Foreword

The Banking Department Manual (1957) contained various instructions relating to the accounting, establishment and administrative matters which were required to be adhered to by all the departments of the Bank. These instructions, as also changes that took place subsequently in the scope of Bank’s activities and its procedures, were compiled and issued in the form of "General Administration Manual-1988", Volume I and Volume II.

2. The Manual was revised in 2000 to incorporate the changes which had taken place till that time. In order to facilitate easy reference to the various provisions contained in the revised General Administration Manual, 2000, the narrative paragraphs were incorporated in Volume I and proforma of forms and registers prescribed were segregated and put in Volume II of the Manual.

3. Since the last revision of the Manual in 2000, there have been numerous changes in the functioning of the Bank. While new departments have come into existence, some departments/institutions have been closed/restructured. Further, a lot of change has taken place in the areas of staff administration, establishment/welfare matters, budget and financial powers, maintenance of office premises, security arrangements, use of Bank’s cars, house keeping functions, library, liveries, etc. An attempt has been made to capture these changes in the revised Manual. Another noticeable change in the revised edition of the Manual is that Chapter 5 on Inspection and Audit functions has been segregated and brought out by Inspection Department in a separate Manual viz. Inspection & Audit Manual.

4. Provisions contained in General Administration Manual (GAM), as applicable to all the departments of the Bank, are distinct from those contained in the specific manuals relating to different departments. We hope that this edition of the GAM will be found useful by all officers and staff managing day-to-day work of the Bank.
5. A soft copy of the GAM is available on the EKP website of Department of Administration and Personnel Management, Central Office, for use by all concerned. The department would endeavour to update the GAM at more frequent intervals to capture the changes in the Central Office instructions/guidelines with the ultimate aim of updating the Manual on real time basis. Comments/suggestions which are likely to simplify the procedures to improve efficiency in office are welcome.

6. The Bank expresses appreciation of the efforts put in by Shri Prabal Sen, Principal Chief General Manager and the team of officers in the Department in bringing out this Manual. Particular mention may be made of Shri Manoj Sharma and Shri Biplab Chakraborty, General Managers, Shri U.M.Nayak, Deputy General Manager, Shri K.B.Pandit, Assistant General Manager, Smt.R.M.Doctor, Manager and Shri M.K.Patni, Assistant Manager who have taken pains in collecting and editing material from various Central Office Departments. The Bank also sincerely appreciates the cooperation extended by the Heads of various Central Office Departments in preparing and updating the material pertaining to their areas and various Regional Offices for their valuable suggestion in revising the Manual.

V.S. Das
Executive Director

Reserve Bank of India
Department of Administration & Personnel Management
Central Office
Mumbai
December 31, 2009
# GENERAL ADMINISTRATION MANUAL – PART I

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CHAPTER 1
ORGANISATIONAL SET-UP OF THE BANK

1.1 Central Board of Directors

The general superintendence and direction of the affairs and business of the Bank are vested in a Central Board of Directors which consists of:

i) Governor and not more than four Deputy Governors appointed by the Central Government.

ii) Four Directors nominated by the Central Government, one from each of the four Local Boards as constituted under Section 9 of the Reserve Bank of India Act, 1934.

iii) Ten Directors nominated by the Central Government representing various economic and functional interests.

iv) One Government official nominated by the Central Government usually the Secretary from the Ministry of Finance.

1.2 Governor/Deputy Governors

The Governor and Deputy Governors are full time Directors of the Bank and are appointed by the Central Government for a period not exceeding five years at a time. The Governor is the Chairman of the Central Board of Directors. The Deputy Governors are not entitled to vote but on occasions when the Governor is for any reason unable to attend any meeting of the Central Board, the Deputy Governor authorised by the Governor in writing to act on his behalf is entitled to vote.

1.3 Directors

The Directors nominated to the Central Board from the Local Boards shall hold Office during their tenure with the Local Boards. Directors nominated to represent the professional and functional interests may hold Office for a period of four years and thereafter until their successors are nominated. A retiring Director is eligible for re-nomination if he is not otherwise disqualified.

1.4 Chief Executive Authority

The Chief Executive Authority of the Bank is the Governor. In the absence of the Governor, the Deputy Governor nominated by him performs functions of the former. The Governor is assisted in the performance of his duties by Deputy Governors. The Governor and Deputy Governors are assisted by Executive Directors. The sphere of operations / allocation of work areas / Departments among the Deputy Governors and Executive Directors are decided by the Governor.
1.5 Local Boards

For each of the four regional areas of the country specified in the First Schedule to the Reserve Bank of India Act, 1934, a Local Board has been constituted by the Government of India under Section 9 of the Reserve Bank of India Act, 1934. The Local Boards have their regional headquarters at Kolkata, Chennai, Mumbai and New Delhi. They function under the directions of the Central Board. Each Local Board consists of five members appointed by the Central Government for four years to represent, as far as possible, territorial and economic interests and the interests of co-operative and indigenous banks. The members elect a Chairman from among themselves. The functions of the Local Boards are to advise the Central Board on such matters as may generally or specifically be referred to them and to perform such duties as the Central Board may delegate to them.

In terms of Section 9(4) of the Reserve Bank of India Act, 1934 the Central Board of the Bank has delegated the following matters /areas to be deliberated upon by the Local Boards:

i) Position of Urban Co-operative Banks in the Local Area

ii) Position of NBFCs in the Local Area

iii) Currency Management in the Local Area

iv) Customer Service, complaints, grievances, etc. in the Local Area (including implementation of the Banking Ombudsman Scheme)

v) Government Sponsored Programmes

vi) Economic and financial developments or market intelligence of the Local Area relevant to RBI

viii) Review the functions of State Level Bankers Committee (SLBC)

1.6 Committee of the Central Board

In accordance with the provisions of Reserve Bank of India General Regulations, 1949 there is a Committee of the Central Board consisting of the Governor, Deputy Governors and other Central Board Directors who may at the time be present in the area in which the meeting is held. This Committee meets once a week, normally on Wednesdays, at the Office of the Bank where the Governor has his headquarters, to attend to the regular current business of the Bank. Executive Directors of the Bank attend these meetings as special invitees.
1.7 Sub-Committees of the Central Board

The Bank has constituted three Sub-Committees of the Central Board viz., the Staff Sub-Committee which attends to the staff matters, the Building Sub-Committee which attends to the building projects and the Inspection and Audit Sub-Committee which reviews the Inspection and Audit Reports on Offices/ Central Office Departments. The tenure of these Sub-Committees is two years and their role is purely advisory in nature. The composition of these Sub-Committees is as under:

i) Staff Sub-Committee comprises two or more Directors of the Central Board (one of them to be nominated as Chairman), the Deputy Governor and the Executive Director in-Charge of the Department of Administration and Personnel Management (DAPM), one or more persons of eminence in the field of Personnel Management and/or General Administration and one or two top executives of the Bank and Principal Chief General Manager/Chief General Manager in-Charge of DAPM as Member-Secretary. The other Deputy Governors and Executive Directors may attend the meetings of the Sub-Committee by invitation.

ii) Building Sub-Committee comprises two or more Directors of the Central Board, (one of them to be nominated as Chairman), the Deputy Governor and the Executive Director in-Charge of Premises Department, four Architects/Engineers of repute, and Chief General Manager of Premises Department as Member-Secretary.

iii) Inspection and Audit Sub-Committee comprises four Directors of the Central Board (one of them to be nominated as Chairman), the Deputy Governor and the Executive Director in-Charge of the Inspection Department, Executive Director in-Charge of DAPM. Chief General Manager, Inspection Department acts as the Member-Secretary. The other Deputy Governors and Executive Directors may attend the meetings of the Sub-Committee by invitation.

1.8
(i) Board for Financial Supervision

Board for Financial Supervision (BFS) has been set up by the Central Board under Section 58(2) of the Reserve Bank of India Act, 1934 to perform functions and exercise powers of supervision and inspection vested in the Bank under Reserve Bank of India Act, 1934 and Banking Regulation Act, 1949 in relation to different
segments of the financial system, viz., banks, non-banking financial institutions, and other financial institutions.

The Board consists of the Governor, Deputy Governors and four Directors from the Central Board of the Bank to be nominated by the Governor as members. The Governor, who is the Chairman, nominates one of the Deputy Governors as full time Vice Chairman of the BFS.

Considering the need for special attention towards audit of accounts in banks and to review the guidelines on empanelment of statutory auditors etc., the Board for Financial Supervision (BFS) has set up a Sub-Committee (Audit) in its 2nd Meeting held on January 25, 1995 in exercise of powers conferred in terms of Regulation 12 (1) of the RBI (BFS) Regulations, 1994. In terms of Regulations ibid, the Sub-Committee is chaired by the Vice-Chairman, BFS and includes two directors from BFS as members. The term of the Sub-Committee, initially set up for two years, has been extended from time to time along with the extension of the term of Members of BFS.

(ii) Board for Regulation and Supervision of Payment and Settlement Systems
The Payment and Settlement Systems Act, 2007 empowers the Reserve Bank of India to regulate and supervise the payment and settlement systems in the country. The Board for Regulation and Supervision of Payment and Settlement Systems (BPSS), a committee of the Central Board, which earlier functioned under the Reserve Bank of India (Board for Regulation and Supervision of Payment and Settlement Systems) Regulation, 2005 has been reconstituted in accordance with the provisions of the Board for Regulation and Supervision of Payment and Settlement Systems Regulations, 2008 in the wake of enactment of Payment and Settlement Systems Act, 2007. The BPSS is empowered to exercise all powers vested in the Bank in terms of the provisions of the Act ibid.

The Board consists of the Governor as the Chairperson, Deputy Governors and three Directors of the Central Board of the Bank to be nominated by the Governor as members. The Deputy Governor in charge of the Department of Payment and Settlement Systems is the Vice Chairperson of the Board. Two Executive Directors nominated by the Chairperson and the Principal Legal Advisor of the Bank are permanent invitees to the meetings of the Board. Persons with experience in the fields of payment and settlement systems can be invited to the meetings of the BPSS either as permanent invitees or as ad-hoc invitees.
1.9
(i) Deputy Governors’ Committee

The Deputy Governors’ Committee, constituted with the approval of Governor in 2004, takes formal policy decisions on matters/issues involving various departments of the Bank. The Committee is mandated to meet every week generally on Wednesdays, subject to availability of quorum. As regards quorum of the Committee, one DG can get leave of absence. Governor and DGs are authorized to mark issues to the Committee. Secretary's Department provides secretarial assistance to the Committee.

(ii) Top Management Group

Top Management Group (TMG) comprises the Governor, Deputy Governors and Executive Directors. The meetings are held every week on Tuesdays. No prior agenda is prepared for the meetings. Secretary's Department provides Secretarial assistance to the Group.

(iii) Committee of Executive Directors

The Committee of the Executive Directors is empowered to sanction expenditure in accordance with the powers delegated to the committee under RBI Expenditure Rules, 2009. The minimum quorum for sanction of Expenditure will be any three Executive Directors (EDs) including the ED of the concerned Department.

1.10 Central Office – Structure

The Central Office of the Bank is situated at Mumbai. The Principal Chief General Manager’s Office (Department of Administration & Personnel Management) is the principal administrative Office of the Bank. The other Central Office Departments are:

(i) Customer Service Department (CSD)
(ii) Department of Banking Operations and Development
(iii) Department of Banking Supervision
(iv) Department of Communication
(v) Department of Currency Management
(vi) Department of Economic Analysis and Policy
(vii) Department of Expenditure & Budgetary Control
(viii) Department of External Investments and Operations
The major/core activities of various Departments/Divisions of the Bank are furnished in Annex.

### 1.11 Regional Offices/Branches

The primary functions of note issue and general banking business are carried out through the Issue Department and Banking Department respectively, at various Regional Offices/branches of the Bank. The Banking Department performs the Bank’s role as banker to the Government/banks and the Issue Department fulfills the Bank’s role as the nation’s sole currency authority. The Banking Department mainly consists of Deposit Accounts Department, Public Accounts Department, and Public Debt Office. Other Departments which are also treated as part of the Banking Department for internal administrative convenience are Estate Department and Regional Offices of Central Office Departments, viz., Department of Banking Supervision, Urban Banks Department, Rural Planning and Credit Department, Department of Non-Banking Supervision and Foreign Exchange Department. The Regional Offices/Branches/Sub-Offices function under the overall charge of the Regional Director/General Manager/Deputy General Manager.
1.12 Full-fledged Offices/Branches

There are 4 offices and 15 branches of the Bank (headed generally by Regional Directors/Chief General Managers/General Managers) functioning at the following centres.

Offices

(i) Mumbai
(ii) Kolkata
(iii) New Delhi
(iv) Chennai

Branches

(i) Ahmedabad
(ii) Bangalore
(iii) Belapur (Mumbai)
(iv) Bhopal
(v) Bhubaneswar
(vi) Chandigarh
(vii) Guwahati
(viii) Hyderabad
(ix) Jaipur
(x) Jammu
(xi) Kanpur
(xii) Lucknow
(xiii) Nagpur
(xiv) Patna
(xv) Thiruvananthapuram

At seven other Centres indicated below, there are sub-offices, generally headed by senior officials, to take care of the local needs pertaining to the areas such as, rural credit, financial literacy, financial inclusion, non banking finance companies, banking services and facilities provided by commercial banks, urban cooperative banks and foreign exchange related facilities.

(i) Dehradun
(ii) Kochi
(iii) Panaji
(iv) Raipur
(v) Ranchi
(vi) Srinagar
(vii) Shimla
(viii) Gangtok
1.13 Internal Administration – Conduct of

The Governor as Chairman of the Central Board of Directors is responsible for internal administration of the Bank. Save as otherwise provided in regulations made by the Central Board, the Governor and in his absence the Deputy Governor nominated by him in this behalf, shall also have powers of general superintendence and direction of the affairs and the business of the Bank. Central Board is the policy making body, the Governor and Deputy Governors act on behalf of the Central Board and take decisions on internal matters subject to the approval of the Central Board, wherever necessary. The day-to-day operations are attended to by Deputy Governors and Executive Directors under whose guidance various Departments of the Bank function.
Annex
(Para 1.10)

1. Department of Administration and Personnel Management

   a. Implement the Bank’s policies pertaining to recruitment, placement, promotion, transfer, allotment of Bank’s flats, etc.

   b. Generally administer discipline management system in the Bank by updating/supplementing/revisiting policy issues/instructions, oversee the conduct of employees and disciplinary actions/proceedings in the offices of the Bank and attend to cases involving misconduct of senior officers.

   c. To ensure implementation of Central Vigilance Commission’s (CVC’s) instructions/guidelines and maintain/oversee vigilance administration in the Bank.

   d. Dissemination of information in accordance with the provisions of the Right to Information Act, 2005 with a view to promoting transparency and accountability in Bank’s operations.


RIA Division

The Right to Information Act, 2005 was enacted on June 15, 2005 and came into effect from October 12, 2005. Under the Act, the citizens of India can seek information from a Public Authority on payment of Rs.10/- as a fee. A separate Division named as RIA Division has been set up in DAPM, Central Office, to handle the requests received under the Act.

With the experience gained and to expedite disposal of increasing number of requests received under the Act, a decentralized system for providing information under the Act has been put in place in the Bank from November 16, 2009. As per this arrangement, RIA requests received in different Regional Offices/Central Office Departments will be forwarded to RIA Division in Central Office which in turn will register requests, issue acknowledgement letters/fee advices and forward these requests to the concerned Central Office Departments for issuing suitable replies.
Chief General Managers-in-Charge/ Chief General Managers of Central Office Departments have been designated as the Central Public Information Officers (CPIOs) and other Chief General Managers/senior General Managers of CODs as Alternate Central Public Information Officer. CPIOs of respective departments are responsible for issuing responses to the requests received under RIA in respect of their departments. Two Executive Directors have been designated as Appellate Authority (AA) and Alternate Appellate Authority. With a view to assisting members of public to submit requests for information, senior officers have been designated as Central Assistant Public Information Officers (CAPIOs) at each office/COD of the Bank.

It is mandatory that any request for information received under RIA should be met within 30 days of receipt thereof. If the application is received by any of the Regional Offices, a grace period of 5 days is allowed. If any applicant is not satisfied with or is aggrieved by reply/decision of CPIO, he may prefer an appeal to the Appellate Authority (AA) within 30 days of receipt of reply/decision. If no reply is received from the CPIO within 30/35 days, the applicant may prefer an appeal to AA within 30 days of the expiry of the above period.

2. Customer Service Department

a) Dissemination of instructions/information relating to customer service and grievance redressal by banks and Reserve Bank of India

b) Overseeing the grievance redressal mechanism in respect of services rendered by various RBI offices/departments

c) Administering the Banking Ombudsman (BO) Scheme

d) Acting as a nodal department for the Banking Codes and Standards Board of India (BCSBI)

e) Ensuring redressal of complaints received directly by RBI on customer service in banks

f) Liaison between banks, Indian Banks Association, BCSBI, BO offices and RBI regulatory departments on matters relating to customer services and grievance redressal

g) Follow-up and monitoring of recommendations made by the Committee for Procedures and Performance Audit on Public Services (CPPAPS)

h) Coordinating with Government of India regarding implementation of Citizens' Charter
3. Department of Banking Operations and Development

a) Granting licences to new banks/foreign banks to carry on banking business and granting of authorization for opening of branches.

b) Issuing directives on matters relating to deposits/ advances, instructions relating to capital adequacy, prudential norms on income recognition, asset classification and provisioning and receipt & scrutiny of statutory returns from the banks.

c) Granting approvals relating to appointment of Chairmen (Private Sector banks), nominations of Directors, terms of appointment and remuneration payable to Chief Executives and Directors

d) Reconstruction, rehabilitation, amalgamation, liquidation etc., of banks.

e) Amendment of the Banking Regulation Act, 1949, and other statutes relating to State Bank of India, its subsidiary banks, nationalized banks and subordinate legislations related to these acts.

f) Issuing instructions/guidelines on Customer Service in scheduled commercial banks.

g) Attending matters relating to diversification of activities of banks into various para-banking functions.

h) Industrial Credit Policy / Export Credit Policy / Industrial Rehabilitation

i) Oversight of regulation / supervision function by NHB & SIDBI

j) Regulation of select All India Financial Institutions (EXIM Bank, IIBI Ltd., NABARD, NHB, SIDBI) including resource raising and monitoring of sources and deployment of funds

4. Department of Banking Supervision

a) Convening meetings of the Board for Financial Supervision (BFS), and Sub-Committee (Audit) of the BFS; preparing agenda notes relating to policy matters/summaries of inspections, investigations, special scrutiny reports: initiating follow up action on the directions and reporting back to BFS/Committee on the action taken; preparing half-yearly and annual reports of BFS for submission to the Central Board and Government of India.

b) Conduct of on-site inspections and special/targeted scrutinies of commercial banks and All India Financial Institutions (AIFIs) under the regulatory and supervisory jurisdiction of DBS, covering Head Offices and certain select branches/controlling offices as per prescribed norm, holding discussions with the top management of the banks/AIFIs and submission of
summary of inspection findings including supervisory ratings allotted to banks to BFS.
c) Receipt and scrutiny of off-site returns, preparing reviews, analysis of balance sheet of banks/AIFIs, monitoring weak banks/AIFIs, processing of Nominee Director’s reports and conducting Quarterly Informal Discussions with banks.
d) Monitoring banks’ exposure to sensitive sectors by identifying outlier banks and taking up with the concerned banks for corrective action.
e) Preparation of reviews on Indian Banking system and Macro-Prudential Indicators (MPIs).
f) Receipt of fraud related reports from commercial banks (excluding RRBs), AIFIs, NBFCs and UCBs and monitoring of follow up action.
g) Attending to policy issues relating to supervision of banks, bank audit and appointment / allotment of statutory auditors for Public Sector Banks, select AIFIs, etc.
h) Providing secretarial assistance to the Advisory Board on Bank, Commercial and Financial Frauds.
i) Receipt of quarterly returns on balancing of books of accounts, reconciliation of outstanding entries in inter-branch, inter-bank and Nostro accounts and placing of related reviews before the BFS.

5 . Department of Communication

a) Communicating with external public and converting the Bank's publications into effective communications for wider coverage.
b) Dealing with all media and financial education work.
c) Dissemination of information to a wide spectrum of public through Press Notes and other channels of communication.
d) Bringing out the fortnightly ‘Reserve Bank of India Newsletter’ and the monthly publication ‘Monetary and Credit Information Review’.

6 . Department of Currency Management

a) Forecast the requirements of banknotes and coins and the determination of design of banknotes in consultation with the Central Government.
b) Review the infrastructure and manpower needs in relation to the notes in circulation.
c) Compile data on currency and its management.
d) Distribute notes and coins to Offices.
e) Oversee the removal, acceptance, examination, verification and destruction of soiled notes at Issue Offices.

f) Provide and oversee security arrangements at Issue Offices/Chests.

g) Keep close liaison with the Government in matters relating to note issue and currency management.

7. Department of Economic Analysis and Policy

a) The Department is engaged in policy-oriented research on various macroeconomic issues. It is the primary source of data on money supply, balance of payments, external debt, States Finances, financial savings of the household sector and new capital issues (including private placements).

b) It prepares, publishes and distributes Bank’s major publications such as -

   i) Bank’s Annual Report
   ii) Report on Trend and Progress of Banking in India
   iii) Report on Currency and Finance
   iv) Reserve Bank of India Bulletin
   v) Weekly Statistical Supplement
   vi) Macroeconomic and Monetary Developments
   vii) Occasional Papers ; etc.

c) The Department monitors developments in the international monetary and financial system and examines the emerging issues on an ongoing basis. It also acts as a back office to ED (IMF) India Office and provides support to the Top Management in dealing with G-20 affairs.

d) Coordinates the work relating to writing of the history of the Reserve Bank of India.

8. Department of Expenditure and Budgetary Control

a) Formulation of Bank’s Annual Budget, review of expenditure as against budgetary allocation of all Offices/Central Office Departments/ Training Establishments of the Bank, review of overtime paid to workmen staff.

b) Administration of Bank’s Expenditure Rules.
d) Administration of the Bank’s Housing Loan Scheme.

e) Attending to salary and establishment work for the employees of Central Office Departments at Mumbai which are not functioning as salary drawing units.

f) Focal Point in respect of all Establishment related matters of Regional offices (ROs) /Central Office Departments (CODs)

g) Centralised payment to the retired employees who opted for receiving the Pension, Family Pension and Ex-gratia in Mumbai.

9. Department of External Investment and Operations

a) Investment and Management of foreign currency and Gold assets of the Reserve Bank of India

b) Handling external transaction on behalf of the Government of India including transactions relating to the International Monetary Fund

c) All policy matters incidental to India’s membership of the Asian Clearing Union (ACU)

d) Other matters relating to Gold policy, membership of the Bank for International Settlement (BIS) and bilateral banking arrangements between India and other countries

10. Department of Government and Bank Accounts

I. Banker to Government - Government Accounts Division (GAD)

a) To make arrangements for conducting Central / State Government’s general banking business.

b) Induction of Agency Banks to conduct the Government Business.
c) Monitoring of Government Business – Overseeing the functioning of 15 PADs, 2 State Government Cells and CAS, Nagpur – Liaisoning with Central / State Governments.

d) Monitoring the implementation of Pension Schemes of Central / State Governments.

e) Overseeing the inspection of branches of Public Sector Banks conducting Government Business as agents of RBI.

f) Work relating to government transactions put through Clearing House.

II. Administrator of Public Debt of Government-Central Debt Division (CDD)

a) Accounting and reporting unit of public debt management function of the Bank- Liaisoning with Central/State Governments

b) Setting operational policies/ procedures for 15 Public Debt Offices.

c) Responsible for collection of debt management charges from Central/ State Governments.

d) Facilitation of issue and servicing of Relief/ Savings Bonds and miscellaneous small savings schemes of GOI by agency banks.


III. Banker to Banks-Division of Bank Accounts (DBA)

a) Formulation of Policy relating to maintenance of Current accounts of banks, financial institutions, international bodies etc.

b) Formulation of policy regarding accounting procedures in RBI.

c) Administration of RBI Remittance Facilities Scheme.

IV. Maintenance of Bank’s Internal Accounts-Division of Bank Accounts (DBA)

a) Maintaining the internal accounts of RBI.
b) Compilation of Weekly Statement of Affairs of Banking Department (BD) and Issue Department (ID), preparation of monthly P&L Estimates, preparation of Bank’s Annual Accounts – P&L Account and Balance Sheet.

c) Arranging statutory audit of Bank’s accounts at DGBA, Central Office and 32 Accounting Units and ensuring compliance of statutory audit reports.

d) Reconciliation of entries in RBI General Account relating to Bank’s inter-office transactions.

e) Accounting and monthly valuation of Bank’s Rupee investments.

f) Accounting / Annual verification / monthly valuation of Bank’s gold holdings.

g) Maintaining the accounts of DGBA and certain Central Office Departments attached to it.

11. Department of Information Technology

a) Formulating and implementing information technology policies keeping in view the Bank’s Policy and Business Requirements of the Bank and Banking and Financial Sector;

b) Designing, Developing and Implementing Information Technology based systems keeping in view Bank’s Policy and Business Requirements of the various Departments and Regional Offices of the Bank;

c) Designing, Developing, Implementing, Managing and Operating critical IT systems from the Bank’s Data Centres;

d) Overseeing the Technology upgradation in Banking Industry and providing broad directional guidelines;

e) Acting as the nodal department for interaction with Government (Ministry of Communications and Information Technology and Ministry of Finance) on information technology issues;

f) Nodal Department functions for the Institute for Development and Research in Banking Technology (IDRBT);
g) Alternate Chairperson role for the Society for Worldwide Interbank Financial Telecommunications (S.W.I.F.T.).

12. **Department of Non Banking Supervision**

a) Formulation of regulatory policy for Non-Banking Financial Companies (NBFCs) including Mortgage Guarantee Companies (MGCs) and Securitisation and Asset Reconstruction Companies (SCRCs);
b) Frame policy for supervision of NBFCs including MGCs and SCRCs;
c) Issue Certificate of Registration (CoR) to NBFCs, MGCs and SCRCs;
d) Review CoR issued to new NBFCs after two years of issuance;
e) Comprehensive on-site inspections/scrutiny of the NBFCs, MGCs and SCRCs as per extant policy in place;
f) Off-site surveillance of the NBFCs, MGCs and SCRCs through an appropriate mechanism of on-line returns;
g) Gather market information on the sector to pick up early warning signals of malaise, if any;
h) Inter-regulatory co-ordination, co-ordination with other departments of the Bank as also with various state authorities, police authorities and other law enforcing agencies to ensure better surveillance;
i) Initiate appropriate action against delinquent NBFCs, including rejection of application for registration, cancellation of Certificate of Registration, prohibiting acceptance of deposits, filing criminal proceedings and initiate action for winding up/liquidation;
j) Administration of the provisions of Chapter IIIC of the Reserve Bank of India Act, 1934 and provide appropriate advice and assistance to the State Governments in measures for protection of depositors' interest;
k) Provide training to the State Government and police officials;
l) Disseminate information on NBFCs to the general public.

13. **Department of Payment and Settlement Systems**

a) Function as Secretariat to the BPSS and implement the decisions of the Board.
b) Function as empowered Central Office Department of the Bank for regulation and supervision of the payment and settlement systems operating in India, including those operated by non bank entities like VISA, Master Card, CCIL, NPCI and a host of other payment system providers exercising powers vested
with RBI in Payment and Settlement Systems Act, 2007. However, Foreign Inward Remittance and Money Transfer Companies will continue to be regulated by FED under FEMA as hitherto.

c) Frame policy governing the operations of large value payment systems as also the retail payment systems.

d) Design, develop and integrate new payment systems and/or facilitate such implementations.

e) Issue authorisation to any person / entity desirous to commence or carry on a payment/ settlement system in India.

f) Lay down policies relating to regulation/ supervision / governance and oversight of payment systems.

g) Issue directions, generally, for the purpose of regulating the payment systems or in the interest of management or operation of any of the payment systems or in public interest, if necessary.

h) Issue directions, under the Act ibid and Regulations framed thereunder to the system participants particularly in regard to the activities which are likely to affect the payment system, the monetary policy or the credit policy of the country.

i) Call for, from system providers in general and any system provider in particular, such returns or documents or other information pertaining to any aspect of operations of their payment systems as the Bank may require.

j) Conduct or get conducted audit and inspection of payment systems and/or its participants, duly authorised in writing in this behalf.

k) Revoke authorisation if the system provider contravenes any provision of the Act ibid or fails to comply with the Regulations or directions given by the Reserve Bank or conditions subject to which authorisation was issued.

l) Impose penalties/ fines when a person/ company contravenes any of the provisions of the Payment and Settlement Systems Act 2007, its regulations or directions issued thereunder by the Bank from time to time and initiate prosecution for violations.

m) Exercise the Bank's powers under the Act ibid, for compounding of offences punishable thereunder.

n) Adjudicate disputes between system participants and system providers or between system providers referred to the Bank in pursuance of the provisions of the Act ibid.

o) Liaise with foreign Central Banks and International Bodies like Committee on
Payment and Settlement Systems (CPSS) in matters relating to payment systems.

p) Undertake studies, organise seminars/training programmes both domestic and international on payment systems.

q) Function as the coordinating department for SAARC Payment Council (SPC).

14. **Department of Statistics and Information Management**

a) Collection, processing, analysis, storing and dissemination of data on banking, monetary, corporate and external sectors;

b) Providing major statistical inputs for monetary and balance of payment statistics compilation;

c) Planning, designing and organising sample surveys of interest to the Bank, particularly in the area of monetary policy, financial inclusion, customer service;

d) Conducting research and undertaking studies using advanced statistical techniques in the areas of interest and relevance to the Bank;

e) Developing methodologies for measurement, estimation and forecast of important macro-economic indicators and improving the statistical system of various sectors of the economy at national and international level through participation in committees, working groups, etc.;

f) Providing technical as well as human resource support to other departments of the Bank in the areas of statistical analyses, large-scale data management and related system developments in the nodal departments of the Bank. Some of the specific areas include internal debt management, monetary policy, external investments operations, information technology, payment systems, bank/non-bank supervision, rural credit, currency management, etc.;

g) Coordination of statistical activities with national organisations like CSO, Ministry of Finance, Labour Bureau, State Governments, DGCIS, Indian Statistical Institute, etc., and international organisations, like the IMF, BIS, Commonwealth, etc;

h) Providing and managing electronic data dissemination platforms, including the Bank’s Data Warehouse and Database on Indian Economy.

