be payable to the Management trainees as incidental charges for reporting for their on-the-job-training from a branch to an outstation branch. This amount of Rs. 1000/- will not be payable to MTs for reporting at ZTCs/RSCs/CSC where they are provided with free boarding and lodging facilities and are also entitled to 1 /4th of the diem-allowance as per bank rules.

The MTs are entitled to the same TA/DA, which are admissible to other officers in terms of bank rules.

K. HALTING ALLOWANCE TO OFFICERS DEPUTED ABROAD

Officers while going abroad will be entitled to TA/DA as under:

- 1) Officers would be entitled to air travel by economy class only.
- 2) Such officers would be entitled to stay in "single room" only and not in a "suit" in hotels.

{This would be subject to the limits as may be prescribed/advised at the time of the visit abroad}.

L. TRAVELLING ALLOWANCE ON RETIREMENT

(Ref HRDD Cir. No. 101 dt. 16.09.20 02)

** An officer who retires from bank service will be eligible to claim traveling allowance, baggage and other expenses for himself and his family as on transfer from the last station at which he is posted to the place where he proposes to settle down on retirement. The place should not be same centre or within the same Urban Agglomeration /Composite Area

/ Contiguous Area. **(This has been amended vide HRDD Cir. No. 734 dated 29.12.2015).**

(HRDD Cir No. 734 dt. 29.12.20 15)

In order to mitigate the hardship of officers at the time of their retirement/ VRS, it has been decided to **henceforth reimburse** such officers who shift from the bank/leased premises to own/rented house in the same urban agglomeration/ composite area/contiguous area or in the same centre, lumpsum expenses/incidental charges connected with packaging, local transportation, insuring the baggage etc. **on declaration basis which at present is Rs. 15,000/- for officers upto Scale III and Rs.**

20,000/- for officers in Scale IV & above. Such officers will not be entitled for any other reimbursement in this regard.

- ** The family of the officer staff on retirement may be allowed travelling allowance as above provided they shift within a period **of 3 months** from the date of retirement of the officer.
- ** Cases of delay in shifting beyond 3 months will be considered on merits by Circle Heads in respect of branches in their Circles and for H.O. staff by A.G.M./D.G.M., HO, if the period is upto 6 months and those beyond 6 months by General Manager.
- ** This benefit is available to those officers also who seek voluntary retirement under Regulation-19(i) of PNB (Officers') Service Regulations i.e. after completion of 55 years of age or 30 years of total service as an officer employee or otherwise, whichever is earlier.
- ** Further, those officers who seek voluntary retirement and are permitted to retire in terms of Regulation-29 of PNB (Employees') Pension Regulations, 1995 i.e. after completion of 20 years of service are also eligible.
- ** The facility in normal circumstances, can be availed by an eligible officer within a period of 3 months from the date of retirement.
- ** In cases of those officers who have been imposed penalty under Regulation -4 of Officer Employees' (Discipline & Appeal) Regulations, 1977 i.e. such officers whose services are terminated or compulsorily retired as a punishment are not entitled to the facility.

M. TRAVELLING ALLOWANCE TO THE FAMILIES OF OFFICERS MEETING WITH PREMATURE DEATH

The family of an officer who meets with premature death is also allowed the facility of payment of traveling allowance, baggage and other expenses to the place where the family proposes to settle down provided the journey is undertaken within a maximum period of one year from the date of the death of the officer, (This would be subject to the limits as may be prescribed/ advised at the time of the visit abroad).

Whenever an officer is deputed abroad he may be informed of the above conditions.

N. DEFINITION OF FAMILY

- a. For the purpose of leave fare concession, the expression 'family' of an officer shall mean an officer's spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically and mentally challenged brother/sister with 40% or more disability, widowed daughters and dependent divorced/separated daughters, sisters including unmarried/divorced/abandoned or separated from husband/ widowed sisters as also parents ordinarily residing with and wholly dependent on the officer.
- b. The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding **Rs.10000/- p.m.**

If the income of one of the parents exceeds Rs.10,000/- p.m. or the aggregate income of both the parents exceeds Rs.10,000/- p.m., both the parents shall not be considered as wholly dependent on the officer.

- c. A married female employee may include her natural parents or parents-in-law under the definition of family, but not both, provided that the parents or parents-in-law are wholly dependent on her.

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

O. LOCAL CONVEYANCE

- i). An officer while in tour may be allowed actual local conveyance as per his entitlement for the purpose stated below provided no official conveyance has been provided to him.

For journey from Railway Station/Bus Stand/ Air Port to the place of stay and back. # Place of stay to work place and back.

Work place to any other place on bank business and back. An officer while on tour may be allowed actual local conveyance as per his entitlement up to a maximum period of 15 days at one place provided no official conveyance has been made available to him even though the deputation to that place is for a longer period.

This is, however, not applicable to inspecting staff and relieving officers etc. The limit for reimbursement of conveyance charges to the inspecting staff are as under.

Internal Chief Auditors (Scale-IV)	Rs.400/- per month .
Internal Sr. Auditors/Internal Auditors (Scale-II & III)	Rs, 325/- per month
Internal Asstt. Auditors (Scale-I)	Rs. 250/- per month

- ii). The eligibility of officers in normal circumstances, regarding the mode of transport for local movement shall be as under:

Officers in Scale-I & II

Scooter / Auto Rickshaw

Officers in Scale-III & above

Taxi or such other conveyance as is available.

- iii). Officers who travel on bank duty /are deputed from one part to another part of the same Urban Agglomeration/ Composite Area shall not be paid expenses incurred for local conveyance if they are seeking reimbursement of conveyance charges on monthly basis.

P. TRAVEL BY PUBLIC TRANSPORT OR WATER TRANSPORT

For travel by public transport/water transport, officers may be reimbursed actual fare incurred or notional railway fare as per their entitlement, whichever is less. However, the journeys will have to be evidenced by proper receipts. Entitlement by Steamer – Deluxe Cabin.

Q. CALCULATION OF ENTITLEMENT

For travel between the places which are not connected by rail, the shortest road route be taken and notional railway fare.(as per the entitlement) be calculated separately for such distance. Thereafter, the notional entitlement of the officer should be arrived at, considering as if the entire journey has been undertaken by railway. The officers may be reimbursed the railway fare calculated as above or the actual expenses incurred by him for the entire journey, whichever is less.

For example, an officer who is entitled to travel by 2nd AC train travels from Delhi to Srinagar, his entitlement for this journey shall be calculated by taking actual IInd AC train fare from Delhi to Jammu and notional IInd AC train Fare for the distance between Jammu and Srinagar (to be arrived on the basis of distance between these two places via shortest road route.)

R. TRAVELLING ALLOWANCE IN CASE OF JOURNEY ON FOOT

Officers may be paid out of pocket expenses 0 Rs.1.50 per km for journeys undertaken by them for bank business on foot where no other mode of conveyance is available.

This is to compensate officer employees who have to walk long distances to go to nearby villages for canvassing bank business/ recovery of advances and for inspection of securities etc.

S. TRAVEL BY RAJDHANI EXPRESS

Officers who travel by Rajdhani Express or like trains would be reimbursed actual fare or fare as per their entitlement, whichever is lower, without deducting catering charges.

T. PAYMENT OF DIEM ALLOWANCE TO OFFICERS TEMPORARILY DEPUTED TO OUTSTATION BRANCHES

Officers in JMG Scale-1 (other than DM/BM) on their posting to work in temporary capacity as BM to outstation small branches may be paid Diem Allowance as per rules. Such temporary posting should not normally exceed 3 months and should be kept to the minimum. The Regional Managers are required to take necessary steps to post permanent Incumbent In charge as early as possible. In the mean time, the payment of Diem Allowance is not to be stopped and it is to be paid till an officer in commensurate rank is posted, even if it exceeds 3 months. Keeping in view the difficulties faced by officers in stop gap arrangement on deputation in arranging accommodation and incurring additional expenditure and the fact that no incentive is available to them for shouldering higher responsibility, it is reiterated that Diem Allowance may invariably be paid to such officers throughout the period of deputation.

U. TRAVEL BY PRIVATE AIRLINES

(Ref GSAD Circular No. 23/2015 dt. 23.10.2015)

CORPORATE TIE-UP FOR AIR TRAVEL WITH 1. AIR INDIA 2. JET AIRWAYS 3. INDIGO & 4. SPICEJET

1. In line with austerity measures for curtailing operating expenses and for getting better services, Bank entered into a Corporate Agreement with Air India, Jet Airways, Indigo and Spice-Jet for air travel by employees of Bank for which cost is borne by the Bank. Bank has since renewed the Corporate Agreement with these Airlines.
I. AIR INDIA II. JET AIRWAYS III. INDIGO IV. SPICE JET.
2. While Air India shall be the preferred Airlines, other Airlines as above may also be used in case these are found more convenient and economical within entitlements subject to observance of extant guidelines.
3. Above Airlines give discount/incentive to the Bank on the basis of business generated during the period of agreement. The benefit of incentive, however, shall be available to the Bank only if the Corporate Deal Code allocated by Airline Company to the Bank is mentioned in the Tour Code/ Corporate Code column of the ticket/booking. This shall result in substantial cost saving to Bank on air travels. These Tour Codes are as under:

Sr. No.	AIRLINES	TOUR CODE	VALIDITY
I	AIR INDIA	D004	01/01/16 To 31/12/16 (GSAD Cir. 02/2016 dtd. 06/01/2016)
II	JET AIRWAYS		
	For Domestic Bookings	9W3231002	01/04/15 To 31/03/16
	For International Bookings	9W3231002I (I for International)	
	For Domestic Corporate Group	9W3231002G	
	For International Corporate	9W3231002I G	
III	INDIGO For Corporate Bookings For Retail Bookings	PNB1 RPNB1	01/04/15 To 31/03/16
IV	SPICE JET For Corporate Bookings For Retail Bookings	C101PNBB W101PNBB	01/04/15 To 31/03/16

Corporate tie up with Airlines and also requirement for mentioning deal code has been discontinued instead the Officer will be required to give an undertaking that he/she has travelled at the lowest fare available for that particular flight.

(Ref HRDD Cir, No. 744 dt. 13.04.2016)

Brief details of concessions/benefits available to staff members in terms of agreements are as under:

Upfront discount

Complimentary meal on board;

Waiver of rescheduling fee;

Waiver of Cancellation charges;

Preferred seat allocation;

Detail of Airlines wise specific concessions/benefits as mentioned above are available at Annexure-I of Circular.

5. OTHER GUIDELINES

Officers shall be reimbursed only "Easy fare/Check fare" while availing LFC instead of reimbursement of full fare under "Economy class" which is 2-3 times costlier than the "Easy fare/Check fare". Please refer to HRD Division Circular No. 696 dated 27/06/15 for detail guidelines. It must be meticulously ensured that deal code be put up on the tickets.

BankEs extant guidelines provide that the Booking of e-ticket of approved airline through "YATRA", "MAKE MY TRIP", "EZEEO" and similar e-ticketing websites is not allowed because there is no provision of incorporating Deal Code in the e-ticket using these websites.

It is pertinent to note that corporate agreements with different Airlines were started with an objective of curtailing operating expenses and better services to the staff.

Based on references received from the field staff, the whole aspects with regard to availability of tickets at cheaper rates on e-ticket websites in comparison to corporate fares charged by the Airlines have been examined and sometimes difference of Rs.1000/- and above per ticket has been observed while booking air tickets.

Accordingly, it has been decided that Employees be allowed to book tickets from other e-ticketing websites provided that tickets on such websites are available at cheaper rates in comparison to the corporate fares charged by the Airlines. However, corporate discounts/incentives as stated above will not be available to the Bank/Staff on such bookings

In-charge (Establishment) should invariably confirm this aspect while passing the TA Bills/LFC Bills.

6. List of Travel Agents mapped with all the Airlines are enclosed at Annexure-II of Circular. (GSAD Cir. 02/2016 dtd. 06/01/2016)

V. DISCIPLINARY PROCEEDINGS-TA/DA TO OFFICERS AND OTHERS ENTITLEMENT OF TA/ DA TO OFFICERS AND OTHERS ASSOCIATED WITH DISCIPLINARY PROCEEDINGS

"Ref. HRMD 290 dtd. 20.01.2016)

TA/DA PAYABLE TO SERVING EMPLOYEES/RETIRED EMPLOYEES OF BANKS ATTENDING THE FOLLOWING CASES

S.No.	Circumstances	Award Staff		Officer		
		In service	Retired	In service	Retired	
1	Attending departmental enquiry as					
a	Defense Representative	Yes	No*	Yes	No*	
b	Charge sheeted employee including suspended employee	Yes	Yes	Yes	Yes	
c	Defense witness	Yes \$	Yes \$	Yes \$		
d	As witness on behalf of Management	Yes	Yes@	Yes	Yes@	
2	Attending CBI/Court cases					
a	Cases filed by Police/CBI against employee for official acts	As accused**	No	No	No	No
		As witness on behalf of the Bank	Yes	Yes	Yes	Yes
		As witness on behalf of employee	No	No	No	No
b	Cases filed by employee against the Bank	As a petitioner	No	No	No	No
		As witness on behalf of the Bank	Yes	Yes	Yes	Yes
		As witness on behalf of employee	No	No	No	No

S.No.	Circumstances	Award Staff		Officer		
		In service	Retired	In service	Retired	
c	Cases filed by Outsiders /customers etc. pertaining to official acts	As accused	Yes	Yes	Yes	Yes
		As witness on behalf of the Bank	Yes	Yes	Yes	Yes
		As witness on behalf of others	No	No	No	No

@ at the current rate admissible to the cadre/grade which he was holding at the time of his retirement or leaving bank's service.

*however, if the enquiry is held at place other than the place where the incident occurred at the behest of the Management, TA/DA will be paid to the Defense Representative as per rules.

** However, if the employee is acquitted honorably, the TA/DA will be reimbursed, as per rules.

§ Subject to the following guidelines:

(i) Every Bank Employee/Officer who is called to give evidence in a departmental enquiry either by the bank or the employee against whom the enquiry is being held will be entitled to payment of TA/DA.

(ii) The Officer or the authority holding the enquiry shall furnish a certificate as per format enclosed to every person appearing before him to give evidence. The number of witnesses to be called may be left to the judgment of the Enquiry Officers.

(iii) Where a prosecution witness is an employee of the Bank he shall be entitled to receive in respect of the attendance before the authority holding the departmental enquiry, payment of a travelling allowance, halting allowance as if he was on tour. If such witness is an officer, then he shall be considered reimbursement of hotel expenses in lieu of halting allowance as per his eligibility.

(iv) The defence witnesses whether workmen employee or Officer may be paid TA/DA as per entitlement. Reimbursement of lodging and boarding expenses in lieu of halting allowance should not be considered.

(v) Where a Bank official is called to the departmental enquiry to give evidence as to the facts which came to his knowledge in the discharge of his duties, the minimum time required to be spent by him on the journey to and from the place where the enquiry is held and day on which he require to remain present before the authority holding the enquiry, shall be treated as duty. However, if the Bank official is on leave, the entire time spent by him shall be treated as part of the leave and he shall not be deemed to have been recalled on duty.

(vi) Where a Bank official is called by an authority holding the departmental enquiry to give evidence as to the facts which have come to his knowledge, at a time when he was not in the bank service, he may be paid travelling allowance as provided in Para (i)

P.S. For attending Personal hearing, TA/DA may be paid, if the Appellate Authority grants a personal hearing, as part of the process of disciplinary proceedings.

a. Enquiry Officer/ Presenting Officer

TA / DA as admissible under the rules when they travel on official duty.

b. Charged Officer,

The charged officer is entitled to TA / DA as admissible under the rules, when required to travel on duty. In case the charged officer is under **suspension**, he will be entitled to TA / DA at the rates which were admissible to him **at the time when he was placed under suspension** . This facility will also be available to the charged officer for inspection of documents when specifically permitted.

In case the enquiry is held at another station on the request of the charged officer, no TA / DA will be admissible to him.

c. Defence Representative

The defence representative will be treated on Special Leave (on full pay and allowances) for the period he appears before the Enquiry Officer subject to provisions as stated above. Where enquiry is held at a place out of his headquarters, he will be paid TA / DA in terms of rules. In case of any adjournment at the instance of the bank, he will be paid TA / DA for the consequential journey also. However, no such TA / DA shall be paid when enquiry is adjourned at the instance of the delinquent officer or his representative

d. Witnesses:

a) Bank Employees / Officers

- i) Every bank employee/officer who is called to give evidence in a departmental enquiry either by the bank or the employee against whom the enquiry is being held will be entitled to payment of TA / DA
- ii) The officer or authority holding the enquiry shall furnish a certificate to every person appearing before him to give evidence. The number of witness to be called may be left to the judgment of the Enquiry Officer.
- iii) Where a prosecution witness is an employee of the bank, he shall be entitled to receive, in respect of the attendance before the authority holding the departmental enquiry, payment of traveling allowance, halting allowance as if he was on tour. If such witness is an officer then he shall be considered for reimbursement of hotel expenses in lieu of Halting Allowance, as per his eligibility.
- iv) The defence witnesses whether workman employee or officer may be paid TA/DA as per their entitlement. Reimbursement of lodging and boarding expenses in lieu of Halting Allowance should not be considered.
- v) Where a bank official is called to the departmental enquiry to give evidence as to the facts which came to his knowledge in the discharge of his duties, the minimum time required to be spent by him on the journey to and from the place where the enquiry is held and the days on which he is required to remain present before the authority holding the enquiry, shall be treated as duty. However, if the bank official is on leave, the entire time spent by him shall be treated as a part of the leave and he shall not be deemed to have been recalled on duty (officers are eligible to be paid actual expenses incurred by them and members of their family when called for duty during leave).
- vi) Where a bank official is called by an authority holding the departmental enquiry to give evidence about the facts which have come to his knowledge, at a time when he was not in the bank's service, he may be paid traveling allowance as provided in sub para(i) above.

e. TA/DA to Ex-officers

When ex employees are required to appear in the Courts and / or in Departmental Enquiries or to assist or brief bank's counsel for preparation of plaint / affidavit on behalf of the bank, they may be paid TA/DA at the present rates, applicable to officers of the same grade/ scale in which they were last placed, while they were in service. Further, they may

be paid amount as per schedule given below in addition to normal TA/DA.

Officers upto Scale-III Rs. 100/-per day

Officers in Scale-IV & above Rs. 200/-per day

Retired employees who appear before DRTs at the instance of the bank may also be given the above benefit.

f. TA/DA to Officers who ceased to be In service and against whom Disciplinary proceedings continue and others.

Officers who have ceased to be in bank's service in terms of Regulation 20(3) of Officers' Service Regulations 1979 will be entitled to TA / DA as was admissible to them at the time of their reaching the age of superannuation for attending the departmental enquiries initiated against them. Ex-officers against whom provisions of Regulation 20(3) of Officers' Service Regulations are invoked will be eligible to take assistance of another officer employee in terms of provision of Regulation 6(7) of PNB officer employees' (Discipline &Appeal) Regulations 1979 and the officer employee acting as the defence assistant will be eligible for TA / DA etc. in terms of rules.

g. Others

Any other person, when called upon to give evidence on behalf of the disciplinary authority or the charged officer, shall be entitled to TA/DA at the rates with due regard to his status in life.

h, Clarification

It is further clarified that the Enquiry Officer, Presenting Officer or those officers who appear before the Enquiry Officer as witness or the charged officer (not under suspension) will be treated on duty for the authorised period spent in complying with such assignments. The suspended officers and ex-employees/other persons who are not in service, will be paid TA / DA only.

i Reimbursement of TA/DA

The TA Bills of Ex-officers and other persons not working in the bank, shall be passed by the Regional Office/ Zonal Office / Division to which the charged officer belongs, after verification of authority and their attendance from the Enquiry Officer.

In the case of serving officers, the existing rules regarding passing of bills will continue to operate.

W. PAYMENT OF DIEMALLOWANCE TO OFFICERS TEMPORARILY DEPUTED TO OUT- STATION BRANCHES.

Officers in JMG Scale I (other than AM/OIC) on their posting to work in temporary capacity as OIC to outstation branches may be paid Diem Allowance as per rule.

Further, the Regional Managers are required to take necessary steps to post permanent Incumbent Incharge as early as possible. In the meantime, the payment of Diem Allowance in not to be stopped and is to continue to be paid till an officer of commensurate rank is posted. PD Circular NO. 30/86 dt. 6/8/86 & 5 1/88 dt. 17/11/88)

AA. MISCELLANEOUS

i). Whenever officers travel by train on duty /transfer, in the absence of receipts issued by the Railways, the following procedure is to be followed for passing of TA bills :

The employee should submit a signed declaration giving the following details:

- | | |
|---------------------------------|----------------------|
| a) Serial number of the ticket. | b) Date of purchase. |
| c) Date of journey. | d) Issuing Station. |
| e) Amount. | f) Destination. |

ii) The officers should also be required to give satisfactory evidence by showing the tickets before the journey wherever feasible,

iii). TA bills should be submitted within a period of 15 days after completion of journey.

iv). Officers who are deputed on CBI duty and are not entitled to TA / DA /local conveyance in terms of bank rules, may be allowed separate conveyance of Rs. 100/- for attending such duty. Likewise if, the same officer who was earlier deputed to CBI duties is called by the Court to give evidence may be paid conveyance of Rs. 100/- for attending the Court.

v). Officers may be reimbursed travel agent's commission for booking rail tickets for themselves and their family members within the overall limit.

SPACE FOR UPDATES

SPACE FOR UPDATES

CHAPTER 11

LEAVE TRAVEL CONCESSION

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LEAVE TRAVEL CONCESSION

2 A BLOCK/SPAN FOR AVAILING LTC

During each block of 4 years, an officer shall be eligible for leave travel concession for travel to his place of domicile once in each block of two years. Alternatively, he may travel in one block of two years to his place of domicile and in another block of two years to any place in India by the shortest route.

2 B ENCASHMENT OF LFC

(Ref. HRD Cir. No. 694 dt. 23.06. 2015)

Alternatively, an officer, by exercising an option anytime during a 4 year block or two year block, as the case may be, surrender and encash his LTC (other than travel to his place of domicile) upon which he shall be entitled to receive an amount equivalent **to the eligible fare** for the class of travel of which he is entitled up to a distance of **4500 kms.(one way)** for officers in **JMG Scale I and MMG Scale II & III** and **5500 kms (one way)** for officers in **SMG Scale IV and above.**

An officer opting to encash his LTC shall prefer the claim of himself/herself and his/ her family members only once during the block/term in which such encashment is availed of. The facility of encashment of privilege leave while availing of Leave Fare Concession is also available while encashing the facility of LFC.

There is no necessity to take any kind of leave for availing of this facility of encashment of LFC

As per PAD Circular No. 132. Dt. 31.12.2012 "The Railways are charging two types of fares – **one for peak** season (other than February, March and August) **which is higher than the lean season fare.** IBA has considered the issue and has now informed that **for encashment of LFC, the banks may consider the applicable railway fare during the month of encashment.**"

2 C MODE AND CLASS OF TRAVEL

The mode and class by which an officer may avail of Leave Travel Concession shall be the same as the officer is normally entitled to travel on transfer and other terms and conditions subject to which the Leave Travel Concession may be availed of by an officer, shall be as decided by the Board from time-to-time. Provided that **w.e.f. 1st May 2010** an officer in Junior Management Grade **Scale I** while availing LTC will be entitled to travel **by air** in the lowest fare economy class in which case the reimbursement will be the actual fare or the fare applicable to **AC 1st Class fare** by train for the distance traveled **whichever is less.** The same rules shall apply when an officer in Middle Management Grade **Scale II** and Middle Management Grade **Scale III** while availing LTC where the distance is **less than 1000 kms.** For the distance of more than 1000 kms, they are entitled to travel by Air.

Thus, the entitlement for availing LTC **(if travelled by Air)** shall be :-

(Ref HRD Cir No. 628 dt 12.6.10)

The notional entitlement of officer in JMG Scale - I shall be 1st Class AC by train.

The officer in MMG Grade can travel by air if the distance to be travelled is more than 1000 km. If he does not travel by air for any reason, the entitlement must be worked out on the basis of notional 1st Class AC fare only.

(Ref PAD Cir. No. 229 dt. 20.08. 2014)

The Board in its meeting held on 09.06.2014 has approved the inclusion of the following conditions in the existing scheme:

- (i) Travel to foreign destinations, including travel via foreign destinations while availing LTC facility may not be allowed.
- (ii) Reimbursement of fare should be based on actual expenditure which in turn should not be beyond the entitled class of travel.
- (iii) In case the officer travels in a class lower than his entitled class then his entitlement would be limited to the class of travel. If part of the journey is through a lower class then the entitlement would be proportionately reduced.

(HRD Circular No. 696 dt. 2706.2 015)

It has been advised by Ministry of Finance that Central Vigilance Commission "while taking note of the above instructions has observed that in many LFC cases, officers are reimbursed the full fare under "Economy class" which is 2 – 3 times costlier than the "Easy fare/Check fare". This may lead to malpractices such as giving cash backs to the officer and other allurements by the travel agent".

Accordingly it has been advised to **reimburse only the "Easy fare/Check fare"** while availing LFC by officers.

2 D. ENCASHMENT OF LEAVE

Once in every 4 Years, when an officer avails of LTC, he may be permitted to surrender and encash his Privilege Leave not exceeding one month at a time. Alternatively, he may, while traveling in one block of two years to his home town and in the other block to any place in India, be permitted encashment of Privilege Leave with a maximum of 15 days in each block of two years or 30 days in one block .

O For the purpose of leave encashment all the emoluments payable for the month during which the availment of the Leave Travel Concession commences shall be admissible.

O Provided that an officer at his option shall be permitted to encash one day's additional Privilege Leave for donation to the Prime Minister's Relief Fund.

O Encashment of the one day's PL for donation to the Prime Minister's Relief Fund may be allowed every year without linking it to the availment of LTC,

O At the time of encashment of Privilege Leave, no contribution to the Provident Fund is to be deducted.

O In cases, where officers have been provided with the facility of bank / leased accommodation and are not entitled to fixed HRA, notional HRA equivalent to the amount payable on fixed basis is to be taken into consideration while computing leave encashment.

2E. ENTITLEMENT FOR AVAILING LTC

O The notional entitlement of officers in JMG Scale-I shall be **AC II Tier Sleeper Class** 12y train by the shortest route between the place of work and destination.

However if he travels by Air, then his entitlement will be AC 1st Class Fare or the actual fare whichever is lesser.

OThe entitlement of officers in MMG Scale-II / III is AC II Tier Sleeper Class by train by shortest route. However, they can travel by air if the distance to be traveled is more than 1000 Kms. If the destination of the officer is not linked by air, then the notional entitlement will be calculated by taking IInd AC Sleeper train fare. Further, if between the place of work and destination, air service is available up to a particular point, then notional entitlement would be calculated as air fare for the distance covered by the officer by air plus IInd AC Sleeper train fare up to the destination, by the shortest route.

However if the distance is lesser than 1000 kms, he can travel by Air, then his entitlement will be AC 1st Class Fare or the actual fare whichever is lesser.

This is further clarified as under: -

Where the distance is covered by air : - Actual air fare (Economy class of Indian Airlines by shortest route).

When part distance is covered by train & part distance is covered by air :- Train fare for IInd AC class by shortest route or actual train fare whichever less, for the journey performed by train and airfare for the journey conducted by air (Economy class of Indian Airlines by shortest route).

- If an officer in MMG Scale-II & III does not travel by air for any reason, the entitlement must be worked out on the basis of notional IInd AC Sleeper class fare only by the shortest route.
- If for any reason, like non-availability of tickets / reservation/flight etc. on the dates convenient to an officer, he undertakes journey on LTC by a route other than the shortest one, his notional entitlement would be calculated through the shortest route and the reimbursement shall be restricted to his entitlement.

2 F. COMPUTATION OF LEAVE TRAVEL CONCESSION BLOCK

- The block of 4 years will commence from 1.7.1979 in case of officers recruited / promoted before 1.7.1979. *(PD Circular No. 454 dt. 16.08.79)*
- In the case of officers recruited / promoted after 1.7,1979 the block of 4 years would commence from the date of their joining/ promotion as officer in the bank.
- If an officer has availed of LTC in a Block which has commenced earlier than 1.7.1979, the LTC rules under the Officers' Service Regulations would become applicable at the end of this block.
- In case an officer had not availed his LTC under the then existing span, when the rules under the Officers' Service Regulations, 1979 came into force and he was given the option either to avail LTC, as per old rules or to avail it under the Officers' Service Regulations, 1979, then the block in these cases would be reckoned from the time the last block expired. *(PD Circular 511 dt. 16.01.80)*
- An officer who has not availed LTC under the old rules in the last applicable block of 3 years (under the then Bank rules applicable prior to 1.7.1979) may be allowed to exercise his option either to avail of LTC under the old rules before expiry of the last 3 years block or in the alternative to avail of LTC under the PNB Officers' Service Regulations, 1979 w.e.f. 1.7.1979. In the former case, the new block of 4 years will be reckoned immediately after completion of old block of 3 years and in the latter case, the new block of 4 years commences from 1.7.1979.
- " In case employees who are promoted as officer on or after the appointed date i. e. 1.7.1979 and have not availed of LTC in Clerical cadre during the span applicable to them, the old span will continue. They will become eligible for LTC under the new rules on expiry of the aforesaid span. Alternatively, they may surrender their existing entitlement

in writing and opt for new span to commence from 1.7.1979. In case such employees have already availed of LTC in old span, new rules will become applicable to them at the end of the old span".
(PD Circular 551 dt. 08.11.1980)

0 Leave Travel Concession will be admissible only after completion of one year of service in case of directly recruited officers.

2 G NATURE OF LEAVE FOR AVAILING LTC

0An officer may avail LTC during any type of leave without any restriction on the period of leave. However, if LTC is to be availed on sick leave, it shall be on the basis of medical certificate from the attending doctor as submitted by the officer. Leave encashment will also be permitted when an officer avails LTC on any kind of leave.

0 There is no restriction as to the minimum number of days of leave required to be taken for availing LTC. An officer shall, however not be permitted to avail LTC on extraordinary leave. He shall not be allowed to avail LTC only on public holidays /weekly offs.

2 H DEFINITION OF FAMILY

- For the purpose of leave fare concession, the expression 'family' of an officer shall mean an officer's spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically and mentally challenged brother/sister with 40% or more disability, widowed daughters and dependent divorced/separated daughters, sisters including unmarried/divorced/abandoned or separated from husband/ widowed sisters as also parents ordinarily residing with and wholly dependent on the officer.
- 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.10,000/- p.m. or the aggregate income of both the parents exceeds Rs.10,000/- p.m., both the parents shall not be considered as wholly dependent on the officer.
- A married female employee may include her natural parents or parents-in-law under the definition of family, **but not both**, provided that the parents or parents-in-law are wholly dependent on her.
- After marriage, the home town of a lady officer will be the home town of her husband. The paternal home which was her home prior to the marriage is not to be treated as her home town after marriage.
- If the spouse of the officer is employed in the Bank although each will be entitled to avail LTC in his/her own right, the family including the husband and wife taken together shall not be eligible for LTC more than once during a block of 2 years/4 years for travel to his/ her home town/to any place in India.
- If the spouse of the officer is employed in another organisation, the officer shall be entitled to avail the LTC benefit in respect of his/her spouse also. He shall, however be required to give a certificate that double benefit is not being availed for the same journey by his/her spouse from his/her employer.
- Both the Officer and his/her spouse, if employed in the bank, shall be eligible to claim leave encashment in their own right against same journey. However, travel expenses

under LTC shall be reimbursed to only one of the spouses as per their eligibility / entitlement.

2 I i) MODE OF TRAVEL

An officer shall be reimbursed travel expenses for availing LTC on the basis of his entitlement as stipulated above. The officer may travel by any acceptable mode of transport to any place in India (even if he touches the same place more than once) so long as the reimbursement is within the fare to which he is entitled for the destination declared by the shortest and direct route. Both inward and outward journeys may be combined for calculating entitlement and for the purpose of reimbursement i.e, fare may be calculated for outward and inward journey separately arriving at the entitlement of the officer.

2 I ii) TRAVEL BY PRIVATE AIRLINES

As described in Rules for TA under 1 U. However, when the officer in Scale-IV and above travels on LTC by other mode, notional entitlement shall be restricted to Indian Airlines fare only.

As per PD Circular 120 dt. 17.08.2012, Officers may be reimbursed actual fare incurred for travelling by air of any airlines if the journey is undertaken by direct route in terms of the relevant provisions of Officers' Service regulations, for availment of LTC.

It is further clarified that in regard to travel by round route, the reimbursement may be made not exceeding maximum fare applicable for direct route to the last point of journey/destination connected by air from the originating place of journey.

Clarification on Frozen Fares of Air India and LFC tickets issued by Jet Airways

(GSAD Circular No. 14/2012 dt. 26.12.2012)

The matter was taken up with Air India who have clarified that Frozen Fares are applicable in RBD's T & U class only whereas LTC/LFC fare are in RBD 'H' class as per Govt. directive. Therefore, **Frozen Fares mentioned in the GSAD Circular 13/2012 dated 15.11.2012 are not applicable on LFC tickets.** Frozen fares are issued in RBD's T & U class subject to availability of seats. However, if no seat is available in RBDs' T & U class then frozen fares will not be applicable and upfront discount of 10 % on basic fare will be given on purchase of tickets. The Agreement with Jet Airways has been amended with the amendments given in the Circular.

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.... while availing LFC facility some of the officers are misutilising it by purchasing fictitious tickets; obtaining higher category tickets while paying for lower category. Some of the travel agents also include hotel stay; sightseeing etc. in their LFC packages even cash back arrangements are made.

2 I iii) TRAVEL BY ROAD ETC

The officer may travel by road/ water transport. The reimbursement of LTC shall be restricted to actual fare incurred or fare for the distance as per his entitlement whichever is less. Journey will be evidenced by proper receipt .

For the distance not covered by Railway, the shortest road shall be taken and notional fare (as per entitlement) is to be calculated separately for such distance. Therefore, notional entitlement of the officer shall be arrived at considering as if the entire journey, whichever

is less. For instance, an Officer who is entitled to travel by railway from Delhi to Srinagar, the manner of reckoning the entitlement for this journey shall be calculated by taking train fare from Delhi to Jammu and notional train fare for the distance between Jammu and Srinagar (to be arrived at on the basis of distance between these two places via shortest road route.) This shall be applicable only in case of officers who are entitled to travel by rail. As regards officers who are entitled to travel by air, the procedure for calculation of notional air fare as stipulated under Para-II shall be followed for calculating the entitlement for places which are partly not-connected by air.

2 I iv) TRAVEL BY TAXI

An officer may travel by taxi on LTC at his option even between places connected by train/bus. However, proper receipts from taxi drivers/transport company giving taxi number, details of journey and fare charged etc. duly authenticated by the officer will be submitted along with other proof like toll tax, petrol bill, parking receipts etc for visiting the place of destination while claiming reimbursement of LTC. However, the entitlement of fare shall be restricted to overall entitlement of the officer. Night charges paid by an officer while traveling by taxi shall not be reimbursed.

2 I v) TRAVEL BY SELF / OWNED VEHICLES

Officers may travel by their own vehicle. However, the facility will be available in respect of vehicle owned by an officer in his own name or in the name of spouse.

Officers traveling by own car will be reimbursed to and fro charges calculated on the basis of cost of 1 litre of petrol per every 8 Kms. for Ambassador Car, 10 Kms. for Fiat/ Premier Car, 15 Kms. for Maruti Car/Van, of the distance covered from his place of posting to the place of destination / visit as declared by him at the time of availment of LTC, calculated on the basis of shortest route by railway or equivalent to the fare to which he is entitled, whichever is lower.

Officers traveling by own car for the purpose of availing LTC, may also be reimbursed to and fro charges calculated on the following basis.

<u>Type of Vehicle</u>	<u>Reimbursement Rate per Km.</u>
j) 4 Wheeler- Engine Capacity of 1000 cc or more	Rs. 9.00
i) 4 Wheeler- Engine Capacity less than 1000 cc	Rs. 7.00

However, the reimbursement will be limited to actual expenses /notional entitlement calculated as per the entitlement of the officer.

The following conditions shall apply for travel by self owned vehicle.

- A) No other mode of conveyance will be allowed to the members of the family and all of them must travel by the same self owned vehicle.
- B) Petrol bills duly verified must be submitted as. evidence of journey.
- C) In case of diesel driven car also the rate per Km. as mentioned for petrol operated cars shall be applicable i.e. cost of diesel @ 1 litre per every 8/10/15 Kms mentioned above for the distance traveled or notional entitlement, whichever is lower.

2H vi) TRAVEL BY CONDUCTED TOUR

Where an officer undertakes journey by tours conducted by the travel Agency/Tourism Development Corporation, he will be entitled to reimbursement of traveling expense only provided he produces a certificate issued by the agency about the actual expenses of

traveling incurred by the employee along with full details of boarding and lodging expenses or sightseeing charges at places visited by the officer. The reimbursement shall not, however, exceed the amount of fare payable to the entitled class of railway for the permissible distance. The agency which has conducted the tours must be duly approved by the Tourism Department of the State Government and must hold valid permit for the places visited by the officer.

2 I vii) TRAVEL BY HORSE/CAMEL/PONY/BULLOCK CART ETC.

The expenses incurred by an officer for travel by the above modes may be reimbursed if they are within their notional entitlement and subject to production of satisfactory evidence of the expenditure.

2 J RESERVATION & BERTH CHARGES

Officers shall be eligible to reservation charges, berth charges and train charges, if any, wherever payable, over and above the entitlement.

Also, whenever journey is undertaken by public transport or by self owned vehicles, the officers shall be eligible to toll tax wherever payable, provided the amount does not exceed the notional fare for the destination by the shortest route calculated on through ticket basis.

The travel agent's commission may be allowed if the total expenses on travel including travel agent's commission are within the overall permissible entitlement of the officer.

Bedroll charges are not reimbursable.

2 K ADVANCE AGAINST LEAVE TRAVEL CONCESSION

The fare permissible under LTC will be advanced to the officers on the following conditions;

- i) The officer in his application for availing LTC shall declare his destination.
- ii) The fare for outward journey will be advanced, on his undertaking to produce tickets before the commencement of journey or within 7 days from the date of the advance, whichever is earlier. On such evidence being produced, the fare for the return journey will also be advanced, subject to the condition that the evidence of the return journey shall be produced within 7 days of resumption of duties by the officer.
- iii) In case members of the officer's family avail of the LTC before or after he himself avails of the concession, the appropriate fares for the members of the family availing of LTC will be advanced as above.
- iv) Such of the officers who change their destination may be allowed fare for the farthest point of the journey undertaken by them, by the shortest route. However, for the purpose of taking advance against LTC, the condition of production of tickets as given in the earlier paras and submission of TA Bills within the stipulated period have to be followed strictly.
- v) TA Bills should be submitted within a period of 15 days after completion of journey failing which advance allowed against TA bills must be recovered along with the interest applicable to clean advances.
- vi) For the purpose of reimbursement of journey expenses on LTC, the officer shall produce satisfactory evidence of the actual expenditure incurred by way of tickets/ receipts etc,

- vii) As the Railways do not issue receipts in evidence of having traveled by train, the employees are required to submit a signed declaration giving the following details in respect of each ticket claimed, if such ticket is not submitted with the TA Bill:

Sl. No. of the ticket.
Date of purchase.
Date of Journey.
Issuing station.
Amount & Destination.

- viii) The officers should also give satisfactory proof by showing the tickets before the journey, wherever feasible and in case of reservation, the officers may produce the reservation tickets if it was not necessary to surrender the same at the destination.
- ix) The amount of advance should be in proportion to the fare in the respect of the destination given by the officer.

2 L ADVANCE AGAINST SALARY

The officers availing LTC will, if they so desire, be advanced salary falling due during their leave period.

2 M BENEFIT OF CARRY OVER

The officers should be encouraged to avail LTC within their Block / Span. However, in case of exigencies of bank's work where an officer is refused leave for availing LTC, he may be allowed the benefit of carry over of the LTC for a **maximum period of 6 months**. The benefit of carryover of LTC can be allowed in each block of two years.

Extension in LTC span should only be permitted in extraordinary circumstances. Even in case where the officer and the family members are availing LTC separately, both should avail LTC within the span/extended span of the officer.

Authority;- Circle Head/CM/ AGM/DGM

2 N REIMBURSEMENT OF FARE FOR CHILDREN BELOW 12 YEARS.

O The entitlement of the family members of an officer is the same as that of officer. In case an officer is entitled to travel by air, the children of the officer are also entitled to travel by air and reimbursement in respect of airfare of children shall be made according to other terms and conditions regarding LTC facility.

O In case of officers who are entitled to travel by train but prefer to undertake journey by air and children below the age of 12 years are charged air fare, they may be reimbursed the full train fare, for the journey of such children by the class to which an officer is entitled up to the permissible distance or actual air fare, whichever is less.

OR is further clarified that if the place of destination is not accessible by train or steamer and the children undertake journey by air, the same principle may be followed i.e. the officer will be reimbursed full train fare for the journey of such children by the class to which an officer is entitled up to the permissible distance.

O This mode of calculation of reimbursement of fare shall also be applicable if the journey is undertaken by bus.

2 0. TRAVEL TO HOME TOWN

- 0 The reimbursement of fare for travel to home town is also to be made by the shortest and direct route,
- 0 For availing LTC for home town, the reimbursement shall be made for the members of the family who are normally residing with the officer at the place of posting.
- 0 Each officer shall, if he has not already done so, furnish to the bank a written declaration of his place of home town duly supported by reasons, such as ownership of immovable property, permanent residence of parents /children at the place where he would normally reside but for his absence from such station for service in the Bank, where the property is owned at more than one place, the officer may choose anyone place, The home town can be changed at the request of the officer due to change in the above, by the Competent Authority only once during the entire service period.

2 P. i. BREAK JOURNEY

Officers may be allowed to break journey outward as well as inward, provided the amount payable does not exceed the fare for the destination by the shortest route, calculated on through ticket basis.

2 P ii. TOUCHING THE SAME PLACE

Journey in all cases should commence from the headquarters of the officer and shall be deemed to have completed as and when he reaches the headquarters. An officer for travel on LTC may touch the same place more than once. However, the reimbursement shall be restricted to the place of destination calculated from the place of posting by shortest and direct route.

2 P iii. CONVEYANCE FOR FAMILY MEMBERS

An officer will be eligible to claim LTC for the members of his family, if they do not ordinarily reside with him at the place of his posting, for travel of family members from the place of domicile to the place of posting and return, after enjoying LTC with the officer and vice versa,

2 P iv. SEPERATE PLACE OF VISIT BY FAMILY

The members of the family may travel to a place other than the one visited by the

officer. 2 P v. SEPERATE JOURNEY FOR FAMILY

Leave Travel Concession may be availed by the officer's family for travel prior to or after the date on which the officer himself avails of the leave travel concession, provided that the period between the date of commencement of journey by the family and the date on which the officer himself commences his journey does not exceed 6 months. On expiry of such period of 6 months any LTC not availed of by the officer himself (unless in the mean time the leave is refused by the Bank) or by-his family, shall lapse.

2 P vi. TRAVEL BY HIGHER CLASS

If the officer travels in a higher class than that to which he is entitled, the payment for the LTC will be restricted to the fare of the appropriate class to which he is entitled.

2 P vii. TRAVEL BY LOWER CLASS

Officers may travel by a class lower than to which they are entitled. They may also travel from place to place and may visit different places. In such cases an officer will be paid actual

fare incurred or the fare as per his entitlement for the distance between the place of his headquarter and the place declared by him in his application for leave travel concession, by the shortest route calculated on through ticket basis, whichever is less.

2 P viii. LOCAL SIGHT SEEING

The officer will not be entitled to claim expenses incurred on local sight seeing, boarding and lodging, cooliage while on LTC.

2 P ix. LOCAL CONVEYANCE

The local conveyance charges from residence to railway station/ airport / bus stop for availment of LTC as also similar expenses at the place of destination will not be reimbursed. In case the airport/railway station is outside municipal limits, then expenses towards journey be reimbursed subject to the overall entitlement. It shall, however, not be payable for travel within places which consist of more than one municipality/panchayat limits but are treated as part of one metropolitan centre.

2 P X. WATER TRANSPORT

Where the destination is connected by water transport only or where the destination is partly connected by rail and partly by sea route, the reimbursement of fare may be made as per the fare charged by the steamer as per entitlement of the officer for the distance which is connected by sea route. **Entitlement by Steamer – Delux Cabin.**

2P xi. BANK'S CAR

Officers are not entitled to travel by Bank's car while availing LTC.

2 P xii. RA.JDHANI EXPRESS

Officers will be eligible for reimbursement of the eligible fare by entitled class up to a designated place, irrespective of the train by which they have undertaken such travel. In other words, if they have performed the journey by Rajdhani Express or some other like trains, the reimburse-ment will be made on the basis of the fare applicable to that particular train up to the designated place by the direct and shortest route by en-titled class.

It is further clarified that the reimbursement of the fare by Rajdhani Express and other like trains shall be made only if the officer actually travels by the above trains and the fare of these trains shall not be reckoned for calculating the notional entitlement of the officers in cases where they have not traveled by such trains.

2P xiii. TRAVEL ABROAD

(PAD Circu tar No.141dt. 31.01. 2013)

LTC is not applicable for travel abroad. Reimbursement of travel expenses upto Indian border without touching the border is not permissible i.e if an officer wishes to go on LTC abroad viz., UK/ Singapore/ Kathmandu, etc. by a direct flight, the question of reimbursement of his travel expenses upto the Indian border would not arise.

Reimbursement shall be made of actual charges subject to entitlement of the officer for the entire journey to the place of domicile or designated place anywhere in India provided the officer actually visits the place so designated.

It is the primary responsibility of the concerned officer to prefer genuine and admissible claims under this facility in respect of self and dependents. In case any misutilisation of this facility and submission of inappropriate claim comes to our notice in future or any claim is

found to be inappropriate at a later stage, with an intent to derive pecuniary benefit out of it, the matter will be viewed seriously and treated as a misconduct in terms of PNB Officer Employees(Conduct) Regulations, 1977 and appropriate action will be initiated against such officer as per rule.

2P xiv. COMPLETION OF JOURNEY AFTER EXPIRY OF BLOCK

An officer must avail LTC before the expiry of LTC span. If an officer (or his family members) commences the outward journey before expiry of the block but completes the journey after expiry of block, he would be entitled for LTC on the block in which he has commenced the outward journey.

2P xv. TIME LIMIT

The time limit for completion of journey on LTC by self / family members i.e. the period between commencement of journey and return journey on LTC should not exceed six months.

2P xvi. TWO WHEELERS

Two wheelers cannot be treated as an accepted mode of transport for the purpose of LTC.

2 P xvii. PART TIME OFFICERS

Part Time Officers shall not be eligible to LTC.

2 P xviii. SUSPENSION PERIOD

An officer shall not be eligible to LTC facility during the period of suspension.

2 P xix. EXPENSES FOR SERVANT

No expenses of LTC will be payable in respect of the servant.

SPACE FOR UPDATES

SPACE FOR UPDATES

CHAPTER 12 \

OTHER WELFARE SCHEMES

[CHAPTEI^2]

OTHER WELFARE SCHEMES.

1. MEMENTO TO EMPLOYEES ON RETIREMENT

(PD Cir. No. 1719 dt. 26.04.2000, HRD Cir. No. 178 dt. 25.11.2003, PAD Cir. No. 36 dt. 31.05.2011, CIR. NO. 796 DT. 10.04.2019)

- ❖ To all the employees who retire upon attaining the age of superannuation after putting in minimum **15 years** of service.
- ◆ A token Gift of **Rs. 10000/-**.
- ❖ A farewell party is organized at the office of his posting to which Bank contributes **Rs.60/-** per employee.

2. SILVER JUBILEE AWARD

(PAD Cir. No.35 dt. 31.05.2011, PD Cir. No. 1763 dt. 08.12.2000, HRD Cir. No. 797dt. 10.04.2019)

In order to recognise the long service put in by the employees, the Bank has a Scheme to honour the employees on completion of **25 years** of unblemished service by giving a memento in the form of an article **like Wrist watch, Silver Salver or any other article of the employee's choice of the value not exceeding Rs. 8000/-**. The Scheme also provides that the honour is to be bestowed upon an employee in a simple function at the branch/office during which light refreshment is also to be served towards which the bank contributes **Rs.60/- per employee** at the said office. (PD circular 1205 dt. 18.04.2000 & 1763 dt. 18.12.2000)

3. SCHOLARSHIP SCHEME TO PROVIDE FINANCIAL ASSISTANCE TO ONE TALENTED CHILD OF THE EMPLOYEE.

(PAD Consolidated Circular No. 6/2014 dt 14.02.2014 & HRDD Cir. No. 728/2015 dated 05/12/2015)

- ❖ The benefit of Scholarship Scheme is available to all employees of the Bank irrespective of the cadre.
- ❖ The assistance is for one child only.
- ❖ The Scheme has been introduced from the academic session 1999-2000.
- ❖ There shall be no minimum percentage of marks in the qualifying examination and the student should consistently succeed in the examination every year until graduation/post graduation is completed.
- ❖ For subordinate staff, the child should be at Graduation level.
- ❖ For award/officer staff, the reimbursement will be for Graduation / Post Graduation in Medicine, Engineering, Architecture, Agriculture (not as one subject), Computer (not as one subject) and Post Graduation in Management and Post Graduation Diploma of 2 years in the Management from any recognized University and/or from an Institution recognized by All India Council for Technical Education subject to the terms and conditions prescribed in the Scheme.

Those who study for Chartered Accountancy, shall be eligible for reimbursement of actual fee paid to the Institute of Chartered Accountants of India. Reimbursement shall be made

in two stages, one after the completion/qualifying the intermediate and final on completion and qualifying for becoming Chartered Accountant within the overall limit

- O The financial assistance in respect of **Graduation** is subject to maximum limit of Rs. **4,000/-** p.a. and in respect of **technical education including Chartered Accountancy**, the amount has been restricted to Rs. **7000/-** p.a. for one child of an employee.
- O Child means any child of award/officer staff including permanent Part Time employee and / or legally adopted son/daughter.
- O There is no requirement of minimum marks in the qualifying examination.
- O The student should be a regular student and not for correspondence course or postal tuition as a private candidate.
- O Sanction of scholarship to the employees posted in the Circles be done at the respective Circle Offices by a Committee consisting of two senior executives, at the Circle Office, to be constituted by the Circle Head. However, the sanctioning authority in respect of employees working in Head Office Divisions & Zonal Audit Offices would continue to remain the same.
- O Proforma enclosed - **Annexure I.**

4. LIBRARY FACILITY IN BRANCHES

This scheme is being operated with a view that books and journals etc. of interest and use to candidates who appear in CAIIB examination and internal promotion tests and books in General knowledge, Current Affairs and Management are readily available to the employees to enrich their functional knowledge.

- O The Incumbents Incharge are authorised to buy books and journals upto the following limits: - **(Organisation Study Ce II Circular No. 1/2003 dt 01.04.2003)**
- O Limit of expenses on purchases of Books/Journals is as under:

Class of Branch	Value of books per annum	Purchase of Economic/ Banking Journals/ Financial Dailies - Per Annum
LCB/Others, Scale VI	10000/-	15000/-
Exceptionally Large/ MCB/ Others Scale V	7000/-	10000/-
Very large. Scale IV	2000/-	4000/-
Large, Scale III	1500/-	1800/-
Medium, Scale II	1000/-	Nil
Small, Scale I	500/-	Nil

The books to be purchased within the above frame work shall be decided by a committee comprising of Incumbent In charge, 2nd man and a senior most employee in clerical cadre at the branch. Any two shall form the quorum.

5. FACILITY OF PART TIME MEDICAL CONSULTANTS

- O All the employees of the bank can avail of the facility of the Part-Time Medical Consultants who render free medical consultancy to the staff members and their families at the places fixed by the bank during specific hours, on all the working days.

- O The Part-Time Medical Consultants are also provided some medical equipments like ECG machine etc. and medicines for distribution to staff members and their families at bank's clinics.
- O At present the facilities of Part-Time Medical Consultants are available at the following stations/offices.
 1. Head Office Buildings at Bhikhaji Cama Place, Parliament Street and Rajendra Place, New Delhi.
 2. Central Staff College, Delhi
 3. RSC, Belapur.
 4. All Zonal Headquarters (including Delhi)
 5. At all Regional Headquarters (except at stations where Zonal Headquarters are also situated).
- O w.e.f. 01.11.2006, the amount of Honorarium payable to the Part-Time Medical Consultants will be as under
(HRD Circular Letter 9/006 dt. 12.10.06)

LOCATION	AMOUNT (in Rupees per month)
Metro centers Major 'A' class cities viz. Ahmedabad, Bangalore, Hyderabad Zonal Headquarters excluding Single-Region Zonal Headquarters other than those situated at Metro centers and Major 'A' class cities CSC Delhi Head Office Building Rajendra Bhawan, New Delhi	10000/-
Regional Offices Single-Region Zonal Headquarters other than those situated at Metro centers and Major 'A' class cities RSC Belapur IT Center Faridabad	7500/-

6. CANTEEN FACILITIES FOR THE STAFF.

(PD Cir letter No. 18/89 dt. 8/4/89. PD Cir letter No. 38/93 dt. 23/12/93. HRD circular no. 182 dated 28-11-2003 & HRDD Letter dt. 15.07.20 05)

The bank is providing the canteen facilities to the employees at all the offices of the bank. In terms of the scheme, the bank provides :-

Cash subsidy at the rate of **Rs. 60/-** per employee per month at the branches / offices situated at all centres.

Free electricity / kerosene oil / fuel expenses for running the canteen.

Debiting the head of Canteen Subsidy - Staff welfare funds

7. FINANCIAL COMPENSATION TO THE FAMILY OF AN EMPLOYEE WHO DIE WHILE IN SERVICE OF THE **BANK.**

(PD Cir. No. 1635 dt. 28.08.1998, HRD Circular No.258dt. 25.05.2005, 593 dt. 06.01.10, 674 dt 19.09.2012)

In order to provide immediate financial assistance to the family of the employee who dies while in the service, the Bank provides the following ex-gratia amount w.e.f. 1.4.1998, provided the employees have served the Bank at least for a period of 5 years.

w.e.f. 01.10.2012, the amount payable is as per the details given below:-

Cadre	Revised financial assistance (in Rs.)
Officer	1,50,000/-
Clerical	80,000/-
Subordinate	60,000/-

The booking of expenses under the Scheme would continue to be done at the sanctioning office, to the debit of Staff welfare a/c. (HRD Division Circular No.387 dated 03.04.2007),

- There is also provision (exclusive of ex-gratia as above) to make lump sum payment of **Rs. 10,000/-** to the family of the employee who dies while in the service of the Bank to meet the immediate expenses relating to funeral and other religious rituals, (PD Circular No. 1634 dated 22.8.98, PAD 37 DT. 31.05.2011.)

Procedure Immediately on receipt of the information of death of the employee the Incumbent Incharge should get in touch with the members of the family of the deceased and make payment to any of members of the family i.e. spouse / child / parent to the debit of Misc. Exps. HO Sanction.

○ Sanctioning Authority

(HRD Cir. No. 317 dt. 11.05.2006)

	Authority For Sanction
Subordinate, Clerical & Officer Staff upto MMG III Working in Circles	Circle Head
Subordinate, Clerical and Officer Staff upto MMG III working in Head Office Divisions	Divisional Head
All Officers in SMG - IV 8i above	Dy. General Manager, (HRD) Head Office

SETTLEMENT OF DUES IN RESPECT OF DECEASED EMPLOYEES

(HRDD Cir. No. 247dtd. 29.01.2015)

The terminal dues and the other financial benefits admissible to a deceased employee are required to be settled immediately and paid to the nominee/legal heirs/family members.

8. SCHEME FOR ADJUSTMENT OF OUTSTANDING OF HOUSE BUILDING LOAN IN THE EVENT OF DEATH OF AN EMPLOYEE WHILE IN SERVICE.

(PAD Consolidated Cir. N o. 04/2014 dated 31.01.2014)

The scheme provides that In the unfortunate event of the **death** of an employee **while in the service of the Bank** or on his/her **seeking pre-mature retirement owing to incapacitation on medical grounds** or on his/her being **reported to be missing while**

in service, waiver of the outstanding House Building Advance availed by the employee (Principal & Interest, for Advance taken on concessional rate as well as on PLR), for 50% of the outstanding amount **maximum upto Rs.2.00 lakhs**, whichever is **less**.

The application for the missing purpose may be considered after a period of **2 years after the employee is reported to be missing** provided the police has submitted the report to the effect that the employee is not traceable. The period of computation of 2 years would be from the date of lodgement of FIR in the case.

The option of availing this facility would be vested with the family of the employee who is reported to be missing, who may take a decision in the matter keeping in view their own financial interests and requirement. The detailed guidelines have been circulated vide PO circular no. 1738 dated 21.7.2000.

9. REVISED SCHEME FOR PAYMENT OF EX-GRATIA (LUMP-SUM) AMOUNT.

(PAD Consolidated Cir. No. 8/2014 dt 20.02.2014)

ELIGIBILITY

- i. Employee dying in harness (other than due to injuries sustained while performing official
- ii. Employee dying due to injury sustained while performing official duty within or outside office premises (other than due to injuries sustained while performing official duty as a result of violence, terrorism, robbery or dacoity);
- iii. Employee Sanctioned Premature Retirement by the competent authority owing to incapacitation on medical grounds, before reaching the age of 55 Years.
- iv. However, the family of an employee who dies in harness due to injuries sustained while performing official duty as a result of violence, terrorism, robbery or dacoity, would also have the option to apply for financial assistance under this scheme, if they so desire.

COMPETENT AUTHORITY TO ACCORD APPROVAL UNDER THE SCHEME

The following executives shall be competent to sanction Ex-Gratia payable under the Scheme:

- a. CHAIRMAN & MANAGING DIRECTOR; **OR**
- b. EXECUTIVE DIRECTOR designated by CMD for the purpose; **OR**
- c. GENERAL MANAGER designated by CMD for the purpose.

PROCEDURE:

Claims under the Scheme of Ex-Gratia (lump-sum) amount would be considered only on receipt of written request for the same on the prescribed proforma. Such request, among other criteria, would also be examined keeping in view the past record of the employee. Other criterions applicable with regard to the procedure for application are:

- i. In case of pre-mature death of employees dying in harness:**
 - a. Such requests should be received from the family by the Bank within a period of 6 months from the date of death of the employee.
 - b. In case 'Family' as defined under the Scheme under para 3 above, consists of only (a) minor(s), the application should be moved by his / her legal guardian.
- ii. Where an employee seeks pre-mature retirement owing to incapacitation on medical grounds before reaching the age of 55 years, payment of Ex-Gratia would be considered subject to the following conditions :**

- a. On receipt of an application seeking pre-mature retirement owing to incapacitation on medical grounds, the Bank will constitute a Medical Board for deciding the claim of the employee whether he/ she is medically fit to continue in Banks' service. On the basis of the report of the Medical Board, the Competent Authority will take a decision on the application. In such cases, the application to seek financial assistance under the scheme of Ex-Gratia (lumpsum amount) may be sought by / on behalf of the employee, provided such pre-mature retirement is approved by the competent authority before the employee has attained 55 years of age.
- b. Before approval, the Competent Authority should satisfy itself about the genuineness of the case.
- c. In cases of pre-mature retirement owing to medical incapacitation, the application for sanction of Ex-Gratia should be received by the Bank within a period of 60 days of date of retirement.

PAYMENT OF EX-GRATIA (LUMP-SUM) AMOUNT :

If otherwise found to be eligible, sanction of Ex- Gratia is subject to the following ceilings:-

- | | |
|---------------------------------|----------------|
| a. In case of sub-staff | : Rs.6.00lakhs |
| b. In case of Clerical Staff | : Rs.7.00lakhs |
| c. In case of Officer Employees | : Rs.8.00lakhs |

If otherwise found to be eligible, payment of Ex-Gratia (lump-sum) amount may be considered if the monthly income of the family from all sources, after the death / pre-mature retirement on medical grounds of the employee, is less than 60% of the last drawn gross notional salary (net of notional taxes) of the employee concerned.