15. **Financial Markets Department**

a) Monetary operations such as Open Market Operations, Liquidity Adjustment Facility, and Market Stabilisation Scheme
b) Forex operations in the domestic market

c) Monitoring of the money, Government securities and forex markets

d) Coordination of policies relating to monitoring and development of financial markets insofar as they impact monetary policy and financial stability.

e) Providing secretarial assistance to the Financial Markets Committee

16. Foreign Exchange Department

a) Current Account Transactions - to deal with the matters relating to current account transactions included in Schedule 3 of the Foreign Exchange Management (Current Account Transactions) Rules, 2000, which are outside the delegated authority of the authorised persons( Section 5 of FEMA )

b) Capital Account Transactions (Section 6 of FEMA) - to prohibit, restrict or regulate by Regulation the following:

i) Transfer or issue of any foreign security by a person resident in India;

ii) Transfer or issue of any security by a person resident outside India;

iii) Transfer or issue of any security or foreign security by any branch, office or agency in India of a person resident outside India;

iv) Any borrowing or lending in foreign exchange in whatever form or by whatever name called;

v) Any borrowing or lending in rupees in whatever form or by whatever name called between a person resident in India and a person resident outside India;

vi) Deposits between persons resident in India and persons resident outside India;

vii) Export, import or holding of currency or currency notes;

viii) Transfer of immovable property outside India, other than a lease not exceeding five years, by a person resident in India;

ix) Acquisition or transfer of immovable property in India, other than a lease not exceeding five years, by a person resident outside India;

x) Giving of a guarantee or surety in respect of any debt, obligation or other liability incurred - (a) by a person resident in India and owed to a person resident outside India; or (b) by a person resident outside India.
c) Export of Goods and Services (Section 7 of FEMA) - regulation and monitoring of export of goods and services

d) Ensure realisation and repatriation of foreign exchange (Section 8 of FEMA).

e) Grant exemption from realisation and repatriation of foreign exchange in certain cases. (Section 9 of FEMA)

f) Authorise any person to be known as authorised person to deal in foreign exchange or in foreign securities, as an authorised dealer, money changer or off-shore banking unit or in any other manner as it deems fit. (Section 10 of FEMA)

g) Issue directions to authorised person for the purpose of securing compliance with the provisions of this Act and of any rules, regulations, notifications or directions made thereunder, give to the authorised persons any direction in regard to making of payment or the doing or desist from doing any act relating to foreign exchange or foreign security. (Section 11 of FEMA)

h) To carry out inspection of authorised person. (Section 12 of FEMA)

i) Compounding of contraventions under FEMA. (Section 15 of FEMA)

**Note:** The Reserve Bank is authorised, to make regulations for carrying out the provisions of this Act and the rules made thereunder, by issue of notification. Accordingly, Reserve Bank issues directives through A.P.(DIR Series) Circulars to the authorised persons.

**17. Human Resources Development Department**

a) To evolve HRD policies on

   i) Selections / Recruitment
   ii) Placement
   iii) Promotions
   iv) Performance and potentiality appraisal
   v) Training, Development and Skills Up-gradation
   vi) Mobility (Transfers & Rotation)
   vii) Reward Mechanism
viii) Communication
ix) Organisational Development
x) Motivation
xi) Retirement/ Voluntary vacations
xii) Wage structure and other facilities

b) Maintenance of harmonious industrial relations and conduct negotiations with various recognised bodies of different categories of staff on matters like:

i) Pay scales and allowances

ii) Welfare schemes

iii) Personnel policies

c) To maintain up-to-date database on human resources in the Bank,

d) To make ongoing review of appraisal system in order to make it an effective tool for HRD Policy Management,

e) Designing career and succession plans,

f) To oversee Bank’s training establishments (viz., RBSC & CAB besides ZTCs at Chennai, Kolkata, Mumbai and New Delhi) and revitalise training functions,

g) To administer Staff Suggestion Scheme,

h) Bringing out House Journal ‘WITHOUT RESERVE’.

18. Inspection Department

a) Conduct Management Audit and Systems Inspection (MASI) of Regional Offices (ROs)/ Central Office Departments (CODs)/ Training Establishments (TEs)/ Associate Institutions( Als) viz. DICGC and BRBNMPL, to check whether the work is being carried out according to the prescribed procedures / instructions without any deviations/aberrations.

b) Conduct Information Systems Audit of ROs/ CODs/ TEs/ Als, to assess the adequacy and effectiveness of internal controls in respect of Information Systems policies, standards and procedures.
c) Undertake Staffing Inspection of ROs/CODs at the instance of DAPM/ Top Management to examine the adequacy or otherwise of staff requirement of the respective departments.

d) Prepare Management Audit Report to evaluate efficiency of the management of ROs/ RDs/ CODs/ TEs/ AIs. highlighting important features/ findings of Management Audit & Systems Inspection report.

e) Conduct Snap Audit of Regional Offices/Central Office Departments/ Training Establishments to oversee the effectiveness of the systems of Control Self-Assessment Audit and Concurrent Audit.

f) Conduct investigations/studies or specific scrutinies including vigilance cases as may be necessary from time to time.

g) Review the progress made in compliance of Management Audit & Systems Inspection and Audit Reports by Auditee Offices, whenever it is deemed necessary, and submit report to the ED/DG (Inspection) for information and direction.

h) Co-ordinate the Certification process following international standards, like International Standards Organisation (ISO) across select work areas of the Bank.

19. Internal Debt Management Department

The core functions of IDMD comprise two broad groups viz. (i) Debt Management of the Central and State Governments and (ii) Regulation and Development of financial markets.

i) Debt Management of Central and State Governments
   a. Management of internal debt of the Government of India (as mandated under the RBI Act, 1934);
   b. Management of internal debt of State Governments and Union Territories (as per the agreement);
   c. Back office processing of dealing in Government Securities;
   d. All activities relating to regulation and supervision of Primary Dealers;
   e. Maintenance of database on Government Securities market for publication in various statutory and in-house publications;
   f. Carry out research and analysis on debt management, interest rate markets & products and other related works;
g. Work towards modernization of the institutional framework including Government Securities depository system as a part of Government Securities market infrastructure development;

h. Coordination with DPSS on CCIL related issues;

i. Secretarial assistance to various Working Groups in connection with debt management, State Finance Secretaries’ Conference, etc.

ii) Regulation and Development of Financial Markets

a. Formulation of policies pertaining to development and regulation of financial markets (excluding forex market);


c. Regulation and development of Money Market and policy in regard to Call, Notice, Term Money, Repo, Reverse Repo, CBLO, Commercial Paper, Certificate of Deposit and financial instruments with tenor of less than one year;

d. Regulation, development and policy making of interest rate derivative products (except currency derivatives, which will continue to be handled by FED);

e. Regulation and development of Corporate Bond market;

f. Carry out secondary market purchases of Government Securities under the Scheme for Rupee Investment in India by Foreign Central Banks as well as for investments on behalf of the State Governments under the Consolidated Sinking Fund (CSF)/Guarantee Redemption Fund (GRF), etc.

20. Legal Department

a) Deal with court/tribunal cases filed for and against the Bank

b) Give legal opinion on references received from all Departments of the Bank and associate institutions

c) Legislative drafting (including delegated legislation) as required from time to time

d) Rendering legal assistance to the Appellate Authorities under Right to Information Act and Banking Ombudsman Scheme

21. Monetary Policy Department

a) Preparation of the Reserve Bank’s Annual Policy Statement and its Quarterly Reviews
b) Providing secretarial etc., support to the Technical Advisory Committee (TAC) on Monetary Policy

c) Organising Governor’s meetings with banks, Pre-policy meetings with stakeholders, Annual discussions with major banks on their Resource Management Plans

d) Monitoring developments in the global economy including policy rate changes, GDP growth, commodity price movements for submission to the top management and to the TAC on Monetary Policy

e) Preparation and periodic review of annual monetary projections and estimation of investible resources for market borrowing of the Government

f) Monitoring sectoral deployment of bank credit on a monthly basis through returns and also through meetings with banks. Data are also released through Bank’s publications

g) Assimilation of bank-wise interest rate data on quarterly basis and release on the website for transparency, more frequent information is compiled for internal use

h) Preparation of the regular review of macroeconomic and monetary developments and submitting analytical reviews to the top management

i) Lenders of Last Resort function of the Bank

j) Sanctioning limits on food credit by banks to States

k) Sanctioning and monitoring of export credit/ special refinance facilities for banks/financial institutions

22. Premises Department

a) Framing of Bank’s Policies and guidelines on physical infrastructure

b) Acquisition, construction, maintenance, consolidation and disposal of office and residential space in line with Bank's functions and HRDD policies

c) Modernization and upgradation of work-space as also of infrastructural utilities at residential premises

d) Monitoring of high value works/projects of Estate Departments across the country
e) Ensuring of ecological and environmental protection by encouraging use of green building standards, technologies and materials

f) Promoting energy and water conservation strategies

g) Re-engineering of existing work processes and adoption of best/time tested practices

23. Rajbhasha Department

a) Oversee implementation of the provisions of Official Languages Act and Rules and other related instructions received from Government of India from time to time.

b) Formulation of policy for promotion of Hindi as Official Language in the Bank.

c) Preparation of reference material for making use of Hindi easier in the Bank and the banking sector.

d) Submission of various data to Government on progressive use of Hindi in Bank / public sector banks

e) Translation of statutory documents viz., Bank’s Annual Report and Report on Trend and Progress of Banking in India and other publications of the Bank

f) Publication of Hindi magazine ‘Banking Chintan Anuchintan,” a professional magazine dedicated to banking.

g) Arranging and imparting Hindi training by organising workshops and through Government of India’s Scheme

h) Making bilingual the computer applications and packages used in the Bank.

i) Reviewing implementation of official language in the Bank and representing the Bank in various Committees of GOI.

24. Rural Planning and Credit Department

a) Framing of policies under Lead Bank Scheme and guidelines for implementation of Service Area Approach/preparation of Annual Credit Plans and monitoring progress thereunder.
b) Work related to area studies and ‘working groups’ in various states/regions for enhancing the outreach of banks in these states and implementation of/compliance to such recommendations.

c) Licensing of State Co-operative Banks (StCBs)/ Central Co-operative Banks (CCBs) and branch licensing of StCBs under Section 22 and Section 23 respectively of B.R.Act (AACS).

d) Scheduling of StCBs and issue of notifications regarding inclusion of RRBs in Second Schedule to Reserve Bank of India Act, 1934.

e) Convening of High Power Committee meetings, preparing notes, minutes, etc., for meetings of Central Board, Regional Consultative Committees (RCCs) and Standing Advisory Committee.

f) Monitoring performance of commercial banks under priority sector lending, and certain special programmes relating to Special Agricultural Credit Plans for domestic commercial banks and performance of public sector banks in Kisan Credit Card Scheme and other Government Sponsored Programmes.

g) Issuing guidelines for banks in respect of relief measures for areas affected by natural calamities.

h) Implementation of financial aspects of various schemes instituted by Government of India for extending help during natural calamities viz., relief measures for poultry industries etc. and schemes for alleviation of farmers’ distress viz., package of relief measures for debt stressed farmers of 31 districts in the States of Maharashtra, Andhra Pradesh, Karnataka and Kerala and Agricultural Debt Waiver and Debt Relief Scheme 2008 etc.

i) Implementation of Government of India Schemes for agricultural credit viz., interest subvention scheme.

j) Ensuring compliance to various provisions of Reserve Bank of India Act/Banking Regulation Act by DCCBs/SCBs/RRBs.

k) Dealing with matters relating to Rural Infrastructure Development Fund / other funds announced by Government of India, flow of credit to Khadi & Village Industries Commission (KVIC), implementing recommendations of various committees accepted by the Bank, consortium lending and examination of
issues relating to flow of bank credit to agriculture and allied activities and micro and small enterprises.

I) Providing guidance/assistance to NABARD on rural credit, rural development, agriculture, policy issues concerning RRBs - short-term/long-term measures.

25. Secretary’s Department

a. Attending to secretarial work connected with meetings of Central Board of Directors and its committees and Senior Management Meeting.
b. Attending to all Protocol functions.
c. Coordinating work in connection with appointment of Auditors for Reserve Bank of India, Deposit Insurance and Credit Guarantee Corporation and National Housing Bank.
d. Providing administrative support to Top Management Group.

26. Urban Banks Department

a) Administration / interpretation of Banking Regulation Act, 1949 (as applicable to Co-operative Societies), supervision and control over the working of primary (urban) co-operative banks (UCBs) / salary earners' co-operative banks, conducting statutory inspections of UCBs / salary earners banks.

b) Issue of licenses to existing UCBs to carry on banking business / new UCBs for commencing banking business / opening branches of Primary Co-operative Banks (UCBs).

c) Receipt and scrutiny of statutory returns of UCBs, collection, dissemination and publication of data on UCBs

d) Evaluation and assessment of performance of UCBs through studies and regulating geographical and spatial growth of UCBs.
e) Formulation of policies for the UCBs on banking related matters

f) Issue of directives to UCBs on matters relating to interest rates on deposits / advances.

g) Identification , rehabilitation, amalgamation, cancellation of licence, etc. of weak co-operative banks
h) Sanction of credit limits to UCBs under Section 17 (2) (bb) read with Section 17 (4) (c ) of the Reserve Bank of India Act, 1934 for financing 22 broad groups of Cottages and Small Scale Industries
i) Conducting Standing Advisory Committee / TAF/CUB Meetings.

27. Financial Stability Unit

a. Conduct of macro prudential surveillance of financial system on an ongoing basis;
b. Preparation of financial stability reports;
c. Development of data base of key variables which could impact financial stability in coordination with the supervisory wing of the Bank;
d. Development of a time series of a core set of financial indicators;
e. Conduct of systemic stress tests to assess resilience;
f. Development of models for assessing financial stability in due course
g. Provide the Secretariat to the Bank’s representative in Financial Stability Board (FSB).

28. Reserve Bank of India Services Board

a) Conduct competitive examination for direct recruitment of Officers in Grade ‘B’.
b) Recruitment of Officers in other specific grades/cadres as required by the Bank from time to time.
c) Selection of Officers and Class III staff on technical side for promotion in different grades under the Select List Schemes formulated by the Bank.
d) Conduct Departmental examination (qualifying and merit) for promotion of staff in Class III (non- Officer Staff) to the posts of Officers in Grade ‘A’.
e) Conduct interviews for promotion of officers of the Bank viz. (i) Grade ‘A’ to Grade ‘B’ and (ii) Grade ‘B’ to Grade ‘C’ in General Cadre, Technical Cadre, Protocol and Security, etc.
f) Tender advice to Governor on such matters as may be specified by him including disciplinary action on Officer Staff.
g) Redressal of grievances of individual Officers against the decision of the Bank on service matters.
### CHAPTER 2 - STAFF ADMINISTRATION

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CHAPTER 2
STAFF ADMINISTRATION

2.1 Introduction

The Department of Administration and Personnel Management will generally deal with staff matters such as recruitment, training, confirmation, maintenance of service records, preparation and maintenance of seniority list granting of leave, annual increments, promotion, transfer, discipline, retirement reviews, matters relating to conciliation meetings with the representatives of the Associations/Unions and matters relating to Officers’ Lounge, Staff Canteen, Sports Club, Co-operative Societies, Consumers’ Stores etc.

2.2 The Department of Administration and Personnel Management will be under the direct control of the Regional Director/Chief General Manager/Officer-in-Charge who will be assisted by General Manager or Deputy General Manager or Assistant General Manager or all of them, as is necessary, besides other supporting staff.

2.3 Transfer of charge

When there is a change in the incumbency in the office of the Regional Director/Officer-in-Charge of a Regional Office/Head of Central Office Department, the new incumbent will take over the confidential files, codes, Bank’s property documents (an illustrative list of property documents has been given in Annex to the Charge Certificate in Form No. Gen. 101), etc., from the outgoing Regional Director/Officer-in-Charge of a Regional Office/Head of Central Office Department after detailed verification. A transfer of charge certificate will be made out in Form No. Gen. 101 in duplicate and signed by the relieved and the relieving incumbent. The original certificate will be sent to the Department of Administration & Personnel Management (DAPM), Central Office, while the duplicate will be retained at the concerned Office/Central Office Department. All Branches/Offices and Central Office Departments will be advised of the change in the incumbency.
2.4 When an Officer holding charge of a Department is transferred, irrespective of his/her grade, the relieving Officer will take over the balances of valuables, securities, code books, keys, etc., held by the Officer to be relieved, after due verification and a transfer of charge certificate in form No.Gen.102 will be made out in duplicate, and put up to the Regional Director/Officer-in-Charge of a Regional Office/Head of Central Office Department. While the original will be kept with DAPM/ Administration Division/ Section the other copy thereof will be held by the Department concerned. The change in incumbency in respect of Officers in grade ‘D’ and above including those attached to Banking and Issue Departments, will be intimated to the respective Central Office Departments and DAPM.

In case of inter-section, inter-division, inter-departmental or inter-Office transfer of Officers (irrespective of their grades) holding charge of important documents, records, books and keys etc., a simple list thereof should be prepared and signed by the concerned Officers at the time of handing over/taking over charge thereof. Such certified list may be held in the custody of DAPM/Administration Section of the Office/ Department after it is put up to the Regional Director/Officer-in-Charge of a Regional Office/Head of Central Office Department concerned for information.

2.5 Recruitment - Class III & IV

Base level recruitment at Regional Offices will ordinarily be confined to appointments in the following cadres:

Class III:
(a) Assistant; (b) Word Processor Assistant; (c) Telephone Operator; (d) Assistant A.C. Plant Operator; (e) Hindi Translator; (f) Junior Engineer (Civil);
(g) Junior Engineer (Electrical); (h) Pharmacist

Class IV:
As per the settlement between RBI Workers Federation and Management of Reserve Bank of India dated October 24, 2005 recruitment at base level is restricted to the following categories:
(a) Maintenance Staff (Maintenance Attendant);
(b) Service Staff (Catering Attendant);
(c) Other Categories:
i) Security Guard;
ii) Fireman
iii) Assistant Cook
iv) Driver
v) Technical Attendant (Liftman-cum Wireman, A.C. Plant Attendant etc.)

2.6 Appointments to the above cadres in Class III and Class IV will be made from the relative waiting lists prepared after test and/or interview as the case may be, in accordance with the instructions issued by Central Office from time to time.

2.7 (i) Process of recruitment in Class III is initiated by issue of an advertisement in 2-3 widely circulated dailies - one each in English, Hindi and regional language - in the recruitment zone inviting applications for the posts decided to be filled in. The vacancies may also be notified to the local Employment Exchanges within the recruitment zone

(ii) While children of officers (except those in Grade 'A' who have not accepted transferability) can be considered for employment in any office of the Bank, those of the officers in Gr.'A' who have not accepted transferability and of the non-officer staff can be considered for employment in the office at which such employees are / were serving, irrespective of whether they passed the qualifying examination from the Universities / Boards of Education within the recruitment zone or outside.

To enable the officers working in offices other than the office, which advertises for recruitment, to avail of the above mentioned concession for their children, whenever an advertisement for recruitment in Class III is issued by a regional office, 4/5 copies thereof may be forwarded to other offices for circulation amongst officer staff.

2.8 Under the extant instructions, the Regional Directors/Officers-in-Charge of regional offices are competent to finalise the wait-lists in respect of Class III provided they have obtained Central Office permission to go in for
recruitment. Accordingly, regional offices should seek prior approval of Central Office for sanction/release of vacancies for direct recruitment. However, pending realistic assessment of requirement of staff on account of computerisation of various activities, technology upgradation, mechanisation, etc., recruitment to clerical cadre is done on an ad-hoc basis and allotment of vacancies is made by Central Office.

2.9  (i) All the powers pertaining to base level recruitment in all cadres of Class IV staff, except the decision with regard to release of vacancies for recruitment have been vested in the Regional Directors / Officers-in-Charge of regional offices. Accordingly, Regional Offices should seek prior approval of Central Office for sanction/release of vacancies for direct recruitment.

The proposal for recruitment should invariably include the following information.

a) Number of vacancies in the category.

b) Vacancies likely to arise on account of retirement/promotion during the course of succeeding two years.

c) Any other vacancy/ies likely to arise in next two years with full details.

d) Total number of estimated vacancies.

e) No. of candidates available on the earlier waitlist, if any.

f) Proposed size of the waitlist. It should be equal to the number of vacancies to avoid litigation/s from unabsorbed candidate/s.

g) Reservation requirement (inclusive of backlog) for SC, ST, OBC, PH and ex-servicemen with relevant roster points involved in the proposed recruitment.

(ii) The Offices may arrange to publish an advertisement relating to recruitment of staff in Class IV cadre, irrespective of the number of vacancies in one or two local newspapers having wide circulation in their area of operation. This would be in addition to notifying vacancies to the Employment Exchanges within the recruitment zone/area of the office and displaying recruitment notices on the notice boards in the office.
2.10 The offer of appointment setting out the terms and conditions of appointment will be issued to the selected candidates in form No. Gen. 103 (adding and / or deleting conditions that are required / not required for making appointments to particular posts).

2.11 Ordinarily, all new appointments to posts in Class III and Class IV are made on a temporary basis. During the period of their temporary service, Chapter IV of Reserve Bank of India (Staff) Regulations, 1948 regarding conduct, discipline and appeals is applicable to them subject to Awards and Settlements. On confirmation, all the relevant provisions of the Staff Regulations are applicable to them.

2.12 Verification of age, qualifications, antecedents, etc.
Every candidate for appointment to posts in Classes I, III and IV will have to submit a Staff Application in Form No. Gen. 104 and produce documentary evidence, in original, in support of the entries made by him therein in regard to his qualifications, age, experience, etc. The Asstt. Manager of Department of Administration and Personnel Management will carefully scrutinize the documents produced by the candidate and satisfy himself that they are in order. He will also verify the entries made by the candidate in the staff application form, with reference to the original documents produced by the candidate and satisfy himself that the entries are in order and record the fact of his having done so on the staff application form as well as on the copies of the relative certificates required to be filed in the service file of the concerned candidate. The entries made by the candidate in the staff application form in regard to his educational qualifications and date of birth will also be verified by an official, not below the rank of Manager, who will countersign the entries (under his full signature) in token of having done so. Similarly, in the case of Scheduled Caste/Tribe candidates, the caste certificate will be verified by the said Officer and the relative entry in the staff application form will be countersigned.
2.13 Conditions for appointment - Class III

A candidate selected for appointment in Class III will furnish at the time of his appointment:

(a) a letter in form No. Gen. 105 accepting all the terms and conditions of the appointment offered to him which include, inter-alia, the following:

(i) that his appointment is subject to his being found medically fit for service in the Bank by the Bank’s Medical Officer.

(ii) that he should produce a proper release certificate from his previous employer, if any.

(iii) that he should produce proof of his date of birth and his educational qualifications.

(iv) that he should produce three character certificates in form No.Gen.106, out of which one must be from Principal/Head of the Department of the School /College / University last attended and the remaining two from the Gazetted Officers or Bank Officers. Certificates given by relatives are not acceptable.

(v) that the appointment will be terminable at any time without notice.

(b) a declaration in form No. Gen. 107 regarding previous service, if any, rendered by him in any Government Office or any other institution.

(c) a declaration of place of domicile in form No. Gen.108.

(d) a declaration of secrecy in form No. Gen. 109.

(e) a statement of his close relations who are nationals of or are domiciled in other countries and his close relations resident in India who are of non-Indian origin in form No. Gen.110.

(f) a declaration in form No. Gen.111 regarding his indebtedness.
(g) particulars etc., in respect of movable/immovable property, if any, owned by him in form No. Gen 112.

(h) a declaration as to age in form No.Gen.113.

2.14 All the letters, declarations, etc., will be carefully scrutinised before acceptance by the concerned Asstt. Manager of Department of Administration and Personnel Management or any other Officer looking after the relative work. In regard to the declaration of place of domicile, Regional Director/Chief General Manager or General Manager/Deputy General Manager looking after administration will satisfy himself about the genuineness of the declaration in cases where the place of domicile is not the place of birth of the declarant. In the case of Officers (direct recruits) the form will be scrutinised and place of domicile accepted by Central Office.

2.15 Special provisions for Assistants

A temporary Assistant at the time of his appointment in an Office of the Bank will have to furnish to the Bank the following agreements/certificates in addition to those listed in paragraph 2.13.

(a) an agreement in form No. Gen 114.

(b) a suretyship bond in form No. Gen.115 obtained from a person nominated by the employee and acceptable to the Bank. A letter in form No. Gen. 116 is obtained from a surety who is an employee of the Bank and in form No. Gen. 117 from a surety who is not an employee of the Bank.

(c) a certificate from the employer of the surety who is not an employee of the Bank in form No. Gen. 118.

A candidate, for appointment in the cadre of Assistant in an Office of the Bank where there is no Cash Department or where a Cash Department is not likely to be opened shortly, is not required to furnish the items mentioned at (b) and (c) above. However, as and when Cash Department is proposed to be opened at such center, the Office may seek instructions from Central
Office (Department of Currency Management), on compliance of these requirements, under advice to Central Recruitment Section.

The agreement and the surety bond referred to at (a) and (b) above will be stamped with requisite value of stamps in accordance with the stamp law in force at the place where these are executed.

2.16 Declarations to be completed by Class IV employees

A temporary employee in Class IV will furnish at the time of appointment the declarations listed in paragraph 2.13 as in the case of Class III employees except the declarations mentioned against item (e), (f) & (g) therein which may be obtained from Class IV employees on their promotion to Class III cadre. He/She will, however, be required to produce the character certificates in advance. In case where candidates are unable to produce the required character certificates, the Regional Director/Officer-in-Charge will arrange to have their antecedents verified in accordance with the instructions contained in Central Office circular DA No.Rec.2899/9(A)/87/88 dated May 31, 1988.

2.17 Medical Examination (Pre-Recruitment)

No candidate will be appointed in the Bank’s service unless he/she is certified to be medically fit for service by the Bank’s Medical Officer or any other qualified medical practitioner approved by the Bank. The medical certificate will be placed in the service file of the employee along with other certificates.

2.18 A candidate may be placed under medical probation if so considered by the Bank’s Medical Officer, initially for a period of six months. In that case, the continuance of the employee in the Bank’s service will depend, among other things, on his being found medically fit for service in the Bank by the Bank’s Medical Officer after a period of six months from the date of his provisional appointment. He may be continued in service thereafter subject to further re-examination but in no event will he be continued in service beyond a period of one year from the said date unless before the expiry of that period
he is found medically fit by the Bank’s Medical Officer failing which his services will be terminated forthwith without notice or compensation in lieu thereof.

2.19 Probation/Confirmation

Regulations 19, 20 and 21 of Reserve Bank of India (Staff) Regulations-1948 provide for placement of directly recruited Officers and other categories of staff on probation on their appointment to the Bank’s service. In the case of directly recruited Officers appointed on probation, arrangements will be made to obtain periodical reports while they undergo training according to the instructions issued by Central Office from time to time. Where an employee fails to show satisfactory promise during the period of probation, necessary notice, either of discharge or of an extension of probationary period is required to be given to him. While intimation for extension of probationary period may be given within a reasonable period after completion of the probationary period, in case of discharge the review should be made and suitable notice issued before the date of completion of the probation period. Under Regulation 23, the period of probation of an employee can be extended at the discretion of the appointing authority but in no case will this period exceed four years in the case of Officers and one year in the case of other employees.

2.20 Such of those employees who have been appointed on temporary basis or on probation have to be confirmed in the Bank’s service in order to become permanent employees of the Bank. Further, the confirmation of employees officiating in higher grades, wherever applicable, has also to be reviewed periodically so that clear permanent vacancies are filled by confirmed employees.

In the case of Direct Recruit Officers appointed on probation, review of confirmation will be taken up at least three months in advance before their probationary period is due to expire.

The work relating to confirmation of direct recruit officers in DEAP & DSIM cadres is attended to by the respective departments themselves.
relating to confirmation of other direct recruit Officers is attended to by DAPM, Central Office
The work relating to confirmation of all other categories of staff including Assistant Managers (Qualifying/Merit) is attended to by the respective Offices.

2.21 Assistant Managers (Qualifying/Merit)/Assistant Treasurer (Pre-1972 Pure Cash Cadre)- Confirmation

The Assistant Managers (Qualifying and Merit)/Assistant Treasurer (Pre-1972 Pure Cash Cadre) on completing continuous officiating service of one year may be considered for confirmation on supernumerary basis subject to suitability being decided on the basis of PAR and leave, discipline, vigilance record. Such confirmation should be effected from the 1st of the month succeeding the month in which employee completes one year of continuous officiating service as Assistant Manager in Grade 'A', if he/she is found suitable. The performance of officiating employees in this cadre should be properly assessed from the beginning of officiating service and the deficiencies, if any, noticed should be pointed out to the concerned employees in writing so as to give them an opportunity to work on the defects by the time their cases for confirmation come up for review. The names of the officiating Assistant Managers, who are confirmed, will be advised to DAPM, Central Office.

The cases having abnormal/adverse features, may be referred to Central Office giving full details thereof for clearance. These instructions will also be applicable to the Assistant Managers belonging to the non-combined seniority cadre viz., Private Secretaries, Assistant Manager (Rajbhasha), Assistant Manager (Library), Assistant Manager (Technical), Assistant Manager (Lounge) and Assistant Manager (Machine Section).

Note

The names of Assistant Managers (Qualifying/Merit)/Assistant Treasurer (Pre-1972 Pure Cash Cadre) who are not considered suitable for confirmation, together with the reasons therefor will be advised to DAPM, Central Office. The Officers whose confirmation is deferred may be advised...
of the reasons for deferment as also of their supersession and consequent loss of seniority in terms of paragraph 2(v) of A.C.No.10 dated February 16, 1989 under advice to DAPM, Central Office.

2.22 Deleted

2.23 Confirmation of Class III and Class IV staff

Temporary employees in class III and class IV will be confirmed in the Bank's service on completion of six months' service in the Bank subject to the suitability as per the instructions issued by Central Office from time to time. Employees in class III who are promoted from Group 'A' to Group 'D' under the new Assured Promotion Scheme may be confirmed in the Group 'D' on completion of one year of continuous service in the Group 'D' subject to suitability as per instructions issued by Central Office from time to time.

In the case of employees in respect of whom vigilance/disciplinary proceedings/investigations are in progress or are just completed, the procedure outlined in central office circulars Nos Vig.C.3159/A-83/84 dated May 7, 1984, Vig. C.3630/A-85/86 dated June 18, 1986 and DAPM No. 1832/01.08.300/97-98 dated June 30, 1998 will be adopted.

2.24 Training

It is essential that the Class III staff receive training at different desks in the Department. A regular programme will be drawn up for periodical transfers of the staff from desk-to-desk and Department-to-Department. Accordingly, a Work-Experience Card in respect of each employee will be maintained in form No. Gen.119 in which the actual work experience as well as particulars of the institutional training, if any, received by him/her will be recorded. The Work-Experience Card will be maintained by the Section/Department in which the employee is working. On his/her transfer, the Card will be forwarded to the new Section/Department/Office duly completed. In addition, DAPM/Administration Section of each Office/Department will maintain a Training Register in form No. Gen.001. This Register will be
updated by the Offices/ Departments by calling for the Work Experience Cards at suitable intervals.

2.25 As regards Managers (direct recruits), training will be imparted to them as per Central Office instructions conveyed to Offices from time-to-time.

2.26 Maintenance of service sheets and files

A service sheet will be maintained for every employee (for Officer staff in form No. Gen. 120 and for Class III and Class IV staff in form No.Gen.121). Entries in this sheet will be made promptly which will be checked and authenticated by an Assistant Manager. The sheets will be placed in Kalamazoo loose leaf binders and handled with care. On transfer of an employee to another Office, the service sheet duly completed in all respects will be forwarded to the Office to which the employee is transferred. The service sheets of officers in Grade `F’ will be maintained by DAPM, Central Office. Duplicate Service sheets of officers in Gr. `F’ will be maintained by concerned offices to facilitate incorporation of their increments/leave sanctioned to them.

2.27 A separate service file will be maintained in respect of each employee. The staff application in form No. Gen. 104 will be the first sheet of the service file. Application form/true copies of certificates/mark-lists produced in support of the entries made in staff application form and various forms obtained at the time of pre-recruitment formalities as indicated in paragraphs 2.12, 2.13 and/or 2.15 and also those indicated in the letter of appointment will be filed in the service file. In addition to the above, medical report of the candidate and question paper and/or answer book where selection is subject to test and interview, will be filed in service file. All papers (original or copies) which have a bearing on the service record of the employee, will also be filed in his service file. The file will be treated as confidential and handled only by the concerned official of DAPM/Administration Section of the Office/Department. Performance Appraisal Reports (PARs), of Officers should be filed in a separate officer-wise folders( not in the respective personal files) which should also be classified as confidential.
For the purpose of monitoring the receipt of PARs, Offices may maintain a year-wise and grade-wise record, preferably computerised, indicating against the name of each appraisee Officer, the name of the reporting and reviewing Officer, dates of receipt of the reports from them, names of the members of the Review Committee and the date of the Review Committee meeting. The record may be maintained beginning with the PARs for the appraisal years 31\textsuperscript{st} December 1997 in respect of Grade ‘A’, 31\textsuperscript{st} March 1998 in respect of Grade ‘B’ and 30\textsuperscript{th} June 1998 in respect of Officers in Grade ‘C’ and above. This record as also the service files (not the PAR folders) may be made available to the Inspection Team and the Control Self Assessment Audit Team, as they are required to comment on the maintenance of the service files.

Physical verification of service files with actual strength of staff attached to the Office/Department will be carried out by an Officer unconnected with the custody thereof on an yearly basis i.e., as at the end of December every year and a certificate to that effect will be submitted to the Regional Director/ Officer-in-Charge for perusal.

2.28 On transfer of an employee to another Office, the service file, along with the service sheet and the folder containing PARs will be forwarded by Registered Post- Insured for Rs.200/- to the Office to which he is transferred. Before sending the service file, it will be checked by an Asstt. Manager to ensure that it is up-to-date, and all relevant papers have been filed and all the sheets are page numbered. A specific mention as to the last page number in the service file and that the file is up-to-date should also be made in the forwarding letter.

2.29 The Service Files of all employees up to Officers in Grade ‘E’ will be maintained by Offices/Central Office Departments to which they are attached. The service files of Officers in Grade ‘F’ will be maintained by the DAPM, Central Office.
2.30 Preservation of service records of ex-employees

The service files of all ex-employees should be preserved for a period of 5 years from the date of their retirement/cessation from the Bank’s service subject to the following:

a) The service file/s of the ex-employee/s required in connection with Court cases or litigation matters with the employee/s or with the heirs of the deceased employee/s may be preserved for a period of 5 years after the final closure of the relative legal case/s.

b) Certain important records should be segregated from the service file of every ex-employee and preserved for a longer period of 30 years after his retirement/cessation from the Bank’s service. These records normally comprise the undernoted papers/documents.

i) Staff Application (Form No.Gen.104) completed by the employee at the time of his appointment.

ii) Letter/application seeking service in the Bank and copies of school leaving certificate, certificates relating to educational qualifications and previous experience, which would have been submitted by the employee either along with the application for service in the Bank or subsequently.

iii) Caste certificate produced at the time of recruitment as also Caste certificate which may have been produced subsequently while in service by the employees belonging to the reserved categories (SC, ST and OBC).

iv) Copy of the Office Order relating to the employee’s initial appointment in the Bank’s service.

v) Copies of orders relating to suspension, dismissal, reinstatement, etc., if any.

vi) Copy of the Office Order/letter relating to the employee’s cessation from the Bank’s service on account of normal/voluntary retirement or by any other mode.

vii) Option form/letter relating to the employee’s joining the Pension Scheme or retention of contributory Provident Fund benefit together with nomination papers in connection with these benefits.

viii) Papers, if any, pertaining to eligibility for drawal of pension by virtue of the employee’s past service before joining the Bank.
ix) Copies of certificates/letters pertaining to educational or other academic/professional qualifications which may have been acquired by the employees subsequent to his joining the Bank’s service.

x) Option forms/letters relating to joining the Group Savings Linked Insurance Scheme, Medical Assistance Fund and any other similar beneficiary Scheme/s.

xi) Nomination forms indicating the name/s of beneficiary/ies in respect of Provident Fund, Group Savings Linked Insurance Scheme, etc.

xii) Copies of papers in connection with court cases/litigation matters involving the ex-employee/heirs of the deceased employee.

xiii) All service sheets of the employee.

xiv) Papers relating to residential address of the employee at the time of his retirement/any subsequent change therein communicated to the Office by the employee.

xv) Any other paper which is considered by the Office as important and relevant for being preserved for a longer period of 30 years.

These segregated papers/records along with the service sheets of ex-employees should be placed in a separate employee-wise file/folder. For convenience, while segregating papers from the service files, a scrutiny docket sheet in form No.Gen.122 may be prepared for every service file and it may also be filed as the first sheet in the service file/folder along with other papers. These papers may thereafter be suitably renumbered.

A separate alphabetical Index Register in form No.Gen.002 should be maintained for recording the details of these service files/folders. These service files/folders may be kept in the custody of an Officer not below the rank of Officer in Grade B/Grade C attached to the Administration Unit or as per the existing practice followed by Offices.

The service files of ex-employees containing the residual papers, which normally would include confidential reports/performance appraisal reports, increment and other Office orders etc., should also be held in the custody of the designated Officer/Officers in the Administration Unit at the Office and their destruction taken up soon after the prescribed preservation period of 5
years after the date of the employee’s retirement/ cessation from the Bank’s service is over.

In case, the number of closed service files of ex-employees required to be maintained in the Administration Unit of the Offices pose a major space problem, there would be no objection to keeping these closed service files in the record room. In such a situation, it should, however, be ensured that before transferring such service files to the record room, each service file is kept in a cloth lined cover and sealed and the name and designation of the ex-employee and the due date for destruction of the service file are clearly inscribed on the sealed cover. To facilitate easy retrieval of such service files when necessary, appropriate remark regarding the placement of the service file in the record room should be made in the register of service files of ex-employees, the proforma of which is furnished in form No.Gen.003 where the entry of the service file would have already been made.

2.3.1 Attendance

All employees other than the Officer staff will be required to sign a muster roll which will be maintained by each Department in form No.Gen.123 and scrutinised by the Assistant General Manager (HODs in Banking Dept.)/Deputy General Manager/General Manager in-charge of the Section/Division/ Department daily. DGM/GM (Banking) may call for attendance registers of Banking Department for verification at random. An employee may be allowed, on not more than two occasions in a month, to attend Office late up to a maximum period of 15 minutes only from the commencement of the working hours prescribed for the concerned category of staff. The Regional Director/Chief General Manager/ Officer-in-charge may, at his discretion, condone late attendance exceeding 15 minutes up to a maximum period of 30 minutes from the commencement of the working hours for the particular category of staff where he is satisfied that such late attendance was entirely beyond the employee’s control such as dislocation of transport system etc., and where the grant of such permission will not cause inconvenience to the Office.
The Regional Director/Chief General Manager/ Officer-in-Charge may call for the attendance register of various Departments/Sections at random with a view to verifying the level of punctuality and attendance of staff apart from proper maintenance of Attendance Register by respective Sections/Departments.

With introduction of smart Card based Access Control System in Central Office Building all members of staff attached to departments functioning in Central Office Building are required to flash their Smart Cards in front of the reader on the flap barrier of Access Control System for entry/exit into/from the Bank's premises. The data generated from the Access Control System is passed on to the Time Management Module of Human Resources Management System (HRMS) from which an attendance report is required to be generated on daily basis as well as on monthly basis. The status of employees on/training/on other duty will be incorporated in the attendance report by the Time Management Administrators in each department. The attendance reports will be put up to the DGM/AGM (Administration) of the respective Department. Consequently Attendance Registers are not required to be maintained in departments housed in Central Office Building. The above arrangement will be followed in other departments in Mumbai and Regional Offices after the Access Control System is put in place.

2.32 Late attendance

If an employee attends Office late on more than two occasions in a month, he/she will forfeit a day’s casual leave and where no casual leave is due, one day’s ordinary leave or extraordinary leave, as the Competent Authority may determine, for every three days of such late attendance in a month. However, forfeiture of extraordinary leave in such cases will not involve loss of pay and allowances. In addition to this, the employee will also be liable for disciplinary action in terms of Regulation 39 (3) of the Reserve Bank of India (Staff) Regulations, 1948.
Note

(a) The date on which the relative order for forfeiture is passed by the Competent Authority will be reckoned as the material date for determining the available balance and debit to the employee’s casual/ordinary/extraordinary leave account as the case may be.

(b) Irrespective of the date of the order, debiting the casual leave account of the previous year, if there is a balance, will be in order in case of forfeiture for late attendance in the previous year.

(c) Forfeiture of extraordinary leave in such cases shall have the effect of reduction in the number of days of extraordinary leave an employee could avail of in terms of Regulation 94 (1) of Reserve Bank of India (Staff) Regulations, 1948.

2.33 Lunch interval

Officers-in-charge of different sections will formally fix the lunch interval of each employee on weekdays excepting Saturdays on which day, there is no lunch interval and keep a record of the lunch time so fixed in a register in form No. Gen. 004. The register will have two openings, one for Class III staff and the other for Class IV staff. Suitable remarks should be recorded in the register when an employee is transferred to another section. Similarly, an entry will be made in the register when an employee is transferred from another section.

The lunch interval will be fixed by the Officers according to the convenience of the sections (as also of the employee concerned to the extent possible). It may be ensured that all employees do not go for lunch enmass. Once the lunch time is fixed, no employee will be allowed to be absent from his desk during any other period (during working hours) without obtaining prior permission from his immediate superior. Breach of this rule will result in a wage cut for the period of absence and/or in any other disciplinary action that may be considered.
2.34 Leave and maintenance of leave record

Leave is a part of the service conditions of the employees of the Bank. Accordingly, provisions relating to leave have been incorporated in Chapter-VI of the Reserve Bank of India (Staff) Regulations, 1948.

Kinds of Leave

Subject to the Regulations ibid., following kinds of leave may be granted to an employee as per his/her eligibility therefor.

a) Casual Leave/Special Sick Leave
b) Special Casual Leave
c) Ordinary Leave
d) Sick Leave
e) Special Leave
f) Extra Ordinary Leave
g) Maternity Leave
h) Accident Leave

Beside, Bank grants following kinds of leave which are not envisaged in the provisions of the Regulations ibid., in pursuance of its administrative decisions:

i) Extra Ordinary Leave for Joining Spouse Abroad
j) Study Leave
k) Non–Debitable Leave

An updated compendium of instructions governing leave matters issued by the Bank from time to time is compiled and issued annually in the form of ‘Master Circular on Leave’ by DAPM, Central Office. While processing leave applications offices should adhere to the relevant instructions contained therein.

Leave cannot be claimed as a matter of right and the authority empowered to sanction it may, at his discretion, refuse or revoke leave of any description or recall an employee on leave, if required, due to exigencies of work.
2.35 Casual leave

Casual Leave upto a maximum of 15 days in each calendar year is admissible to a confirmed full time employee of the Bank.

Application for casual leave will be submitted in form No. Gen 124. Casual leave will be sanctioned by Manager to employees in Classes III and IV whereas in the case of Officers, it will be sanctioned by an Officer next above the grade of the Officer who has applied for it.

The record of casual leave will be maintained employee-wise in form No. Gen. 125. Sanction of casual leave will also be noted in the attendance register.

Special Sick Leave

The entire unavailed casual leave of both Officers and workmen employees during the year will be allowed to be carried forward and credited to a 'special sick leave account' which will also be maintained in Form No.Gen.125. The special sick leave can be availed of on medical grounds any time during the following three calendar years without production of a medical certificate. The special sick leave may be taken separately or in combination with casual leave only, subject to the provisions of Regulation 90(1) of the RBI (Staff) Regulations, 1948. It cannot be taken in combination with any other type of leave. Grant of such leave is governed by the rules and conditions applicable to grant of casual leave.

2.36 Special Casual Leave

All applications for grant of special casual leave will be dealt with by DAPM/ Administration Section in accordance with the instructions issued by Central Office from time to time. Record of special casual leave sanctioned will be maintained employee-wise in form No. Gen. 126. Special casual leave will be sanctioned by the Regional Director/ Chief General Manager/Officer-in-Charge or any other Officer empowered by him. Special Casual Leave for delegates of the recognized Union/Association for their meetings etc. will
however, be sanctioned by Regional Director/Chief General Manager/Officer-in-Charge himself.

2.37 Ordinary Leave

Applications for Ordinary Leave will be submitted in form No.Gen.127. Ordinary leave to employees in Class III and Class IV, both prior and post-facto sanction, will be sanctioned by an Officer in Grade ‘C’. While ordinary leave to Officers in Grades ‘A’, ‘B’ and ‘C’, will be sanctioned by Senior Officers not below the level of Grade ‘D’, the leave to other Senior Officers will be sanctioned by the Regional Director/Chief General Manager/Officer-in-Charge. Ordinary leave granted will be recorded in service sheet of the concerned employee and the relative entries therein will be authenticated by an Assistant Manager.

2.38 Other kinds of leave (leave on medical grounds / extraordinary leave)

The Officer-in-Charge of Regional Office/Central Office Department is empowered to sanction extra ordinary leave up to six months on any one occasion and up to 24 months in aggregate to whole time confirmed employees. However, in the event of absence of an employee culminating in his resignation, voluntary retirement or death the RD/CGM/GM (Officer-in-Charge) has been delegated powers to sanction admissible leave including EOL (NCI-NCP) beyond 24 months in aggregate or more than 6 months at a stretch, provided disciplinary action is not pending or contemplated against the employee. Extraordinary Leave availed in excess of 12 months in aggregate in the entire service of the employee will invariably not count for increment.

Sick leave and maternity leave will be sanctioned by Deputy General Manager/Asstt. General Manager. Accident leave will be sanctioned by the Regional Director/Chief General Manager/Officer-in-Charge.

The request/s for grant of special leave and all cases involving absence exceeding six months at a stretch will be referred to DAPM, CO with full particulars of the concerned employee in the prescribed proforma with specific
recommendations of Regional Director/ Chief General Manager/General Manager (Officer-in-Charge) regarding regularisation of the absence. Sanction of sick leave, extraordinary leave, special leave, maternity leave and accident leave will be recorded in the service sheet of the employee concerned and advised to him/her in form No.Gen.128 and a copy endorsed to the Establishment Section for drawing or otherwise of the salary. Such leave advices should be given outward numbers serially so that Establishment Section will keep track of such advices and effect recovery of salary, wherever necessary.

2.39 Leave on retirement

Where an employee has earned ordinary leave but not availed of the same as on the date of retirement, he may at his option be (a) permitted to avail of leave subject to a maximum of ten months or (b) paid a lump sum amount which would be equivalent to pay for the unavailed ordinary leave earned subject to maximum of ten months plus all allowances normally admissible to the employee concerned during ordinary leave.

2.40 Part-time employees - types of leave admissible

Part-time employees with more than 13 hours duty per week are eligible for leave facilities as applicable to whole-time temporary employees.

Note

Ordinary leave for part-time employees whose hours of work exceed 13 hours per week has to be calculated at the rate of 1/22\textsuperscript{nd} part of duty for the first year of service and thereafter at the rate of 1/11\textsuperscript{th} part of duty provided they continue as part-time employees only. However, when such part-time employees are later appointed on full-time (temporary) basis, the service conditions governing these employees will undergo necessary changes as applicable to all whole-time temporary employees. Balance of leave earned during the period of part-time service by a part time employee, on his subsequent appointment on full time basis, may be allowed to be carried forward.
2.41 (i) The following types of leave will be admissible to the part-time employees (other than BMOs) whose hours of work are up to 13 hours or less per week.

(a) Casual leave: Those who have completed 6 months of continuous service shall be eligible to avail of casual leave for 10 days during a calendar year.

(b) Ordinary leave: Admissible on full wages at the rate of one day for every completed month and accumulation shall be allowed up to 30 days.

(c) Maternity leave: Female part-time employees who have completed 2 years of continuous service shall be eligible for availing maternity leave on full wages for 6 months to be availed of on two occasions not exceeding 3 months at a time.

(d) Sick Leave: No sick leave is admissible.

(ii) Part time Bank's Medical Officers (BMOs) – Leave facilities:

Part time BMOs whose hours of work exceed 13 hours per week may be granted following leave facilities:

(a) Casual Leave: Up to six months of service one day for every completed month of service and 15 days in each calendar year.

(b) Ordinary Leave: For the first year at the rate of 1/22\textsuperscript{rd} part of active service and thereafter 1/11\textsuperscript{th} part of active service on the same terms and conditions as applicable to whole time temporary employees. Ordinary leave may be accumulated up to a maximum of 10 months.

(c) Part time BMOs whose hours of work do not exceed 13 hours per week are eligible for 20 days leave on full remuneration in a year. The leave can be accumulated up to one month. In calculating the period of absence on leave intervening Sundays and holidays should also be counted as days of leave.
2.42 Sanction of increments

In terms of Staff Regulation 66 (1) (a), in an incremental scale, the increment shall accrue to an employee on completion of each specified period of service on each stage of that scale whether that service be substantive, probationary or officiating provided that the benefit of increment shall be admissible from the first of the month in which it accrues. The powers to sanction annual increments to staff members will be as under:

(i) Deputy General Manager/General Manager (Banking/Administration) will sanction increments to:
   (a) employees in Class III and Class IV.
   (b) Officers in Grades ‘A’, ‘B’ and ‘C’ excluding increments at efficiency bar stage.

(ii) Chief General Manager/General Manager (Officer-in-Charge) will sanction increments to:
   (a) Officers in Grade ‘D’ and ‘E’ (other than to Officer-in-Charge)
   (b) Officers in Grades ‘A’ to ‘E’ (other than to Officer-in-Charge) crossing ‘Efficiency Bar’.

(iii) All cases of Officers where efficiency bar is to be enforced will be referred to Central Office.

Note

(a) In taking a decision either to allow an Officer to cross Efficiency Bar or to enforce the bar, the guidelines contained in Circular No. Staff C 1513/32(2) – 68/69 dated May 10, 1969 may be borne in mind. In the case of employees against whom disciplinary proceedings are in progress, the instructions contained in Central Office Circular DA.No.Disc.C.4774/A.2/86-87 dated May 8, 1987 (Para 18.5 of Master Circular on Staff Discipline dated August 01, 2008) may be followed.

(b) The sanction of an increment when it accrues to an employee against whom charges are framed under Staff Regulation 47 (2) or preliminary enquiries in that regard are in progress will not be held in abeyance merely on the grounds that disciplinary proceedings against the employee are pending. In case, however, where an employee has been placed under suspension, by reason of his being under suspension, he does not complete a specified year of service on a particular stage till the period of his suspension is regularised.
by treating him as on duty or on leave, he will not be entitled to grant of increment at that stage. The increment in such cases will be sanctioned only after the period of employee’s suspension is regularised.

2.43 A monthly increment list will be prepared at Offices in form No. Gen. 129 and submitted to the Regional Director/Chief General Manager /General Manager/Deputy General Manager for sanction during the first week of a month. After sanction, the list will be forwarded to the Establishment Section for making salary payments.

2.44 Grant of advance increments
Advance increments/stagnation increments/special pay / honorarium to employees in various classes will be sanctioned by the Regional Director/Chief General Manager/Officer-in-Charge in accordance with the instructions issued by Central Office from time to time and the settlement with the recognised associations in force.

No advance increments/special pay/honorarium will be sanctioned to an employee unless his application is accompanied by:

(a) the official advice of the Institute in the case of Indian Institute of Banking & Finance examination.

(b) the original marks sheet/passing certificate in the case of University Degree etc.

The sanction of advance increments in the above case will, however, be made after obtaining an undertaking from the employee concerned to the effect that the original Degree/Diploma Certificate will be submitted by him for perusal as soon as he receives the same and a copy thereof will be kept in the service file of the concerned employee.

2.45 Honorarium for passing Hindi examination
Honorarium payable to the employees for passing various Hindi examinations will be sanctioned by the Regional Director/Chief General Manager/Officer-in-
Charge in accordance with instructions issued by Central Office from time to time.

The amount of honorarium payable to those who pass different Hindi exams conducted under the Hindi Teaching Scheme (HTS) as also Hindi exams above Pragya level (through individual efforts) is as follows:

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Name of the Examination</th>
<th>Honorarium (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Prabodh</td>
<td>1600.00</td>
</tr>
<tr>
<td>2</td>
<td>Praveen</td>
<td>2000.00</td>
</tr>
<tr>
<td>3</td>
<td>Pragya</td>
<td>2800.00</td>
</tr>
<tr>
<td>4</td>
<td>Above Pragya level (through individual efforts)</td>
<td>2800.00</td>
</tr>
<tr>
<td>5</td>
<td>Hindi Typing</td>
<td>2000.00</td>
</tr>
<tr>
<td>6</td>
<td>Hindi Stenography</td>
<td>2000.00</td>
</tr>
</tbody>
</table>

2.46 Honorarium / Advance Increment/ Non-adjustable Special Allowance for obtaining Doctorate (Ph.D)

a) Honorarium /Advance increment will be admissible to employees in class III and Non-adjustable Special Allowance to Officers, for obtaining Ph.D. in certain specified subjects, while in service, in accordance with instructions issued by Central Office from time to time.

b) Employees in Class III who have acquired the doctorate degree or who have completed the work for it before joining the Bank will not be eligible for honorarium/ advance increment.

c) Effective from May 22, 2008, the benefits of non-adjustable special allowance are also to be extended to the officers who have acquired the Ph.D qualification, in any subject of relevance and value in the opinion of the Bank, prior to joining the Bank provided he/she has not been granted any advance increment/s on account of the said qualification, at the time of his/her appointment in the Bank.
d) **Specified Subjects**

Ph.D. obtained in the following subjects will qualify for special non-adjustable allowance/honorarium/advance increment.

i) Monetary Economics

ii) Banking Theory & Practice

iii) International Trade & Commerce

iv) Agricultural Economics

v) Planning & Development

vi) Econometrics in its application to Planning, Banking and Monetary problems

vii) Modern Statistical Methods & Econometrics

viii) Mathematics

ix) Statistics

x) Any other subject relevant to the Bank’s working and functioning as may be considered at the discretion and judgment of the ED-in-Charge of the concerned Department on evaluation of the text of the thesis.

**e)** Employees claiming non-adjustable allowance/ honorarium / advance increment will have to submit application therefor together with a copy of the thesis and the degree (in original) awarded by the University which will be returned to them on perusal and a copy thereof will be kept in the service file.

f) Applications received from the employees will be processed by the Office/Department directly. The approval of Deputy Governor/Executive Director in-charge for grant of increment/ honorarium/allowance, on evaluation of the thesis, may be obtained by the concerned Office/ Department directly. For this purpose, Offices may forward the applications (with necessary documents) directly to the concerned Central Office Department (depending upon the subject).

**2.47 Acquisition and disposal of assets**

The employees of the Bank are deemed as public servants under the Indian Penal Code and Prevention of Corruption Act and as such, acceptance of illegal gratification, unlawful acquisition of assets or acquisition of assets disproportionate to the known sources of income are criminal offences punishable under these Acts.
The Bank has made provisions in the Staff Regulations and also issued administrative instructions from time to time to ensure that outside activities of employees do not result in interference with their official duties as also to prevent or check the abuse of official authority and undue enrichment through official position. Under the Bank’s Staff Regulations, employees are required to abide by and comply with, certain restrictions and obligations having bearing upon the acquisition and disposal of assets by them. In particular, the Regulations require that no employee should (i) accept any gift from any constituent of the Bank or from any subordinate employee (ii) engage in any commercial business or pursuit or (iii) speculate in stocks, shares, securities or commodities of any description. The employees are also obliged not to place themselves under any pecuniary obligation to a broker, a subordinate employee or any person having dealings with the Bank and not to make or allow any member of his family to make any investment which is likely to embarrass or influence him in the discharge of his duties. Accordingly, instructions were issued in 1992, stipulating that no employee of the Bank should purchase or otherwise deal in shares, securities, etc., from reserved quotas (including private placement) or promoters’ quotas either in his own name or in the name of any other member of his family. While employees have been totally debarred from acquiring shares/securities out of employees’ quota except by their family members who may be bona fide employees of the issuing 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 shall seek prior permission of the Bank giving full details and disclosing the sources of funds. Such applications should be referred to Central Vigilance Cell, Department of Administration & Personnel Management, Central Office (ref.DA.No.Vig.C.1890/14.07.001/92-93 dated December 19,1992).

2.48 An unbecoming conduct

The expression ‘misconduct’ appearing in Regulation 47 (1) of the Reserve Bank of India (Staff) Regulations, 1948 has been judicially construed as including acts which are likely to be prejudicial to the reputation of the
employer. Any conduct unbecoming of an Officer/staff of the Bank will, therefore, be a misconduct within the meaning of Regulation 47(1) and liable to be dealt with under the provisions of this Regulation (ref. AC No. 14 dated June 18, 1973).

As regards the interpretation of the expression ‘any other misconduct’ in Regulation 47(1) ibid, Justice Dighe in his Award dated January 16, 1982 (Para 29.17 in Part II) has clarified that ‘guilty of any act of misconduct’ in the context of the listed delinquencies in Regulation 47 is ejusdem generis and to try to interpret it by giving a definition would create more complications than could be argued about the present state of affairs. Action is contemplated when an employee commits breach of any Regulation of the Bank or is negligent, inefficient, indolent or knowingly acts detrimental to the interests of the Bank or in conflict with the instructions, or commits a breach of discipline. There is, therefore, no need to redefine misconduct as it can easily be discerned while dealing with such cases.

2.49 Restriction on Officers in dealing with official matters involving interests of family members

In the discharge of his official duties, an Officer shall not deal with any matter or give or sanction any contract to any undertaking or to any person, if a member of his family is employed in that undertaking or under that person or if he/she or any member of his/her family is interested in such matter or contract in any other manner. The Officer shall refer every such matter or contract to his superior official and the matter or contract will, thereafter, be disposed of according to the instructions of the concerned superior authority.

The Central Vigilance Commission has directed that members of the Tender Committee should give an undertaking at appropriate time that none of them has any personal interest in the companies / agencies participating in the tender process. Any member having interest in any company which is participating in the tender process should refrain from participating in the Tender Committee.

A declaration in Gen. Form No. 129 A may be obtained from the officers who are deputed to entities regulated by RBI for official dealings (inspection, scrutiny, verification, etc.) stating that the officer does not have any family
member in the employment of that organization. The declaration may invariably be obtained before issue of directive / authorization letter, as the case may be, to the officer concerned.

2.50 **Bank’s permission to be obtained for certain transactions**

No employee shall enter into the following transactions without the previous permission of the Competent Authority.

(a) Lending money to any person on interest or to any person within the local limits of the station in which the employee is for the time being on duty, except lending to his own private servants or lending free of interest to his personal friends or relatives. For the purpose of this sub-paragraph, lending will not include the deposit of money with the Post Office and commercial and co-operative banks.

(b) The acquisition or disposal of any immovable property by lease, mortgage, purchase, sale, gift or otherwise, whether such acquisition or disposal is in his own name or in the name of any member of his family including any relative ordinarily residing with or dependent upon him.

(i) Prior permission of the Competent Authority should be obtained by furnishing requisite details in Form No.Gen.130 and additional relevant information for acquisition or disposal of any immovable property by purchase, sale, lease, mortgage, gift or in any other manner except by way of inheritance, whether such acquisition or disposal is in his own name or in the name of any member of his family including any relative ordinarily residing with or dependent upon him.