CALCULATION OF MONTHLY INCOME :

A) Amounts received under terminal benefits :

- i) Provident Fund
- ii) Gratuity
- iii) Leave Encashment
- iv) Any other amount paid under a scheme

of the Bank.

B) Liabilities to the bank :

- i) Loans taken from bank and/or Other Financial institutions with prior approval of the Bank

SUB-TOTAL (a):

C) Net Corpus of Terminal Benefits:

SUB-TOTAL (b):
(c = a-b):

D) Investments:

- i. Deposits
- ii. NSCs
- iii. PPF
- iv. LIC policies
- v. Any Other

SUB-TOTAL (d):

E) Details of Moveable property, if any, held and monthly income derived there from :

F) Details of Immoveable property, if any, held and monthly income derived there from :

G) Monthly income of the family from all sources :

- i) Notional monthly income from interest at Bank's maximum term deposit rate as applicable as on the date of death of the employee, on the net corpus of terminal benefits received :
- ii) Notional monthly income from investments Based on notional monthly interest at Bank's maximum term deposit rate as applicable as on the date of death of the employee, on the net corpus received :
- iii) Monthly income from movable and Immoveable property:
- iv) Monthly income of family Members :
- v) Any other monthly income :

Total Monthly income of the family : _

AMOUNT OF EX-GRATIA PAYABLE UNDER THE SCHEME :

If otherwise eligible to seek assistance under the scheme, the family of an employee may be considered for receiving this assistance where the total monthly income of the family arrived at para 8 (G) above is less than 60% of the last drawn notional gross salary of the employee (net of notional taxes) for the complete month, during which he/she has expired or has been approved for premature retirement owing to incapacitation on medical grounds.

In such cases, the amount of Ex-Gratia payable shall be equivalent to 60% of the last drawn notional gross salary (net of notional taxes), payable for each complete month of remaining notional service of the employee (i.e. up to the notional age of normal superannuation in terms of extant service rules /conditions) at the time of his death / incapacitation, **subject to cadre-wise ceiling of "Maximum Amount" as follows :-**

Category	Maximum Amount Payable
Officers Clerical	Rs.8.00 lakhs
Staff Subordinate	Rs.7.00 lakhs
Staff	Rs.6.00 lakhs

OTHER GUIDELINES APPLICABLE :

In case of an employee seeking **premature retirement** due to incapacitation to work on medical grounds, Ex-Gratia (lumpsum amount) is payable only if all the extant provisions for such retirement are fully satisfied and the said premature retirement has been duly approved by the competent authority before the employee attaining 55 years of age.

The procedure related to proposals for Payment of ex-gratia lump sum amount in respect of the deceased employees who are involved in **departmental action case(s), fraud, embezzlement and financial irregularity etc.** was deliberated upon by the Board in its meeting held on **30.01.2014** and accordingly, the treatment of such proposals shall be as under:

- i) Proposals for sanction of ex-gratia where the deceased employee was imposed punishment by the Disciplinary Authority during his service career other than termination/removal/dismissal/compulsory retirement shall be decided by the Competent Authority without any reference to the Board.
- ii) Cases where departmental proceedings were pending or contemplated against the employee dying in harness, the same would be considered by the competent Authority and if the Competent Authority is of the view that the same might have led to termination/removal/dismissal/compulsory retirement of the deceased employee, he would reject the case and pass a speaking order for the purpose. Such cases where the Competent Authority rejects the proposal, as stated above, shall be placed before the next higher authority for information.

For eligible cases complete in all respects, the Ex-Gratia (lumpsum) amount shall be payable within 3 months of receipt of application at Head Office.

Assistance under the Scheme of Ex-Gratia is not an entitlement but may be granted in deserving and eligible cases only at the sole discretion of the bank, keeping in view the financial conditions of the family.

The Scheme shall remain effective from 31.07.2004. Cases of death that may have occurred under the specific circumstances as mentioned under para 2.1 a & b of this circular, that **may have occurred on or after 31.07.2004**, and where a decision may **either have been taken** or may **still be pending** under the scheme of Ex Gratia circulated vide HRD Circular No. 235, may now be reconsidered under the Modified Scheme for Employment on Compassionate Grounds.

However, all such cases in which the application for providing Employment on Compassionate Grounds were received by the Bank and decision was taken, will not be covered under the Scheme.

10. SCHEME FOR COMPASSIONATE APPOINTMENT TO A DEPENDENT FAMILY MEMBER OF A DECEASED EMPLOYEE/EMPLOYEE RETIRED ON MEDICAL GROUNDS DUE TO INCAPACITATION BEFORE REACHING THE AGE OF 55 YEARS.

(PAD Circular No. 236/2014 dt.25.09.2014)

COVERAGE

To a dependent family member of a permanent employee of the Bank who -

- a) dies while in service (including death by suicide)
- b) is retired on medical grounds due to incapacitation before reaching the age of 55 years. (Incapacitation is to be certified by a duly appointed Medical Board in a Government Medical College/Government District Head Quarter Hospitals/Panel of Doctors nominated by the Bank for the purpose).

For the purpose of the Scheme, "employee" would mean and include only a confirmed regular employee who was serving full time or part-time on scale wages, at the time of death/retirement on medical grounds, before reaching age of 55 years and does not include any one engaged on contract/temporary/casual or any person who is paid on commission basis.

DEPENDENT FAMILY MEMBER

- 1 Spouse; **or**
- 2 Wholly dependent son(including legally adopted son); **or**
- 3 Wholly dependent daughter (including legally adopted daughter); **or**
- 4 Wholly dependent brother or sister in the case of unmarried employee

AUTHORITY COMPETENT TO MAKE COMPASSIONATE APPOINTMENT

- 1 Chairman & Managing Director.
2. Executive Director holding current charge of Chairman & Managing Director.
3. Board of Directors in special types of cases.
4. While dealing with proposals for appointment on compassionate grounds in otherwise eligible cases, where disciplinary action was pending against the deceased employee/employee retired on medical grounds or if the deceased employee was involved in serious financial irregularities, embezzlement of funds, committing frauds, etc., bank will continue to abide by the guidelines issued by the Government of India, requiring consideration and decision in each case by the Board of the Bank/Authority appointed by the Board.

POSTS TO WHICH APPOINTMENTS CAN BE MADE

The appointment shall be made in the **clerical** and **sub-staff cadre** only.

ELIGIBILITY

- 1 The family is indigent and deserves immediate assistance for relief from financial destitution; and
- 2 Applicant for compassionate appointment should be eligible and suitable for the post in all respects under the provisions of the relevant Recruitment Rules.

9. EXEMPTIONS

Compassionate Appointment under the Scheme are exempted from observance of the following requirements:

- 1 Normal Recruitment Procedure i.e., without the agency of selection like IBPS/Employment Exchange, Recruitment Board of Bank, etc.
- 2 The ban orders on filling up of posts issued by Government of India or any controlling authority.

RELAXATIONS

1 Upper age limit may be relaxed wherever found to be necessary. The lower age limit should, however, in no case be relaxed below 18 years of age.

Note-1: Age eligibility shall be determined with reference to the date of application and not the date of appointment;

Note-2: Authority competent to take a final decision for making compassionate appointment in a case shall be competent to grant relaxation of age limit also for making such appointment).

TIME LIMIT FOR CONSIDERING APPLICATIONS

- 1 Application for employment under the Scheme from eligible dependent should normally be considered upto five years from the date of death or retirement on medical grounds and decision to be taken on merit in each case.
- 2 However, Bank can consider request for compassionate appointment even when the death or retirement on medical grounds of the employee took place long back, even five years ago. The decision to make appointment on compassionate grounds in such cases be taken only at the Board level.

12. DETERMINATION/AVAILABILITY OF VACANCIES

- 1 Appointment on compassionate grounds shall be made only on regular basis and that too, only if regular vacancies meant for that purpose are available.
- 2 Compassionate appointment shall be made upto a maximum of 5% of vacancies falling under direct recruitment quota in clerical cadre or vacancies identified in the sub-staff category.
- 3 Widow appointed on compassionate ground upon re-marriage will be allowed to continue in service, even after re-marriage.

WHERE THERE IS AN EARNING MEMBER

- 1 In deserving cases, even when there is already an earning member in the family, a dependent family member may be considered for compassionate appointment with the prior approval of the competent authority of the bank who, before approving such appointment, will satisfy himself that grant of compassionate appointment is justified, having regard to the number of dependents, assets and liabilities left by the employee, income of the earning member as also his liabilities including the fact that the earning member is residing with the family of the employee and whether he should not be a source of support to other members of the family.
- 2 In cases where any member of the family of the deceased or medically retired employee is already in employment and is not supporting the other members of the family of the deceased employee, extreme caution has to be observed in ascertaining the economic distress of the members of the family of the deceased employee so that, the facility of appointment on compassionate ground is not circumvented and misused by putting forward the ground that the member of the family already employed is not supporting the family.

MISSING EMPLOYEE

Cases of missing employees are also covered under the scheme for compassionate appointment subject to the following conditions:-

A request to grant the benefit of compassionate appointment can be considered only after a lapse of at least 2 years from the date from which the Employee has been missing, provided that:

- (i) an FIR to this effect has been lodged with the Police,
- (ii) the missing person is not traceable, and
- (iii) the competent authority feels that the case is genuine;

This benefit will not be applicable to the case of an Employee:-

- (i) who had less than two years to retire on the date from which he has been missing;
or
- (ii) who is suspected to have committed fraud, or suspected to have joined any terrorist organisation or suspected to have gone abroad.

Compassionate appointment in the case of a missing employee also would not be a matter of right as in the case of others and it will be subject to fulfilment of all the conditions, including the availability of vacancy, laid down for such appointment under the scheme;

While considering such a request, the results of the Police investigation should also be taken into account; and

A decision on any such request for compassionate appointment should be taken only at the level of the Chairman & Managing Director of the Bank."

PROCEDURE

a) The prescribed proforma for ascertaining necessary information and processing the cases of compassionate appointment is enclosed as per **Annexure-II & III** of the Circular. Check list is available at **Annexure-IV**.

Some suitable Officer from the concerned Branch/Circle/HO Division, as the case may be, would meet the members of the family of the employee in question immediately after his death to advise and assist them in getting appointment on compassionate ground. The applicant should be called in person at the very first stage and advised in person about the requirements and formalities to be completed by him/her.

An application for appointment on compassionate ground shall be considered by the Committee of officers consisting of three officers as under:

- General Manager-PAD/HRD - Chairman of the Committee
- Deputy General Manager-PAD/HRD - Member
- Assistant General Manager - PAD/HRD - Member

The recommendation of the committee shall be placed before the Competent Authority for a decision. If the Competent Authority disagrees with the committee's recommendation, such cases may be referred to the Board for decision.

UNDERTAKING FOR MAINTENANCE OF THE FAMILY OF THE DECEASED EMPLOYEE

The person appointed on compassionate grounds under the Scheme, shall give an undertaking in writing as per **Annexure-II** that he/she will maintain properly the other family members who were dependent on the deceased employee in question, and in case it is proved subsequently (at any time) that the family members are being neglected or are not maintained properly by him/her, his or her appointment may be terminated forthwith. This clause shall be incorporated as one of the conditions in the offer of appointment applicable only in the case of appointment on compassionate ground.

REQUEST FOR CHANGE IN POST/PERSON

When a person has been appointed on compassionate ground to a particular post, the set of circumstances, which led to such appointment should be deemed to have ceased to exist. Therefore -

- a) He/she should strive in his/her career like his/her colleagues for future advancement and any request for appointment to any higher post on considerations of compassion shall invariably be rejected.
- b) An appointment on compassionate ground cannot be transferred to any other person and any request for the same on consideration of compassion shall invariably be rejected.

SENIORITY

A person appointed on compassionate ground in a particular year may be placed at the bottom of all the candidates recruited/appointed through direct recruitment, promotion, etc. in that year, irrespective of the date of joining of the candidate on compassionate ground.

GENERAL

- i) Appointment made on grounds of compassion shall be done in such a way that persons appointed to the post do have the essential educational and technical qualifications and experience required for the post consistent with the requirement of maintenance of efficiency of administration.
- ii) It is not the intention to restrict employment of a family member of the deceased or medically retired sub-staff employee to an erstwhile sub-staff post only. As such, a family member of such erstwhile sub-staff employee can be appointed to a clerical post for which he/she is educationally qualified, provided a vacancy in clerical post exists for this purpose.
- iii) An application for compassionate appointment shall, however, not be rejected merely on the ground that the family of the employee has received the benefits under the various welfare schemes. While considering a request for appointment on compassionate ground a balanced and objective assessment of the financial condition of the family shall be made taking into account its assets and liabilities (including the benefits received under the various welfare schemes mentioned above) and all other relevant factors such as the presence of an earning member, size of the family etc.
- v) Requests for compassionate appointment consequent on death or retirement on medical grounds of erstwhile sub-staff may be considered with greater sympathy by applying relaxed standards depending on the facts and circumstances of the case.
- vi) Compassionate appointment will have precedence over absorption of surplus employees and regularization of temporary employees.

SCHEME FOR COMPASSIONATE APPOINTMENT TO A DEPENDENT FAMILY MEMBER OF A DECEASED EMPLOYEE/EMPLOYEE RETIRED ON MEDICAL GROUNDS DUE TO INCAPACITATION BEFORE REACHING THE AGE OF 55 YEARS - RETENTION OF THE SCHEME FOR PAYMENT OF EX-GRATIA LUMP SUM AMOUNT

(PAD Circular No. 244 dt. 03.0 1.2015)

The matter was considered by the Board in its meeting held on 23.12.2014 and accordingly the scheme of ex-gratia, discontinued since 05.08.2014, is reintroduced along with the scheme of appointment on compassionate grounds. Both the schemes viz. the Scheme for Compassionate Appointment & the Scheme for Payment of Ex-gratia Lump sum Amount, shall remain in operation, with provision that benefit under either of the two schemes is available to the dependents of the deceased employees subject to their eligibility for the same.

However, the option for Payment of Lump sum Ex-gratia Amount can be used only when the other conditions of compassionate appointment are met.

11. INCENTIVE FOR PROMOTING SMALL FAMILY NORMS :

(Ref: PD Cir No. 1491 dt 20/5/95)

Eligibility Female employee : Age between 20 to 45 years

Male Employee : Age not more than 50 years (Not having more than 3 children)

Procedure An employee claiming Incentive under the scheme should forward his declaration in duplicate as per proforma given in the said circular along with.

- 1) Leave application Form.
- 2) Certificate issued by competent Hospital authority to this effect to respective regional officer for sanction of the following incentives.

Incentives 1) Rs. 500 as incentive.

2) Special casual leave depending upon nature of operation.

12. SCHEME FOR PROVIDING FINANCIAL ASSISTANCE TO THE EMPLOYEES HAVING MENTALLY RETARDED CHILDREN

(HRD Circular 656 dt 31.01.2011 & PAD Cir. No. 255 dtd. 28.03.2015)

Board in its meeting held on 20-21/01/2011 has approved introduction of Scheme for payment of financial assistance @ Rs.5000/- per financial year per employee having mentally retarded children w.e.f. FY 2010-11, out of Staff Welfare Fund.

Vide HRD Division Circular No.654 dated 11.01.2011 details of the functionality created in HRMS to capture the details of employees having mentally retarded children, has already been conveyed. It was to be ensured that the details be captured in HRMS latest by 31.01.2011 to claim the benefit of financial assistance for 2010-11. Further, every subsequent year the financial assistance to such employees @ Rs.5000/- per employee shall be granted on the basis of this information, out of Staff Welfare Fund.

All the employees having mentally retarded children are to ensure that the relevant data is captured in HRMS and all the Controlling Offices are to verify the details of such employees in HRMS on the basis of the certificate pertaining to mental retardation of the child issued by the Govt. Hospital.

13. GRANT OF CONVEYANCE ALLOWANCE TO BLIND AND ORTHOPEADICALLY CHALLENGED EMPLOYEES

(HRD Division Circular NO 523 DT. 27.02.2009)

HRD Division Circular No.61 dated 23.01.2002 inter alia provides for payment of Conveyance Allowance to Blind & Orthopedically challenged employees @ 5% of Basic Pay subject to maximum of Rs.200/- per month as per the terms & conditions mentioned therein.

It has been decided to enhance the quantum of Conveyance Allowance to Blind & Orthopedically challenged employees from the existing 5% of the basic pay subject to the maximum of Rs.200/- per month to **5% of the Basic Pay subject to maximum of Rs.400/- per month w.e.f. 18.02.2009**. The sanctioning authority for sanction of this Conveyance Allowance would be the Circle Head/Divisional Head.

The other terms & conditions as mentioned in HRDD Circular No.61 dated 23.01.2002 shall remain the same. To this extant clause 19 of HRDD Circular No. 101 dated 16.09.2002 also stands **modified**.

14. PNB OFFICERS' CONTRIBUTORY BENEFIT FUND

(HRD Cir. No. 287 dtd. 1.12.05 & HRD Division Cir No. 421 dt 13.09.2007)

The PNB employees relief fund and PNB Employee Benevolent Financial fund were two voluntary contributory welfare funds operating in our bank to extend financial assistance to its member employees.

In order to replace these two existing contributory funds, from January 2006 onwards the bank has decided to setup PNB Officers Contributory Benefit Fund with the objective to extend financial support to the officer members and their family, in the unfortunate event of the untimely death of a member, or in form of reimbursement of medical expenses incurred for the treatment of the member his/her family.

1. Objectives

- a) To pay lump sum amount to the family in case of the unfortunate event of the premature death of any member officer during employment.
- b) To provide help and succor to the member officers who need financial assistance for medical treatment of self/spouse/minor children.

2. Membership and contribution

- a) All officers in the bank as on 01.01.2006 are deemed to be members of the Fund except the officer who furnishes a written request to exempt him/her from the membership of the Fund.
- b) The annual contribution to the fund would be **Rs.500** per member to be paid through salary of January every year. This amount may be reviewed /revised by the governing body from time to time.
- c) The amount to be credited to the CBS account of the fund **within 15th February every year**.
- d) The payment of the annual contribution makes an officer a member of the fund for that calendar year.
- e) A member ceases to be a member if he ceases to be in employment for any reason or he does not make two successive contributions to the fund.
- f) A member who proceeds on sabbatical leave shall not eligible to receive assistance during that period. On resumption of duty he may renew his membership.

3. Benefits

- a) In the unfortunate event death of a member, financial assistance for Rs. **100000/-** would be extended to the family subject to the annual contribution to the fund having been deducted from salary of January of the concerned officer.
- b) Financial reimbursement from the fund shall be available to the member officers towards reimbursement of expenses incurred for medical treatment of self, spouse, or minor children for the following diseases:
 1. For the ailments/diseases, which are covered under hospitalization scheme provided in service rules applicable to member officers.
 2. Accidents involving surgical operations/procedures/interference.

1. Any other surgical procedure required for replacement or removal of a vital/essential organ of the patient to save the patient's life.
2. Request for relief in the aforesaid cases would be considered, only in cases where the amount not reimbursed owing to sub-ceilings in the officers service regulations and the PNB officers, Hospitalisation Contributory scheme, as applicable to member officer, is more than Rs.10000/-.

In case of officers **who expire while in harness**, the hospitalization expenses incurred before the death of the officer, may be considered in terms of the scheme immediately, as per his/her eligibility under the scheme. As such, proposals for reimbursement from the scheme in such cases be sent as soon as the same has been settled under the provisions of OSR/Hospitalization Contributory Benefit Scheme for officers, without waiting for the proposal to be submitted after the end of the year.

The aforementioned amendments would **come into effect from the year 2008**. That is, these amendments would be applicable in case of untimely death of officers that may occur on or after **01.01.2008**, and towards reimbursements of medical expenses incurred by members, for which the date of last sanction of claim for reimbursement of Hospitalization Expenses preferred by the Officer, either under OSR / Hospitalization Contributory Scheme is on or after **01.01.2007**. **For the detailed guidelines regarding settlement of claim and procedure for availment of benefit, refer HRDD Cir. No. 287 dated 01.12.05.**

7. GUEST HOUSES AND HOLIDAY HOMES OF THE BANK

(HRD Division Circular No.657dt 11.03.2011)

RESERVATION

Holiday Homes may be made available to all categories of permanent employees of the Bank and their families, subject to the following rules:

1. Family for the purpose would have the same meaning as defined under the extant Bipartite Settlement for workmen staff and PNB (Officers) Service Regulation in respect of officer staff.
2. The employees requiring accommodation at any of the Holiday Homes shall be able to make **on- line request** for booking of Holiday Homes as the **facility has since been incorporated in HRMS**. However, **VIP rooms have been kept out of the purview of booking through HRMS**. The request of employees for booking of Holiday Home is to be done through HRMS w.e.f. 01.04.2011. The complete navigation for booking of Holiday Home through HRMS is annexed to the Circular.
3. The navigation is based on the extant guidelines which provide that the application for booking accommodation is required to be made **not more than 3 months in advance** from the proposed dates and full amount of prescribed charges are to be paid to the respective Circle Office in advance.
4. The members of the staff, workmen as well as officers, shall not be allowed to book the same Holiday Home **more than once in a year**.
5. **Provisions for Retired Employees:**
 - a. This facility is available to the retired employees also. However, the existing employees will get preference in case the request has been made by the existing employee as well as a retired employee for identical dates.

- b. The facility **would not be available** to the retired employees from **April to July** and in the month of **December**.
- c. The accommodation to the retired employees will be provided for a **maximum** period of **7 days** at one occasion.
- d. The retired employees will make a request for the Holiday Home at any of the Circle Offices who will enter the request in HRMS and the allotment letter generated from the system will be provided to the retired employees by the Circle Office.

- e. The facility of Holiday Home for the retired employee is for his own visit only. **ALLOTMENT**

Allotment of rooms in the Holiday Homes will be made by the Circle Offices under whose jurisdiction the Holiday Home is situated, normally on first come first serve basis, with a waiting list for pending applications. Keeping in view the facility of on-line booking of Holiday Home incorporated in HRMS, after the employee makes a request on-line, the days for which request has been made will get carved in the system & 24 hours will be available to the employee for making the payment in the specified a/c of the circle and entering the Transaction ID of this payment in HRMS. After 24 hours, the right of the employee for allotment will lapse in case Transaction ID in respect of rent is not entered in the system. The details of the navigation are given in the Circular.

The approval of booking of Holiday Home applications submitted by the employees in HRMS will be done at the Circle Office level and the employee will be able to generate the allotment letter after the approval by the Circle Office.

In case the Circle Office is not in a position to give the allotment for the period for which the employee proposes to avail the facility and the amount has already been deposited by the employee in the non- customer account of the Circle Office, the money will be refunded by the Circle office immediately and the required non-allotment will be done in HRMS as well.

The Circle Office will send communication to the Holiday Home caretaker about the allotment of Holiday Home to the concerned employee.

PERIOD OF STAY

An employee can request for booking for a **maximum period of two weeks** at one centre, provided there is no demand for that Holiday Home during those days. However, **the maximum period of stay** be restricted to **one week** during the months of **April to July** or if there are more than one applicant for the same period.

SUPERVISION AND CONTROL

The Circle Office under whose jurisdiction the Holiday Home is functioning will ensure regular inspection of Holiday Home by the Circle Level Supervisory Committee constituted for the purpose.

OCCUPANCY & FEED BACK REGISTER

In case the Holiday Home is functioning from the premises other than a Hotel, occupancy register will be maintained by the caretaker and the possession of the room will be given after the employee makes entry in the occupancy register. Similar entry will also be made in the register at the time of vacating the room for having handed over the charge in good order and condition.

The employee can give feedback about the maintenance and infrastructure of the Holiday Home in that register.

PAYMENT OF CHARGES

At present, room rent of **Rs.50/- per day per room** is being charged from the **existing** employees while **Rs.10/- per day per room** are being charged from the **retired employees**.

A day for such purpose will be deemed to commence from the time of his arrival and part of the day after 24 hours will be considered full day. The rent specified above will include rental on account of provision of accommodation, use of crockery & other utensils, if available, electricity & water supply etc.

CANCELLATION/EXTENSION/CHANGE OF RESERVATION

The employee not availing of the reservations made by him or availing it partially will not be entitled to any refund of the charges paid by him. However, he can make a request for cancellation in HRMS as per navigation provided in Annexure.

In case the employee desires to change the reservation, he will not have any preference over others and will be considered alongwith others in the prescribed manner.

In case the extension of period is desired, the employee must move well in advance and will not be allowed to stay unless he has obtained sanction of his extension of stay before the expiry of the period for which reservation of accommodation has been originally made by him.

The employees staying in such Holiday Homes will be liable for loss that may be sustained on account of his act to any property including electrical & other fittings, crockery, utensils, part of the building and/or garden during the period of his occupation and will have to pay for it according to the assessment made by the Circle Head for which necessary undertaking would be given at the time of his application for allotment.

In case an employee who has already booked the Holiday Home does not report there within 24 hours from the scheduled arrival, the concerned Circle Head shall be authorized to make booking for any other employee arriving at the place of such Holiday Home, limited to the period for which the accommodation was reserved for the original allottee. Under these circumstances also, the employee will not be entitled to any refund of charges already paid by him.

RULES OF CONDUCT AND BEHAVIOUR

It is expected that all employees and the members of their family availing of the facility would observe the applicable rules. The following, besides other rules, be exhibited at such Holiday Homes:

0 Gambling of all kinds is strictly prohibited.

0 The main gate of the premises will be closed at zero hours (midnight) and members will not ordinarily be allowed entry thereafter.

0 Taking alcoholic drinks is strictly prohibited.

0 The cottage/room or a part thereof allotted to the employee must be kept neat and clean. The occupants should maintain full decorum throughout their stay.

0 Singing, dancing and playing transistor/raid/tape recorder in loud tone so as to cause disturbance or annoyance to other occupants are strictly prohibited.

0 Employees shall take care of their baggage/luggage. The bank will not be responsible for any loss/damage thereto.

0 The management reserves the right to ask any occupant to vacate the accommodation even before the expiry of the stipulated period for violation of prescribed rules.

The list of Holiday Homes operational as on date is placed as **Annexure-II**.

The system of on-line submission of applications for booking of Holiday Homes is **effective from 01.04.2011**.

HOLIDAY HOME FACILITY FOR RETIRED EMPLOYEES

(HRD Division Circular NO. 66 9 dt. 30.05.2012) In

terms of HRD Circular no. 657 dated 11.03.2011, the retired employees will make a request for Holiday Home at any of the Circle Offices, who will enter the request in HRMS and the allotment letter generated from the system will be provided to the retired employees by the Circle Office. The Core Working Group looking after the Staff Welfare activities had requested that retirees be provided the facility to make request for Holiday Homes at the Branches from where they are drawing Pension, in addition to the Circle Offices.

Accordingly, a new component for booking of Holiday Home for retired employees (whether pensioners or non-pensioners) from any of the SOL i.e. any Branch or Administrative Office has been created in HRMS.

The complete navigation to record the same has been given in the Circular.

16. PNB PARIVAR BHAVISHYA AROGYA

SCHEME FOR PROVIDING MEDICAL INSURANCE TO ALL EMPLOYEES AFTER THEIR RETIREMENT

(HRDDivision CircularNO.321dt. 25.05.2006, Cir. No. 531 dtd. 20.03.2009, Cir. No. 685dt.

07/03/15 HRDD Ci r. No. 720 dt. 06/11 /2015)

The premium of this policy for providing a life-time medical insurance cover @ Rs.50,000/- per employee would be borne by the Bank, out of the Staff Welfare Fund. Individual certificate of insurance would be issued to each eligible staff member under the Master Policy issued to the Bank.

The salient features of the scheme are as under:

The scheme has two aspects, discussed at A & B below :

A Medical insurance coverage provided by the Bank:

Extent of cover : Rs. 50,000/- (lifetime coverage)

Terms & conditions : As per details of the scheme

Eligibility : All regular employees of the Bank as on 01.05.2006 who are at least 25 years of age

B Self Contributory Schemes by Employees :

Supplementary Medical Insurance Cover may be opted for & obtained on payment of additional premium by an employee as under:

- i) An additional medical insurance cover for self upto Rs.4.50 lacs
- ii) Medical insurance cover for spouse upto Rs. 5.00 lacs
- iii) Medical insurance cover of Rs. 5.00 lacs each for children, including daughter (s)- in-law & son(s) -in-law.

The minimum age of beneficiaries to be covered under ii. & iii. above is **25 years**.

Request (Proposal Forms) for such cover/additional sum insured in respect of eligible family members/employees, along with the applicable Premium should reach The Oriental Insurance Company Ltd. Divisional Office No. 7, 86 Janpath, 3rd Floor, New Delhi - 110001, directly in case of family members and through HRD Division Head Office in case of employees, on or before 31.05.2007, or before the policy retirement date opted for in the proposal form, whichever is earlier. It may be noted that no extension in time limit would be available for obtaining such additional sum insured/ cover.

Details of the scheme are available on the Bank's website.

As per **HRD DIVISION CIRCULAR NO.531 dt. 20.03.2009**, The following is the procedure to be adopted for hospitalization/lodgement of claim:-

- A.** MD India Healthcare Services Ltd. has empanelled sufficient number of Hospitals all over India and the same is available in their website www.mdindiaonline.com. The list is updated/revised from time to time by them. For cashless facility, the employees/their family members can approach these hospitals and the same should immediately be brought to the notice of the TPA desk attached with the hospital or to any of the nearby offices of M/s. MD India given at **Annexure-A**. Since the list of hospitals is being revised by the TPA from time to time, it is requested to refer to their website, i.e., www.mdindiaonline.com for the updated list of such hospitals or contact at their Customer Care Phone No. 18002331166.
- B.** In case hospitalization is done in any of the hospitals other than the hospital empanelled by MD India, the intimation of the same be sent to any of the nearby offices of MD India within 24 hours of hospitalization.
- C.** For submission of hospitalization claim, certain formalities are to be completed/complied with, which are given at **Annexure-B**. Specimen claim form of M/s. MD India Healthcare Services (TPA) Pvt. Ltd. is also enclosed as **Annexure-C**. The same should be submitted within a period of 15 days from the date of discharge, to any of the nearby offices of MD India, complete in all respect.
- While making claim, concerned employees are advised to mention their correspondence address, phone no. including mobile, FAX No. and the e-mail address, if any.**
- D.** As regards issuance of I-cards to the family members of employees who have opted for the additional cover, the same is to be sent directly to M/s. MD India Healthcare Services (TPA) Pvt. Ltd., as per the proforma given at **Annexure-D**, along with a copy of policy, at the following address:-

M/s MD India Healthcare Services (TPA) Pvt. Ltd.
Regional Office: E-98, 2nd Floor, Lajpat Nagar-II New Delhi -
110 024.
Ph: Oil - 29811840, Fax: Oil - 29811838

Further, it is reiterated that employees and/or their family members may ensure timely payment of the annual insurance premium directly to the Insurance Company during the stipulated period at the address mentioned below. **Lapses/delay in timely payment of premium may lead to cancellation of an individual's policy by the Insurance Company.**

The Oriental Insurance Company Ltd. Divisional
Office No.I, Jeevan Vihar Building
04th Floor (Rear Block), Sansad Marg New Delhi - 110 001.
Ph No.: Oil - 23341745, 23361521, 23745628, 23364865 Fax: 011 - 23742077

Further as per **HRDD CIRCULAR NO. 617**, to enable HO to consider to evolve a system wherein the annual insurance premium of the employees, **for self only**, could be deducted from their salaries, all the employees who have active policies in respect of the higher sum insured are to enter the details in "PNB Bhavishya Arogya Additional Cover" link under Employees Self Service enabled in HRMS **latest by 15.06.2010**

17. SELF FINANCED GROUP PERSONAL ACCIDENT INSURANCE POLICY FOR WORKMEN AND OFFICERS

(HRMD Cir. No. 297 dated 10.02.2016) The Sum insured for each member will be **Rs. 7,00,000/-** (Rupees Seven lacs only) of The Oriental Insurance Company Limited for the period from 01.01.2016 to 31.12.2016 and the details of coverage available are given here under:

The features of the policy are as follows:

Benefits	Total Sum Insured (Rs.)
Accidental death	7,00,000/-
Permanent total disability, Permanent partial disability.	1.5 Times of capital sum insured (CSI).
Temporary total disability, Temporary partial disability (Weekly benefit)	Maximum Rs.5000/- per week for upto 104 weeks
Dependent Child Education - Benefit Amount Payable per year per child (For 2 children)	Rs.30000/- Per Child
Medical Expenses	Per event/per person up to 10% of CSI
Ambulance Charges	Max. Rs. 3000/- per case
Body Repatriation Cost	Max. Rs. 10000/- per case

Sl.	Description	Compensation (in%o) of CSI
1	Death	100
2	Permanent total disablement	150
3	Permanent and incurable insanity	100
4	Permanent total loss of two Limbs	100
5	Permanent total loss of sight in both eyes	100
6	Permanent total loss of sight of one eye and one limb	100
7	Permanent total loss of speech	100
8	Complete removal of the lower jaw	100
9	Permanent total loss of Mastication	100
10	Permanent total loss of central nervous system or thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry out daily activities essential to, life without full time assistance.	100
11	Permanent total loss of hearing in both ears	75
12	Permanent total loss of one limb	50
13	Permanent total loss of sight one eye	50
14	Permanent total loss of hearing in one ear	15
15	Permanent total loss of lens in one eye	25
16	Permanent total loss of use of four fingers and thumb of either hand	40
17	Permanent total loss of use of four fingers/one thumb of either hand	
	a) Both joints	20
	b) One joint	10

Sl.	Description	Compensation (in%) of CSI
18	Permanent total loss of one finger of either hand	
	a) 3 joints	5
	b) 2 joints	3.5
	c) 1 joint	2
19	Permanent Total loss of use of toes	
	a) All - one foot	15
	b) Biq - both joints	5
	c) Biq - One joint	2
	d) Other than Big - Each toe	2
20	Established non-union of fracture leg or knee cap	10
21	Shortening of leg by at least 5 Cms	7.5
22	Alkalosis of the elbow, hip & knee	20

Insurance cover will be available to all workmen/officer employees whose premium of Rs.50/- was deducted from the salary for the month of September or November, 2015.

1. Conditions:

Upon the happening of any event which may give rise to a claim under this policy, written notice with full particulars must be given to the Company immediately. In case of death, written notice of death must be given before interment/cremation unless reasonable cause is shown and in any case, within one calendar month after the death. In the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of sight or amputation.

Proof to the satisfaction of the Company shall be furnished of all matters upon which a claim is based. Any medical representative or other agent of the Company shall be allowed to examine the Insured person(s) on the occasion of any alleged injury or disablement when and so often as the same may reasonably be required on behalf of the Company and in the event of death to make a post mortem examination of the body of the Insured Person(s). Such evidence as the Company may from time to time require shall be furnished and a post mortem examination report if necessary, be furnished within the space of fourteen days after demand in writing and in the event of a claim in respect of loss of sight, the Insured person(s) shall undergo at the Insured's expenses, such operation or treatment as the Company may reasonably deem desirable. No sum payable under this policy shall carry interest.

The claims are to be forwarded on the prescribed Claim Form along with the required documents to HUMAN RESOURCES MANAGEMENT DIVISION, H.O. 7, Bhikhajji Cama Place, New Delhi - 110 067.

Claim Form and detailed list of documents required to be submitted in case of various nature of claims is attached with the HRMD Cir. No. 297/2016 dated 10.02.2016.

2. GENERAL

- Information of accident involving an employee/officer who is a member of the scheme with brief details be sent to HO immediately over fax/ e-mail
- Claim form in this regard, complete in all respects enclosing duly attested requisite documents along with attested copy of salary slip showing deduction towards the scheme and the last salary drawn, be sent within 07 days of completion of the treatment.

In case any of the above document is in regional language, a Hindi/English translated version of the same is to be sent.

Please note that non-submission of the complete information required by the Insurance Company within the stipulated time period may result in rejection of claim. Hence, please ensure submission of complete required information at the time of submission of claim itself.

SANCTION OF EDUCATION LOAN AT CONCESSIONAL RATE TO CHILDREN OF EMPLOYEES:

*HRD Circular No. 687 dt... Date: 08.06.2015& Re tail Assets Divn. Ci r. No. 39 date d
08.06.2015*

[MI Education Loan to children of PNB's Employees shall be at BASE RATE where employee is either co- borrower or guarantor.

MI No other concession in rate of interest, such as concession to Girls students, regular servicing of interest etc., will be provided in such cases. The revised interest rate will be applicable to new as well as existing borrowal accounts.

“The above concession **in rate of interest shall continue as per repayment schedule even after the employee retires** provided the loan has been availed during the service period of the employee. This will be applicable for employees **who retire under Voluntary Retirement Scheme** but not to those employees who resign from the service of the Bank.

M The concession in rate of interest will have prospective effect and shall be applicable on balance outstanding as on 01.06.2015 in existing accounts and for loans availed subsequently.

ANNEXURE I
FORMAT FOR APPLICATION OF SCHOLARSHIP PUNJAB
NATIONAL BANK BO / CO / ZO: _

The Chief Manager
Punjab National Bank,
CO/ZAO/HO _

Dear Sir,

REG : **AWARD OF SCHOLARSHIP I.**

DETAILS OF THE CANDIDATE SEEKING REIMBURSEMENT

- i) Name of the Candidate:
- ii) Course in which admission: secured -
 - a) Details of Session
 - b) Name of the Institute
 - c) Duration of the course.
 - d) Last examination passed after which admission has been sought in the present course
- iii) Total Tuition Fee paid (Original Bills from the Institute)
 - a) Refundable (Le. Security Money etc)
 - b) Non-refundable (i.e. Exam, fee, Tuition fee)
 - c) Books / Stationery
- iv) **DECLARATION BY THE CANDIDATE**

The particulars furnished above are true to the best of my knowledge and belief. I confirm that I am not in receipt of any scholarship from the Govt./ its agency or other Institute for continuing the said course.

SIGNATURE OF THE CANDIDATE

II. DETAILS OF THE EMPLOYEE

- i) Name of the Employee
- ii) Designation
- iii) B.O.
- iv) P. F. No.

v) DECLARATION BY THE EMPLOYEE:

I hereby declare that

Sh/Ms. _____,

my son/daughter is not receiving any scholarship from the Govt or any other Institution. The claim lodged above is for one child only. Particulars furnished above are true to the best of my knowledge and belief. If at any time it is found that any of the particulars mentioned above are not correct, scholarship already sanctioned by the bank shall not only be discontinued, but I am liable to refund the entire amount already drawn and / or bank is also entitled to recover the amount already drawn by me without prejudice to the right of the bank to take such action that the bank deem fit against me for this wrongful declaration.

SIGNATURE OF THE EMPLOYEE

III. RECOMMENDATION OF THE INCUMBENT INCHARGE

That the particulars given above are correct. I have verified the mark sheet, certificates as well as the bills claimed by the employee and recommend for sanction of scholarship as per bank's guidelines. The copies of mark sheet / certificate and other relevant documents duly attested by the undersigned and original bills vouchers duly verified by the employee are enclosed herewith.

INCUMBENT INCHARGE

BO : _____

IV. Certificate to be issued by the Principal/Head Master/ Head of the institute where the candidate is continuing his education. The certificate must be signed by the Head of the Institute and not by any of the authorities of the Institute.

CERTIFICATE BY THE SCHOOL/COLLEGE AUTHORITIES

This is to certify that Shi/ Miss _____ son/daughter Of
Shri/Smt _____ is a bonafide student of this School/College
and he/she was admitted to this School/College on _____ and at present
he/she is studying in _____.

His/Her conduct, behavior and progress in the class is _____.

He/she is not receiving any scholarship tram Government or its Agency any other institution through this School /College.

Further, the institution / College is recognised & affiliated

to _____ University. The course is recognized by

UGC/All India Council of Technical Education (AICTE).

Signature _

Name: _____

Designation

Date

Office Seal

LIST OF HOLIDAY HOMES

SNo.	Centre	Circle	Address
1.	Agra	Agra	3, LATA KUNJ, Near HALWAI KI BAGICHI, MATHURA ROAD, AGRAJTELE # : 0562-2604072/3201929
2.	Amritsar	Amritsar	Hotel Air Lines, Cooper Road, Near Bhandari Bridge, Amritsar- 143 003. 0183-2564848/2213697
3	Bangalore	Bangalore	Hotel Green Orchid, Near Natraj Theatre, No - 186/12, Rajiv Gandhi Circle, Seshadripuram, Bangalore 560020 080-23564999/23561102 (Fax)
4.	Bhimtal	Kashipur	Krishna Cottage, Goludhar, Bhimtal, District - Nainital. 05942- 247973
5.	Bhowali	Kashipur	Rai Cottage, Farasuli, Bhowali, District - Nainital. 05942-220949
6.	Chennai	Chennai	M/s Shri Devi Park Pvt Ltd., North Usman Road, No. 1 Hanumantha Road, T.Nagar, Chennai - 600017 044-28157077/28157177
7.	Dalhousie	Dharmashala	Hotel Ravi View, Near Subhash Chowk, Dalhousie, HP. 01899-240724/9418085888
9.	Goa	Mumbai	Hotel Gopika International, D-15, St. Mary's Colony, Miramar, Panjim, Goa. 0832-2462894/2463823
10.	Haridwar	Dehradun	Hotel Ganga Rivera , Haridwar-Rishikesh By Pass Road, Haridwar. TELE # : 01334-240940/240941
11.	Jaipur	Jaipur	Rattan Cottage, NBC Road, Near SBI Flats, Behind Railway Station, Jaipur. 041-2221797
12.	Kanyakumari	Chennai	Vivekanand Lodge, Vivekananda Puram, Kanyakumari - 629702. 04562-246232/246250/247177
13.	Katra	Jammu	Hotel Kashmir Residency, Main Road, Katra - 182301 01991-232920
14.	Manali	Mandi	Hotel New Kenilworth International, The Mall, Opp. Van Vihar, Manali, Distt - Kulu. 01902-253062/253238.
15.	Mussourie	Dehradun	Hotel Krishna Palace, Near Clock Tower, Mussorie. 0135-2631348/2630162(Fax)
16.	Mumbai	Mumbai	703, Silverline Apartment, ¹¹ Floor, Military Road, Ganesh Pada, Marol Naka, Andheri (East), Mumbai. 022-29258011
17.	Nainital	Kashipur	Hotel Royal, Mallital, Bara Bazar, Nainital. 05942- 236007
19.	Patnitop	J&K	J&K Tourism Development Corporation, Hotel Dak Bangla, Patnitop, J&K. 01992-287550
20.	Puri	Bhubaneswar	Hotel Richi Palace, Gopal Ballabh Lane, Gandhi Ghat, Puri. 06752-220627
21.	Varanasi	Varanasi	Hotel Surya, S-20/51, A-5, The Mall Road, Varuna Bridge, Varanasi - 221 001. 0542 - 2508465/2508466 / 2502758 (FAX)

LIST OF GUEST HOUSES			
1.	Delhi	Delhi	PNB Residential Complex, 1 st . Floor, Gurudwara Road (Arya Samaj Road), Karol Bagh, New Delhi. Oil - 28753110
2.	Jaipur	Jaipur	C-381, Pradhan Marg, Malviya Nagar, Jaipur. 0141- 2520440.
3.	Mumbai	Mumbai	Venus Apartment, Flat No. 42, 4 th Floor, Cuffe Parade, Colaba, Mumbai. 022-22185499
4.	Mumbai	Mumbai	A-I, First Floor, 2, Cuffe Castle, Cuffe Parade, Colaba, Mumbai - 400005. 022-22183094
5.	Mumbai	Mumbai	Flat No. 3, Mistri Court, Opp. CCI Club, Dinsha Wacha Road, Churchgate,, Mumbai. 022-22823566
6.	Shimla	Shimla	Awadh Palace, The Mall, Opposite HP High Court, Shimla. 0177-2812483/2653585 (Fax)
7.	Udaipur	Jodhpur	Hotel Moti Mahal, Serve Ritu Vilas Corner, Inside Udaipole, Udaipur (RAJ) - 313 001. TELE # :0294- 2488302/5102188

SPACE FOR UPDATES

SPACE FOR UPDATES

SPACE FOR UPDATES

CHAPTER 13[^]

LOANS FOR OFFICERS

[CHAPTE³j

LOANS FOR OFFICERS

1. CONVEYANCE LOAN SCHEME FOR OFFICER STAFF

(LA Cir. No. 100 dt. 16.09.2013, 144 dt. 30.12.2014, HRDD Cir. No. 727dt. 02.12.2015)

A. SCHEME FOR CAR LOAN TO OFFICER STAFF AT CONCESSIONAL RATE OF INTEREST

1. **PURPOSE OF LOAN** : Purchase of a new car (including SUV/MUV/Jeep) or an old car(including SUV/MUV/Jeep)not more than 5 years old for personal use only.
2. **ELIGIBILITY** Any officer confirmed in Bank service.
3. **AMOUNT OF LOAN**
New Cars-
90% of the cost of vehicle subject to a maximum of **Rs.10,00,000/-**.
Old Cars-
90% of the valuation arrived at after providing depreciation at the rate of 10% p.a. on the **current invoice value of vehicle on written down basis** or the Purchase price subject to a maximum of **Rs.10,00,000/-**, whichever is less.
4. **RATE OF INTEREST** : 7.00% PA simple.
5. **SECURITY** : Vehicle purchased with the loan will be hypothecated to the Bank with registration in the name of the borrower jointly with the Bank.
6. **REPAYMENT**
New Cars :180 months.
Old Cars : 120 months (or the period of service remaining); whichever is less.
Principal and interest thereon, shall be recovered in the ratio of 3:2. Full principal amount to be adjusted first.

B. ADDITIONAL LOAN FOR PURCHASE OF CAR TO OFFICER STAFF

Additional loan, if any required, may be taken by officers under car loan scheme for public.

(CONVERSION OF ADDITIONAL LOAN/ LOAN UNDER PUBLIC SCHEME)

Conversion of outstanding additional loan/loan taken by officers under public scheme may be permitted to the extent of revised limits, from the date of request.

C. LOAN FOR PURCHASE OF SCOOTERS/MOTOR CYCLES/MOPEDS TO OFFICERS AT CONCESSIONAL RATE OF INTEREST

1. **PURPOSE OF LOAN** : Purchase of new scooter/motor-cycle/moped or old scooter/ motor cycle not more than 5 years old.
2. **ELIGIBILITY:** All Bank Officers confirmed in the Bank service.

3. AMOUNT OF LOAN :

For scooter/motor cycle/moped : 90% of the cost of vehicle or Rs. 1,00,000/-
whichever is less.

In case of old scooter/motor-cycle not more than 5 years old, the amount of loan should not exceed 90% of their current invoice value less depreciation computed at the rate of 10% p.a. on written down basis or purchase price, whichever is lower with a maximum of Rs. 1,00,000/-.

4. **RATE OF INTEREST:** - 7.00 % PA simple.

5. REPAYMENT

Loan together with interest thereon shall be repayable in not more than 84 monthly installments in the ratio of 5:1 for principal & interest respectively. Full principal amount to be adjusted first.

(Revised rate of interest in case of loan for car as well as Scooter / Motor Cycle/Moped will be applicable for existing as well as Fresh Loans.

(HRDD Cir. No. 727dt. 02.12. 2015)

D. SECOND TIME LOAN

(Loans & Advances Cir. NO. 100 dt. 16.09.2013)

Conveyance Loan to officers for purchase of car/two wheelers on second/subsequent occasion under concessional rate of interest Scheme may be granted subject to the following conditions:-

- i) A period of 4 years should elapse from the date of availment of earlier loan before considering a fresh application for loan for purchase of another vehicle.
- ii) The stipulation of 4 years should, however, be waived in case of an officer, who applies for loan for change over to another type of vehicle (i.e. scooter/motor cycle to car).
- iii) Before consideration of an application for purchase of a vehicle for second or subsequent time or change over to another type of vehicle, the loan taken earlier together with interest thereon should be fully liquidated.
- iv) Where an officer sells his vehicle purchased with bank's loan and applies for a fresh loan for purchase of another vehicle, apart from fully liquidating the old loan, the surplus sale proceeds must be applied towards purchase of the new vehicle.
To take care of this provision, an undertaking should be obtained from the officer indicating there in the present status of the existing vehicle i.e. whether sold out or not and if sold out, the selling price of the same should also be specified.
- v) If an officer repays the conveyance loan granted to him in the normal course and then applies for a fresh loan for another vehicle, it will not be necessary for him to utilize sale proceeds of the earlier vehicle. This concession would not be available to those who liquidated the previous loan prematurely and apply for a fresh loan.
- vi) The amount of fresh loan will be restricted to ceiling provided for in the scheme for grant of loan for conveyance or the estimated cost of vehicle, whichever is lower, subject further to adjustment of sale proceeds of the earlier vehicle, wherever applicable.
- vii) Loan for purchase of motor car/two-wheeler on Second/subsequent occasion before stipulated period of 4 years may be sanctioned by the authority competent to sanction

conveyance loan to officers, in case the vehicle financed by the Bank is stolen/damaged by an accident, FIR is lodged with the police and total loss has been granted by the insurance company. Amount of insurance claim granted by the insurance company will first be appropriated towards adjustment of loan along with interest. In case of shortfall, the same should be made good by the borrowing officer from his own sources. Excess amount of claim, if any left, after adjustment of loan account, should be utilised towards margin money.

D. ADDITIONAL LOAN FOR PURCHASE OF TWO WHEELERS AT PUBLIC RATE

Additional loan, if any required, may be taken by officers under loan for two wheeler scheme for public.

E. LOAN FOR PURCHASE OF TWO-WHEELER TO ALL OFFICERS ON PROBATION

(Loans & Advances Circular No. 100 dt16.09.2013)

Purchase of two wheeler may be allowed to **Officers on probation** under Two-Wheeler Scheme for Public on the same terms and conditions as applicable to public subject to following additional terms and conditions:

- i) The loan amount shall be maximum to the extent as stipulated under Conveyance Loan Scheme for Officers at Concessional Interest Rate, presently the maximum permissible loan under the said scheme is Rs.60000/-.
- ii) The interest rate as applicable under a particular two-wheeler loan scheme for public shall be applicable.
- iii) The amount of recovery in respect of the proposed loan as well as any other loan/advance taken by the employee from the Bank or outside (including Credit & Thrift Society), should be limited to an amount which leaves at least 40% of the salary for the employee after deducting instalments for various loans, provident fund, income tax and other statutory deductions, if any. In other words, the carry home pay of an employee shall not be less than 40% of the gross emoluments
- iv) Various charges i.e. pre-payment charges, documentation, upfront fee, etc. prescribed under public scheme should not be recovered from such officers availing loan under public scheme.
- v) The authority competent to sanction loan for purchase two-wheelers to staff members under staff schemes shall be the competent authority to sanction two-wheeler loan to such Officers during the period of probation under public scheme.
- vi) After confirmation of such Officers in the bank service, loan availed under public scheme may be converted to the conveyance loan scheme for officers at concessional rate of interest provided all the terms and conditions of the said scheme are complied with.
The conversion shall be permitted at the request of such Officers by the Incumbent of the branch where the conveyance loan account is being maintained.
- vii) At the time of conversion, the monthly instalment shall be re-fixed keeping in view the rate of interest and re-payment period of the conveyance loan scheme for officers at concessional rate of interest. However, while fixing the repayment period, the period for which the loan has already run should be deducted from the total repayment period.

OBTENTION OF JOINT REGISTRATION AND COPY OF DRIVING LICENSE

LOANS & ADVANCES CIRCULAR NO.100 dt.16.09.2013 states that In view of the notification 'Central Motor Vehicle Rules (CMVR) vide GSR 589 (E) dated 16.9.2005', inter-alia, stating that the battery operated vehicle having power less than 0.25 KW and maximum speed less than 25 km. per hour shall not be deemed to be a motor vehicle, the extant guidelines, for Conveyance Loan to Officer/workmen Staff, in case of battery operated/electric vehicles have been revised as under:

- a. The clause pertaining to obtention of registration of the vehicle in the name of the borrower jointly with the bank and obtention of copy of driving license of the borrowing employee have been deleted.
- b. A copy of the certificate to the effect that the vehicle does not require a driving license and registration from the Transport Authorities due to exemption under CMVR vide GSR-589 to be kept in records.
- c. Staff members availing loan for such vehicles shall not be eligible for reimbursement of petrol expenses on account of these vehicles as the same being battery operated.

2. FESTIVAL ADVANCE

(PADDivision Cir. NO. 64/2011, L & A Cir. No. 109/2011)

All confirmed employees are eligible for interest free Festival Advance equal to one month's gross salary (Basic Pay + DA + Special Pay), on the following conditions:

- O Festival Advance will be repayable in 10 equal monthly installments.
- O No further advance will be allowed unless the previous advance has been adjusted.
- O Advance will be given only once in a calendar year for one Festival only on written request.
- O The above limits will also be applicable to Puja Advance admissible in the State of West Bengal.
- O After deduction of PF/Income Tax and various loan installments, including recovery towards Festival Advance, the employee's take-home pay shall not be less than 50% of the gross salary.
- O Limit fixed for Festival Advance to one month's Basic Pay subject to a maximum of Rs.25000/-, Rs.20000/- (minimum: Rs.8000/-)and Rs.15000/-(minimum : Rs. 6000/-) for Officers, Clerical and subordinate Staff respectively w.e.f. 23.12.2011

3. SCHEME FOR GRANT OF CLEAN OVERDRAFT FACILITY TO STAFF MEMBERS

(Loans & Advances Cir. No.123 dt/4.12.2011, LA Cir. No.79 dt 02.07.2014 LA Cir. No. 56 dt.

02.07.2015)

1. TYPE OF FACILITY

Clean Overdraft/Demand Loan

2. PURPOSE

Any bonafide purpose

3. ELIGIBILITY

- a) Minimum 3 years of confirmed service (including probation period) in the Bank.

- b) The employees whose total service in the Bank is '12 years & above' shall be eligible for the enhanced limit as indicated at Sl.No. 'iv' below subject to following :
- i) At the time of sanction of enhanced facility, the terminal dues of the employee should be sufficient to cover the clean OD/DL limit.
 - ii) In case terminal dues are not sufficient to cover the clean OD/DL limit, charge on house property in respect of which housing loan has been availed from the Bank to cover OD/DL facility shall be extended. If housing loan is not outstanding/availed, equitable mortgage of property in his/her name be taken as security to cover the deficit.
 - iii) In case terminal dues are not sufficient to cover the clean OD/DL limit and EM/extension of charge on house property to cover the OD/DL facility is not possible, overdraft/DL facility will be available only to the maximum extent of terminal dues of the employee as on the date of loan application.

c) Applicable to both (a) & (b) above:

The employees shall be eligible for clean OD/DL facility subject to stipulation that the total deductions from the salary of the applicant employee on account of instalments for various other loans **including notional monthly interest on the clean OD limit (assuming that the limit is fully drawn)/instalment of the proposed Demand Loan**, provident fund, income tax and such other statutory deductions, do not exceed 60% of gross salary. In other words the carry home pay of an employee under no circumstances be less than 40% of his gross emoluments.

However, in the case of existing OD accounts if an employee prefers repayment through the DL route, then the same will be permitted even if his take home pay falls below the ceiling.

0 Staff members, who are confirmed in the Bank service and are not eligible to raise loan under the Staff Clean Overdraft Scheme due to service period being less than 3 **years** in the Bank, may be allowed loan under Personal Loan Scheme for Public subject to compliance of existing terms & conditions.

- After completing **3 years** of service in the Bank and becoming eligible under the Clean Overdraft Scheme for staff members, in case the overdraft facility is availed, the existing loan under this scheme should be first adjusted. It may be adjusted to the debit of Clean OD account.

4. OVERDRAFT LIMIT/DEMAND LOAN (MAXIMUM):

(a) The overdraft limit/Demand Loan depending upon length of service will be as follows:

Total Length of Service& amount			
	3 years & above but below 5 years	5 years & above but below 12 years	12 years & above
Officers	Rs.1.50 lakhs	Rs.3.00 lakhs	Rs.4.50 lakhs
Clerical Staff	Rs.1.00 lakhs	Rs.2.00 lakhs	Rs.3.00 lakhs
Sub-Staff	Rs.0.50 lakh	Rs.1.00 lakh	Rs.1.50 lakhs

(b) Out of (a) above the amount of Demand Loan and Overdraft will be as under:

- i) In all fresh cases employees shall have an option to avail the facility as Demand Loan or a combination of Overdraft (OD) and Demand Loan (DL) subject to a maximum of 50% of the eligible amount as Overdraft.
- ii) Employees already availing the OD facility may, at their option, convert a part of OD (minimum 50%) as Demand Loan under fixed repayment programme and continue the remaining as OD.
- iii) Employees becoming eligible for higher limit on account of the length of service **may avail the additional amount by way of Demand Loan only** under fixed repayment programme.

Note: Part time permanent employees are also eligible subject to the following condition:-

The maximum amount of clean overdraft/Demand Loan facility that can be granted to part-time employees shall be in proportion to the scale/wages drawn by them. For instance, if a regular subordinate staff employee is eligible for enhanced clean overdraft/Demand Loan facility of Rs.1.50 lakhs, a part time permanent employee having 12 years of service drawing 1/3rd of the pay shall be eligible for such facility, subject to the maximum of Rs.50,000/-. Eligibility for Demand Loan and Overdraft will be as per iv(b) above.

5. REPAYMENT:

a) Overdraft:

No specific repayment programme for repayment of principal loan amount is to be insisted upon. Employees may fix repayment programme so that entire loan is repaid by the time he/she retires. The entire outstanding should, however, be recovered when the employee ceases to be in service, for any reason whatsoever. It is, however, mandatory that interest whenever applied is fully serviced and the account kept regular at all times.

b) Demand Loan:

Maximum 120 equated monthly instalments/remaining period of service, whichever is lower. Repayment to commence from the month following the one in which the loan is disbursed by way of direct deduction from salary.

6. RATE OF INTEREST:

- a) Overdraft - Base Rate (compounded on monthly rest)
- b) Demand Loan - Base Rate (compounded on monthly rest).

7. SANCTIONING AUTHORITY:

Staff posted in Small/Medium/Large Branches

Incumbents of small/medium/large branches shall allow facility under this scheme upto the eligible amount to the staff posted in their branches. However, the facility to the Incumbents of such branches will be sanctioned by the concerned controlling office.

Staff posted in LCBs/ELBs/VLBs/Administrative Offices including HO Divisions

In case of LCBs, ELBs, VLBs, and Administrative Offices, including HO divisions, such facility will be sanctioned by Scale-II or Scale-III Managers, who are specifically designated by the Incumbent(s)/ Divisional Heads in terms of office order/duty sheet. The designated managers (in Scale II & III) can sanction such facility to their senior officers also, including

CM/AGM/DGM of the division/branch. Such cases shall continue to be reported every month alongwith facilities sanctioned by the Incumbent-in-charge in the Limit Sanctioned Statement.

4. HOUSING LOAN SCHEME FOR THE MEMBERS OF OFFICER STAFF

(LA cir. No. 96 dt.24.09.98, 62/06 dt.09.06.2006, 120/10 dt.30.10.2010, LA 123 dt. 22.10.2014, la 13 Dt. 06.02.2015,)

1. ELIGIBILITY

i) An Officer who has completed five years of continuous service in the Bank shall be eligible for the loan.

2. PURPOSE

- i) Acquiring a plot and constructing a house thereon.
- ii) Purchasing a plot of land in the name of the borrowing member of a staff or jointly in the name of the borrowing member of the staff with his/her spouse or in the name of his wife. **(The amount not to exceed 50% of the eligible loan)**
- ii) Constructing new house on the plot owned by the official or jointly with his/her spouse.
- iii) Getting a plot under co-operative schemes and building a house, where title will vest on the official after the house is built.
- iv) Enlarging living accommodation in an existing house owned by the official or jointly with spouse. The total cost of the existing structure (excluding cost of land) and the proposed additions should not exceed the prescribed cost ceiling.
- v) Conversion of hire-purchase into outright purchase of house/flat from State Housing Boards or similar Government controlled bodies, and outright purchase of new ready built house or flat from Govt. Semi-Government or local bodies, housing boards, development authorities, etc. and from private parties.
- vi) Purchasing of house/flat under self-financing housing scheme and co-operative group housing societies.
- vii) Repayment of loan taken from Bank/private source for house construction, even if the construction has already commenced.
- viii) Constructing the residential portion alone of the building on a plot which is earmarked as a shop-cum-residential plot in a residential colony.