(ii) Prior permission is also required for undertaking construction of a flat/house on an existing plot of land or any additional construction/reconstruction and major alteration/renovation which adds to the existing value of the property.

(iii) Prior permission should be obtained before making/receiving any initial payment towards acquisition (including incurring expenditure as at (ii) above) / disposal of an immovable property.

(iv) Separate prior permission of the Competent Authority is necessary even in cases where property is proposed to be acquired with the
assistance of Bank’s housing loan and/or advance/withdrawal from Provident Fund balance.

(v) When a part of acquisition of immovable property by the wife is borne by the husband, it will be incumbent on the employee concerned to obtain prior permission of the Competent Authority for such acquisition.

**Exemptions**

Prior permission is not necessary in the following circumstances:

(i) Becoming member of a co-operative housing society but prior permission is necessary before paying first installment towards the cost of acquisition.

(ii) If an immovable property is proposed to be acquired on a tenancy basis for self occupation. But, prior permission is necessary if it is to be acquired for investment purpose i.e., with a view to re-letting it for profit.

(iii) If an immovable property is proposed to be acquired by wife of an employee out of her own funds or out of funds acquired by way of gift. However, the transaction should be reported to the Competent Authority through the annual return. The disposal of such property should be reported within one month from the date of transaction.

(c) Prior permission of the Competent Authority is necessary for placing deposits with private limited companies.

(d) All classes of employees must obtain prior permission from the Bank for borrowing / standing surety in respect of loans from external organizations exceeding Rs. 15 lakh. The ceiling of Rs. 15 lakh shall be aggregate from all sources put together, whether by way of loan / standing surety.

The above limit will not apply to borrowing arrangements with co-operative credit societies of RBI employees themselves and various types of loans / advances availed of by employees from the Bank itself under its different schemes.

The factors to be considered in disposal of the applications include purpose, terms and conditions including repayment schedule, applicant’s existing liabilities and repaying capacity, proposed / sources of funds for repayment and wherever relevant, possibility of misuse of official position for securing loan on more favourable terms as compared to general customers.
Standing surety / guarantee for borrowings for commercial purposes are not permitted.
Applications for permission in this regard should be submitted in Form Gen. 130A.

Applications from employees and officers up to the level of Grade ‘C’ may be disposed of by the Competent Authority. Applications from Officers in Grade ‘D’ and above should be forwarded to Central Office, Department of Administration & Personnel Management, Central Vigilance Cell along with comments, for disposal.

2.51 Reporting of transactions in movable assets.

(i) Every employee who acquires/disposes of any movable assets (including stocks, shares, securities, jewellery and articles / commodities of any description) by way of purchase/sale or otherwise in his own name or in the name of any family member or any other person singly or jointly including the transaction wherein the employee has beneficial interest in the asset, above a prescribed monetary limit (presently Rs.50,000/-) shall report full details thereof within a week after entering into such transaction in form No. Gen.131.

(ii) Purchase of motor vehicle, scooter, any other consumer article etc., partly or wholly with the advance availed of from the Bank, or acquisition of similar movable assets by the wife of an employee (in her own name or in the name of children) above the prescribed limit out of her funds or funds acquired by her by way of gift should be reported in form No.Gen.131 within a week.

(iii) Deposits placed by any employee with public limited companies above the prescribed monetary limit (including initial deposit for booking cars/vans) and with private limited companies whatever be the amount should be reported in form No.Gen.131 within a week. An employee should also report deposits placed by his wife or any other member of family out of her/his own funds or funds acquired by way of gift, with public limited companies above the prescribed monetary limit and with private limited companies irrespective of the amount in form No.Gen.131 within a week.
Exemptions

i) Deposits with commercial and co-operative banks and investments in National Savings Certificates.

ii) Articles purchased by the Officers under the ‘schemes of furnishing etc., for residences of Officers’ if the total cost of the acquisition of the article does not exceed the Officer’s entitled limit or contribution from his /her own sources does not exceed the present limit for reporting transactions in movable assets.

2.52 Reporting of employment of family members

Whenever any family member of an Officer of the Bank secures employment in any capacity in a bank (including a co-operative bank), financial institution, assisted company/ institution or with any constituent of the Bank or secures any kind of business / financial service like audit, consultancy, contracts, estate agency, etc., the concerned Officer should report the details in form No. Gen.132 immediately to the Competent Authority.

Explanation

The term ‘family’ for this purpose would include spouse, children, step children, any other person related by blood or marriage to the Officer or to the spouse, dependent on the Officer and other blood relations residing with the Officer.

The declaration in prescribed form should be submitted by the Officer to the Regional Director/Chief General Manager/General Manager-in-Charge of his/her Office / Central Office Department. Officers in Gr.’C’ and above should submit such declaration in duplicate. After scrutiny of the particulars, one copy of the report should be forwarded to Central Office (Central Vigilance Cell, DAPM) with comments, if any, of the Regional Director/Chief General Manager/General Manager-in-Charge of Office/Central Office Department.
The information submitted by officers in all grades may be forwarded to the Central Vigilance Cell (Central Office, DAPM) on a monthly basis for updation of the data base to be maintained at Central Office.

2.53 Filing of yearly returns of immovable property and shares / securities

(i) All Officers of the Bank should submit to the Competent Authority on or before 15 January every year, a return as on 1st January in form No. Gen.133 showing particulars of all immovable properties owned, acquired or inherited by him or held by him on lease or mortgage, either in his own name or in the name of any other person. A direct recruit, who is appointed to the Bank’s service in the Officer’s cadre will be required to submit a similar return as on the date of his appointment and subsequently on 1st January every year. An employee in Class III on his promotion to Class I will however submit his/her first return as on 1st January next year indicating the cost and the sources of funds utilised for acquisition of the property, except in the case of inheritance.

(ii) All Officers of the Bank should submit to the Competent Authority on or before 15 January every year, a return in form No.Gen.134 showing particulars of all shares, debentures, bonds and other securities (including bearer securities and all types of securities issued by UTI and other mutual funds) held as on 1st January in their own names or in the names of other family members, singly or jointly. The investments of gainfully employed children may be excluded only if they are not ordinarily residing with parents, acquisitions are solely out of their own earnings, and the declarant Officers or their spouses are not the second/third joint holders i.e., they have no beneficial interest in the investment. However, investments in the name of spouse even if gainfully employed, should be invariably included in the statement.

Note:

a) "Employees’ quota shares/ securities" - Acquisition of shares / securities from the employees quota by any employee of the Bank tantamount to making false representation and will be deemed as an act of misconduct under the RBI (Staff) Regulations, 1948 liable for appropriate disciplinary
action. This will also apply to acquisition of shares/securities out of employees' quota in the names of family members except in cases where family members are bonafide employees of issuing company.

b) Promoter's quota shares/securities – Applying for and accepting allotment of shares from promoter's quota will be construed as violation of the provisions of Regulation 44(2) of the RBI (Staff) Regulations, 1948. If an employee desires to acquire shares/securities from promoter's quota under exceptional circumstances (Chief Promoter/director of the company being his close relative), he should seek prior approval furnishing full details including source of funds. The application should be referred to the Central Vigilance Cell (Co, DAPM). No employee may be allowed to purchase from promoter's quota by claiming to be a friend/associate of Chief Promoter/Director.

c) Disproportionate Assets: Employees of the Bank are categorised as "public servants" under Section 2 (c) (iii) of the Prevention of Corruption Act, 1988. Possession of disproportionate assets by a public servant amounts to criminal misconduct under Section 13 (e) of the said Act. For the purpose of this Section, "known sources of income" means income received from any lawful source and such receipt has been intimated in accordance with the provisions of any law, rules or order for the time being applicable to a public servant.

While details of acquisition under public/rights issues should be reported in part ‘A’, the details of acquisition under any preferential quota like promoters'/employees’ quota, private placement and any other reserved quota by virtue of existing holdings of the same company or another company in the same group and/or under the special circumstances mentioned above, should be reported in Part ‘B’ duly supported by certified copies of letters of offer/allotment, application forms etc.

**Exemptions**

Investments in PPF, NSC, NSS, insurance policies of LIC/GIC and fixed deposits with banks, co-operative credit societies or companies need not be reported in the statement.
2.53A Offices / Departments have to furnish to the Central Office (DAPM, Central Vigilance Cell) by January 15 every year, the data in respect of private foreign visits undertaken by the members of staff attached to their Office / Department during the preceding calendar year in the format given below. In cases of employees who have made more than one private foreign visit during the year, the purpose of visit and the sources of funds utilised for the visit may be verified and confirmed. The information is required to be submitted to the Central Vigilance Commission.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name &amp; designation of the employee</th>
<th>Name of the country visited</th>
<th>Duration of stay</th>
<th>Source of funding</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
<td>(5)</td>
<td>(6)</td>
</tr>
</tbody>
</table>

2.54 Scrutiny of reports and returns

All reports and returns will be scrutinised keeping in view the objective and purpose set out in paragraph 2.47 and the following guidelines.

(i) It should be seen if the cost involved in a transaction is commensurate with employee’s status, salary and other resources. If not, further details as considered necessary may be called for which satisfies the Competent Authority.

(ii) While scrutinising the statements in form No. Gen.130 and 131, the nature of transaction and frequency thereof should be considered. Frequent buying of shares/securities would necessitate further probe to see if the employee is indulging in speculation. Disclosure of complete particulars regarding the party with whom the employee is dealing should be insisted upon to ensure that he/she does not enter into transactions other than bona fide transactions with parties having dealings with the Bank or who are his subordinates. If the transactions are with reputed or recognised brokers, the returns may be accepted as bona fide. Disclosure of sources of funds is also essential. This will serve as a check on the employee’s borrowings and facilitate verification as to see whether the employee has placed
himself/herself under a pecuniary obligation to parties from whom he should not borrow.

(iii) Comparison of the statements should be made to see if there are any discrepancies in the information furnished. In the case of annual returns, it should be checked if any property has been added or omitted after the previous return and permission, wherever necessary, has been obtained. The information furnished in the first return of immovable properties in form No.Gen.133 received from the direct recruits in the Officer’s cadre or a class III employee promoted to class I post, should be scrutinised and verified in the normal course to see that the transactions are prima facie in order. In the case of statement of shares/securities in form No.Gen.134, it should be seen if the transaction has been reported in form No.Gen.131, wherever necessary.

(iv) The reports in form No.Gen.131 regarding acquisition / disposal of movable assets and the yearly returns in Form No Gen.133 and 134 in respect of immovable properties and shares, debentures, bonds and securities submitted by Officers in Grade ‘A’ to Grade ‘E’ (other than Officer-in-Charge) may be scrutinised and if found to be in order, accepted by the Competent Authority and placed in separate folders opened for the purpose of placing such returns. The returns received from Officers in Grade E (In-charge of offices/Central Office Departments) and Grade F may be forwarded to Central Office (Central Vigilance Cell, DAPM) by the Regional Director/CGM/CGM in Charge after satisfying himself that the transactions are in order/all requisite details are furnished.

2.55 Powers delegated to Regional Directors/Chief General Managers/General Managers-in-charge for disposal of applications

Regional Directors/Chief General Managers/General Managers-in-charge of the Offices/Central Office Departments may dispose of the undernoted applications received from employees in their Offices/Departments except their own applications in keeping with the following guidelines. Their own applications may be referred to Central Office (Central Vigilance Cell, DAPM).

(i) Applications for disposal of immovable properties irrespective of the amount involved.
(ii) Applications for acquisition of immovable properties irrespective of the cost of acquisition provided the contribution from the employees’ own resources does not exceed the prescribed monetary limit (presently Rs. 5.00 lakh).

The employees’ own resources would include the employees’ personal savings in the form of bank deposits or investments in shares/securities, jewellery, personal effects, etc. The sale proceeds of existing immovable property, if any, will be excluded in computing the monetary limit. Financial assistance from close relatives may be treated as forming part of ‘own resources’ depending on the nature of such receipts i.e., whether they are by way of gift or loan. Where the amount is received by way of gift out of natural love and affection, it may be treated as forming part of the employees’ ‘own resources’.

(iii) Copies of applications seeking permission for acquisition/disposal of immovable property received from Officers in Grade ‘E’ (In-charge of Offices/Central Office Departments) and Grade F may be forwarded to Central Office (Central Vigilance Cell, DAPM) for examination and advice.

Note

While the instructions contained in paragraph 2.47, 2.48, 2.50(a), 2.50(d) and 2.56 are applicable to all categories of employees, the instructions contained in para 2.49, 2.50(b), 2.50(c), 2.51, 2.52, 2.53 are at present applicable to those serving as officers whether in a temporary, probationary, officiating or substantive capacity and also to those Officers who are on deputation. The prescribed returns/statements in respect of Officers on deputation will be obtained by the Office/Department from which the Officer is deputed.

All reports, returns and other information submitted or disclosed by the employees in pursuance of the above instructions must be treated as confidential. While forwarding the returns/reports referred to above to Central Office, they should be marked ‘confidential/secret’ as the case may be and addressed to Jt. Chief Vigilance Officer, Central Vigilance Cell, DAPM, Reserve Bank of India, Central Office, Mumbai.
2.56 Indebtedness

The objective of Regulation 45 of the Reserve Bank of India (Staff) Regulations, 1948 is that the employees should manage their financial affairs in such a way that failure on their part to honour monetary obligations such as those arising on account of availing of credit card facilities from banks etc., does not tarnish the image of the Bank. With this end in view, they are expected to ensure that the bills received under the arrangements are settled in time. Any breach of the instructions will render the concerned employees liable for disciplinary action under relevant provisions of the Staff Regulations.

2.57 An employee who is in debt as defined in explanation 1 under Regulation 45 will be required to furnish a signed statement of his liabilities half-yearly on the 30th June and 31st December or as directed by the Competent Authority in form No. Gen. 135 and should indicate the steps he is taking to rectify the position. The statement will be scrutinised by the Office. However, while scrutinising the statement, the Competent Authority may consider excluding such of the borrowings from the scope of Staff Regulation 45, as are from father, mother and wife backed by an undertaking from them that they will not resort to legal process for recovery.

2.58 Disciplinary action - Procedure

The purpose of this section is to briefly set out the procedure that may be followed in cases of disciplinary action, based on the detailed instructions issued from time to time by DAPM, Central Office. It is neither intended nor should it be deemed that this section is a substitute for or an enlargement of the procedure prescribed in Regulation 47(2) of the Reserve Bank of India (Staff) Regulations, 1948 and the circulars/instructions issued by Central Office from time to time. A compilation of these instructions in the form of 'Master Circular on Staff Discipline' was issued first by circular DAPM. No. Dis. 765/06.01.09/2001-02 dated March 30, 2002 and thereafter updated vide circular CO DAPM. No. Dis. 1256/06.01.09/2008-09 dated August 1, 2008. The procedure set out below is intended to serve only as guidelines. It does not bind the Bank in all circumstances to the procedure nor is it intended to interfere with the powers of or fetter the discretion vested in the various
disciplinary authorities under the Reserve Bank of India (Staff) Regulations, 1948. However, it is expected of the Competent Authority to adhere to the ‘Action Plan’ as given in Appendix ‘A’ to Master Circular on Staff Discipline dated August 1, 2008 while conducting the disciplinary proceedings.

2.59 Staff Regulation 47 which deals with disciplinary proceedings, provides for the penalties that may be imposed on an employee for breach of discipline. The Regulation also lays down the procedure in general which is to be satisfied before a penalty can be imposed on the employee. In the case of award staff, any other terms in this respect laid down by any Award accepted by the Bank have to be complied with. The penalties prescribed in Sub-Regulation (1) of Regulation 47 can be imposed after following the procedure laid down in Sub-Regulation (2) thereof and in accordance with the instructions issued by Central Office from time to time and the principles of natural justice and on satisfying the following requirements:

(a) there should be good and sufficient reason/s for formulating the charges;
(b) the charge-sheeted employee should know precisely the charges against him and the particulars of the specific acts of misconduct and the documents, if any, which are referred to in the charge-sheet;
(c) he should be given reasonable opportunity to put up a proper defense; and
(d) he should be allowed the opportunity to show cause against the penalty proposed to be imposed on him.

However, the procedure as mentioned at (a) to (c) above is not required to be followed for imposing a penalty of reprimand on an Officer as also in the circumstances covered by the proviso to sub-regulation(2) of Regulation 47.

2.60 Subject to the proviso under Regulation 2 of the Reserve Bank of India (Staff) Regulations, 1948, the term ‘employee’ for the purposes, inter alia, of disciplinary proceedings under Regulation 47 relates to one who is governed by the provisions of the Reserve Bank of India (Staff) Regulations, 1948 and includes whole-time temporary employees whose services are subject to the terms and conditions contained in the letters of appointment issued to and
accepted by them. In the case of part-time employees, a procedure analogous to that prescribed in Staff Regulation 47 will be followed for conducting disciplinary proceedings against them.

2.61 Act of misconduct
Staff Regulation 47(1) describes in general some of the circumstances in which an employee may be held liable for misconduct. This regulation is without prejudice to the provisions of other regulations. The regulation is not exhaustive on the point of misconduct and covers any other act of an employee which, taking into consideration the circumstances of the case, amounts to misconduct. The act of misconduct or misfeasance which would warrant disciplinary action against an employee need not necessarily be the one that is committed during Office hours and within the Bank’s premises only. Any such act (i) either within the Bank’s premises but not directly connected with the affairs of the Bank or the concerned employee’s official duties or (ii) outside the Bank casting reflection on the reputation / integrity / devotion to duty or which is likely to be prejudicial to the reputation of the Bank, will come under the purview of Staff Regulation 47 depending upon the nature of misconduct and the circumstances in which it is committed.

2.62 Preliminary investigation
On an allegation of misconduct, a preliminary investigation should be conducted and on being satisfied from the results of such investigation that, prima-facie, misconduct has been committed, the Competent Authority may issue to the employee a formal letter stating therein, in a clear and precise manner, the facts alleged against the employee together with other circumstances, if any, and advise the employee to submit by a specified date, his explanation in regard to the alleged misconduct. Normally a week’s time may be allowed, but depending on the gravity and circumstances of the case, less or more time may be given at the discretion of the appropriate authority. In case some other employees are also involved in the alleged misconduct or are witnesses thereto, it may be necessary to call for an explanation from each one of them also. The intention is that as exhaustive and factual account of the allegation as can be obtained, should be kept on record in the
interests of natural justice and fair play. Since the purpose of the preliminary investigation is to ascertain whether there is a prima-facie misconduct which calls for disciplinary proceedings against the concerned employee, it is desirable that the investigation/examination of other employees connected with the incident is not made in the presence of the concerned employee. In a fit and proper case, the Competent Authority need not follow this procedure and may straightaway institute disciplinary proceedings against the employee, by issue of a charge-sheet, without first calling for an explanation from him.

2.63 Suspension

Staff Regulations 46(1) and 47(4) deal with suspension of an employee. Regulation 46(1) provides for suspension of an employee who is arrested for debt or on a criminal charge or who is detained in pursuance of any process of law. In case disciplinary proceedings are proposed to be instituted and circumstances of the case require that the employee should be placed under suspension as a prelude to institution of such proceedings, the provisions of Regulation 47(4) are attracted. In both these cases, the decision to place an employee under suspension is entirely within the discretion of the Competent Authority keeping in view the guidelines issued by Central Office from time to time in this regard.

2.64 Subsistence allowance

Staff Regulation 47(4) provides for payment of subsistence allowance to an employee during the period of his suspension. Payment of subsistence allowance is applicable to suspension made both under Regulations 46(1) and 47(4). Save for payment of subsistence allowance, an employee under suspension is not entitled to any benefits such as leave fare concession and medical facilities for himself and/or his family either under the Staff Regulations or other Administrative Rules. He is also not entitled to earn ordinary leave and/or avail festival advance, fan advance, motor vehicle advance, housing loan, etc., as long as he continues to be under suspension. As the contract of employment subsists during suspension and the subsistence allowance is paid during such period, it is not open to the
suspended employee to take up any other employment as that amounts to violation of Staff Regulations 37 and 38. Also, since an employee under suspension does not complete a specified year of service on a particular stage in his scale of pay, he is not granted annual increment on that stage during the period of suspension. However, in case at a later date, the period of suspension of an employee is treated as period spent on duty or leave counting for increment, such an employee would be entitled for grant of increment(s) withheld during the period of suspension. In case the period of suspension is treated as period spent on duty, such an employee would also be entitled to earn leave, to carry forward leave fare concession set subject to availing of the same within a reasonable period as may be decided by the Bank and he may be allowed reimbursement of medical expenses as admissible under the rules.

2.65 While compulsory deductions from such allowance towards income-tax, house rent, bicycle advance, etc., and co-operative society dues are allowed, optional deductions like insurance premia, etc., can be made only with the consent of the employee. In case no penalty is imposed under clauses (b), (c), (d) and (e) of sub-regulation (1) of Regulation 47, the employee shall be refunded the difference between the subsistence allowance and the emoluments which he would have received but for such suspension. Further, if a penalty is imposed under said clauses, no order shall be passed which shall have the effect of compelling him to refund such subsistence allowance.

2.66 Employee’s explanation
The explanation submitted by the employee in response to the formal letter issued to him will be considered by the Competent Authority and on an assessment of the contentions made therein, he may decide either (a) to accept the explanation and close the case or (b) to commence disciplinary proceedings against the employee. In the latter case, a formal charge-sheet will be drawn up and served on the employee.
2.67 Charge-sheet

The essential characteristics of a charge-sheet are:

(a) The charge-sheet should clearly and precisely set out in simple language, the facts of the case including the date, time and place of incident, description (i.e., forgery, fraud, cheating etc.) of the misconduct, essential ingredients of the alleged misconduct viz., habitual /gross/ willful etc., as the case may be, the specific regulation of the Reserve Bank of India (Staff) Regulations which has been breached and the Regulation (i.e., Regulation 47) under which it is issued.

(b) It should be strictly confined to the act or acts of misconduct alleged and in regard to which explanation was obtained;

(c) In case there is more than one charge, each charge should be set out separately;

(d) It should be issued under the signature of the Competent Authority;

(e) Other particulars which are usually required to be stated are the time limit given to submit the reply, whether the employee desires to be heard in person and the consequences of not replying i.e., the Competent Authority will then proceed further without waiting for the employee’s reply.

The charge-sheet should be served on the employee, under proper acknowledgement. If the employee refuses to accept the charge-sheet, the fact should be recorded in the presence of two witnesses.

2.68 Reply to Charge-sheet

Usually, the employee is allowed reasonable time (say 10 days) to submit his reply to the charges. Depending on the gravity and circumstances of the case, the Competent Authority may decide to give less time in some cases. Extension of the period may be allowed on specific request from the charge-sheeted employee and at the discretion of the Competent Authority. While granting such extension, care shall be taken to assess the merits of each request and to ensure that it is not on frivolous grounds or with intent to adopt delaying tactics. Such attitude on the part of the employee shall be dealt with firmly and if the need arises, a date shall be stipulated by which the employee’s reply shall reach the Office and he shall be advised that in case he fails or refuses to send his reply to the charge(s) on or before that date, the
Competent Authority will proceed on the basis that the employee has no reply to offer to the charge-sheet.

2.69 Supply of copies of relevant documents and list of Bank’s witnesses

Along with the charge sheet, the charge-sheeted employee should be supplied with copies of all the documents relied upon in support of the charges. Similarly, the charge-sheeted employee should be furnished with a list of Bank’s witnesses with the charge-sheet. The Competent Authority may, however, reserve the right to introduce additional documents / witnesses with due notice to the employee.

2.70 Defence representative (DR)

A charge-sheeted employee in Class III or Class IV (workmen) has a right to be defended by a representative of a registered Trade Union of the Bank’s employees if such Union is registered under the Trade Unions Act, 1926. An Officer can be represented by any other Officer of the Bank posted at any centre, in his individual capacity. The procedure in this regard requires that the charge-sheeted employee should produce a letter from the Association/Union to the effect that the nominee of the charge-sheeted employee has been deputed as its representative. In his turn, the charge-sheeted employee should also address a letter to the Bank proposing such representative as his nominee and declaring that he (the charge-sheeted employee) will be bound by all that the nominee does, says and signs. An Officer taking the help of another Officer for his defense should also submit such a letter in respect of the representing Officer. The defense representative will be treated as on duty for the period of journey and the period spent on defending the CSO/CSE. However, the Bank will in no case reimburse the expenditure on account of his traveling or halting allowances for the purpose. Further, it will be the responsibility of the CSO /CSE to ensure the presence of the DR during the enquiry proceedings and repeated/frequent adjournment/postponement of hearings should not be allowed except under the discretion of the Enquiry Officer in each individual case. In order to ensure that disciplinary proceedings are completed expeditiously, it may be ensured by the offices that the defense representatives are released for enquiry
proceedings, whenever required by the Enquiry Officers. The role of the defense representative is to present the charge-sheeted employee’s case, examine and cross-examine witnesses and sum up the case on behalf of the charge-sheeted employee.

2.71 Oral enquiry

The employee’s reply to the charge-sheet will be considered by the Competent Authority who thereafter will decide to hold or not to hold a formal enquiry into the charges framed against him. In every case of disciplinary action, wherein a charge-sheet has been issued and the reply thereto is unsatisfactory/not justifying dropping of the charges, it is necessary to hold a formal enquiry irrespective of whether the employee has admitted the charges or not. If he has, without any reservation or explanation justifying his misconduct admitted the charges in his reply to the charge-sheet, all that would be necessary at the enquiry is to read out the charges to him, explain them where necessary, produce all the documents relied upon in the charge-sheet during the enquiry, record the evidence of the main witnesses in support of the charges and obtain his admission thereof in writing. In case the employee refuses to give a written admission of the charges but accepts them orally, without any reservation or justification as stated above, this fact should be recorded by the Enquiry Officer. Where the employee does not categorically accept the charges, or the acceptance is conditional, a more elaborate oral enquiry is required to be held in terms of Staff Regulation 47(2). In case of employees other than employees in Class I, by virtue of paragraph 14.7 of Desai Award, imposition of penalty under Regulation 47 (1) (a) i.e., reprimand also requires that the procedure laid down in Sub-Regulations (2) and (3) of Staff Regulation 47 should be followed.

2.72 Delegation of authority

The oral enquiry will be held either by the Competent Authority himself or it may be delegated by him with the exception of the final order in terms of Staff Regulation 47(3) to:

(a) an Officer in Class I in the case of employees in Classes III and IV;
(b) in the case of an Officer to any Officer who is in a grade higher than that of such employee.

For each enquiry, the Competent Authority will nominate an Enquiry Officer and Presenting Officer. Instructions containing the roles of these two Officers and the detailed procedure to be followed at the enquiry will be made available to them before the conduct of the enquiry.

In every case of delegation of authority, a formal Office order in the manner prescribed in Staff Regulation 47(3) will be issued under the signature of the Competent Authority authorising the Enquiry Officer to hold the oral enquiry.

Although in Departmental proceedings, there is no legal objection to the Competent Authority issuing the charge-sheet, himself conducting the oral enquiry and passing the final orders, in practice, in the Bank, the conduct of the enquiry is always delegated to an Enquiry Officer. In cases where the Competent Authority up to the level of Principal Chief General Manager is the complainant or cited as a witness, it would not be proper for him to function as Competent Authority. In such cases the powers of the CA will be exercised by the next higher Competent Authority as prescribed in Regulation 3(e) of the RBI Staff Regulations or by any other Officer to be specified by the Governor, in special circumstances for which a reference should be made to Central Office.

2.73 Conduct of enquiry

Normally, oral enquiries fall into two categories based on the kind of evidence that will be brought in at the enquiry. These are:

(a) The charge-sheeted employee does not examine any witness on his behalf or rely upon documents and the Bank also does not examine any witnesses but relies only upon documents to establish the charges; and

(b) Witnesses are examined/cross-examined by the Bank and also by the charge-sheeted employee.

In the case of an enquiry in category (a) above, the Presenting Officer will place before the Enquiry Officer, all the documents which the Bank relies upon to prove the charges, copies of which should have already been supplied to / inspected by CSE and the Enquiry Officer should enquire of the employee if he has anything to say in regard to them. Any statement that the employee may make should be recorded by the Enquiry Officer and counter-
signed by the charge-sheeted employee and his representative, if any. If the employee refuses to accept the correctness of the document, the document may be proved in the disciplinary enquiry by following the usual procedure of proving document. The admitted/proved document should invariably be exhibited by giving a number as Management’s exhibit No. 1, 2 etc., or Employee’s exhibit No. 1, 2 and brought on the record of the enquiry.

In an enquiry at (b) above, the Enquiry Officer will identify the charge-sheeted employee, read out the charges to the employee, explain them wherever necessary and enquire of him whether he accepts them or not. He should also complete the formalities regarding the nomination of defense representative if the charge-sheeted employee desires to have one. In case the charge-sheeted employee denies the charges, then the Enquiry Officer should ask the Presenting Officer to lead evidence in support of the charges and allow the employee or his representative to cross-examine such witnesses. Following this, the defense representative / the charge-sheeted employee will be allowed to examine his own witnesses including himself and the Presenting Officer may then cross-examine them in the presence of the charge-sheeted employee. It is essential that the Enquiry Officer conducts the enquiry with an open mind and he should not put such questions to the charge-sheeted employee or the witnesses as would appear that he had prejudged the matter.

On conclusion of the evidence of the witnesses, after asking the Presenting Officer to sum up the case (either in writing or in person) before the Enquiry Officer, the charge-sheeted employee will be given an opportunity to sum up his defense. For this purpose, the Enquiry Officer will expressly enquire of the employee whether he has anything further to say before concluding the enquiry. The employee will be allowed to file a written submission, if he so desires, for which purpose, sufficient time may be allowed to him.

2.74 Proceedings of the enquiry

A record of the entire proceedings will be maintained and if the enquiry is spread over a number of days, a day-to-day record will be kept. A copy of each day’s record of the proceedings will be given to the charge-sheeted
employee at the end of the day’s proceedings or as soon as possible thereafter, in any case, before the date of next sitting, if any. The record of the proceedings will be countersigned by the Enquiry Officer, Presenting Officer, the charge-sheeted employee, the defense representative, if any, of the charge-sheeted employee and where the testimony of a particular witness is recorded, such witness should also countersign the proceedings. If any of the above persons refuses to sign, the Enquiry Officer should record his remark beneath the enquiry proceedings to that effect.

2.75 Ex-parte enquiry

If a charge-sheeted employee refuses to attend the oral enquiry despite due notice and repeated advices, the Enquiry Officer would have no alternative but to conduct the enquiry against him in absentia. Notice of enquiry viz., date, time and place will be sent to the employee in the usual manner and the fact of his absence or refusal to attend, if the employee has expressly stated so, recorded by the Enquiry Officer at the commencement of the enquiry. Thereafter, the Bank’s witnesses will be examined and the evidence brought on record. The Enquiry Officer will then submit his report on the enquiry.

2.76 Report of the Enquiry Officer

The role of the Enquiry Officer in a Departmental enquiry is quasi-judicial. He is not required to observe the technicalities of the Indian Evidence Act but he must go by the rules of natural justice. It is not necessary that the charges are required to be established beyond all reasonable doubt. It is enough, if there is preponderance of probabilities to prove the charges. He will record all the evidence tendered before him in the enquiry and after allowing full opportunity to the charge-sheeted employee/ Presenting Officer to test the veracity of such evidence, he will arrive at bonafide findings on the basis of the evidence so led. It is absolutely essential that the Enquiry Officer records his findings in respect of each charge. Such findings should be based only on the evidence recorded during the enquiry and matters extraneous to the enquiry should not be taken into account and the findings should reveal
whether the charge in respect of which it is recorded stands established or not. Where the conduct of the enquiry has been delegated by the Competent Authority, the Enquiry Officer will only record his findings and will not make any recommendations or suggestions regarding the penalty to be imposed.

2.77 On receipt of the report of Enquiry Officer, a copy thereof should be furnished to the charge-sheeted employee. If the Competent Authority does not agree with the conclusion/s of the Enquiry Officer, he should record his tentative reasons for the same in a separate note signed by him. This note also should be furnished to the charge-sheeted employee along with the Enquiry Officer’s report. The charge-sheeted employee may be advised that he may, if he so desires, make representation on the Enquiry Officer’s report / CA’s note within a period of 15 days from the date of receipt of the report by him or within such extended period as may be allowed by the Competent Authority at his discretion.

2.78 Findings of the Competent Authority

The Competent Authority will record his findings in respect of each charge with reasons therefor after considering Enquiry Officer’s report / his note giving tentative reasons for not agreeing with Enquiry Officer’s conclusion/s, if any and representation thereon, if any, received from the charge-sheeted employee. The Competent Authority has full discretion and he may, in exercise of that discretion, accept the findings of the Enquiry Officer or reject it. In the latter case, he will state clearly the specific grounds /evidence / facts for not agreeing with the conclusions of the Enquiry Officer. He should also specifically state in his findings whether the principles of natural justice were adhered to as also whether the charge-sheeted employee was given adequate opportunity to defend his case. If the Competent Authority comes to the conclusion that all or any of the charges stand established, then the next step in the disciplinary proceedings is to propose a suitable penalty. The quantum of punishment is within the discretion of the Competent Authority. The punishment proposed by the Competent Authority should be commensurate with the gravity of the offence proved and should be in the interest of discipline and decorum. The penalties that may be proposed
have been prescribed in Staff Regulation 47(1). In appropriate cases the Competent Authority should also consider whether the penalty should run concurrently or consecutively with the earlier penalties, if any imposed, particularly where the penalty of stoppage of increment/promotion was imposed earlier for a specific period. It will also be necessary for the Competent Authority to comply with requirements of Sections 33(1)(b), 33(2)(b) and 33(3)(b) of the Industrial Disputes Act, 1947 before imposing penalties in disciplinary cases during the pendency of any conciliation proceedings before a Conciliation Officer, Board, an Arbitrator, a Labour Court, Tribunal or National Tribunal in respect of industrial disputes at any Centre.

2.79 Show-cause notice

After the Competent Authority has recorded his findings in the manner stated above, the charge-sheeted employee will be furnished with a copy of the findings of the Competent Authority and a show-cause notice under the signature of concerned Competent Authority will be issued to the charge-sheeted employee calling upon him to explain as to why the penalty proposed in the findings of the Competent Authority should not be imposed on him.

The employee will be permitted to make his representation either in writing or in person to the Competent Authority on his findings. If it is in writing, the representation will be examined by the Competent Authority before passing the final orders and this will meet the ends of justice.

2.80 Second enquiry by Competent Authority

If the employee wishes to make his representation in person, the Competent Authority will hold a second enquiry. The second enquiry will be held by the Competent Authority only and will not be delegated to another Officer. As this enquiry is also a part of the disciplinary proceedings against the employee, if he requests he will be allowed to be represented by a representative of a registered trade union of the employees of the Bank. Normally, the scope of this enquiry is to give an opportunity to the employee to make his submission in regard to the findings of the guilt and the quantum of punishment. However, hearing will be on the basis of the evidence already
led and the employee will not be allowed to adduce further evidence or examine any witnesses. As is usual in any enquiry, a brief record of the proceedings will be maintained and will be considered by the Competent Authority before passing the final orders. The procedure of second enquiry has been extended to employees in Class I also.

In the case of disciplinary proceedings against an Officer, after the show-cause notice is issued and reply is received, the case with all connected papers will be referred to the Reserve Bank of India Services Board for an independent opinion wherever necessary as per the instructions issued by Central Office in this regard (vide Para 11(1) Master Circular on Staff Discipline dated August 01, 2008), and then only final order should be passed.

2.81 Final order of the Competent Authority

After considering the submissions of the charge-sheeted employee in reply to the show-cause notice and after considering independent opinion tendered by the Reserve Bank of India Services Board in appropriate cases, the Competent Authority will pass the final order in the disciplinary proceedings. A copy of the final order will be served on the employee. Where penalty (other than ‘Reprimand’) has been imposed, an office order giving effect to the order of the Competent Authority will be passed by the concerned Section of the Office/Department. The final order will become effective from the date of the final order. The orders cannot be made effective retrospectively. If the charge-sheeted employee has been placed under suspension, the final order should indicate the manner in which the period of suspension will be regularised, which will not form part of the penalty.

2.82 Revoking of suspension order

In case where an employee has been placed under suspension as a result of disciplinary proceedings and the Competent Authority tentatively proposes to impose a penalty other than the penalty of dismissal, the order of suspension will be revoked as on the date of making the tentative order and the employee will be allowed to resume his duties forthwith. In cases where disciplinary proceedings against suspended employees are delayed for more
than 6 months, the Competent Authority should review the matter and decide whether the suspension order should be continued or revoked.

2.83 Promotion/Confirmation/Crossing of efficiency bar during pendency of disciplinary proceedings.

Regarding the procedure to be adopted in dealing with promotion/confirmation/ crossing of efficiency bar in the incremental scale by employees against whom disciplinary proceedings /investigations are in progress, Offices should follow the instructions issued by Central Office from time to time.

2.84 Appeal

In terms of Regulation 48, an employee has a right to appeal against the final order of the Competent Authority. The appropriate Appellate Authority for different categories of staff has been prescribed in Regulation 49. The appeal, together with the entire case papers as also the paragraph-wise comments of the Competent Authority on the appeal, and the service file of the employee concerned should be forwarded to the Appellate Authority after ensuring that the provisions of Regulation 50 are complied with. While doing so, the provisions contained in Regulations 51 to 55 should also be kept in view. The Competent Authority should not make any recommendation to the Appellate Authority while forwarding the appeal.

2.85 Confidential Reports of Class III and IV staff

(a) Annual Performance Reporting System for Staff Class III

Performance Appraisal Reporting System for staff class III has been implemented vide CO HRDD Circular No.G.110/6908/03.01.01/2005 – 06 dated June 7, 2006. PAR should be recorded in the format (Gen.136) given in the above mentioned circular as per the guidelines set out therein.

(b) Confidential Reports of Class IV Staff

Confidential reports on employees in Class IV will be recorded annually as at the end of June every year in form No.Gen.137. In respect of temporary
employees, a report will be recorded as soon as they complete six months of service in the Bank. As a general rule, no special confidential reports need be recorded on employees for the purpose of confirmation, crossing of efficiency bar, promotion, etc. Decisions on these matters will generally be taken on the basis of the annual reports recorded on them for the previous three to five years. However, if and when considered necessary and at the discretion of the Competent Authority, special reports may be called for in specific cases.

(c) Specific shortcomings

The attention of employees should be drawn to specific shortcomings, if any, brought to light in the reports recorded on them or they should be advised in writing to show the required improvement. The reports will be placed in the service file of the employee concerned after an Officer not below the rank of Gr. 'C' (in respect of Class IV staff) and Gr. 'D' or above (in respect of Class III staff) has perused them.

2.86 Performance Appraisal Reporting (PAR) System for Officers

With a view to assessing an Officer's level of performance as objectively as possible, assisting in the determination of Officer's suitability for promotion and placement and improving his performance through timely advice and training, a modified Performance Appraisal Reporting System for Officers has been introduced vide HRDD circular No. 5 / 2002-2003 dated March 6, 2003. For this purpose, following three types of PAR formats have been prescribed. (a) Format for Officers in Gr. 'A', 'B' and 'C' (Gen.138); (b) Format for Officers in Gr. 'D' and 'E' (Gen.139); (c) Format for Officers in Gr. 'F' (Gen.140). The system provides a set of ten competencies against which the performance of officers is to be appraised. The officers from Grades 'A' to 'E' are to be appraised on these competencies, while officers in Grade 'F' are to be appraised on six competencies. A standard vocabulary for each competency, indicating different levels of a competency for each point of the five point rating scale, has been prescribed with a view to help reporting / reviewing officer achieve uniformity in appraisal standards. The PAR formats are composed of the following parts:
<table>
<thead>
<tr>
<th>GRADES</th>
<th>A to C</th>
<th>D and E</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section I</td>
<td>Personal Details</td>
<td>Personal Details</td>
<td>Personal Details</td>
</tr>
<tr>
<td>Section II</td>
<td>Self Appraisal</td>
<td>Self Appraisal</td>
<td>Self Appraisal</td>
</tr>
<tr>
<td>Section III</td>
<td>Evaluation by Reporting Officer / Reviewing Officer</td>
<td>Evaluation by Reporting Officer / Reviewing Officer</td>
<td>Evaluation by Reporting Officer / Reviewing Officer</td>
</tr>
<tr>
<td>Section IV</td>
<td>Assessment of the Review Committee</td>
<td>Assessment of the Review Committee</td>
<td>----</td>
</tr>
<tr>
<td>Section V</td>
<td>Instructions</td>
<td>Instructions</td>
<td>----</td>
</tr>
</tbody>
</table>

2.87 Periodicity of reports

In order to spread the assessment workload on Reporting and Reviewing Officers evenly, the following periodicity will be followed for Officers in different grades:

<table>
<thead>
<tr>
<th>Reports of Officers in</th>
<th>As on</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Grade ‘A’</td>
<td>30th September</td>
</tr>
<tr>
<td>(b) Grade ‘B’</td>
<td>31st March</td>
</tr>
<tr>
<td>(c) Grade ‘C’ and above</td>
<td>30th June</td>
</tr>
</tbody>
</table>

2.88 Rating of performance

The performance of Officers will be recorded on a five point rating scale. The highest rating on the scale is ‘Far Above Requirement’ (FAR) and lowest rating is 'Below Requirement' (BLR). Between these an officer can be rated as ‘Above Requirement’ (ABR), 'Meets Requirement' (MTR) and 'Capable of Meeting Requirement' (CMR). The performance of officers is to be rated on this five point scale against each competency with the help of the vocabulary. Since there are ten competencies for officers in Grade 'A' to 'E', each competency will have a contribution of 20 marks out of a total of 200 marks. On a five point rating scale system, each rating will have a weight of four. Total marks given will, therefore, be multiplied by four (4) to arrive at the final marks. Thus, the marks given to an officer will always be in a multiple of four. Distribution of marks for the rating of individual features as also the overall performance will be as under:
### Range of marks For individual competency

<table>
<thead>
<tr>
<th>Rating</th>
<th>(out of 5)</th>
<th>(Out of 20)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Far Above Requirement (FAR)</td>
<td>5</td>
<td>20</td>
</tr>
<tr>
<td>Above Requirement (ABR)</td>
<td>4</td>
<td>16</td>
</tr>
<tr>
<td>Meets Requirement (MTR)</td>
<td>3</td>
<td>12</td>
</tr>
<tr>
<td>Capable of Meeting Requirement (CMR)</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>Below Requirement (BLR)</td>
<td>1</td>
<td>4</td>
</tr>
</tbody>
</table>

**Note:** The marks system is not applicable for Performance Appraisal Reports of officers in Grade 'F'.

2.89 Review of Performance Appraisal Reports (PARs) by Review Committee

The review committee's main function is that of a moderator. Therefore, it is not necessary that the members of the Committee should have overseen the work of the appraisee officer. Essentially, the review committee should pay attention to identifying and removing assessment disparities in appraisal within a Central Office Department and inter-departmental disparities within a Regional Office. To effectively perform the above function, the committee may:

- study the reporting trend and look for inter-departmental and inter-sectional disparities;
- ensure a reasonable spread between the maximum and minimum marks allotted to officers;
- specifically look into very high or very conservative reporting trends;
- call the appraisee officer and interact with him / her in case assessment is suspected to be biased or counselling is deemed necessary;
- do moderation wherever considered necessary, while ensuring that the final marks awarded are always a multiple of four (4); and
- make record of instances of aberrant reporting and in fit cases propose counselling of reporting officer/ reviewing officer who exhibit a tendency of bunching the ratings at higher end.
In addition to the above functions, it has also been decided that counselling, wherever it is to be administered, should also be done by the Chairperson of the review committee.

It may be necessary for timely completion of review of appraisals to constitute separate review committees for different grades of officers. It should, however, be ensured that as far as possible only one review committee is constituted for each grade of officers every year.

Irrespective of the final marks, 'adverse remarks', if any, in the PAR, will be communicated to the concerned appraisee officer. For the purpose, 'adverse remarks' would mean any remark(s) in PAR, which are negative or harmful to the interest of the appraisee officer insofar as promotion, confirmation, continuance in Bank's service and other related service matters are concerned. Further, any remark(s) purging of which will render PAR better, insofar as promotion, confirmation, continuance in Bank's service and other related service matters of the appraisee officer are concerned, will also be construed as adverse remark(s). A flow chart of review procedure is given below:

**FLOW CHART**

<table>
<thead>
<tr>
<th>Regional Offices</th>
<th>Reporting / Reviewing officers and Review committee</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Other than HOD</strong></td>
<td>Reporting officer</td>
</tr>
<tr>
<td>Gr. 'A' / 'B'</td>
<td>Gr. 'B' / 'C'</td>
</tr>
<tr>
<td>Officers in Gr. 'A' to Gr. 'C' e.g. PS etc. working directly under RD</td>
<td>RD</td>
</tr>
<tr>
<td>Gr. 'C'</td>
<td>Gr. 'D'/Gr. 'E'</td>
</tr>
<tr>
<td>Gr. 'D'</td>
<td>Gr. 'E'</td>
</tr>
</tbody>
</table>

**HOD in Gr. 'C' to 'E' (Other than AGM-in-Charge of PAD / DAD in ROs)**

<p>| Gr. 'C' / 'D'    | RD | CGM of concerned C.O. department | CGM of C.O. Dept. plus 2 GMs /one GM in case two GMs are not available |
| Gr. 'E'          | RD | CGM of concerned C.O. department | ED of concerned department and two CGMs under his/ her charge |</p>
<table>
<thead>
<tr>
<th>Gr. 'E' (Banking Department)</th>
<th>RD</th>
<th>CGM in-charge, DGBA</th>
<th>-do-</th>
</tr>
</thead>
</table>

**HoDs in Gr E / D at Regional offices working under additional CGM**

<table>
<thead>
<tr>
<th>Gr. D</th>
<th>CGM</th>
<th>RD</th>
<th>CGM / CGM-in-Charge of C.O. Department plus 2 GMs/one GM in case two GMs are not available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gr. E</td>
<td>CGM</td>
<td>RD</td>
<td>ED of concerned department and two CGMs under his / her charge</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Legal officer in Gr. B at ROs where there is no Deputy Legal Officer posted</th>
<th>RD</th>
<th>No Review</th>
<th>Review Committee set up in Legal Dept. Central Office</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Asstt. Legal Advisor Of Legal Cell at ROs</th>
<th>Deputy Legal Adviser</th>
<th>Regional Director</th>
<th>Review Committee set up in Legal Department Central Office</th>
</tr>
</thead>
</table>

**Officers Working in Security Cell**

<table>
<thead>
<tr>
<th>Officers in Gr. A to Gr. C working under P &amp; SO</th>
<th>P &amp; SO</th>
<th>DGM/GM (Administration)</th>
<th>Review Committee set up to Review reports of officers in the respective grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>P &amp; SO in Gr. A/B/C</td>
<td>DGM/GM (Administrati on)</td>
<td>GM (Admin.)/CGM/RD</td>
<td>CGM/RD and two GMs</td>
</tr>
<tr>
<td>P &amp; SO in Gr. D</td>
<td>GM (Admin.) / CGM/RD GM (Issue), if no GM (Admin) is available</td>
<td>CGM/RD. No review if recorded by RD</td>
<td>CGM / RD and two GMs. one GM in case two GMs are not available</td>
</tr>
</tbody>
</table>

**Central Office Departments**

<table>
<thead>
<tr>
<th>Gr. 'A' / 'B'</th>
<th>Gr. 'B' / 'C'</th>
<th>Gr. 'C' / 'D'</th>
<th>Two GMs/DGMs plus one Senior GM selected by CGM.</th>
</tr>
</thead>
<tbody>
<tr>
<td>PS to CGM</td>
<td>CGM</td>
<td>No review will be done</td>
<td>CGM/CGM-in-Charge plus two GMs/DGMs</td>
</tr>
<tr>
<td>Gr. 'C'</td>
<td>Gr. 'D'</td>
<td>Gr. 'E'/CGM</td>
<td>CGM/CGM-in-Charge plus two GMs/DGMs</td>
</tr>
<tr>
<td>Gr. 'D'</td>
<td>Gr. 'E'</td>
<td>CGM</td>
<td>CGM/CGM-in-Charge plus two GMs. One GM in case two GMs are not available</td>
</tr>
<tr>
<td>Gr. 'D'/ 'E'</td>
<td>CGM</td>
<td>No review will be done</td>
<td>ED plus two CGMs under his/her charge</td>
</tr>
</tbody>
</table>

**Where CGM-in-Charge is also posted**

<p>| Gr. D reporting to CGM | CGM | CGM-in-Charge | CGM/CGM-in-Charge plus two GMs one GM in case two GMs are not available |</p>
<table>
<thead>
<tr>
<th>Gr. E reporting to CGM</th>
<th>CGM</th>
<th>CGM-in-Charge</th>
<th>ED plus two CGMs under his/her charge</th>
</tr>
</thead>
</table>

**Bank’s Training Colleges**

<table>
<thead>
<tr>
<th>All faculty members irrespective of Grades</th>
<th>Principals of respective Colleges</th>
<th>No review</th>
<th>CGM HRDD and Principals of atleast two training Colleges</th>
</tr>
</thead>
</table>

**Officers in Gr. ‘F’**

<table>
<thead>
<tr>
<th>Officers in Gr. ‘F’</th>
<th>ED</th>
<th>DG</th>
<th>No review committee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Additional officer in Gr. F, posted at some Regional Offices</td>
<td>RD</td>
<td>Review by ED and DG in-charge of Administration</td>
<td>No review committee</td>
</tr>
</tbody>
</table>

**Officers attached to Ombudsman’s Office**

<table>
<thead>
<tr>
<th>Ombudsman Officer in Gr. F</th>
<th>ED/ DG, if there is no ED</th>
<th>DG, if recorded by ED. No review if recorded by DG</th>
<th>No further review</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ombudsman Officer in Gr. E</td>
<td>CGM, CSD</td>
<td>ED / DG, if there is no ED</td>
<td>No further review</td>
</tr>
<tr>
<td>Secretary (Gr. D) to Ombudsman</td>
<td>Ombudsman</td>
<td>CGM, CSD</td>
<td>CGM, CSD and one /two GMs one GM in case two GMs are not available</td>
</tr>
<tr>
<td>PS (Gr. A/B) to Ombudsman</td>
<td>Ombudsman</td>
<td>No Review</td>
<td>Review committee constituted for reviewing PAR of officers in Gr A &amp; B at respective Regional Offices</td>
</tr>
<tr>
<td>Gr. B/C</td>
<td>Gr. D</td>
<td>Ombudsman</td>
<td>Review committee constituted for reviewing PAR of officers in Gr B &amp; C at respective Regional Offices</td>
</tr>
</tbody>
</table>

**2.90 Counseling**

The appraisee officer is to be counselled by the Review Committee if he / she has been rated either CMR or BLR for any one or more competencies on the prescribed five-point scale, irrespective of the final marks assigned. Similarly, the appraisee officer will be counselled, if the final marks are 120 or below. The following criteria should be adopted for the purpose of counselling:

- CMR / BLR rating given by the reporting officer has not been upgraded by the reviewing officer to at least MTR rating;

- Any rating given by the reporting officer has been downgraded to CMR / BLR by the reviewing officer; and
Final marks are 120 or less.

2.91 Filing/Forwarding of reports- Procedure

To ensure the confidentiality of Performance Appraisal Reports (PARs), the reports of Officers will not be filed in their service files but will be filed in a separate folder after observing the following procedure.

(i) The reports of Officers in Grade 'A' will be filed in a separate folder after these are reviewed by the Review Committee.

(ii) Reports on Officers in Gr. 'B' and 'C' (other than HODs) will be obtained in duplicate. While one copy will be placed in the folder of the Officer concerned after review by the Review Committee, the other copy will be forwarded to Central Office (DAPM) for record. However, PARs in respect of Deputy Treasurers in Gr. B belonging to pre-1972 recruited pure cash staff need not be obtained in duplicate and forwarded to Central Office (DAPM).

(iii) The reports (in duplicate) on Officers in Gr. 'C' who are working as Heads of Departments in Regional Offices and Officers in Gr. 'D' and 'E' working in Regional Offices will be forwarded by the Offices to their respective Heads of Departments at Central Office. The concerned Central Office Departments will forward a copy each of these reports to DAPM, Central Office and to the concerned Regional Office after these are reviewed by the respective Review Officers/Review Committees.

2.92 Since writing the Appraisal Reports would require comparatively more time, the Regional Directors/Heads of Departments will ensure that the blank report forms with necessary service particulars in respect of the Appraisee Officer duly filled in are supplied to the concerned Officers at least a month before the due date of the report. Regional Directors/Heads of Central Office Departments may also monitor regularly the progress in the submission of the Appraisal Reports with a view to ensuring that the reports, completed in all respects, are ready within a period of two months of the due date of recording and are soon thereafter forwarded to Central Office (DAPM)/Central Office Department concerned, wherever required, after review by the Review Committee. A certificate as per form No. Gen. 143 should be submitted by the Regional Directors/Heads of Central Office Departments to the Central Office
(DAPM) by the 10th of the fourth month following the period to which the reports related i.e., certificate in respect of Officers in Gr. 'B' would be due on 10th July and so on. The Regional Directors are also required to report the status of recording of PARs in their monthly D.O. letters to the Governor.

2.93 Superannuation and retirement – Extension of service

An employee shall retire at the age of 60 years and no extension shall be given to any employee beyond 60 years of age provided that an employee, who attains the age of superannuation on any day other than the first during a calendar month, shall retire on the last day of that month. Further, in the case of an employee in Class IV who has reached the age of 55 years, the Bank may, in its discretion, retire him after giving two months’ notice in writing if in the opinion of the Competent Authority his efficiency is found to have been impaired. The Bank may also in its discretion, retire in public interest an employee other than an employee in Class IV at any time after completion of 50 years of age. In the case of an employee in Class III and Class I who has attained the age of 55 years, his continuance in service up to the age of 60 years shall be subject to his being found suitable for retention in service.

2.94 While the Bank has a right to retire an employee, other than an employee in Class IV, on his attaining the age of 50 years, the cases of all employees who have attained the age of 55 years will be subjected to a close scrutiny. The intention is that after an employee has attained the age of 55 years, his case should be specially examined so as to ensure that an employee who has passed the stage of usefulness is not allowed to continue beyond the age of 55 years as a matter of course. Each case should be examined carefully keeping in view, inter alia, the level of performance, level of integrity, indebtedness, acquisition of wealth beyond known means, taking leave frequently to the detriment of office work, creating dislocation in Bank’s work etc. Annual performance appraisal reports and leave record for last three years and untoward incidents / reports received on the employees in between may be the inputs for retirement reviews. The cases of those officers, who have been awarded 120 marks or below in their PARs in any one or more years during the preceding three years, should be reviewed more
closely for appropriate action under retirement review. Particulars of vigilance/discipline case(s) pending/contemplated and penalties, as referred to under Regulation 47(1) of Reserve Bank of India (Staff) Regulations, 1948, imposed during the last ten years of service of the employee should be taken into account at the time of retirement review. It should be carefully noted that where disciplinary/vigilance case(s) against an employee is/are pending, retirement review of such employee should be kept in abeyance till such pending case/(s) is/are decided. Following parameters may particularly be taken into account while conducting retirement review of officers.

i) Integrity: Instances of doubtful integrity, even if already dealt with by the Bank through disciplinary proceedings and consequent punishment, can be taken into account at the time of retirement review, if the charges are serious.

ii) Usefulness of the Officer to the Bank: As per the existing instructions, the Bank, as an employer, has a right to compulsorily retire an employee who ceases to be useful or suitable for continuation in service after certain age. However, for taking recourse to this provision against officers showing marked deterioration in their performance, it is necessary that a record of such deterioration is kept in their Performance Appraisal Reports, particularly in respect of those approaching the benchmark age for retirement review (i.e. 50 years & above). It is also important to counsel the concerned officer in regard to the short-coming(s) and inform him of the impending retirement review. It would be useful if such an exercise is commenced two years before the officer reaches the prescribed age of retirement review.

iii) Leave record: An overall view including reasons for taking leave and past record of the concerned officer may be taken by the Review Committee while conducting retirement review.

2.95 Retirement reviews as contemplated in paragraphs 2.93 and 2.94 should be taken calendar quarter-wise i.e., cases of employees up to officers in Grade ‘C’ attaining the stipulated age in a particular calendar quarter should be reviewed three months in advance of commencement of the quarter to
avoid bunching of cases annually. For example, the retirement reviews in respect of employees up to officers in Gr. 'C', attaining the stipulated age during the quarter January – March should be conducted and completed in the month of October of the previous year. As regards Senior Officers i.e. Grade 'D' and above, all retirement review proposals should be forwarded to Central Office positively three months, prior to the commencement of quarter in which the officers to be reviewed would complete the stipulated age, e.g. retirement reviews in respect of Senior Officers attaining the stipulated age during the quarter January – March should be conducted in September of the previous year. This will facilitate offices to forward to Central Office all cases of Senior Officers in Gr. ‘D’ and above three months before commencement of the quarter and cases of other staff intended to be referred to Central Office under Regulation 26(2) of the Reserve Bank of India (Staff) Regulations, 1948 two months before the commencement of the quarter, facilitating Central Office approval before commencement of the quarter.

2.96 Procedure for retirement reviews

(i) As provided in the Staff Regulation 26(2), the powers to compulsorily retire an employee in Class III and Class IV shall be exercised by the Officer-in-Charge of Regional Office / Central Office Department with the prior approval of Governor and in the case of an officer by the Governor with the prior approval of the Bank's Central Board. Thus, all cases of compulsory retirement will require prior approval of Central Office.

(ii) With a view to having the retirement reviews transparent and free from arbitrariness, it is stipulated that the reviews in respect of all Class III and Class IV employees and officers upto Grade 'C' level should be screened by a small Committee of Senior Officers under the chairmanship of Officer-in-Charge of the Office / Central Office Department and by a Committee of Deputy Governors in respect of Senior Officers in Gr. 'D' and above.

(iii) Issuance of advices / follow up

a) It is necessary to ensure that the review at the stage of attaining the age of 50 years in the case of officers is comprehensive and thorough and only
those officers, who are found to have rendered satisfactory service on the basis of their performance / service record are advised of their continuance in the Bank's service in Form Gen. 144. In the case of officers whose overall record is not satisfactory, the advice for their continuance in the Bank's service should not be issued. In such cases, the officer concerned should first be advised in writing of the specific deficiencies in his performance, leave record, etc., which he should be advised to overcome. In these cases, follow up reviews should be taken annually or at such intervals as directed by the Review Committee and the deficiencies advised to the officer in writing promptly. These advices should be carefully preserved and relied upon at the time of next review and if the adverse features continue for more than three years after the first review (made at the age of 50 years), the officer may be advised as per Form Gen. 145 in GAM. A list of such officers (i.e. those who have not been issued the advice of continuance in service beyond 50 years) should be prepared at the end of each review and held in the personal custody of RD / CGM / GM(OIC) and it should form part of charge certificate to ensure sustained watch on the officers. In the event of transfer of such officers to another centre or Central Office Department, the entire facts of the case should be confidentially communicated to the RD / CGM / GM (OIC) for continuous monitoring.

b) At the time of review at the age of 55 years, while cases of all officers should be reviewed, those officers whose service record was found unsatisfactory during previous reviews (at the age of 50 years or special annual reviews thereafter) should be studied closely to examine whether they are suitable for being continued in the Bank's service beyond 55 years of age. Specific cases of officers whose levels of performance/service record do not show the desired improvement despite repeated counseling / written advices and hence not meriting continuance beyond the age of 55 years should be referred to Central Office with full facts and relevant documents.

c) The above procedure should be followed, mutatis mutandis, in the case of workmen employees but the stress should be on disciplinary action for the shortcomings / misconduct observed in their working, as far as possible.
(iv) **Periodicity of retirement reviews:** Normal retirement reviews in respect of various categories of staff should be carried out as under.