3. AMOUNT OF ADVANCE AND RATE OF INTEREST

(Rs in lac)

Category	Revised (HRDD Cir. No. 726 dtd.02.12.2015)		
	Sub Staff	Clerical staff	Officers
Max. Loan Amount	Maximum loan amount of		
	25.00	40.00	60.00 upto Scale IV 80.00 Scale V & above
ROI(Simple)	Upto Rs.40.00 lacs : 6.75% PA simple Above Rs. 40.00 lacs : 8.00 PA simple Revised rate of interest will apply to existing as well as fresh loans.		
Net Take Home pay	Should not be less than 40% of the monthly gross salary after taking into account the deduction including proposed HL installment		

The part-time employees who are confirmed in the services of the Bank and fitted with time scale of wages are eligible for housing loan under the housing loan scheme applicable to the sub-staff of the bank. However, the maximum amount of loan payable to such employees shall be in proportion to the scale wages drawn by them.

4. **MARGIN** :Old scheme : Nil ; New scheme: 10%

5. LOAN FOR REPAIR/RENOVATION/ENLARGEMENT

(Rs. In lac)

Category	Sub Staff	Clerical staff	Officers
Maximum Loan Amount (Rs. in lacs)	4.00	6.00	10.00

6. REPAYMENT:

In not more than 300 monthly installments or 70 years of age whichever is earlier. The loan shall be repayable in the ratio of 3:1, the principal being adjusted first in full.

7. PROJECT COST

The old cost ceiling of Rs.18 lac for availing housing loan by officer employees has been dispensed with. However, in such cases sources through which the project cost to be met over and above the housing loan amount should be clearly indicated to the satisfaction of the sanctioning authority and it should be ensured that the net take home salary shall not be lower than stipulated as per the guidelines.

As per old guidelines, all expenses, stamp duty, registration charges etc. are to be borne by the members of staff. It has now been decided that cost of project may include stamp duty, registration charges, other misc. expenses, any tax imposed by Govt. etc. and amount of advances may be computed after providing for 10% margin on the cost of project subject to the fulfillment of other eligibility criteria.

8. EXISTING HOUSING LOANS OF MEMBERS OF STAFF (TAKEOVER/ CONVERSION)

In order to give the benefit of the enhanced housing loan limit, it has been decided that members of staff who have already availed loan for acquiring/constructing a house/flat from any institutional sources such as housing finance institutions/ companies, housing boards, commercial banks including loan/s availed from our Bank, may convert their existing loan account under the Scheme for Housing Loan to Members of Staff. For taking over the loan account from other banks/FIs or conversion of loan under public scheme into the loan under the staff scheme, the sanctioning authority at various levels should be satisfied with the genuineness of the reasons for not initially availing housing loan from the Bank.

9. ADDITIONAL HOUSING LOAN

In terms of earlier guidelines, additional housing loan to members of staff can be granted for specified reason as one time measure. The enhancement in the housing loan limit, as advised vide L&A Cir. No. 123 dt. 22.10.2014 may also be availed as Additional Housing loan by the eligible employees as **one time measure** in accordance with the existing guidelines of Additional Housing Loan irrespective of the fact that the employee has availed the additional housing loan as one time measure earlier.

10. The staff member may avail the benefit of revised rate of interest in case of existing housing loan account under the Scheme of Housing Loan to Members of Staff.

ADDITIONAL HOUSING LOAN - OTHER GUIDELINES:

(Loans & Advances circu tar no.92 dt.3.8.20 01)

A. FOR PURPOSE 1

- i) Additions/alterations/renovations in the existing house/flat.
- ii) Repayment of loan availed from identifiable/verifiable sources, including private sources, for purchase/completion of house/flat/ carrying out additions/ alterations/renovations in the existing house/flat.

EXTENT OF ADDITIONAL HOUSING LOAN

The maximum amount of Additional Housing Loan for the above purposes will be as under:

Current eligibility minus the amount of housing loan already availed OR cost of construction/additions/alterations/renovations in the existing house/flat/ amount of loan raised from identifiable/verifiable sources, including private sources, whichever is less.

B. FOR PURPOSE 2

- i) For purchase/construction of a house/flat after selling the existing one.
- ii) Where the existing house/flat has already been sold and other one is proposed to be purchased/constructed.

EXTENT OF ADDITIONAL HOUSING LOAN

The maximum amount of Additional Housing Loan for the above purposes will be as under: Difference between the current eligibility and the amount of Housing Loan availed plus extent of outstanding of principal amount repaid in lumpsum at the time of adjustment of previous housing loan.

OR

Cost of the house/flat proposed to be purchased/constructed, whichever is less, subject to current eligibility prescribed under the scheme.

REPAYMENT

The additional housing loan together with interest thereon shall be repayable in not more than 300 monthly installments or 70 years of age whichever is earlier. In case, however, the repayment is to be effected in a shorter period, the number of installments towards principal and interest should be in the ratio of 3:1, the principal being adjusted first in full.

RATE OF INTEREST

The rate of interest on enhanced portion would be determined after taking into account the entire amount of availed/existing and proposed housing loan.

5. HOUSING LOAN SCHEME FOR MEMBERS OF STAFF AT PUBLIC RATE.

(Loans & Advances Cir. No.44. dt25.5.99 & 93 dt 9.10.2003)

1) PURPOSE

- i) For completion of the house or for making additions/ alterations/ repairs /renovations etc. & for purchase of built house/flat.
- ii) For repayment of earlier loan taken from Bank/Housing Finance Institution approved by NHB (This will include Institutions like PNB Housing Finance, HDFC, LIC Housing Finance etc.)

2) **MAXIMUM AMOUNT OF LOAN** : Rs.5 lacs

3) **RATE OF INTEREST** : As applicable to Public (Best Borrower) (RAD Cir. 5/2013)

4) **MARGIN** : 20% upto loans of Rs. 25.00 lac & 25% for loans above Rs. 25.00 lac

5) **REPAYMENT** 20 years including moratorium period or remaining period of service of the employee whichever is earlier.

HOUSING LOAN TO STAFF MEMBERS UNDER PUBLIC SCHEMES

(L & A Cir. No. 138 dt.14.12.2005, & LA Cir. No. 80/11)

Housing Loan can be granted to the employee/officer who is already owning a house in the town / village where he resides for buying / constructing a second house / flat in the same town / village or in other town / village for the purpose of self - occupation on the same terms & conditions as applicable to public subject to fulfillment of additional terms & conditions as contained in LA Circular No. 46 dt.23.04.2005 & LA 80/11.

HOUSING LOAN TO OFFICERS UNDER PUBLIC SCHEMES - WHERE PROPERTY IS IN THE NAME OF THE WIFE

(Loans & Advance Cir. No. 11 dt. 12.11.2003)

Officers can avail loan under scheme if the property is in the name of the borrowing officer or the borrowing officer jointly with his / her spouse or in the name of his wife alone. A female officer would not be able to avail the loan in case the property is in the name of her husband alone. However, under concessional rate of interest scheme , officers are not eligible for loan on the property owned by his / her spouse alone.

OVERDRAFT FACILITY TO STAFF MEMBERS IN CASE OF EXISTING HOUSING LOAN ACCOUNTS UNDER PUBLIC SCHEME - CLUBBING OF INCOME OF SPOUSE

(Loans & Advances Circular No. 157 dt. 08.10.2008)

It has been decided that guidelines regarding "Clubbing of Income of Spouse in case of Housing Loan to Staff Members under Public Scheme" may be extended in case of "Overdraft facility to existing Housing Loan of Staff Members under Public Scheme" for determining the repaying capacity of the borrower by making the spouse as co-borrower.

HOUSING LOAN SCHEME FOR MEMBERS OF STAFF-COMPUTATION OF INTEREST

(Loans & Advances Circular NO.63 dt 13.06.2006)

The revised guidelines with regard to computation of interest under the housing loan scheme for members of staff at concessional rate have been revised as under:

The interest will be charged from the date of the payment of the loan or the first installment of loan where such loan is disbursed in installments. The amount of interest will be calculated by adopting monthly balance method i.e. interest will be calculated on the balance outstanding on the last day of each month.

In cases where disbursements have been made during a particular month, interest in that month shall be computed on daily product basis. Since system shall charge interest on monthly balance method basis, the excess amount of interest so charged in such cases shall be credited in the said loan account in the succeeding month by passing necessary interest vouchers manually.

HOUSING LOAN SCHEME FOR THE MEMBERS OF STAFF - OBTENTION OF GUARANTEE/SURETY/COLLATERAL SECURITY

(Loans & Advances Circular NO. 10 dt. 16.01.2009)

per the modified guidelines, obtention of guarantee/surety/collateral security has been dispensed with irrespective of the length of remaining service of the employee and creation of mortgage. The modified guidelines will be applicable subject to fulfilment of following conditions:

- a) If the balance in P.F. Account and Gratuity payable (notional), at the time of considering the proposal, to the borrowing employee is sufficient to meet the combined outstanding of the Housing Loan, conveyance loan and clean OD facility etc., if availed by him. An irrevocable letter of authority, be obtained from the borrowing employee, authorising the Bank to appropriate the PF and Gratuity payable to him and that he shall not appoint a nominee for payment of his terminal dues till the loan account is fully adjusted. Also lien to be got noted over PF/Gratuity.
- b) If the loan is collaterally secured by mortgage of some other property/pledge of Govt, securities, NSCs, KVPs, IVPs/ LIC Policies (surrender value) etc. (net of taxes) **equal to 100% of the housing loan amount.**
- c) If the loan is collaterally secured by pledge of PSU bonds (where interest is being serviced regularly), Bank's FDRsetc. **equal to 125% of the housing loan amount.**

Further, the above noted relaxations will not be applicable to the officials under suspension or against whom major disciplinary proceedings are initiated/ pending at the time of considering the housing loan.

HOUSING LOANS SCHEME FOR THE MEMBERS OF STAFF - TRANSFER OF ROOF RIGHTS

(Loans & Advances Circular No. 34dt. 05.03.2009)

On review it has been decided that transfer of roof rights of the property mortgaged to the bank as principal security under housing loan scheme for the members of staff shall be considered subject to following:

- a) The owner shall transfer roof rights, in favour of own children only, along with undivided interest in the land by way of Sale Deed by describing other rights in respect of common areas etc., subject to the following conditions:-
- i) The plots allotted by Development Authorities do not contain any restrictions with regard to division of plot or creating un-divided interest in it (Sale of area in the constructed property floor-wise).
 - ii) The property should be free-hold and the previous Conveyance Deed, Rules and Bye-laws, if any, which govern the construction of the property, do not prohibit creation of un-divided interest in the land.
- b) The value (realisable value) of the mortgaged property is at least 200% of the loan amount outstanding (to keep margin in case of downward movement of property prices). Value is to be taken net of the value of roof rights to be transferred.

The authority to permit transfer of roof rights by way of sale deeds shall be vested with the Circle Head/DGM, CAD, HO

5. CONCESSIONAL RATE OF INTEREST UNDER EDUCATION LOAN SCHEMES TO THE CHILDREN OF EMPLOYEES WHERE STAFF IS EITHER CO-BORROWER OR GUARANTOR.

(RAD Circular No.39/2015 dt. 08.06.2015)

Education loan to children of PNB Employees shall be at Base Rate where employee is either co-borrower of guarantor. No other concession in rate of interest will be provided in such cases. The revised interest rate will be applicable to new as well as existing borrowal accounts. The concession shall continue as per repayment schedule even after the employee retires provided the loan has been availed during the service period of the employee. This will be applicable for employees who retire under VRS but not to those who resign from Bank service. The concession will have **prospective effect** and shall be applicable on balance outstanding as on **01.06.2015**.

6. LOANS TO MEMBERS OF STAFF UNDER PUBLIC SCHEMES - GENERAL INSTRUCTIONS

(LA Circular No. 80/2011, LA 22/09 DT. 01.07.2009)

Staff members are permitted to avail loan under the schemes meant for public in following cases:

- i) Loan for purchase of two-wheelers to staff members under public scheme even before 5 years (4 years in case of officers) of availing previous two wheeler loan under concessional scheme. Besides officers who have already availed loan for purchase of car at concessional interest rate can also avail loan for purchase of two-wheeler under public scheme.
 - ii) Personal loan as per public scheme to staff members, who are not eligible for loan under Clean Overdraft Scheme for staff members due to service period less than 5 years.
2. Staff members can also avail loan for purchase/construction of houses/for carrying out repairs/renovation/additions/alterations to the existing house/flat as well as for purchase of car/scooter/motor-cycles, etc. on the same terms & conditions with regard to margin, repayment, security, rate of interest (compounded), etc. as applicable to public, subject to following additional terms & conditions:

i) Staff members who have availed housing & conveyance loan under Staff Loan Schemes (i.e. at concessional rate and/or at BPLR/interest rate applicable for public) can also avail these loans under public schemes.

ii) The amount of recovery in respect of the proposed loan as well as any other loan/advance taken by the employee from the Bank or outside (including Credit & Thrift Society), should be limited to an amount which leaves atleast 40% of the salary for the employee after deducting instalments for various loans, provident fund, income tax and other statutory deductions, if any. In other words, the carry home pay of an employee shall not be less than 40% of the gross emoluments.

Housing loan for second house at the same/other town/village

Housing loan can be granted to the employee who is already owning a house in the town/village where he resides for buying/ constructing a second house/flat in the same town/village or in other town/village for the purpose of self occupation on the same terms & conditions as applicable to public.

HOUSING LOAN UNDER PUBLIC SCHEME TO STAFF MEMBERS HAVING LESSER PERIOD OF SERVICE THAN THE TOTAL REPAYMENT PERIOD PERMISSIBLE UNDER PUBLIC SCHEME

Circle heads may consider sanction of Housing loan under public scheme to staff members having lesser period of service than the total repayment period permissible under public scheme, who are not able to adjust the loan in the remaining period of service, subject to adjustment of loan from the terminal dues and fulfillment of additional terms & conditions as applicable under Housing Loan Scheme for Staff Members at Concessional Rate mentioned below:

- a) Before sanction/disbursement, it is to be ensured that the balance in P.F. Account and Gratuity payable to the borrowing employee will be sufficient to meet the combined outstanding of the Housing Loan, conveyance loan and clean OD facility etc., if availed by him.
- b) Recovery of term loan should start immediately after one month from the date of disbursement of first installment as against the usual period of 18 months.
- c) Monthly installment may be fixed in such a way so as to cover the interest chargeable on the term loan plus a portion of the principal so that the balance of principal does not exceed 80% of the terminal dues payable to him at the time of retirement.
- d) Total monthly deductions including the proposed Housing Loan installment and also after considering notional monthly interest on Clean OD limit (assuming that the limit is fully drawn) should not exceed 60% of the gross salary of the employee. In other words, the carry home pay of an employee shall not be less than 40% of the gross emoluments.

- e) An undertaking is to be obtained from the employee that he will not avail P.F. loan in future. (Copy of the sanction is to be sent to P.F. Department for their necessary action).
- f) Such cases of staff posted in HO divisions, may be sanctioned by Chief Manager, Credit Division, HO after approval by DGM Credit Division, HO.

CLUBBING OF INCOME OF SPOUSE

A. Housing loan to staff members under public scheme may be considered subject to the following conditions:

- (i) Total deductions from the salary account of the employee should be limited to an amount which leaves at least 40% of the salary of the employee. In other words, the carry home pay of an employee shall not be less than 40% of the gross emoluments.
 - (ii) The additional source of income of his/ her spouse to the satisfaction of the Bank may be taken into account for determining the repaying capacity and quantum of loan.
 - (iii) In such a situation, the spouse shall be made as co-borrower and the repayment out of his /her income is to be ensured.
- B. Above guidelines regarding "Clubbing of Income of Spouse in case of Housing Loan to Staff Members under Public Scheme" may be extended in case of "Overdraft facility to existing Housing Loan of Staff Members under Public Scheme" for determining the repaying capacity of the borrower by making the spouse as co-borrower.

LOANS FOR PERSONAL NEEDS UNDER PUBLIC SCHEMES TO STAFF MEMBERS WHO HAVE ALREADY AVAILED CLEAN OD FACILITY UNDER THE SCHEME FOR STAFF MEMBERS

- A. Staff members who have already availed clean OD facility under the scheme for staff members may also avail loan for personal needs under public schemes such as (i) loan against mortgage of Immovable property (ii) OD facility to existing housing loan borrowers, (iii) Financing Property Owners against future lease rentals and (iv) Personal Loan to Public etc.

However, while considering the credit facilities to staff members for personal needs under public scheme as given above in addition to clean OD facility for staff members, the following aspects need to be kept in view:

- a) The carry home pay of an employee should not be less than 40% of the gross emoluments after taking into account all deductions.
- b) OD limits sanctioned under any public scheme as mentioned above should be liquidated by way of monthly reducing DP within the repayment period as prescribed under the particular scheme or within the remaining period of service of employee, whichever is earlier.
- c) At the time of sanction of overdraft limit under the scheme meant for public, the Bank's exposure should be fully covered by way of mortgage of IPs acceptable to the Bank under the particular scheme. However, in case of personal loan to the staff members under the personal loan scheme for public where no IP is taken, the exposure should be fully covered by terminal dues of the employee.
- d) All existing guidelines in respect of clean OD scheme for staff members as well as other schemes meant for public as mentioned above shall be duly complied with.
- e) Bank finance shall not to be utilised for the purpose of any trade/business or for any speculative purposes. An undertaking to this effect be obtained and kept on record.

B. COMPETENT AUTHORITY TO SANCTION LOAN TO STAFF MEMBERS FOR PERSONAL NEEDS UNDER VARIOUS PERSONAL LOAN SCHEMES MEANT FOR PUBLIC

- (i) The competent authority for sanction of loan to staff members under various schemes of personal loans meant for public shall be the same as in case of public availing loan under various schemes for personal needs.

- (ii) However, in cases where the IP against which the employee has already availed Housing loan from our bank is offered as security for loan for personal needs under various schemes meant for public, the Competent Authority for the purpose shall be the same as in case of Housing Loan to staff members.
- iii) Loans to staff members under various schemes of personal loans meant for public shall be sanctioned by the competent authority without referring it to Retail Asset Branches.

8. CONTINUATION OF OVERDRAFT FACILITY TO EXISTING HOUSING LOAN BORROWERS AFTER ADJUSTMENT/CLOSURE OF HOUSING LOAN

The facility for continuation/renewal of OD facility even after adjustment/closure of housing loan in full may also be extended to staff members subject to the following:

- 0 The sanctioning authority is satisfied about the repaying capacity of the borrower.
- 0 The said overdraft facility shall continue to be made available to the borrower even after adjustment of Housing Loan, but upto his/ her maximum age of 60 years subject, however, to annual review/renewal. The Circle Head/Divisional Head may, however, allow the Overdraft facility upto the age of 70 years of the borrower, i.e. the period upto which borrower is allowed to repay the regular Housing Loan, as per the present guidelines. While the borrowers will be required to service interest on OD facility regularly repayment of Overdraft may be at unequal intervals with unequal instalments but it is to be ensured that the Overdraft facility is adjusted upto the age of 70 years of the borrower.
- 0 Other terms and conditions with regard to Overdraft Facility to existing Housing Loan borrowers and loan to members of staff under Public Scheme shall remain unchanged and shall be strictly complied with.

7. REVIEW OF REPAYMENT PERIOD :

(Loans & Advances Circular No.46/2013)

Detailed guidelines regarding sanction of loans to staff members under Public Schemes have been circulated vide L&A Circulars No. 80 dated 30.06.2011 and other circulars issued on the subject from time to time. It has, interalia, been advised that staff members are permitted to avail various loans under the schemes meant for public viz Loan for purchase of two wheeler, Housing loan, OD facility to existing housing loan borrowers, Personal loan etc., on the same terms and conditions as applicable to general public. However, the repayment is generally linked with the remaining period of service of the borrowing staff member.

On review, it has been decided as under:

- i) Staff members may avail various loans under public schemes on the same terms and conditions including repayment prescribed under the scheme for general public. However, the permissible deductions of 60% or 50% as applicable to various loan schemes shall remain unchanged.
- ii) In addition to monthly salary/pension, sanctioning authority may also keep in view other identifiable income sources of employee viz. rental income, interest income, family income, etc. to determine his/her repaying capacity as is being done in case of general public.

8. LOANING POWERS - SANCTION OF STAFF LOANS

(L & A circular no. 87 dated 02.08.2013)

A. Normal Cases (as per scheme)

- i) Loaning powers for sanction of loan to staff will be the same as applicable for similar schemes for public, depending upon the scale of the designated officers. However, for Festival Loan, other conveyance loan (other than car loan) and Clean Overdraft/Demand Loan, the incumbents of the branches (Scale I/II/III) and the designated officers of other branches/ other offices shall exercise full powers.
- ii) The rate of interest shall be concessional for staff loans upto the amount allowed in Staff loan schemes. For amount sanctioned above that, rate of interest applicable to public shall be charged.
- iii) For sanction of loan to staff working in Administrative Offices/ other offices, designated officers of CO/FGMO/ ZAO/Other Offices/ HO Divisions shall exercise the same powers as vested in the Incumbents Incharge of that scale.
- iv) Any staff loan beyond the vested powers of the Incumbent Incharge and loans to Incumbent of branches/other offices shall be sanctioned by the designated officers of respective Circle Offices. Loan cases of CHs/DGMs of LCB and Incumbent of ZAOs will be sanctioned by the designated CM/AGM of FGMO and that of Divisional Heads of HO, Principal of CSC and GMs (Field/HO) will be sanctioned by the designated CM/AGM of Credit Division HO.
- v) Designated officers can sanction such facilities to their seniors also including CM/AGM of the branch/administrative offices.
- vi) Officers for sanction of staff loan to be designated through office order.

B. SPECIAL CASES

There are special cases such as, deduction exceeding the take home salary prescribed in the scheme, inclusion of family/spouse income while calculating total income, lower installment to be fixed on account of lesser period of service and balance to be recovered out of retirement dues, conversion of balance outstanding in Staff Scheme at the time of retirement to public scheme etc. for which the loaning powers were earlier vested with Circle Heads (CHs)/DGM, Credit Division, HO. It has now been decided that such cases will be sanctioned as under:-

Special cases of all the staff working in the branches and other offices (LDMOs/ZSC/RCC etc.) under the administrative control of COs will be sanctioned by the CHs and the staff working in ZAOs/HO Divisions/CSC will be sanctioned by DGM of concerned office/Division. Such cases of the staff working in FGMOs, CHs & DGM of LCBs will be sanctioned by DGM of FGMO and that of Divisional Heads at HO, Incumbents of ZAO, GMs (HO/ Fields) will be sanctioned by DGM Credit Division, HO. Where the officials of the prescribed scale are either not posted or not available, next higher authority shall exercise the loaning powers.

Loan to staff on deputation to PNB Subsidiaries/ Regional Rural Banks/ other organization, normal cases will be considered by the branches maintaining the account of the organisation and special cases by the concerned Circle Head.

Loaning powers shall not be exercised for sanction of any facility, which shall be directly or indirectly, to the advantage of sanctioning authority. Such proposals should be referred to next higher authority.

While exercising loaning powers under staff schemes as above, sanctioning authority shall ensure compliance of the individual ceiling prescribed under specific welfare schemes as well as overall loaning powers vested with him in terms of extant guidelines

Administrative offices which are not submitting monthly limit sanctioned statements, will report all staff loan sanctioned on monthly basis to the next higher authority. CSC/ZAOs/HO Divisions will submit such statement to Credit Division HO.

SPACE FOR UPDATES

SPACE FOR UPDATES

CHAPTER 14

BENEFITS ON RETIREMENT & POST RETIREMENT

[CHAPTE⁴]

BENEFITS ON RETIREMENT & POST - RETIREMENT

1. RETIREMENT

O On attainment of 60 years of age,

O Every Officer shall retire from the service on the afternoon of the last day of the month in which he attains the age of 60 years provided that the officer whose date of birth is 1st of month, shall retire from the service on the afternoon of the last day of the preceding month on attaining the age of 60 years.

(PAD Consolidated Circular No. 18 dt. 31.03.2014)

Regulation 19 - Age of Retirement

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

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

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

Provided further that an officer aggrieved by the order of the Competent Authority, as provided in Sub Regulation (2) may within one month of the passing of the order, give in writing a representation to the Board of Directors against the decision of Competent Authority, and on receipt of such representation from the concerned officer, the Board of Directors shall consider his representation and take a decision within a period of three months. Where the Board of Directors decides that the order passed by the Competent Authority is not justified, the concerned officer shall be reinstated as though the Competent Authority has not passed the order.

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

EXPLANATION: An officer employee will retire on the last day of the month in which he completes his age of retirement.

Provided that an officer employee whose date of birth is on the first day of the month, shall retire from the service on the afternoon of the last day of the preceding month on attaining the age of retirement.

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

The Govt, guidelines effective from 22.5.98 in respect of age of retirement are as under:-

- a) Age of retirement of officer employees of the Bank would be 60 years.
- b) It is also clarified that:
 - i) Every officer employee shall retire from the service on the afternoon of the last day of the month in which he attains the age of 60 years provided that the officer whose date of birth is 1st of month, shall retire from the service on the afternoon of the last day of the preceding month on attaining the age of 60 years.
 - ii) No extension shall be given to any officer employee beyond 60 years of age.

The procedure to be adopted for review for continuation in service as provided in Regulation quoted above is as under:-

- a) Review for continuation in Bank's service in respect of all the officers is to be made on attaining the age of 55 years, or, on or at any time after the completion of 30 years of service as an officer employee or otherwise, whichever is earlier, irrespective of the date of joining of the Bank's service by the officer.
- b) If the bank feels that performance / health of an officer has deteriorated to the extent of impairing his efficiency or for whatever other reasons considers it necessary, it shall have the right to cause a special review any time after the review as mentioned at clause (a) above has been made.

SUBMISSION OF REVIEW PROPOSALS

The proposal for review of an officer shall be initiated suo moto by the concerned higher authority as given hereunder:

fi In respect of officers in Junior Management Grade Scale I (other than officers Incharge)

Proposals for review shall be submitted by the Incumbent Incharge to the Circle Head in format I (enclosed) and by the Managers of Administrative Offices in respect of Officers working in their offices to the Circle Head / Chief Manager of the respective office / Division.

- ii) In respect officers in Junior Management Grade Scale I (Officers Incharge). Proposals should be prepared in format II (enclosed) in respective Circle Offices.

iii) In respect of officers in Middle Management Grade Scale II & III.

Proposal in respect of Incumbent Incharge shall be prepared in format II (enclosed) and in respect of Officers working in Administrative Offices in format III (enclosed) in respective Circle Offices/Divisions. In case of review of Managers in Scale - II/III (other than Incumbent Incharge), the proforma should be the same as prescribed for Incumbent Incharge but it should be accompanied by a separate report on his performance in the department (s) being headed by him.

Proposals in respect of Inspectors / Concurrent Auditors should be submitted on Format-IV (enclosed).

The review proposal in respect of officers working in the Circles shall be prepared in Circle Offices. For officers working in FGMO/HO Divisions, the concerned Chief Manager of FGMO/Divisional Head at HO should initiate necessary action.

iv) In respect of officers in Senior Management Grade and TOP Executive Grade.

Review proposals of officers be submitted to HRD Division HO.

PREPARATION OF REVIEW PROPOSALS

The performance of the Officer concerned must be reviewed for the preceding 3 years. In the case of Incumbent Incharge / Second Man, the figures regarding development of business for the last 3 years on half yearly basis should invariably be incorporated. These figures besides aggregate deposits and advances must contain break-up of priority sector advances, i.e. outstanding, disbursement and recovery percentage. In order to make proper assessment, it is desired that percentage of recovery as existing as at the time of previous half year of taking over and as at the end of each subsequent half years should be given. It should be particularly noted that percentage of recovery only is required to be given and not the amount recovered.

In case an Officer has worked in more than one office during the last 3 years, figures regarding development of business and priority sector advances on half yearly basis and as on the date of handing over charge should be conveyed for each office separately.

The position of Inspection Reports and also individual appendices relating to the period of stay of an officer at a branch should be mentioned with the overall assessment of the branch.

While giving performance towards rectification of audit irregularities, it is not sufficient to say merely "satisfactory / unsatisfactory". It should also indicate number of irregularities appearing under different appendices at the time of inspection and number of irregularities appearing at the time of review and efforts being made by the officer to remove them.

Whenever there is a fall in the figures of development of business, i.e. Deposit, Advances and Priority Sector, Recovery percentage is down or there is a 'Below Average' inspection report during the period under review the same must be explained with cogent reasons.

In case of officers under suspension /against whom disciplinary proceedings are pending or are in the process of initiation, this fact should be given in the format and the latest position with regard to the case should also be incorporated.

In case of review of Lead District Managers / Chairman of Regional Rural Banks, the proposals duly completed should be forwarded through the PS & LB Division indicating therein the targets fixed for the Bank and the results achieved by concerned officer.

A report from the Vigilance Dept. Head office must be called, in time, while initiating the process for reviewing case of an officer. The report should invariably be incorporated in the review case as and when placed for consideration of the Competent Authority.

All cases must be diarised for six months before due date. The cases which are delayed for any reason should invariably include reasons for their late submission.

CONSTITUTION OF SPECIAL COMMITTEE

The Special Committee to review for continuation in service in terms of Regulation 19 shall comprise of the following :

Officer to be reviewed	Committee
A) Junior Management Grade -	CM and Two Managers or Sr. Managers From Controlling Office/HO Division
B) Middle Management Grade	
i) Officers working in Field - Offices/ Branches / Controlling Office	Head of Controlling Office, AGM and CM of Controlling Office
ii) Officers working in Head - Office Divisions	AGM(HR),CM(HR) and CM/AGM/ DGM of respective Divn.

- C) Senior Management Grade Scale IV & V - GM-HR and Two other GMs or CGM
- D) Top Executive Grade Scale VI & VII - CMD & 2 Directors

All review proposals of officers on completion of 55 years of age or 30 years of total service, whichever is earlier, must be reviewed six months in advance and information in this respect is to be sent to HRD Division quarterly by all Circle Offices/FGMOs in the format as per **Annexure** so that it can be compiled at HO and furnished to the Government in time. After completion of Review, the same also be updated in HRMS.

The Competent Authority to take decisions as to whether an officer should be retired on the recommendations of the Special Committee in terms of Regulation 19(1) is as under:

<u>Grade</u>	<u>Competent Authority</u>
Junior Management	General Manager
Middle Management	Chairman & Managing Director
Senior Management	Chairman & Managing Director
Top Executive	Board.

VOLUNTARY RETIREMENT

An officer employee may be allowed to seek voluntary retirement after attaining age or at any time after completion of **30 years** of total service as an officer otherwise, whichever is earlier.

55 years of employee or

The Competent Authority to accept voluntary retirement as above is as under:

<u>Grade</u>	<u>Competent Authority</u>
a) Junior Management Grade & Middle Management Grade	Head of Controlling Office(in the rank of AGM & above)/AGM-HR GM
b) Senior Management Grade	-HR
c) Top Executive Grade	Chairman & Managing Director

2. PROVIDENT FUND

- (a) The officers who are presently covered under the Bank Employees' Pension Regulations, 1995/96 shall continue to contribute 10% of the Pay towards Provident Fund and there shall be no matching contribution.
- (b) Officers of State Bank of India will continue to be covered by Contributory Provident Fund Scheme as hitherto.
- (c) Officers who are presently covered under Contributory Provident Fund Scheme who did not opt for Pension Scheme available under Joint Note dated 27th April, 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.
- (d) There shall be no Provident Fund to officers joining the services of banks on or after **1st April 2010**. They shall be covered by a Defined Contributory Pension Scheme, where the officer will **contribute 10% of Pay plus Dearness Allowance** and the bank will make a matching contribution. The Scheme shall be governed by the provisions of the Contributory Pension Scheme as introduced for employees of Central Government w.e.f. 1st January 2004 and modified from time to time.

3. PENSION

1. The terms of the Bank Employees' Pension Regulations, 1995 dated 29th September 1995 / 26th March 1996 shall not apply to the officers who join the services of Banks on or after 1st April 2010; and they shall be covered by a Defined Contributory Pension Scheme, which shall be governed by the provision of the Contributory Pension Scheme introduced for officers of the Central Government w.e.f. 1st January 2004, and as modified from time to time. Necessary amendments to the relevant provisions of the Bank Employees' Pension Regulations, 1995 dated 29th September 1995/ 26th March 1996 shall be carried out following the procedure in this regard.
2. Further to Clause 6 of the Joint Note signed on 2nd June 2005 between representatives of Officers' Associations and IBA, it is agreed between the parties as under:
 - (i) With effect from 1st May 2005, the pension of officers who retired or died while in service during the period 1st April 1998 to 31st October 2002 will be re-fixed based on the definition of 'Pay' as defined in Clause 5 of the Joint Note dated 14th December 1999. No arrears of pension and commuted value of pension will be payable on account of such re-fixing of pension.
 - (ii) With effect from 1st May 2005, the pension of officers who retired or died while in service during the period 1st November 2002 to 30th April 2005 will be re-fixed based on the definition of 'Pay' as defined in Clause 6 of the Joint Note dated 2nd June 2005. No arrears of pension or commuted value of pension will be payable on account of such re-fixation of pension.
3. Further to Clause 2(b) of the Joint Note dated 2nd June 2005, it is agreed between the parties as under:
 On and from 1.5.2005, in the case of officers who retired during the period 1.4.1998 to 31.10.2002, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 1684 points in the quarterly average of the All India Average Consumer Price Index for Industrial Workers in the series 1960=100. Such increase or decrease in dearness relief for every said four points shall be calculated in the manner given below:

Retired between	Scale of Basic Pension per month	The rate of Dearness Relief payable as a percentage of Basic Pension
1)01/04/98 to 31/10/2002	(i) Up to Rs. 3550 (ii) Rs. 3551 to Rs. 5650	0.24 per cent of pension exceeding Rs.3550 plus 0.20 per cent of the basic pension in excess of Rs.3550 .
	(iii) Rs.5651 to the difference between Rs.5650 and Rs. 3550 plus	0.24 per cent of Rs.3550 plus 0.20 per cent of Rs.6010 0. 12 per cent of basic pension in excess of Rs.5650
	(iv) Above Rs.6010	0.24 per cent of Rs. 3550 plus 0.20 per cent of the difference between Rs.5650 and Rs.3550 plus 0.12 per cent difference between Rs.6010 and Rs.5650 plus 0.06 per cent of basic pension in excess of Rs. 6010 .

Retired between	Scale of Basic Pension per month	The rate of Dearness Relief payable as a percentage of Basic Pension
11)01/11/2002 to 30/4/2005	Any Basic Pension & Pay	0.18% of basic pension for every rise or fall for every 4 points over 2288 points in quarterly average of all India Consumer Price Index.
III) on and after 01/5/2005 to 31/10/2012	Any Basic Pension & Pay	0.15% of basic pension for every rise or fall for every 4 points over 2836 points in quarterly average of all India Consumer Price Index.
IV) on and after 01/11/2012	Any Basic Pension & Pay	0.10% of basic pension for every rise or fall for every 4 points over 4440 points in quarterly average of all India Consumer Price Index.

Note:

The Dearness Relief as above shall be payable for the half year commencing from the 1st day of February and ending with 31st day of July on the quarterly average of index figures published for the months October, November and December of the previous year and for the half year commencing from 1st day of August and ending with the 31st day of January on the quarterly average of the index figures published for the months of April, May and June of the same year.

"Pay" for the purpose of pension shall be the pay last drawn by the officer prior to his retirement/death.

Note:

- The Bank (Employees') Pension regulations, 1995 does not apply to the officers of State Bank Of India.
- "Pay" for the purpose of Provident fund and Pension shall mean Basic Pay including stagnation Increment, PQP, increment component of FPP & Officiating Allowance.

CALCULATION OF PENSION

Basic Pension (Pay) = 50% of Average Pay of last 10 months X No. of Qualifying Service including grace period (Max 33 Yrs) /33 DA

on Basic Pension = $\frac{\text{Basic Pension} \times \text{No. of slabs}}{100}$

Qualifying service - No of years service from the date of appointment till retirement / death. Broken period of Service :

- Upto & including 6 months - Nil (to be ignored)
- More than 6 months - Full Year (to be reckoned for qualifying services)

COMMUTATION VALUE :

1/3rd of Basic Pension pay as calculated above X 12 X commutation value NEXT BIRTHDAY of retirement as per chart given hereunder

AGE	FACTOR FOR PENSION VALUE FOR Rs./-	AGE	FACTOR FOR PENSION VALUE FOR Rs 1/-	AGE	FACTOR FOR PENSION VALUE FOR Rs 1/-	AGE	FACTOR FOR PENSION VALUE FOR Rs 1/
17	19.28	35	16.92	53	12.35	71	6.60
18	19.20	36	16.72	54	12.05	72	6.30
19	19.11	37	16.52	55	11.73	73	6.01
20	19.01	38	16.31	56	11.42	74	5.72
21	18.91	39	16.09	57	11.10	75	5.44
22	18.81	40	15.87	58	10.78	76	5.17
23	18.70	41	15.64	59	10.46	77	4.90
24	18.59	42	15.40	60	10.13	78	4.65
25	18.47	43	15.15	61	9.81	79	4.40
26	18.34	44	14.90	62	9.48	80	4.17
27	18.21	45	14.64	63	9.15	81	3.94
28	18.07	46	14.37	64	8.82	82	3.72
29	17.93	47	14.10	65	8.50	83	3.52
30	17.78	48	13.82	66	8.17	84	3.32
31	17.62	49	13.54	67	7.85	85	3.13
32	17.46	50	13.25	68	7.53		
33	17.29	51	12.95	69	7.22		
34	17.11	52	12.66	70	6.91		

One can apply for commutation of pension just prior to superannuation or within one year of superannuation. However, seeking commutation after one year of superannuation shall require medical certificate from Bank's Doctor.

PAY FOR THE PURPOSE OF PENSION IN TERMS OF BANK EMPLOYEES' PENSION REGULATIONS - AS PER 10th BIPARTITE SETTLEMENT / JOINT NOTE DATED 25.05.2015.

(PF & Pension Fund Deptt. circular No. 11/2015 dt. 02.07.2015)

The calculation of average emoluments and Basic Pension in respect of the employees retired between 1.11.2012 and 31.7.2013 is as given in Annexure A. This adjustment is required as the employees who retired from services on or after 1.11.2012, the Dearness Relief they will be getting along with basic Pension shall be the Dearness Relief payable over and above 4440 points in the All India CPI 1960=100.

(Model Calculation for an officer employee retired on 31.3.2013 having 33 years of qualifying service with Basic Pay of Rs.42,020/- as on the date of retirement)

1. For the period of service prior to 1.11.2012 (i.e. from 1.6.2012 to 31.10.2012 (5 months))	(RS.)	
(a)'Pay' as in Bipartite Settlement / Joint Note dated 27.4.2010	25700 x 5	128500.00
(b)Dearness Allowance payable @0.15% for every slab of 4 points over and above the Index numbers 2836 points and upto 4440 points in All India CPI 1960=100 (4440-2836 = 1604/4 =401 slabs * 0.15 i.e 60.15%)	15458.55 x 5	77292.75
Total of (a) and (b) above		205792.75...(A)
2. For the service rendered on or after 1.11.2012 upto the date of retirement, Corresponding revised i.e. 31.3.13 (5 months)		
(a) 'Pay' as in Bipartite Settlement / Joint Note dated 25.5.2015	42020 x 5	210100.00...(B)
Total of (A) and (B)		415892.75...(C)
3. Average emoluments for the preceding 10 months of retirement		
	415892.75 /10	41590.00 ...(D)
4. Basic Pension in terms of Regulation 35(2) of the Bank Employees' Pension Regulations		
	= 50% of 41590 x 33/33 = 20795	

NEW PENSION SCHEME FOR STAFF MEMBERS

Consolidated PF& Pension Fund Deptt. Circular no. 15/2014 dt.11.2014 & PF& Pension Fund Deptt. Circular no. 12/2015 dt.03.07.2015

A. NPS STRUCTURE

1. Pension Fund Regulatory and Development Authority (PFRDA)

PFRDA is the regulator for the NPS. PFRDA is responsible for appointment of various intermediaries in the system such as Central Record Keeping Agency (CRA), Pension Fund Manager (PFM), Custodians, NPS Trustee Bank, Annuity Service Provider (ASP) etc. PFRDA shall also monitor the performance of the various intermediaries. PFRDA has a significant role to play in safeguarding the interest of subscribers. It will regulate the manner in which

subscriber contributions are invested by PFM (s) and will make all efforts to ensure fair play for subscribers. It shall also ensure that all stakeholders comply with the guidelines/regulations issued by PFRDA from time to time. The PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY ACT, 2013 came into force on September 19, 2013. The Act to provide for the establishment of an Authority to promote old age income security by establishing, developing and regulating pension funds, to protect the interests of subscribers to schemes of pension funds and for matters connected therewith or incidental thereto.

2. NPS Trust

PFRDA has established the NPS Trust under Indian Trust Act, 1882 w.e.f. 27th February, 2008 and appointed NPS Board of Trustees in whom the administration of the "National Pension System" vests under Indian Law. The Trust is responsible for taking care of the funds under the NPS. The Trust holds an account with the bank which is designated as the NPS Trustee Bank.

Function of NPS Trust: -

- To call for any information, report etc. from PFM(s), Trustee Bank and custodian.
- To issue direction to PFM for protecting the interest of the subscriber.
- To appoint a panel of independent auditors to undertake compliance audit.
- To verify that Trustee Bank is performing its function as per the provisions of the agreement with NPS Trust.
- To verify that PFM(s) are strictly following the terms and conditions of investment management agreement (IMA) with NPS Trust.

3. NPS Trustee Bank

The NPS Trust holds an account with a Bank and this Bank would be designated as NPS Trustee Bank. NPS Trustee Bank will facilitate fund transfers across various entities of NPS System viz. PFM, Annuity Service Providers, Subscribers, etc. Presently **AXIS BANK** is functioning as **NPS Trustee Bank**.

Functions -

- The Bank would interface with PFMs for
 - Transfer of functions to the PFMs bank account based on the instructions received from CRA and information flow for the same.
 - Receipt of funds from the PFMs bank account to the NPS Trust Bank's account based on the instructions received from CRA and information flow for the same.
 - Report on discrepancies, if any, to / from the PFM regarding fund transfer/receipt of funds based on information flow received from PFM/CRA and actual fund transfer.
- The Bank would interface with the CRA for
 - o Upload of details of contribution received from Pay and Accounts office in specified file format to CRA.
 - o Transfer of funds based on the instructions received from CRA during the settlement process to various entities.

- 0 Confirmation report by CRA to the bank and the discrepancy report by CRA to the bank.
 - o Electronic Fund Transfer/Preparation of cheques for disbursement from withdrawal account and forwarding it to CRA.
 - o Upload of statement of closing balance of the NPS Trust account with the Bank to the CRA system.
 - o Daily reconciliation between balances in various CRA related accounts of the bank with the details available in CRA system,
 - o Downloading of incremental PAO Master File and Transaction id list file.
 - o Transfer of funds based on the instructions of CRA to the Bank to Annuity Service Provider and or to the withdrawal account,

- The Bank would interface and provide such reports as may be required by Trustees, Custodians and other entities of the NPS architecture as may be prescribed by PFRDA from time to time.
Trustee Bank is **AXIS BANK**

4. CENTRAL RECORDKEEPING AGENCY (CRA)

National Securities Depository Limited (NSDL) has been appointed as Central Record Keeping Agency and its functions and responsibilities include:

- Recordkeeping, Administration and Customer Service Functions for all subscribers of the NPS. Sending Annual Account statements: Providing subscribers with periodic PRAN account statements detailing the total contribution, time wise credits into the account and other relevant information.
- Issuance of unique Permanent Retirement Account Number (PRAN) to each subscriber, maintaining a database of all PRANs issued and recording transactions relating to each subscriber's PRAN.

5. PENSION FUNDS (PFS)/PENSION FUND MANAGERS (PFM)

PFRDA has appointed, through a process of competitive bidding following Pension Fund Managers under Government Sector for corporate:

- LIC Pension fund Limited
 - SBI Pension Fund Private Limited
 - UTI Retirement Solutions Limited.

The investment objective of the PFMs is to invest in accordance with the Investment Guidelines laid down by PFRDA. The Fund Manager should follow a conservative style of management, looking to offer stable returns with low volatility, with more weightage to higher credit rated and longer duration investment options. The PFMs expect to earn steady returns and capital appreciation with low risk, over a long term horizon, by consistently focusing on risk and credit parameters.

In terms of PFRDA Circular No. PFRDA/CIR/I/corporate-CG/1 dated 18 October 2012 and th corrigendum dated 31 October 2012 st Corporate (including Banks) opting for 'Corporate CG Scheme' have to choose any one PFM out of above three PFMs offering Corporate CG Scheme'.

As per PFRDA norms, the Corporate have the option, if so desired, of shifting to another public sector PFM at any time later. However PFRDA has permitted the Banks to change public sector PFM once in a financial year. Therefore, financial and other information were called from all the three public sector PFMs and a Comparative study was undertaken. On the basis of comparative study Bank has decided to continue with **SBI Pension Funds Private Limited** as the PFM for all the PNB employees registered under New Pension Scheme, for the financial year 2014-15.

CURRENT ALLOCATION: SBI Pension Funds Private Limited (100%)

i) Investment Choice

The bank has chosen the Govt. Sector Model, as the Joint note and Memorandum of Settlement signed at industry level provides for a scheme which will be as governed by the Provisions of the NPS introduced for Central Govt, employees. Investment Pattern/PFM, as specified by NPS Trust, will be as per Central Govt. Scheme.

ii) Returns on Investments

The returns are dependent on Investment Pattern and market linked. The investment pattern for our employees, as specified by NPS Trust, is as per Central Govt. Scheme:

SNo	Securities	Max. limit %
1	Central Govt./State Dev. Loans	55
2	Corporate Bonds/Debentures/Bank Deposits	40
3	Money Market Instruments	05
4	Equity	15

6. Annuity Service Provider (ASP)

A life insurance company registered and regulated by Insurance Regulatory and Development Authority (IRDA) and empanelled by Pension Fund Regulatory and Development Authority (PFRDA) for providing annuity services to the subscribers of New Pension Scheme. **Annuity Service Provider (ASP)** will play a vital part in the NPS as a certain percentage of the accumulated long term pension wealth of the subscribers shall be converted into annuities from wherein they shall derive a monthly income post-retirement. The ASPs shall, with respect to the NPS, function as per the terms of appointment prescribed by PFRDA. The role of ASPs starts after exit / superannuation of the employee. Employee will have a choice of Annuity Service Providers, from whom he can choose his annuity schemes on their exit from NPS on attainment of 60 years of age. Pension Fund Regulatory and Development Authority (PFRDA) has empanelled the following seven IRDA approved life insurance companies for providing annuity services to the subscribers of National Pension System (NPS).

- Life Insurance Corporation of India
- SBI Life Insurance Co. Ltd.
- ICICI Prudential Life Insurance Co. Ltd.
- Bajaj Allianz Life Insurance Co. Ltd.
- Star Union Dai-ichi Insurance Co. Ltd.
- Reliance Life Insurance Co. Ltd.
- HDFC Standard Life Insurance Co. Ltd.

7. Type of Annuities or Annuity Choices:

Currently, the following types of annuities are generally available with the ASP's.

- i. Annuity/ pension payable for life at a uniform rate.
- ii. Annuity payable for 5, 10, 15 or 20 years certain and thereafter as long as the annuitant is alive.
- iii. Annuity for life with return of purchase price on death of the annuitant.
- iv. Annuity payable for life increasing at a simple rate of 3% p.a.
- v. Annuity for life with a provision of 50% of the annuity payable to spouse during his/her lifetime on death of the annuitant.
- vi. Annuity for life with a provision of 100% of the annuity payable to spouse during his/her lifetime on death of the annuitant.
- vii. Annuity for life with a provision of 100% of the annuity payable to spouse during his/ her life time on death of annuitant. The purchase price will be returned on the death of last survivor.

What happens in case of death of annuitant after the purchase of the annuity in the above given types of annuity?

- a. Under option (i) annuity ceases after the annuitant dies.
- b. Under option (ii)
 - On death of the annuitant during the guaranteed period - annuity is paid to the nominee till the end of the guaranteed period after which the same ceases.
 - On death after the guaranteed period - annuity ceases.
- c. Under option (iii) annuity ceases after death of the annuitant and the purchase price is paid to the nominee.
- d. Under option (iv) annuity ceases after death of the annuitant.
- e. Under option (v) payment of 100% annuity ceases after death of the annuitant and 50% of the annuity is payable to the surviving named spouse during his/her life time. If the spouse predeceases the annuitant, the annuity ceases after death of the annuitant.
- f. Under option (vi) payment of annuity ceases after death of the annuitant and full annuity is payable to the surviving named spouse during his/her life time. If the spouse predeceases the annuitant, the annuity ceases after death of the annuitant.
- g. Under option (vii) payment of annuity ceases after death of the annuitant and full annuity is payable to the surviving named spouse during his/her life time. If the spouse predeceases the annuitant, the annuity ceases after death of the annuitant and purchase price is paid to the nominee.

Default option for annuity service provider and annuity scheme:

A default option for Annuity Service Provider and annuity scheme has been provided by PFRDA to assist the NPS subscribers. The default option may not suit the requirement of all the subscribers and the subscribers are advised to exercise the annuity option basing on their specific requirements and use the default option as a last resort. The following default annuity service provider along with the annuity scheme is available to all the subscribers under National Pensions System.

- i. Default Annuity Service Provider - Life Insurance Corporation of India (LIC)
- ii. Default Annuity Scheme - Annuity for life with a provision of 100% of the annuity payable to spouse during his/her life on death of annuitant' and Under this option,

payment of monthly annuity would cease once the annuitant and the spouse die or after death of the annuitant if the spouse pre-deceases the annuitant, without any return of purchase price.

- iii. However, where the corpus is not adequate to buy the default annuity variant and from the default ASP, the subscriber has to compulsorily choose an ASP who offers an annuity at the available corpus in the account of the subscriber.

Please note that LIC does not offer an annuity for a purchase price below Rs.1,00,000/-.

8. Custodian:

Custodian is **Stock Holding Corporation of India Limited (SHCIL)**

The Custodian under the NPS is responsible for the custody of underlying assets. Custodian is a SEBI registered Custodial Services provider fulfilling conditions on foreign holdings and cross-holdings as Government may prescribe.

9. Point of Presence (POP)

Pension Fund Regulatory and Development Authority (PFRDA) has granted certificate of Registration and Commencement of Business to **Punjab National Bank** as a Point of Presence (PoP). PoP is the first point of interaction between the subscriber and the NPS architecture. POP-Service Providers (POP-SPs) are the designated branches of registered POP(s) to extend the reach of NPS. POP/POP-SP performs the functions relating to registration of subscribers/corporate, undertaking Know Your Customer (KYC) verification, receiving contributions and instructions from subscribers/corporate and transmission of the same to designated NPS intermediaries.

All the functions relating to NPS of PNB employees are performed by HO PF & Pension Fund Department. The registration numbers are -

PoP Registration No. 5000505 CHO

Registration No. 5500611 CBO

Registration No. 6500605

For convenience of our eligible employees we have arranged to display the Permanent Retirement Account Number (PRAN) in HRMS as per following navigation:

[Employee Self Service>>Personal Information>>Personal Information Summary](#)

B. NPS FEATURES:

Under NPS following two types of accounts are be available:

(a) Tier -1 account - Mandatory

- Non - withdrawable, purely retirement planner.
- Both, Bank and Employee will contribute.

Minimum Contributions (Tier I)

- Minimum amount per contribution - Rs 500
- Minimum contribution per year - Rs 6,000
- Minimum number of contributions - 01 per year

If the subscriber contributes less than Rs. 6,000 in a year, then

- He would have to bear a default penalty of Rs 100 per year of default and the account would become dormant.
- In order to reactivate the account, the subscriber would have to pay the minimum contributions, along with penalty, due for the period of dormancy.
- A dormant account shall be closed when the account value falls to zero.

The fee structure may change as may be decided by PFRDA/NPS Trust from time to time.

(b) Tier-II account: This is a voluntary savings facility, where the subscriber can get fund management facility at very low costs. Subscriber will be free to withdraw savings from this account whenever they want.

Minimum contribution requirement -

1. At the time of account opening - Rs.1000/-
2. Amount per contribution - Rs.250/-
3. Account balance at the end of FY - Rs.2000/-
4. Number of contributions in a year - 01

Penalty of Rs.100/- to be levied on the subscriber for not maintaining the minimum account balance and/or not making the minimum number of contributions.

Eligible subscribers

A citizen of India, whether resident or non-resident can join NPS subject to the following conditions:

- Subscriber should be between 18 - 60 years of age as on the date of Submission of his / her application.
- Subscriber should comply with the Know Your Customer (KYC) norms as per details given in the Subscriber Registration Form.
- Pre-existing account holders under NPS cannot join again as existing account is portable across geographies and employees.
- Entity may regulate within these norms but shall not breach these norms.
- Copy of PAN Card and Bank's details are mandatory for opening Tier - II accounts.

Tier II accumulations can be switched to Tier I account but not vice versa.

REGISTRATION OF EMPLOYEES UNDER NPS

- Employees joining on or after 1.4.2010 are required to submit subscription form CSS-1 for registration under NPS at the time of joining the bank alongwith required KYC documents i.e. copy of PAN card, copy of address proof and bank account details. No candidate will be allowed to join the bank's service without completion of NPS formalities.
- For employees joining PNB, already registered under NPS through their previous employer, required to submit CSS-3 form (for corporate subscriber) / ISS-1 form (other than corporate subscriber) for shifting their PRAN to PNB.
- Joining formalities of newly recruited staff are completed at HO/CO/CSC/RSC/ZTC. Concerned officials ensure that duly checked and verified forms are sent to HO PF &

Pension Fund Deptt along with required documents for registration of employees under NPS.

If a subscriber moves from one sector to another (e.g. from 'Government' sector to 'All Citizens of India' or 'Corporate' to 'Government' Sector etc.) due to change in employment, PRAN remains same and subscriber need not apply for a fresh PRAN each time. As subscriber has to maintain his / her PRAN till the age of 60, it is imperative that the PRAN is tagged to the appropriate sector to which subscriber belongs.

Various scenarios identified for shifting of employee from one sector to another are explained hereunder:

Sr. No.	Subscriber leaving (Source)	Joining (Target)	Procedure for shifting
1.	Public Sector Bank	Public Sector Bank	Shifting request will be initiated by POP of target bank. Form CS-S3
2.	Public Sector Bank	Not employed or joined other corporate not offering NPS	Source Bank POP will execute the shifting request to 'All Citizen of India-UOS. Subscriber will have to select the agency and scheme preference Form ISS-1
3.	Public Sector Bank	Corporate offering NPS	The respective POP of the target corporate will initiate the shifting request. If target corporate has given choice of scheme preference to the subscriber, scheme preference will have to be selected by subscriber at the time of shifting. Form ISS-1
4.	Public Sector Bank	Government Sector organization	The concerned offices of the Prospective employer will initiate shifting request. Scheme preference of the target sector will be applicable. Form ISS-1

NOTE - Annexure A2 - In case the applicant is illiterate or blind or incapable of writing, the thumb impression of the applicant should be attested by a person of standing whose identity can easily be established but not related to CRA/PFRDA and this declaration should be made by him/her. (Annexure available in Branch Kit).

FOR CORRECTION/CHANGE/RE-ISSUE/RE-ISSUE OF I-PIN / T-PIN / PRAN CARD

- Employee may submit request for correction in subscriber master details and Reissue of I-Pin / T-Pin / PRAN Card in Annexure CS-S2 to HO PF & Pension Fund Department through their respective Controlling Offices.
- The subscriber has an option to reset I-PIN online. The request needs to be initiated online in CRA system (<https://cra-nsdl.com>) by clicking on the 'Forgot Password' link and selecting 'Instant Reset I-PIN'. After providing the respective user ID (Permanent Retirement Account Number), the subscriber is required to enter certain mandatory details (* marked fields) along with the new password (IPIN) as per his/her own choice and then click on either "Send To Nodal Office" button or "Generate OTP" button.
 - If Generate OTP button is clicked, the subscriber will have to enter the OTP sent to the registered mobile number. After entering the OTP, the IPIN will be reset and

subscriber can use the new password (provided during the initiation of request) to login in the system.

- Alternatively, if Send to Nodal Office button is clicked, an acknowledgment number will be generated in the next screen. The subscriber needs to print the acknowledgement and handover the same to HO PF & Pension Fund Deptt. After successful authorization by the department, subscriber can use the new password (provided during the initiation of request) to login in the system.
- The subscriber can reset T-PIN by calling on CRA toll free number 1800 222 080 to access IVR (Interactive Voice Response) system. After selecting the appropriate option, system will prompt the subscriber to reset T-PIN by providing the existing T-PIN and the required new T-PIN. In case subscriber has forgotten T-PIN, upon successful verification of the personal details, the subscriber will be transferred to a helpline executive to enable to change the T- PIN online.

All types of NPS Forms can be downloaded from Knowledge Centre Site -> Branch Kit -> Forms> NPS Forms.

WITHDRAWAL OF AMOUNT

- Withdrawal not exceeding twenty-five per cent of the contribution made by the subscriber, may be permitted from the individual pension account subject to the conditions, such as purpose, frequency and limits, as may be specified by the regulations.(Purpose, Frequency and limit yet to be decided by PFRDA)

EXIT FROM NPS

Procedure and Formalities to be completed at the Time of Exit before age of 60 years / Superannuation / Death of Employees.

Criteria	Benefit
i) Exit at any point before 60 years of age. (Pre mature exit)	Where the subscriber who, before attaining the age of sixty years or the age of superannuation as prescribed by service rules, voluntarily opts to exit from the national pension system, the option so exercised shall be allowed only upon such subscriber having subscribed to the national pension system for at least a minimum period of ten years . In case of such subscriber, at least eighty percent out of the accumulated pension wealth shall be mandatorily utilized for purchase of annuity and the balance of the accumulated pension wealth, after such utilization, shall be paid to the subscriber in lump sum. Subscriber will have to submit request for withdrawal through Online process from his/her NPS account.
ii) On attaining the Age of 60 years and upto 70 years of age	At exit, subscriber required to invest minimum 40 percent of accumulated savings (pension wealth) to purchase a life annuity from any IRDA-regulated life insurance company. Subscriber may choose to purchase an annuity for an amount greater than 40 percent.

Criteria	Benefit
	<p>A "Deferred withdrawal" option is given to the subscriber.</p> <p>Subscriber can withdraw the lump sum amount (maximum 60%) allowed under NPS at the time of exit, with immediate effect.</p> <p>Under the Deferred withdrawal facility, the subscribers at the time of exit from National Pension System (NPS) can exercise an option to defer the withdrawal of eligible lump sum withdrawal and stay invested in the NPS. However, it may be noted that no fresh contributions are accepted and also no partial withdrawals are allowed during such a period of deferment. The subscriber can withdraw the deferred lump sum amount at any time before attaining the age of 70 years by giving a withdrawal application or notice. If no such notice is given, the accumulated pension wealth would be automatically monetized and credited to his bank account upon attaining the age of 70 years.</p> <p>Subscriber will have to submit his request for withdrawal under NPS in Form 301 along with the required documents.</p>
iii) Death due to any cause	<p>In such an unfortunate event, option will be available to the nominee to receive 100% of the NPS pension wealth in lump sum. However, if the nominee wishes to continue with the NPS, he/she shall have to subscribe to NPS individually after following due KYC procedure.</p> <p>Subscriber will have to submit his request for withdrawal under NPS in Form 303 along with the required documents.</p>

Tax Benefits

Tax benefits would be applicable as per the Income Tax Act, 1961 as amended from time to time. Exemption from tax withdrawals at the time of Exit is proposed in the Direct Taxes Code (DTC) likely to be implemented. Moreover, investment earnings / accrual to the Pension Account (Tier-I) is exempt from tax.