**Officers**
In the case of officers retirement reviews should be done at the age of 50 years, 55 years and annually thereafter i.e. at the age of 56, 57, 58 and 59 years.

**Class III**
Retirement reviews should be done at the age of 50 years and 55 years.

**Class IV**
Retirement reviews should be done at the age of 55 years and 57 years.

2.97 **Prior Notice of retirement**
In the case of compulsory retirement of an employee in Class IV, two months notice in writing, as mentioned in the second proviso to Regulation 26(1) of the Reserve Bank of India (Staff) Regulations 1948, would be essential.

2.98 An advice in form No. Gen. 147 will be issued to employees two months before the date of their retirement. This advice should be accompanied by all the necessary forms that the retiring employee is required to submit for claiming his dues from the Bank. A letter in form No. Gen. 148 will be issued to employees proceeding on leave preparatory to retirement.

2.99 **Leave preparatory to retirement**
Where an employee has ordinary leave earned but not availed of or encashed as on the date of retirement, he will be permitted to avail of such leave subject to a maximum of ten months and in that case the employee will be deemed to have retired from service at the expiry of the leave.

An employee voluntarily retiring/called upon to retire before the date of his normal retirement will, however, be allowed to avail himself of leave at his credit to the extent that the leave does not extend beyond the age of 60 years.
Application for sanction of ordinary leave shall be submitted by an employee well in advance of the date of his superannuation.

2.99A Admissibility of Pay etc. during the period of leave preparatory to retirement

(a) Pay is admissible at the rate drawn immediately before proceeding on LPR and allowances as admissible on such pay. The benefit of increment, if it falls due during the period of leave preparatory to retirement will not be admissible to the employee. However, contributions to PF, APF, MAF and GSLI etc. are to be deducted from the pay and allowances drawn during LPR. In the case of CPF optee, the Bank's contribution to PF is also made during the LPR. In the case of retirement after availing of LPR on attaining of the age of superannuation, interest on PF is payable in terms of instructions issued from time to time.

b) For computation of pension, average emoluments as defined in Regulation 2(2) of the RBI Pension Regulations, 1990 drawn during the last 10 months of active service are considered. For this purpose the period of 10 months is reckoned backwards from the date of retirement. (Date of retirement is defined in Regulation 2(6) of RBI Pension Regulations, 1990 read with first proviso to Regulation 26(1) of RBI (Staff) Regulations, 1948)

c) LPR does not count as qualifying service for pension. Pension is payable to the eligible retired employees only after expiry of LPR in terms of Regulation 22 of the RBI Pension Regulations, 1990.

d) The period of LPR is reckoned as service for the purpose of payment of gratuity both, under RBI (Payment of Gratuity to Employees) Rules, 1947 and also under Payment of Gratuity Act, 1972. Gratuity is payable either under the Bank's Gratuity Rules or under the P.G. Act, 1972, whichever is more beneficial to the employee.

e) An employee is deemed to be in service during the period of LPR for the purposes of medical facilities.
f) During the period of LPR an employee can avail himself of leave fare concession but no fresh leave fare concession set can accrue to an employee during the leave preparatory to retirement.

g) No other perquisites are admissible during LPR.

2.100 Voluntary retirement

An employee who has attained the age of 50 years may voluntarily retire after giving to the Competent Authority three months notice in writing.

An employee who is governed by contributory Provident Fund Scheme may retire voluntarily after completing 20 years of service whereas an employee who is governed by RBI Pension Regulations, 1990 may voluntarily retire at any time after he has completed 20 years of qualifying service.

The Competent Authority, may, if so requested by the employee retiring pursuant to sub regulation (3) or (3A) of Regulation 26 of Reserve Bank of India (Staff) Regulations, 1948 waive the notice of voluntary retirement with respect to its full period or part thereof, if the Competent Authority is satisfied that such waiver will not cause any administrative inconvenience.

The notice period must be spent in full on duty in the Bank except to the extent it is waived/remitted.

2.101 Termination of service

If a temporary employee or an employee on probation fails to earn satisfactory reports or if he is otherwise considered unsuitable for service, it would be in order for the Bank to terminate his services whenever so considered necessary without assigning any reason, the termination being effected solely in pursuance of the terms of the contract i.e., the relative paragraph of the letter of appointment and/or under Regulation 22 of the Reserve Bank of India (Staff) Regulations, 1948 in the case of employees on probation. All such cases should first be referred to Central Office with full details of the case and the circumstances in which the termination is proposed. After Central Office approve of the termination, an order will be
issued to the employee over the signature of the Regional Director/Chief General Manager/Officer-in-Charge in form No.Gen.149

2.102 Incapacitation on medical grounds.

Where an employee is certified by the Bank’s Medical Officer (BMO) to be permanently incapacitated for further continuous service in the Bank, the Regional Director / Chief General Manager will take immediate action to terminate his/her services as from the date he / she is so certified under advice to Central Office. In all such cases, no prior reference to Central Office will be made but on receipt of the relative papers from the Bank’s Medical Officer, steps will be taken to terminate the employee’s service immediately, a copy of the relevant order being sent to Central Office for information and record. Where such employee happens to be on leave as on the date of the Bank’s Medical Officer certifying him/her to be completely or permanently incapacitated for further service, he/she will be invalidated from service on expiry of leave. Cases of employees in Class I will be referred to Central Office for orders. The question of payment of compensation to employees whose services have been determined will also be referred to Central Office. However, while processing cases of employees who are “permanently incapacitated” or “disabled” under Regulation 25(3)(b) of RBI (Staff) Regulations, 1948 pertaining to termination from the service of the Bank due to permanent incapacitation it would be necessary for the Regional Offices / Central Office Departments / Training Establishments etc., to scrupulously follow the provisions of the Persons With Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act,1995 and Persons With Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Rules, 1996 particularly with reference to the provisions of Sections 2 and 47 of the Act, and Rules 3, 4 and 5 of the Rules ibid.

2.103 Employees convicted for debt or criminal offence

The case of an employee arrested for debt or a criminal charge or who is committed to prison for debt or is convicted of a criminal offence will be dealt with in the manner laid down in Regulation 46 of the Reserve Bank of
India (Staff) Regulations, 1948 or such other rules as applicable to the concerned employee.

2.104 Payment of compensation for leaving Bank’s service

Staff Regulation 25 provides for leaving / discontinuing one’s service in the Bank or determining the service of an employee by the Bank by giving notice or payment of compensation in lieu thereof.

When an employee resigns from the Bank’s service without giving the prescribed notice, he/she should pay to the Bank as compensation a sum equal to his/her substantive pay for the period of notice. The term ‘pay’ will include substantive pay or officiating pay, special pay, if any, and any other emolument which is treated as pay as defined in Regulation 3(f) of the Reserve Bank of India (Staff) Regulations, 1948.

2.105 Voluntary vacation of appointment

Where an employee absents himself continuously without prior permission or where having been granted leave, he overstays sanctioned leave without any explanation for his overstay or where by his continuous absence for an unreasonably long period without applying for leave or extension of leave and without contacting the Bank in any manner whatsoever, which shows that he is indifferent to his continuing in the Bank’s service, it will be in order for the Bank to treat him as having voluntarily vacated his appointment. In such cases, if an employee is found absenting himself without report or overstaying his leave without proper intimation for more than four days, the office should write to the employee by ordinary post (on all available addresses) drawing his attention to the provisions of Regulation 39 of the Staff Regulations and directing him to comply with them.

If, however, the employee continues to remain absent without proper intimation to the Bank for more than 10 days or overstays his leave, the office should immediately write to the employee concerned by Registered AD to report for duty forthwith and if he is ill, to submit an application for leave duly supported by medical certificate from a registered medical practitioner. If however, the employee fails to report for duty or to submit an application within 15 days of receipt of communication from the Bank, or if the same is
returned undelivered, the employee should be regarded as being indifferent to continue in the Bank's service and should after obtaining Central Office approval, be treated as having voluntarily vacated his appointment in the Bank. Then the final communication may be issued to the employee providing one month's time to comply with Bank's instructions. This communication may simultaneously be published in local newspaper in English in respect of Staff Officer Grade ‘A’ and Grade ‘B’ and Class III employees and in English and vernacular in respect of Class IV employees. The communication should specifically state that if the employee fails to report for duty by a specified date or his leave application together with medical certificate is not received by that date, the employee will be deemed to have voluntarily vacated his employment in the Bank with effect from that date. A copy of this communication may be endorsed to DAPM, Central Office with full service particulars of the employee for obtaining Central Office approval to treat the employee as having voluntarily vacated his appointment in the Bank. After obtaining Central Office approval, if the employee does not comply with the Bank's instructions communicated to him in the final communication by the specified date, then an Office Order may be issued with copies endorsed to all concerned departments/sections treating the employee as having voluntarily vacated his appointment in the Bank. Under no circumstances, however, this procedure should be invoked when an employee is in correspondence with the Bank during his absence and does not express his intention to discontinue his service. At times, it may so happen that while the voluntary vacation proceedings are underway, the employee may open a channel of communication thereby precluding the possibility of completing the proceedings or the proceedings may be required to be abandoned midway for that reason. In such cases, immediate action should be taken by the office to initiate disciplinary proceedings against such an employee for his unauthorized absence and appropriate penalty imposed expeditiously, after following the procedure prescribed for the purpose.
2.106 Permission to seek outside employment

In terms of Regulation 37 of the Reserve Bank of India (Staff) Regulations, 1948, no employee shall accept / solicit or seek any outside employment or Office, whether stipendiary or honorary, without the previous sanction of the Competent Authority. Further, in terms of Staff Regulation 37A, no Officer of the Bank who has ceased to be in the Bank’s service, whether by retirement, resignation or otherwise, shall, within a period of two years from the date when he finally ceased to be in the Bank’s service, accept or undertake a ‘commercial employment’ except with the previous sanction in writing of the Governor.

All applications of employees for grant of permission to seek outside employment in India as well as outside India should be scrutinised and disposed of as per the guidelines issued by DAPM, Central Office ( vide DAPM.Cir.No.8/11.27.01/ 98-99 dated October 5,1998.,& Master Circular No. 363/11.35.00/2009-10 dated July 10, 2009)

2.107 Bank’s Training Establishments

Besides four Zonal Training Centres at Mumbai, Kolkata, Chennai and New Delhi meant for catering to the training needs of the Class III & IV employees, the Bank has at present two Training Establishments, viz., the Reserve Bank Staff College at Chennai and the College of Agricultural Banking at Pune, to impart training in both broad spectrum and functional courses to Officers of commercial, co-operative, regional rural banks and other financial institutions as also its own officer staff at various levels.

2.108 Bankers Training College - Deleted

2.109 Reserve Bank Staff College

The Reserve Bank Staff College was set up at Chennai in 1963 to provide training facilities to the Bank’s junior and middle level Officers. Over a period of time, keeping in view the new demands at the work place, the direction, contents and the target group of the programmes have undergone
substantial changes. Currently the College has changed the focus of the programmes to seminars, workshops of short duration on issues of topical interest and is also conducting programmes addressing the issues in information technology, regulation and supervision of banks/financial institutions, leadership and team working skills and the ability to manage the change. The college conducts programmes for Officers of the public sector banks on the conduct of government transactions and operation of currency chest system.

The College has been periodically conducting programmes for the officials of Da Afghanistan Bank (DAB), the Central Bank of Afghanistan, on various areas of central banking. The College is also holding International Seminars on topics of interest to the Bank. The target participants for the international seminars are the officials of Afro-Asian Central Banks.

2.110 College of Agricultural Banking

Reserve Bank’s College of Agricultural Banking (CAB) was set up at Pune in 1969 for capacity building in the rural and cooperative sector. The College designs and delivers regular training programmes for senior and middle level officials of commercial/co-operative banks, urban cooperative banks, Regional Rural Banks, RBI, NABARD, etc., concerned with rural development programmes and projects in agriculture, allied activities and non-farm sector. In view of fast changing banking scenario, to meet the emerging needs of the user institutions CAB has diversified its activities by introducing new programmes in the areas of Information Technology, Human Resource Management, Branch Management, Management of Non-Performing Assets, Customer Service, Payment and Settlement Systems and programmes for the personnel of Non-Banking Finance Companies. Besides, the College conducts outstation programmes on specific topics at the request of user institutions.

CAB organises seminars/conferences/workshops on topics concerning rural financing for the benefit of financial institutions, Government functionaries etc. Seminars and special programmes are also being conducted by the College in order to enable the participants to familiarise themselves with the prevailing policies and issues in the area of rural development banking.
The College conducts from time to time international seminars, training programmes in collaborations with inter-national agencies such as Economic Development Institute of the World Bank, Centre for International Co-operation and Training in Agricultural Banking, Asian and Pacific Regional Agricultural Credit Association, Commonwealth Secretariat, IMF Institute, etc.

2.111 Zonal Training Centres

The Zonal Training Centres at Belapur (Navi Mumbai), Kolkata, Chennai and New Delhi conduct intensive functional and behavioural courses for Class III staff. The new recruits in the cadre of Assistants are put through an induction course before their actual posting, at the entry point. The ZTCs also conduct programmes for Class IV staff.

Basic Management Programme (erstwhile Integrated Officers Development Programme) for the newly promoted officers in Grade ‘A’ has also been introduced in two ZTCs viz., ZTC, Belapur and ZTC, Kolkata.

2.112 Pre-recruitment and pre-promotional training courses

Offices conduct pre-recruitment training for outside candidates belonging to SC/ST categories appearing for direct recruitment examination for the post of Officers in grade ‘B’. Offices also conduct preparatory training courses for (a) all members of the staff appearing for the written test for promotion to the post of Assistant Manager (S.O. Gr. ‘A’) and (b) SC/ST candidates appearing for the merit test for promotion to the post of Assistant Manager (S.O. Gr. ‘A’). Besides this, staff candidates in Gr. ‘A’ belonging to SC/ST categories appearing for promotional test under Merit channel for Grade ‘B’ are also provided training. Candidates belonging to SC/ST/PWD categories appearing for interview for promotion from Grade ‘A’ to Grade ‘B’ under qualifying channel are also provided 1-2 days training.

2.113 Reserve Bank of India Services Board

The Reserve Bank of India Services Board, constituted under the Reserve Bank of India Services Board Regulations, 1968 to perform the functions set out in these Regulations, started functioning from 15th July 1968. The Board consists of a Chairman and such other Member or Members as the
Governor may from time to time appoint for a specific period or for a specific purpose. At present, the Board consists of a Chairman and two Members (all honorary) and its Secretariat is in the charge of an Officer of the Bank in the rank of General Manager.

2.114 Appointment of Officers

The Board is required to conduct examinations and/or interviews for appointments to such services and posts in the Bank and its Associate Institutions as may be specified by the Bank. The more important of such recruitments are (i) direct recruitment of Officers in Grade ‘B’ through competitive test, i.e., written examination followed by interview and (ii) direct recruitment to certain categories of posts from the open market, mainly for research, Rajbhasha and Technical Departments and Security Officers by written examination followed by interview or by interview alone.

The next important function of the Board is also to conduct interview for promotion of officers of the Bank viz., 1) Grade 'A' to Grade 'B’; 2) Grade 'B' to Grade 'C' in general cadre/technical cadre/ protocol and security and other various streams.

2.115 Departmental examinations for promotion to higher posts

The Board also holds Departmental examinations for the persons employed by the Bank or its associate institutions for qualifying for promotion to higher posts as and when required by the Bank. (The word ‘Examination’ includes viva-voce examination whether or not in conjunction with a written examination). These Examinations include (i) Departmental examination for promotion to the posts of Officers in Grade ‘A’ (Qualifying and Merit) and (ii) Examinations under various ‘Select List’ Schemes framed by the Bank for promotion of staff to higher grades, e.g., promotion of eligible Officers in Grade ‘A’ to Grade ‘B’ posts (Qualifying and Merit) and Grade ‘B’ to Grade ‘C’ posts; promotion of Class III (Non Officer staff in technical /Rajbhasha cadres) to the posts of Assistant Manager (Technical) / Assistant Manager (Rajbhasha); switch-over and promotion of non-combined seniority group officers in Grade ‘A’ and ‘B’ to combined seniority group officers in Grade ‘B’.
2.116 Advisory Functions of the Board

In terms of Regulation 9 of the Services Board Regulations, 1968, the Board tenders advice to the Bank on matters relating to the methods of recruitment, principles to be followed in making appointments, promotions or transfers in respect of any post or service, when a specific request is made by the Bank to the Board in any such matter. In terms of Regulation 10 ibid, the Board tenders advice to the Bank on questions of disciplinary action including punishments in respect of Officers of the Bank or any of its associate institutions when such questions are specifically referred to the Board for advice.

2.117 Grievance Redressal Cell

In terms of Regulation 8 (III) of the Reserve Bank of India Services Board Regulations, 1968, the Board is required to hold enquiry and give its decision in respect of any grievance of individual Officer against the decision of the Bank on any service matter, as the Governor may in his discretion require specifically. Within the framework of these Regulations, the Bank has set up a Grievance Redressal Cell (GRC) with effect from April 21, 1997 vide Administration Circular No.11 of April 21, 1997. The scope of the expression ‘service matter’ and the broad procedure for raising a grievance and its redressal will be as per the details in the said circular and other instructions issued from time to time.

2.118 Annual Report of the Board

In terms of Regulation 11 of the Reserve Bank of India Services Board Regulations, 1968, the Board is required to present annually to the Governor a report as to the work done by it and on receipt of the report, the Governor causes a copy thereof to be placed before the Central Board of Directors of the Bank together with a memorandum, explaining the cases, if any, where the advice of the Board has not been accepted, giving reasons for such non-acceptance. The annual report contains, inter-alia, information regarding composition of the Board, details of the recruitments and details of Select Lists completed during the year and the position regarding filling up of the
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CHAPTER 3

ESTABLISHMENT MATTERS

(A) PAYMENT OF SALARY

3.1 Salary

Salaries and allowances will be generally paid to the staff on the penultimate working day of each month in accordance with the scales laid down by the Bank and instructions issued by Central Office from time to time. Since the payment of dearness allowance is linked to the All-India Average Consumer Price Index Number for Industrial Workers (Base 1960=100), the quarterly average for the last quarter for which final index figures are available each month will be taken. The variation in figures will be advised to Offices by HRDD, Central Office. There will be a separate Establishment Section in each Office to deal with the monthly disbursement of salaries and allowances, grant of travelling and halting allowances, reimbursement of medical claims, etc.

In view of the annual closing of Bank’s accounts in the month of June, salaries for this month may be paid earlier on a suitable date fixed by the Offices themselves.

In the event of festivals like Diwali, Easter, Christmas, Ramzan – Id and Bakri -Id falling on or after the 21st of a month, disbursement of salary for that month may be made in advance at the discretion of the Regional Director/Chief General Manager/Officer-in-Charge of the Office. In the case of all other festivals, the Offices will follow the practice of the Government of the State in which the Office is situated.

3.2 Maintenance of Salary Register/system

(i) The salary is processed under IES package. The Offices/Departments may make requisite updation in the system and generate the pay rolls.

(ii) Salary sheets/payroll will be prepared for each Department separately. Pay rolls will be prepared on the basis of PF Index irrespective of different categories of employees viz., Class I, Class III, Class IV and for temporary staff.

(iii) To facilitate preparation of salary sheets, a record of all particulars of events necessitating changes in an employee’s salary and allowances, such as grant of increments, allowances, leave, promotion, transfers, etc., on the basis of Office Orders and memoranda received from DAPM/Admin Section and other Departments/Offices will be made in the IES package and authenticated by the concerned Assistant Manager.

(iv) All the calculations in respect of pay and allowances will be rounded off to the next higher Rupee. The Provident Fund Contributions will be rounded to the nearest Rupee.
3.3 Checking of salary cards/sheets

(i) The Assistant Manager concerned will check all the calculations relating to the payment of pay and allowances and authenticate the net amount payable to each employee every month after taking into account the relevant recoveries.

(ii) Assistant General Manager/Manager will exercise a 5% random check of salary calculations.

3.4 Preparation of summary/abstract of salary

After the pay rolls have been compiled, an abstract of the payments to be made will be prepared. This abstract should give in a consolidated form the accounts to which the pay and allowances have been debited and the corresponding accounts to which they have been credited. In other words, it should show the manner of receipt and disposal of the salaries and allowances. The ‘Receipt’ side should show the various sub-heads under ‘Charges Account-Establishment -Salaries/Allowances’ to which debits have been raised and the ‘Disposal’ side should show the payments made to the credit of employees’ accounts with banks and Staff Co-operative Credit Societies, amounts recovered from the pay bill towards repayment of various types of advances, e.g. advances from Provident Fund, motor car/scooter/bicycle/fan/festival advances; amounts recovered towards quarters/leased flat rent, amounts deducted towards payment of insurance premia, purchase of National Savings Certificates, Income-tax paid and so on. The totals of the ‘receipts’ and ‘disposals’ sides are then arrived at to ensure that the total debit is equal to the total credit.

At the Offices/Departments where Integrated Establishment System (IES) has been implemented, the abstract of the total pay and allowances payable to the staff (category-wise) and disposal of salaries and allowances, will be generated by the IES.

3.5 Disbursement of salary

Salaries will be disbursed to the employees by credit to their Staff/Officers credit society or bank account preferably through ECS mode. Hence usage of revenue stamps has been stopped. However, cost of revenue stamps, if any, for disbursing salaries to the staff will be borne by the Bank. For this purpose, the required number of revenue stamps will be purchased each month by debit to ‘Charges Account-Miscellaneous Expenses - Revenue Stamps’.

3.6 Payment of salary while on leave

Salaries of employees during the leave will be paid by crediting their Staff/Officers credit society or bank account.

3.7 Undisbursed Salaries

Salaries not disbursed on the salary day will be credited to ‘Sundry Deposits Account - Undisbursed Salaries, Allowances etc.,’ and disbursement
made in the usual manner by debit to that account as and when claimed. Amounts which are not claimed within three months will be re-credited to Charges Account under the sub-head relative to the appointment held by the employee concerned prior to his proceeding on leave, by debit to Sundry Deposits Account. As and when a claim is received, the amount will be paid by debit to the appropriate sub-heads of Charges Account. In all the above cases, suitable remarks will be made in the remarks column of the register under the initials of the Assistant Manager.

3.8 Monthly recoveries

The monthly recoveries made from the salaries of employees on account of various advances will be credited to the respective heads of account as per Central Office instructions.

3.9 Deductions of Income tax etc.

Income tax, cess, surcharge, etc., thereon, if any, payable by the employees will be reviewed periodically at the end of every quarter i.e., as on 30th June, 30th September and 31st December and recovered from their salary on a monthly basis. As salary is processed under IES, Income-tax calculation will be done by the system. At the end of the financial year, a statement indicating tax deducted at source (TDS) will be furnished to the employees in the form prescribed by the Income-tax department. The returns relating to tax deducted at source (TDS) shall be filed in prescribed form to the income-tax authorities as required by them from time to time.

3.10 Last pay certificate

When an employee is transferred from one Office to another, the Office relieving him/her will forward the relative records to the Office to which he/she is transferred only on receipt of advice of reporting at the new Centre. The date of his/her joining should be advised by the new Office to the old Centre by fax/telegram immediately without fail. A list of documents which are required to be forwarded to the new Centre is furnished below:

i) Last pay certificate (LPC) in form No. Gen.151 indicating therein the pay and allowances last drawn, the date up to which drawn and all other instructions pertaining to the payment of his/her salary such as deduction of income tax, other recoveries, etc., to be made.

Note:- LPC may be forwarded to the new centre on receipt of advice regarding reporting at that centre. In addition to this, LPC in electronic form generated by IES should be transferred from ROs to CODs and vice versa as also among ROs. However, files will not be transferred among CODs in Mumbai rather location of department to which the employee is transferred will be changed in the system. The Office from where the officer/employee is transferred shall ensure that the record in IES in respect of transferee is up to date.
ii) Personal file (staff in Class III/IV and of Officers in Gr. 'A', ‘B’, ‘C’, 'D' & 'E')

iii) Service sheet

iv) Casual leave/Special sick leave account sheet

v) Work Experience sheet

vi) Training sheet

vii) Loans and advances outstanding – details of recovery.

viii) LFC Sheet

ix) Medical Records – details of eye testing, MAF sheet, Medical reimbursement (spectacles, dental treatment etc.)

x) Details regarding reimbursement of conveyance expenses.

xi) GSLI Details

3.11 Payment of overtime allowance

Overtime allowance will be admissible to all full time workmen staff in class III and class IV for the work done on Sundays and holidays and also on working days, beyond Office hours. It will not be admissible where the duties are staggered or compensatory offs are given or where special pay/allowance is paid to certain employees for the extra work rendered by them.

3.12 Rate of overtime allowance

Overtime allowance will be reckoned in blocks of 15 minutes (overtime for less than 15 minutes being taken as 15 minutes). The cushioning period for Class III employees is 15 minutes and therefore no overtime allowance will be paid to them for the first 15 minutes beyond the normal working hours. If the work extends beyond the cushioning period, overtime allowance will be paid for the cushioning period also.

There will be no cushioning period for Class IV staff. Any lunch etc., recess availed of by the employees will be excluded for the purpose of overtime. The rates of overtime allowance for Class III and Class IV are as under:

<table>
<thead>
<tr>
<th>Class</th>
<th>Days</th>
<th>Rate</th>
</tr>
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| III   | (a) Week Days and Saturdays  
(b) Sundays and holidays | 150% of hourly rate of pay  
200% of hourly rate of pay |
| IV    | (a) Mondays to Fridays and Saturdays  
(b) Sundays and Holidays | 175% of hourly rate of pay  
200% of hourly rate of pay |
Note

i) The word ‘Pay’ used in connection with payment of overtime allowance means basic pay, special pay, if any, officiating pay, if any, personal pay, if any, and dearness allowance.

ii) For the purpose of calculating the amount of overtime allowance, every month is deemed to consist of 150 working hours (per hour 1/150 of the monthly pay).

iii) For remittance duty, the overtime will be reckoned from the close of Office hours to the actual time of departure of the train provided the employee actually accompanied the remittance. Overtime will also be reckoned from the time of arrival of the train at the destination station till the time the remittance reaches the chest office premises.

iv) While on tour the employees will observe the working hours followed by the Office visited.

v) Holidays for employees on tour will be those that are observed by the Office visited.

vi) An employee responsible for a mistake committed by him which results in delay in closing the section/department is not entitled to receive overtime allowance.

3.13 Maintenance of Overtime Register

A register in form No.Gen.005 will be maintained by the Departments/sections for keeping a record of the time for which overtime work was rendered by each employee on any date. All entries in respect of each employee who renders overtime work will be filled up and authenticated by him and the Officer(s) supervising the overtime work on the same day.

3.14 Compilation of monthly overtime statement

From the overtime register, Departments/Sections of each Office will compile a consolidated statement of overtime work rendered by various employees during each month in form No.Gen.152 in duplicate, filling in columns 1 to 5 thereof. The original of the statement will be forwarded by the Departments/Sections to the Establishment Section in time to enable them to complete the remaining columns and incorporate the overtime allowance figures in the pay rolls/salary cards of the month following that to which the statement relates. At convenient intervals, these statements will be bound in registers with summary of overtime allowance paid to staff attached to each Department/Section.

However, where IES has been implemented, the overtime related data may be fed and authorised in the system by the concerned Department/Section.

(B) OTHER ALLOWANCES

3.15 Travelling/halting allowance - Submission and payment of bills

Travelling and halting allowances will be paid to the staff in accordance with the provisions contained in Appendix II to the Reserve Bank of India
(Staff) Regulations, 1948 and the administrative instructions issued on the subject by Central Office from time to time.

3.16 Advances towards travelling and halting allowances will be granted to employees by debit to ‘Suspense Account - Advances – Travelling / Halting Allowances’. The employee will be required to give an application in form No.Gen.153 and form No.Gen.154 for availing advances for tour and transfer respectively along with the undertaking attached thereto. The amount of such advances will not exceed the approximate amount of allowances which will be payable to them and will be adjusted on submission of the relative bills.

3.17 Travelling and halting allowance bills will be submitted by employees in form Nos. Gen. 155 (for tour) and Gen.156 (for transfer) within 15 days after the completion of the tour/journey. Unspent balance, if any, will be refunded by the employee immediately on return from tour/ reporting for duty.

3.18 All bills including those of the Regional Director/Chief General Manager/Officer-in-Charge will be passed for payment by the Manager/Assistant General Manager of Establishment/ Staff Section or such other Officers who are duly authorised in this behalf, after the bills are carefully scrutinised and found to be in order. The bills will be settled by debit to ‘Charges Account - Establishment - Miscellaneous - Transfer / Travelling and Halting Allowances.

3.19 Rounding off the amount of TA/HA bills

   The amount of travelling and halting allowance bills will be rounded off to the nearest Rupee. In other words, fractions of fifty paise and above are to be rounded off to the next higher Rupee and fractions of less than fifty paise to be ignored.

3.20 Method of payment

   Generally, the payment shall be made by credit to employee's society/bank account preferably through ECS. However, advances/ payment of travelling allowance bills can be made to the employees concerned against their discharge on a revenue stamp wherever the amount of advance/the balance payable on a travelling allowance bill, after adjustment of advance, if any, exceeds Rs. 5000/-. The cost of the stamp will be borne by the Bank and debited to ‘Charges Account - Miscellaneous Expenses - Revenue Stamps’. No stamped receipt will be taken where amount of advance/travelling allowance bill is paid by cheque/draft or credited to the employee’s account with a bank, but an unstamped receipt for having received the payment may be obtained.

3.21 Education Allowance

   (i) With effect from April 1, 2008, all confirmed employees of the Bank who are having at least one school/college going ward will be reimbursed education expenses as fixed by the Bank subject to the following conditions:
Conditions

- the ward should be pursuing a course of study which requires him/her to attend regular classes,
- reimbursement will be made till such time the ward(s) is/are pursuing the study,
- the employee will have to give an application once in a year in the prescribed proforma giving details of the school/college going ward(s),
- Both the spouses working in the Bank are eligible to get reimbursement of education expenses separately irrespective of the number of ward(s),
- Employees will have to produce documentary evidence every year to show that the ward(s) is / are studying in school / college /Institution.