Tax Benefit for the Bank

Banks' contribution up to 10% of Basic (+DA) towards Pension for the Employee, is a permissible business expense u/s 36 (I)(iva)

Tax Benefit for the Employee

- A deduction not exceeding **ten per cent of his salary (includes Dearness Allowance) or Rs 1,00,000**, whichever is LOWER is allowed in the previous year in computing the taxable income in respect of amount paid or deposited in his account in a pension scheme. **(Refer Finance Division Cir. No. HO/FD/15/2014 (8.3) dated 21.8.2014).**

- Employers' contribution (if any) up to 10% of Basic (+DA) will not form part of the Employee's Taxable Income u/s 80 CCE
- Earnings/Accrual to the Pension account is Exempt from Tax (EE)

Exemption from Tax on withdrawals, at the time of exit, is proposed in the Direct Taxes Code (DTC) likely to be implemented - (EEE)

C. CHARGES

- **Central Recordkeeping Agency charges**

Charge Head	Service charges
PRA Opening charges	Rs. 50
Annual PRA Maintenance of units cost per account	Rs.190
Charge per transaction	Rs. 4
Reissue of PRAN	Rs.50

- **POP Charges**

	Service Charges
Initial subscriber registration	Rs. 100
Initial contribution upload	0.25% (Rs.2.50 per 1000/-) of the initial contribution amount from subscriber subject to a minimum of Rs.20/- and a maximum of Rs.25000/-
Any subsequent transaction involving contribution upload	0.25% (Rs.2.50 per 1000/-) of the amount subscribed by NPS Subscriber, subject to minimum of Rs.20/- and a maximum of Rs.25000/-.
Any other transaction not involving a contribution from subscriber.	Rs. 20/-

Our bank is registered as POP and it has been decided to waive POP charges in respect of PNB staff member.

- **Custodian Charges**
Asset Servicing charges- 0.0075% p.a for Electronic segment & 0.05% p.a. for Physical segment.
- **Trustee Bank charges**

Charge Head	Service
Per transaction emanating from a RBI location	Zero
Per transaction emanating from a non- RBI location.	Rs.15

Fund Management Charges (Charged by PFM)

Based on the recommendations of the 'Expert Committee to determine the Upper ceiling of the Investment Management Fees or other Fees (if any) to be charged by the PFMs in the Private Sector of NPS' and with the approval of the Competent Authority, the upper ceiling of

the Investment Management Fees has been fixed at 0.25% p.a. of the AUM (Asset Under Management) with effect from 1st November 2012.

The PFMs can fix their own Investment Management Fee for different schemes subject to the upper ceiling of 0.25% p.a. This fee is inclusive of brokerage except Custodian charges and applicable taxes.

Investment Management Fee - presently 0.20% p.a.

Subscriber Grievances Redressal Mechanism

NPS has a multi-layered Grievance Redressal Mechanism which is easily accessible, simple, quick, fair, responsive and effective.

Employee has the option of registering grievance/complaint through the following alternatives:

- Call Centre/ Interactive Voice Response System (IVR)

He can contact the CRA call centre at toll free telephone number 1-800-222-080 and register the grievance. He will have to authenticate himself through the use of T-pin allotted to him at the time of opening a Permanent Retirement Account under the NPS. On successful registration of his grievance, a token number will be allotted by the Customer Care representative for any future reference.

- Web based interface

Employee can register the grievance at the website www.cra-nsdl.co.in with the use of the I-pin allotted to him at the time of opening a Permanent Retirement Account. On successful registration, a token number will be displayed on the screen for future reference.

- Physical forms

Employee can submit the grievance in a prescribed format to the POP who would forward it to CRA Central Grievance Management System (CGMS). He will have to mention his PRAN as the means of authentication. Upon submission of form with the POP-SP, he will get an acknowledgement receipt. The token number would be emailed to him (if the email id is mentioned), otherwise the same will be emailed to the concerned POP. He can get the token number from the POP upon presentation of the acknowledgement receipt.

How to check the status of the Grievance?

Employee can check the status of the grievance at the CRA website www.cra-nsdl.co.in or through the Call Centre by mentioning the token number. He can also raise a reminder through any one of the modes mentioned above by specifying the original token number issued.

If he does not receive any response within 30 days or not satisfied with the resolution by CRA, he can apply to the Grievance Redressal Cell (GRC) of PFRDA.

Grievances received by the GRC directly from the subscribers only shall be entertained. GRC shall not entertain any complaints written on behalf of the subscribers by advocates, agents or third parties unless formally authorized by the subscriber.

Complete address of the GRC of PFRDA is as under:

Grievance Redressal Cell
Fund Regulatory and Development Authority
1st Floor, ICADR Building, Plot No 6, Vasant Kunj, Institutional
Area, Phase -11, New Delhi -110070, Tel no - 011-26897948-49,
Fax: 011-26892417,
Email: grc@pfrda.org.in

OTHER MATTERS

1. PFRDA issue directions and guidelines to NPS intermediaries for protecting the interest of the subscribers.
2. There is no guarantee on the investment. NPS is a defined contributory pension scheme and the benefits would depend upon the amount of contributions invested and investment growths up to point of exit from NPS. Past performance of the Fund Manager does not guarantee future performance of the investment.
3. There is no provision in NPS, for marking lien/caution on PF balances of the employees after extending various loan facilities to them i.e. V/L, H/L, Clean OD etc.
4. No Provision of appropriation of PF contribution made by the bank on dismissal, removal, termination of employee from service on account of financial losses.
5. Under NPS, Banks do not have right over the fund transferred to NPS trust. Bank's role as a registered corporate is to act as interface between its employees and different bodies under NPS as formulated by PFRDA.

Revised Application form for Subscriber Registration under New Pension Scheme

(PF & Pension Fund Deptt. Circular no. 9/2015 dt.19.05.2015)

PFRDA has now revised the application form for Subscriber Registration under New Pension Scheme. Therefore, now onwards, application from the employees covered under New Pension Scheme is sent on the following revised application form.

1. CSRF-1 - Application form for Subscriber Registration.
2. Annexure II (CSRF-1) - For PRAN in Hindi, (if required)
3. Annexure III (CSRF-1) - For Additional nominee, (if required)

The above prescribed three forms can be downloaded from Knowledge centre site -> Branch Kit -> Form -> New Pension Scheme form.

SANCTIONING OF PENSION PROPOSAL IN CASE OF PUNISHMENT OF COMPULSORY RETIREMENT FROM THE BANK'S SERVICE IMPOSED UPON THE EMPLOYEES

(Pension & Provident Fund Department Circular No 14/2014 dt. 30.09.2014) As per regulation 33 of PNB Employees Pension Regulation 1995:

Compulsory Retirement Pension

- 1) An employee compulsorily retired from service as a penalty on or after 1st day of November, 1993 in terms of Punjab National Bank Officer Employees' (Discipline and Appeal) Regulations, 1977 or awards/settlement **may be granted by the authority higher than the authority competent to impose such penalty**, pension at a rate not less than two-thirds and not more than full pension admissible to him on the date of his compulsory retirement if otherwise he was entitled to such pension on superannuation on that date.
- 2) Whenever in the case of a bank employee the Competent Authority passes an order (whether original, appellate or in exercise of power of review) awarding a pension less than the full compensation pension admissible under these regulations, the **Board of Directors** shall be consulted before such order is passed.

To avoid delay in settlement of Pension proposals, in case of compulsory retirement the sanction of pension should be obtained from **the authority higher than the authority competent to impose such penalty**. Circle Offices/ HO Divisions/ FGM offices are to send the pension proposals duly sanctioned by the **Competent Authority**

PAYMENT OF PENSION/ FAMILY PENSION IN CASES WHERE THE PUNISHMENT OF REMOVAL HAS BEEN IMPOSED UPON THE EMPLOYEES UNDER CLAUSE 6(b) OF THE BIPARTITE SETTLEMENT DATED 10.04.2002 (PAD CIRCULAR NO. -277 dated 13/07/2015)

In view of the judgement of Hon'ble Supreme Court and the clarification received from the Indian Banks' Association, it has been decided to allow pension/ family pension in respect of those workmen who have been inflicted with the punishment of "Removal from service with superannuation benefits i.e., pension, provident fund and gratuity as would be due otherwise under the rules or regulations prevailing at the relevant time and without disqualification from future employment" in terms of Clause 6 (b) of the Bipartite Settlement dated 10.04.2002. It is further clarified that those employees who have not put in required number of years of qualifying service shall not be entitled to the superannuation benefit though removed from service in terms of clause 6(b) of the Bipartite Settlement.

PF & PENSION FUND DEPARTMENT CIRCULAR No. 09/2014 Date: 20.05.2014

..... The Board of Directors vide its Resolution No. 9 in meeting dated 25 & 26.07.2013 has also desired that **"ordinarily full pension be allowed to the employee in case no reference regarding reduction in the Terminal Dues by Disciplinary Authority (DA) in the final order is made. However, where the Disciplinary Authority makes a reference in the final order to reduce pension, the matter be placed before the competent authority as per Pension Regulations"**

SUBMISSION OF LIFE CERTIFICATE AT THE TIME OF FIRST CREDIT IN CASE OF STAFF PENSIONERS IN PENSION PAYING BRANCH.

(PF & Pension Fund Deptt. circular NO. 01/2015 DATED 02.01.2015)

It has been decided that Pension Paying Branches need not insist for submission of Life Certificate to staff pensioner at the time of credit of First Pension.

However, the existing pensioners have to submit the Life Certificate in the month of November every year.

Mandatory issue of acknowledgement to pensioners on submission of Life Certificates.

(PF & Pension Fund Deptt. Circular No. 8 / 2015 dt.18.05.2015)

In order to alleviate the hardships faced by pensioners, all pension paying branch will issue a duly signed acknowledgement to pensioners on the receipt of the life certificate submitted in physical form as per annexure .

*PAD Cir. No. 262 dated. 28/04/2015 dtd. 16/05/2015 to be read with Personnel Division
Circular No. 1758 dated 11.10.2000*

Punjab National Bank Officer Employees' **(Acceptance of jobs in Private Sector Concerns after Retirement)** Regulation,2000 - Amendment to Regulation 4 (1).

In Regulation 4 of the Punjab National Bank Officer Employees'(Acceptance of Jobs in Private Sector Concerns after Retirement) Regulations, 2000, in sub-regulation (1), the words "two years", shall be substituted with **"one year'**.

4. GRATUITY

(PF Cir. No. 1/86 dt. 1/1/86, PF Dep. Cir. No. 4/97 dt. 8/10/97, PD Cir. No. 1565 dt. 16/1/97, PD Cir. No. 1595 dt. 21/10/97 and PD Cir No. 1726 dt. 15/5/2000, HRD Cir No. 626 dt. 04/06/2010)

A. UNDER GRATUITY ACT 1792:

1. Eligibility

Every officer shall be eligible for gratuity on

- (i) On superannuation or,
- (ii) On retirement or resignation or,
- (iii) On death or discharge on the ground of total disablement due to an accident or a disease.

2. Minimum Service Required :

- ◆ Minimum **5 years continuous service**,
- ❖ Any service in excess of 6 months to be taken as full year.
- ❖ Less than 6 months to be ignored.

Note Under the Act, the completion of continuous service of 5 years shall not be necessary where the termination of employment of any employee is due death or disablement

3. Calculation of Gratuity

For every completed year of service or part thereof in excess of 6 months, the employer shall pay gratuity to the employee at the rate of 15 days wages based on the rate of wages last drawn by him (without any stipulation on wages) on the basis that a worker earns a month's wages for attending to work on 26 working days, as per the following formula.

$$\text{Monthly wages} \times 15 \times \text{No of years services} / 26$$

Wages means: Last drawn wages/ pay comprising of Basic pay (including stagnation increment) + Special Pay + Dearness allowance. (It does not include Bonus, HRA, CCA and Adjustment Pay).

- ❖ *For the purpose of Gratuity Act, an employee shall be said to be in continuous service for a period if he has, for that period been in uninterrupted service including service which maybe interrupted on account of sickness, accident, leave, absence from duty without leave(not being absence in respect of which an order treating the absence as break in service has been passed in accordance with the standing orders, rules and regulations covering the employees of the establishment), lay off strike' or a lock out or cessation of work not due to any fault of the employees, whether such uninterrupted service was rendered before or after the commencement of this Act*
- ❖ The term "**wages**" for the purpose of determining the amount of gratuity payable under the Act, means all emoluments which are earned by an employee while on duty or on leave in accordance with the terms and conditions of his employment and which are paid or are payable to him in cash and includes Dearness Allowance but does not include any Bonus, HRA,CCA, overtime.
- ❖ *Average Salary/wage for the purpose of Gratuity Act is the average of **preceding 12 months full salary** payable/paid to the officer. **Subsistence allowance** is **not be** treated as salary/wage. **Last full pay drawn**, prior to suspension or leave without pay, should be taken for the purpose of gratuity calculation. **If the pay is less than a month**, then **Notional Salary** for the **full month** is to be given.*
- ❖ While Calculating 12 months average pay under award for payment of gratuity, if employee has remained absent for any period during the previous 12 months then notional salary for the period should be included for calculating the average monthly pay.

Maximum Payable amount: Rs. 10 Lac . (HRD 626 dt. 04.06.10)

However, no Income Tax is to be deducted.

B. Under Officers' Service Regulations :

1. Minimum Service Required :

- ◆ **Minimum 10 years service,**
- ❖ In case of workmen fraction in excess of 6 months beyond completed years of service to be paid on pro rata basis. Less than 6 months to be ignored.
- ❖ In case of officers fraction of service in excess of 6 months to be taken on prorata basis including number of days. Less than 6 months to be ignored.

2. Eligibility & Calculation

1. Upon Normal Retirement of the officer at or after age of 57 The amount of gratuity payable to an officer shall be **one month's pay for every completed year of service**, subject to a **maximum of 15 months' pay**.

Provided that where an officer has completed more than **30 years** of service, he shall be eligible by way of gratuity for an additional amount at the rate of **one half of a month's pay** for each completed year of **service beyond 30 years.** _

Upon death whilst in service of the Bank	Same rates as given in No. 1 above.
On VRS or resignation before 10 years' continuous service	Nil
on dismissal on account of misconduct	Same rates as given in No. 1 above subject to deduction of the financial loss therefrom which the Bank may incur due to misconduct of an officer
on VRS or resignation after 10 years' continuous service	Same rates as given in No. 1 above.
on becoming physically or mentally incapable of further service	Same rates as given in No. 1 above.
on termination of service by the Bank	Same rates as given in No. 1 above.

"Pay" for the purpose of Gratuity under OSR means

Average of last 12 months pay comprising Basic salary + Stagnation increment + Increment Component of Fixed personal allowance (on account of computerization) + Special Allowance
+ Professional qualification allowance/ Education qualification allowance (ranking for superannuating benefits) + officiating allowance (in higher cadre in case of workmen staff only)

Maximum payable amount: No ceiling. However subject to deduction of Income Tax as per income tax rules

C. Entitlement

Under Act 1972 and under Awards/ Settlement/ regulations

As per provision, gratuity payable under the act as well as payable under Awards/ Settlement/ regulation, as the case may be, will be calculated and **higher of the two would be payable** to concerned employee irrespective of cadre / grade.

D. Forfeiture of Gratuity (PAD Cir. No. 280 dated 14/08/2015)

i. under Gratuity Act

- The gratuity payable under the Payment of Gratuity Act, is liable to full or partial forfeiture under different circumstances. Section 4 (1) of Payment of Gratuity Act deals with payment of gratuity whereas Section 4 (6) of the Act deals with forfeiture of gratuity - Section 4 (1) reads as under:

"Gratuity shall be payable to an employee on the termination of his employment after he has rendered continuous service for not less than five years, - .

- o on his superannuation, or
- o on his retirement or resignation, or
- o on his death or disablement due to accident or disease:

Provided that the completion of continuous service of five years shall not be necessary where the termination of the employment of any employee is due to death or disablement."

(PF& Pension Fund Department Circular No. 09/2014 dt. 20.05.2014)

- Section 4(6) provides as under:

"Notwithstanding anything contained in sub-section (1), the gratuity of an employee, whose services have been terminated for any act, willful omission or negligence causing any damage or loss to, or destruction of property, belonging to the employer, shall be forfeited to the extent of the damage or loss so caused:

- The gratuity payable to an employee may be wholly or partially forfeited.

o 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

o If the services of such employee have been terminated for any act which constitutes an offence involving moral turpitude, provided that such offence is committed by him in the course of his employment.

ii) Under Awards/ Settlement/ regulations:

For workmen Gratuity can be forfeited only in case of dismissal / discharge/ termination causing financial loss to the bank and in such cases to that extent.

In case of officers, there is no provision for forfeiture of gratuity under Officer's Service regulations. In cases where the amount of gratuity is higher under the Officer's Service regulations in comparison to that of Gratuity Act, the same shall be paid to him/her, irrespective of the quantum of loss, if any, caused the bank. However, it may be clarified here that gratuity is not payable to officers under Officer's service regulations when the termination of the officer from service is by way of punishment of Dismissal or Removal.

(Amendment to PAYMENT OF GRATUITY IN CASES WHERE EMPLOYEES HAVE BEEN RETIRED ON ATTAINING THE AGE SUPERANNUATION AND AGAINST WHOM JUDICIAL PROCEEDINGS WERE INSTITUTED/PENDING AT THE TIME OF THEIR RETIREMENT is circularized vide **PAD**

Cir. No. 276 dated 10/07/2015).

Whereas in the cases where services of the employees are terminated by way of punishment like CRS, Dismissal & Removal, the gratuity proposals be sanctioned, for payment to the concerned employee, by the authority competent to forfeit the gratuity. In cases where the competent authority has decided to forfeit the gratuity, gratuity proposal duly sanctioned as well as forfeited be sent to PF & Pension Fund Department along with copy of speaking orders passed for the gratuity forfeiture.

E. Time Limit for Payment of Gratuity

i Under Gratuity Act

As per provisions of the payment of Gratuity Act 1972, the bank has to pay full amount of gratuity within 30 days from the date it becomes payable to the person to whom gratuity is payable. If the amount of gratuity payable is not paid by the bank within the specified period (30 days), the bank has to pay from the date on which the gratuity becomes payable to the date on which it is paid, simple interest @10% p. a. provided that no such interest shall be payable for delay in the payment due to the fault of the employee.

ii Under Officers Service Regulation

"Where payment is not made within the period of 3 months from the date of retirement / resignation etc. interest @ applicable to the time deposits on ex-employees is payable.

Interest is to be paid to the ex-employee by the branch office concerned from where the employee has retired / resigned etc. from the date of his retirement / resignation etc. It is not necessary in such cases, to await sanction from Regional office.

PAYMENT OF OVERDUE INTEREST FOR DELAY IN SETTLEMENT OF GRATUITY

(PAD Circular No 220 dt. 18.06. 2014)

- in case payment of gratuity under Punjab National Bank (Officers') Service Regulations/Bipartite Settlements is not made within 3 months from the date of retirement/resignation/death etc, interest as payable under Section 7(3A) of the Payment of Gratuity Act, 1972, be paid.
(As per notification no. SO-874(E) dated 01.10.1987, the simple interest on delayed payment of gratuity under the Payment of Gratuity Act, 1972 has been specified as 10% per annum)
- where gratuity is withheld on account of invocation of Regulation 20(3)(iii) of PNB (Officers') Service Regulations or for any other reason and the amount becomes refundable subsequently, the interest as specified above be paid.

5. REFUNDABLE LOANS / NON REFUNDABLE WITHDRAWALS AGAINST BALANCE OUTSTANDING IN PROVIDENT FUND

(Pension Fund Circular No.1/2004 dt 15.07.2004) Pension & Provident Fund Circular No.01/2010 DT. 19.01.2010
Pension & Provident Fund Circular No.09/2012 DT. 21.08.2012 (Consolidated PF8)
Pension Fund Circular No.7/2014 dt 17.02.2014)

I) REFUNDABLE PF LOANS:

Sl. No.	PURPOSE OF LOAN	PERMISSIBLE LIMIT	REPAYMENT PERIOD
i)	To meet expenses in connection with illness of the member or member of his family.	Three Basic Pay or total accumulation of own contribution including interest thereon whichever is less.	36 months
ii)	To pay cost of passage to a place out of India of a member or any member of his family.	0 Do-	0 Do-
iii)	To meet expenses in connection with marriage / funeral or any other social obligation.	0 Do-	0 Do-
iv)	To meet the expenses to repair the damage caused to the movable/ immovable property or to meet the expenses of normal repair to self owned immovable property	0 Do-	0 Do-
v)	To meet expenses in connection with marriage of self, brother, sister, daughter or son.	6 Basic Pay or total accumulation of own contribution including interest thereon whichever is less.	60 months

SI. No.	PURPOSE OF LOAN	PERMISSIBLE LIMIT	REPAYMENT PERIOD
vi) a)	To meet cost of higher education including traveling expenses of any child of the member actually dependent on him/her for education outside India for undertaking academic /technical / professional/ vocational course beyond matriculation stage.	6 Basic Pay or total accumulation of own contribution including interest thereon whichever is less.-	-Do-
b)	To meet cost of higher education for medical, engineering or other technical or specialized course in India beyond the matriculation stage.	-Do-	-Do-

in **NON REFUNDABLE PF WITHDRAWALS**

Purpose of loan	Permissible limit	Eligibility
To meet the cost of treatment for any serious ailment like kidney transplant or heart surgery of member or member's spouse or children.	100% of own contribution plus 100% of additional contribution (VPF) if any, minus outstanding balance of refundable loans if any.	Minimum completed service of 10 years or is due to retire within 10 years.
To pay/incur expenses in connection with marriage of member's son or daughter.	75% of own contribution plus 100% of (VPF) if any, minus outstanding balance of refundable loans if any.	Minimum 20 years of service or 45 years of age.
To meet expenditure on building a house / flat or purchasing a site or to repay loan previously raised for construction/ purchase of house	100% of own contribution plus 100% of VPF, if any, minus outstanding balance of refundable loans if any or cost of actual construction of house whichever is less.	Minimum completed service of 10 years or is due to retire within the next 10 years.
Withdrawal within 12 months before retirement	90% of own contribution and 90% of VPF, if any	
Meeting the cost of higher education including where necessary the traveling expenses of any child of the member actually dependent on him/her in the following cases, namely: Education outside India for academic /technical/ professional or vocational courses beyond the matriculation stage.	Non - refundable withdrawal not exceeding 100% of the additional contributions made in thereon ie. VPF contributions of the member to the extent of shortfall between the cost of higher education and the amount of education loan sanctioned by the bank. The member in each case shall provide the proper documents/	

Purpose of loan	Permissible limit	Eligibility
<p>And O Any medical, engineering or other technical or specialized course in India beyond the matriculation stage WITHDRAWAL ALLOWED ONLY FROM VPF</p>	<p>evidence supporting the cost of higher education and the amount of education loan sanctioned by the bank.</p>	

- O Previous loan has to be adjusted in full before applying for fresh refundable loan.
- O Money for credit or adjustment of loan account should be remitted only by crediting the account number **1522000200166704** mentioning full particulars of the employee (Name & PF No.)
- O The applications must be signed by the applicant and duly recommended by the competent authority who is **at least one rank above the applicant** but **not below the rank of a Manager/ Incumbent**.
- O The employees can request for credit of amount of loan sanctioned directly to their accounts giving **16 digit account number** in the application form.

DETAIL OF SUPPORTING DOCUMENTS-NON REFUNDABLE WITHDRAWAL/LOAN

S.No	Purpose of Withdrawal/Loan	Supporting Documents
i)	To meet the cost of treatment for any serious ailment like kidney transplant or heart surgery of member or member's spouse or children.	Proper documents/ Doctor's advice/ evidence in support of cost/estimate of treatment.
ii)	To pay/incur expenses in connection with marriage of member's son or daughter.	Marriage invitation card/ affidavit duly notarized
iii)	To purchase a Plot/ site / built house / flat.	Annexure-I (Attached on the loan application page itself) Copy of the sanction letter of Housing Loan sanctioned by PNB, if any or Undertaking of H/L not availed so far or not to be availed from any other bank. Copy of agreement to sell -purchase/allotment letter/demand letter. Details of source of fund to meet the gap, if any.

S.No	Purpose of Withdrawal / Loan	Supporting Documents
iv)	To meet the expenditure on construction of house.	<ol style="list-style-type: none"> 1. Annexure-I (Attached on the loan application page itself) 2. Copy of sanction letter of Housing Loan sanctioned by PNB, if any or Undertaking of H/L not availed or not to be availed from any other bank. 3. Copy of title deed in the name of self/spouse. 4. Estimate/cost of construction 5. Details of source of fund to meet the gap, if any.
v)	To Repay house loan / margin	<ol style="list-style-type: none"> 1. Annexure-I (Attached on the loan application page itself). 2. Copy of sanction letter of Housing Loan sanctioned by PNB.
vi)	90% withdrawal within 12 months before retirement	Proposal should be recommended by the person authorized to sanction the settlement of final dues
vii)	Meeting the cost of higher education including where necessary the travelling expenses of any child of the member actually dependent on him/her in the following cases, namely: <ul style="list-style-type: none"> - Education outside India for academic, technical professional or vocation courses beyond the matriculation stage, and - Any medical, engineering or other technical or specialized course in India beyond the Matriculation stage 	<p>The member in each case shall provide the proper documents/evidence supporting</p> <ol style="list-style-type: none"> 1. The cost of higher education. 2. Copy of education loan sanctioned by PNB.

(Consolidated Provident & Pension Fund Circular No. 07/2014)

..... Submission of hard copy of PF loan application and required supporting document(s) to PF & Pension Deptt. has been dispensed with w.e.f. 01/08/2013. Now employee can apply for PF loan (Refundable/Non refundable) "Online" through HRMS. The recommending authority will recommend and give an undertaking on-line that he/she has verified the supporting document(s) and copy of same is/are kept in the personal file of the employee concerned.

The loan application is to be recommended by the competent authority who is at least one rank higher than the applicant but not below the rank of a Manager/Incumbent Incharge. In case of NON-REFUNDABLE withdrawal the recommending authority will click the 'Check Box' on the loan recommending page itself, stating that he / she has verified the documents required (plus Annexure, in case of purchase/construction of House/Flat) and has kept them in the personal file of the employee concerned. Print Annexure is displayed at the left bottom of the page. Click on the 'Print Annexure' to get the print of the annexure. Obtain signature on the annexure and keep it in the personal file of the employee concerned.

REMITTANCE OF PF/ PF LOAN /VPF/ BC/ PENSION RECOVERY

It has also been observed that staff as well as branches face problem in locating the correct account number for remittance towards Provident Fund, Provident Fund Loan, Voluntary Provident Fund, Bank Contribution on account of officiating, ex-gratia and pension recovery etc.

FCMBR menu has been redesigned for PF department in respect of remittance other than remittance deducted from salary to resolve the above problem. By using this menu branches/employees will be able to remit the funds in correct account without mentioning any account number. Just by selection of correct collection code, amount will be credited in the related account. Navigation for remittance is given after the Navigation for PF loan.

5. ADVANCES TO HONOURABLY RETIRED EX-STAFF/WIDOWS OF HONOURABLY RETIRED MEMBERS OF STAFF

(Loans & Advances Circular No. 120 dt. 24.09.2009)

L&A Circular No. 56 dated 30.04.2009, inter-alia, provides the guidelines regarding service charges viz. charging of upfront fee/documentation charges in borrowal accounts. Further, the extant guidelines of the bank also provides that the employees retired from bank's service are to be treated like public in this regard.

References are being received regarding reduction of upfront fee and documentation charges in case of honourably retired ex-staff/widows of honourably retired members of staff who propose to avail housing loan for repair/renovation against mortgage of their own IPs. On review, it has been decided that **100% waiver** of Upfront Fee & Documentation Charges be allowed in respect of honourably retired employees of our bank/widows of honourably retired members of staff.

The term Retired Employee includes the employees retired honourably or leaving bank's service including voluntary retirement or otherwise but does not include an employee retired compulsorily or in consequence of disciplinary action.

7. PENDING PETROL/NEWSPAPER REIMBURSEMENT FOR RETIRED EMPLOYEE.

(PAD Circular No. 270/2015. dt 28.05. 2015)

In case employee could not submit undertaking due to any reason, there is no other way to provide reimbursement to the employee after his/her retirement as the user of employee become inactive.

In order to overcome this situation and provide reimbursement to retired employee whose reimbursement is pending due to non-submission of undertaking, new utility has been developed in HRMS through which undertaking can be submitted by establishment in charge of office, employee has attended last. On the basis of undertaking submitted by Establishment In charge and approved by competent authority, reimbursement would be provided in next centralized process. **Detailed navigation is provided in Annexure I for petrol undertaking and in Annexure II for newspaper undertaking.**

8. PNB MEDI-CLAIM INSURANCE SCHEME FOR RETIRED EMPLOYEES OF THE BANK

Discontinuation of existing PNB Medidaim Insurance Scheme for Retired Employees.

HRDD Circular No. 732 dated December 16, 2015

With the signing of wage/salary revision in terms of Joint Note dated 25.05.2015 a new Medical Insurance Scheme for retired employees has been implemented vide HRD circular No 716 dated 12.10.2015.

In view of the above, it has been decided to discontinue the old PNB Medclaim Insurance Scheme with effect from 01.01.2016.

PAD Consolidated Circular No. 22 dtd. 09.04.2014

FACILITIES TO OFFICERS AFTER RETIREMENT

In terms of extant guidelines, the following facilities are available to the officers of the bank after their retirement:

1. Residence if any, on charging only such amount as he was paying just prior to his retirement for this facility. Receipt shall not be issued by the bank for the rent paid by the officer.
2. Telephone, if provided at the above residence during service period on the condition that the telephone bills will be paid by the officer.
3. If the residence provided is furnished, the rent on furniture shall also be charged from the officer @ 0.25% of the last basic pay drawn for first two months and for period beyond 2 months @ 5% till the time the furniture items are returned by them. (The above facilities are to be provided to those retiring officers who give written request in advance, for a period of two months only, from the date of retirement so that they are not put to hardships immediately after retirement.)
4. Gratuity payable to such officers who have been given the above facilities would be released only after getting the vacant possession of the accommodation/flat, settlement of bills, etc.

The officers, who are provided with residential accommodation and are permitted to retain the same for a period of 2 months after retirement, may be paid interest on Gratuity withheld in such cases at term deposit staff rate applicable to the period upto which leased accommodation is retained, provided they vacate the accommodation within a period of 3 months. The officers who do not vacate the residential accommodation within a period of 3 months shall not be entitled to any interest on gratuity from the date of retirement. Further, the actual rent paid for the leased accommodation for the period beyond 2 months would be recovered from the retired employees and in case of bank accommodation, at the entitlement rate of the officer.

SPACE FOR UPDATES

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CHAPTER 15

TRANSFER POLICY FOR OFFICERS

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TRANSFER POLICY FOR OFFICERS

(PAD Circular No. 253 dt.13.03.2015)

Service conditions of officer staff are governed by PNB (Officers) Service Regulations. 1979 as amended from time to time. The Regulations 47 and 48 lay down provisions relating to transferability which read as under

Regulation: 47

Every officer is liable for transfer to any office or branch of the bank or to any place in India.

Regulation 48

Every officer shall be available for bank's duties at any time of the day.

Consolidated instructions on transfer and posting of officers was last circulated vide HRD Division Circular No. 392 dated 16.04.2007. Some of the provisions of the Policy have since been amended/ modified after discussion in various Central MRM Meetings held with the All India Punjab National Bank Officers' Association.

The transfer policy has since been consolidated and the amended policy is appended below. These instructions should, however, be read along with the Regulations referred to above.

1. ROTATIONAL TRANSFER- STAY AT ONE OFFICE/ STATION:

- i) An Officer shall be transferred from one office to other office on completion of a tenure of 3 years. The period of stay in an office will exclude the period of service as workman in the same office.
- ii) An officer shall be transferred to other station on completion of a tenure of 6 years. The period of stay at one station will exclude the period of service as workman at the same station.
- iii) The normal tenure of an officer at Circle Office or any other Administrative Office will be 3 to 5 years and on completion of the tenure, the officer should generally be posted in branches. Transfer from one Administrative Office to another should be avoided.
- iv) Technical Officers shall normally be transferred on their second promotion or on completion of 5 years of their stay whichever is earlier. However, their allocation on promotion shall be done as per requirement of the Bank.
- v) Transfer of officers working in Foreign Exchange Offices / Overseas branches etc. will be effected in consultation with respective Divisions at Head Office.
- vi) If in any case, Circle Head feels an exception is required for retention of any officer beyond the aforesaid period, they should seek approval from PAD, HO giving the reasons for the same.
- vii) In order to eliminate the scope of frauds and corruption, rotational transfers must be effected regularly.

2. TRANSFER ON PROMOTION:

- i. All officers on promotion within Officers' cadre shall be allocated in terms of the placement guidelines decided by the Bank from time to time. Such guidelines shall normally be declared at the time of initiation of promotion process.
- ii. Clerical employees on promotion as officers on the basis of seniority cum-absence of demerit and interview shall be posted within the concerned area/ group agreed to by and between Bank and All India Punjab National Bank Employees' Federation.
- iii. Clerical employees on promotion through the process of selectivity will be required to furnish in their application the choice of posting in 3states, other than the state where they are working, in order of preference, which will be kept in view by the Bank while making postings. Such choice, will however, not be binding on the management.
- iv. An officer transferred to other office / station on promotion or in the same capacity shall not be transferred back to the same office / station within a period of 2 years.

3. TRANSFER OF OFFICERS ON REQUEST:

- i. Officers, including female officers, physically handicapped Officers and those having differently abled children, shall be eligible to submit request for transfer to other Circle after completion of a minimum period of 2 years in a Circle. The period of 2 years will be reckoned as on 31st March of every year.
- ii. The above provision shall also be applicable to those Officers who, on promotion, are retained in the same Circle. However, the period of 2years as on 31st March will be reckoned from the date of their joining in the higher scale on promotion.
- iii. In case of officers joining the Bank as Management Trainees, the period of 2 years as on 31st March shall be reckoned from the date of their joining permanent place of posting after completion of training.
- iv. The period spent on temporary transfer to other Circle(s), sabbatical leave and leaves availed in excess of Privilege Leave / Sick Leave earned during the period of stay in the transferee Circle, if any, shall be excluded while considering the period of 2 years as on 31st March, as above.
- v. All the transfer requests shall be considered subject to availability of vacancies keeping in view the requirement of the Bank and subject to the provisions of Regulation 47 of the PNB (Officers') Service Regulations.
- vi. Officers seeking transfer should submit their application on the prescribed proforma to their Incumbent In charge. They will forward the application along with recommendations to Circle Head. The proforma for seeking request transfer by officers is available as per Annexure 2.Incumbents In charge should ensure before giving the recommendations that the transfer application is complete in all respects, officer has submitted latest APAR and annual statement of Assets and Liabilities and the information particularly at column no. 7 & 8 is duly filled in. Such transfer applications shall be entered in HRMS and forwarded to PAD HO along with recommendations of Circle Head.

- vii. Officers posted under HO Divisions shall submit their applications to Divisional Heads. The Divisional Heads shall forward the applications to PAD HO along with recommendations of Divisional Head.
- viii. The application for transfer shall not be rejected on the ground that integrity of the officer is doubtful and these should be considered on merits, i.e. the reasons given and as per the roster system maintained in the administrative offices along with the requests of other officers. If the integrity of the officer is doubtful, this information shall be supplied to the concerned authority in a confidential manner.
- ix. At the time of relieving of officers in the case of inter-Circle transfers, it must be ensured that the officer has submitted up to date APARs and Annual Return of Assets & Liabilities.
- x. TA/DA shall be admissible to those officers on request transfer to another Circle who have put in more than 3 years of service in one Circle. The option to claim TA/DA may be left to the officer i.e. he may claim it either at the time of reporting at the transferee place or at a later date while shifting his family from the previous place to the new place of posting. However, it may be clarified that if the officer opts to avail TA/DA at a later date while availing joining time, then no TA/DA shall be payable for the journey undertaken from the headquarter to the previous place of posting. The officer shall be entitled to TA/DA only for the journey from the previous place of posting to the present place of posting, with family.

4. COMPETENT AUTHORITIES TO EFFECT TRANSFER OF OFFICERS INCLUDING TECHNICAL OFFICERS:

Sl.	Particulars	Authorities
i.	Rotational transfers- within Circle on completion of normal tenure of 3 years in an office/ 6years at a station.	Circle Head
ii.	Inter Circle transfers: - Within FGMO area - Inter- FGMO area	GM PAD HO (FGM, within their jurisdiction, in certain exceptional cases only) GM PAD HO
iii.	Rotational transfers- within Circle before completion of 1 years in an office	Circle Head with prior concurrence of PAD HO
iv	Rotational transfers- within Circle after 1 year but before completion of 2 years in an office	Circle Head but reasons/justifications should be conveyed to PAD HO under copy to FGM on monthly basis

In addition to the above:-

- Posting of all Incumbents In charge shall be done by FGM within the jurisdiction of FGMO or by Circle Head within the jurisdiction of Circle, with the approval of FGM
- All transfer orders in any financial year shall be issued by the end of June every year. However, local transfers and transfer on promotion can be done after June as and when these become due.

- Transfer of officers after June, other than transfer on the following grounds / situations, even on administrative exigencies, except on promotion, would require prior approval of General Manager- PADHO, consolidated number of which shall be placed before the Board.
 - a) Transfers for manning new branches
 - b) Transfers for filling up vacancies arising out on account of death / retirement / voluntary retirement / resignation /abandonment of employment.
 - c) Transfers necessitated as a consequence of initiation of disciplinary proceedings and
 - d) Transfers on ground of marriage of employees in the course of the year with the intent of keeping spouses together.

5. TEMPORARY TRANSFERS:

No temporary transfer shall be made by Circle Heads/ Field General Managers. Cases requiring special consideration shall be referred to Personnel Administration Division, HO with full facts along with recommendations for approval. During temporary transfer, if any, from one station to another, the officer shall be entitled to salary and allowances of their permanent place of posting.

6. MAINTENANCE OF TRANSFER ROSTER

A roster shall be maintained in all the Circle Offices to register representations for transfer of eligible officers. As far as possible, transfers should be made in the order of receipt of such representations. Departure from this roster may be made only in cases with pressing /compassionate grounds or in the case of an officer who has longer stay out of the Circle

7. RECORDING OF TRANSFER REQUESTS AND TRANSFER ORDERS (BOTH ADMINISTRATIVE AND REQUEST TRANSFERS) IN HRMS:

All transfer activities at each level including issue of transfer order, relieving and reporting etc. shall be recorded in HRMS. Navigations for the same have been circulated vide PAD Consolidated Circular No. 25 dated 08.05.2014.

8. IMPLEMENTATION OF TRANSFER ORDERS AND CANCELLATION OF TRANSFER REQUESTS:

- i. The transfer orders issued at various levels shall be implemented on time. In order to ensure that uniform pattern is adopted in the matter of implementation of transfer orders, the following schedule is prescribed:-

Particulars	Time limit from the date of order
Transfers - same station	Within 7 days
Transfers - intra Circle -outstation	Within 2 weeks
Inter Circle transfers	Within 1 month
Transfer on promotion	Strictly on the scheduled date prescribed by HO

- ii. The above time limits are only outer limits and transfers shall normally be implemented immediately after they are issued. If due to exigency of work or any other valid reason, exception is warranted in any specific case, the same may be considered by the next higher authority to the authority empowered to consider the transfer of the officer concerned.

- iii. In case of Incumbents In charge, it has to be stipulated in the transfer order that the officer shall handover charge to next man before proceeding to take up the new assignment.
- iv. Officers against whom Disciplinary Action is pending shall not be relieved for their next assignment till the conclusion of Disciplinary Action Case.
- v. Officers can seek cancellation of their transfer requests before of transfer order. Once the transfer order is issued, no request for cancellation/change shall be entertained because it creates imbalance in the whole manpower planning exercise.

9. TRANSFER DURING AUDIT:

The Incumbent Incharge (where the Second Man is not fairly senior / conversant) should not, as far as possible, be transferred during the course of audit as the outgoing Incumbent Incharge would be busy in handing over charge to the incoming Incumbent. Further, as far as possible, Branch Managers / Officers during the course of inspection should be sanctioned leave only when it is absolutely necessary.

10. TRANSFER OF SPORTS PERSONS:

Those Officers, who are sportspersons and have played or have been playing in PNB Teams may be posted, as far as possible, in cities within the Circles where avenues for playing games are available. Further, sportspersons working as Clerks / Special Assistants on qualifying for promotion as Officers, through selectivity process may be retained in the existing Circle, even though on merits they have to go out, provided, they are the members of All India PNB Team and must have represented PNB in open tournaments / State level tournaments or they must have represented the State at National level.

The posting of such players in the same Circle, on promotion as officers, shall be subject to annual review and the officer concerned shall be considered for transfer to places in other Circles where similar sports facilities may be available.

Exemption from rural branch experience shall be considered in respect of those active sportspersons who participate in the games indicated by the Banks' Sports Board, at State or National level. Cases of such officers may be referred to the Personnel Administration Division, HO for approval of the Competent Authority.

11. TRANSFER/ POSTING OF OFFICERS IN DIFFICULT, HILLY AND HARDAREAS:

- i) Officers posted in the interior of the rural / difficult / high altitude areas, shall be eligible for transfer after completion of 2 years' stay at such stations. They may be transferred to any one of the 3 places of their choice, if suitable vacancy is available, otherwise they shall be asked to give more choices of stations and, as far as possible, they will be posted at one of these stations.
- ii) Circle Heads have been delegated with the powers to identify and approve the areas as 'difficult centers' on the basis of discussions in the Local MRMs with the representatives of Officers' Association(AIPNBOA). Officer posted in difficult areas (only such places which have been identified by the State / Centre as hard area) shall be eligible to seek transfer to other areas in the same Circle (non-hard areas, as far as possible) after a stay of 1 year at these stations.

12. TRANSFER OF OFFICERS POSTED AT NORTH-EASTERN REGION:

In terms of the guidelines, officers transferred from other parts of the country for posting in NER, are eligible for posting for a period of 3 years at a place of choice out of 3 places to be indicated by them, on completion of their tenure in NER. It is clarified as under:

- i) The requisite tenure in respect of officers who are posted to NER in the same scale on administrative grounds to meet the exigencies of Bank business as also in respect of officers posted to NER on promotion shall be 2 years.
- ii) The above guidelines shall not apply to Management Trainees posted to NER on their first assignment after completion of the training.

13. TRANSFER OF OFFICERS POSTED IN KASHMIR VALLEY:

Officers transferred to branches in Kashmir Valley from other stations shall be considered for transfer to one of the 3 Circles as per choices given by them, after a period of 18 months stay in the Valley.

14. POSTING OF OFFICE BEARERS OF TRADE UNIONS / ASSOCIATIONS:

Office Bearers of Central / State / or even that of Circle level units of any Trade Union/Association should not be posted in the Staff /Establishment Section at Circle Offices/FGMOs and at Training Centers.

In case of outstation transfer of Circle President & Circle Secretary of Circle level unit of AIPNBOA, except on promotion, the matter be referred to PAD, H.O.

15. POSTING/TRANSFER OF FACULTY MEMBERS:

Transfer of Faculty Members / Training Managers from various Training Centers to the field & vice-versa, shall be effected in consultation with PAD/HRDD/LKMC H.O.

16. TRANSFER OF PHYSICALLY HANDICAPPED OFFICERS:

- i. In terms of the Government guidelines, subject to administrative exigencies, a Physically Handicapped Employee in the Bank, in all cadres, whose relevant disability is to the extent of minimum 40% and who has been given Disability Certificate by the competent authority, shall normally be exempt from routine periodic outstation transfers. Competent Authority to issue disability certificate, as per Government guidelines is a Medical Board duly constituted by the Central or State Government. The Central/ State Government may constitute Medical Board(s) consisting of at least 3 members, out of which at least one shall be a specialist in the particular field for assessing locomotor/cerebral/ visual/ hearing disability, as the case may be. Such medical certificate should specifically contain the nature of disability i.e permanent. Where the Medical Board has indicated the period of validity of the certificate, in cases where there are chances of variation in the degree of disability, it must be ensured that the certificate held on record is within this validity period.
- ii. Such Officers shall not normally be transferred even on promotion if a vacancy exists in the same Branch / Office / Town / City. If the transfer of a physically handicapped employee becomes inevitable on promotion to a place other than his original place of appointment due to non-availability of vacancy, it shall be ensured that such employee is kept close to his original place of posting and in no case is transferred to far off / remote places.
- iii. This concession would not be available to such of the handicapped employees who are transferred on grounds of disciplinary action or are involved in fraudulent transactions.

- iv. The Managing Director and Chief Executive Officer of the Bank may grant exemption in individual cases of Physically Handicapped Officers if the handicap is of such a nature that it is not possible for the officer to serve in a rural / semi-urban branch. In case of such officers the complete case shall be sent to Personnel Administration Division, HO through Circle Head/ Field General Manager stating therewith details of handicap and their recommendations.

17. TRANSFER OF OFFICERS WHO HAVE DIFFERENTLY ABLED DEPENDENTS:

The Government of India, Ministry of Finance, has issued OM No.42011/3/2014-Estt.(Res.) dated 06.06.2014 in the matter of posting of Officers / employees who is a care giver of disabled child. The word 'disabled' includes:-

- (i) blindness or low vision
- (ii) hearing impairment
- (iii) locomotor disability or cerebral palsy
- (iv) leprosy cured
- (v) mental retardation
- (vi) mental illness and
- (vii) multiple disabilities.

Such Officers will be exempted from the routine exercise of transfer/rotational transfers.

The following guidelines shall be kept in view while affecting the transfers of those officers who have such differently abled children.

- i. As far as possible Bank may consider on merit of each case, posting of the parent at a place which will facilitate special medical care, education and rehabilitation of his / her child;
- ii. Such posting may not be claimed as a matter of right. Banks may decide each case after being satisfied from an examination of medical records / reports from competent medical authority that the child would need special medical and educational support beyond the scope of normal / ordinary medical and educational systems. No special consideration would be necessary if the disability is mild and the normal educational system will settle with extra coaching;
- iii. The posting of the employee parent to a place having facilities for treatment and training of such differently abled children would be subject to availability of vacancy / post at the place of choice, corresponding to his / her cadre, grade and specialization. The rules regarding rural / semi-urban service, however, would be relaxed in such cases; and
- iv. If the posting / transfer is necessitated on account of promotion / re categorization of post, effort may be made to post the officer to a place closest to the centre where appropriate medical and educational facility would be available to the child.

18. POSTING OF OFFICERS BEFORE 3 YEARS OF RETIREMENT:

Officers during the period of 3 years preceding their retirement may be posted in offices nearer to their home towns if possible, to enable them to make arrangements for their retired life in time.

19. POSTING OF OFFICERS IN RURAL / SEMI-URBAN BRANCHES:

- i. In order to implement the Government guidelines for rural / semi-urban postings, officers who do not have the requisite rural experience, Management Trainees after completion of their training and Promotee officers shall invariably be posted in rural areas.
- ii. Those having rural experience may not repeatedly be posted in rural areas.

- iii. Transfers of officers to rural / semi-urban areas shall be made in a phased manner on the basis of a roster.
- iv. Officers in JMG Scale I & MMG Scale II who do not possess therequisite period of rural / semi-urban branch experience, as required in terms of Government guidelines, shall be posted in rural or semi urban branch, as the case may be, on their promotion, for completion of the requisite period of experience. Such Officers shall not be posted to urban / Metro areas on deputation and such period of deputation, if any, shall not be counted for reckoning the minimum stay of rural /semi-urban posting respectively.
- v. Where an officer is posted at a rural / semi-urban branch in terms of Government guidelines (for completing the requisite tenure to become eligible for promotion to higher grade) and if the spouse is also employed in the same Bank, then the spouse of the officer may be posted in a nearby branch / centre. If the spouse is employed in another Public Sector Bank, the junior spouse may apply to the Competent Authority in his / her Bank and the said authority may post the said officer to the office / branch of the Bank at the station where the senior spouse is working and if there is no branch / office of the Bank at the station, then to the state, where he / she is posted. Such transfers for the junior spouse, however, should be restricted to a specified number of times only.
- vi. In case an officer makes a request for posting in a rural branch in a Circle, if otherwise eligible, he shall immediately be posted there. In case of non-availability of vacancy, the name of such officer shall be entered in a roster for posting in rural offices on an ongoing basis. In case of non-availability of rural branches in the Circle the officer may be asked to give his choice of another Circle where his services can be utilized in rural branches. Such requests be sent to PAD, HO. The posting to rural branches of such officers be also made according to roster on an ongoing basis.

20. POSTING OF INCUMBENTS INCHARGE AT EXTENSION COUNTERS:

The Competent Authority to post Incumbents Incharge at the Extension Counters shall be as under:

Where the Extension Counter is situated within the municipal limits	Branch Manager of the parent branch
Where the Extension Counter is situated outside the municipal limits	Circle Head

However, for stop-gap arrangement, the concerned Branch Manager may depute an officer from the branch to manage the counter.

The Incumbents Incharge of the Extension Counters will be under the administrative control of the parent branch to which the Extension Counter is attached.

21. RESIDENCE / STAY OF OFFICERS AT THE PLACE OF THEIR POSTING:

Regulation 13.1 of the PNB Officer Employees (Conduct) Regulations 1977 provides that no officer shall leave the station without having first obtained the permission of the Competent Authority and breach of the same will constitute misconduct.

All confirmed Officers of Bank, on their transfer/ promotion, may be permitted to keep their families at a place of their choice, anywhere in India but the officer has to reside at the place of posting and inform his address at the station. He shall not to leave the station without obtaining prior permission of the Competent Authority.

The purpose of providing the above facility is to ensure that the officers stay at the place of their posting to establish the rapport with the public for the purpose of development of

business and to facilitate meetings of the customers either early in the morning or in the late afternoon at their place thus providing scope for better contacts. Such visits/contacts of customers at their place would also augment recovery efforts.

22. MISCELLANEOUS:

- i. As far as possible (except in the case of promotions where posting to an outstation office is necessary) an officer and his / her spouse, if both employed in our Bank, shall be posted at the same station but indifferent offices.
- ii. While effecting transfers, either on promotion or in accordance with the guidelines, the spirit shall be respected that the transferred employee is not posted to a branch from where he / she has earlier moved out within last 3 years or where he / she has already worked for a total period of 5 years or more during his / her earlier career. If for Administrative reasons, some deviations are called for, then the transferring authority shall obtain prior concurrence of his higher authority.
- iii. As far as possible, officers shall not be asked to initially report to Circle Offices to collect their posting orders. Circle Heads shall decide posting of officers beforehand and issue orders accordingly. This applies to all transfers effected as request transfers or administrative transfers. This would obviate the delay in posting, inconvenience and expenditure on travel.
- iv. Field General Managers shall regularly monitor the transfers made by Circle Heads in order to ensure that the transfers are made in terms of guidelines laid down by Head Office.
- v. Transfer of officers shall not be made in haste unless required in emergency and in an unceremonious manner so as to look insulting to the officer concerned. There should be a proper send-off so that the officer feels honoured and motivated to take up his next assignment.
- vi. All applications for transfer or for posting received from officers in response to circulars from HO and / or requests made by the employees eligible for seeking transfer shall be forwarded to the Competent Authority along with views / recommendations to enable them to take a decision in the matter. The officer concerned shall be informed of the disposal of his request. In case it is not possible to relieve an officer for want of substitute(s) or otherwise, appropriate note may be given while forwarding such transfer applications.
- vii. The Circle Heads must keep in view the remarks mentioned against the column 'Integrity of Officers' in the PAF while deciding the posting of an officer, particularly Incumbent Incharge. The Field General Manager/Circle Head shall ensure that the officers having adverse remarks are not posted in Branches on such seats where they had earlier indulged in nefarious / fraudulent practices and had put the Bank into loss.

23. JOINING TIME:

Reg. 49 i) *Joining Time on Transfer*

An officer shall be eligible for joining time on one occasion, and not exceeding seven days, exclusive of the number of days spent on travel, to enable him:

- a) To join a new post to which he is appointed while on duty in his old post,
Or
- b) To join a new post on return from leave.

- ii) During the joining time, an officer shall be eligible to draw the emoluments as applicable to the place of transfer.
- iii) In calculating the joining time admissible to an officer, the day on which he is relieved from his old post shall be excluded, but public holidays following the day of his relief shall not be included in computing the joining time.
- iv) No joining time shall be admissible to an officer when the transfer does not involve a posting to a different place.
- v) No joining time will be admissible to an officer when his posting is of a temporary nature, irrespective of the fact that the posting is to a place or station other than the one at which he is permanently posted.

Apart from provisions under Regulation 49 of PNB (Officers') Service Regulations, 1979, guidelines in respect of Joining Time admissible to officers on transfer from one place to another are as under:

i. Calculation:

- a. The day of relieving of the officer shall be excluded from the period to be reckoned for calculating the joining time.
- b. Public Holidays / Weekly Off days immediately following the date of relieving are not to be included in computing the joining time.
- c. The total joining time shall not exceed 7 days. Holidays / Weekly Off days, other than those in (b) above, falling in between the period of 7 days shall be taken into account for computing the total period of joining time admissible.

For instance, if an officer is relieved on 27.09.2014, the joining time period will be calculated from 29.09.2014 (28.09.2014 being Sunday and falling immediately after the date of relieving shall be excluded) up to 05.10.2015. It may be noted that both 2nd October being a public holiday and 5th October being Sunday are to be included for the purpose of calculating joining time, in the above example.

- d. The period actually spent on journey shall be allowed in addition to the joining time calculated as above.
- e. Joining time shall not be admissible to an officer on local transfer or on postings within the same station. Further, joining time shall also not be admissible when an officer is transferred to a place within the urban agglomeration.
- f. Joining time is to be availed on one occasion only and not in two or more installments.
- g. Joining time is not to be combined with any kind of leave.

ii. Joining Time admissible in case of transfers effected on Administrative grounds:

- a) Officers transferred on administrative grounds who do not avail joining time before reporting at the transferee place, may avail joining time at their option at any time within the stipulated period of 6 months subject to the approval of leave sanctioning authority. Such officers who avail joining time at a later date shall be entitled to traveling expenses for self for going to their last place of posting to shift their family etc. However, no Halting Allowance shall be payable in such cases.
- b) If an officer is transferred from one place to another during the midst of the academic year and has been permitted to keep his family at the previous place of posting for a limited period of year or till the end of academic session of his children, which ever is earlier, such officers may avail joining time for the purpose of shifting their family beyond the

period of 6 months but upto the end of the academic session or 1 year, whichever is earlier. They shall also be entitled to travel expenses for self and family beyond the period of 6 months as above. In all other cases, officers shall avail joining time within 6 months.

iii. Joining Time admissible in case of request transfers:

Joining time on request transfer may be allowed to be availed within a period of 6 months or if the officer has been allowed to keep the family at the previous place of posting, then he may be allowed to avail joining time upto the end of the academic session or a period of 1 year, whichever is earlier.

iv. Joining Time to Management Trainees:

Management Trainees are not entitled to any joining time for reporting to the allocated Circle after last phase of training and also for reporting to their permanent place of posting from Circle Office. They shall only be entitled to actual journey time.

v. Competent Authority for sanction of Joining Time:

Leave sanctioning authority shall be the Competent Authority to sanction joining time.

24. SANCTION OF LEAVE AND OTHER EMOLUMENTS TO OFFICERS WHOHAVE NOT REPORTED AT THE TRANSFEREE OFFICE EVEN AFTERAVALING JOINING TIME:

An officer on transfer after being relieved from the previous office would cease to be under the administrative control of that office. He will be under the administrative control of the transferee office. Accordingly, the matters relating to sanction of leave, payment of salary etc. shall be dealt by the transferee office.

As regards the Competent Authority to sanction leave, payment of salary etc. to such employees who have not reported at the transferee office even after availing joining time, it is clarified that the transferee office may sanction the leave only after satisfying the reasons for leave applied for and release the salary etc. for such period of leave. Where the Competent Authority to sanction the leave is not satisfied with the reasons for which the leave is applied for, the salary for such period may not be released. Period of such absence from duty may be treated as unauthorized and necessary action may be taken against the employee for such unauthorized absence in terms of rules.

POLICY ON CONSIDERATION OF TRANSFER REQUEST OF EMPLOYEES / OFFICERS ON COMPASSIONATE GROUNDS

(PAD Circular No. 238/2014 dt 21.1 0.2014)

As per the instant policy for transfer on compassionate grounds the female employees/officers can seek transfer on request before completion of their normal tenure at their respective places on grounds of marriage only if the spouse is working in PNB.

On receiving requests from employees/officers for transfer on grounds of marriage although their spouses were working outside PNB, taking a compassionate view in the matter it has been decided as under:

REASONS	RELATIONSHIPCOVERED	OTHER REQUIREMENTS
Marriage of female staff (where husband is working outside PNB)	Self	Transfer of female staff to place of choice at the time of her marriage may be considered even before completion of 3 years subject to availability of vacancy. This relaxation will be available only once in entire service.

- a) The Competent Authority to consider requests of employees/officers upto Scale III under the above category will be FGM for inter-Circle transfers within the same FGM jurisdiction. However, requests of all employees /officers upto Scale III seeking transfer to inter-FGM jurisdiction areas, shall be referred to Head Office.
- b) The Competent Authority to consider the requests made by employees/Officers for transfers outside the FGM span under the above category at Head Office will be a Committee consisting of all Executive Directors which will decide on each case keeping in view the facts placed before it by HO: HRDD and HO: PAD

PROFORMA FOR TRANSFER

APPLICATION FOR TRANSFER

PF NO. OF OFFICER:

1. Name of the Officer : _
2. Date of Birth : _
3. Present Grade / Scale with date : _
4. Office of Posting with date : _
5. Date of joining the Bank : _
6. Qualifications : _

7. Details of rural / semi-urban branch experience in Officer cadre:

Name of the branch	Status of the Branch	Date of Joining	Date of relieving	Total Period

8. Leave other than Casual Leave availed during the last 3 years:

Date		Nature of Leave	No. of days
From	To		

9. Details of transfer so far effected:

Date	Branch from which transferred	Branch to which transferred	Whether at request

10. Whether willing to be re-designated as per Bank's requirement

11. Proposed Circles of transfer in order of preference :
1. _
 - 2. _**
 3. _

12. Reasons for seeking transfer (copies of documents in support of reasons mentioned must be enclosed)

13. Undertaking:

I undertake that

- i. I have submitted latest APAR and annual statement of Assets and Liabilities
- ii. After issuance of my transfer orders, I will not apply for change of Circle, withdrawal / cancellation of transfer, and my services can be utilized any where at a point of need in the transferee Zone.

(Signature of officer)

14. BM's recommendations :

It is confirmed that PAF and Assets & Liabilities statements of the subject officer have been obtained and forwarded to the controlling office.

The transfer diary no. as per HRMS is:_____.

(Signature of Branch Manager)

15. Circle Head's Recommendations:

- a) Whether any disciplinary action has been initiated or contemplated
 - b) Whether any vigilance case is pending
 - c) Whether integrity of the officer is doubtful or otherwise
 - d) Recommendations of the above transfer request
- The transfer diary no. as per HRMS is:_____.

(Signature of Circle Head)

16. FGM's Recommendations:

The transfer diary no. as per HRMS is:

(Signature of FGM)

SPACE FOR UPDATES

SPACE FOR UPDATES

CHAPTER 16

SERVICE REGULATIONS, 1979 &
PENSION REGULATIONS 1995

[CHAPTEI^6j

SERVICE REGULATIONS, 1979 & PENSION REGULATIONS, 1995

1. PNB OFFICERS' SERVICE REGULATIONS, 1979

2. PNB EMPLOYEES PENSION REGULATIONS, 1995

HRDD Circular No.464 dt. 03.06.08

- The powers are to be exercised in observance of the rules in force from time to time
- Higher Officers can exercise powers vested in their juniors
- An Officer will exercise powers in respect only of persons below him and reporting to him The powers in respect of matters other than those covered above shall continue to be exercised by the authorities as at present.

1. PNB (OFFICERS') SERVICE RGULATIONS, 1979 (Reg.3 (d))

Regulation	Subject	Grade/Scale	Competent Authority
Reg.5	Sanction of AGI / Stagnation Increment/ JAIB/CAIB Increment	Officers Working in Field Offices/ Branches	Incumbent In-Charge of Field Office/Branch
		Officers upto MMG in Controlling Office/Head Office	CM in Controlling Office/Head Office
		Incumbent In-charge of Branches/ Officers in Controlling Office	CM / Head of Controlling Office
		Officers in SMG/TEG (excluding Head of Controlling Office) in Controlling Office	Head of Controlling Office
		Divisional Head in HO	GM In-Charge GM-
		Head of Controlling Office upto TEG S-VI	HR
		TEG S-VII	ED/ CMD
	Reg.6	Categorizaton of Posts	Upto Scale-V Scale - VI and VII
Reg. 14	Appointments	JMG& MMG SMG	AGM-HR GM -HR CMD
Reg. 16	Confirmation	TEG Officers upto MMG-III	Head of Controlling Office /AGM-HR at HO GM- HR at HO
		SMGS	
PROMOTION			
Reg.17	Competent Authorities	As per Promotion Policy approved time to time	by the Board from

CMD Board

Regulation	Subject Grade/Scale	Competent Authority	
RETIREMENT RELATED MATTERS			
Reg.19	Review for continuation in service by Spl. Committee	JMGS	CM and Two Managers or Sr. Managers from Controlling Office/HO Division
		MMGs- - Officers working in Field Offices/ Branches - Officers working in controlling Offices -Officers working in HO Divns	Head of Controlling Office, AGM and CM of Controlling Office AGM(HR), CM(HR) and CM/AGM/DGM of the respective Divn
		SMG-IV&V	GM-HR and Two other GMs or CGM
		TEGS-VI & VII	CMD &. Two Directors
Reg.19.2	To Retire an Officer on Recommendations of Spl. Committee	JMG	GM
		MMG and SMG	CMD
		TEG	Board
	Voluntary Retirement after attaining the Age of 55 years or after completion of 30 years of service	JMG and MMG	Head of Controlling Office (in the rank of AGM & above) / AGM-HR
		SMG	GM-HR
		TEG	CMD
	Acceptance of Resignation	JMG and MMG	Head of Controlling Office (in the rank of AGM & above)/AGM-HR
		SMG	GM-HR
		TEG	ED/CMD
Reg.20(2)	Termination of Service	All Grade / Scale	CMD
HOUSE RENT RELATED MATTERS			
House Rent Allowance Sanction			
Reg.22(3)	On Capital Cost Basis (owned on PA basis) / on Rent Receipt Basis	Officers posted in Field Offices / Branches	Head of Controlling Office / AGM
		Officers posted in HO Divns.	Divisional Head (in the rank of AGM & above)
	Sanction of House Rent on Specific Lease	All Scales	CM in Controlling Office / HO Division
	Surrender of Specific Leased Accommodation before expiry of lease period	Officers posted in Field Offices / Branches	Head of Controlling Office
		Officers posted in HO Divn	Divisional Head (in the rank of AGM and above)
	Sanction/Continuation of existing HRA to Inspecting Officials	All Officers	AGM Zonal Audit Office / HO-1 & A Division.

Regulation	Subject	Grade/Scale	Competent Authority
HOSPITALISATION			
Reg. 24.1.b	Sanction of Hospitalization Claims	All Officers	Upto Rs. 10000/- : - One Manager > Rs. 10000/- but Upto Rs. 30000/- : Two Managers Above Rs. 30000/- : CM
	Condonation of delay in submission of hospitalization claims	All Officers	Head of Controlling Office / AGM-HR
	Sanction of Advance against Hospital charges for treatment including package deals relating to Heart ailment, Kidney Transplant, Cancer and Brain surgery	All Officers	AGM in COs, Head of Controlling Office / Divisional Head / AGM (in exceptional circumstances, where it is not feasible to obtain prior sanction from AGM/CM, the incumbent In-charge can allow such advance and move for confirmation)
Ref. 29	Club Membership Fee	Corporate membership of clubs	GM-HR
		Membership of professional institutions	Head of Controlling Office/Divisional Head (in the rank of AGM and above)
LEAVE			
Reg. 32-CL 33-PL, 34 & 35 - SL, 36 - Mat Leave	Sanction Of Leave	Incumbent In-Charge of Branches	CM in Controlling Office/Head of Controlling Office
		Head of Controlling Office	GM-HR
		Divisional Head at HO	GM-In-Charge
		TEGS-VII	ED/CMD
		Other Officers in Branches/Field Offices	Establishment In-charge/Next Higher Authority
	Accumulation of Privilege Leave over & above 240 days due to rejection.	Upto Scale-III SMG Scale-IV &V	CM in VLB/ELB/ Controlling Office/HO Divn. Head of Controlling Office/Divisional Head

Regulation	Subject	Grade/Scale	Competent Authority
	- Leave in advance on accrual basis (PL)	Office Divisional Head at HO TEG Scale-VII	GM-HR GM-in-Charge ED/CMD
Reg.37	Sanction of Leave Extraordinary	a. Upto 90 days at a stretch but total not exceeding 360 days	
		JMG and MMG	Head of Controlling Office / Divisional Head (in the rank of AGM & above)
		SMGS-IV & V	GM-HR
		TEGS_VI & VII	ED / CMD
		b. Beyond 360 days upto 720 days - Board	
	To Officers sustaining injury on duty	All Officers	Head of Controlling Office / AGM
Reg. 37.A	Special Leave / Special Casual Leave	Special Leave	AGM - Controlling Office AGM-HR
		Special Casual Leave	As per sanctioning Authority for casual Leave
	Privilege Leave Encashment of - at the time of availing LTC / Retirement	All Officers	Leave Sanctioning Authority
	Subbatical Leave	Upto Scale-III	AGM-HRD/DGM-HR
		SMG Scale-IV	GM-HR
		SMG Scale-V & Above	ED/CMD
Reg.39	Recall for duty	Upto Scale-IV	One Grade/Scale above in the leave Sanctioning Authority / Head of Controlling Office / Divisional Head
		Scale-V & Above	GM/ED
TRAVEL RELA	TED MATTERS		
Reg. 41	Travel Expenses Authority to permit travel on tour	Officers working in Field Offices/Branches	Incumbent In-Charge of Field Office/Branch
		Officers upto MMG in Controlling Office/Head Office	CM in Controlling Office/Head Office
		Incumbent In-charge of Branches/Officers in controlling Office	CM / Head of Controlling Office in Controlling Office
		Officers in SMG/TEG (excluding Controlling Office Head) in Controlling Office	Head of Controlling Office
		Divisional Head in HO	GM-in-charge
		Head of Controlling Office	GM-HR

Regulation	Subject	Grade/Scale	Competent Authority
		upto TEGS-VI	
		TEGS-VII	ED/CMD
	Sanction of TA Bill	TA Bills with permission to travel by the Competent Authority	Establishment In-Charge
		Other TA Bills	Competent Authority to permit travel
	Travel by Air-Permission	Officers upto Scale III	Head of Controlling Office / DGM in the Circle headed by GM/ Divisional Head
Reg. 42	Travel by own vehicle / taxi / bank's vehicle - permission	Upto MMG - III	CM
		SMG-IV SMG-V	AGM DGM
	Transfer Travelling Allowance	Halting Allowance during charge taking period Upto Scale-V Head of Controlling Office	Head of Controlling Office GM-HR
	Transportation of luggage by unapproved transporter on transfer	Scale-VI in HO Divns Scale-VII Upto Scale -III Scale-IV & V Scale-VI & VII	GM-in-Charge ED/CMD CM DGM GM-HR
Reg .43	Travelling Allowance on Retirement	Shifting within 3 months from retirement As per Competent Authority to sanction TA Bill Extension beyond 3 months upto 6 months Head of Controlling Office / Divisional Head	
Reg.44	Leave Travel Concession	Beyond 6 months GM-HR Carry Over upto 6 months Leave sanctioning Authority Carry over beyond 6 months upto 1 year Head of Controlling Office (in the rank of GM) / GM-HR Sanction of LTC TA Bills / LFC Encashment Chief Manager	
Reg.46	Gratuity	Carry Over upto 6 months Sanction for Payment	CM, Controlling Office/HO Division

Forfeiture of Gratuity Head of controlling Office/
(under Act) Divisional Head / GM-HR

Regulation	Subject	Grade/Scale	Competent Authority
TRANSFER			
Reg.47	Transfer Competent Authority	Upto Scale-III - Inter-Controlling Offices - Within Circle	DGM, HRD Divn., HO Head of Controlling Office
		SMGS-IV & above	ED/CMD
Reg.49	Sanction of Joining Time	All Officers	Leave Sanctioning Authority

Note: In All cases, Authority higher than the designated one can exercise the powers.

1. PNB EMPLOYEES' PENSION REGULATIONS. 1995 (REG.2(h))

Regulation No.	Officers		Workmen
	Grade/Scale	Authority	
Sanction of Pension			
28- Superannuation Pension 29- On Voluntary Retirement 32- Pre-mature Retirement 33- Compulsory Retirement 39.1(a&b)-Family Pension 46- Provisional Pension	Officers working in Circles		CM at Controlling Office/HO Divisions/ Central Staff College
	Upto MMG S-III	CM	
	Others	Head of Controlling Office	
	Head of Controlling Office	GM-HR	
	Officers in HO Divisions		
	Divisional Head	GM-in-Charge	
	Others TEG S-VII	Divisional Head GM-HR/ED	
30- Invalid Pension 31- Compassionate allowance	Upto Scale-V TEG S - VI, VII	GM-HR ED/CMD	AGM-HRD, HO
41- Commutation of Pension	As per Sanction of Pension		
29- Acceptance of Voluntary Retirement	JMG 8i MMG	Head of Controlling Office in the rank of AGM & above	CM in Head of Controlling Office / HO Divisions
	SMG	GM-HR	
	TEG	CMD	
43- Withholding or withdrawal of Pension 48-Recovery of Loss / withdrawal of pension	JMG 8i MMG GM-HR SMG & TEG ED/CMD		AGM HRD
50-Commercial Employment after retirement	Upto Scale-V	GM-HR	Not applicable
	TEG-VI&VII	CMD, in his absence ED	

**REPORTING/APPRISING AUTHORITY, REVIEWING AUTHORITY & ACCEPTING
AUTHORITY FOR OFFICERS**

*PAD Consolidated Circular NO. 23/2014 dt 17.04.2014
PAD 241 DT. 20.11.2014*

S. No	Cadre	Reporting / Appraising Authority	Reviewing Authority	Accepting Authority
1. JM< 5 SCALE I				
i.	Officers in branches (other than ELB/VLB) / offices in circles	MMG Scale II / III	Chief/AGM-HR	Circle Head
ii.	Officers in ELB / VLB	MMG Scale II / III	Chief Manager of ELB/VLB	Circle Head
iii.	Officers in LCB	MMG Scale- II/III	CM/AGM of LCB	Incumbent of LCB
iv.	Incumbent Incharge	2nd man of Circle Office	Circle Head	FGM
v.	In FGMO	MMG Scale II/III	CM/AGM/DGM of FGMO	FGM
vi.	Officers in HO Divisions	MMG Scale II / III	Chief Manager of Division	AGM / DGM of respective HO Division
vii.	Faculty Member	2nd man in Training College	Training Manager in Scale IV / Chief Manager in CSC	Principal (DGM/ AGM) of Training Centre /CSC
viii.	Officers on deputation to other organizations other than RRBs	The Officer to whom deputed officer is reporting in another organization	AGM/DGM- PAD	GM - PAD
ix.	Officer deputed to RRBs	The Officer at RRB to whom deputed Officer is reporting	RDM/GM in RRBs	DGM/GM PSLB
X.	Officer posted as part of the Marketing Team at Circle Office	Circle Head	DGM, FGMO	GM - Mkt. - HO
1. MMG SCALE II				
i.	Officers in branches/ offices in circles	2nd man in CO	Circle Head	FGM
ii.	Officers in ELB/VLB	Incumbent of ELB/VLB	Circle Head	FGM
iii.	Officers in LCB	CM/AGM of LCB	Incumbent of LCB	FGM

S. No	Cadre	Reporting / Appraising Authority	Reviewing Authority	Accepting Authority
iv.	Incumbent Incharge	2nd man in CO	Circle Head	FGM
v.	In FGMO	CM	AGM/DGM in FGMO	FGM
vi.	Officers in HO Divisions	Chief Manager / AGM of respective Division	Divisional Head	GM of the Division
vii.	Faculty Member at ZTC / RSC / CSC	Principal of ZTC/ RSC/ CM of CSC	DGM of CSC	GM Training
viii.	Officers on deputation to other organizations other than RRBs	The Officer to whom deputed officer is reporting in another organization	AGM/DGM- PAD	GM - PAD
ix.	Officers deputed to RRBs	RDM/GM in RRBs	Chairman RRB	GM-PSLB
X.	Officer posted as part of the Marketing Team at Circle Office	Circle Head	DGM, FGMO	GM - Mkt. - HO.
3. MMG SCIOJE III				
i.	Officers in branches (other than ELB/VLB) / offices in circles	2nd man in CO	Circle Head	FGM
ii.	Officers in ELB / VLB	Incumbent of ELB / VLB	Circle Head	FGM
iii.	Officers in LCB	CM/AGM of LCB	Incumbent of LCB	FGM
iv.	Incumbent Incharge	2nd man in CO	Circle Head	FGM
v.	In FGMO	CM of FGMO	AGM/DGM of FGMO	FGM
vi.	Officers in HO Divisions	Chief Manager / AGM	AGM /DGM	GM of the Division
vii.	Training Manager at ZTC	Chief Manager / AGM in CSC	AGM/DGM of CSC	GM Training
viii.	Faculty Member at ZTC / RSC / CSC	Principal of RSC / ZTC / Chief of CSC	DGM of CSC	GM Training
ix.	Officers on deputation to other organizations other than RRBs	The Officer to whom deputed officer is reporting in another organization	AGM/DGM- PAD	GM - PAD

S. No	Cadre	Reporting / Appraising Authority	Reviewing Authority	Accepting Authority
X.	Officers deputed to RRBs	RDM/GM in RRBs	Chairman RRB	GM PSLB
xi.	Officer posted as part of the Marketing Team at Circle Office	Circle Head	DGM, FGMO	GM - Mkt. - HO.
S. No	Cadre	Reporting / Appraising Authority	Reviewing Authority	Accepting Authority
4	SMG Scale IV			
i	Branch (VLB) Incumbent	Circle Head (AGM/DGM)	Field GM	Concerned ED
ii	In ELB/MCB (in AGM headed Circle)	Incumbent of ELB/MCB	Field GM	Concerned ED
iii	In ELB/MCB (in DGM headed Circle)	Incumbent of ELB/MCB	Circle Head (DGM)	Field GM
iv	In LCB	Incumbent of LCB	Field GM	Concerned ED
v	In Circle Office(CO)	Circle Head (AGM/DGM)	Field GM	Concerned ED
vi	In FGMO	Second man of FGMO (AGM/DGM)	Field GM	Concerned ED
vii	In HO	Divisional Head (AGM/DGM)	GM incharge of Division, else GM-HRD	Concerned ED
viii	Faculty Members of RSC/CSC	Vice Principal of CSC in Scale V/VI, else Principal (AGM/ DGM) of CSC	GM-Training.	ED-HR
ix	Principal of RSC	Vice Principal of CSC in Scale V/VI, else Principal (AGM/ DGM) of CSC	GM-Training	ED-HR
x	Inspecting Officials	Head of respective ZAO	GM-Inspection & Audit	Concerned ED
xi	General Manager in RRB	Chairman of RRB in SMG Scale V/ TEG Scale VI	GM-PS & LB	Concerned ED
xii	RDM in RRB	Chairman of RRB in SMG Scale V/ TEG Scale VI	GM-PS & LB	Concerned ED

S. No	Cadre	Reporting / Appraising Authority	Reviewing Authority	Accepting Authority
xiii	LDMs	Circle Head (AGM/DGM)	Field GM	Concerned ED
xiv	Overseas SMG Scale IV	CEO in the rank of AGM/DGM - CEO If CEO is in the rank of GM-Second in command fAGM/DGM'i	GM-IBD CEO	Concerned ED
5	SMG Scale V			
i	Branch (ELB) Incumbent	Circle Head (DGM)	Field GM	Concerned ED
ii	Branch (ELB) Incumbent in AGM headed Circle	FGM	Concerned ED	CMD
iii	Incumbent of LCB	FGM	Concerned ED	CMD
iv	Other than Incumbent in LCB	Incumbent of LCB	Field GM	Concerned ED
v	In CO	Circle Head (DGM)	Field GM	Concerned ED
vi	Circle Head	Field GM	Concerned ED	CMD
vii	In FGMO	Field GM	Concerned ED	CMB
viii	In HO Division	DGM as Divisional Head	GM of Division	Concerned ED
		GM of Division	Concerned ED	CMD
ix	Principal of RSC/CSC	GM-Training	ED-HR	CMD
x	Chairman of RRB	GM-PS&LB	Concerned ED	CMD
xi	Other than Chairman of RRB	Chairman of RRB (TEG Scale VI else DGM-PS&LB)	GM-PS&LB	Concerned ED
xii	Overseas SMG Scale V	CEO in the rank of DGM - CEO	GM-IBD	Concerned ED
		If CEO is in the rank of GM-CEO	Concerned ED	CMD
6	TEG Scale VI			
i	Circle Head	Field GM	Concerned ED	CMD
ii	Incumbent of LCB	Field GM	Concerned ED	CMD
iii	Principal of RSC/CSC	GM-Training	ED-HR	CMD
iv	In HO	GM-Incharge of Division	Concerned ED	CMD
v	Chairman of RRB	GM-PS&LB	Concerned ED	CMD
vi	Overseas TEG Scale VI	GM, IBD	Concerned ED	CMD

S. No	Cadre	Reporting / Appraising Authority	Reviewing Authority	Accepting Authority
7	TEG Scale VII			
i	Field GM/GM-HO	Concerned ED	CMD	CMD
5	Officers on deputation to ore		anizations other than RRBs	
i	SMG Scale IV &V	The officer to whom deputed officer is reporting in another organization	GM-HRD	ED-HR
i	TEG Scale VI	The officer to whom deputed officer is reporting in another organization	ED-HR	CMD

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CHAPTER 17

PNB OFFICER EMPLOYEES (CONDUCT) REGULATIONS 1977

[CHAPTER 7]

**4. PUNJAB NATIONAL BANK OFFICER EMPLOYEES' (CONDUCT)
REGULATIONS, 1977**

Short Title commencement of Application	Regulation-1
Definitions	Regulation-2
General	Regulation-3
Observance of Secrecy	Regulation-4
Employment Of Members Of Family Of Bank Officers In Firms Enjoying The Bank's Clientage & Grant Of Facilities To Such Concerns.	Regulation-5
Taking Up Outside Employment	Regulation-6
Contribution to News Papers, Radio Etc.	Regulation-7
Demonstrations	Regulation-8
Joining Of Associations Prejudicial To Interest Of The Country.	Regulation-9
Giving Evidence	Regulation-10
Public Demonstrations In Flonour Of Bank Officers	Regulation-11
Seeking To Influence	Regulation-12
Absence From Duty	Regulation-13
Acceptance Of Gifts	Regulation-14
Lending and Borrowings	Regulation-15
Advance Drawal Of Salary	Regulation-16
Subscriptions	Regulation-17
Speculations In Stocks And Shares And Investments	Regulation-18
Indebtedness	Regulation-19
Movable, Immovable & Valuable Property	Regulation-20
Vindication of Acts And Character Of An Officer Employee	Regulation-21
Restrictions Regarding Marriage	Regulation-22
Consumption Of Intoxicating Drinks And Drugs	Regulation-23
Acts Of Misconduct	Regulation-24
Prohibition of Sexual Harassment of working women	Regulation-24A
Interpretation	Regulation-25
Repeal And Saving	Regulation-26

**PUNJAB NATIONAL BANK OFFICER EMPLOYEES'
(CONDUCT) REGULATIONS, 1977**

In exercise of the powers conferred by Section 19 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970), the Board of Directors of Punjab National Bank in consultation with the Reserve Bank and with the previous sanction of the Central Government hereby makes the following regulations, namely

Short Title commencement of Application

1. (1) These regulations may be called Punjab National Bank Officer Employees' (Conduct) Regulations 1977.
- (2) They shall come into force on 01.01.1977
- (3) They shall apply to all officer employees of the bank recruited in India, whether working in India or outside India but shall not apply to :-
 - i) The Chairman of the bank;
 - ii) The Managing Director of the Bank;
 - iii) Any whole-time Director, if any;
 - iv) Those who are in casual employment or paid from the contingencies;
 - v) Award Staff.

Definitions

2. In these regulations unless the context otherwise requires:-
 - (a) "Act" means the Banking Companies (Acquisition and Transfer of Undertakings Act, 1970 (5 of 1970);
 - (b) "Award Staff means the persons covered by the "award" as defined in the Industrial Disputes (Banking Companies) Decision Act, 1955 (41 of 1955).
 - (c) "Bank" means Punjab National Bank;
 - (d) "Board" means the Board of Directors of the Bank;
 - (e) "Competent Authority" means the authority appointed by the Board for the purpose of these regulations;
 - (f) " Family" means
 - (i) In the case of male officer employee his wife, whether residing with him or not, but does not include a legally separated wife and in the case of woman officer employee her husband, whether residing with her or not, but does not include a legally separated husband.
 - (ii) Children or step-children of the officer employee, whether residing with the officer employee or not, and wholly dependent on such officer employee but does not include children or step-children of whose custody the officer employees has been deprived of by or under any law; and
 - (iii) Any other person related to, by blood or marriage to the officer employee or to his spouse and wholly dependent upon such officer employee.
 - (g) "Government" means the Central Government;

(h) "Managing Director" means the Managing Director of the Bank;

(i) "Officer Employees" means a person who holds a supervisory, administrative or managerial post in the bank or any other person who has been appointed and is functioning as an officer of the bank, by whatever designation called and includes a person whose services are temporarily placed at the disposal of the Central Government or a State Government or any other Government undertaking or any other Public Sector Bank or the Reserve Bank of India or any other organization but shall not include casual work charged or contingent staff or the Award Staff.

(j) "Public Sector Bank" means;

- (i) A Corresponding new Bank specified in the First Schedule of the Act;
- (ii) The State Bank of India Constituted under the State Bank of India Act, 1955 (23 of 1955);
- (iii) a subsidiary bank constituted under the State Bank of India (Subsidiary Banks) Act, 1959(38 of 1959); and
- (iv) Any other bank which the Central Government may determine to be a public sector bank for the purpose of these Regulations having regard to its manner of incorporation.

General

3. (1) Every Officer employee shall, at all times take all possible steps to ensure and protect the interests of the bank and discharge his duties with utmost integrity, honesty, devotion and diligence and do nothing which is unbecoming of an officer employee.
- (2) Every officer employee shall maintain good conduct and discipline and show courtesy and attention to all persons in all transactions and negotiations.
- (3) No Officer employee shall, in the performance of his official duties or in the exercise of powers conferred on him act otherwise than in his best judgment except when he is acting under the direction of his official superior.
- Provided wherever such directions are oral in nature the same shall be confirmed in writing by his superior official.
- (4) Every Officer employee shall take all possible steps to ensure the integrity and devotion to duty of all persons for the time being under his control and authority.

Observance of Secrecy

4. Every officer employee shall maintain the strictest secrecy regarding the Bank's affairs and the affairs of its constituents and shall not divulge directly or indirectly any information of a confidential nature either to a member of the public or to an outside agency or to any other employee of the Bank not entitled to such information unless-
- (1) divulging of such information is in accordance with the law or in accordance with the practices and usages customary amongst banks;
 - (2) he is compelled to divulge such information by judicial or other authority;
 - (3) Instructed to do so by a superior officer in the discharge of his duties.

Employment Of Members Of Family Of Bank Officers In Firms Enjoying The Bank's Clientage & Grant Of Facilities To Such Concerns.

5. (1) No officer employee shall use his position or influence directly or indirectly to secure Employment for any person related, whether by blood or marriage to the employee or

to the employee's wife or husband, whether such a person is dependent on the employee or not.

- (2) No officer employee shall, except with the prior permission of the competent authority permit his son, daughter or any other member of his family to accept employment in any private undertaking with which he has official dealings or in any other undertaking having to his knowledge official dealings with the bank.

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

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

Explanation

A person is not deemed to have any interest in an undertaking for the purpose of this sub regulation, if he is only a shareholder having not more than 2 per cent of the paid up capital of the undertaking in his name.

Taking Up Outside Employment

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

Explanation:

Canvassing by an officer employee in support of the business of insurance agency or commission agency, owned or managed by a member of his family shall be deemed to be a breach of this sub-regulation.

- (2) Every officer employee shall report to the Bank if any member of his family is engaged in a trade or business or owns or manages an insurance agency or commission agency.
- (3) No officer employee shall, without the previous sanction of the bank, except in the discharge of his official duties, take part in the registration, promotion or management of any bank or other company which is required to be registered under the Companies Act, 1956 (1 of 1956) or any other law for the time being in force or any cooperative society for commercial purpose.

Provided that an officer employee may take part in registration, promotion or management of a co-operative society registered under the Co-operative Societies Act, 1912 (2 of 1912) or any other law for the time being in force, or of a literary, scientific or charitable society registered under the Societies Registration Act, 1860 (21 of 1860) or any corresponding law in force.

- 4) No officer employee shall accept any payment, in the form of fee, remuneration, honorarium and the like in cash or kind for any work done by him for any public body or any private person without the sanction of the competent authority.:
- 5) No officer employee shall act as an Agent of or canvass business in favour of Insurance Company or Corporations in his individual capacity.

Contribution to News Papers, Radio Etc.

7. (1) No officer employee shall except with the previous sanction of the competent authority, own wholly or in part or conduct or participate in the editing or management of any newspaper or any other periodical publication.
 - 2) No officer employee shall except with the previous sanction of the competent authority or except in the bonafide discharge of his duties participate in radio broadcast or contribute any article or write any letter either in his own name or anonymously or in the name of any other person to any newspaper or periodical or make public, or publish or cause to be published or pass on to others any documents, paper or information which may come into his possession in his official capacity.
 - 3) No officer employee shall except with the previous sanction of the competent authority publish or cause to be published any book or any similar printed matter of which he is the author or not or deliver talk or lecture in public meeting or otherwise.

Provided that no such sanction is, however, required if such broadcast or contribution or publication is of a purely literary, artistic, scientific, professional, cultural, educational, religious or social character.

Demonstrations

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

Joining Of Associations Prejudicial To Interest Of The Country.

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

Giving Evidence

10. (1) Same as provided in sub-regulation (3) no officer employee shall, except with the previous approval of the competent authority, give evidence in connection with any enquiry conducted by any person, committee or authority.
 - (2) Where any approval has been accorded under sub-regulation (1), no officer employee giving such evidence shall criticize the policy or any action of the Government or of a

State Government or of the bank.

- 3) Nothing in this regulation shall apply to any evidence given-
- a) at an enquiry before an authority appointed by the Government, State Government, Parliament or State Legislature, or
 - b) in any judicial enquiry, or
 - c) at any departmental enquiry ordered by the competent authority.

Public Demonstrations In Honour Of Bank Officers

- 11 (i) No officer employee shall, except with the previous sanction of the competent authority, receive any complimentary or valedictory address or accept any testimonial or attend any meeting or entertainment held in his honour, or in the honour of any other employee of the Bank.

Provided that nothing in this sub- regulation shall apply to:

- (a) A farewell entertainment of a substantially private and informal character held in honour of the officer employee or any other employee of the bank on the occasion of his retirement or transfer or any person who has recently quitted the service of the bank; and
 - (b) the acceptance of simple and inexpensive entertainment arranged by association of employees of the bank.
- (ii) a) No officer employee shall either directly or indirectly exercise pressure or influence on any employee of the bank to induce or compel him to subscribe towards any farewell entertainment.

b) No officer employee shall collect subscription for farewell entertainment from any intermediate or lower grade employee for the entertainment of any employee belonging to any higher grade.

Seeking To Influence

12. No officer employee shall bring or attempt to bring any political or other outside influence to bear upon any superior authority to further his interests in respect of matters pertaining to his service under the bank.

Absence From Duty

13. (i) No officer employee shall absent himself from his duty or be late in attending office or leave the station without having first obtained the permission of the competent authority.
- Provided that in the case of unavoidable circumstances where availing of prior permission is not possible or is difficult, such permission may be obtained later subject to the satisfaction of the competent authority that such a permission could not have been obtained.
- Officers posted in rural areas having population of less, than 10,000 are allowed to keep their families at a place other than the place of posting, if educational and housing facilities are not available at the place of their posting. The officers, however, have to reside at the place of posting only.

(ii) No officer employee shall ordinarily absent himself in case of sickness or accident without submitting a proper medical certificate.

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

Acceptance Of Gifts

14. (1) Same as otherwise provided in these regulations, no officer employee shall accept or permit any member of his family or any person acting on his behalf to accept any gift.

Explanation.

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

Note: (1) A casual meal, lift or other social hospitality shall not be deemed to be a gift.

- (2) On occasion such as marriages, anniversaries, funerals or religious functions when the making of gifts is in conformity with the prevailing religious or social practice, an officer employee may accept gifts from his near relatives but he shall make a report to the competent authority if the value of the gifts exceeds Rs.500/-.

- (3) On such occasions as specified in Sub-Regulation (2) an officer employee may also accept gifts from his personal friends having no official dealings with him but he shall make a report to the competent authority if the value of such gifts exceeds Rs.200/-.

- (4) In any other case, the officer employee shall not accept any gifts without the sanction of the competent authority if the value of the gifts exceed Rs.75/-.

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

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

- (5) No officer employee shall-

- (a) give or take or abet the giving or taking of dowry, or
- (b) demand, directly or indirectly from the parents or guardian of a bride or bridegroom as the case may be, any dowry.

Explanation:

For the purpose of this regulation, 'dowry' has the same meaning as in the Dowry Prohibition Act, 1961 (28 of 1961).

Lending and Borrowings

15. No officer employee shall, in his individual capacity-

1. borrow or permit any member of his family to borrow or otherwise place himself or a member of his family under a pecuniary obligation to a broker or a money lender or a subordinate employee of the bank or any person, association of persons, firm, company or institution whether incorporated or not, having dealings with the bank;
2. buy or sell stocks, shares or securities of any description without funds to meet the full cost in the case of a purchase of scripts or delivery in the case of a sale;
3. incur debts at a race meeting;
4. lend money in private capacity to a constituent of the bank or have personal dealings with such constituent in the purchase or sale of bills of exchange, Government paper or any other securities; and
5. Guarantee in his private capacity the pecuniary obligations of another person or agree to indemnify in such capacity another person from loss except with the previous permission of the competent authority; Provided that an officer employee may give to or accept from a relative or personal friend a purely temporary loan of a small amount free of interest, or operate a credit account with a bonafide tradesman or make an advance of pay to his private employee;

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

ISSUE	CLARIFICATIONS
Whether in cases where officer employee has not availed clean overdraft facility from PNB and want to avail housing loan / any other loan from other banks prior Permission of the bank is required.	No permission is required in such cases However, if any officer employee takes any loans or borrow any money' exceeding Rs.25,000/- he should report the transaction to the bank.
Whether permission is required to stand as co-obligant in the education loan for their Children to be raised from our bank.	In Education Loans raised by officers for their children from PNB, the documents are to be executed by both the student and the parent/guardian and thus, the officer Employee is virtually a borrower. In such an event there would be no need for permission under Conduct Regulations but it is to be reported in Assets & Liabilities Statement.
Whether permission to stand as guarantor can be granted to an officer who is under suspension.	PNB Officer Employees' (Conduct) Regulations, 1977 are applicable to suspended officers also. The matter for granting, permission to them may be considered on the merits of each case.

Advance Drawal Of Salary

16. No officer employee shall draw his salary in advance or over draw his account with the bank against security or otherwise, without the previous sanction of the competent authority.

Subscriptions

17. No officer employee shall, except with the previous sanction of the competent authority, ask for or accept contribution to or otherwise associate himself with the raising of any funds or other collections in cash or in kind in pursuance of any objective whatsoever.

Speculations In Stocks And Shares And Investments

18. No officer employee shall speculate in any stock, share of securities or commodities or valuables of any descriptions or shall make investments which are likely to embarrass or influence him in the discharge of his duties;

Provided that nothing in this regulation shall be deemed to prohibit an officer employee from making a bonafide investment of his own funds in such securities as he may wish to buy.

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

Indebtedness

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

Movable, Immovable & Valuable Property

20. 1) Every officer employee, on his first appointment, and every other employee of the Bank, on promotion to a post of an officer employee in the bank, shall submit a return of his assets and liabilities giving full particulars regarding:
- a) the immovable property inherited by him or owned or acquired by him or held by him on lease or mortgage, either in his name or in the name of any member of his family or in the name of any other person; ,
 - b) shares, debentures and cash including bank deposits inherited by him or similarly owned or acquired or held by him;
 - c) other movable property inherited by him or similarly owned or acquired or held by him; and
 - d) debts and other liabilities incurred by him directly or indirectly;

Provided that in the case of an officer employee who is already in service in the bank on the date these regulations come into force shall submit a return in terms of this regulation within three months of coming into force of these regulations, the return being with reference to assets and liabilities as enumerated above of the officer employee on the date these regulations come into force.

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

Clarification

Officer employees are not to submit only 'No Change' Return of their Immovable

Property but complete details in regard to both immovable & movable properties including liquid assets like shares, debentures etc.

It may be clarified here that in view of Clause 20(2) of the regulations, as mentioned above, it is incumbent upon every officer employee to submit the complete Return of his movable, immovable and valuable property including liquid assets like shares, debentures as on 31st March of every year.

It is further advised that

- a) the officers should ensure that they mention their names in the Return strictly as per Bank's record and they incorporate PF No. in the Return below their designation at Page No.I.
- b) in case of variation in Assets and /or' Liabilities over Previous year, such variations be explained. Source of liquidating the liability/funding of Assets be stated wherever applicable.
- c) grand total under various heads of Assets and Liabilities be given.
- d) Details of permission for sale/purchase of immovable/movable properties should be quoted wherever it is required as per captioned Regulations.
- e) *Assets and liabilities Returns and enclosed Annexures should be signed.*

Officers are required to file their Return with the respective authorities mentioned hereunder:-

- a) *All officers upto MMG Sca/e-III working in the branches and in the Regional Offices/Zonal Offices will file their Returns with their respective Regional Managers/Chief Managers.*
- b) *All officers upto MMG Sca/e-III in the Head Office will file their Returns with their respective Chiefs.*
- c) *All officers in Senior Management Grade and Top Executive Grade will file their Returns with the Chief Vigilance Officers, Vigilance Deptt, HO, New Delhi.*

The newly appointed/promoted officers shall file their first Return of assets & liabilities and shall submit the same, complete in all respects, in the prescribed proforma (PNB 817) as on the date of their appointment/promotion as officer and subsequently they should submit the said Return as on 31st March every year.

- 3) *No officer employee shall except with the previous knowledge of the competent authority acquire or dispose of any immovable property by lease, mortgage, purchase, sale, gift or otherwise either in his own name or in the name of any member of his family.*

Provided that the previous sanction of the competent authority shall be obtained by the officer employee if any such transaction is -

- a) with a person having official dealings with the officer employee;
 - b) otherwise than through a regular or reputed dealer.
- 4) Every officer employee shall report to the competent authority every transaction concerning movable property owned or held by him either in his own name or in the name of a member of his family if the value of such a property exceeds Rs.25000/-.

Provided that the previous sanction of the competent authority shall be obtained if any such transaction is -

- a) with a person having official dealings with the officer employee; or
- b) otherwise than through a regular or reputed dealer

Clarification:

All officers are required to submit intimation with regard to transactions in shares, securities, debentures or mutual fund schemes etc., to their respective controlling authorities, if the total transactions in sale, purchase or both in shares, securities, debenture, mutual funds etc. exceed Rs. 25,000/- at any time during the financial year, as and when the same take place.

It is the responsibility of Regional Manager/Chief Manager/Chiefs of HO Divisions so ensure that the requisite Returns from all the officers are not only received in time but are also scrutinized carefully particularly in the case of officers against whom there are complaints of corruption or who are suspected to be of doubtful integrity. These Returns should be scrutinized with reference to their known sources of income for effective action as under:

- a) *Annual property Returns and intimations by the officers of doubtful integrity about purchase and disposal of movable and immovable property should be more carefully checked.*
- b) *If Returns/intimations are scrutinized properly and carefully, persons of doubtful integrity can be located and thereafter a watch can be kept on their activities. They can also be shifted from the sensitive posts.*

If on scrutiny some adverse features are noticed, the matter should be referred to Disciplinary Authority, for appropriate action.

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

Vindication of Acts And Character Of An Officer Employee

21. No officer employee shall, except with the previous sanction of the bank, have recourse to any court or to the press for the vindication of any official act which has been the subject matter of adverse criticism or an attack of a defamatory character.

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

Restrictions Regarding Marriage 22. (1)

- i) No officer employee shall enter into, or contract, a marriage with a person having a spouse living and

- ii) no officer employee, having a spouse living, shall enter into, or contract, a marriage with any person

Provided that the bank may permit an officer employee to enter into, or contract, any such marriage as is referred to in clause (i) or clause(ii) if it is satisfied that -

- a) such marriage is permissible under the personal law applicable to such officer employee and the other party to the marriage; and
- b) there are other grounds for so doing.

- (2) An officer employee who has married or marries a person other than of Indian Nationality shall forthwith intimate the fact to the bank

Consumption Of Intoxicating Drinks And Drugs

23. An officer employee shall -

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

Explanation

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

Acts Of Misconduct

24. A breach of any of the provisions of these Regulations shall be deemed to constitute misconduct punishable under the Punjab National Bank Officer Employees (Discipline and Appeal) Regulations, 1977.

Prohibition of Sexual Harassment of working women

24(A). (1) No officer employee shall indulge in any act of sexual harassment of any woman at her work place.

(2) Every officer employee who is in-charge of a work place shall take appropriate steps to prevent sexual 'harassment to any woman at such work place.

EXPLANATION -

For the purpose of this regulation, "sexual harassment" includes such unwelcome sexually determined behaviour (whether directly or otherwise) as-

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

Interpretation

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

Repeal And Saving

26. (1) every rule, regulation, bye-law or every provision in any agreement or resolution corresponding to any of the regulations herein contained and in force immediately before the commencement of these Regulations and applicable to the officer employees to whom these regulations are applicable is hereby repealed.
- (2) Notwithstanding such repeal any order made or action taken under the provisions so repealed shall be deemed to be made or taken under the corresponding provisions of these regulations.

COMPETENT AUTHORITIES FOR THE PURPOSE OF PNB-OFFICER EMPLOYEES (CONDUCT) REGULATIONS-1977

PNB OFFICER EMPLOYEES' fCONDUCh REGULATIONS. 1977 fREG.2feI

OSR	Subject	Grade / Scale	Competent Authority
5 (2)	Permission for employment of members of family of bank officers in firms enjoying the bank's clientage	For Employment: Officer upto Scale-V Scale-VI & VII	General Manager ED / CMD
6	Taking up outside employment	For Outside Employment: Officer upto Scale - III Scale-IV & V Scale-VI & VII For Acceptance of fee, remuneration and honorarium upto Rs. 500/- under clause (4)	AGM(HRD) GM ED/CMD Head of Controlling Office/Divisional Head GM-HR for Head of Controlling Office & Divisional Head
7	Contribution to newspapers/periodicals etc.,	Officer Upto Scale-III Scale-IV & above	Head of Controlling Office / CM (HRD) Head of Controlling Office/ GM-HR
10	Giving evidence		
11	Public demonstration in honour of bank officers	Officer upto Scale-III	Head of Controlling Office/CM (HRD)
14	Acceptance of (lifts	Scale-IV & V	DGM-HRD
17	Subscriptions	Scale-VI & VII	ED/CMD
13	Absence from duty/station leave	Officer working in Field Offices/ Branches Incumbent In-charge / Officers working in controlling Office Head of Controlling Office Officers working in HO Divisions Divisional Heads	Incumbent In-charge Head of Controlling Office GM-HR Divisional Head GM-in-Charge

OSR	Subject	Grade / Scale	Competent Authority
15	Lending and Borrower	Officer upto Scale-III	Head of Controlling Office / CM (HRD)
16	Advance drawal of salary	Officer working in Field Officer working in HO Divisions	Head of Controlling Office Divisional Head
20	Movable Immovable and valuable property	Officer upto Scale-III	Head of Controlling Office / CM/CM (HRD)
21	Vindication of acts and character of an officer employee	Officer upto Scale-III	AGM (HRD)
22	Restriction regarding marriage	Officer upto Scale-III	
In respect of all the above Regulations where authority is not specified			
Officers in SMG Scale - IV		AGM (HRD)	
Officers in SMG S-V & TEG S-VI		GM (HRD)	
Officers in TEG Scale-VII		ED / CMD	

Note : Any higher authority than stipulated herein above is also competent authority for the purpose of respective regulations.

4 What is Regulation 20 (31 (i) (ii) & (iii) of PNB Officer Employees' Service Regulations ?

Regulation 20 (3) (i)

An officer against whom disciplinary proceedings are pending shall not leave/ discontinue or resign from his service in the Bank without the prior approval in writing of the competent authority and any notice of resignation given by such an officer shall not take effect unless it is accepted by the competent authority.

Regulation 20 (3) (ii)

Disciplinary proceedings shall be deemed to be pending against any employee for the purpose of this regulation if he has been placed under suspension or any notice has been issued to him to show cause why disciplinary proceedings should not be instituted against him and will be deemed to be pending until final orders are passed by the competent authority.

Regulation 20 (3) (iii)

The officer against whom disciplinary proceedings have been initiated will cease to be in service on the date of superannuation but the disciplinary proceedings will continue as if he was in service until the proceedings are concluded and final order is passed in respect thereof. The concerned officer will not receive any pay/or allowances after the date of superannuation. He will also not be entitled for the payment of retirement benefits till the proceedings are completed and final order is passed thereon except his own contribution of CPF.

SPACE FOR UPDATES

SPACE FOR UPDATES

CHAPTER 18[^]

PNB OFFICER EMPLOYEES' (DISCIPLINE & APPEAL) REGULATIONS 1977

[CHAPTE^8j

1. PUNJAB NATIONAL BANK OFFICER EMPLOYEES' (DISCIPLINE & APPEAL) REGULATIONS, 1977.

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1. PUNJAB NATIONAL BANK OFFICER EMPLOYEES' (DISCIPLINE & APPEAL) REGULATIONS, 1977.

In exercise of the powers conferred by Section 19 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970), the Board of Directors of Punjab National Bank in consultation with the Reserve Bank and with the previous sanction of the Central Government hereby makes the following regulations, namely

1. Short Title And Commencement

- (i) These regulations may be called Punjab National Bank Officer Employees' (Discipline & Appeal) Regulations, 1977.

- (ii) They shall come into force on 01.01.1977.

2. Application:

These regulations shall apply to all officers employees of the bank, but shall not apply to:-

- (i) the Chairman of the bank;
- (ii) The Managing Director of the bank;
- (iii) any Whole time Director, if any;
- (iv) those who are in casual employment or paid from contingencies;
- (v) the award staff; and
- (vi) the officers on contract

3. Definitions:

In these regulations, unless the contacts otherwise requires

- (a) "Act" means the Banking Companies (Acquisition and Transfer of undertakings) Act, 1970 (5 of 1970);
- (b) "Appellate Authority" means the authority specified in the schedule to dispose of appeals;
- (c) "Award Staff" means Punjab National Bank;
means the Board of Directors of the Bank;
- (d) "Bank" means the authority appointed by the Board for the purposes of these regulations.
- (e) "Board" means the authority specified in the schedule which is to impose on an officer- employee any of the penalties specified in regulation 4;
- (f) "Competent authority" means the Central Government;
- (g) "Disciplinary Authority" competent means the Managing Director of the Bank;
means a person who holds a supervisory, administrative or managerial post in the bank or any other person who has been appointed and is functioning as an officer of the bank by whatever designations called and includes a person whose services are temporarily placed at the disposal of the Central Government or a State Undertaking or any other Government Undertaking or any other public sector Bank or the Reserve Bank of India or any other organisation, but shall not include casual, work charged or contingent staff or the award staff;
- (j) "Officer Employee"
- (k) "Public Financial Institutions" means-
 - (i) The Industrial Credit and Investment Corporation of India Limited, a company owned and registered under the Companies Act, 1956 (1 of 1956)
 - (ii) The Industrial Finance Corporation of India established under Section 3 of the Industrial Finance Corporation Act, 1948 (15 of 1948);

- (iv) The Industrial Development Bank of India, established under Section 3 of the Industrial Development Bank of India Act, 1964 (18 of 1964);
 - (v) The Life Insurance Corporation of India, established under Section 3 of the Life Insurance Corporation Act, 1956 (31 of 1956);
 - (vi) The Unit Trust of India established under Section 3 of the Unit Trust of India Act, 1963 (52 of 1963)
 - (vii) Any other financial institution which is declared by the central Government by notification to be a public financial institution;
- (l) "Public Sector Bank" means -
- (i) a corresponding new bank specified in the First Schedule to the Act;
 - (ii) a corresponding new bank specified in the First Schedule to the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980 (40 of 1980);
 - (iii) The State Bank of India constituted under the State Bank of India Act, 1955 (23 of 1955);
 - (iv) a subsidiary bank constituted under the State Bank of India (Subsidiary Banks) Act, 1959 (38 of 1959); and
 - (v) Any other bank which the Central Government may determine to be a public sector bank for the purpose of these Regulations having regard to its manner of incorporation;
- (m) "Public Servant" means -
a person as defined as Public Servant in Section 21 of the Indian Penal Code (45 of 1860);
- (n) "Reviewing Authority" means the authority specified in the Schedule;
- (o) "Schedule" means the Schedule appended to these regulations.

1. Penalties:

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

Minor Penalties

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

Major Penalties

- (f) Same as provided for in (e) above reduction to a lower stage in the time scale of pay for a specified period, with further directions as to whether or not the officer will earn increments of pay during the period of such reduction and whether on the expiry of such period the reduction will or will not have the effect of postponing the future increments of his pay~

- (g) Reduction to a lower grade or post;
- (h) Compulsory retirement;
- (i) Removal from service which shall not be a disqualification for future employment;
- (j) Dismissal which shall ordinarily be a disqualification for future employment.

Explanation

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

- (i) Withholding of one or more increments of an officer employee on account of his failure to pass a prescribed departmental test or examination in accordance with the terms of appointment to the post which he holds;
- (ii) Stoppage of pay of an officer employee at the efficiency bar in a time scale on the ground of his unfitness to cross the bar;
- (iii) non-promotion, whether in an officiating capacity or otherwise, of an officer employee, to a higher grade or post for which he may be eligible for consideration but for which he is found unsuitable after consideration of his case;
- (iv) reversion to a lower grade or post, of an officer employee officiating in a higher grade or post, on the ground that he is considered, after trial, to be unsuitable for such higher grade or post, or on administrative grounds unconnected with his conduct;
- (v) reversion to his previous grade or post, of an officer employee appointed on probation to another grade or post, during or at the end of the period of probation in accordance with the terms of his appointment or rules or orders governing such probation;
- (vi) reversion of an officer employee to his parent organisation in case he had come on deputation;
- (vii) termination of service:-
 - (a) of an officer employee appointed on probation, during or at the end of the period of probation, in accordance with the terms of his appointment, or the rules or orders governing such probation;
 - (b) of an officer employee appointed in a temporary capacity otherwise than under a contract or agreement, on the expiration of the period for which he was appointed or earlier in accordance with the terms of his appointment;
 - (c) of an officer employee appointed under a contract or agreement, in accordance with the terms of such contract or agreement; and
 - (d) of an officer employee on abolition of post: :
- (viii) retirement of an officer employee on his attaining the age of superannuation in accordance with the rules and orders governing such superannuation;
- (ix) termination of employment of a permanent officer employee by giving 3 months notice or on payment on months' pay and allowances in lieu of notice;
- (x) termination of employment of an officer employee on medical grounds, if he is declared unfit to continue in bank's service by the bank's medical officer.

5. Authority to Institute Disciplinary Proceeding and Impose Penalties:

1. The Managing Director or any other authority empowered by him by general or special order may institute or direct the Disciplinary Authority to institute disciplinary proceedings against an officer employee of the bank.
2. The disciplinary Authority may himself institute disciplinary proceedings.
3. The Disciplinary Authority or any authority higher than it, may impose any of the penalties Specified in Regulation 4 on any officer employee.

6. Procedure for Imposing Major Penalties:

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

In view of shortage of experienced senior executives for conducting departmental enquiries, the Board of Directors in its meeting held on 27.12.2006 has approved the empanelment and appointment of retired officers as Inquiry Officer, from among those who retired as officers in SMG Scale IV & V & TEG Scale VI & VII.

Explanation:

When the Disciplinary Authority itself holds the inquiry any reference in sub-regulation

(8) to sub- regulation (21) to the inquiring authority shall be construed as a reference to Disciplinary Authority.

- (3) Where it is proposed to hold an inquiry, the Disciplinary Authority shall, frame definite and distinct charges on the basis of the allegations against the officer employee and the articles of charge, together with a statement of the allegations, list of documents relied on along with copy of such documents and list of witnesses along with copy of statement of witnesses, if any, on which they are based, shall be communicated in writing to the officer employee, who shall be required to submit, within such time as may be specified by the Disciplinary Authority (not exceeding 15 days), or within such extended time as may be granted by the said Authority, a written statement of his defence;

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

- (4) On receipt of the written statement of the officer employee, or if no such statement is received within the time specified, an enquiry may be held by the Disciplinary Authority itself, or if it considers it necessary so to do appoint under Sub-regulation

(2) an Inquiring Authority for the purpose.

Provided that it may not be necessary to hold an enquiry in respect of the articles of charge admitted by the officer employee in his written statement but shall be necessary to record its findings on each such charge.

- (5) The Disciplinary Authority shall, where it is not the inquiring authority, forward to the inquiring authority:
 - (i) a copy of the articles of charges and statements of imputations of misconduct or misbehavior;
 - (ii) a copy of the written statement of defence, if any, submitted by the officer employee;
 - (iii) a list of documents by which and list of witnesses by whom the articles of charge are proposed to be substantiated;
 - (iv) a copy of statements of the witnesses, if any;
 - (v) evidence proving the delivery of the articles of charge under sub-regulation (3);

- (vi) a copy of the order appointing the 'presenting officer' in terms of sub-regulation (6)
- (6) Where the Disciplinary Authority itself enquires or appoints an inquiring authority for holding an inquiry, it may, by an order, appoint a public servant to be known as the 'Presenting Officer' to present on its behalf the case in support of the articles of charge.
- (7) The officer employee may take the assistance of any other officer employee but may not engage a legal practitioner for the purpose, unless the presenting officer, appointed by the Disciplinary Authority is a legal practitioner or the Disciplinary Authority, having regard to the circumstances of the case so permits.

Note:

The officer employee shall not take the assistance of any other officer employee who has two pending disciplinary cases on hand in which he has to give assistance.

- (8) (a) The Inquiring Authority shall by notice in writing specify the day on which the officer employee shall appear in person before the inquiring authority.
 - (b) On the date fixed by the Inquiring Authority, the officer employee shall appear before the Inquiring Authority at the time, place and date specified in the notice.
 - (c) The Inquiring Authority shall ask the officer employee whether he pleads guilty or has any defence to make and if he pleads guilty to any of the articles of charge, the Inquiring Authority shall record the plea, sign the record and obtain the signature of the officer employee concerned thereon.
 - (d) The Inquiring Authority shall return a finding of guilt in respect of those articles of charge to which the officer employee concerned pleads guilty.
- (9) If the officer employee does not plead guilty, the Inquiring Authority shall adjourn the case to a later date not exceeding 30 days or within such extended time as may be granted by the Inquiring Authority.
- (10) The Inquiring Authority while adjourning the case as in sub-regulation (9), shall also record by an order that the officer employee may for the purpose of preparing defence.
 - (i) complete inspection of the documents as in the list furnished to him immediately and in any case not exceeding 5 days from the date of such order if he had not done so earlier as provided for in the proviso to sub-regulation (3);
 - (ii) submit a list of documents and witness, that he may want for the enquiry;
 - (iii) give notice within ten days of the order or within such further time not exceeding ten days as the Inquiring Authority may allow for the discovery or production of the documents referred to in item (ii)

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

- (11) The Inquiring Authority shall, on receipt of the notice for the discovery or production of the documents, forward the same or copies thereof to the authority in whose custody or possession the documents are kept with a requisition for the production of the documents, on such date as may be specified.
- (12) On receipt of the requisition under sub-regulation (11), the authority having the custody or possession of the requisitioned documents, shall arrange to produce the

same before the Inquiring Authority on the date, place and time specified in the requisition;

Provided that the authority having the custody or possession of requisitioned documents may claim privilege if the production of such documents will be against the public interest or the interest of the bank. In that event, it shall inform the Inquiring Authority accordingly.

- (13) On the date fixed for the inquiry, the oral and documentary evidence by which the articles of charge are proposed to be proved shall be produced by or on behalf of the Disciplinary Authority. The witnesses produced by the Presenting Officer shall be examined by the Presenting Officer and may be cross-examined by or on behalf of the officer employee. The Presenting Officer shall be entitled to re-examine his witnesses on any points on which they have been cross examined, but not on a new matter, without the leave of the Inquiring Authority. The Inquiring Authority may also put such questions to the witnesses as it thinks fit.
- (14) Before the close of the case, in support of the charges, the Inquiring Authority may, in its discretion, allow the Presenting Officer to produce evidence not included in the charge sheet or may itself call for new evidence or recall or re-examine any witness. In such case the officer employee shall be given opportunity to inspect the documentary evidence before it is taken on record, or to cross-examine a witness, who has been so summoned. The Inquiring Authority may also allow the officer employee to produce new evidence, if it is of the opinion that the production of such evidence, is necessary in the interests of justice.
- (15) When the case in support of the charges is closed, the officer employee may be required to state his defence, orally or in writing, as he may prefer. If the defence is made orally it shall be recorded and the officer employee shall be required to sign the record. In either case a copy of the statement of defence shall be given to the Presenting Officer, if any, appointed.
- (16) The evidence on behalf of the officer employee shall then be produced. The officer employee may examine himself in his own behalf, if he so prefers. The witnesses produced by the officer employee shall then be examined by the officer employee and may be cross-examined by the Presenting Officer. The officer employee shall be entitled to re-examine any of his witnesses on any points on which they have been cross-examined, but not on any new matter without the leave of the Inquiring Authority.
- (17) The Inquiring Authority may, after the officer employee closes his evidence, and shall, if the officer employee has not got himself examined generally question him on the circumstances appearing against him in the evidence for the purpose of enabling the officer employee to explain any circumstances appearing in the evidence against him.
- (18) The Inquiring Authority may, after the completion of the production of evidence, hear the Presenting Officer, if any appointed, and the officer employee or permit them to file written briefs of their respective cases within 15 days of the date of completion of the production of evidence, if they so desire.
- (19) If the officer employee does not submit the written statement of defence referred to in sub-regulation (3) on or before the date specified for the purpose or does not appear in person, or through the assisting officer or otherwise fails or refuses to comply with any of the provisions of these regulations, the inquiring authority may hold the inquiry ex-parte.

- (20) Whenever any Inquiring Authority, after having heard and recorded the whole or any part of the evidence in an inquiry ceases to exercise jurisdiction therein, and is succeeded by another Inquiring Authority which has, and which exercises, such jurisdiction, the Inquiring Authority so succeeding may act on the evidence so recorded by its predecessor, or partly recorded by its predecessor, and partly recorded by itself;

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

- (21) (i) On the conclusion of the inquiry, the Inquiring Authority shall prepare a report which shall contain the following:
- (a) a gist of the articles of charge and the statement of imputations of misconduct or misbehavior;
 - (b) a gist of the defence of the officer employee in respect of each article of charge;
 - (c) an assessment of the evidence in respect of each article of charge;
 - (d) the findings on each article of charge and the reasons therefor.

Explanation - If, in the opinion of the Inquiring Authority, the proceedings of the inquiry establish any article of charge different from the original article of charge, it may record its findings on such article of charge;

Provided that the findings on such article of charge shall not be recorded unless the officer employee has either admitted the facts on which such article of charge is based or has had a reasonable opportunity of defending himself against such article of charge.

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

7. Action on the Enquiry Report:

- (1) The Disciplinary Authority, if it is not itself the Inquiring Authority, may, for reasons to be recorded by it in writing, remit the case to the Inquiring Authority for fresh or further inquiry and report and the Inquiring Authority shall thereupon proceed to hold the further inquiry according to the provisions of Regulation 6 as far as may be.
- (2) The Disciplinary Authority shall, if it disagrees with the findings of the Inquiring Authority on any article of charge, record its reasons for such disagreement and record its own findings on such charge, if the evidence on record is sufficient for the purpose.
- (3) If the Disciplinary Authority, having regard to its findings on all or any of the articles of charge, is of the opinion that any of the penalties specified in regulation 4 should be imposed on the officer employee it shall, notwithstanding anything contained in

regulation 8, make an order imposing such penalty.

- (4) If the Disciplinary Authority having regard to its findings on all or any of the articles of charge, is of the opinion that no penalty is called for, it may pass an order exonerating the officer employee concerned.

8. Procedure for imposing Minor Penalties:

- (1) Where it is proposed to impose any of the minor penalties specified in clauses (a) to (e) of Regulation 4, the officer employee concerned shall be informed in writing of the imputations of lapses against him and given an opportunity to submit his written statement of defence within a specified period not exceeding 15 days or such extended period as may be granted by the Disciplinary Authority and the defence statement, if any, submitted by the officer employee shall be taken into consideration by the Disciplinary Authority before passing orders .
- (2) Where, however, the Disciplinary Authority is satisfied that an inquiry is necessary, it shall follow the procedure for imposing a major penalty as laid down in regulation 6.
- (3) The record of the proceedings in such cases shall include -
- (i) A copy of the statement of imputation of lapses furnished to the officer employee;
 - (ii) the defence statement, if any, of the officer employee; and
 - (iii) the orders of the Disciplinary Authority together with the reasons therefor.

9. Communications Of Orders

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

10. Common Proceedings

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

11. Special Procedure In Certain Cases

Notwithstanding anything contained in regulation 6 or regulation 7 or regulation 8, the Disciplinary Authority may impose any of the penalties specified in Regulation 4 if the officer employee has been convicted on a criminal charge, or on the strength of facts or conclusions arrived at by a judicial trial.

Provided that the officer employee may be given an opportunity of making representation on the penalty proposed to be imposed before any order is made. '

12. Suspension

- (1) An officer employee may be placed under suspension by the competent authority-
- (a) where a disciplinary proceeding against him is contemplated or is pending; or
 - (b) where a case against him in respect of any criminal offence is under investigation, inquiry or trial.
- (2) An officer employee shall be **deemed** to have been placed under **suspension** by an order of the competent authority-

- (a) with effect from the date of his detention, if he is detained in custody, whether on a criminal charge or otherwise, for a period **exceeding forty-eight hours;**
- (b) with effect from the date of conviction, if in the event of a conviction for an offence, he is sentenced to a term of imprisonment exceeding forty-eight hours and is not forthwith dismissed or removed or compulsorily retired consequent to such conviction.

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

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

13. Leave During Suspension

No leave shall be granted to an officer employee under suspension.

14. Subsistence Allowance During Suspension

- (1) An officer employee who is placed under suspension shall, during the period of such suspension and subject to sub-regulations (2) to (4) be entitled to receive payment from the bank by way of subsistence allowance on the following scale, namely:-
 - (a) **Basic Pay**
 - (i) For the first three months of suspension 1/3 of the basic pay which the officer employee was receiving on the date prior to the date of suspension irrespective of the nature of enquiry.
 - (ii) For the subsequent period after 3 months from the date of suspension,
 - (1) Where the enquiry is held departmentally by the bank, 1/2 of the basic pay, the officer employee was drawing on the date prior to the date of suspension and
 - (2) Where the enquiry is held by an outside agency, 1/3 of the basic pay which the

officer employee was drawing on the date prior to the date of suspension for the next three months and 1/2 of the basic pay which the officer employee was drawing on the date prior to the date of suspension for the remaining period of suspension.

Allowances:

For the entire period of suspension, de arness allowance and other allowances excepting conveyance allowance, entertainment allowance and special allowance will be calculated on the reduced pay as specified in (i) & (ii) of clause (a) above and at the prevailing rates or at rates appli cable to similar category of officers.