(ii) The amount will be reimbursed irrespective of the number of school / college going wards and will be credited to eligible employees' account with staff / officers credit society or with a bank, on quarterly basis in the last week of the quarter The amount reimbursed will be treated as monetary perquisite. The existing scheme of education allowance payable to transferee officers/employees stands withdrawn from the close of business on March 31, 2008.

3.22 The employee will apply for the education allowance in form No. Gen. 157. The allowance will be paid by debit to Charges Account – Establishment – Allowances- Education Allowance in terms of Paragraph 10 (ii) (h) of Schedule-II to Reserve Bank of India Expenditure Rules 2009.

3.23 Amount admissible

The allowance will be paid at the rate prescribed by Central Office from time to time.

3.24 Halting allowance on transfer

With a view to mitigating the hardships resulting from delay in securing residential accommodation on transfer, officers proceeding on transfer on long term basis, who do not get residential accommodation at the new centre, may be paid halting allowance and hotel charges for a maximum period of 60 days. This includes reimbursement of hotel charges and halting allowance up to a maximum of three days following the date of allotment of any type of accommodation (single room/transit/sharing/regular). During the period the officer stays in a hotel, he shall be entitled to full halting allowance (100%) instead of the normal 75% that is payable during stay in a hotel while on official tour. Halting allowance will continue to be paid until allotment of transit / regular accommodation.

3.25 Eligibility conditions

The payment of halting allowance & hotel charges as above is subject to fulfillment of the following conditions:

(i) The transfer has been effected at the Bank’s instance and not at the request of the officer.
(ii) The officer does not have his / her own accommodation at the new centre (including a flat / house acquired with the Bank’s assistance) or a rental accommodation or a home, which is the property of the Joint Hindu Family of which he / she is a member or he / she has accommodation, which he / she has leased to the Bank.

(iii) The officer has applied for allotment of the Bank’s quarters / leased flat prior to the date of reporting or immediately on the date of reporting to the new centre. If no accommodation is provided even after 60 days, the officer may be paid halting allowance equivalent to his / her entitlement of lease rental till allotment of regular or single room/ sharing / transit accommodation.

(iv) The maximum period of 60 days for admissibility of halting allowance may be reckoned from a day prior to the date of reporting at the new centre. Further, halting allowance will be admissible up to three days following the date of allotment of accommodation to facilitate taking over possession of the flat.

(v) The position about the allotment of the Bank’s quarters / leased flat should be made known to the officer concerned on the date of reporting itself.

(vi) In case a flat / house owned by an officer at the new centre was offered to the Bank on lease, but the same was not accepted and consequently it was leased to a third party, the officer concerned would be eligible for halting allowance till such accommodation is available to him / her or up to the maximum period for which halting allowance is admissible on transfer, whichever is earlier.

(vii) In case a transferee officer accepts the offer of a flat below his / her normal entitlement, he / she will cease to draw the halting allowance on transfer from the date of such allotment. However, if he/she refuses to accept such offer, he / she would continue to draw the halting allowance as per his / her entitlement.

(viii) In case an officer before or on reporting to new centre, does not want to shift his / her family from the present centre to the centre to which he / she is transferred and if he / she declares that he / she would not require family accommodation and if he / she is provided a single room / sharing accommodation, he / she would be ineligible to draw halting allowance from the date of offer of such accommodation. If sufficient single rooms are available at a centre, accommodation of regular / transit type need not be forced on the transferees / new recruits who are willing to continue in single rooms. In such cases, transferees / new recruits will have to make a request to the Bank for retention of single rooms and in that case, halting allowance will not be paid from that date a flat becomes available to be allotted to the officer. It may be noted that payment of halting allowance does not arise in case of new recruits at the place of their first posting.
(ix) In case of officer-couple who are transferred from the same centre to the same new centre, halting allowance on transfer will be payable to only one of them.

(x) If a transferee officer, who is drawing halting allowance on transfer, has to leave his / her head-quarters before completion of 60 days on official tour, the period of such tour may be excluded while computing the period of 60 days for payment of halting allowance on transfer.

(xi) In case an officer, who is in receipt of halting allowance on transfer, avails of any type of leave during the period of 60 days, halting allowance may continue to be paid provided he / she is present at the head-quarters during the period of leave.

(xii) In case an officer, who is drawing halting allowance on transfer, is required to work outside the office hours or on Sundays / holidays, he / she will be eligible for reimbursement of conveyance charges only and not for tea, lunch, etc. charges in connection with such late sitting / early attendance.

(xiii) Subject to availability of surplus flats, a transferee officer, who does not want to shift his / her family from the present centre to the centre to which he / she is transferred, may be allowed to retain the Bank's accommodation at the present centre for the stay of his / her family provided he / she does not seek regular / transit accommodation at the centre of transfer and has so communicated to the Bank in advance. In such instances halting allowance will cease to be payable on allotment of any type of accommodation.

(xiv) In case a spouse / family member accompanies an officer on transfer to the new centre and shares a room with him / her in a hotel, the lodging charges may be reimbursed in full as per the officer's entitlement.

(xv) As a rule, advance towards halting allowance on transfer should be paid from the office of new posting and only if the office is not in a position to allot an accommodation to the officer concerned.

(xvi) Officers in Grade ‘A’/’B’ (DR) on probation, reporting for duty to a new centre after completion of induction training programme, shall be allowed to stay in a hotel according to their eligibility up to two days, subject to production of hotel bills. Direct Recruit Officers whose place of residence and place of posting is same will not be eligible for such hotel accommodation. Officers posted to Chennai Office after completion of induction training at RBSC shall be eligible to avail this facility.

3.26 The applications for advances and submission of the bills will be made in form Nos.Gen.158 and 159 respectively. While the advance will be paid by debit to ‘Suspense Account-Travelling/Halting Allowances’, the bill will be settled by debit to ‘Charges Account- Establishment-Miscellaneous- Transfer / Travelling and Halting Allowances’.
3.27 Reimbursement of tea, lunch, dinner and conveyance charges
When Officers are required to attend to the following items of work on Sundays and holidays or at odd hours, they are eligible for reimbursement, at prescribed rates, of conveyance/tea/lunch/dinner charges incurred by them.

**Items of work**

(a) Floatation of loans
(b) Closing of Annual Accounts (Bank’s as well as Government’s).
(c) Examination of remittances.
(d) Attending to weekly telegrams of the Statement of Affairs of the Banking and Issue Department.
(e) Recruitment tests and interviews as well as invigilation work in connection therewith.
(f) Destruction of punched bits of notes.
(g) Attendance at conferences and for attending to work arising out of conferences.
(h) Supervision of overtime work.
(i) Urgent work relating to preparation of notes on policy matters, speeches, briefs, etc., for the Governor, Deputy Governors, Executive Directors or any other urgent notes to be prepared under instructions of the Officer-in-Charge of the Department.
(j) Preparation of material etc., for urgent Parliamentary Questions or Government references required to be dealt with at short notice.

Officers who are already drawing halting allowance on transfer are eligible only for reimbursement of conveyance charges and not for tea/lunch/dinner charges. For any other special items of work, reimbursement may be allowed with the approval of the Officer-in-Charge.

Officers who are claiming reimbursement of conveyance expenses, either for maintaining vehicle or on monthly consolidated basis, would not be entitled to claim conveyance expenses separately for official trips of less than 8 kms at the headquarters. These instructions are also applicable to the cases where officers are required to attend office on Sundays/holidays or are required to come early or sit late on working days at headquarters.

3.28 The rates for reimbursement of tea, lunch and dinner charges will be as per the rates prescribed by Central Office from time to time and are as under with effect from 24.04.1999.

- Tea charges: Rs. 30/-
- Lunch/Dinner charges: Rs.75/-

The basis for reimbursement of the above charges will be as under:

<table>
<thead>
<tr>
<th>Types of charges reimbursed</th>
<th>Timings for</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Early attendance</td>
</tr>
<tr>
<td>I. On week days</td>
<td>At least 1½ hours before prescribed Office hours.</td>
</tr>
<tr>
<td>Tea Charges</td>
<td></td>
</tr>
<tr>
<td>Lunch/Dinner charges</td>
<td>At least two hours before prescribed Office hours; tea charges not payable.</td>
</tr>
<tr>
<td>----------------------</td>
<td>--------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Tea &amp; Dinner charges</td>
<td>-</td>
</tr>
<tr>
<td>II Saturdays</td>
<td></td>
</tr>
<tr>
<td>Tea charges</td>
<td>At least 1 ½ hours before prescribed Office hours</td>
</tr>
<tr>
<td>Lunch/Dinner charges</td>
<td>At least two hours before prescribed Office hours; tea charges not payable.</td>
</tr>
</tbody>
</table>

**Note:**

(i) Where an Officer attends Office at least two hours before and also sits late at least two hours after normal Office hours on a Saturday, he will be eligible for lunch & tea charges.

(ii) On a Saturday, where an Officer sits late for at least 1½ hours beyond the normal closing time prescribed for full working days (i.e., week days) he will be eligible for lunch and tea charges.

(iii) On a Saturday where an Officer sits late for at least 3 hours beyond the normal closing time prescribed for full working days (i.e., week days) he will be eligible for lunch/tea/dinner charges.

### III. Sundays/Holidays

#### (a) Attendance during normal Office hours

At least three hours provided that the work extends upto 1.00 p.m or beyond

<table>
<thead>
<tr>
<th>Lunch charges</th>
</tr>
</thead>
</table>

#### (b) For early attendance/late sitting

| Tea/Lunch/Dinner charges will be reimbursed as applicable to full working days i.e., week days |

**Note:**

Reimbursement of tea charges (twice) as well as lunch and dinner charges will be allowed where an Officer is required to attend Office on Sundays/holidays at least 1½ hours earlier than the Office hours prescribed for full working days i.e., week days and to sit late for three hours beyond such prescribed office hours.
3.29 Claim for reimbursement

Officers claiming reimbursement of tea/lunch/dinner etc., charges should record the details of extra work rendered by them before or after the prescribed Office hours in the register in form No. Gen. 006. The concerned Officer should make necessary entries in the register on the day on which the extra work has been rendered or on the following day under authentication of the Departmental-in-Charge. Early next month, the Officer concerned should prepare a consolidated claim for reimbursement in form No. Gen. 160 in which date-wise entries should be copied from the register. The bills, before being sent to Establishment Section for payment, will be put up to the Departmental–in-Charge for recording his recommendations/certificate in the space provided for the purpose. The amount payable will be debited to ‘Charges Account- Establishment- Miscellaneous- Reimbursement of Out of Pocket and Conveyance Expenses’. The cost of revenue stamp will be borne by the Bank.

3.30 Payment of Out-of-Pocket Expenses

(i) Out-of-pocket expenses are payable when an employee proceeds from his place of work on official duty to a place at a point 8 Kms. or beyond but does not stay overnight at that place (cf. Paragraph 33(4) of Section 7 of Appendix II to the Staff Regulations). However, Officers who are drawing halting allowance on transfer are not eligible for payment of out-of-pocket expenses even though they proceed on duty beyond 8 Kms. from the normal place of their duty/residence.

(ii) Out-of-pocket expenses are payable to employees in all classes at half the rate of daily halting allowance applicable to the place visited subject, however, to what has been stated hereunder:

(a) Out-of-pocket expenses are payable to an employee at the rate as at item (ii) above when he remains away from his place of work in connection with accompanying or examination of remittance or inspection/cash verification duty (cf. Paragraph 38(4) read with Paragraphs 34 (a) and (b) of Section 7 of Appendix II to the Staff Regulations).

(b) For outside duty in connection with any other items of work, employee should be away from his normal place of work during the period 12 Noon to 2 PM and he should certify that he incurred the expenses on meals, etc.

(c) If the period of outside duty exceeds 180 days in the cases referred to under item (b) above, out-of-pocket expenses will be payable on a sliding scale as under:

For the first 180 days: Full rate of out-of-pocket expenses, i.e., half the rate of daily
halting allowance applicable to the place of visit.

Beyond 180 days: At $\frac{1}{2}$ of the full rate of out-of-pocket expenses.

(d) In both the cases at item (a) or (b) above, the employees should satisfy the condition stated at item (i) above.

(iii) When an employee is deputed for outside duty directly from his residence and he is not required to attend Office on that day, he will be eligible for payment of out-of-pocket expenses provided the place of visit is at a distance of 8 Kms. or beyond from his residence as well as his normal place of work. In other words, out-of-pocket expenses are not admissible when the place of visit is at a distance less than 8 Kms. either from his residence or from Office, i.e., normal place of work.

(iv) Employees proceeding on inspection duty to banks, working in two shifts, are eligible for payment of out-of-pocket expenses subject to fulfillment of other conditions and so long as the claim towards conveyance charges is restricted to a single to and fro trip per day. If their claims towards conveyance charges are paid twice for to and fro trips per day, they are not eligible for payment of out-of-pocket expenses.

(v) Out-of-pocket expenses are not payable to Officers attached to Chennai Office who are deputed to Reserve Bank Staff College, Chennai to give talks to trainees or to participate in seminars, etc., as lunch/tea is served to them at Bank's cost at the hostel of the college.

(vi) Out-of-pocket expenses are not payable to the technical staff such as Junior Engineers/Assistant Managers (Technical), Managers (Technical), Assistant General Managers (Technical) for their visits to Bank's properties. However, they are eligible for payment of out-of-pocket expenses in connection with their visits for inspection of leased flats.

(vii) The Assistant Managers/Managers/Assistant General Managers attached to Estate/Premises Department who are required to attend any official meeting convened by other authorities viz., State Government, Municipal Corporation etc., at a place beyond 8 Kms. from the Office will not be eligible for payment of out-of-pocket expenses but will be eligible for reimbursement of lunch charges.

(viii) The employees, viz., Resident Caretakers etc., as also the employees specifically appointed to conduct surveys for whom outdoor work forms part of their normal duty, are not eligible for payment of out-of-pocket expenses.

(ix) The employees visiting, on official duty, the Offices/Departments housed in different premises at a distance of 8 Kms. or more or to any places
nearby to such Office premises, are not eligible for payment of out-of-pocket expenses if canteen/lounge facilities are available in such Office premises.

(x) The Officers who have to visit, on official duty, the premises or any place nearby within a distance of 1.5 Kms. where the Office/Department have arranged with hotels/restaurants for lunch facilities to their Officers, will not be eligible for payment of out-of-pocket expenses. The concerned Office/Department shall make arrangements for issue of coupons etc., to enable the Officers to avail of the lunch facilities at the lounge or the hotel as the case may be.

(xi) Out-of-pocket expenses are not payable to those employees who are deputed for seminars/conferences/meetings etc., at which tea/lunch etc., arrangements are made by the host institutions.

(xii) Out-of-pocket expenses are not payable to employees appearing for examinations/training courses.

(xiii) Out-of-pocket expenses are payable for outside duty performed on Saturdays or Sundays if other conditions prescribed in the matter are satisfied. However, Officers who are deputed for invigilation work in connection with written test etc., are not eligible for payment of out-of-pocket expenses.

xiv) In cases where an Officer's duty at a place outside the headquarters extends beyond one day but the Officer prefers, for personal convenience, to return to the headquarters for the night on the first and/or subsequent days of such duty, it should be ensured that the aggregate of the actual railway/bus or other fares incurred for journey to the place of work and incidental conveyance charges, together with the out-of-pocket expenses, does not exceed the full daily halting allowance that would be admissible had the Officer made the place of duty his temporary headquarters.

3.31 Payment of conveyance charges

(i) The various scales of payment prescribed hereunder should be regarded only as ceiling upto which the claims for reimbursement will be met by the Bank and should not be claimed as a matter of course.

(ii) Where employees travel in groups of two or more, they will as far as possible endeavour to share the same conveyance so as to keep the expenditure within the limits of necessity.

(iii) In places where autorickshaws are freely available, employees will endeavour to make use of these even though the rules provide for reimbursement of small/baby taxi hire charges.

(iv) In cases where an Officer entitled to make trips by a taxi, makes a trip in his own car, reimbursement may be made upto the maximum stipulated
distance limits or to the extent otherwise admissible at the scheduled rate of taxi hire applicable to the place.

(v) Where an employee makes trips on his own motorcycle or scooter, reimbursement upto the maximum stipulated distance limits or to the extent otherwise admissible may be made on the basis of the scheduled rate for autorickshaw (or other similar mode of conveyance) applicable to the place.

(vi) While making claims on account of conveyance charges, employees will state clearly the distance involved, the mode of transport utilised, the expenses paid, the number of pieces of luggage carried etc.

(vii) No employee shall claim payment in excess of the actual expenses incurred by him/her.

(viii) Whenever Officers avail of the facility of pre-paid taxi system while on tour or transfer, either from the Airport/Railway station or from their residences, the claims towards the same may be admitted upto the scheduled rates of charges under such system, provided documentary evidence in the form of proper receipt has been produced in support of the same.

(ix) Reimbursement of conveyance charges may be allowed only when the distance covered is ¼ kilometre and above, and the employee certifies in the relevant bill of having actually incurred the expenditure.

(x) Officers who are claiming reimbursement of conveyance expenses, either for maintaining vehicle or on monthly consolidated basis, would not be entitled to claim conveyance expenses separately for official trips of less than 8 kms. at the headquarters. These instructions are also applicable to the cases where officers are required to attend office on Sundays / holidays or are required to come early or sit late on working days at headquarters.

3.32 Trips related to duties at headquarters

Employees required to attend duties at headquarters in an area other than their normal place of work, will be reimbursed conveyance charges without any monetary ceiling on the following basis.

I When they are required to attend Office before proceeding to the place of duty or on completion of the day’s work they proceed to the place of duty.

<table>
<thead>
<tr>
<th>(a) Officers in Gr. D above</th>
<th>Where conveyance is not provided, the actual expenditure incurred towards small/baby taxi hire charges will be reimbursed</th>
</tr>
</thead>
<tbody>
<tr>
<td>(b) Other Officers</td>
<td>Expenses for the actual distance covered by an auto-rickshaw, or where auto-rickshaws are not plying, actual taxi hire charges, at the prevailing rates, will be reimbursed.</td>
</tr>
</tbody>
</table>
(c) Employees in Classes III & IV | Actual bus fare
--- | ---
II. Where an employee has to proceed to/from the place of duty direct from/to his residence and/or it is of advantage to the Bank that he should do so, the conveyance charges will be reimbursed as per the mode of transport/rate as indicated below:

| (a) Officers in Gr. ‘D’ | Small/baby taxi or other similar mode of transport. and above |
| (b) Other Officers | Auto-rickshaw or other similar mode of transport or taxi where auto-rickshaws are not plying |
| (c) Employees in class III & IV | At the rate of Rs.4/- per km. or the part thereof subject to a maximum of Rs.80/- per diem. |

For the purpose of reimbursement as above, distance should be reckoned on the following basis:

(a) If the place of duty falls on the normal route between the employee’s residence and the Office, he will not be eligible for any reimbursement of conveyance charges for proceeding to the temporary place of duty.

(b) Where the place of duty is not so situated but is accessible from a rail/road link enroute, the employee will be reimbursed conveyance charges for the distance between the rail/road link and the place of duty.

(c) Where the place of duty is situated on a route different from that by which the employee normally comes to Office and is also not accessible as indicated at (b) above, the employee will be reimbursed conveyance charges for the distance between his residence and the place of duty or the Office and the place of duty, whichever is less.

Note: These scales will apply to all kinds of duties including inspection and remittance duties assigned to the staff at a place other than their normal place of work at headquarters.

3.33 Trips on Sundays and holidays and at odd hours.
The rates of reimbursement of conveyance expenses for attending work at Office, are as under:

(i) On Sundays and Holidays:
   (a) Senior Officers—Actual charges for using taxi and/or other similar mode of conveyance, at the prevailing rate upto a maximum distance of 20 kms. (each way).
   (b) Other Officers – Actual charges for using auto-rickshaw or taxi where auto-rickshaws are not plying, upto a maximum distance of 20 kms. (each way).

(ii) At odd hours:
When Officers are required to attend or leave Office at least three hours before/after normal Office timings of attendance for full working day, they may be reimbursed actual conveyance charges for using taxi and/or similar other mode of conveyance at the prevailing rate upto a maximum distance of 20 kms. (each way).

3.34 Trips related to tours

I. Journeys to and from terminals

Employees, other than those in Class IV, proceeding on /returning from tour will be reimbursed conveyance charges for trips (within the municipal limits) at the existing rates for taxi hire without any monetary ceiling as under:

a) from/to their residence to/from the railway station/ steamer port/bus stand/air port;

b) from/to such station to/from the place of work or place of residence at the temporary headquarters;

c) between one railway station/steamer port/bus stand/air-port and another enroute for the purpose of catching a connecting bus/train/flight and

d) to/from a hotel or restaurant or relative’s residence at any place enroute, such trip being-necessitated by enforced halt at the place for a duration of six hours or more.

Note:

(a) For trips between residence (within municipal limits) and station while proceeding on/returning from tour, employees in Class IV will be reimbursed expenses at the rate of autorickshaw (or similar other mode of conveyance) hire without any monetary ceiling.

(b) Workmen employees will be reimbursed conveyance charges at the existing rates but without any monetary ceiling from/to their residence (within the municipal limits) to/from the air-port provided they have been permitted by the Office to travel by air while on tour as in the case of Officer staff.

(c) An employee residing beyond the municipal limits and proceeding on tour direct from his/her residence will be reimbursed conveyance charges as under:

(i) taxi/autorickshaw fare from residence to the nearest railway station/bus stand; and

(ii) rail/bus fare by the entitled class or actual rail/bus fare incurred, whichever is less, for the journey between two end points.
(d) Where Office boxes or other heavy luggage or valuable documents are required to be carried on behalf of the Bank, the employee concerned may be reimbursed taxi hire (and luggage charges) for travel from Office to residence and vice versa; however, carrying inspection papers such as guard files, compliance reports, record of findings of inspection etc., which can normally be carried in leather bags will not qualify for taxi charges.

(e) Employees returning from tours by rail shall alight at the station nearest to their residence where the train has a scheduled halt and claim conveyance charges accordingly, even though the ticket may be valid for journey up to the terminal. If an employee prefers to travel up to the terminal, the conveyance charges will be reimbursed on the basis of termination of journey at the point nearest to the employee's residence.

II. Journey on duty at temporary headquarters i.e., during tours

For trip from the place of residence at temporary headquarters to the place of work.

(a) Officers in Gr.'D' and above: Where conveyance is not provided, actual charges for using small/baby taxi and/or other modes of conveyance up to a distance of 15 kms each way.

(b) Other Officers: Where conveyance is not provided, actual charges for using auto-rickshaw or similar mode of conveyance and in areas/centers where auto-rickshaws are not plying, actual taxi hire charges at the prevailing rate up to a maximum distance of 15 kms. each way.

(c) Employees in class III & IV

Expenses for the actual distance covered @ Rs.5/- per km. or part thereof subject to a maximum of Rs.100/- per day for employees in Class III and Rs.80/- per day in respect of employees in Class IV. However, the maximum ceiling in the case of Class IV employees would be Rs.100/- per diem in connection with journeys undertaken for performing trade union activities.

3.35 Leave during tour

Admissibility of travelling and halting allowance, when an employee proceeds on leave during tour, are as under:

(i) If an employee proceeds on ordinary leave on completion of work at temporary headquarters and returns to his headquarters thereafter, he is not entitled to any TA/HA in respect of his return journey. However, if he/she absents himself from duty for a short period e.g. on medical grounds or other similar grounds and it becomes necessary to treat such period of absence as ordinary/sick leave, there being no casual leave to his/her credit, TA/HA for return journey may be admitted provided satisfactory evidence is produced to show that he/she returned to headquarters directly from the place of tour. The claims for TA/HA in such cases may be settled/decided by the RDs/CGMs/GM-in-Charge (O-in-C)/Heads of Central Office
Departments/Principals of Training Establishments, without reference to Central Office, provided they are satisfied about the bonafides of the claims.

(ii) If an employee returns to headquarters on completion of his/her work in the normal course and then proceeds on leave, he may be allowed TA/HA for his return journey also.

(iii) If an employee avails of ordinary leave before commencement of tour/training programme and joins duty directly at the temporary headquarters after expiry of leave, he/she is not entitled to draw travelling and halting allowance in respect of both outward and return journeys. He/she is paid halting allowance for the number of days he attends to duties at the place of tour/training. In case, however, he/she has obtained prior permission of the Competent Authority for availing of ordinary leave and has performed the return journey straight for joining duty at headquarters after completion of work at temporary place of duty/training, travelling and halting allowance in respect of his return journey only may be allowed.

(iv) With effect from June 3, 2005 where the ordinary leave precedes tour/training, claims of TA/HA in respect of the outward journey, may be decided by Regional Director/Head of the Department, without reference to Central Office, provided they are satisfied about the bonafides of the case.

3.36 Travel by circuitous route during tour

When employees perform journeys on tour/transfer by a longer or a circuitous route and by different classes of accommodation to suit their own convenience, claims for fares in such cases will be admitted on the following basis:

(i) (a) Fare by the entitled class for the distance actually travelled by that class if that distance covered is less than the distance by the shortest route to/from the place of tour

plus

(b) The fare for the class actually travelled for the remaining portion of the distance by the shortest route.

OR

(ii) Fare by the entitled class for the distance by the shortest route if the employee has actually travelled that distance or more in that or a higher class.

3.37 Tour – Commencement of outward journey /inward journey and resumption of duties at headquarters

(I) Outward journey
(a) **Journey by Air**: Officers should undertake the journeys by air in such a way that the duration of their absence from headquarters is kept to the minimum. If for any special reason the outward/return air journey has to be performed by earlier/later flights, the reasons should be recorded in the tour programmes, which are put up for approval to the appropriate authority.

(b) **Journey by train**: Normally, Officers are required to travel on an official tour by the last train departing from the headquarters which would in ordinary course take them sufficiently in time to undertake official work at an outstation Centre. However, in the case of Officers proceeding on inspection tour, no hard and fast rule can be laid down and their departure may be so scheduled that they are present either at the time of safe/strong room of the branch of the bank to be inspected is closed for the day, or before the branch opens for work the next day.

**II** Inward Journey:

(a) **Journey by Air**: The return journey by air should be performed by the earliest flight after completion of work.

(b) **Journey by Train**: Officers are required to return to headquarters on completion of their work by the earliest available train. However, under the following circumstances they may return to the headquarters by a more convenient train.

   (i) the next available train is scheduled to leave the place of work within 2 hours of completion of work;

or

   (ii) the scheduled time of departure of the next available train is between 11.30 P.M. and 5.00 A.M.;

or

   (iii) The journey involves a changeover in the night between 11.30 P.M. and 5.00 A.M. and on the following morning, the official has to resume duty.

**III** Resumption of duty on return from tour:

(a) **Journey by Air**: The Officers returning from tour should attend Office on the same day within a reasonable time after visiting home etc., due consideration being given to the late arrival of flight, distance between airport and the residence, etc. The cases requiring relaxation in such matters may be decided at the discretion/with prior approval of the competent authority.

(b) **Journey by Train**: The Officers returning from tour after commencement of Office hours, need not attend the Office on that day, but those who are returning before commencement of Office hours are required
to attend Office on that day after lunch. However, those returning from tour on Saturday, before the commencement of the Office hours need not attend Office on that day.

3.38 Scheme for reimbursement of conveyance expenses for maintaining and using car/scooter etc.

(a) Reimbursement of conveyance expenses during a financial year (April – March) will be made for expenses incurred on maintenance and running of the motor vehicle owned by an officer, on account of the following:

(i) Road Tax
(ii) Repairs
(iii) Service charges
(iv) Replacement of tyres, tubes etc.
(v) Running expenses such as cost of petrol, diesel, lubricating oil etc.
(vi) Painting (as part of repairs)

(b) Reimbursement of conveyance expenses for maintaining own motor vehicle has been linked to petrol consumption instead of fixed monetary limits. The present limits are as under:

(i) For maintaining motor car

<table>
<thead>
<tr>
<th>Grade of Officers</th>
<th>Litres of petrol per month</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mumbai/New Delhi/Kolkata</td>
</tr>
<tr>
<td></td>
<td>Chennai/Hyderabad/Bangalore</td>
</tr>
<tr>
<td>F</td>
<td>225</td>
</tr>
<tr>
<td>E</td>
<td>140</td>
</tr>
<tr>
<td>D</td>
<td>130</td>
</tr>
<tr>
<td>C</td>
<td>120</td>
</tr>
<tr>
<td>B / A</td>
<td>110</td>
</tr>
</tbody>
</table>

General Managers-in-Charge of Offices are also eligible for reimbursement of petrol expenses at par with Officers in Grade ‘F’

(ii) For maintaining two-wheeler

<table>
<thead>
<tr>
<th></th>
<th>Liters of petrol per month</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mumbai/New Delhi/Kolkata</td>
</tr>
<tr>
<td></td>
<td>Chennai/Hyderabad/Bangalore</td>
</tr>
<tr>
<td>All officers, irrespective of grades</td>
<td>50</td>
</tr>
</tbody>
</table>

(iii) Reimbursement of Insurance Premium: Effective from August 15, 2003, the cost of annual comprehensive insurance of the vehicle may be reimbursed as per actuals, subject to production of documentary evidence. Effective from January 31, 2004, the eligible officers may be reimbursed comprehensive insurance for the full year (normal period of
insurance policy of vehicle) even though they might retire before the expiry of the currency of the insurance period.

(iv) Reimbursement of Maintenance Expenses: Effective from August 15, 2003, officers who own and maintain motor-car will be eligible for reimbursement of expenses towards maintenance and repair as under:

<table>
<thead>
<tr>
<th>Grade of officer</th>
<th>Amount (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>‘D’ / ‘E’ / ‘F’</td>
<td>1,500/- p.m.</td>
</tr>
<tr>
<td>‘C’</td>
<td>600/- p.m.</td>
</tr>
</tbody>
</table>

The expenses incurred by the officers towards taxes, repairs, etc. as at paragraph 3.38 (1) will be reimbursed within the overall ceiling of cost of petrol as given in paragraph 3.38(2).