"As Mid-academic year transfer allowance is payable to an officer employee while he is on leave, it should be taken into account for the purpose of calculating subsistence allowance for the period for which he is so eligible where after the amount of subsistence allowance shall stand reduced to the extent of withdrawal of Mid-academic year transfer allowance.

Similarly as deputation allowance is also paid when an officer happens to be on leave it may also be taken into account for the purpose of calculating subsistence allowance to an officer under suspension provided deputation is not terminated."

- (2) During the period of suspension an officer employee shall not be entitled to occupation of rent free house or free use of the bank's car or receipt of conveyance or entertainment allowance or special allowance.
- (3) No officer employee of the bank shall be entitled to receive payment of subsistence allowance unless he furnishes a certificate that he is not engaged in any other employment, business, profession or vocation.
- (4) If during the period of suspension an officer employee retires by reason of his attaining the age of superannuation, no subsistence allowance shall be paid to him from the date of his retirement.

Deductions, which can be made from subsistence Allowance

a) Income Tax

The income tax should be deducted from the subsistence allowance provided the yearly income calculated with reference to subsistence allowance is taxable under the provisions of Income Tax Act read with Rules.

b) Bank's / leased accommodation and / or furniture etc.

Where an officer has been provided with bank's accommodation and/or furniture, he/she may continue to occupy the same on their suspension from service on payment of following:-

- Q 1.75% of the initial of basic pay of the scale of pay in which the officer is placed prior to his suspension or standard rent, whichever is less; &
- Q 0.40% of the initial basic pay of the scale of pay in which the officer is placed prior to his suspension;

Provided that in the event of reinstatement of such an officer with full pay and allowances/part pay and allowances, difference of the house rent recovered on the basis of subsistence allowance and house rent due on the basis of emoluments ultimately drawn shall be recovered from him.

It is further clarified that the above rule shall also be applicable in the case of those

officers where the accommodation is eased in their favour.

*In respect of cases falling in the above category **GO** allied charges like electricity, water etc. where such facility is provided by the Bagkan also be recovered from the subsistence allowance.*

c) Interest free loans / advances

The installment of interest free loans availed by an officer/employee should be recovered from the subsistence allowance.

In some cases, deduction of installments of loans such as P.F. loan, housing loan, scooter loan/ Car loan, festival loan, flood loan etc. from the subsistence allowance causes hardship to the officers. It has, therefore been decided that in cases where it is felt that deduction of loan installments causes hardship to the officer, these may not be made from the subsistence allowance.

Deductions, which are optional & may be effected with the written consent of the employee officer

- a) The loans/advances taken by an officer/employee from the Bank, which bear interest.
- b) Life insurance premium
- c) Cooperative Credit Society
- d) PF loan

It may be clarified that in respect of sub para (b) & (c) the information with regard to non-deduction of the installments or otherwise should be intimated to the concerned LIC of India and/or the Cooperative Credit Society.

Deductions, which may not be effected

Since the subsistence allowance is not a wage. PF contribution is not to be deducted from the subsistence allowance.

Other Related Instructions

a) Permission to leave Headquarter

As & when an officer/workmen employee is suspended, it should be stated in the letter issued to him/her that he/she should not leave the headquarter without written permission of the Incumbent Incharge of the office from where he/she is placed under suspension. If an officer/employee under suspension asks for permission to leave the headquarter, permission may be granted to him/her, if his/her presence is not required for the purpose of departmental enquiry etc. In such eventuality the officer or workmen employee should however give his/her address where he/she would be available during the period of his/her absence from the headquarter.

b) Marking of attendance not required

The officers /employees, who are under suspension, are not required to mark their attendance in the attendance register, as they are not required to attend the office everyday.

c) Facility of clean overdraft availed prior to suspension

In the event an officer/employee has availed the facility of clean overdraft prior to his suspension in terms of Loans & Advances Circular No. 89 dated 4.10.2004, consequent upon suspension of such an officer /employee, the following instructions contained in the aforesaid circular in Para (ix)(e) in the Annexure to the Circular should be kept in view

"In respect of employees who are placed under suspension this facility will not be extended. If already extended, such employee will not be allowed to withdraw from the clean overdraft account during the period of suspension, till the suspension is revoked. Subsistence allowance will be credited to Savings Bank Account of the employee and not in the Clean OD Account. The interest charged to OD A/C has to be rescheduled and such amount should be recovered in 12 monthly installments commencing from one month after the revocation of suspension."

15. Pay, Allowances And Treatment Of Service On Termination Of Suspension.

- (1) Where the competent authority holds that the officer employee has been fully exonerated or that the suspension was unjustifiable, the officer employee concerned shall be granted the full pay to which he would have been entitled, had he not been suspended, together with any allowance of which he was in receipt immediately prior to his suspension, or may have been sanctioned subsequently and made applicable to all officer employees.
- (2) In all cases other than those referred to in sub-regulation (1), the officer employee shall be granted such proportion of pay and allowances as the competent authority may direct;
Provided that the payment of allowances under this sub-regulation shall be subject to all other conditions to which such allowances are admissible;
Provided further that the pay and allowances granted under this sub-regulation shall not be less than the subsistence and other allowances admissible under regulation 14.
- (3) (a) In a case falling under sub-regulation (1), the period of absence from duty shall, for all purposes, be treated as a period spent on duty;
(b) In a case falling under sub-regulation (2), the period of absence from duty shall not be treated as a period spent on duty unless the competent authority specifically directs, for reasons to be recorded in writing, that it shall be so treated for any specific purpose.

16. Employees On Deputations From The Central Government, State Government Etc.

- (1) Where an order of suspension is made or disciplinary proceeding is taken against an officer employee, who is on deputation to the bank from the Central Government or State Government of Reserve Bank of India or any other Public Sector Bank or banking company or a public financial institution or an institution wholly or substantially owned by the Reserve Bank of India or a public financial institution or public undertaking or a local authority, the authority lending his services (hereinafter referred to as the 'Lending Authority') shall forthwith be informed of the circumstances leading to the order of his suspension, or the commencement of the disciplinary proceedings, as the case may be.
- (2) In the light of the findings in the disciplinary proceedings taken against the officer employee-
 - (a) If the Disciplinary Authority is of the opinion that any of the minor penalties should be imposed on him, it may pass such orders on the case as it deems necessary after consultation with the Lending Authority.
Provided that in the event of a difference of opinion between the Disciplinary Authority and the Lending Authority, the services of the employee shall be placed at the disposal of the Lending Authority.

- (b) If the Disciplinary Authority is of the opinion that any of the major penalties should be imposed on him, it should replace his services at the disposal of the Lending Authority and transmit to it the proceedings of the enquiry for such action as it deems necessary.

3 If the officer employee submits an appeal against an order imposing a minor penalty on him under clause (a) of sub-regulation (2) it will be disposed of after consultation with the Lending Authority;

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

17. Appeal:

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

Provided that-

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

- (5) The Appellate Authority shall dispose of the appeal within a period of ninety days from the date of its receipt from the appellant:

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

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

18. Review

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

Provided that-

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

19. Consultation With Central Vigilance Commission

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

20. Service Of Orders Notices Etc.

Every order, notice and other process made or issued under these regulations shall be served in person on the officer/employee concerned or communicated to him by registered post at his last known address.

21. Power To Relax Time-Limit And To Condone Delay

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

22. Repeal And Saving

- (1) Every rule, regulation, bye-law or every provision in any agreement or a resolution corresponding to any of the Regulations herein contained and in force immediately before the commencement of these Regulations and applicable to the officer/employee is hereby repealed.

(3) Notwithstanding such repeal

- (a) any order made or action taken under the provisions so repealed shall be deemed to have been made or taken under the corresponding provisions of these Regulations;
- (b) Nothing in these regulations shall be construed as depriving any person to whom these regulations apply, of any right of appeal which had accrued to him under any of the provisions so repealed;
- (c) An appeal pending at the commencement of these regulations against an order made before the commencement of these regulations shall be considered and orders thereon shall be made in accordance with these regulations;
- (d) Any proceedings which have already been initiated but not yet been completed at the commencement of these regulations shall be continued and disposed as far as may be, in accordance with the provisions of these regulations, as if such proceedings were under these regulations.

AMMENDED SCHEDULE TO PNB OFFICER EMPLOYEES' (D & A) REGULATIONS, 1977

PAD Cir. No. 146 DT30.03.2013

Sl. No	Name / category of the Post	Disciplinary Authority	Appellate Authority	Reviewing Authority
1	Officers upto MMG Scale III posted in Circles	Dy. General Manager in FGM's Office	General Manager	Executive Director / Chairman & Managing Director.
2.	Officers upto MMG Scale III posted in HO Divisions	Dy. General Manager-PAD,HO	General Manager	Executive Director / Chairman & Managing Director.
3	Officers in SMG Scale IV & Scale V posted in Circles	General Manager Field	Executive Director or in his absence CMD	CMD or in his absence / in case he is functioning as Appellate Authority, the Committee of the Board
4	Officers in SMG Scale IV & Scale V posted in HO Divisions	General Manager - PAD, HO	Executive Director or in his absence CMD	CMD or in his absence / in case he is functioning as Appellate Authority, the Committee of the Board
5.	Officers in TEG Scale VI	Executive Director or in his absence Chairman & Managing Director.	CMD or in his absence / in case he is functioning as Disciplinary Authority Committee of the Board.	Board
6.	Officers in TEG Grade Scale VII	CMD or in his absence ED.	Committee of the Board.	Board

Since new set up at FGMOs and subsequent organizational restructuring by introduction of Zonal Office System w.e.f. 01.04.2016, Disciplinary Authority for of officers in Scale I to VI has been changed as under:

(Ref. Operation Divn.Cir. No. 02/2016dt. 31.03.2016)

All Fresh Disciplinary Action Cases w.e.f. 01.04.2013		All Fresh Disciplinary Action Cases w.e.f. 01.04.2016	
Officers in Scale	Disciplinary Authority	Officers in Scale	Disciplinary Authority
Scale IV & V posted in circles	Respective FGM	Scale IV & V irrespective of the place of posting	GM (HRMD) HO.
Upto Scale III posted in circles	Respective DGM in FGMO.	Upto Scale III posted in circles	Zonal Manager

However, all appeals of officer shall be referred to HO as per existing guidelines. Similarly all the references received from Vigilance Department, HO for examining Vigilance overtone will be disposed off in aforesaid manner.

2. DO'S & DONT'S FOR OFFICERS DO's

1. Maintain absolute integrity at all times.
2. Maintain absolute devotion to duty at all times
3. Those holding responsible posts shall maintain independence and impartiality in the discharge of his duties.
4. Maintain a responsible and decent standard of conduct in private life.
5. Render prompt and courteous service to the public.
6. Observe proper decorum during lunch break. Avoid moving out of BANK premises during lunch break. Any accident to employees outside BANK premises during lunch break is at their own risk.
7. Report to superiors the fact of your arrest or conviction in a Criminal Court and the circumstances connected therewith, as soon as it is possible to do so.
8. Keep away from demonstrations organized by political parties in the vicinity / neighbourhood of your offices.
9. Maintain political neutrality.
10. Manage private affairs in such a way as to avoid habitual indebtedness or insolvency.
11. If any legal proceedings are instituted for the recovery of any debt due from you or for adjudging you as an insolvent, report the full facts of such proceedings to the Competent Authority.
12. Act in accordance with BANK policies, orders, rules, regulations, guidelines etc. applicable from time to time.
13. In performance of duties in good faith, communicate information to a person in accordance with the 'Right to Information Act, 2005' and the rules made thereunder.
14. Report to the Personnel department about change in status w.r.t. marriage, conversion to other religions, name and addition / deletion of family members.
15. Report details in various declaration forms (Home town etc.) with accuracy.
16. Ensure that all medical claims are submitted for reimbursement within 3 months of completion of treatment.
17. File your income tax returns in time.
18. Apply for leave of any type well in advance as per applicable rules.
19. Report to the Personnel department if your spouse is employed in Central / State Govt. / PSU / Autonomous Bodies / any other government service.
20. File all your nominations with accuracy (P.F., Gratuity, E.L., EDLI etc.)
21. When seeking employment in other Government organizations, forward your applications thru' proper channel.
22. Apply / Renew for passports thru' proper channel after obtaining 'No Objection Certificate' from CIPET.

DONT's

1. Do not make joint representations in matters of common interest.
2. Do not be discourteous, dishonest and partial.
3. Do not practise untouchability.
4. Do not associate yourself with any banned organizations.
5. Do not join any association or demonstration whose objects or activities are prejudicial to the interest of the sovereignty and integrity of India, public order or morality.
6. Do not give expression to views on Indian or foreign affairs, while visiting foreign countries.
7. Do not get involved in unauthorized communication of any official document or any part thereof or classified information to any persons to whom you are not authorized to communicate such document or classified information.
8. Do not join or support any illegal strike.
9. Do not enter into any private correspondence with foreign embassies or Missions / High Commissions.
10. Do not accept lavish or frequent hospitality from any individual, industrial or commercial firms, organizations either foreign or Indian having official dealings with you.
11. Do not give or take or abet giving or taking dowry or demand any dowry directly or indirectly from the parent or guardian of a bride or bridegroom.
12. Do not lend money to or borrow money from or deposit money as a member agent, with any person, firm or private company with whom you are likely to have official dealings. Do not otherwise place yourself under pecuniary obligation with such person, firm or private company.
13. Do not approach your subordinates for standing surety for loans taken from private sources either by you / your relations / friends.
14. Do not undertake private consultancy work.
15. Do not speculate in any stock, share or other investment.
16. Do not bring any political influence in matters pertaining to your service.
17. Do not consume any intoxicating drinks or drugs while on duty.
18. Do not indulge in any act of sexual harassment of any woman at her work place.
19. Do not employ children below 14 years of age.
20. Do not indulge in habitual absence without permission and overstaying leave.
21. Do not speak or take active or prominent part in organizing or conducting meetings of any political party.
22. Do not indulge in acts which violate the provisions of the Personal Marriage laws applicable to the employee.
23. Do not unauthorizedly indulge in subletting of quarters, erects any unauthorized structure in any part of the residence allotted to you.
24. Do not claim leave as a matter of right.
25. Do not submit and claim false medical bills.
26. Do not use Staff cars for non-duty journeys.
27. Do not misuse LTC facilities.

28. Do not communicate with the press, TV, Radio or any form of media until authorized to do so.

Activities requiring permission / sanction

1. To join educational institution or course of studies for University degree etc.
2. To join Civil Defence Service / Territorial Army
3. To join Home Guards Organization
4. To give evidence in connection with any judicial / departmental enquiry conducted by any person, committee or authority.
5. To accept gifts from near relatives and personal friends, when the value exceeds prescribed limits.
6. To accept international awards
7. To engage directly or indirectly in any trade or business, or hold an elective office or canvass for a candidate for an elective office in any body or canvass in support of any business of insurance agency, commission agency etc., owned or managed by any member of his family.
8. Acceptance of a part-time lectureship in an educational institution which is in the nature of a regular remunerative occupation.
9. To enroll himself as an Advocate with the Bar Association.
10. To grant letter of appreciation to the employees.

3 LIST OF OFFICERS OF DOUBTFUL INTEGRITY

PAD:MR:MISC February 12,2011

As per the existing guidelines the Officers whose names appear in the 'List of Officers of Doubtful Integrity (LODI) are not to be posted in the sensitive positions which include the post of Incumbent Incharge of a Branch. LODI, inter alia, contains the names of those Officers who have been awarded major penalty perceiving vigilance Overtone. The LODI list has validity of three years.

Also 'Agreed List of Suspected Officers' is made available to the Circle Heads which contains the names of those Officers against whom there are complaints, doubts or suspicions as to their integrity and honesty and they are also not expected to be posted as Incumbents.

It includes the name of those officers who after enquiry or during the course of enquiry, found to be lacking in integrity and/or falling in one of the following categories:

- O Convicted in a court of law on a charge of lack of integrity or for an offence involving moral turpitude but on whom, in view of exceptional circumstances, a penalty other than dismissal, removal or compulsory retirement is imposed.
- OAwarded departmentally a major penalty:
 - a. On charges of lack of integrity.
 - b. On charges of gross dereliction of duty in protecting the interests of Government /Bank although corrupt motive may not be capable of proof.
- OAgainst whom proceedings for a major penalty or a court trial are in progress for the alleged lack of integrity or moral turpitude.

- ❖ Who were prosecuted but acquitted on technical grounds, and in whose case on the basis of evidence during the trial there remained a reasonable suspicion against their integrity.

Purpose

The officers whose names are appearing in the list are to be shifted to non-sensitive positions immediately. The following are identified as "sensitive" posts:

1. Officials posted in Branches (only the incumbents Incharge and/or the officials working in Credit Department/exercising responsibility at the Foreign Exchange Department, officials assigned with DBA ID/assignment as System Administrator at the branches)
2. Incumbents of Circles.
3. Functional Managers/Officers in Credit Department.
4. Functional Managers/Officers in GAD dealing with purchases.
5. Officials working in Investment/Treasury Department.
6. Dealers in Foreign Exchanges.
7. Any other position you perceive as "Sensitive".

Besides, the following has to be ensured in respect of the Officers whose names are included in the enclosed list:

- a) with-holding of certificate integrity.
- b) non-promotion, after consideration of his case to service grade of post to which he is eligible for promotion
- c) compulsory retirement in the public interest (otherwise than as penalty) in accordance with the orders issued by the Govt. This is now permissible on completion of the age of 55 with certain exception.
- d) refusal of extension of service or re-employment either under Govt, or in a public sector undertaking.
- e) non-sponsoring of names for foreign assignment/deputation.
- f) refusal of permission for commercial re-employment after retirement.

Deletion of name from the list

Name will not be removed from the list for **three years** from the date of punishment in disciplinary proceedings or from the date of conviction in a court trial. On conclusion of this period, the cases would be reviewed and if during the intervening period there has been no further complaint or information against the officer touching on his integrity, the name may be removed from the list.

1. SUSPENSION

a. WHAT IS SUSPENSION ?

Suspension is a temporary deprivation to office. It is an executive action whereby an officer is kept out of duty temporarily pending final action against him for criminal offence or acts of indiscipline, delinquency, misdemeanor etc. An order of suspension does not put an end to the service of an officer. The employer has to pay remuneration to keep the relationship of employer and employee so that employee may not refuse to obey.

(Relevant cases VP Girdonija Vs. State of MP AIR 1970 SC 1494 and R P Kapur Vs Union Of India AIR 1964 SC 787 and Rati Lai Patei Vs State of Maharashtra AIR 1968, SC 8010)

b. EFFECTS OF SUSPENSION ON AN OFFICER

- 4 He is deprived of his position/post and power/privileges.
- 4 He suffers due to loss of salary and gets only subsistence allowance at a reduced rate.
- 4 His confirmation/promotion is affected/postponed.
- 4 During the suspension period, he continues to be a subject of same discipline and penalties and Conduct Regulations and can not supplement his subsistence allowance by engaging in any other employment, business, profession or vocation.
- 4 Suspension causes a lasting damage to the officer's reputation and its stigma is not easily washed away, even if he is formally exonerated or awarded only a minor penalty and reinstated.
- 4 His integrity is questioned in and outside.

c. SUSPENSION NOT A PENALTY

The purpose of suspension is to remove the employee from the scene of action and while placing official under suspension, the competent authority should consider whether the purpose cannot be served by transferring the official from his post to a post where he may not repeat the misconduct or influence the Investigations if any, in progress. If the authority finds that the purpose can not be served by transferring the official from his post to another post then he should ***record reasons therefore before placing the official under suspension.***

Suspension pending departmental proceedings is not a punishment. It also does not put an end to the contract of employment . Employee continues to retain a lien on the permanent post held by him substantially at the time of suspension. Employee is entitled to be considered for promotion/transfer etc. ***since it is not a punishment, no opportunity is required to be given before suspending the employee.***

The Supreme Court has affirmed that suspension pending DAC or as contemplated under the relevant rules is not a penalty and does not amount to reduction in rank.

d. WHEN RESORTED TO

The following circumstances may be considered appropriate to place an official under suspension:

1. Where the continuance In office of the official will prejudice Investigation, trial or any Inquiry (e.g. apprehended tampering with witnesses or documents);
2. Where the continuance In office of the official is likely to seriously subvert discipline In the office In which he is working;
3. Where the continuance in office of the official will be against wider public Interest,
e. g. if there is a public scandal and it is considered necessary to place the official under suspension to demonstrate the policy of the Bank to deal strictly with officers involved in such scandals, particularly corruption;

4. Where preliminary enquiry into allegations made has revealed a prima facie case justifying criminal or departmental proceedings which are likely to lead his conviction and/or dismissal, removal or compulsory retirement from service; and
5. Where the official is suspected to have engaged himself in activities prejudicial to the interest of the security of the state.

B) Even in the above circumstances, an official may be placed under suspension only in respect of misdemeanor of the following type:

- i. An offence or conduct involving moral turpitude;
- ii. corruption, embezzlement or misappropriation of bank money, possessing of disproportionate assets, misuse of official powers for personal gains;
- iii. serious negligence and dereliction of duty resulting in considerable loss to bank;
- iv. desertion of duty; and
- v. refusal or deliberate failure to carry out written orders of supervisory officers. Further,

an official may also be placed under suspension, if,

In a case where a trap has been laid to apprehend a Govt, servant while committing an act of corruption (usually receiving illegal gratification) and the Govt, servant has been so apprehended; immediately after the Govt, servant has been apprehended.

- ii) In a case where on conducting a search it is found that a Govt, servant is in possession of assets disproportionate to his known source of Income and it appears prima facie that a charge under Section 5(l)(e) of the Prevention of Corruption Act could be laid against him; immediately after the prima facie conclusion, has been reached.
- iii) In a case where a Charge Sheet accusing a Govt, servant of specific acts of corruption of any other offence involving moral turpitude has been filed in a criminal court immediately after the filing of the Charge Sheet.
- iv) In a case where after investigation by the CBI a prima facie case is made out and pursuant thereto regular departmental action for imposition of a major penalty has been instituted against a Govt, servant and a Charge Sheet has been served upon him alleging specific acts of corruption or 'gross misconduct' involving moral turpitude immediately after the Charge Sheet has been served upon the Govt, servant.

e. DEEMED SUSPENSION

An Officer employee shall be deemed to have been placed under suspension by the order of the competent authority:

- a) With effect from the date of his detention if he is detained in custody of a criminal charge or otherwise for a period exceeding 48 hours.
- b) With effect from the date of conviction, if in the event of conviction for his offence, he is sentenced to a term of imprisonment exceeding 48 hours and is not forthwith dismissal or removal or compulsory retirement consequent to such conviction.

The period of 48 hours referred to in clause (b) above shall be computed from the commencement of the imprisonment after the conviction and for this purpose Intermittent periods of imprisonment, if any shall be taken into account.

In cases where an official is **deemed** to have been placed under suspension due to **his detention in police custody, as soon as the official is released** from the police custody **without any prosecution** having been launched, the competent authority should **review such cases as early as possible but within a maximum period of 30 days** from the date the **fact about his release was brought** to the notice of the bank, to consider revocation of suspension and reinstatement of the official in the bank's service. If after the review, the Competent Authority does not find justification to revoke the suspension, it should immediately make a report to the next higher authority giving detailed justification for continuing the official under suspension.

f. COMPETENT AUTHORITY

The competent Authority for placing officials/employees under suspension are:

(PAD Circular 204 dt. 01.04.2014)

Sl. No.	Name/category of Post	Competent Authority
1.	Award Staff	Incumbent Incharge (*)
2.	Officers in JMG Scale I	Chief Manager (under whose jurisdiction, the officer is presently working)
3.	Officers in MMG Scale II & III	AGM/DGM (in controlling office)
4.	Officers in SMG Scale IV & V	General Manager
5.	Officers in TEG Scale VI & VII	ED/CMD

(*) Subject to confirmation from the Competent authority.

g. ORDER OF SUSPENSION

An officer/employee can be placed under suspension **only by specific order** made **in writing** by the competent authority and he should **not** be placed under suspension **by an oral order**. Before passing an order of suspension, the authority proposing to make an order should verify whether it is competent to do so.

In case of **deemed suspension**, suspension takes effect automatically **even if a formal order is not passed** but it is desirable for the purpose of administrative record to make formal order.

h. DATE OF EFFECT OF SUSPENSION

Except in cases in which the officer/employee is deemed to have been placed under suspension, suspension can normally take effect only from ***the date of which it is made or subsequently and not retrospectively.***

Where an order is issued and is sent out to the concerned officer/employee, **it must normally be held to have been communicated to him**. Where the officer/employee performs the prescribed hours of duty on a particular day, suspension can be effective from the subsequent day.

In the case where the officer/employee is on leave, it should normally be given effect to only from the day of his return from leave. The competent authority should take the circumstances of each case into consideration and may direct that the order of suspension will take effect from the date of its communication to the officer/employee.

i. DIFFERENCE OF OPINION BETWEEN CBI AND COMPETENT AUTHORITY

If the CBI recommends suspension of a public servant and the Competent Authority does not propose to accept the CBI's recommendations in that regard, it would be treated as a case of difference of opinion between the CBI and the administrative authority and the matter is

required to be referred to the CVC for advice through the CVO. Further, if an official had been suspended on the recommendations of the CBI, the CBI should be consulted if the administrative authority proposes to revoke the suspension order. Such cases should also be routed through the CVO.

j. SERVING OF CHARGE SHEET

In order to keep the period of suspension to the barest minimum, the Competent Authority should take all possible steps to file a Charge Sheet in a court of law where an official has been placed under suspension on account of., court case or serve the Charge Sheet if the action is to be taken under the 'Discipline & Appeal Regulations' **within three months** from the date of suspension and in case it is not possible to do so, the matter should be reported to higher authorities explaining the reasons for delay.

k. REVIEW OF SUSPENSION

It is in the inherent powers of the Disciplinary Authority and also necessary to review periodically the case of officer employee under suspension in which charge sheet has been served to see what steps should be taken to expedite the progress of court trial/departamental proceedings and revoke the order permitting the officer employee to resume duty at the same station or at a different station. Unduly long suspension while putting the officer employee concerned to undue hardship also result in payment of subsistence allowance without his performing useful services to the bank.

The time limit as laid down should be scrupulously observed and the cases of suspension be reviewed to see whether continued suspension in each case is really necessary. All cases of suspension should preferably be reviewed regularly at intervals **of three months** particularly those cases where officers are under suspension for more than 6 months and copies of the review sheet should be sent to HRD Division, HO. New Delhi. Wherever the competent authority finds that the official can be allowed to resume duties by transferring him from his post to another post, orders should be issued for revoking suspension and allowing officer to resume duty. However, wherever necessary CBI/CID/Police should also be consulted before revoking the suspension of the officer, Review should not be done in a hasty manner and if the charge(s) against officers are grave enough so as to call for his removal/dismissal, efforts should be made to get the departmental enquiry/court proceedings concluded expeditiously

Only the cases of officers who have been placed under suspension with the concurrence /at the instance of Chief Vigilance Officer may be referred to him for revocation of suspension on merits.

l. HEAD QUARTER DURING SUSPENSION

The place at which an officer is posted at the time of suspension would remain the Head Quarter during suspension for all purposes. However, it can be changed at his request provided the change does not involve any expenditure to the bank or there are no other complications.

m. PAY & ALLOWANCE DURING SUSPENSION

Regulation 13 of Punjab National Bank Officer Employees' Discipline & Appeal Regulations 1977

An officer employee who is placed under suspension shall, during the period of such

suspension is entitled to receive payment from the bank by way of subsistence allowance on the following scale, namely:-

(a) Basic Pay

(i) For the **first three months** of suspension **1/3 of the basic pay** , receiving on the date prior to the date of suspension irrespective of the nature of enquiry.

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

(1) Where **the enquiry is held departmentally** by the bank, **1/2 of the basic pay**, drawing on the date prior to the date of suspension and

(2) Where the **enquiry is held by an outside agency**, **1/3 of the basic pay**, drawing on the date prior to the date of suspension for the **next three months** and **1/2 of the basic pay** , drawing on the date prior to the date of suspension for **the remaining period of suspension**.

(b) Allowances:

For the entire period of suspension

- Dearness Allowance,
- Other allowances (including Mid-academic transfer allowance, Deputation allowance {if deputation is not terminated}) **excepting** conveyance allowance, entertainment allowance and special allowance; calculated on the reduced pay as specified above and at the prevailing rates or at rates applicable to similar category of officers.

© Others

- **Entitled to** continuation of leased accommodation, Bank's accommodation & furniture subject to recovery of rent on reduced rate.

(2) **Not entitled to** occupation of rent free house or free use of the bank's car.

(3) He will have to furnish a certificate that he is not engaged in any other employment, business, profession or vocation.

(4) **No** subsistence allowance to him from the date of his retirement, if retires on attaining the age of superannuation.

DEDUCTION DURING SUSPENSION FROM THE SUBSISTENCE ALLOWANCE

• **Statutory Deductions**

i) Income Tax.

ii) House Rent and allied charged like water, electricity, furniture etc.

iii) Repayment of interest free loan taken from the Bank *(In some cases, deduction of installments of loans such as P.F. loan, housing loan, scooter loan/Car loan, festival loan, flood loan etc. from the subsistence allowance causes hardship to the officers. It has, therefore been decided that in cases where it is felt that deduction of loan installments causes hardship to the officer, these may not be made from the subsistence allowance).*

iv) Contribution towards Group Insurance etc.

v) Deductions under the orders of statutory bodies like Courts.

- **Optional Deductions.**
 - a) The loans/advances taken from the Bank, which bear interest.
 - b) Life insurance premium
 - c) Cooperative Credit Society
 - c) PF loan
- **No deduction**
PF Contribution.

n REVOCATION OF SUSPENSION

The order of suspension made or deemed to have been made at any time may be revoked by the competent authority.

(A) Departmental proceedings

- i. If it is decided that no formal proceedings need be drawn up with a view to impose a penalty of dismissal, removal or compulsory retirement or change in rank
- ii. When the final orders passed are other than dismissal, removal or compulsory retirement.
- iii. When the officer employee is exonerated of the charges against him.
- iv. If the order of dismissal, removal or compulsory retirement is modified in appeal and no further enquiry is ordered to be held.

(B) Criminal Offence

- i. In arrest and detention case, it is decided not to proceed further against the officer employee by filing the charge sheet in the court.
- ii. If appeal against acquittal in higher court falls.
- iii. If acquittal in trial court or if an appeal in higher court against the conviction succeeds and it is not proposed to continue under suspension even though the departmental proceedings may be initiated against him.

o. TREATMENT OF SUSPENSION, IF OFFICER EMPLOYEE.:

1. **Dies** - the suspension order abates and the period is treated as duty. Pay and allowances and other benefits are payable as admissible under the rules.
2. **Attains the age of superannuation** - the provisions of Regulation 20.3 (1) of PNB Officers' Service Regulations, 1979 are invoked.
3. **Seeks voluntary retirement/submits resignation** - the Competent Authority should examine merits of the case and also to consult CBII/ CVC wherever necessary.

p. APPEAL AGAINST SUSPENSION

Though suspension in itself is not punishment, relief is available to the officer employee by way of appeal under Regulation 17. The officer employee placed under suspension should generally know the reasons leading to suspension so that he may be able to appeal against, if he so desires. The Appellate Authority should

consider whether in the light of provisions of Regulation 12 of D&A Regulations, 1977 and having regard to the circumstances of the case, the order of suspension is justified or not and confirm or revoke the order accordingly.

q. SUSPENSION IN MORE THAN ONE CASE

When an Officer / Employee is under suspension in a particular case and if any other cases initiated against him and the Competent Authority decides suspension specifically for the other case also, he should pass fresh orders for specific reference to the second case also. The same procedure will apply where more than two cases are there and in respect of all the cases, the Competent Authority considers it necessary to suspend the officer / employee so that in the event of re-instatement in one case, the officer / employee could be continued to be kept under suspension in respect of other case(s) and for the purpose of regulating the period of suspension when all the cases are concluded.

r. GENERAL

- + The employee under suspension can not be compelled to attend the office and mark attendance daily.
- 4¹ The access into the office of the suspended employee should be restricted, more particularly where he may have access to the records and there is an apprehension of tampering with the evidence/records.
- + **dean Overdraft** facility will not be extended. If already extended, no withdrawal from the OD account, till the suspension is revoked. Subsistence allowance will be credited to Savings Bank Account. The interest charged to OD A/C to be recovered in 12 monthly installments commencing from one month after the revocation of suspension."
- + On attainment of superannuation, he will retire provisionally and will not be entitled for terminal benefits except his own CPF. The leave encashment, commutation of Pension, Gratuity will also not be paid to him till final decision.
- + When the employee is promoted while under suspension, his result will be under sealed cover and unless he is exonerated, he will not be entitled to the benefit of promotion.
- + Officer under suspension is eligible to function as Defence Representative, as he does not cease to be employee of the Bank during the suspension.
- 4- The employee under suspension is entitled for TA/DA as per his entitlement for attending the departmental enquiry and also for inspection of documents in connection with the enquiry.
- 4 The suspended employee can not avail LFC as no leave can be granted during period of suspension. However, as he continues to be in service, during the period of suspension, dependant members of his family are entitled to avail LTC.
- 4 IBA has allowed granting of HBL on concessional rates provided additional guarantee is given by the employee.
- 4 If there is any revision of scale of pay while under suspension, the suspended employee is entitled to this benefit for payment of subsistence allowances or arrears thereof.
- 4 Suspension with retrospective effect is bad in law more particularly so, when the employee as performed duty and earned wages during the period.

5 DEFENCE ASSISTANT

WHO CAN BE DEFENCE ASSISTANT

In terms of Regulations 6(7) of PNB Officer Employees' (Discipline And Appeal) Regulations 1977, an officer employee against whom enquiry has been initiated, may take assistance of any other officer employee but may not engage a legal practitioner for this purpose unless the Presenting Officer, appointed by the Disciplinary Authority, is legal practitioner or the disciplinary authority having regard to the circumstances of the case so permits. The said Regulation further states that the officer employee shall not take assistance of any other officer employee who has two pending disciplinary cases on hand in which he has to give assistance.

WHO CAN NOT BE DEFENCE ASSISTANT

Further taking assistance of Internal Assistant Auditors /Internal Auditors/internal Sr. Auditors/ Internal Chief Auditors, as defence assistance is not permissible as they have to move to different places throughout the country for conducting inspection of branches and it may not be possible to know the place of their assignment before hand.

DEFENCE ASSISTANT WITHIN SAME STATE

In terms of bank guidelines, an officer employee assisting another officer employee during the enquiry will be treated on Special Leave (on full pay and allowances) and paid TA/DA as per rules for the period he appears before the Enquiry Officer and the journey period subject to the condition that if he comes from an outstation branch it should be from within the same State.

DEFENCE ASSISTANT FROM OUTSIDE THE STATE

An exception, however may be made to the effect that defence representative outside the State may be paid TA/DA provided the bank is satisfied that it is not reasonably possible for the charge sheeted official to get an experienced defence representative from within the same State and prior permission from Disciplinary Authority is obtained. It is clarified that for the purpose of above guidelines, the State is to be considered in which the charge sheeted officer is presently posted or where the enquiry is being conducted.

1. ANONYMOUS/ PSEUDONYMOUS COMPLAINTS

In terms of directives of Central Vigilance Commission vide order No. 3(5)/ 99/2 dated 29. 6. 99, no action should be taken on anonymous/pseudonymous complaints. The directives of Central Vigilance Commission were brought to your notice for meticulous compliance vide DO letter dated 10.8.99 and Circular letter No. DAC/CVC/3/2000 dated 14.06.2000 The Central Vigilance Commission has observed that some organizations, particularly, Banks are not complying with their instructions and have been taking cognizance/ action on anonymous pseudonymous complaints. Very often, the content of the complaint, described as verifiable is used as a justification for such action. The Commission has reiterated that under no circumstances should any investigation be commenced or action initiated on anonymous/ pseudonymous complaint and the same should invariably be filed. The Commission has also advised that any violation of the said instructions will be viewed seriously.

7. SCHEME FOR EXTENDING LEGAL AND FINANCIAL SUPPORT TO OFFICERS OF THE BANK AGAINST WHOM MOTIVATED FALSE COMPLAINTS HAVE BEEN MADE BY PEOPLE / AGENCIES OUTSIDE THE BANK

HRD Division Circular No. 357dt. 13.11.2006 HRD Division Circular No. 584 dt. 05.01.2009

Motivated false complaints by people / agencies outside the bank, having grudge or otherwise against the Officers of the bank, damages the image of the Officer concerned and causes

trauma to the Officer thereby preventing him from performing to his potential. With a view to mitigate this situation it has been decided to introduce a scheme for extending legal and financial support to the Officers of the bank against whom motivated false complaints have been made by people / agencies outside the bank.

The scheme provides for extending legal and financial support to Officers of banks who are permitted to initiate legal action against people / agencies who with malafide intention, have lodged a motivated false complaint / made baseless allegation / passed derogatory remarks against the bank's Officer on matters arising out of bonafide execution and discharge of official duties. A detailed scheme in this regard is enclosed. This scheme has been approved by the Board of Directors in the meeting held on 30.10.2006. This scheme shall come into force with immediate effect

8. EXAMINATION OF EXISTENCE OF VIGILANCE OVERTONE IN STAFF SIDE CASES BY INTERNAL ADVISORY COMMITTEE.

IAD Circular Letter No: 14/2 013 dt. 17.05.2013

As per extant guidelines, self contained notes (IAC Note) pertaining to accountability cases are submitted by the Circles to our Division for placing the same before the Internal Advisory Committee (IAC) for examination of Vigilance Overtone. The IAC note is required to be submitted by the circle where the cause of action has arisen/irregularities have happened, only in respect of actionable lapses identified against the official in the Investigation Report/Special Report/ Inspection Report/NPA Account etc.

During the recently held IAC meeting to discuss the staff side cases submitted by the various Circles, the committee has observed number of deficiencies in the cases including the cases which could have been disposed off at the Circle level itself without involving IAC for examining vigilance overtone. For example:-

Account(s) classified as NPA but subsequently upgraded to standard category

(i) For NPA A/c above Rs.50 lakh

If the Account has been upgraded during the cooling period itself, Circle Office should examine the matter for administrative action as per Bank's accountability Policy. However, if the up gradation of A/c has happened after the cooling period, Staff Accountability has to be examined for only those lapses which have attributed to account turning to NPA, to decide the actionable lapses against the EO.

(ii) For NPA A/c below Rs. 50 lakh

Since no cooling period is stipulated for NPA A/cs below Rs.50 lakh, the Circle Office should examine the identified lapses keeping in view the latest status of up gradation of account. IAC note should contain only actionable lapses (other than those which have been dropped by the CLSAC/Circle Head or administrative action decided at the Circle Level).

2 As per Staff accountability policy, in respect of NPA and other matters, if the lapses have been identified after a lapse of two successive Inspection Reports OR 4 years whichever is later, Staff Accountability against the identified EO need not be examined except cases of (i) fraud ii) other criminal offences or iii) cases where malafides are inferable.

3. Circle office specific views on the reply of EO vis-a-vis lapses is not given in Column No. 11 of the IAC note instead of it vague view is given to quote:-
 - i) Reply is not tenable
 - ii) Reply is more or less satisfactory
 - iii) Reply is unsatisfactory/ not satisfactory
 - iv) Contention of EO is not satisfactory
 - v) While findings of 10 are different which are disputed by the EO but Circle Head are not giving specific confirmation as to which is correct.
4. Actionable lapses should be identified after cross examining the reply submitted by the EO. For example:-
 - (i) The lapses such as CIBIL report not generated where EO replied that CIBIL report could not be generated due to lack of infrastructure and if credit history in the CIBIL report subsequently generated at the branch, does not contain any adverse feature, It should not be treated as actionable lapse.
 - (ii) The Lapse such as allowing Adhoc/TOD beyond vested power, where the reply of EO is that he has submitted the confirmation proposal to the Circle Office. Circle Office should ascertain the submission of EO and comment accordingly.
5. The lapses related to trivial matters where irregularities are already rectified/needful done without any pecuniary loss to the Bank should be examined before reporting the actionable lapses to the IAC.
6. Lapses of operational nature such as generation of CIBIL report, obtaining Joint Registration Certificate (JRC), expiry of limitation, obtaining the Audited Balance Sheet (ABS) and mutation in the revenue records, etc. which could be rectified afterwards by generating CIBIL report, obtaining JRC, revival of limitation, obtaining ABS from the party and getting confirmation of mutation in the revenue records, should be properly examined at Circle Office to take corrective steps keeping in mind the safety of Bank's interest.
7. Latest position of the Accounts involved in the referred case and progress regarding recovery is not mentioned in the IAC Note in column No.5.
8. Period of stay at the branch is not given/not correctly given in Column No. 12 of the IAC note. Circle Office should ascertain the fact about period of stay and comment accordingly.
9. Staff side case of retiring employees should be submitted at least 6 months before their due date of superannuation.

The observations of the Committee be kept in mind and the concerned staff at circle office should be suitably counseled/sensitized to bring quality improvement while submitting the IAC note, complete in all respect to our Division. Needless to mention, incomplete IAC Note inconsistent with the above said observations will be liable to be returned by our Division.

7. GUIDELINES FOR CHECKING DELAY IN COMPLETION OF DEPARTMENTAL PROCEEDINGS

PAD GraJar better 11/2012 dt 1708.2012

Time norms of CVC for disposal of Disciplinary Action Cases (Officers) was circulated vide HRD Circular Letter No. 20/2008 dated 23.09.2008. Recently the Vigilance Department, HO:

New Delhi has forwarded us a copy of letter No.F13/2/2012/Vig dated 15.06.2012 of Government of India, Ministry of Finance, Department of Financial Services on the above subject interalia informing that the **following time frame should be put in place** for all disciplinary action cases (vigilance and non vigilance) with immediate effect:

1. In case the DA decides to **institute an enquiry**, it should be done e **within 15 days of receiving statement of defence of the charged officer**. The EO/PO should be appointed simultaneously.
2. **The Enquiry Report should be prepared and finalised within three months.**
Thereafter, if an extension is required, it shall be given with the approval of the DA and **at most three extensions can be given of one month each.**
3. Any extension after six months shall be given with the prior approval of the following :
 - f. Circle Head: Where DA is under the control of Circle Head.
 - ii. GM (PAD). HO : Where DA is under the control of GM (PAD, HO)
 - iii. ED: Where DA is GM (PAD, HO).
 - iv. CMD: Where DA is ED.
4. All cases beyond six months, CMD will review them on case to case basis with reasons of the delay, on quarterly basis.
5. In Vigilance Cases beyond 6 months, a statement is to be sent to CVO under intimation to PAD Department, HO.

7. PREVENTIVE VIGILANCE: Schedule to the Discipline & Appeal Regulations 1977- Designation of Disciplinary Authority and Appellate Authority

VIG : Circular NO. 5/2013 dt. April 1,2013

In this reference, all Disciplinary Authorities /Enquiry Officers / Presenting Officers and other connected officials to ensure that henceforth, IAC matters involving examination of existence of vigilance overtone, fixing staff accountability in borrowal / non borrowal accounts / frauds, complaints, etc. should be referred to respective competent authority and / or now designated Disciplinary Authority for the new cases on or after 1.4.2013.

As approved by the Chairman & Managing Director and as narrated in Circular No. 146/13, all existing references including IAC/other misc. matters/ fraud references / 1st stage / 2nd stage, etc. pending as on 31.3.2013 will continue to be handled by existing Disciplinary Authority / set up till logical conclusion of all the cases of the Circle / PAD.

• PUNISHMENT ON DISCIPLINARY ACTION

HRD Division Circular Letter No. 27/2008 dt. December 24, 2008 The

Special Chapter on Vigilance Management in Public Sector Banks, interalia clarifies/advises that the Disciplinary Authority should ensure that the punishment imposed/proposed to be imposed on the erring official is commensurate with the gravity of the misconduct proved against the official. It is also to be ensured that the punishment so imposed or proposed to be imposed is not academic or ineffective i.e. punishment should be implementable.

The matter with regard to giving punishments vis a vis the irregularities committed has been examined. While it is an established fact that **the prerogative of deciding the punishment is that of the Disciplinary Authority**, it has been seen that in some cases the punishment decided by the different Disciplinary Authorities for similar lapses vary substantially in its magnitude. This may cause heart burns and resentment among the

employees. The job of DA is "quasi judicial" in nature. It is therefore essential that the Disciplinary Authorities while taking a considered view on the lapses committed by the charged Officer should take a balanced and transparent decision. Further, it has been felt that finalization of disciplinary action cases should be streamlined so as to have some/broad parity in punishment imposed by the various Disciplinary Authorities. Some indicative action which can be taken while finalizing the disciplinary action cases, are suggested hereunder (As per Annexure "A").

The lapses attributed to employees can be classified under "vigilance" and "non vigilance" category. In terms of HRD Circular Letter No. 02/2004 dated 24.05.2004, the revised definition of vigilance angle has been advised, which inter-alia provides that in case, lapses on the part of an officer are of gross negligence and system and procedure of the bank have been flouted, or it is evident from the act that the integrity of the officer is in doubt, then the case may be considered as vigilance case and is to be registered with the Vigilance Deptt/CVC.

In a vigilance case, after completing the procedure in terms of PNB Officer Employees(D&A) Regulations, 1977, the penalty is to be imposed on an officer after obtaining 2nd stage advice from Vigilance Department. Hence, there is a mechanism available to ensure parity, as far as possible, in respect of vigilance cases.

In respect of non vigilance cases, the decision regarding penalty is taken by the concerned Disciplinary Authority. While deciding the quantum of punishment, the Disciplinary Authority should consider a number of parameters, such as whether the negligence was gross, whether there have been large number of lapses in a account, whether the employee was given punishment earlier and inspite of that he has not mended his ways, whether there are any mitigating or extenuating circumstances, whether instructions/directions of the Bank had apparently been not followed leading to losses to the Bank, the extent of anticipated losses to the Bank etc. Hence, it would be seen that no readymade formula can be prescribed for deciding punishment in any case. From our experience of dealing in such cases, the lapses generally recur vis a vis punishment which might be imposed have been listed out as per Annexure. The list / kind of lapses mentioned therein is only illustrative and not exhaustive. The disciplinary proceedings in these cases may be initiated and penalty may be imposed keeping in view the gravity of lapses on the part of the officer, amount involved and his past track record.

We reiterate that the above observations are only given to introduce an element of some parity among various Circles while deciding the punishment for disciplinary action cases. Needless to say, **the DA should take a decision dispassionately and in a truly transparent manner before imposing the punishment**, after taking into consideration the important factors such as loss suffered/ likely to be suffered by the Bank, on account of the negligent acts of omission / commission of the charged employee, the previous background of the employee, the mitigating and extenuating circumstances, if any etc. The DA should always pass "Speaking Order" and clearly spell out the reasons as to why the punishment has been decided in that particular case, so that anybody examining the case file can find the justification on the papers.

12.STAFF ACCOUNTABILITY - IDENTIFICATION OF ERRING OFFICIALS

It is stipulated that the Inspecting officials/ Concurrent auditors should not pass value judgements and the report should be confined to the findings. The report should be explicit covering lapses at the stages of pre- sanction appraisal as well as post-sanction follow up along with the names of persons responsible for those lapses.

It is observed that the Inspecting officials while submitting Special Reports do not specify the name(s) of the official(s) responsible for a specific lapse & instead generalise the lapses against a good number of officials. This results in initiation of staff side action against such officials also, who are not responsible for the lapse.

It is, therefore, reiterated that the inspecting officials, while submitting Special Reports must apportion the lapses identified at all levels and advise the names of the erring officials against each lapse instead of generalising.

13 TIME LIMIT FOR FIXING STAFF ACCOUNTABILITY

It is inter-alia specified in the Vigilance Manual as under:

"Every Bank has evolved a system of Credit audit/inspection for non-borrowal / borrowal accounts under which they are subjected to close scrutiny. This audit/inspection would scrutinise pre-sanction appraisal, documentation and disbursement of loans/advances and post sanction follow up. If any irregularity is missed out by auditors/inspectors in the first audit/inspection, it is reasonable to expect that the remaining undetected irregularities will be detected in the second audit/inspection and necessary disciplinary proceedings initiated against the concerned officials in the follow up action. Normally the second audit / inspection would be completed within 3-4 years. The Commission has accordingly proposed that no disciplinary proceedings will ordinarily lie against any official for any lapse not detected within two successive internal regular audits/inspection of the same account or four years from the date of event, whichever is later. In case any irregularity is detected subsequent to the second audit / inspection, the auditors / inspectors concerned will be held accountable and be liable for disciplinary proceedings. The time limit will not apply to cases of (i) frauds (ii) other criminal offences or (iii) cases where malafides are inferable".

Keeping in view the above said guidelines, the Inspecting officials have been advised **not to attribute accountability** against any official ***for any lapse not detected within two successive Annual/Regular inspection OR four years from the date of event whichever is later.***

However, **these provisions do not apply to cases of (i) frauds (ii) other criminal offences or (iii) cases where malafides are inferable.**

SPACE FOR UPDATES

SPACE FOR UPDATES

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CHAPTER 19^

VIGILANCE SET UP

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VIGILANCE SET UP

Role of Vigilance in Banks

Risk taking is an integral part of the business of banking. The purpose of vigilance activity in Public Sector Banks (PSBs) is not to stifle such ability or obstruct the achievement of organizational goals and objectives but to enhance the managerial effectiveness, both at micro as well as at the macro levels. Considering the special needs of Banking and in order to address the problems faced in the day-to-day functioning, the special chapter on vigilance management for Public Sector Banks has been prepared and rules clearly defined by the Central Vigilance Commission.

Central Vigilance Commission-Role and Functions

The monitoring of the vigilance activities, implementation of the anti-corruption measures in the Public Sector, maintenance of purity, integrity and probity in the Public Sector viz, Public Sector Undertakings, Central Government Departments, Ministries and Public Sector Banks is done by the Government through Central Vigilance Commission. It acts as the apex body for exercising general superintendence and control over the vigilance matters in administration. The Commission exercises a general check and supervision over vigilance cases and anti corruption work in the organizations within its jurisdiction

Jurisdiction & cut off level

The Commission's jurisdiction is co-terminus with the executive powers of the Union. It can undertake any inquiry into any transaction in which a public servant is suspected or alleged to have acted for an improper or corrupt purpose; or cause such an inquiry or investigation to be made into any complaint of corruption, gross negligence, misconduct, recklessness, lack of integrity or other kinds of mal-practices or misdemeanors on the part of a public servant. The Commission tenders appropriate advice to the concerned Disciplinary Authority in all such matters.

For practical considerations, ***the Commission has restricted its jurisdiction to the officers of the rank of scale V and above in the public sector banks.*** However, in composite cases involving officials who fall in the Commission's jurisdiction along with others who do not, the case as a whole has to be referred to the Commission for its advice. Such

composite references enable the Commission to take an overall view of the individual accountabilities in the transaction.

The officials working/recruited directly in the Banks' subsidiaries are also covered under the Vigilance setup of the parent Bank.

Consultation mechanism

Cases of officials of the rank of scale V and above, as well as of others who do not fall within the CVC's jurisdiction but by virtue of being involved in a composite case as mentioned in para 1.3 above are required to be referred to the commission. All references to Central Vigilance Commission by the Bank shall be through the CVO/Vigilance Department.

2 VIGILANCE ANGLE

2.1 Central Vigilance Commission (CVC) has modified the definition of the vigilance angle in the role of the officials of the Bank keeping in view the paradigm shift in their functions. As per this revised definition, vigilance angle is **obvious** in the following acts:

- i. Demanding and / or accepting gratification, other than legal remuneration, in respect of an official act or for using his influence with any other official.
- ii. Obtaining valuable thing, without consideration, or with inadequate consideration, from a person with whom he has or likely to have official dealings or his subordinates, have official dealing or where he can exert influence.
- iii. Obtaining for himself, or for any other person, any valuable thing or pecuniary advantage by corrupt or illegal means or by abusing his position as a public servant.
- iv. Possession of assets, disproportionate to his known source(es) of income.
- v. Cases of mis-appropriation, forgery or cheating or other similar criminal offences.

There are, however, other irregularities where circumstances will have to be weighed carefully to take a view whether the officer's integrity is in doubt. **Gross or willful negligence; recklessness in decision making; blatant violations of systems and procedures; exercise of discretion in excess** where no ostensible / public interest is evident; failure to keep the controlling authority / superiors informed in time, all these are some of the irregularities where the Disciplinary Authority with the help of the Chief Vigilance Officer (CVO) **should carefully study the case and weigh the circumstances** to come to a conclusion whether there is reasonable ground to doubt the integrity of the Officer concerned.

2.1(a) Any undue / unjustified delay in the disposal of a case, perceived after considering all relevant factors, would reinforce a conclusion as to the presence of vigilance angle in a case.

The background / idea behind vigilance activity is not to reduce but to enhance the level of managerial efficiency and effectiveness in the organization. Commercial risk taking forms part of business. Therefore, every loss caused to the organization, either in pecuniary or non-pecuniary terms, need not necessarily become the subject matter of a vigilance enquiry. Thus, whether a person of common prudence, working within the ambit of the prescribed rules, regulations and instructions, would have taken the decision in the prevailing circumstances in the Commercial / operational interests of the organization is one possible criterion for determining the bonafides of the case. A positive response to this question may indicate the existence of bonafides. A negative reply, on the other hand, might indicate their absence.

Absence of vigilance angle in various acts of omission and commission **does not mean that the concerned official is not liable to face consequences of his actions.** All such lapses not attracting vigilance angle would, indeed, have to be dealt with appropriately as per the disciplinary procedure under the service rules.

3 MECHANISM FOR DETERMINING VIGILANCE ANGLE

The guidelines of the CVC envisage that each bank will set up an "Internal Advisory Committee" (IAC) of 3 members (preferably at the level of GMs but not below the rank of Dy. General Managers) to scrutinize the complaints received in the bank and also the cases arising out of inspections, audits etc. for determination of existence of the vigilance angle or otherwise in specific transactions. **In our bank, the Inspection & Audit Division, HO is the nodal division for placing the cases before the IAC.**

The process for determination of vigilance overtone in the **role** of any official corresponding to any **actionable lapse** comprises of the following stages :

- The Circle Office / Division where cause of action have occurred refer the matter of all the erring officials to Internal Advisory Committee (IAC) to examine existence of vigilance overtone.
- The IAC **independently** examines the role of the officials for determining as to whether vigilance overtone exists there or not, on the basis of the information provided by the Circle Office / Division where cause of action have occurred.
- The views of the IAC on the existence of vigilance overtone or otherwise in the role of any official are then sent to the Chief Vigilance Officer, who examines the same afresh and conveys his views to the Disciplinary Authority.
- After receiving the views of CVO, the Disciplinary Authority examine the matter and form his independent views on existence of vigilance overtone and send his views to CVO.

In case there is a difference of opinion between the CVO and the Disciplinary Authority regarding determination of existence of vigilance overtone, **the issue should be initially referred to the CMD of the Bank through CVO** for resolution of the difference **in respect of the officials not falling within the purview of the Commission**. If the difference still persists the same may be referred to the Commission for a final view. **However, such issues be referred to the Commission in respect of the officials coming under the jurisdiction of the Commission (Scale V & above).**

In case the vigilance overtone is perceived by the DA in agreement with the CVO (whether initially or after reconsideration), a vigilance case is registered at the Vigilance Department and where vigilance overtone is not perceived by the DA in agreement with the CVO, further action is initiated against the officials in a manner deemed appropriate by the DA / the Administrative Authority under non vigilance category. The following points are also required to be kept in view by the DA:

- Since the vigilance overtone is examined in the role of the officials corresponding to the **actionable lapses**, no reference is required to be made to the IAC or to the Vigilance Department, in cases where it is beyond doubt, that the concerned official is found to have played no role in the given actionable lapse or there is no actionable lapse in his role.
- The actionable lapses of extreme vigilance nature like forgery, misappropriation, etc. and of extreme non vigilance nature like unauthorized absence, riotous behaviour, etc. are not required to be referred to IAC but these cases are to be **referred to the Vigilance Department, HO directly**.
- The cases of officials due for retirement should be sent well in time to I & A Divn., HO for placing before Internal Advisory Committee to ensure timely disposal of these cases.

- While referring the cases to IAC for determination of vigilance overtone a self contained note containing all aspects of the case, specific roles played by the respective officials, deviations resorted by them, amount involved, amount of the security available, apprehended loss, etc. are to be furnished by the Disciplinary Authority.

4. JURISDICTION

JURISDICTION OF CVC

The Commission has decided that only such vigilance cases in which an Officer of the level of **Scale-V & above** is involved, are required to be referred to the Commission for advice **through Chief Vigilance Officer**. However, in case if there is involvement of official of the level of Scale-IV or below in the same matter in which an officer of scale V or above is involved, the Commission's advice would be necessary for all the officials. These cases are categorized as "**CVC Cases**".

JURISDICTION OF CVO

All the cases of officials upto the level of Scale-IV or which do not fall within the direct jurisdiction of the Commission **are required to be referred to the CVO** for concurrence before any action is taken against them. The cases under this category are known as "**Non CVC cases**".

(It may also be mention that **failure to refer the cases to CVO can invite Disciplinary Action against the DA**)

5. CONSULTATIVE MECHANISM

All vigilance cases are required to be referred to the CVO / CVC for 1st & 2nd stage advice by the DA.

The **1st stage reference** shall be made by the DA to the Vigilance Department, HO for seeking advice of CVO / CVC for the nature of the penalty proceedings **proposed to be initiated**. The **second stage** reference is made by the DA seeking advice of the CVO/CVC in **finalising** the concerned vigilance disciplinary action case either by way of imposition of major penalty / minor penalty or otherwise.

6. 1ST STAGE REFERENCE

The tentative recommendations of the DA, being the first stage reference whether CVC / non-CVC case is to be forwarded to Vigilance Department. HO. In case matter is under the jurisdiction of CVC, the case with the views of CVO shall then be forwarded to the CVC for their 1st stage advice. In the matter under non-CVC case, the 1st stage reference is examined by Vigilance Department, HO and placed before the CVO for his consideration. Accordingly, 1st stage advice is given to DA with request to send a copy of charge sheet served upon the erring officials for reference and necessary action.

1ST STAGE REFERENCE - DOCUMENTS REQUIRED

The following documents / records are required to be forwarded to the Vigilance Department, HO while referring the case for 1st stage advice of CVO / CVC.

- a) The preliminary investigation report alongwith relevant documents and records connected with the case, on the basis of which the allegations are proposed to be established / dropped.
- b) A copy of note placed before DA clearly indicating the facts and DA's own tentative recommendation on the proposed penalty proceedings. In cases investigated by the Central Bureau of Investigation (CBI), the comments of the DA on the recommendation of the CBI should also be mentioned.
- c) The tabular statement neatly typed as prescribed hereunder:

Sr. No.	Name & Designation of erring official	Allegations in brief	Findings of the Investigation	Comments of the Erring Official	Comments / recommendations of the DA

- d) The list of officials connected, alongwith present status in respect of staff accountability in their cases, or specific confirmation that no other official is involved.
- e) A copy of draft charge sheet against the erring official alongwith the list of documents and witnesses through which it is intended to prove the charges.
- f) Amount involved in the case.
- g) The bio-data of the official concerned (Annexure-A).

NOTE

DA should ensure that:

Piecemeal references to Vigilance Department, HO are avoided and complete reference of all the officials involved in the given case is sent simultaneously.

Relevant documents are ready and the charge sheet can be issued within a period of 15 days from the date of receipt of 1st stage advice.

Papers / documents are required to be legibly typed and submitted. In case the matter requires reference to Central Vigilance Commission, all the papers should be submitted in duplicate.

IMPLEMENTATION OF 1ST STAGE ADVICE

Once the Disciplinary Authority accepts the 1st stage advice of CVO/ CVC, **it is the responsibility of the DA to take necessary steps for implementation of the advice expeditiously and proceedings are to be initiated accordingly.**

In case of major penalty proceedings (for officers) / proceedings for gross misconduct (for workmen), 1st stage advice of CVC /CVO would be deemed to have been implemented when the departmental enquiry is instituted. In case of minor penalty proceedings (for officers) / for minor misconduct (for workmen), the 1st stage advice of CVC/ CVO would be deemed as implemented, when final orders are passed.

7. 2nd STAGE REFERENCE

The 2nd stage advice is required to be sought from the Vigilance Department Head Office **invariably in all registered vigilance cases.**

2ND STAGE REFERENCE-DOCUMENTS REQUIRED

For 2nd stage advice of CVO / CVC, the following documents are required to be submitted to Vigilance Department, HO.

- a) The report of the Enquiry Officer and the connected records.
- b) Representation/submission of the Charged Official on the enquiry report.
- c) A copy of note placed before the DA containing tentative findings and conclusions drawn by the DA along with the proposed penalty by a speaking order. In case DA differs with the findings of Enquiry Officer, memorandum of dissent of DA with justification for differing with the findings of EO.
- d) The tabular statement neatly types as prescribed hereunder:

Sr. No.	Name & Designation of Erring official	Allegations in brief	Findings of the Enquiry on each allegation	Submission of the Erring Official on the findings of enquiry.	Comments / Recommendations of DA

- e) Amount of loss, if any, attributable to each and every Charged Official against the charges established against him.
- f) Past track record of the Charged Official with latest bio-data.
- g) Financial implication of proposed punishment.
- h) Status of the connected officials / case.
- i) Speaking draft order, proposing a penalty commensurate with the gravity of proven charges.

While proposing penalty, DA should consciously play the role of the DA and ensure that:

Penalty proposed to be imposed upon the Charged Official **is commensurate with the gravity of the misconduct proved** against the Charged Official.

Extenuating circumstances, if any, as they emerge from the inquiry and the track record of the charged officer should also be taken into consideration.

The **penalty proposed to be imposed is not academic or ineffective**; for example, if an officer is at the ceiling of his pay scale, imposition of the penalty of withholding increment will be rendered infructuous. Similarly for an officer who is not due for promotion, imposition of penalty of withholding of promotion for a specified period will have no meaning.

In case the concerned official is under suspension on account of the case under reference, the order should, inter alia, contain decision with regard to payment or otherwise of salary/wages for the period of suspension.

IMPLEMENTATION OF 2ND STAGE ADVICE

After obtaining the 2nd stage advice of CVO or CVC, final order should be passed **at the earliest** to enable closing of the case. However, in case of workmen such final orders are to be passed after complying with the provisions of Bipartite Settlement. A copy of such final order, so passed, should be sent to the Vigilance Department, Head Office.

8. TIME FRAME

CVC has prescribed the time frame for various action points which is as per HRD Circular letter 8/2009. The time limit so given by the Commission represents the outer limit for the given action point. Undue delays may result in departmental action against the concerned officials.

In case of any delay in referring the cases for 1st or 2nd stage advice to Vigilance Department, HO, the DA will have to specifically comment on the delay.

9. DIFFERENCE OF OPINION BETWEEN CVO & DA (IN RESPECT OF 1ST/2ND STAGE ADVICE

NON CVC CASES

In case of difference of opinion between CVO & DA, **the CVO shall report the matter to the CMD** for resolution of difference of opinion.

CVC CASES

If the Disciplinary Authority, in a case, does not intend to accept the Commission's advice, the case may be referred back to the Commission for reconsideration within a period of 2 months with the prior approval of the CMD. Commission's advice is necessary regardless of whether the DA proposes to take more severe or lighter action than that recommended by the Commission. Decisions taken in a manner, other than as mentioned above, would be treated as cases of non-acceptance of the Commission's advice and commented in the Commission's annual report. As a rule, the **Commission entertains only one request for reconsideration.**

10. VIGILANCE- "F" CASES

Frauds of Rs.1.00 crore & above perpetrated with a criminal intention **by any bank official**, either alone or in collusion with insiders / outsiders including the following are to be **classified as vigilance - "F"**. Following is the illustrative list:

- Mis-appropriation and criminal breach of trust.
- Fraudulent encashment through forged instruments, manipulation of books of accounts of through fictitious accounts and conversion of property.
- Unauthorised credit facilities extended for reward or for illegal gratification.
- Negligence and cash shortages.
- Cheating and forgery.
- Irregularities in Foreign Exchange transactions.

Care: These cases have to be decided within 4 months.

TIME LIMIT (Overall)

Time limit for conducting Investigations and Departmental Inquiries in respect Vigilance-F cases is given in Annexure B. **The cases under Category ~F" are to be decided positively within 4 months of serving of charge sheets.**

11. VIGILANCE OFFICERS (IN CIRCLE OFFICES)

A Vigilance Officer (VO) is appointed in each Circle and he / she extends assistance to the CVO and the Vigilance Deptt. in investigating / following up of vigilance issues.

Offices / Circle may, if necessary, refer to him issues regarding vigilance matter. His functions are broadly as under:

- To conduct / supervise investigations entrusted by the Vigilance Department, HO and to submit the report as per the time schedule prescribed by the Commission;
- To ensure that the vigilance angle in various cases is perceived in accordance with the guidelines of the CVC;
- To ensure that staff side cases are referred to IAC as per the guidelines. Likewise he is also to ensure that the directions of the Commission pertaining to the Consultative Mechanism in the Circle is adhered;
- To ensure that the statement of Assets and Liabilities are timely submitted by the officials and that scrutiny thereof is being undertaken at the Circle Office in terms of the guidelines;
- He / she will be responsible for any other task that may be entrusted to him / her by the CVO / Vigilance Department, H.O.

12. REFERENCE TO CBI / POLICE / STATE CID / STATE OFFENCES WING OF THE STATE CONCERNED

Although the CBI has powers to take up any fraud case for investigation irrespective of the amount of loss involved, in order to maximize the effectiveness of investigations, presently the following guidelines are to be followed:-

CBI BRANCHES / POLICE HAVING JURISDICTION OVER CASES	AMOUNT INVOLVED
Banking Securities & Fraud Cell (BS&FC), CBI at Delhi, Mumbai Bangalore and Kolkata to handle cases.	Rs. 7.50 crores and above
Branch of CBI having territorial jurisdiction over the area to handle cases as under: Where staff involvement is prima facie evident- CBI (Anti Corruption Branch) Where staff involvement is prima facie not evident-CBI (Economic Offences Wing)	Between Rs.1.00 crore and upto Rs.7.50 crores.
State CID / Economic Offences Wing of the State concerned.	The cases of financial fraud of the value of Rs.1.00 lakh but below Rs.1.00 crore
Local Police to handle cases*	Less than Rs. 1.00 lakh **

The above limits should be followed meticulously.

*The complaint / FIR with police can be lodged only with the prior concurrence / approval of Circle Head (Circle).

** (All fraud cases of value below Rs. 10,000/-, involving bank officials shall be scrutinized by Circle Head with a view as to whether it should be reported to local police stations for legal action.)

In addition to the above mandatory references, CVO in consultation with CMD may refer a case involving less than Rs.1.00 crore or a case which cannot be classified on monetary limits, to the CBI, if in the opinion of the CVO, the case is of serious nature and / or has an inter-state or international ramification.

If the matter / case warrants reporting to CBI, the Circle Head should submit the proposal to FPIS. HO along with full facts of the case for their processing and **placing the case to CMD through CVO for his decision in the matter.**

The complaints / FIR with CBI can be lodged **only with the prior concurrence / approval of CMD. if the allegations:**

- i. are criminal in nature (e.g. bribery, corruption, forgery, fraud, criminal breach of trust, possession of assets disproportionate to known sources of income, cheating, etc); or
- ii. require inquiries to be made from non-official persons; or
- iii. involve examination of private records; or
- iv. need expert police investigation for arriving at a conclusion; or need investigation abroad.

(For detailed guidelines, circulars issued by FPIS : HO, in this regard may be referred.)

The Department prepares & maintains the "**List of Officers of Doubtful Integrity**"

(**LODI**). Besides this, a list of officials against whom there are complaints, doubts or suspicion as regards their honesty or integrity (**Agreed List**) is also prepared by the Department in consultation with CBI. These lists are prepared in accordance with Government guidelines and it is ensured that officers appearing in these lists are not posted in sensitive positions.

13. SANCTION OF PROSECUTION

Under Section 19 of Prevention of Corruption Act, it is necessary for the prosecuting authority to have the previous sanction of the appropriate administrative authority for launching prosecution against a public servant. The officials of the bank are "public servants", within the provisions of the Prevention of Corruption Act.

The requirement of previous sanction is intended to afford a reasonable protection to public servant from frivolous, malicious or vexatious prosecution and to save him from unnecessary harassment or undue hardship. The administrative authority alone is in a position to assess and weigh the accusation against the background of their own intimate knowledge of the work and conduct of the official. The sanctioning authority has an absolute discretion to grant or to withhold sanction **after satisfying himself** whether the material placed before it discloses a prima facie case against the officials sought to be prosecuted. The grant of sanction or refusal of prosecution is given by the competent authority after a clear-cut application of mind as the same is an administrative function **performed in a quasi-judicial manner**. The competent authority should, therefore, **record reasons** even in cases where sanction for prosecution is not accorded. The Sanctioning Authority has only to see whether the facts would prima-facie constitute the offence. **The question of giving opportunity to the employee at this stage does not arise.**

In terms of the **Supreme Court directives**, the matter with regard to according permission to prosecute should be expeditiously processed and required sanction

accorded **within a period of three months** [outer limit]. In case, the Disciplinary Authority takes a view different from that of the CBI/Police/State CIDs/Economic offences Wing of State Police, a reference is required to be made to the CVC through CVO for advice of CVC irrespective of the level of the official involved. It may be noted that when the Bank refuses permission for sanction of prosecution as requested for by CBI, the issue may come up for arbitration at CVC. The Bank would be required to defend its decision with documentary proof, if called for. Hence, DA should be extremely careful in taking a decision in this regard.

Further, where the investigation has been made by State Police authorities involving a Central Government Employee (including Bank Officials) request for sanction for prosecution of the Competent Authority may be considered, even though such request was not routed through CBI.

14. REFERENCE TO CHIEF TECHNICAL EXAMINER (CTE)

The following jobs/ works under taken are to be reported to CTEs in the Quarterly Progress Reports (QPRs) on the prescribed proforma :

- Civil works where accepted/tender value exceeds Rs.1 crore.
- Electrical / mechanical works where accepted/tender value exceeds Rs.30 lacs
- Medical equipments where accepted/tender value exceeds Rs.1.00 crore
- Horticulture works where accepted/tender value exceeds Rs.2 lacs.
- Supply/purchase where accepted/tender value exceeds Rs.2 crore.
- Two largest consultancy contracts
- Two largest service contracts
- Four largest contracts for supply of medicines.

It should also be certified that all the works / purchase / consultancy and other contracts in progress as per the above prescribed monetary limits are included in the QPR and in case monetary value of such work is less than the limits prescribed above, the report of **two largest works in progress in each discipline should be reported.**

15. TENDERS

The Commission had issued specific directions that the use of information technology be maximised so as to eliminate the personal interaction of Government officials with public, with a view to increase the element of transparency in functioning and to ensure elimination of the corrupt practices by the public servants. For improving vigilance administration by leveraging technology, the Commission issued the following broad guidelines:

- a) All the tenders are to be floated/ placed on the website of the Bank.
- b) The summary of all the procurements with threshold limit of Rs.5.00 lac and above as approved by CMD, is required to be placed on the website of the Bank.
- c) Complete information with regard to laws, rules and procedures governing the issue of licences, permissions, clearances, etc. are to be placed on the website of the organization. Similarly, all application forms/ proformas should be made available on the website in **the downloadable form**. Besides this, all documents/ information to be provided by the applicant should be clearly explained on the website and should also form part of the application form. As far as possible, arrangement should be put in place so that immediately on receipt of the application, the applicant is informed about the deficiencies, if any, in documents/information submitted.

It had also been added that repeated queries in a piecemeal manner should be viewed as a misconduct having vigilance angle and that the organisations should give adequate publicity about these facilities in newspapers and such an advertisements must give the website address of the organisation concerned.

- d) The status of the individual applications/ matters should be made available on the organisation's website and should be updated from time to time so that the applicants remain duly informed about the latest status of their application.
- e) The guidelines of the Commission for tender are clear that for engaging any work / project for the organization, transparency, competitiveness and fair practices should be ensured.
- f) The Central Vigilance Commission has banned post tender negotiations. Negotiations, if at all with LI, **shall be an exception** only in the case of proprietary items or in the case of items with limited source of supply with prior concurrence of the competent authority. Counter offers tantamount to negotiations and should be treated at par with negotiations.
- g) Negotiations with LI, can be recommended in exceptional circumstances only after due application of mind and recording valid, logical reasons justifying negotiations. In case of inability to obtain the desired results by way of reduction in rates and negotiations are rendered futile, satisfactory explanations are required to be recorded by the Committee, which recommended the negotiations. The Committee shall be responsible for lack of application of mind in case its negotiations have only unnecessarily delayed the award of work / contract.
- h) If the quantity to be ordered is much more than L-1 alone can supply then in such cases, the quantity ordered may be distributed in such a manner that fairness, transparency and equitable distribution is ensured.
- i) On the question of considering the L-2 offer, if L-1 withdraws his offer before the work order is placed, or before the supply or execution of work order takes place, it is clarified that such a situation may be avoided if a two bid system is followed (techno/commercial) so that proper assessment of the offers is made before the award of work order. Therefore, if L-1 backs out, there should be re-tendering in a transparent and fair manner. The authority may, in such a situation, call for limited or short notice tender if so justified in the interest of work and take a decision on the basis of lowest tender.
- j) The consideration of offer of single technically acceptable bidder is not prohibited provided tendering process has been followed in a **fair, just and** transparent manner and the rate received is considered reasonable.
- k) In case any difficulty is found in the application of any of the guidelines of the Commission in this regard, specific case with a proposed generic solution may be referred for the examination by the CVO / CVC. The issues of general nature having elements of managerial decision making and concerning a particular procurement may be examined and decision be taken at the level of Circle Office.
- l) The Commission (CVC) has emphasized that its guidelines are mandatory in nature and all out efforts are required to be made to ensure that they are not only implemented timely but also in letter and spirit.

16. ASSETS & LIABILITIES STATEMENT ENTS

In terms of Clause 20(2) of PNB Officer Employees' (Conduct) Regulations, 1977, it is incumbent upon **every officer employee** to submit the complete returns of his / her movable, immovable and valuable property including liquid assets, like shares, debentures (Assets & Liabilities Statement) as on **31st March every year**. These returns are to be submitted **by 30th June every year**.

All the officers working in the bank should file their Assets & Liabilities as on 31st March in PNB Pariwar (HRMS) by using the link "Assets & Liabilities" available under "Employees Self Servic" and also to print the same for submission of the same to the competent authority in physical form after appending their signatures.

It is the **responsibility of the Circle Head / Divisional Head** of HO Divisions to ensure that the return is not only received in time from all the officials under their respective jurisdictions but is also scrutinized carefully as per the Government guidelines (20 % of the returns) as a part of **Preventive Vigilance**.

Circle Heads and Divisional Heads are required to send confirmation to the Chief Vigilance Officer, HO that all the Officers upto MMG Scale-III working in the Circle Office/Division have filed Assets & Liabilities Return for the year and 20 % of the Returns have been scrutinized as per Govt, guidelines, latest by 31st July.

All officers in Senior Management Grade and Top Executive Grade i.e. **Scale-IV & above** are to file the returns with the Chief Vigilance Officer, Vigilance Department, Head Office, N Delhi.

17. For broad guidelines and clarifications relating to Vigilance Administration in the Bank, it is advised to regularly visit website of Central Vigilance Commission at www.cvc.nic.in

Punjab National Bank Circle

Office/Head Office : _

BIO-DATA

1.	Name of the Official (full name) with Designation	
2.	P F Number Whether pension optee YES/NO	
3.	a Present place of posting : b Immediate previous place of posting From.....To..... c Date of joining the bank with cadre	
4.	Date of Birth	
5	Date of Superannuation	
6.	i) Grade ii) Scale of pay since when iii) Present basic pay (Rs.) iv) Date of next increment	
7.	Date of Suspension (If any) and Authority	
8.	Previous complaints, if any, against the official and results of enquiries into them	
9.	PAF for the last 3 years.	
10.	If there any previous disciplinary action decided (date of charge sheet, penalty imposed whether minor / major / gross and date of order of DA)	
11	Remarks about integrity	
12.	Other information, if any.	

Date

Signature of DA/Authorised Officer

**TIME LIMITS FOR CONDUCTING INVESTIGATIONS AND DEPARTMENTAL
INQUIRIES IN VIGILANCE T' CASES ARE AS UNDER.**

	STATE OF INVESTIGATION OR ENQUIRY	TIME LIMIT
1.	Issue of charge sheet	15 days from the date of the Commission's advice or one month from the date of receipt of the Investigation Report.
2.	Time of submission of Defence Statement	Ten days
3.	Consideration of defence statement	One Week
4.	Appointment of Enquiry Officer/Presenting Officer in major penalty cases.	Immediately after receipt of consideration of defence statement.
5.	Conduct of departmental enquiry and submission of report.	Two months from the date of appointment of Enquiry Officer/Presenting Officer.
6.	Sending of a copy of the EO's report to the CO for his representation.	I. Within one week of receipt of EO's report if any article of charge has been held as "Proved" II. 15 days from the date of charges is held as "Not Proved." [Reasons for disagreement of Enquiry Officer's findings to be communicated]
7.	Consideration of CO's representation and forwarding EO's Report to the Commission for forwarding second stage advice	Fifteen days from the date of receipt of representation.
8.	Issuance of orders on enquiry report.	Within one month from the date of receipt EO's Report.

GUIDELINES TO BE FOLLOWED BY THE APPELLATE AUTHORITY - THE 2ND STAGE ADVICE OF CENTRAL VIGILANCE COMMISSION IN THE MATTER OF DISCIPLINARY PROCEEDINGS.

IOAD Circular letter No. 14/2012 DT. 07.09.2012

Ministry of Finance, Department of Financial Services Vigilance Section have reiterated their guidelines on consultation with the Central Vigilance Commission (CVC) for their 1st Stage Advice and 2nd Stage Advice. The same guidelines are to be followed for consultation with CVO as Vigilance Department, HO is an extended arm of the CVC.

The Ministry has reiterated the contents of the CVC Manual which envisages consultation with the Commission at two stages. The first stage of consultation arises when bank proposes to initiate disciplinary proceedings while the 2nd consultation is taken at the conclusion of the proceedings. Though it is not obligatory for a Bank or the punishing authority to accept the advice of CVC/CVO, however, consultation with CVC/CVO is to aid and advise the DA to come to an appropriate decision. Further, revision of the penalty by the Appellate Authority (from major to minor) as a result of an appeal filed by the delinquent officer also amounts to non consultation/non acceptance of advice of CVC/CVO.

Therefore, in any case where Appellate Authority is in disagreement and proposes to reduce the original penalty imposed by the Disciplinary Authority in consultation with 2nd stage advice of the Commission/CVO, the matter is required to be referred back to the Commission/CVO before passing final orders, giving grounds/new facts for disagreement, justifying reconsideration. It is therefore desirable to give due consideration to the recommendations of CVC/CVO.

The Ministry has taken up the matter with the Department of Personnel & Training (DoPT) who has advised that in disciplinary proceedings, the DA or the Appellate Authority has to decide the case after proper application of its own mind. Consultations, if any should precede passing of final orders of the DA/Appellate Authority after proper application of own mind. Further, in terms of special Chapter on Business Management in PSBs as framed by CVC, the CVC/CVO should be re-consulted by the Appellate Authority before modifying the penalty.

It is, therefore, advised that whenever Appellate Authority decides to disagree with the punishment already imposed in consultation with the Commission/CVO, such matters may be first referred to the Commission/CVO for their consideration before passing the final order.

MAKING AVAILABLE A COPY OF CVC'S ADVICE TO THE CONCERNED EMPLOYEE - CONSULTATION WITH CVC.

1. The Central Vigilance Commission is presently Consulted at two stages in disciplinary proceedings, i. e. first stage advice is obtained on the investigation report before issue of charge sheet and second stage advice is obtained, either on receipt of reply to the charge sheet or on receipt of enquiry report. The advice tendered by CVC is of confidential nature to assist the Disciplinary Authority and for not showing to the concerned employee as provided in para 3.6 (iii) Chapter XI & para 8.6, Chapter XII of Vigilance Manual and reiterated vide Commission's letter no. 6/3/73-R dated 20.8.73.
2. The CVC has reviewed its aforesaid instructions and has informed vide OM No. 99VGL66 dated 28.9.2000 that para 3.6(iii), chapter XI and para 8.6, Chapter XII of Vigilance

Manual (Vol.J) and also para 2 of Commission's letter no. 6/3/73-R dated 20.8. 73 may be treated as deleted.

3. The Commission has decided that a copy of their advice may be made available to the concerned employee to give him an opportunity to make representation.

First stage advice: A copy of Commission's first stage advice may be made available to the concerned employee along with a copy of charge sheet for his information. However, it is not necessary to call for the representation of the concerned employee as he, in any case, gets an opportunity to represent against the proposal for initiation of departmental proceeding against him.

Second Stage advice: When the CVC's second stage advice is obtained, a copy thereof may be made available to the concerned employee along with report of Enquiry Officer to give him an opportunity to make representation against Enquiry Officer's findings and the CVC's advice if he desires so.

4. As envisaged in Special Chapter on Vigilance Management the Inquiring Authorities would submit their reports to the Disciplinary Authority who would then examine the Enquiry Officer's reports and forward the same along with its own tentative views to the Commission for its second stage advice. The Commission would thereafter communicate its advice

SPACE FOR UPDATES

SPACE FOR UPDATES

CHAPTER 20 \

STAFF ACCOUNTABILITY POLICY

[CHAPTER 0]

STAFF ACCOUNTABILITY POLICY (INSPECTION & AUDIT DIVISION CIRCULAR NO. 24 / 2013 dt. 29.10.2013) INDEX

Sl. No.	Particulars
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2.2	Non-Performing Assets
3.	Competent Authority for taking view on conducting investigation / Examination of Staff Accountability
4.	Broad Areas of Responsibility
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4.2	Borrowal Accounts-Appraisal, recommendation, sanction, documentation, post sanction follow up renewal/review of credit limits, quick mortality, restructured accounts, consortium advances.
5.	Submission of Status Note
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7.	Process of Investigation
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9.	Determination of vigilance angle/overtone.
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11.	Time Schedule
12.	Monitoring of examination of Staff Accountability & MIS
13.	Annexure -I
14.	Annexure -II
15.	Annexure -III
16.	Annexure -IV

STAFF ACCOUNTABILITY POLICY

1. OBJECTIVE:

- i. The objective of Staff Accountability Policy is to ensure protection of bonafide actions of the officials taken as per the rules, guidelines and policies of the Bank and to determine the accountability of the staff who indulge in motivated/ reckless decision making and or flagrantly violate the rules and regulations of the Bank.
- ii. Lending activity is the main source of revenue for the bank and risk taking in credit decision is an integral part of banking business. The Bank has an elaborate system of capturing risk and the loans are priced accordingly. However, few cases are likely to slip into Non- Performing Assets (NPA) due to situations beyond the control of bank officials. Assumptions made at the time of sanction may change drastically due to external factors which can hardly be visualized/ controlled. The policy of the bank is not to make staff members responsible for such accounts turning into NPA, lest decision makers will be at disadvantage vis-a-vis those who do not take decisions at all.
- iii. Microscopic scrutiny of all credit decisions after account slipping into NPA, with an obsessive pre-occupation with staff accountability will be counter-productive for a business organization where lending activity is main source of revenue/ profitability. At the same time, a bank can ill afford to be lax on officials who indulge in motivated & reckless decision making and/or flagrantly violate the rules & policies of the Bank thereby causing damage to the organization.
- iv. While taking decisions with regard to staff accountability, the distinction has to be understood between administrative action and disciplinary action. It should be ensured that bonafide decision taken by the officials in the discharge of their duties during normal course of business which later on turned out to be incorrect, resulting in loss, are to be kept in the category of administrative actions which should be viewed in proper perspective and need not to be subjected to disciplinary proceedings.
- v. It has to be, however, ensured that those delinquent staff members who are found prima- facie responsible (directly or indirectly) of misconduct or working against the interest of the Bank or misusing their position of authority, will be sternly dealt with, in accordance with the Bank's rules & regulations.

Approach:

- i. In order to give effect to the objective of the policy, the approach will include:
 - a) What exactly caused loss/ NPA slippages to the bank? Without isolating specific causes for the loss, it will be meaningless to embark upon fixing staff accountability. This is a vital step and needs to be handled with utmost care as it forms the foundation of entire exercise.
 - b) It should be critically examined whether the causes for NPA/Loss arose due to any negligence/ commission/ omission on the part of the staff who handled the account/ transaction or were beyond their control.
 - c) It should also be critically examined, had the specific commission/ omission not occurred whether the NPA/ loss could have been avoided. This is a crucial step in linking the commission/ omission to the occurrence of NPA/ loss. In the absence of this step, the

exercise will end up only as list of all deviations without indicating their actual relevance to the NPA / loss.

- ii. Once the specific commissions /omissions of the staff which have direct causative relationship to the loss suffered by the bank, is identified, the stage then comes for examining them from the view point of bonafide decisions, the acts of gross negligence/recklessness, frauds or malafide.
- iii. The authority for examination of staff accountability will ensure that the examination process will look into the following factors:

Whether a person of common prudence, working within the ambit of prescribed rules, regulations and instructions, would have taken the decision in the prevailing circumstances in commercial / operational interest of the bank, is one possible criterion for determining bonafides of the case. A positive response to this question may indicate the existence of bonafides, a negative reply on the other hand might indicate absence of bonafides. □
- iv. In our Bank, there are comprehensive guidelines on duties to be performed at various levels which have been circulated through operative circulars/ Book of Instructions. Maker and Checker system is applicable at each stage which is further monitored by officials at higher level/controlling authority through various returns. Policy aims to ensure that only those officials who are responsible for making, checking and monitoring with respect to specific activity, are held accountable for deviations/irregularities committed and not all officials who have dealt with the account. In case of Circle Offices, Chief Manager/ AGM in charge of credit and in case of Head Office respective DGM who is dealing with credit (operation) will ensure compliance of laid down guidelines and procedures. Similarly, for matters other than credit, the employees who have handled the matter/transaction and their checking officials along with functional heads at controlling office, responsible for monitoring, shall be accountable for any act of omission/ commission.
- v. The staff accountability policy rests on the basic premise that loss on account of genuine business decisions will not attract staff accountability. While the losses caused due to malafide intention and flagrant violation of systems and procedures will certainly attract accountability and the members of staff, found prima facie responsible for such acts, are liable to be sternly dealt with.
- vi. As far as nature of action to be initiated is concerned, a holistic view is to be taken having regard to the past track record of concerned official/ contribution made/ decisions taken, circumstances of the case and the extent of relationship of the commissions/ omissions to the cause of loss/ expected loss. In such cases tolerance level has to be calibrated in such a manner that mistakes arising out of genuine decision making and deliberate or negligence act are seen in distinctly different manner and proceed accordingly.

2. SCOPE:

Operational Matters Other Than Non Performing Assets (NPA).

In case of fraud / malfeasance arising out of operational matters other than NPA, staff accountability shall be examined immediately when such incident is reported/ detected at the branch or other Offices. Staff accountability / staff side action in these cases will be dealt with, by the competent authority at the level of COSAC for taking a view on staff accountability / staff side action. However, in cases where no disciplinary action is warranted, staff side action will be decided by COSAC by taking appropriate/ administrative action including dropping of alleged lapse(s), if required, duly recording justification thereof. 2.1.2 Incases where delinquencies in the operational matters other than NPAs are reported by the Inspecting Officials through Special Reports in terms of

the extant guidelines, Staff Accountability shall be examined on the basis of the special report in terms of policy already in place vide IAD HO Internal Circular No.22/2010 dated 02.06.2010 and updated from time to time.

In other cases, Staff Accountability, where warranted/ called for, shall be examined as per extant guidelines for such deviations/ irregularities which are observed through inspection reports/ CARD reports/ MARD reports/ RBI inspection reports/ Complaints etc.

Rectification of irregularities reported through Inspection Reports (IR) shall be the focus. No accountability shall be examined once irregularity is timely rectified. If it is subsequently found that the irregularities pointed out in the IR were got closed/ dropped with submission of incorrect confirmation/ replies without actual rectification, such cases will be treated seriously and will warrant staff accountability.

Non Performing Assets

The staff accountability shall be examined in all borrowal accounts which slip into Non- Performing Assets.

In accounts with aggregate sanctioned limit up to Rs. 10.00 Lacs, and Government sponsored schemes, staff accountability shall be examined on the basis of Annual I.Rs/QCAR/special reports/ RBI reports/complaints etc. In such cases, neither any status note shall be submitted by the branches nor shall investigation be considered/ conducted. However in cases of evidence of malafides, reckless lending, impersonation, misutilization of Govt, subsidy etc., the matter may be got investigated by the Circle Head immediately when matter came into notice.

However, in case, the fresh slippage (NPA) of small accounts during the year in a branch exceeds 10% of the credit outstanding, the Circle Head will examine the entire credit portfolio of the branch and, thereafter, he may order for an investigation, if required.

In accounts with aggregate sanctioned limit above Rs. 10 lacs (including Government sponsored schemes) and up to Rs. 80 Lacs, staff accountability shall be examined on the basis of information provided by the branches as per Annexure I. If Competent Authority feels that information provided in Annexure I is not sufficient, the competent authority may call further relevant information to form a view whether staff accountability exists or not. If competent authority still feels desirable, they may order for investigation in such accounts. The Circle Office, through a self-contained note (SCN), containing brief history of the case, identified lapses along-with views of concerned officials as well as views of Circle Office, shall place a case before respective competent authority who will take a view on staff accountability.

In accounts with aggregate sanctioned limit above Rs.80 Lacs, staff accountability shall be examined on the basis of status notes to be submitted by branches in the prescribed format as per Annexure II. If required, additional information may be obtained. In case the information is not sufficient for examining staff accountability then competent authority shall order investigation in identified accounts. Reasons for ordering investigation will be clearly spelt out with speaking order. In other words, the mandate to investigating officer will be specific.

Wherever a view is taken for conducting investigation by the competent authority, details of such cases will be forwarded to ZAO for accounts sanctioned up to Rs. 80.00 lacs and accounts where sanctioned limit is above Rs.80.00 lacs to IAD HO for deputing investing official for conducting investigation. In case where decision is taken for not conducting investigation, details of such cases will be forwarded to ZAO for accounts

with sanctioned limit up to Rs.80.00 lacs and to IAD HO, in cases where sanctioned limit is above Rs.80.00 lacs for MIS purpose.

Based on information received as per Annexure-II and/ or investigation report, the Circle Office, through a self-contained note (SCN), incorporating their views/ recommendations on staff accountability for the lapses/ irregularities along with the views/ clarifications of Concerned/ responsible officials, sought along with copies thereof, with factual assessment thereof shall submit a case (excluding the cases of LCB) to respective competent authority who will take a view on staff accountability. In case, loan accounts relate to LCB, the self contained note will be prepared by the concerned LCB along with the views/ clarifications of Concerned/ responsible officials sought with the copies of supporting documents and will submit the same to FGMO. FGMO after incorporating their views/ recommendations on staff accountability on the lapses/ irregularities shall submit a case to respective competent authority who will take a view on staff accountability

Investigations will be invariably got conducted in Quick Mortality accounts with aggregate sanctioned limit of Rs.25 lac and above and the procedure for examining/ determining staff accountability in quick mortality accounts, remains the same as in NPA accounts.

It will be the responsibility of the concerned Circle Office to identify and keep proper record of Quick Mortality cases and report to the higher authorities as per instructions from time to time. Non-identification and non-reporting of Quick Mortality cases will be viewed seriously and will warrant staff accountability.

3. COMPETENT AUTHORITY FOR TAKING VIEW ON CONDUCTING INVESTIGATION / EXAMINATION OF STAFF ACCOUNTABILITY:

For taking a view on conducting investigation/ staff accountability the following committees shall be the competent authority:-

S. No	Aggregate Sanctioned Limit	Competent Authority for taking view on investigation and/ or staff accountability.
a.	Up to Rs. 80.00 Lacs	COSAC - Committee of 3 senior officials in the rank of CH/AGM/CM. (Convener functional manager of Inspection & Audit section at Circle Office).
b.	Above Rs. 80.00 Lacs and up to Rs.4.00 crores	FGMSAC - Committee of 3 senior officials AGM-CO nominated by FGM, AGM-ZAO, AGM-FGMO. (Convener, CM FGMO).
c. (i)	Above Rs. 4.00 Crores	Committee of 3 GMs at HO (IAD, Recovery 8i IRMD) for taking a view on conducting/ not conducting investigation , (coordinator - Recovery Division HO)
c. (ii)	Above Rs. 4.00 Crores 8i up to Rs. 10.00 Crores	HOSAC I - Committee of 3 DGMs at HO (IAD, Recovery, 8i MARD Divisions) for examining accountability (Coordinator AGM - IAD).
c. (iii)	Above Rs. 10.00 crores	HOSAC II - Committee of 3 GMs at HO (IAD, Recovery, Credit Review 8i Monitoring Divisions) for examining accountability (Coordinator DGM - IAD)

Formation / changes in the composition / constitution of the Committees shall be approved by FGM in case of COSAC 8i FGMSAC and by ED / CMD in case of HOSAC I 8i II.

The determination of staff accountability shall rest with an authority at least one scale higher than the level of official(s) whose actions are being subjected to scrutiny. In case, multiple numbers of persons are identified as erring officials (EOs), composite case shall be placed before the authority applicable in respect of highest level of EOs.

4. BROAD AREAS OF RESPONSIBILITY

Essentially, lapses fall into three broad categories:

- a. Procedural lapses or casual negligence in the ordinary discharge of one's duties, and not involving financial / legal liabilities/implications for the Bank.
- b. Gross negligence, detection of reckless lending.
- c. Lapses with malafide intentions.

Operational Matters

In case of malfeasance arising out of operational matters i.e. Credit management, Non- credit operation, Administrative functions etc. cases for examination of staff accountability shall arise when such incident is detected at the branch or other offices through various sources. An illustrative list of broad sources of reporting / areas of irregularities is given below;

- a) Special Reports
- b) Audit / Inspection reports/MARD reports/RBI reports etc.
- c) Crucial returns, branch visit by senior officials
- d) Frauds
- e) Complaints (excluding anonymous/pseudonymous)
- f) Misbehavior

Areas of accountability in non-credit transactions could be as under:

In respect of NPA accounts (**Non Borrowal**) due to Cheque related frauds, passed/ debited either for cash payment or by transfer/ clearing by an official at base branch or inter sole transactions at other sole which later on, turned to be forged/ in-genuine, in such cases, officials who have entered/ verified/ passed the cheque/ instruments, are accountable, if required safeguards/ procedures including verification of cheques under UV Lamp etc. are not taken/followed.

If the cheque contained apparent errors/ mistakes and proceeds of cheque of large amounts (disproportionate to the value/ risk assessment of the account) has been credited to the accounts, in such cases, concerned officials will be held accountable if account is not KYC compliant.

In respect of newly opened accounts, dummy accounts and low value accounts, where such credits were afforded, officials involved in passing / crediting the amount will be accountable.

It is incumbent upon the concerned official to establish that he/ she did proper due diligence before affording the credit and taken all prescribed precautions, while crediting the amount. These guidelines are also applicable, where debits or credits of large value are allowed.

In case of perceived fraud in cheque payment or cloning of cheque, Bank seeks an outside expert opinion as to the possibility of detection of defect in the instrument. The deficiencies observed by expert may not be possible to be detected through naked eye. This aspect should be kept in view while identifying the lapse and holding person responsible for that lapse.

In case, UV lamp is not provided in the branch or if provided but the same was not found in order, where cheque related fraud has taken place, the Incumbent In charge of the Branch/ Back Office up to VLB category and Manager/ Senior Manager/Chief Manager (In charge operation) in case of LCB/ MCB/ ELB shall be accountable.

In respect of outward clearing cheques and collection of outstation cheque, the officials/ staff who verified and passed the cheque for credit to the account, shall be accountable, if above guidelines are not adhered to in terms of role and responsibilities of collecting banker.

Non-compliance of 'Know your customer' and Anti-Money Laundering (AML) related policy and procedural guidelines of Bank/ RBI, in opening and servicing accounts, thus exposing the bank to legal and financial risks, the concerned officials shall be held accountable for such non-compliance.

4.1.3 Misuse / Sharing of pass words:

In respect of misuse of passwords and sharing of passwords, the employee/ officer whose password is misused/ shared, will be accountable for the lapses along with the official/ staff who commits frauds or passes debits/ credits, using the passwords of others. However, in exigencies when sharing of password for limited purpose and for a specific time period is necessary, the guidelines contained in IAD Circular 38/2009 dated 07.07.2009 and modified from time to time, be adhered to by the concerned official(s).

Borrowal Accounts:

The broad area of responsibilities for examining the role of officials shall be as under:

APPRAISAL

Appraisal is carried out at the grassroots level i.e. at branches or at Circle Office. At times, techno-economic viability (TEV) is also carried out by Technical Officer. It is the duty of Technical Officer to ensure proper assessment of the techno-economic viability of the unit and he will be responsible for this aspect. Proper scrutiny as to the acceptability of the proposal within the framework of policy/ guidelines of the bank & adhering to the norms prescribed in that regard/ verification of financial statements, projections, status and credentials of the promoters/ guarantors obtained from the market or other sources, the correctness of data and other basic aspects of the proposal as stipulated from time to time shall be ensured by the officials conducting pre-sanction appraisal. In case of takeover of accounts, besides due diligence of promoters, strict compliance of terms and conditions applicable for takeover of accounts, as in all other cases will also be ensured.

The processing officials shall be responsible for correctness of the information furnished in the Confidential Reports.

In case the appraisal is done/ got done by other Banks/ FIs or an external agency approved by Bank etc., and/ or if it is a joint appraisal as in case of consortium, due weightage shall be given to this aspect by IO when report is being compiled and also at the time of examining staff accountability by the accountability committee.

RECOMMENDATION

The official/ authority recommending a proposal/ credit facility(ies) will be responsible for assessing important aspects of the proposal stated above, specifically giving views on acceptability of the promoters and the proposal being within the framework of policy/

guidelines of the bank and adhering to the norms prescribed in that regard. He will ensure that deviations from prescribed norms/ procedures are clearly brought out with justifications and proposal is placed to the Sanctioning Authority/ Credit Approval Committee (CAC) as per the laid down guidelines contained in Book of Instructions/ Circulars/ Credit Policy of the Bank, issued and updated from time to time.

In such circumstances when deficiencies have been brought out in the proposal and the proposal has been recommended by the recommending authority with justifications/ suggestive mitigants, the accountability shall fall on the concerned officials as under:-

- a) Deficiencies have been pointed out and the proposal has been recommended by the recommending authority with justifications, no accountability shall fall on the concerned officials who had appraised/ processed/ prepared/ recommended the proposal.
- b) Deficiencies have not been pointed out and the proposal has been recommended by the recommending authority, accountability shall fall on the concerned officials who had appraised/ processed/ prepared/ recommended the proposal.

SANCTION

The Officials/ Authority sanctioning the proposal / credit facility(ies) will be responsible for adhering to the norms prescribed under delegation of powers, Credit Policy of the Bank, macro-level perception about acceptability of the promoters and the credit proposal and the norms prescribed by RBI, Government and other regulatory bodies. Wherever there are deviations from the prescribed norms, the sanctioning authority will record their specific comments/ views/stipulations on acceptability of the same with proper justification.

Whenever the decision of the sanctioning authority was in tune with the procedures/ lending policy of the Bank/ RBI, systems in vogue, no accountability will lie against the Sanctioning Authority.

In case deficiencies/ deviations are brought out in the proposal and credit facility is sanctioned /disbursed without giving justification or exceeded his authority without reporting to higher authority with all relevant details for ratification/ approval/ review, in such cases, the sanctioning authority shall be held responsible/ accountable.

DOCUMENTATION

Loan/ Security documents, obtained & executed will be on proper/ prescribed format Complete, valid, enforceable, having all covenants duly incorporated and duly vetted in the eligible cases. For the deficiencies, if detected subsequently, the officials assigned the duty of execution of loan documents or in whose presence documents are executed shall be responsible. However, in cases where documents have been got vetted from the approved advocate/ firm of solicitors and legal audit is being done, the officials will not be liable for any subsequent defect observed, except in cases where qualifying remarks of advocate/ auditor who conducted legal audit/ vetted the documents have not been attended to.

The bank is assigning the work relating to NEC, Valuation reports, IT returns verification, due diligence of customers, stock/ assets verifications etc., to outside agencies such as Advocates, Architects/ Valuers, Chartered Accountants, Lenders'

Engineers, Customer Point Verification Agency (CPVA) etc, who are on the approved panel of bank. The reports tendered by these agencies are accepted and/ or stipulations/ conditions, if any, are complied with, no accountability of the officials shall lie in such cases if any defects are noticed/ detected later on, pertaining to issues covered in their reports. However, the concerned officials to ensure that all the above activities were carried out strictly as per the Bank's guidelines/ instructions/ circulars issued from time to time.

Post Sanction Follow Up

- i. System of supervision and monitoring of credit as laid down by the Bank will be meticulously followed by concerned officials. The official responsible for disbursement will ensure that the same has been permitted as per terms of sanction.
- ii. It is also the duty of the officials in credit department at branches to ensure the compliance of terms & conditions of the sanction and also compliance of systems and procedures, maintenance of records, follow up, stock inspection and submission of stock verification report etc. At controlling offices, officials shall ensure follow up for compliance of terms & conditions stipulated in the sanctions.
- iii. Monitoring of the loans and advances shall be the duty of the officials (loan officer/ credit manager) in the credit department who shall monitor and/or bring to the notice of higher officials and in case of branches to the Incumbent In charge in writing about diversion of funds by way of cash withdrawal, transfer to sister/allied concerns, payments towards non-business purposes etc. Disbursements shall be authorized by the Incumbents/Credit In charge/Manager and it is their duty to ensure that post sanction follows up and inspection is conducted including maintenance of such record.
- iv. Further, the responsibility to ensure timely recovery measures, monitoring the conduct of the account which include unit inspection/ security inspection, keeping insurance/ECGC/CGTMSE cover in force, keeping the debt in force by taking periodic balance confirmation letters, filing of suit within limitation/initiation of SARFAESI proceedings, taking recovery steps promptly in accounts marked for recovery, prompt execution of recovery certificates/Execution Petitions etc. and all such measures to protect the interest of the Bank shall lie with the officials assigned with this task.
- v. At times, an officer may permit adhoc /excess beyond his discretionary powers in the interest of business, it shall be the duty of the official who had permitted such overdrawing to ensure that the proposal for ratification of his action is sent immediately as per bank guidelines/procedures to the competent authority. In circumstances wherever there is genuine error in interpretation of guidelines, the ratification/ confirmation proposal will be moved to competent authority immediately after coming into the knowledge of such an event. The bank has prescribed time frame in which decision is to be conveyed on confirmation proposal otherwise the action is deemed to be ratified. Whenever, the Appropriate Authority for this purpose, takes a decision not to confirm any action, specific directions must also be given for further course of action to deal with the account and that appropriate authority shall propose some action against the officials for such lapses.

Renewal/ Review of Credit limits:

- i. Where the limit is renewed/ reviewed without enhancement, accountability may not be attributed to the recommending official/ sanctioning authority only for having renewed/ reviewed the facility, provided the same has been done with proper justification.

- ii. If the limit is renewed with enhancement in an account which was standard at the time of renewal, subsequent deviations/ irregularities if noted in the account, shall not be attributed to the officials who had originally appraised/ sanctioned the limit. It should take proper care while identifying the lapses of the officials who have sanctioned the limit prior to the enhancement made by subsequent officials. However the clause shall not apply to those officials who had sanctioned/ recommended initially as well as renewed/enhanced the limit subsequently.

Quick Mortality

- a. The loan accounts where 'mortality' takes place within one year of sanction/take over/disbursement whichever is later.
- b. In case of term loans, where repayment / moratorium period has been permitted or Commercial Operation Date (COD) is fixed and / or moratorium period / COD is extended by the Appropriate Authority within permissible guidelines, for this purpose, the period of 1 year shall be reckoned from the date, first installment is due for repayment after the moratorium/ COD / extended moratorium or COD.
- c. In the above perspective, while reporting of accounts as Quick Mortality cases, an administrative view be taken if 'mortality' has taken place within one year of sanction/takeover/disbursement. An account may not be classified as Quick Mortality merely on the ground that interest / installment could not be deposited. Controlling office will get satisfied with regard to 'Mortality' of the account, keeping in view the position of available securities, level of activity and prospects of recovery and regularization of accounts.

Restructured Accounts:

At times, need may arise where restructuring is required to revive the units and in genuine cases, officials may undertake the restructuring exercise, in such cases following guidelines will apply:-

- i. If in the interest of the Bank, restructuring of the account has been done as per Bank's guidelines, without increasing bank's exposure and/ or without diluting the available securities and such restructuring fails, no staff accountability shall be fixed for the same, provided there are no major irregularities persisting at the time of restructuring is done, which continued till the account slipped to NPA.
- ii. Similarly, if operation is allowed by the appropriate authority, after tagging a part of the credits/ sale proceeds, deposited for regularization of irregular or NPA A/c, no staff accountability will be fixed if bank's guidelines in this regard are adhered to.
- iii. Where the limits are renewed with enhancement as part of restructuring- Even if there are some deficiencies in the operation of the account and if the enhancement of limit was intended for the revival of the viable unit, no staff accountability will be fixed on the recommending official/sanctioning authority, if restructuring has been done as per extant guidelines.
- iv. In case NPA accounts are taken up for restructuring as per the extant guidelines, staff accountability up to the date of NPA may be examined separately so that the restructuring process is not delayed.
- v. These guidelines shall not be applicable in respect of fraud, where staff accountability will be examined.

Consortium Advances:

In case of consortium advances, the pre-sanction appraisal/disbursement is being done jointly by all consortium member banks, in such cases if the account turns to NPA, the Competent Authority may take a view regarding staff accountability **in line with the consortium members**, if the leader/ majority of the members of the consortium is of the view that the account had gone bad for the reasons beyond the control of the bank officials and no malafides are suspected on the part of the bank officials.

5 SUBMISSION OF STATUS NOTE:

In case of fresh slippages in all NPA accounts, one calendar quarter will be provided as –cooling period for the purpose of up-gradation of account and if the account after the cooling period is not upgraded, the branch Incumbent will submit a status note on the prescribed proforma (Annexure-I) in case aggregate sanctioned limit is above Rs. 10 lacs but up to Rs. 80 Lacs and Annexure-II, in case aggregate sanctioned limit is above Rs.80 Lacs, to the concerned Circle Office within 15 days of completion of cooling period i.e. if the account has slipped into NPA between January - March quarter, the status note for such accounts are to be submitted by 15th of July.

Cooling period will, however not be applicable in cases of borrowal accounts slipping from Standard to Doubtful/Loss category / quick mortality cases / or where fraud has been committed. In such cases –Status Note on Annexure 1/ II, shall be submitted by the Branch Incumbent to the Circle Office immediately when incidence came to the notice and in case of LCB accounts to FGMO.

In case the branch is under concurrent audit, such status notes will be countersigned by the concurrent auditor. Where the Branch Incumbent himself is the sanctioning authority, the status note shall be got filled up by the Circle Office.

The cases falling under the purview of COSAC will be disposed of, as per the procedure explained herein. All other cases to be dealt by FGMSAC / HOSAC will be forwarded by the Circle Head to them within 15 days of receipt of the same along with his views and recommendation on the lapses and reasons for account becoming NPA. The cases relating to LCB, will be submitted to FGMSAC/HOSAC

6. INVESTIGATIONS:

Where committee has taken a view for conducting investigation, in such cases the convener of COSAC and FGMSAC will provide the copies of status notes and additional information, if any to ZAO for conducting investigation. Similarly, the convener of COGM at HO will provide the copies of status notes and additional information, if any, to Inspection & Audit Division HO for conducting investigation. ZAO/IAD HO shall get these cases investigated by deputing Inspecting officials (IOs) as under: -

S. No.	Account with aggregate sanctioned limit	Level of officer as 10
1.	Up to Rs. 4 crores	Officer in Scale- III
2.	Above Rs. 4 crore and up to Rs.10 crores	Officer in Scale-IV
3.	Above Rs. 10 crore and up to Rs.20 crores	Officer in Scale-V
4.	Above Rs. 20 crores	Officer in Scale-VI

The investigation report will be vetted by the officials as under:

Level of Investigating Officer	Vetting Authority
Officer in Scale- III & IV	AGM at ZAO
Officer in Scale-V	DGM at ZAO
Officer in Scale-VI	IAD, HO

The vetting of report of 10 shall be done by vetting officials broadly on the following parameters and they should record their views in the vetting report:-

- Whether report has been prepared by 10 in terms of accountability policy.
- The lapses have been identified by 10 are supported by documentary evidence and/or are in line with the Bank's prescribed guidelines issued from time to time by HO Divisions/RBI/GOI etc.
- Views of identified officials have been obtained and the same have been incorporated against the lapses identified.
- The erring officials have been correctly identified.
- Vetting officials should ensure that 10 has discussed in his report the main reasons for failure of business either on the part of borrower, such as non-obtaining of various clearance/certificates/licenses from the various government authorities or may be internal or external such as change in Govt, policy, economic slowdown, which lead to the account slipping to NPA.

If DGM is assigned an investigation, such designated Investigating Official will be provided the assistance of an auditing official in Scale III/ IV.

In case account has already been investigated or special investigation is under process, repeated investigation will not be ordered unless there are compelling reasons to do so, which will be clearly brought out.

The Investigating Officer (10) should have sufficient knowledge of the instructions, procedures and guidelines of the Bank. In any case, he/she will acquaint himself fully with all these procedures before proceeding with the task assigned to him.

7. PROCESS OF INVESTIGATION

Guidelines for carrying out Investigation / Responsibilities of the IOs:

The objective and focus of the investigation will be as per mandate of investigation and 10 to identify the reasons responsible for the account slipping to NPA. It is to further find out, whether such reasons are due to the commission / omission on the part of a particular official. **IOs to critically examine the factors i.e. internal or external due to which quality of assets financed has deteriorated**

Internal: whether the credit facilities assessed were within the framework of the lending policy of Bank/RBI, proper verification of credentials of promoters/borrowers/guarantors has been done in terms of Bank's guidelines.

External: The quality of assets has deteriorated due to economic slowdown, change in government policy etc., fraud committed by borrower or any other relevant factors. IOs should also crystallize the action points which are required to be taken by the bank for

up-gradation of account either through recovery or otherwise and submit latest development in the account. IOs will act as **fact finders** and not as **fault finders**. While compiling their report they will avoid making value judgments and words like should be, ought to be, need to be etc are to be avoided.

The IO while listing the deviations/ irregularities will seek views of the concerned official(s) in writing and shall include such views and his comments in the report. The concerned official(s) will be given 15 days' time for submission of his/ her views. Such communications will be sent to the identified concerned officials directly with a copy to the reporting authority under whom the official is working. If he wants to visit the branch for verification of records, he may be permitted to visit the branch for one day with the knowledge of his reporting authority. The said official may be given further time of 7 days, if required. In case the reply is still not received from the official, then the IO will submit his report on the basis of facts available on record and incorporate that reply has not been received from the concerned official.

The IO will prepare the report on the prescribed format (**Annexure II**) as per the mandate provided to him and give the factual position, role and responsibility of the official involved along with specific instances of non-compliance of guidelines/instructions at different stages and its linkage to the slippage of account to NPA category. The IO will also submit the Bio Data of the employee on Annexure IV.

The IO while mentioning the deviations/ irregularities will correlate with supporting documents and provide copies of such supporting documents in the form of annexure to the investigation report.

The IO will look into the period of stay of official identified in his report with the help of concerned Circle Office / FGMO and will ensure that the concerned officials were actually posted at the branch/ office as on the date of occurrence of deviations / irregularities and were responsible for the same. The IO will also make a special mention, if the concerned official(s) is retiring within a period of one year.

The IO will also look into the aspect and report whether there was any instance of failure on the part of Concurrent Auditor (s) in timely reporting of any serious irregularity which has led the account slipping into NPA category.

8. EXAMINATION OF STAFF ACCOUNTABILITY

On the basis of status note, and additional information called for, the Competent Authority shall take a view whether staff accountability exists in the account or not.

The Competent Authority on perusal of status note/ additional information may form a view that irregularities/ deviations are of routine/ procedural nature and do not have any bearing on slippage of the account into NPA. In such cases competent authority shall order for an administrative action recording reasons for such decision. The administrative authority in this regard will be at least one step higher than the official whose accountability is being examined.

If accountability is perceived, the reasons for perceiving accountability shall be recorded with reference to the deviations / irregularities observed from the laid down guidelines / regulations and its linkage with the reasons for the account turning into NPA. Thereafter the Competent Authority shall refer the matter to IAD, HO in cases of **actionable lapses only** for placing the same before the Internal Advisory Committee under copy to the Disciplinary Authority with full details.

The 10 will submit investigation report to Circle Office and copy to ZAO/IAD HO. Upon receipt of Investigation report, the processing/vetting officials at CO/ZAO/IAD HO will ensure, the following, before placing the matter to the competent authority:-

- a) The Investigation report identifies the cause(s) of account becoming NPA,
- b) Whether as per investigation report, the cause(s) were facilitated by the deviations / irregularities attributable to the officials of the bank,
- c) Whether investigation report has identified the official(s) for the deviations/irregularities mentioned in the report, defined the role of each of the officials with their designation, their period of stay in the branch and date of retirement.
- d) Whether all the supporting documents as stated in the report have been attached.

If there are discrepancies for which processing officials need clarification, they may seek clarifications from investigating officials directly. The Circle Office will prepare a self-contained note (SCN) and will send it to the Competent Authority along-with report of 10. On the basis of self-contained note, the competent authority will examine staff accountability. In case, loan accounts relate to LCB, the self contained note will be prepared by LCB and they will send SCN to FGMO. FGMO after incorporating their views/ recommendations on staff accountability on the lapses/ irregularities, shall submit a case to respective competent authority who will take a view on staff accountability

Based on a self-contained note (SCN) submitted by Circle Office, the Competent Authority will examine the accountability and shall arrive at one of the following conclusions:

- a) There are lapses identified by the 10 against concerned official(s) and later on it was found by the Competent Authority, on the basis of facts & supporting documents that lapses/irregularities identified, actually do not pertain or not attributable to him/her, competent authority may drop such lapses.
- b) There are some procedural lapses/irregularities and Competent Authority found that these are not actionable lapses against the concerned officials. In such cases no accountability is perceived and only administrative action against concerned official may be warranted.
- c) Accountability is perceived against concerned officials and disciplinary action is warranted.

In cases of (a) and (b) as mentioned above, if no staff accountability is finally perceived by the Competent Authority, the matter will be treated as closed. Such decisions of Competent Authority shall be communicated in writing to the concerned official and there is no need to send such matters to IAC HO for examining vigilance over tone/ vigilance angle.

In case of (C) above, the matter shall be referred to IAC HO for examining vigilance over tone/ vigilance angle for onward submission to Chief Vigilance Officer for his final views.

9. DETERMINATION OF VIGILANCE ANGLE / OVERTONE:

In taking a credit decision, credit risk forms an integral part of business and vigilance activity in financial institutions is also an integral part of the managerial function. Therefore every loss caused to the organization, either pecuniary or non-pecuniary terms, need not necessarily become the subject matter of a vigilance inquiry. A distinction has be drawn between a business loss which has arisen as a consequence of a bonafide commercial decision and extraordinary loss which has occurred due to malafide,

motivated or reckless performance of duties. While the former has to be accepted as a normal part of business and ignored from the vigilance point of view, the later has to be viewed and dealt with appropriately under the extant disciplinary procedures.

Once the staff accountability aspect is examined by the competent authority and actionable lapses are established, the competent authority through a IAC note will forward the cases of actionable lapses only of concerned official(s) to the Inspection & Audit Division, HO for placing the same before Internal Advisory Committee for taking view on vigilance overtone/ angle. The views of IAC will be forwarded to Chief Vigilance Officer for taking a final view on vigilance overtone/ angle. The Internal Advisory Committee (IAC) shall be consisting of 3 GMs and formation of this committee shall be approved by the CMD. Cases involving administrative or technical lapses i.e, late attendance, disobedience, insubordination, unauthorized absence from duties, proceeding on leave without prior sanction or continuation on unauthorized absence from duties, misbehavior of staff members with customers or among themselves etc. need not be referred to IAC HO for examination of vigilance overtone/angle.

The determination of Vigilance angle/ overtone shall be done in terms of prevalent CVC guidelines.

10. OTHERS / MISCELLANEOUS:

No official, who happens to be the sanctioning/recommending authority in respect of a NPA/ Quick Mortality account under examination, will be associated in the process of taking view on examination/determination of staff accountability in the said account. In such eventuality, if the incumbent of ZAO or the Circle Office is involved as recommending/ sanctioning authority, the matter will be referred to IAD HO for taking a final view.

10.2(a) No accountability will be fixed for any lapse, which has not been pointed out in the two successive inspection reports or 4 years from the date of the event (i.e. occurrence of lapse) whichever is later.

10.2(b) In case irregularity has been pointed out in the IR but observations were not communicated to concerned official for his/her remarks/views within the above mentioned 4 years, the concerned official shall not be held accountable for lapses as pointed out in that IR. However the Circle Head will examine the reasons for such non-communication and if required, will take appropriate action against the officials responsible for such non-communication.

10.2(c) Based on IRs/special reports/complaints once comments of concerned official has been called for and replies/views were submitted by him, the competent authority will take a view for dropping or otherwise, normally within a period of six months from the date, when views/comments of that official are received. If the competent authority does not take any decision within the stipulated period, the concerned official will not be subjected to staff side action, if lapses are further identified through an investigation report. However, in such cases, the Circle Head will examine the reasons for delay and if required, will take appropriate action against the officials who are responsible for such delay.

10.2(d) Further, in case of investigation conducted subsequent to two Regular inspections after sanction / disbursement of credit facilities, no fresh –pre sanction lapses other than those pointed out through Regular Inspection Report be considered for fixing of accountability unless there is element of fraud / malafide etc., within the following stipulations -

- (i) If the fraud has been perpetrated by the borrower on the bank, the clause of two successive inspection report or 4 years from the date of event (i.e. occurrence of lapse) whichever is later, shall continue .
- (ii) In case of malafide action or collusion of staff with the borrower or fraud is perpetrated on bank by the staff members, then the time line shall not be applicable.

In cases where staff side action against the alleged responsible officials are considered and dropped by the Competent Authority, –decision shall be communicated in writing to the concerned official. While fixing person responsible for lapses i.e. identification of Concerned Officials, guidelines issued by the Bank from time to time will be kept in view by the Investigating Officials and competent authority.

Staff Accountability is to be fixed in a fair and transparent manner and will not be based on vindictive or prejudiced views. Adequate opportunity should be given to the affected officials to present their case and submit their views.

11. TIME SCHEDULE FOR SUBMISSION AND PROCESSING OF STATUS NOTES / INVESTIGATION REPORTS:

The total time for completion of examination of staff accountability, will not exceed 120 days from date of submission of Status Notes and/ or Investigation report, as the case may be. The authorities, responsible for monitoring of staff side cases, are to ensure the following timelines in disposal of cases.

S. No	Particulars	Period/Days
A	Submission of status note by concerned branch office to Circle Office	15
B	Additional Information if required, on status note	10
C	Preparation of self-contained note (SCN) at Circle Office on the basis of status note/investigation report	15
D	Views of concerned officials sought by investigating official on identified lapses wherever required and submission thereof.	15
E	Investigation and submission of report + Vetting	25+10
F	Assessment of views and examination by COSAC/FGMSAC/HOSAC on the basis of self-contained note received from Circle Office along with investigation report.	25
G	Reference by COSAC/FGMSAC/HOSAC to respective DA/IAC and sending it to CVO for final view on vigilance angle wherever required.	15
H	TOTAL (10 days have been allotted to vetting of report)	120 + 10

12. MONITORING OF EXAMINATION OF STAFF ACCOUNTABILITY & MIS:

FGMO/Circle Offices will maintain data of examination/determination of Staff Accountability in all NPA Accounts (Fresh Slippage) & Quick Mortality cases separately. The data shall be maintained on account wise/ year wise basis with status of action taken/proposed in respect of each of the concerned officials. This information will be updated on an ongoing basis till final conclusion/disposal of the case. Where concerned official(s) is/are due to retire shortly, such cases shall be concluded expeditiously.

Monthly position of examination of staff accountability and status of staff side cases shall be placed to the Circle Head/FGM for his perusal and follow up with all concerned till finalization of cases. Monthly updated position shall be submitted by Circle Offices / FGMOs to the concerned ZAO, through a monthly progress report on staff accountability. Status of the examination of Staff Accountability in the individual NPA / Quick Mortality cases with aggregate sanctioned limit of over Rs. 10 Lac shall be enclosed with monthly progress report.

On the basis of updated status of examination of Staff Accountability maintained and submitted by the Circle Offices through Monthly Progress Report in respect of individual NPA/Quick Mortality cases, monitoring for disposal shall be undertaken as under;

- a) Circle Head to monitor disposal of individual NPA/Quick Mortality account with aggregate sanctioned limit up to Rs.10 Lac and submit summary of the status/progress to concerned ZAO through Monthly Progress Report. For accounts with aggregate sanctioned limit of over Rs.10 Lac, status of individual account shall be forwarded along with the summary to the concerned Zonal Audit Office.
- b) ZAO to monitor disposal of all individual NPA/Quick Mortality A/Cs with aggregate sanctioned limit over Rs.10 Lac and up to Rs. 80 lacs and submit statement of the status/progress of these accounts to Inspection & Audit Division, HO through Monthly Progress Report. For accounts with aggregate sanctioned limit above Rs.80 lac, status of individual account shall be forwarded to Inspection & Audit Division for further monitoring at theirs.
- c) Inspection & Audit Division, HO to monitor disposal of individual NPA/Quick Mortality A/C with aggregate sanctioned limit over Rs. 80 lacs.

The progress report in respect of examination of staff accountability in NPA/Quick Mortality shall be compiled on the prescribed format issued and updated / revised from time to time.

Inspection & Audit Division shall place a summary position of examination of staff accountability on half yearly basis as on 30th September & 31st March in respect of NPAs/Quick Mortality cases along with individual details of all such accounts with limits of over Rs.1 crore to ED/CMD.

Further, in cases where disciplinary action is initiated after determination of staff accountability, the same shall be monitored on stage to stage basis by PAD, Head Office. Concerned Disciplinary Authority will ensure that after initiation of disciplinary action, stage to stage progress is entered in the HRMS.

SPACE FOR UPDATES

SPACE FOR UPDATES

CHAPTER 2/1

OTHER IMPORTANT MATTERS

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OTHER IMPORTANT MATTERS

1. DATE OF CONFIRMATION IN SERVICE-UNIFORM PRACTICE

(HRD Circular Letter No. 01/2013 DT. 17.07.2013) On

perusal of data extracted from HRMS with regard to date of confirmation of new recruits in officers/clerical cadre, it has been observed that no uniform practice is being adopted for entering date of confirmation in HRMS.

It has been decided that henceforth following system be followed to work out the date of confirmation in services of the bank in respect of new recruits in officers/clerical cadre, irrespective of the date of order of competent authority, confirming an employee.

EVENTS	DATE TO BE RECKONED
Where there is delay in receipt of police verification report/caste certificate verification report and the same is received after due date of confirmation	Due date of confirmation.
In respect of MTs, where the confirmation test for MTs is held or result of the confirmation test is declared on the date beyond the period of probation/extended probation of the MT	The day succeeding the date on which probation ends or the date of declaration of result of main/supplementary confirmation test, whichever is later.
Where the concerned employee has remained on leave leading to extension of probation,	The day succeeding the date on which extended period of probation ends
Where the note for confirmation has been approved by the competent authority on the date beyond the due date of confirmation	Due date of confirmation.

Z GUIDELINES FOR DETECTION AND REPORTING OF FRAUD CASES

General

Occurrence of frauds is mainly due to non-enforcement/ non-observance of systems and procedures and basic safeguards built in the system.

Fraud has been defined by RBI, as under:

All instances wherein banks have been put to loss through misrepresentation of books of accounts fraudulent encashment of instruments like cheques, drafts and bills of exchange, unauthorised handling of securities charged to the bank, misfeasance, embezzlement, theft, misappropriation of funds, conversion of property, cheating, shortage, irregularities etc."

Primarily, it is the responsibility of Incumbent Incharge to detect and report if there is any fraud in a borrowal or non-borrowal account. However, as a part of inspection task it will be necessary for the Inspecting officials to get the frauds reported, if not already done by the branches. Where fraud is suspected by the inspecting official, detailed discussions must be held with the Incumbent Incharge to see that there is no indiscriminate submission of fraud proforma.

Nature and Ex tent of Fraud

Broadly, fraud cases are of two types - **Borrowal Frauds and Non-borrowal frauds.**

The following are various nature of fraud cases identified under **non-borrowal frauds**

- (a) Misappropriation & criminal breach of trust.
- (b) Fraudulent encashment through forged instruments manipulation of books of accounts or through fictitious accounts & conversion of property.
- © Negligence and cash shortage
- (d) Cheating and forgery etc.

The following Broad guidelines are to be kept in mind for determining **fraud element in borrowal** accounts are reiterated hereunder: -

- (a) whether erosion of security has taken place over a period of time due to business failure?
- (b) whether problems of the business/unit have arisen as a result of set -back in business/ difficulties/constraints beyond control of borrowers?
- (c) whether security has vanished suddenly/overnight?
- (d) whether problems/difficulties of the business/unit have resulted from deliberate acts of the borrowers to cheat the bank?

The cases falling under categories (c) & (d) above should be screened for determining element of fraud. In such cases where fraud is established, it must be further ascertained whether bank has suffered loss. The following factors may be taken into account for assessing quantum of loss.

- (a) realisable value of principal security.
- (b) extent of realisability through enforcement of collateral security such as immovable property, shares, life policies, GP notes etc. charged to the bank.
- (c) third party guarantee and recourse to assets of guarantors.
- (d) recourse to State Recovery Act.
- (e) extent of guarantee cover from DICGC/ECGC, if any.

Submission of Fraud Proforma

In accounts where fraud is suspected by the Inspecting Official ,the matter should be discussed with Incumbent Incharge invariably. After such discussion, if element of fraud is found to exist due to which bank has suffered loss, prescribed fraud proformae in case of non-borrowal accounts and borrowal accounts must be got submitted by the Incumbent Incharge during the course of inspection . If fraud reports could not be sent for unavoidable reasons, such cases should be listed separately in the inspection reports.

Lodgement of complaints in Fraud Cases

(FPIs Internal Circular No. 6dt. 08.02.2010)

1. All fraud cases of value below Rs. 10,000/-, involving bank officials, should be referred to the Circle Head of the bank, who would scrutinize each case and then direct the bank branch concerned on whether it should be reported to the local police station for further legal action.
2. Cases of financial frauds below Rs. 1,00,000/- but above Rs. 10,000/- should be reported to the local police station by the bank branch concerned.
3. Cases of financial frauds of the value of Rs. 1,00,000/-& above but below Rs. 1.00 crore, which involve outsiders (private parties) & bank staff, should be reported by the

Circle Head of the bank concerned to a senior officer of the State CID/ Economic Offences Wing of the State concerned.

- 4) Cases of Rs. 1 crore and above should be reported to CBI, after approval from CMD (through FPIS, HO) as per categorisation given below:

(a) Cases of Rs.1 Crore and upto Rs.5 Crore

- Where staff involvement is prima facie evident :CBI (Anti Corruption Branch)
- Where staff involvement is prima facie not evident: CBI (EOW)

- (b) All cases of Rs.5 Crore and above :** BS & FC units of CBI

In addition to the above mandatory references to CBI, CVO in consultation with CMD may refer a case involving less than Rs.1 crore or a case which can not be classified on monetary limits, to the CBI, if, in the opinion of the CVO, the case is of serious nature and/or has an inter-state or International ramification.

5. Central Vigilance Commission has clarified that:-

- (a) It is the monetary limit, which is of consideration and not bank officials or private officials or both or one party.
- (b) The issue of case to be registered with State CID/ EOW is to be forwarded by Circle Head to appropriate authority in State police and state home department to be considered. The argument/ thought of bank being a public person complaining to state CID/ EOW is not correct. It is a Govt, of India institution referring the matter due to substantial amount and complexities. If the state CID/ EOW/ Home Department procedure requires the issue to be first lodged with local police station and then transferred to EOW, then their procedure could be required to be followed.

3. HOLDING OF MRMs

Bank's guidelines in respect of holding Zonal/ Regional MRMs have been conveyed through PD Circular letters no. 52/83 dt. 30.08.83 and 34/88 dt. 09.06.88. These guidelines have been reiterated through HRD Division letter dt. 11.10.95 and 15.03.2003.

1. Circle MRMs should be held at regular intervals as per bank guidelines.
2. The minutes of the MRMs should be finalised within 3-4 days.
3. The decisions taken in the MRMs should be implemented within 30 days.

Further, information regarding holding of Circle MRM will be sent to Head Office on quarterly basis on the following lines.

- a. Date of holding Circle MRM.
- b. Date of finalising the minutes.
- c. Details of decisions taken.
- d. Dates of implementing the decisions taken.

The above informations should invariably reach Head Office in the first fortnight of the following quarter. In case no MRM is held during a particular quarter, the reasons thereof have to be provided.

MRM Meeting at FGM Level

(PAD Circular letter 5/2014 dt. 03.03.2014) With the reintroduction of 4 tier set up with FGM office, it has been decided to revive the old Zonal level MRM concept at FGM level to discuss the issues which are not settled in Circle level MRM meetings and only policy issues are discussed at HO level MRM meetings.

It is, therefore, advised that to begin with, FGMO MRM Meetings will be convened henceforth at FGM level twice in a year. The number of participants on behalf of the Association in such meetings will be as under:

- AGS posted in the FGMO command area.
- Only those Circle Secretaries or Circle Presidents from the Circles whose unresolved issues form part of the agenda items.
- One office bearer of the Central Executive Committee of the Association, duly authorized by the General Secretary of the Association.

The issues which are in the purview of the FGM and the unresolved issues of the Circle MRM meetings may be discussed in FGMO level MRM meetings.

The minutes of the meeting held at FGM level shall be recorded and signed by the parties. A duly signed copy of minutes be sent to Head office.

4. ROTATION OF DUTIES AND COMPULSORY AVAILMENT OF LEAVE

HRD Division Circular NO. 406 dt. 15.06.2007

All members of the staff will have to compulsorily avail leave for at least a week's time (six days) in each calendar year against leave standing to their credit and after obtaining regular sanction therefor from the competent authority.

Ordinarily, the clerical staff, including godown keepers/ CTOs, should not be left on the same duty for more than six months at a time. Similarly, the duties of checking staff at the branch, where more than one checking officials are provided, should be inter-changed at intervals not exceeding one year. However, in case of loans/ foreign exchange duties, the above period of six months and one year may be extended at the discretion of the incumbent in-charge and depending upon the exigencies. If due to smallness of an office, the change of duties is not possible, the Regional Manager's directions be sought.

5. BIPARTITE SETTLEMENT - DISCIPLINARY ACTION - AGAINST THE WORKMEN STAFF AND PROCEDURE THEREFOR

in terms of Clause 19.14 of the Bipartite Settlement dated 19.10.66, as amended by the settlement dated 31.10.79, it has been decided as under:

The incumbent Incharge of each office is empowered to issue and serve charge sheets on the defaulting workmen. The Incumbent Incharge of each office is also empowered to suspend them, if considered necessary, after obtaining prior approval from Disciplinary Authority, in exceptional cases where the employee is involved in a fraud of serious nature or commits an act of riotous behavior in the premises of the Bank and it is considered expedient to suspend the employee immediately and prior permission cannot be obtained, he may be suspended by the Incumbent Incharge and subsequent approval of the Disciplinary Authority may be obtained immediately by advising the circumstances necessitating immediate action. However, in respect of the employees of the Zonal/ Regional Offices and exceptionally/ very

large branches and Division and Departments at HO, respective Managers are authorised to issue and serve charge sheet and also to suspend, if necessary.

6. PROVISION FOR NOTICE BOARDS AT EACH OFFICE FOR USE BY THE MAJORITY WORKMEN UNION AND MAJORITY OFFICERS ASSOCIATION.

The posters and handbills printed by workmen and officers union should not be pasted on the walls and doors of bank premises thereby giving it a shabby appearance. A separate notice board should be provided in each office for use by the majority officers organisation as well as majority workmen union. The notice board may be provided whenever there is a demand from the eligible union / association for display of their messages and bulletins. The size of the Board should not exceed 3 feet by 2.5 feet

Posters / Handbills etc. should be displayed / pasted at board specially meant for this purpose. Any person violating these instructions should be dealt with strictly.

The underline objective behind grant of this facility is that no union / association can be allowed to disfigure / deface any property of the bank.

7. PERMISSION FOR PURSUING HIGHER STUDIES

O If an employee desires to pursue higher studies after joining the bank, the permission may be granted to the all employees including probationers to pursue higher studies. It may, however, be ensured that the working hours of the employees in the bank is not in conflict with the working hours of the educational institutions that they join and they get sufficient marginal time to report to the office in time.

O If an employee pursues higher studies without prior permission of the bank, he / she will not be entitled for any benefit in lieu of having passed the said examination. Besides this, the employee will also be liable for disciplinary action in terms of Bank guidelines.

O An employee seeking permission for pursuing further studies should make a request to the bank and give the necessary undertaking as per Annexure .

8. AD HOC AND TEMPORARY INCENTIVE TO EMPLOYEES POSTED IN NORTH EASTERN REGION

(HRDD Circular No. 602 dt 24.02.2010 dt 24.02.2015 PAD 237dt. 15.10.2014)

With a view to facilitating the movements of Officers of Public Sector Banks posted from outside North Eastern Region(NER) to Branches/Offices located in States of that Region, the Govt, of India had provided special ad hoc and temporary incentives to the Officers which are as under: -

- Retention of accommodation at earlier place of their posting or in any places indicated of their choice and provision of free furnished singly accommodation at NER
- Payment of mid-academic transfer allowance for the entire period of their stay in NER if, his/her children do not joint at NER;
- Ad hoc and temporary monetary incentive@ 20% of basic pay subject to a maximum of Rs.3000/- p.m & maximum Rs.7500/- p.m. for the duration of their active duty in NER
- Yearly leave travel concession to the place where his/her family resides
- Preferential transfer to any place of his/her choice (out of 3 places indicated) on completion of tenure of two years of stay in NER.

It has now been clarified by the Govt, of India, Ministry of Finance that Officers belonging to a State in North Eastern Region but posted in other States of North Eastern Region shall also be eligible.

9. RETENTION OF LIEN ON JOBS IN BANKS- PERSONS SELECTED FROM PUBLIC SECTOR BANKS TO OTHER GOVERNMENT DEPARTMENTS/ ORGANISATIONS AND VICE VERSA

As per guidelines issued by Govt, of India, Ministry of Finance, Deptt. Of Economic Affairs vide letter dated 23/27.1.1987, no lien should be retained in the public sector banks when a person is selected for job in a Govt. Department / other Organisations etc. and vice versa. The selected person should resign from his job in the public sector banks before taking up the job with Govt. Department or other Organisations and vice versa

10. APPLYING FOR PASSPORT

(PADConsolidated Circular No. 13 DT. 25.03.2014)

Staff members desiring to apply for Passport for going abroad as a tourist are required to apply to the Bank for issuance of a 'No Objection Certificate' as prescribed by the Passport Authorities, Ministry of External Affairs, Government of India. The proforma for application by the employee for issuance of 'No Objection Certificate' as also the proforma for issuance of 'No Objection Certificate' by the Bank has been circulated vide HRDD Circular No. 382 dated 17.03.2007.

Recently, there has been a change in the proforma of 'No Objection Certificate' issued by the Passport Authorities and as such, the staff members desirous of applying for Passport are now required to submit 'No Objection Certificate' as per the revised proforma prescribed by the Passport Authorities.

Staff members who wish to apply for Passport should submit their applications for issuance of 'No Objection Certificate' in the revised proforma which is annexed as Annexure-1. The 'No Objection Certificate' will be issued by the Bank in the revised proforma which is annexed as Annexure-2.

The following should also be ensured in this regard:

- The 'No Objection Certificate' as per Annexure-2 should be issued only after the application is received from the staff member as per Annexure-1. This should be complied with invariably and no exceptions should be made.
- The application submitted by the staff member should be kept on the record of the office where the staff member is posted and also at the office of the authority issuing the 'No Objection Certificate'.

Q Circle Heads / Chief Managers at FGM Offices will be the Competent Authority to consider / approve such requests in respect of the employees working in their Circle / FGMO. Chief Managers at HO Divisions will be the Competent authority to consider / approve such requests in respect of employees working in their Division.

PROFORMA FOR APPLICATION FOR ISSUANCE OF 'NO OBJECTION CERTIFICATE'

Date.

The Manager

BO: _

Sir,

Please issue me 'No Objection Certificate' enabling me to apply for Passport for going abroad as a tourist.

In the event of the Bank's agreeing to give the same, I undertake that I shall not go abroad without prior approval of the competent authority and absence from duty will be debited to my Privilege Leave account, subject to admissibility and the Bank shall have no liability whatsoever towards my passage, maintenance abroad, incidental expenses including repatriation. Further, I will not seek extension of my leave beyond what is sanctioned at the time of my departure. In the event of my not returning to join duties after the sanctioned leave, I shall be deemed to have voluntarily abandoned employment with the Bank and the Bank shall be at liberty to strike off my name from the rolls of the Bank without any further reference to me. Any communication addressed to me by the Bank may be sent to me under certificate of posting at the residential address given by me and such sending of letters shall be deemed to be sufficient service on me unless I furnish a fresh address in writing which is duly acknowledged by the Bank. In the later event, any communication sent to me under certificate of posting at the address would be deemed to be sufficient service on me.

I have read the provisions of Section 6(2) of the Passports Act, 1967, as contained in PAD Circular No.13 dated 25.03.2014, and certify that the provisions (a) to (i) of Section 6(2) are not attracted in my case.

I certify that following is/are my dependants:

S. No.	Name	Gender	Relationship with self	Age (in years)

SIGNATURE

NAME _

ADDRESS _

PROFORMA FOR ISSUANCE OF 'NO OBJECTION CERTIFICATE' BY THE BANK

[ALL CENTRAL GOVERNMENT EMPLOYEES, STATE GOVERNMENT EMPLOYEES, EMPLOYEES OF STATUTORY BODIES AND PUBLIC SECTOR UNDERTAKINGS, THEIR SPOUSE AND CHILDREN UPTO THE AGE OF 18 YEARS ARE REQUIRED TO PRODUCE A IDENTITY CERTIFICATE (STRIKE OUT PORTION NOT APPLICABLE)]

(To be given in Duplicate on Original Stationery)

Certified that Shri/Smt./Miss _____, Son/Wife/Daughter of Shri _____ who is an Indian national, is a temporary/permanent employee of (office address) _____ from (date) _____ and is at present holding the post of _____. Shri/Smt./Miss/Mst. _____ who is also an Indian national, is/are a dependent family member(s) of Shri/Smt. _____ and his/her identity is certified. This Ministry /Department/Organization has no objection to his/her acquiring Indian Passport. I, the undersigned, am duly authorized to sign this identity Certificate. I have read the provisions of Section 6(2) of the Passports Act, 1967 and certify that these are not attracted in case of this applicant. I recommend issue of an Indian Passport to him/her. It is certified that this organization is a Central/State Government/Public Sector Undertaking/Statutory Body. The Identity Card Number of Shri/Smt./Miss (employee) _____ is _____.

Ref. No. & Date _

Applicant's
photo to be
attested

Name, Designation, Address & Telephone No.

Provisions of Section 6(1) of Passports Act. 1967.

Subject to the other provisions of this Act, the passport authority shall refuse to issue a passport or travel document for visiting any foreign country under clause (c) of sub-section^a) of section 5 on any one or more of the following grounds, and on no other ground, namely:-

- (a) that the applicant is not a citizen of India;
- (b) that the applicant may, or is likely to, engage outside India in activities prejudicial to the sovereignty and integrity of India;
- (c) that the departure of the applicant from India may, or is likely to, be detrimental to the security of India;
- (d) that the presence of the applicant outside India may, or is likely to, prejudice the friendly relations of India with any foreign country;
- (e) that the applicant has, at any time during the period of five years immediately preceding the date of his application, been convicted by a court in India for any offence involving moral turpitude and sentenced in respect thereof to imprisonment for not less than two years;
- (f) that proceedings in respect of an offence alleged to have been committed by the applicant are pending before a criminal court in India;
- (g) that a warrant or summons for the appearance, or a warrant for the arrest, of the applicant has been issued by a court under any law for the time being in force or that an order prohibiting the departure from India of the applicant has been made by any such court;
- (h) that the applicant has been repatriated and has not reimbursed the expenditure incurred in connection with such repatriation;
- (i) that in the opinion of the Central Government the issue of a passport or travel document to the applicant will not be in the public interest.

II. ISSUANCE OF IDENTITY CARD TO STAFF MEMBERS/ RETIRED EMPLOYEES

(HRDDCir. No. 638 dtd. 16/07/2010, PAD Consolidated Cir. No. 16 dtd. 26/03/2014, HRDDCir.

No. 711/15 dated 21/08/2015)

The bank has provided the facility of issuance of Identity cards to permanent staff members of the bank. The I-card facilitates their identification while on tour or going to rural areas on duty. These cards have been made available to Circle offices by Printing & stationary Deptt.

The cards are required to be serially numbered at the time of issuance and should bear a duly attested passport size photograph of the holder in the space provided for. The cost of the photograph may be reimbursed to the employees and the amount may be debited to "Misc. Exp. HO Sanction".

As per HRDD Circular 503 dt. 08.12.2008, it has been decided by the Bank to issue the **laminated** Identity Cards to the retiring employees **at the time of their retirement** along with the payment of their Terminal Dues. The Branch Office will obtain the photograph from the retiring employees and shall forward the photographs and other information as per Annexure enclosed with the Circular to the Circle Office. The CO shall prepare the Identity Cards and after entering the details in the separate register to be maintained for this purpose shall send the Identity Card to the Branch office. The Branch Manager shall issue the Identity

Card to the retiring employee after ensuring that the employee has sign the identity Card in his presence. Similarly, the Identity Cards to the employees retiring from CO/HO Divisions will be issued by the respective Offices. The Identity Card shall continue to be issued to the already retired employees on their specific request.

SPECIMEN OF IDENTITY CARD FOR RETIRED EMPLOYEES

PUNJAB NATIONAL BANK

.....

PHOTOGRAPH

Employee PF No.

Name & Designation

Residential Address

Date of Birth:

Date of Retirement Date

of Issue:

Issuing Authority :

SIGNATURE OF INCUMBENT

BACK SIDE OF IDENTITY CARD

BLOOD GROUP :

EMERGENCY CONTACT NO :

INSTRUCTIONS

1. In the event of loss, the holder of this Card must inform the Issuing Authority in writing.
2. In the event of loss, any one finding the Card is requested to send it to the Issuing Authority.
3. This Card has been issued only for the purpose of establishing Identity of the holder.

NOTE: The Bank is neither represented by nor is responsible or liable in any manner for the acts, deeds or consequences thereof, of the holder of this Identity Card.

12. BRINGING POLITICAL PRESSURE OR OTHER OUTSIDE INFLUENCE IN SERVICE MATTER - REPRESENTATION OF BANK EMPLOYEES TO GOVT

(PAD Cir. No. 254 dt 17.03. 2015)

Regulation 12 of Punjab National Bank Officer Employees' (Conduct) Regulations, 1977 provides that no officer employee shall bring or attempt to bring any political or other outside influence to bear upon any superior authority to further his interests in respect of matters pertaining to his service in the Bank.

Further, through various circulars issued by the Bank in this respect, all staff members (Officers as well as Award staff) have been advised time and again against bringing in outside pressure on the Management in respect of various service matters related to transfers/postings/ disciplinary matters/ appointments or any other favour.

The related provisions are reproduced below for ready reference:

- No employee should make any representation to the Government of India regarding his individual grievance(s) in respect of service matters without first having exhausted the possibilities of redressal of such grievance(s) by the appropriate authorities of the Bank. The Deptt. Of Financial Services, (Ministry of Finance, Government of India) does not enter into direct correspondence with the Bank employees in respect of their individual grievances on service matters. **(PAD Cir. No. 287 dated 30/10/2015)**
- Any act of bringing outside pressure as above will constitute misconduct and the employee concerned shall be liable to disciplinary action in accordance with the provisions of the Punjab National Bank Officer Employees' (Discipline & Appeal) Regulations, 1977/Bipartite Settlement.
- In the event of any employee bringing in political or any other outside influence to bear upon any superior authority to further his interests in respect of matters pertaining to his service under the Bank, a note in this respect shall be made in the service record/history sheet of the employee concerned and the same shall be taken into account at the time of his promotion.
- Representations of the employees to the Head Office in any matter should be routed through proper channel. In the absence of report of the FGMO/CO authorities, HRDD/PAD, HO will not attend to the matter for want of factual details.

Any violation made by an employee in respect of above shall be viewed seriously..

13. DIPLOMA EXAMINATION BY INDIAN INSTITUTE OF BANKERS

HRDDivision Circular No. 419 dt. 03.09. 2007

The Indian Institute of Bankers in its endeavor to keep pace with the changes taking place in the banking sector and to provide necessary educational support to bank employees conducts the following diploma examinations:

A one-time reimbursement of course fee (amounts as mentioned in the table below) for the courses mentioned in the following table below will be made by the Bank on submission of pass certificate by the candidate and such reimbursement of fee will stand revised as and when the fee is revised by IIBF.

Further, a one-time cash incentive (amount as mentioned in the table below) will be offered to the candidate for passing each of the following courses mentioned in the table below:

	Course/Examination	Reimbursement of Fee (in Rs.)	Cash Incentive (in Rs.)
1.	Diploma in Treasury, Investment & Risk Mgmt *	21,000	10,000
2.	Diploma in International Banking & Finance/ Banking Technology	7,500	4,000
3.	Post Graduate Diploma in Financial Advising	10,000	5,000
4.	Certificate in Trade Finance	2,000	1,000

	Course/ Examination	Reimbursement of Fee (in Rs.)	Cash Incentive (in Rs.)
5.	Certificate Information System Banker (CeISB)	2,000	1,000
6.	Certificate in AML & KYC	1,000	1,000
7.	Bank Oriented Paper in Hindi	100	300

includes a mandatory e-learning package of 150 hrs

- Q All Officers and Clerical staff members who are members of IIBF will be eligible to receive the aforesaid incentive (reimbursement of course fee & cash incentive) for all the courses mentioned in the table above. However, employees in subordinate cadre who are members of the Institute will be eligible to receive incentive (course fee reimbursement and cash incentive) for passing the course mentioned at point no. 7 in the table above - 'Bank Oriented Paper in Hindi'.
- The candidate will be allowed to apply for one course at a time.
- In respect of courses mentioned at point no.s 1, 2 & 3 in the table above (Diploma in Treasury, Investment & Risk Management, Diploma in International Banking & Finance/Banking Technology, PG Diploma in Financial Advising), the qualifying Officer/Clerical employee will become eligible to receive the one-time course fee reimbursement and cash incentive as mentioned above only when he executes a bond agreeing to serve the Bank for a minimum period of 3 years from the date of receiving the cash incentive. In the event the Officer/Clerical employee leaves the Bank's service before such date, he will have to refund to the Bank the entire amount of relevant course fee and cash incentive.
- In respect of courses mentioned at point no.s 1, 2 & 3 in the table above (Diploma in Treasury, Investment & Risk Management, Diploma in International Banking & Finance/Banking Technology, PG Diploma in Financial Advising), the one-time course fee reimbursement and cash incentive will be given by the Bank only when the candidate passes the said course(s) in maximum 3 attempts or within a period of 5 years from the date of application, whichever is earlier.
- Q An Officer/Clerical staff member who has passed any of the course(s) mentioned vide point no.s 1-6 in the table above, will become eligible to receive incentive under the scheme (course fee reimbursement & cash incentive) only when he gives an undertaking stating that he will have no objection in his posting by the Bank (in the acquired qualification area) at a point of need.
- The General Managers(Zone)/Zonal Managers may keep in mind the above mentioned specialized qualifications acquired by the staff members while taking decisions regarding posting/placements so that the knowledge gained by the staff members in such specialized areas is put to optimum use by the Bank. Such staff members may also be considered for intensive training in the specialized areas of Credit Management, Foreign Exchange, Financial Services, Marketing etc. However, it is emphasized that while making such placements no deviation from the existing rules/guidelines on transfer and postings should be made.
- The Competent Authority for reimbursement of course fee and provision of cash incentive for passing any of the courses mentioned in the table above will be General Manager(Zone)/Zonal Manager in respect of staff members posted in Zones. For staff members posted in HO Divisions, the Competent Authority for the purpose will be GM- HRD, HO, New Delhi.

The above guidelines will have prospective effect, i.e. the same will be applicable to all such staff members who successfully complete any of the aforementioned courses offered by the Institute on or after the date of issuance of this Circular.

14. INVESTMENT BY BANK EMPLOYEES IN THE SHARES OUT OF THE QUOTA RESERVED FOR FRIENDS AND ASSOCIATES OF THE PROMOTERS OF THE COMPANY OR THE EMPLOYEES OF THE COMPANY

Investment by bank employees in the shares out of the quota reserved for friends and associates of the promoters of the company or the employees of the company is not allowed, as these are likely to embarrass or influence the Bank employees in the discharge of their duties and may also result in acts prejudicial to the interests of the Bank. Accordingly, the employees (officers & workmen) are prohibited to make investments in the acquisition of shares/debentures, etc. in their names or in the name of the spouse or of their close relatives including children/ brothers/ sisters/ father/ mother/ step mother/step children wholly dependent on the employee out of the quota reserved for friends and associates of the Directors of the company.

If any employee desires to acquire shares/securities out of the promoters quota of a company under some exceptional circumstances (e.g. when a close relative of the applicant is a chief promoter /director of the issuer company) he/she shall seek prior permission of the bank for such acquisition.

No officer / employee of the bank can legitimately apply for or accept allotment of shares / securities out of the employees' quota of any company. Acceptance of such allotments by the employees of the Bank will be deemed to be an act of misconduct under the relevant conduct regulations and the employee shall be liable to disciplinary action for such acts. These instructions will apply, mutatis mutandis, to acquisition of shares/securities out of the employees' quotas in the names of members of families of the Bank's employees except in cases where the family member is a bonafide employee of the issuing company.

Such acts of investments in shares/debentures etc. out of the quota reserved for friends and associates of the promoters as also out of the employees' quota and quotas meant for relatives, if applied and accepted without permission, would be deemed as violative of provisions of Regulation 18 of the Officer Employees' (Conduct) Regulations applicable to Bank and clause 19.5(j) of the First Bipartite Settlement, as applicable to officers and workmen employees, respectively. Such misconduct on the part of Officer employees/ workmen employees would be viewed seriously and would entail disciplinary action.

15. EMPLOYEES PARTICIPATING IN POLITICS/SEEKING ELECTION TO MUNICIPAL LEGISLATIVE AND OTHER BODIES, ETC.

Members of staff of the bank are prohibited from participating in politics in any shape or form and also from contesting elections to any legislative or local bodies.

The following activities on the part of bank employees are strictly prohibited;

1. To be an office bearer of political party or an organization which takes part in politics;
2. To take part in or assist in any manner in any movement/agitation or demonstration of a political nature;
3. To take part in an election to any legislature or local authority; and
4. To canvass in any election to any legislative or local authority.

5. Engaging in part-time employment in any other institution, organization, etc. (not applicable in case of part-time employees).

Members of staff should not, therefore, contest elections, participate in politics in any shape or any form contrary to the above rules. Any employee found violating the above instructions would be liable for disciplinary action in terms of bank's rules

16. REQUISITION OF BANK STAFF FOR ELECTION DUTY

The Election Commission of India has laid down the following guidelines for drafting bank employees for election work.

1. Bank employees may be drafted to the minimum extent possible only in contingency where sufficient number of Govt. employees are not available and/or in emergent circumstances such as, strikes, etc., by the Govt. employees.
2. Care should be taken to see that normal functioning of the banks are not interrupted; and
3. Bank employees drafted on election duty may, whenever possible, be kept on the reserved list and only in unavoidable circumstances should be put on duty. If practicable, their posting to any polling station outside their normal place of duty may be avoided.

The Bank employees requisitioned for election duty will not be entitled to any overtime or compensatory off during the period they work in connection with the election.

17. POSTING OF EMPLOYEES' RELATIVES

The following conventions are intended to be followed in the matters of posting of employees.

- a. Every employee shall disclose if any other employee is related to him. Relationship shall mean (i) husband, wife, son, daughter, son-in-law, daughter-in-law, brother-in-law of the employee and (ii) brother, sister, father, mother, uncle, aunt, first cousin, nephew or niece of the employee or his/her spouse.
- b. No employee shall be posted directly under any of his relative.
- c. No two relatives shall be posted in the same office or in case of a big branch or office in the same section.
- d. An employee related to a Regional Manager or a Zonal Manager shall not be posted in the region/zone under them.
- e. No officer shall deal with the case of any of his relatives regarding his employment, promotion, confirmation, transfer, reward or punishment. He shall disclose the nature of his relationship and pass on the file to his next superior officer for his order or recommendation as the case may be.
- f. Exceptions to the above may be granted by the General Manager.

All declarations of disclosure of relationship should be sent to the Regional Manager and Heads of Deptt. concerned who will report all present postings contrary to the above conventions to the General Manager - HRD through the Zonal Manager and Head of the Deptt.

18. LEAVE TAKEN ON FALSE GROUNDS FOR PARTICIPATION IN DHARNA, DEMONSTRATION, AGITATION ETC.

Where an employee had applied for leave giving a particular reason and later on it was found that leave so sanctioned was used for participating in Dharna/Demonstration, agitation etc. the leave sanctioned in such cases should be cancelled and no wages be paid for the period of leave on the ground that leave was obtained on false pretext, without prejudice to the bank's right to take disciplinary action.

19. OPTION TO JOIN THE MAINSTREAM OF BANKING

(PAD Consolidated Cir. No. 20 dated 02/04/2014)

A Technical / Specialist Officer is one who is recruited in a category / discipline other than the mainstream banking line, for utilization of his services in areas requiring certain skills or specialized experience. All Specialist / Technical Officers will be eligible to join the mainstream of Banking on completion of 5 years of service reckoned from the date of their initial appointment as a specialist / technical officers. On their becoming so eligible, the specialist officers may apply to the bank for joining the mainstream. Having regard to the needs and exigencies, the Bank may permit these officers to join the mainstream banking line or retain them in their own discipline.

The Specialist / technical Officer, **who have completed 4 years of service** reckoned from the date of their initial appointment **may forward** their application for joining the Mainstream to HRD Division, HO New Delhi through proper channel. The Technical / Specialist Officers, shall however, be eligible to join the mainstream of banking **only after completion of 5 years** of service from their date of appointment as Technical / Specialist Officers.

20. HONORARIUM TO GUEST FACULTY

The rates of honorarium payable to PNB Guest Faculty and outside guest Faculty have been revised recently and the same are as under:

(HRD Circular Letter No. 12/2003 dt28.11 .2003)

CATEGORY	RATES OF HONORARIUM
PNB Guest faculty	Rs.300/- per session (max. 4 sessions per programme) without any restriction on per month basis. Honorarium may be paid to all PNB Guest Faculty irrespective of the scale.
OUTSIDE GUEST FACULTY	
Category -1 Senior government officials/ RBI officials/ Academicians/ reputed consultants / administrators etc.	Rs. 1000/- per session plus conveyance charges
Category - II (other than mentioned in Category -1)	Rs. 500/- per session plus conveyance charges

The rates mentioned above are the upper limits and depending upon the status of the visiting faculty, the amount can be decided by the Principals/Training Managers within the overall cap.

The Principals of CSC, IT Centre and RSCs are authorized to approve the list of Category - I Guest Faculties and the ZTCs may get the said list approved from ZM/DZM of the concerned zone.

21. REPORT OF ARREST/DETENTION TO SUPERIORS BY OFFICER EMPLOYEES

In terms of Regulation-12 of PNB Officer Employees' (Discipline & Appeal) Regulations, 1977, an officer employee shall be deemed to have been placed under suspension by an order of the competent authority w.e.f. from the date of his detention, if he is detained in custody whether on criminal charge or otherwise for a period exceeding 48 hours and also in the event of conviction to a term of imprisonment exceeding 48 hours. Instances are there that whenever officer employees are arrested by Police, they remain absent from duties and upon release, they rejoin duty and submit leave application without disclosing the fact of their arrest.

It has been decided that it shall be the duty of an officer employee who may be arrested/detained for any reasons, to intimate the fact of his arrest/detention and the circumstances connected therewith to his immediate superior or the Head of Deptt./Branch promptly even though he might have been subsequently released on bail/or otherwise. Failure on the part of the officer employee to so inform his superiors will be regarded as suppressions of material information and may render him liable to disciplinary action on this ground alone, apart from the action that may be called for on the outcome of the police case, if any, against him.

22. CHANGE IN NAME.

For the purpose of changing his/her name, the employee should publish a notice in the local gazette and also in the local newspaper and give intimation of such change to the Home Deptt. of the concerned State Govt. Once such notice has been given and a period of one month has expired, there would appear to be no need of receiving any permission from the State Govt, or any other authority and it would be in order for the bank to accept a change in name.

23. ADMISSION OF DATE OF BIRTH OF EMPLOYEES IN BANK RECORD

Instructions regarding admission of date of birth of an employee are as under

- i) In case of employees who have passed matriculation examination, the date of birth as per matriculation certificate shall be taken as conclusive proof of age.
- ii) In case of an employee who has not passed matriculation examination, his age should be admitted on the basis of certificate from the municipal record or Police Station of the place where such an employee was born or school leaving certificate of a recognised school.
- iii) In exceptional cases of such non-matriculate employees, who can not produce any of the aforesaid proofs, the date of birth may be admitted on the basis of declaration of their age given by the employees at the time of their appointment and in case they are unable to state their exact date of birth, but can state the year or year and the month of birth, 1st July or 16th of the month respectively may be treated as the date of their birth.

The employees may also be required to submit the certificate of age from civil surgeon of the place or area in which they reside.

iv) In case of subordinate staff who are ex-police/ex-military personnel, the date of birth as given in their discharge certificate shall be admitted as the date of birth in the bank record.

24. PERMISSION TO BORROW / STAND AS GUARANTOR IN THE LOANS UNDER PNB OFFICER EMPLOYEES (CONDUCT) REGULATIONS, 1977

HRD Circular Letter 4/ 04

- O Where an officer has not availed clean overdraft facility from our Bank, no permission is required for availing Housing loan / any other loan from other banks. However, if the loan amount or borrowed amount is more than Rs. 25000/- , he should report the transaction to the Bank.
- O In Education Loan raised by officers for their children from PNB, the documents are to be executed by both the student and the officer as co-obligant. So, prior permission is not required. However, the same is to be reported in Assets & Liabilities statement.
- O To stand as Guarantor , prior permission is required. The same is applicable to suspended officers also.

25. BANNING OF SMOKING IN OFFICE PREMISES

(HRD DIVISION CIRCULAR NO.423 dt. 17.09.2007)

The Central Government has enacted a Law namely the Cigarettes and Other Tobacco Products (Prohibition of Advertisement and Regulation of Trade and Commerce, Production, Supply and Distribution) Act, 2003. The said Act has been formulated, inter alia, with a purpose to prohibit the cigarettes and other tobacco products which are injurious to health and to achieve the improvement in public health in general as enjoined by Article 47 of the Constitution.

In terms of provisions of the above said Act no person shall smoke in any public place. Accordingly no person can smoke in any of the offices/branches of the Bank. Incumbent In charges are to display a copy of this circular on the Notice Board and also to prominently display "NO SMOKING" in the premises for the awareness and knowledge of the all concerned. It is advised to ensure that the provisions in the matter are meticulously followed and no member of the staff smokes in any office/ branch of the Bank.

26. CLEARANCE FROM VIGILANCE DEPTT. HEAD OFFICE ON PROMOTION, RETIREMENT & VOLUNTARY RETIREMENT

(PERSONNEL ADMINISTRATION DIVISION CIRCULAR LETTER NO. 3 dt. 23.02.2011)

The instructions of Chief Vigilance Officer, Vigilance Deptt. HO on this matter are as under:-

1. Prior clearance of Vigilance Deptt. HO should invariably be obtained in all cases relating to promotion, retirements/ voluntary retirements and review for continuation in Bank's service.
2. Reference to the Vigilance Deptt. in cases of retirement / review should be sent atleast 3 months prior to the date of retirement / review.
3. Disciplinary Authorities / Administrative Authorities should ensure that the finding in the inspection report or the findings of investigating Officers in case of complaints which warrant disciplinary action should be processed at the earliest possible so as to avoid allowing any person promotion to next higher cadre or to retire voluntarily or on superannuation without appropriate action.

27. WINDOW DRESSING: DEPOSIT / ADVANCES

(Ref IOAD Circular No. 19/2013 D T. 25.06.2013)

Some of the instances which tantamount to **Window dressing** are appended below:

- C Creating short term deposits by transferring funds to Deposit Accounts from loan accounts of borrowers and reversal of these entries after the periodical financial closing.
- C Purchasing cheque at par and crediting the amount to savings fund or current account of borrower or issuing short term deposit receipts.
- C Purchasing of accommodation cheque for large amounts from corporate bodies and sending these cheques / instruments in clearing, subsequently.
- C Crediting Term Loan repayment installments in Saving / Current account of the party instead of concerned loan accounts.
- C Transfer of funds from one branch to another for opening Saving Fund /Current Account before the periodical financial closing and re-transfer the same immediately after the closing.
- C Crediting Pension in the pensioners account before due date. Amount of post dated cheques of consolidated pension received from various agencies debited to Suspense Account and then crediting to the pensioners account before due date.
- C Debiting inward clearing of last working day of half year/year to Suspense Account instead of individual accounts.
- Non-complying of standing instructions of the clients regarding remittance of funds in time.
- 0 Debiting of unavailed amounts in CC, KCC & OD accounts and crediting the same to Saving / Current /Fixed accounts at the near end of periodical financial closing.

Reserve Bank of India has been repeatedly emphasizing that banks should raise only **stable Deposit / Advances**. Inflating the balance sheet figures at the year-end not only distorts the performance of individual bank but also affects the aggregate deposits of entire Banking System. In the event of recurrence of such phenomenon, RBI would invoke **penal action** on Banks as provided under **Section 46** of the **Banking Regulation Act, 1949** as well as to fix appropriate accountability on the officials concerned.

On the above issue, Central Statutory Auditors have also expressed serious concern in their last Audit Report of the Bank.

It is, therefore, reiterated that branches should mobilize only stable Deposit/Advances and should not resort to Window Dressing in any shape or form.

28. COMPENSATION TO BANK EMPLOYEES WHO ARE KILLED IN BANK ROBBERIES, TERRORIST INCIDENTS INCLUDING LEFT-WING EXTREMISM

PAD CIRCULAR NO.117 dt. 14.08.2012

The revised guidelines in this regard are as under:

- i) In case of death of an employee as a result of or during bank robbery or attacks by terrorists, including left-wing extremism on bank employees, the family of deceased will be given compensation by the bank as follows:

In case of death of Officers :	Rs.20 lakhs
In case of death of Clerical/Sub Staff:	Rs.10 lakhs

- ii) The bank will look after educational expenses of the children of the deceased upto and inclusive of graduation.
- iii) The bank will give immediate employment to one member of the family of the deceased in accordance with the guidelines of compassionate appointment. In case none is able to immediately take up employment, the entitlement will be held in abeyance till one of the members of the family becomes eligible for and is in a position to take up such appointment.
 In case compassionate employment is not taken up, the pay and allowances last drawn by the deceased may be extended to the family till one of the children of the family reaches 21 years of age or till the date on which the deceased would have retired in normal course, whichever is earlier. Such payment of pay and allowance will be available only if the dependent is not gainfully employed elsewhere.
- iv) The loans for housing etc. which might have been availed of by the employee may be transferred to the family member if any compassionate appointment is given, irrespective of his/her normal eligibility. If compassionate employment is not sought by the family, the interest part may be waived and only principal be recovered from the compensation/other dues payable.
- v) In respect of the persons other than the Bank employee who may get killed as a consequence of or during robberies and/or attack of terrorists, the bank will pay a lumpsum compensation of Rs.3 lakhs to the family of the deceased.
- vi) In case of Bank employees/customers/members of public who actively resists bank robberies and terrorists attacks on banks, the bank may consider a cash reward not exceeding Rs.2 lakhs. In addition, the bank employees may be given an out of turn promotion, if they satisfy the minimum conditions of eligibility prescribed for direct recruits to the post but without reference to the numbers of years of service rendered. Employees not covered for criterion for promotion may be allowed three advance increments in their existing grade on a permanent basis.
- vii) All expenses for treatment of injury caused during or at the time of resisting bank robbery/terrorist attack on banks, including hospitalization of the victims (bank employees/members of public/customers) shall be borne by the bank.
- viii) The cash reward mentioned in clause (vi) above, will be in addition to the compensation, if any, to which the person may be entitled to under the provisions of various Acts/Rules governing him/her.

In the deserving cases of the employees/customers/members of public, in terms of the above Scheme, proposals may be forwarded to our office soon after the incident. It should be ensured that the information/documents etc. as per the list given in **Annexure-I** attached herewith is sent alongwith the recommendations of the Circle Head.

CHECK LIST OF DOCUMENTS/INFORMATION FOR SUBMISSION OF PROPOSALS

1. A Brief gist of the whole incident alongwith death certificate.
2. A copy of FIR lodged (English version must be enclosed).
3. A copy of the report of the Security Officer.
4. A confirmation that bank has borne the expenses incurred on treatment of injured employees/members of public/customers. The amount of expenses may be given.

5. Amount of terminal benefits paid to the family i.e. PF, Gratuity, Leave encashment & Family Pension.
6. A confirmation that proposal/application for waiver of Housing Loan, Financial Aid, Contributory Benefit Fund, Self Financed Group Insurance Scheme etc. has been submitted to the respective authorities.
7. The complete proposal for providing employment on compassionate grounds to one of the dependents is sent, wherever applicable.
8. In case compensation is payable on the analogy of Workmen Compensation Act, proposal/recommendations in terms of PD Circular No.824 dated 01.02.1985 is also submitted along with.
9. The recommendations of Circle Head complete with respect to cash reward as well as the other benefits.
10. Any other document as considered necessary

29. PUNCTUALITY, DISCIPLINE AND ATTENDANCE

(Ref. PAD Division Circular No. 133 dt. 01.01. 2013)

- i) All employees must attend office at the prescribed time and should not be allowed to leave office before the closing hours. Information is to be put up everyday by the Officer, who looks after the establishment, to the Incumbent Incharge /Circle Head/Chief Manager/Chiefs at Head Office, as the case may be.
- ii) All branches / offices should maintain Movement Register and parallel leave record of Incumbents Incharge of branches.
- iii) The Branch Manager should call for the attendance register after 5 minutes of the prescribed time of reporting of staff members and cross mark should be put against the employees who arrive late. In no case the staff members should be permitted to join duties after start of the business hours.
- iv) Attendance should be marked both in the morning and in the evening to register arrival / departure.
- v) No employee should leave office before the prescribed time.
- vi) Employees may be allowed short leave on not more than 2 occasions in a month at the discretion of the Branch Manager. This discretion should be used by him very sparingly and not as a matter of routine. Proper record of short leave should be maintained. It should be ensured by the Branch Manager that short leave is allowed only after completion of the day's job.
- vii) Short leave may not be permitted during first half of the day and not at all on Saturdays.
- viii) Short leave must not exceed one hour and it should be availed only after obtaining prior sanction in writing from the Incumbent Incharge/Head of the Department/Division.
- ix) An employee who desires to obtain leave of absence, other than Casual Leave, should apply in writing to the branch manager or any other officer appointed for the purpose. Such applications of leave shall be made not less than one month before the date from which the leave is to commence, except in urgent cases or unforeseen circumstances including illness, when it is not possible to do so.

- x) No employee should be absent from his work place or should be permitted to avail unauthorized recess break or loiter outside or cluster around the seats of other employees. In case of default, the employees concerned shall be liable for deduction of wages, without prejudice to any other administrative action that may be deemed proper and fit.
- xi) In terms of the provisions of the Bipartite Settlement, absence without leave or overstay of sanctioned leave without sufficient grounds and unpunctual and irregular attendance are minor misconducts and the employees are liable for disciplinary action.

Regulation 13 of PNB Officer Employees (Conduct) Regulations 1977 provides that no officer employee shall absent himself from duty or be late in attending the office or leave the station without first obtaining the permission of the competent authority. Breach of this Regulation constitutes misconduct punishable under the Officer Employees (D&A) Regulations, 1977.

- xiii) Full day's work should be allotted to all the members of the staff and no trade union activity should be permitted during office hours. In terms of the provisions of Bipartite Settlement, holding or attempting to hold or even attending any meeting on the premises of the bank will constitute misconduct and employees committing breach of this provision would be exposing themselves to appropriate disciplinary action. Further holding of elections to the union during office hours would not be in accordance with the provisions of the Bipartite Settlement and also the Regulations, in the case of Officers.

30. BRANCH CATEGORIZATION NORMS

HRD Division Circular Letter No. 04/2015 Dt. 22.06.2015

Category	Norms (Average aggregate business & average advances, computed on WEEKLY BASIS, during last one year for Circle Office and LCB's and last two years for other categories individually)
Circle offices	DGMs as Circle Head proposed for the circles having average business of Rs 5000 cr and above . However Circles situated at State Capital/having MCBs or ELBs would be headed by DGM, irrespective of business. All other circles with less than Rs 5000 Cr of business to be headed by AGM.
Small	Branches having average aggregate business less than Rs. 10 crore
Medium	Branches having average aggregate business of Rs. 10 crore & above but below Rs. 40 crore
Large	Branches having average aggregate business of Rs. 40 crore & above but below Rs. 125 crore
Very Large	Branches having average aggregate advances of Rs. 25 crore & above but below Rs. 100 crore and average aggregate business of Rs. 125 crore & above but below Rs. 400 crore
Exceptionally Large	Branches having average aggregate advances of Rs. 100 crore & above and average aggregate business of Rs. 400 crore & above . Further, if the branch is having a single Time Deposit and/or single Term Loan Account of Rs. 100 Cr & above, 25% of the amount may be reckoned for the purpose of determining the category of the branch in terms of the revised norms

Category	Norms (Average aggregate business & average advances, computed on WEEKLY BASIS, during last one year for Circle Office and LCB's and last two years for other categories individually)
Large Corporate Branches	DGMs as branch head proposed for the Large Corporate Branches, having average business of Rs 5000 cr and above. All other LCBs with less than Rs 5000 Cr of business proposed to be headed by AGM. (LCB will handle loan proposals above Rs 25 cr. LCBs headed by DGM may also handle proposals above Rs 10 cr to Rs 20 cr within their loaning powers.)
Mid Corporate Branches	Branch Heads for MCBs are proposed as per business of branch as proposed for General Banking Branches. (MCBs handle proposals between Rs 5 cr and Rs 25 cr at places where LCB are also located and proposals of Rs 5 cr and above at places where LCBs are not located)
Retail Asset Branches	Headed by Chief Manager irrespective of business level of branch.
Asset Recovery Management Branches (ARMBs)	Small and Medium Branches: As per Criteria applicable to General Banking Branches. G Large Branches: Average business of Rs 40 Cr & above but less than Rs 100 Cr G Very Large Branch: Average business of Rs 100 Cr and above but less than Rs 400 Cr. G Exceptionally Large branch: Average Business of Rs 400 Cr and above.

Above categorization norms will not be applicable for all the service branches, BO: Bija (1275) under CO Ludhiana (FCI account), BO: Jhatikara (2247) under CO Central Delhi (fertilizer subsidy account) and BO: UPPCF building (4740) under CO Lucknow (UPPCF single deposit).

The aforesaid proposed categorization norms will be valid for two financial years i.e. 2015-16 and 2016-17 and will expire on 31.03.2017. However, categorisation of branches will be reviewed for next year at the time of preparation of Manpower Plan 2016-17.

Do's & Don'ts Guidelines - Social Media

(Ref. HRD Circular No. 700 Date: 14.07.2015)

Coverage and Scope:

- 1 The policy covers all individuals working at all levels and grades in bank and covered under BPS and Officers Service Regulations including casual and contractual workers. (Collectively hereunder referred to as Employee).
- 2 All employees are expected to comply with bank's social media policy at all times to protect the privacy, confidentiality and interest of the bank and its services, employees, partners, customers and competitors.

Rules for Use Of Social Media:

- 1 Bank permits the incidental use of social media websites for personal use subject to conditions stated herein. However, this is a privilege and not a right. It must neither be abused nor overused and bank reserves the right to withdraw permission at any time at its discretion.

The use of social media should take place substantially out of normal working hours.

Access to the Social media (online media activity) should not interfere with the official and customer commitments.

- 2 If an employee creates a profile in social media, the employee may do so in his or her personal capacity and should not create any fictitious profile. Any expression made is to be on behalf of self. Employees should speak/post /tweet/blog in first person and not on behalf of bank. Employee to stand by the private or personal views or expressions made and should avoid attribution to bank and its subsidiaries, customers, Management, associates and other staff members.
- 3 Employee should not make any false, misleading or defamatory statements which may damage reputation of bank, its subsidiaries, customers, Management, associates and other staff members.
- 4 Employees, who are on the social media should not create groups, alternate profiles, blogs etc. by tagging PNB or logo of bank as part of the profile, group, blog etc. names as it may mislead the general public about the official status of the site, group, blog etc. Any of the existing names in contravention of above guidelines are to be either changed/modified or deleted.
- 5 Employee while posting in blog or any other social media about his work should make it clear that the views and opinions are personal and not the official views of bank and publish following disclaimer" *The views and opinions expressed or implied herein are my own and do not reflect those of my employer, who shall not be liable for any action that may result as a consequences of my views/ opinions s".*
- 6 Employee should respect the privacy of other fellow employees, customers and avoid using un-parliamentary language, insults, inflammatory, objectionable, obscenity in any communication.
- 7 Employee should protect PNB customers, vendors, and all stake holders and should not quote them without their explicit permission.
- 8 Employee should protect confidentiality of the information gathered, collected or handled about the bank, its customers, in the ordinary course of business and it is not to be published in any form or manner. In case it is referenced, the source is to be mentioned clearly. Material in breach of copyright or Intellectual Property should not be posted. PNB's Logo, Trade mark, any IP are not to be posted in internet so as the IP of others and it is not to be transgressed.

Consequences of Breach

Any violation of these guidelines may result in Disciplinary action as per the existing guidelines of Bank and/ or as per the law of land.

Request for Reversion after Promotion

(PAD Consolidated Circui ar No. 21 dated 04/04/20 14)

The extant bank guidelines for seeking reversion are as under:-

- (i) Reversion is not a matter of right. It is at the discretion of the Management.
- (ii) Reversion can be sought only on medical grounds or on extreme compassionate grounds normally within 3 months from the date of promotion.
- (iii) On accepting the reversion of the employee, there would be no lien on the place of posting earlier held by him/her. The posting shall be at the discretion of the Management depending upon the availability of vacancy and exigency of

business. The employee may, however, give his preference for 2/3 Circles, which however shall not be binding on the bank.

- (iv) No TA/DA/Joining time shall be allowed for reporting to new office after reversion.
- (v) The debar clauses, if any as per extant guidelines shall be applicable on Workmen and officer staff. Further, the clauses as provided in HRDD Cir No.344 dt. 20.09.2006 shall also be applicable to officers who seek reversion.

All the recommending authorities are requested to keep in view the extant bank guidelines as well as adhere to the following points before recommending the representations of the officers, seeking reversion:

- a) While recommending the request of the officer for reversion to lower grade, the concerned Circle Head/Divisional Head should suitably counsel the officer and ensure that officer has sought the reversion on genuine grounds and certify that necessary counseling has been done and the officer has been explained the rules of reversion to a lower/previous grade/cadre.
- b) The application of the officer, seeking reversion, should not be kept pending in any of the offices.
- c) In case the officer requests for the withdrawal of the reversion before the decision of the sanctioning authority is conveyed to him, the same should be taken up immediately with our Division for its status on that particular date, to avoid any complication.
- d) It should also be conveyed clearly to the concerned officer that once the request for reversion from higher grade/cadre to lower grade is accepted by the authorities, it is irrevocable and entails the debar clauses as applicable for workman and officer staff. Then the authorities should not entertain any further representation from the officer for its withdrawal at later stage.

ANNUAL PERFORMANCE APPRAISAL (APAR) FORMATS FOR OFFICERS

The extant guidelines with regard to the system of Annual Performance Appraisal for officers are contained in PAD Consolidated Circular No. 23 dated 17.04.2014 read with PAD Circular No. 239 dated 28.10.2014 and PAD Circular No. 241 dated 20.11.2014.

The Performance Appraisal System for officers of the Bank is framed within the provisions of the PNB (Officers) Service Regulations, 1979 and the Government guidelines received from time to time. (Annexures and guidelines for APAR for officers are enclosed in the mentioned circular. Submission of APAR for the FY 2014-15 has been circularized vide PAD cir. No. 258 dated 01.04.15.

IMPLEMENTATION OF THE SEXUAL HARASSMENT OF WOMEN AT WORKPLACE (Prevention, Prohibition and Redressal) ACT, 2013

(Ref PAD Circular No. 207 dated 09/04/2014)

The basic tenets for the prevention of sexual harassment at workplace; provide detailed procedure for making a complaint of sexual harassment; procedures for inquiry of complaint and punishments for false or malicious complaint or false evidence. Further, certain duties, as regards the protection of women against sexual harassment at workplace, are also made incumbent upon the employer in terms of the provisions of the Act and the Rules thereof.

Complaints relating to sexual harassment at workplace

(Ref. HRDD Cir. No. 733 dated 29.12.2015)

It has been decided to have another channel for women employees to report any complaint relating to sexual harassment at workplace. Such employees can directly correspond through email with a designated senior lady executive in Top Executive Grade. Complaints thus received will be dealt with confidentially and will be read personally by the Senior Officer. Wherever required the complaint will be directed to the appropriate authority.

(Ref. PAD Cir. Letter no. 4 dated 24/02/2015 & HRDD Cir. No. 729 dated 07/12/2015)

EXIT THROUGH VOLUNTARY RETIREMENT

The Board has desired that in case of Voluntary Retirement, "Exit interview" of the concerned officials be held and reasons be brought on record.

Accordingly, all concerned are advised that whenever any employee tenders his request for Voluntary Retirement, his 'Exit Interview' must be held before recommending his VRS request to the Competent authority for consideration and the reasons for seeking VRS be brought on record and entered in HRMS. Competent Authority for the 'Exit Interview' is given below:

Scale /Grade	Competent Authority to accept VRS	Competent Authority for Exit Interview
Award Staff	CM of Controlling Office/HO Division looking after HR	CM of Circle/Controlling Office/HO Division looking after HR
JMG and MMG	Head of Controlling Office (in the rank of AGM and above)/AGM-HR	AGM/CM in Circle/Controlling Office/HO Division looking after HR
SMG	GM-HR	CH/ Divisional Head in HO Division
TEG	CMD	Scale VI - FGM/concerned GM at HO Scale VII - Concerned ED

(Ref. HRDD Circular No. 725/2015 dated 01/12/2015)

Bank has introduced Employee Suggestion Box "ESB" through PNB Parivar (HRMS). "ESB" will facilitate the employees to express fresh and thoughtful ideas & suggestions covering the entire gamut of Human Resource Management.

Filing of Returns of Assets & Liabilities Statement as on 31st March of every year

{PAD Cir. No. 262 dated. 28/04/20}5

In terms of Clause 20(2) of Punjab National Bank Officer Employees' (Conduct) Regulations, 1977, (here-in-after referred to as Regulations) every officer employee shall, every year submit a return of his movable and immovable and valuable property including liquid assets like shares, debentures as on 31st March of that year to the Bank before 30th day of June of that year.

SPACE FOR UPDATES