(c) The undernoted procedure may be followed for claiming reimbursement of conveyance expenses for maintaining a vehicle:

i) For officers – Gr.A, B, C and D (who are not eligible for personal driver’s allowance), the reimbursement of conveyance expenses shall be made on a quarterly basis in form Gen 161-B and shall be restricted to the ceiling of the quarterly entitlement of the officer, calculated on the basis of the actual price of petrol during the quarter. The first such reimbursement may be made in the first week of July. Reimbursement of maintenance charges to eligible officers, as per their entitlement, shall also be made as per the above procedure.

ii) For senior officers who are entitled for personal driver’s allowance, claims of conveyance expenses may be made in form Gen 161-A and settled on monthly basis. The first such reimbursement may be made in the first week of May.

iii) Each officer will give an undertaking in first week of May/July along with claim for first month/quarter to the effect that he/she will maintain the vehicle throughout the financial year. Based on the undertaking the Bank will reimburse the officer for the subsequent months/quarters of the year. He will also undertake to intimate in time, the changes if any, in maintaining the vehicle (on account of sale/transfer/superannuation etc.) and will refund the amount paid in excess, if any, on account of delay in receipt of such intimation.

iv) On completion of the financial year, each officer will submit a certificate in form Gen 161-C that he/she actually maintained the vehicle during the previous year.

(d) Other provisions / conditions governing the scheme are as under:

i) An officer is eligible to claim reimbursement of conveyance expenses incurred by him for maintaining and using one vehicle only.

ii) Conveyance expenses are reimbursable under the scheme to those officers who are appointed on regular basis. It is not admissible to officers appointed on day-to-day or ad-hoc basis. For new appointees and officers retiring from the Bank’s service or leaving the service for other reasons,
reimbursement will be made on pro-rata basis. Officers on leave preparatory to retirement are not entitled for reimbursement of conveyance expenses.

iii) Officers will be eligible for reimbursement irrespective of their being on tour/leave provided the vehicle is maintained during the entire year.

iv) A transferee officer, will not be eligible for reimbursement of petrol expenses under the scheme for the period the vehicle is left behind at the old centre. He will however, be eligible for reimbursement of maintenance charges and comprehensive insurance charges (wherever applicable). He will become eligible for reimbursement of petrol expenses under the Scheme from the date the vehicle is brought to the new centre. During the period in which his vehicle was left behind at the old centre, he will be eligible to claim reimbursement of conveyance expenses on consolidated basis (vide para.3.39 below).

v) Officers who are claiming reimbursement of conveyance expenses, either for maintaining vehicle or on monthly consolidated basis, would not be entitled to claim conveyance expenses separately for official trips of less than 8 kms. at the headquarters. These instructions are also applicable to the cases where officers are required to attend office on Sundays / holidays or are required to come early or sit late on working days at headquarters.

vi) Officers in Grade ‘F’, Grade ‘E’ and Grade ‘D’(PP) who are owning and maintaining motor car and claiming reimbursement of cost of petrol, maintenance and repair charges and personal driver’s allowance will not be reimbursed conveyance expenses on local trips for official purpose beyond 8 kms. However, Officers in Grade ‘F’, Grade ‘E’ and Grade ’D'(PP) who are owning and maintaining motor car and claiming reimbursement of cost of petrol, maintenance and repair charges but not claiming personal driver’s allowance will be reimbursed conveyance expenses on local trips for official purpose beyond 8 kms.

vii) The requirement of production of documentary evidence like receipts, bills, vouchers, etc. along with the application for reimbursement of conveyance expenses has been dispensed with, effective from the quarter ended December 1994.

viii) Registration Book of the vehicle acquired without availing of advance from the Bank should be produced for verification along with the first claim for reimbursement of conveyance expenses during the financial year. Xerox Copy of the Registration Book may be held on the office record. Regarding vehicles purchased with the assistance of vehicle advance from the Bank, there is no need to produce the Registration Book for verification.

ix) As personal driver’s salary is in the nature of an allowance and not the reimbursement of the actual expenditure, calling for documents in respect of driver from eligible officer is not necessary. Such engagement of personal driver, if any, being purely a private arrangement, personal drivers should not be extended any facility such as staff canteen, dispensary, I-card etc., meant for Bank’s employees.

x) Eligible officers will be entitled to reimbursement to the extent admissible even if the entire expenses pertain to purchase of petrol or diesel or repairs etc.
xi) Expenses incurred on garage rent, parking charges, membership of Automobile Association, etc. are not reimbursable under the scheme. However, officers in Grade ‘F’ who have opted for use of Bank’s car will be reimbursed car parking charges, provided the cooperative housing society’s receipt towards monthly maintenance charges bear the registration number of the car allotted to him by the Bank.

xii) The claims preferred under the scheme may be passed by the officer in Grade A as per the instructions issued by concerned Central Office from time to time.

xiii) Officers who are deputed for research work / higher studies / sabbatical etc. in India will be reimbursed the cost of petrol and maintenance charges etc., as per rules, provided they own and maintain the vehicle at the place of research / training / sabbatical. In case the officer does not own a vehicle, he may be paid conveyance expenses on consolidated basis, as per rules. In case the vehicle is kept at the old centre officers will be eligible for reimbursement of maintenance and comprehensive insurance charges only. This relaxation would not apply to those officers who are on "non-est basis".

xiv) Officers who are deputed abroad for training under the Golden Jubilee Scholarship Scheme etc., are eligible for reimbursement of maintenance expenses and comprehensive insurance charges of the vehicle owned by them. They are however not eligible for conveyance expenses on consolidated basis.

xv) If an officer has included the insurance amount in the cost of car while applying for motor vehicle advance and subsequently claimed the reimbursement of same, then the cost of insurance for the first year should be reimbursed by credit to his motor vehicle advance a/c.

xvi) In the case of an accident, the officer concerned will be liable to meet the difference between the amount spent on repairs and the amount actually paid by the insurance company, if there is a shortfall.

xvii) Employees in Class III promoted as Assistant Manager are eligible for reimbursement of conveyance expenses from the date of their promotion as Assistant Manager.

3.39 Scheme for reimbursement of conveyance expenses on quarterly consolidated basis

i) Officers

A scheme for reimbursement of conveyance expenses on consolidated basis to officers, who are not maintaining vehicles has been introduced with effect from 1st July 1994. Under the scheme, the officers who are not maintaining any vehicles are reimbursed conveyance expenses on a quarterly consolidated basis up to the grade-wise limits fixed for them subject to the following conditions:

(a) No separate conveyance expenses will be paid to the officers for official trips within a distance of 8 kms.
(b) For travel on duty beyond 8 kms., officers will be entitled to claim reimbursement of admissible travelling expenses incurred by them.
(c) An officer deputed for local training for a short period is eligible to claim actual conveyance charges over and above the quarterly consolidated conveyance expenses admissible under the Scheme, from the nearest railway station to the place of training and back, if he proceeds for training directly from his residence.

(d) For officers on leave / tour / training, conveyance expenses are not payable on proportionate basis. In such cases, reimbursement may be made to the extent of the actual expenditure claimed or the limit applicable to the concerned officer, whichever is less.

(e) The conveyance expenses under the scheme are not reimbursable to the officers officiating on a day-to-day basis.

The revised rates of consolidated conveyance expenses reimbursable under the scheme from July 1, 2008 are as follows:

<table>
<thead>
<tr>
<th>Officer- Grade</th>
<th>Rupees (per month)</th>
</tr>
</thead>
<tbody>
<tr>
<td>'F'</td>
<td>3,000/-</td>
</tr>
<tr>
<td>D’ &amp; ‘E’</td>
<td>3,000/-</td>
</tr>
<tr>
<td>‘C’</td>
<td>2,500/-</td>
</tr>
<tr>
<td>‘A’ &amp; ‘B’</td>
<td>2,000/-</td>
</tr>
</tbody>
</table>

The claims for consolidated conveyance expenses should be preferred on a quarterly basis in Form No.Gen.162 in the months of July, October, January and April for the expenses incurred in the previous calendar quarter respectively.

ii) Workman employees

A Scheme of reimbursement of Conveyance Expenses on quarterly basis has been introduced with effect from March 1 2008 for employees in Class III and IV, subject to following limits and conditions:

A) Limits

Class III

i) Assistants and other employees in Group A category not drawing Special Pay (payable for completion of 9 years of service in Class III) as also employees in Group ‘B’ with less than 9 years of service in Class III — Rs.300/- per month

ii) Senior Assistants and other employees in Group ‘A’ categories who are drawing Special Pay (payable for completion of 9 years of service ) and also employees in Group ‘B’ category with 9 or more years service in Class III — Rs.700/- per month

iii) Employees in Group “C” and Group D’ category — Rs.950/- per month

Class IV

i) Employees in base category, PDO Inkman and PDO Pressman — Rs.115/- per month

ii) Employees in Head category, Senior Category, PDO Compositor and PDO Foreman — Rs.190/- per month

B) Conditions
i) The reimbursement would be made at the end of each quarter i.e. June, September, December and March by way of credit to the employee's account with staff/employees Co-op. Credit Society or with a bank, on the basis of an application to be submitted in form Gen. 162(A) by the employee at the beginning of each financial year in April.

ii) The employees deputed on tour/training may be allowed to claim local conveyance expenses, in addition to reimbursement of conveyance expenses as above.

iii) The reimbursement will be in addition to the Scheme of conveyance allowance available to the blind and orthopaedically handicapped employees.

iv) The reimbursement will not be available for the period of Extra Ordinary Leave and Leave Preparatory to Retirement.

v) The expenditure incurred in this regard may be debited to "Charges Account – Establishment – Miscellaneous – Reimbursement of conveyance expenses to employees”.

3.40 Reimbursement of Driver’s allowance :

From August 01, 2009 Senior Officers in Grades ‘F’, ‘E’ and ‘D’(PP) are entitled for driver's allowance as under:

At Mumbai Rs 7000/- p.m
At Other Centres Rs. 5500/- p.m.

(C) MEDICAL FACILITIES

3.41 Settlement of Medical Bills
All claims for reimbursement of medical expenses will be preferred in form No. Gen.163. While scrutinising the claims it will be ensured that:

(a) All claims for medical reimbursement preferred by the staff members are scrutinised in the Establishment Section as per the instructions issued by Central Office and schedule of rates for various purpose as approved by Central Office from time to time. In case of doubt, a reference may be made to the local Bank’s Medical Officer (BMO) and his opinion obtained. The cases of routine consultations/visits by doctors may be processed in the Establishment Section without referring them to BMO. References to Central Office may be made only in respect of those cases where requisite guidelines or instructions from Central Office are not there. While referring such cases to Central Office, full particulars of the case giving specific reasons for making reference may be given with the recommendations on the issue involved.

(b) Claims in respect of consultation with a specialist are reimbursed only if the consultation is done with the concurrence of the BMO and in emergent situations BMO has been advised of such consultation as soon as possible subject to instructions contained in paragraph 3.57(b). If the specialist is consulted more than once, the subsequent consultation would be treated as follow up consultation and would be reimbursed accordingly.

(c) Every claim for reimbursement of cost of special/ ordinary drugs is accompanied by the relative medical prescription as well as the bill/cash memo etc. The dates of the bills should be carefully scrutinised with reference
to the dates of the prescriptions. The prescriptions should invariably contain
the signature of doctor with registration number.

(d) All drugs have been classified as being special/ ordinary or
vitamin preparations for curative/ recuperative purposes. Multivitamin
preparations and tonics prescribed for maintaining good health are not
admissible under the rules. All such claims should be carefully examined in
the context of the disease and the line of treatment followed. Also the
admissible and non-admissible claims should be separately listed in the order
of the supporting vouchers to facilitate checking.

(e) The treatment is in respect of a disease for which the Bank
allows reimbursement of expenditure.

(f) Claims of non-Officer staff in respect of pathological/ radiological
etc., examinations are reimbursed as per schedule prescribed by the Bank
from time to time, only if such tests are conducted with the prior approval of
the BMO.

(g) In cases of claims for reimbursement of visit fees or injection
administration charges, the dates of visits or administration of injections are
furnished. Also, where such charges include cost of injections, the cost of the
injection, medicine and administration charges are shown separately.

(h) Where the claim is in respect of treatment given to a member of
the employee’s family, a certificate to the effect that he or she is not earning
and is dependent on the employee is furnished. Where the spouse is earning,
a certificate to the effect that no medical facilities are availed of from the
employer of the spouse is furnished.

3.42 All claims for reimbursement of medical expenses will be rounded off to
the nearest Rupee and paid by debit to Charges Account- Establishment–
Miscellaneous- Medical Expenses.

3.43 The cost of revenue stamps used in connection with the payment of
claims in respect of reimbursement of medical expenses will be borne by the
Bank and debited to ‘Charges Account -Miscellaneous Expenses -Revenue
Stamps’.

3.44 Medical treatment facilities for employees and their families

The Bank provides ordinary medical treatment in its dispensaries under
allopathic system to the employees as well as members of their family
(spouse, dependent children and dependent parents residing with them).
The employees may also be allowed to avail of admissible medical facilities in
respect of eligible dependent parents even if they are not residing with them
or in the same city or its suburbs provided that the treatment is taken at
headquarters of the employee or where the parents are ordinarily resident or
at a place where Bank’s Regional Office is located.

In case of workmen employees, dispensary facilities are available to
members of family only when the workmen employees have opted for the
Bank’s dispensary facilities for them under private treatment scheme as
indicated in paragraph 3.49.
3.45 Supply of Special Drugs

In case special drugs prescribed by BMO/O.P.D. of Government/Municipal Hospitals are not available in the Bank’s dispensaries, these may be supplied on credit slips issued on Chemists with whom the Bank has made such arrangements. This facility is available in case of employees and eligible members of their family if the employee has opted for the Bank’s dispensary facility for them.

3.46 Reimbursement of cost of vitamins

The Bank’s Medical Officer may administer specific vitamins if the disease is caused due to vitamin deficiency. The cost of vitamins etc., when prescribed for curative purpose may be reimbursed only for short period as recommended by the BMO.

3.47 Specialised treatment- Workmen employees

In case of workmen employees and their eligible family members, excluding dependent parents, where BMO feels that specialist’s treatment is necessary, he may refer them to Out Patient Department of Government / Municipal Hospitals. Though the cost of such treatment will be reimbursed in full in case of workmen employee, for eligible family members it will be reimbursed only if the employee has opted for dispensary facility for family.

3.48 Reimbursement for Pathological/Radiological/Dental treatment - Certain limitations

A workman employee may undergo pathological/ radiological examination at any private nursing home/ clinic/laboratory and also take dental treatment subject to prior approval of the BMO. The Bank would reimburse charges as per the schedules prepared by the Bank for the purpose from time to time. Charges for pathological/radiological examination undergone by the members of family viz., spouse and dependent children will be eligible for reimbursement only if the workmen employee has opted for the Bank’s dispensary facilities as indicated in paragraph 3.49.

3.49 Private Treatment Scheme – Workmen employees

The Bank has introduced Private Treatment Scheme for workmen employees in Classes III and IV. The expenditure on private treatment incurred by the employees for self as well as for members of their family is reimbursed on the following terms and conditions:

(a) For the purpose of reimbursement, the family includes spouse, children (include adopted children also) and parents (include dependent parents-in-law of female employees) and wholly dependent on him/her. In case of Class IV staff, facilities under the Scheme will also be available to the
family of the employee including his/her dependent parents even if they reside at their native place.

(b) Any treatment taken from a Registered Medical Practitioner under any recognised system of medicine viz., Allopathic, Homeopathic, Ayurvedic and Unani qualifies for reimbursement under the Scheme.

(c) The amount admissible under the Scheme to workmen employees is decided by the Bank from time to time normally as a part of bipartite settlement. The amount admissible for individual employee is decided depending on:

i) Whether he/she is residing in Staff Quarters or staying outside the Staff Quarters and has opted for dispensary facility in respect of his/her family or the employee is without family.

ii) His/her length of service in the Bank.

d) The unutilised amount of entitlement under the Scheme can be accumulated for a block period of three years. At the end of the third year, the unutilised amount is allowed to be carried forward for a further period of three years subject to the maximum amount admissible for the last year.

The employee can change the option for availing/not availing of dispensary facility for members of his family. Any change in the option will apply only from the next calendar year. Wholly dependant parents in respect of whom the employee has opted for dispensary facilities under Private Treatment Scheme are also eligible for Bank's dispensary facilities.

3.50 Hospitalisation

Workman employees are eligible for reimbursement of expenses incurred by them for hospitalisation treatment for self and their eligible family members including dependent parents residing with the employees at the place of their posting. "The employees may also be allowed to avail of admissible medical facilities in respect of eligible dependent parents as indicated in para 3.44'. The reimbursement will be made on the following basis.

i) Full reimbursement will be made, provided treatment is taken in lowest paying ward of Government/Municipal Hospital or in the hospital where the Bank has reserved beds for the employees.

ii) Reimbursement will be made as per schedules prescribed by the Bank from time to time if the treatment is taken in Trust / Private / Charitable Hospitals and Private Nursing Homes. The Bank will extend the facility for direct settlement of hospitalisation bills for the treatment taken in Government/ Municipal / Charitable / Trust Hospitals and the hospitals / Nursing Homes where the Bank has made such arrangements.

Hospitalisation expenses in respect of treatment taken under non-allopathic systems of medicines like Ayurvedic / Unani / Homeopathy etc., will be reimbursed subject to following conditions:
3.51 Treatment of employees/family members outside headquarters

(i) If an employee or family member falls ill outside headquarters, while on tour or leave, the Bank may reimburse the cost of treatment on the usual lines as if the treatment was taken at headquarters provided the treatment is taken in the Outpatient Department of Government/Municipal Hospital, or if admitted as an Inpatient.

(ii) If an Assistant/Senior Assistant accompanying remittance falls ill at the receiving station, the cost of treatment is reimbursed provided it is taken from Medical Officer attached to the Agency bank branch concerned. If no Medical Officer is attached to the Agency bank’s branch, the treatment should be taken from a Government/Municipal Hospital, as in the case of other staff on tour.

Note:
In cases (i) and (ii) above, if the OPD treatment is taken from a private doctor, or even from a doctor attached to a Government/Municipal Hospital in his private capacity, the claim will not qualify for reimbursement. However, the amount can be reimbursed within the overall eligibility under ‘Private Treatment Scheme’.

3.52 Treatment of employees/family members outside headquarters in special cases

Where facilities for treatment of diseases like T.B., cancer or heart ailment are not available at the headquarters, hospitalisation treatment may be permitted to be taken by a member of the staff and also by a member of his family at a center other than headquarters. In such cases, prior approval of the Regional Director/Chief General Manager / Officer-in-Charge is essential for taking treatment outside head-quarters. The permission can be granted on the basis of recommendation of BMO attached to respective Offices.

3.53 Maternity expenses-Workmen employees

Reimbursement for confinement of female employees or wife of an employee for pre-natal /post-natal treatment will be made on the following basis:

(i) If treatment is taken in general wards of the undernoted hospitals/ maternity Centres, full reimbursement of expenses will be made:
   (a) Government/Municipal Hospitals; or
(b) Child Welfare and Maternity Centers maintained by the Government or the Municipality or the delivery is conducted at the residence by the staff of Child Welfare and Maternity Centers; or
(c) Hospitals where the Bank has reserved beds or made arrangements for treatment of the employees and their families;

(ii) If treatment is taken in a Private Nursing Home or Private Hospital or in a higher ward in Government/Municipal Hospital, the expenditure will be reimbursed to the extent of the ceiling prescribed by the Bank for such treatment from time to time. The cost of treatment includes pathological or other investigations, cost of drugs, surgery, special labour fee, pre-natal/post-natal treatment.

(iii) (a) No cost of multivitamin preparations, tonics, hormones, enzymes etc., will be reimbursed.
   (b) Reimbursement for maternity expenses will be made even if the pre-natal and post-natal treatment and confinement are at a place other than the head-quarters of the employee.
   (c) In the case of caesarian operation, the Bank will reimburse the charges as per schedule fixed by the Bank from time to time.

Note:
Reimbursement of maternity expenses will be limited to a maximum of three deliveries during the service period of the employee.

3.54 Part-time employees - Grant of medical facilities

Part-time employees whose hours of work exceed 13 hours per week will be eligible for reimbursement of medical expenses under Private Treatment Scheme at scales on par with those of full time employees of the Bank.

3.55 Medical facilities for Officers - private treatment

The Officers and their family members (spouse & dependent children) are allowed to take private treatment from any qualified private allopathic doctor. In such cases, the cost of special/ordinary drugs and injections prescribed by the doctor is reimbursed to the extent considered reasonable by the BMO. The cost of mixture and powder will be reimbursed (for a period of 7 days) as per rates prescribed by the Bank from time to time.

3.56 Visit fees/examination fees of Doctors at the residences of Officers.

The Officers and their family members are reimbursed charges incurred by them towards visit fees of the BMO or other qualified medical practitioner as per rates prescribed by the Bank from time to time.
3.57 Consultation with specialists – Officers

(a) Officers are reimbursed specialist consultation charges as per the rates prescribed by the Bank from time to time. The charges are reimbursed provided prior approval of the BMO has been taken by the concerned Officer for such consultation. In case of emergency, when an Officer or his family member is suffering from a serious disease and requires immediate consultation and visit by the specialist at the Officer’s residence, the charges for such a visit or consultation are reimbursed provided the BMO has been informed of such consultation/visit at the earliest opportunity by the concerned Officer. In case of visits of specialists to the residence of the Officers, the Bank reimburses charges as per rates prescribed from time to time.

(b) Senior Officers may consult Specialist(s) for self and eligible dependents on the advice of GMP, three times in a calendar quarter without prior/post facto approval of BMO.

3.58 Visits of specialist doctors during hospitalisation - Officers

The charges for visits made by the specialists during indoor hospitalisation will be reimbursed subject to the ceiling prescribed by the Bank from time to time.

3.59 Hospitalisation - Officers

The Officers and their family members can take hospitalisation treatment in any hospital or nursing home of their choice with the prior approval of the BMO and they are reimbursed the charges for daily stoppage, operation etc., subject to the ceiling of the rates/schedule fixed by the Bank for the different grades of Officers from time to time.

3.60 The Bank has drawn up schedules of rates in respect of X-rays, Pathological tests, Radiological/Physiotherapy treatment etc., and reimbursements are allowed as per schedule of rates.

3.61 Special nursing charges

The charges for engaging a special nurse are reimbursed up to a certain limit only when their services are considered essential by the Medical Superintendent of hospital/nursing home where the treatment is taken and prior approval of the BMO is obtained. Also the charges for engaging special attendants and ward boys are reimbursed by the Bank. However, charges for special attendants/ward boys are not reimbursed when charges for special nurses have been allowed during the same period and vice-versa. The charges for engaging special Nurse/Ayah are reimbursed subject to the ceiling prescribed from time to time.
3.62 Maternity treatment-Officers

The charges incurred for the maternity treatment in respect of the Lady Officers of the Bank and the wives of the Officers are reimbursed in full (admissible items only) if the treatment is taken in-

(a) Government hospitals;
(b) Municipal hospitals;
(c) Child Welfare and Maternity Centres maintained by the Government or the Municipality;
(d) Hospitals where the Bank has reserved beds or made arrangements for treatment of the employees and their families; or
(e) The delivery is conducted at the residence by the staff of Child Welfare or Maternity Centres.

If the treatment is taken in private nursing home/hospital (allopathic or non-allopathic) and also in cases where deliveries are conducted at residences by any private doctor or mid-wife, the Officers are reimbursed charges to the extent of ceiling fixed by the Bank from time to time.
Caesarian operation charges are also reimbursable to the extent of ceiling fixed by the Bank from time to time.

Note:
(i) Reimbursement of maternity charges will be limited to three deliveries during the entire service.
(ii) Charges on the above basis are reimbursed even when the treatment is taken outside headquarters. Cost of tonics, enzymes and multivitamins etc., is not reimbursed.

3.63 Dental treatment

Dental treatment is considered as a specialised treatment and prior approval of the BMO is necessary before taking dental treatment. The Officers/workmen employees are reimbursed charges for dental treatment at the rates not exceeding those prescribed by the Bank.

3.63 (A) Reimbursement of Cost of Spectacles

All officers / workman employees are eligible for reimbursement of the cost of spectacles (lens with frame) for self and spouse (in respect of whom medical facilities are being availed) once in two years at the grade-wise rates as specified from time to time on the basis of prescription issued by Eye Specialist or Optician subject to production of proper bills / receipts in support of the expenditure actually incurred therefor.

The present rates separately applicable for self and spouse are as under:

<table>
<thead>
<tr>
<th>Grades</th>
<th>Workmen Employee</th>
<th>Grade A / B</th>
<th>Grade C / D</th>
<th>Grade E / F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount (in Rs.)</td>
<td>1000</td>
<td>1500</td>
<td>3000</td>
<td>5000</td>
</tr>
</tbody>
</table>

However, consultation charges for refraction test, if any, will not be eligible for
reimbursement in case of workmen employees.
The cost of more than one spectacles within the prescribed limit may be reimbursed provided the relative bills are submitted under one single claim each for self and spouse, once in two years.

3.64 Treatment outside headquarters by Officers

Where facilities for treatment of diseases like T.B., cancer, etc., are not available at the head-quarters, permission may be granted for taking treatment at a Centre other than headquarters where such facilities are available. Permission is also given to Officers even if the facilities for treatment are available at the headquarters but they prefer to take the treatment outside headquarters.

3.65 Indian system of Medicine and Homeopathy

Officers are also reimbursed the cost of treatment taken under Indian systems of medicine like Ayurvedic, Unani, etc., and Homeopathy, provided such treatment is taken in the hospitals run/recognised by the Central/State Government and the BMO is kept informed. No reimbursement is made for rejuvenation treatment. Cost of medicines prescribed by the hospitals and purchased from any pharmacy/druggist will be reimbursed subject to the following conditions:

(a) A certificate should be produced from the hospital authorities to the effect that the medicines prescribed by them were not available in the pharmacy/dispensary attached to the hospital.

(b) The medicines are purchased from outside pharmacy/druggists approved/recognised by the Central/State Government for the purpose of reimbursement under the rules.

(c) The concerned Government hospitals certify that the medicines have been prescribed by them for curative purposes.

As regards the Homeopathy/Ayurvedic system of medicine, besides Government recognised hospitals, the cost of treatment taken under Trust/Charitable Hospitals/Dispensaries may also be reimbursed subject to the other conditions stipulated above. Further, Officers and their family members may take treatment from Registered Medical Practitioners in Homoeopathy/Ayurvedic system of medicines who possess necessary qualifications stipulated in this regard subject to the following conditions:

(i) The period of treatment should not exceed three months. However such treatment beyond 10 days will require doctor’s prescription/receipts mentioning the specific ailment as also cost of individual items of medicines issued by the doctor to qualify for reimbursement. In the event of further treatment being needed beyond this period, the same may be considered for reimbursement provided the treatment is taken from the Government Hospitals/Government recognised Trust/Charitable hospitals/dispensaries for the same ailment;
(ii) Charges for only one consultation will be reimbursed during the period of treatment taken from private medical practitioner as per rates fixed by the Bank from time to time;

(iii) Cost of medicines supplied by medical practitioner will be reimbursed subject to the maximum of rates and number of days fixed by the Bank from time to time;

(iv) Cost of medicines prescribed by the doctor and purchased from licenced Medical shop against proper prescription/receipt will also qualify for reimbursement.

3.66 Dependent parents- Medical facility – Officers

Parents of an Officer who are wholly dependent on him are allowed to consult the BMO in the Bank’s dispensaries and also avail of free treatment/free supply of medicines/drugs as are stocked in the dispensary as also on credit slips when the required medicines/drugs are not available in the Bank’s dispensary. The Officers are also eligible for calling the BMO for visits at their residence for treatment of dependent parents whenever necessary. The Bank also reimburses the cost of treatment taken by the wholly dependent parents of Officers in the Outpatient Department of Government/Municipal Hospitals.

3.67 Annual health check up

The comprehensive annual health check up will be mandatory for all employees and officers, 40 years of age and above. Spouse of officers will be allowed only if he/she is dependent on the officer under BMFS.

(a) Officers

The Bank has a comprehensive annual health check-up scheme for Officers and their spouse who have attained 40 years of age as on the date of undertaking the health check-up. In the case of earning spouse employed with some other organisation, the facility may be extended subject to production of a certificate from the employer to the effect that he/she is not availing of any medical facilities from his/her employer.

The Bank has prescribed certain tests to be undergone by the officers and has made arrangements with certain Laboratories/ Hospitals etc., for health check-up of officers and the bills are settled directly by the Bank.

(b) Workman Staff

Effective from January 1, 2009 the scheme of Annual Health Check-up has been extended to all employees in Class III and IV in the age group of 40 years and above for self only. The Annual Health Check-up will include the tests/investigations as mentioned in paragraph 2 of Central Office circular CO.HRDD.No. G. 147/13553/18.01.01/2007-08 dated June 16, 2008.
(c) Drivers

The Bank has introduced a comprehensive annual health check-up plan for drivers above 40 years of age consisting of specified tests. The eligible drivers will have to compulsorily undergo the health check-up once every year (July-June) at the approved hospitals.

3.68 Ambulance charges

Ambulance charges for removing the employee/Officer or eligible member of his family from the residence to the hospital/nursing home or from hospital/nursing home to residence or from one hospital to another within the municipal limits/urban agglomeration are reimbursed, provided engagement of ambulance is either recommended by the attending Doctor or the hospital authorities.

3.69 Ailments outside purview of the Bank’s Medical Facilities Scheme

(a) Obesity
(b) Sterility per se
(c) Surgery for Cosmetic purposes
(d) Removal of warts for Cosmetic purposes
(e) Insanity
(f) Mental Retardation
(g) Change of sex
(h) Menopausal Syndromes
(i) Sexual Neurasthenia
(j) Retarded growth
(k) Sexually transmitted diseases

3.70 Bank’s dispensary

The Bank has its own dispensaries at most of its Offices/staff quarters under charge of part-time Medical Officers. At Centres where the Bank has no dispensaries of its own, the Bank has made arrangements with a local Medical Practitioner for consultation by the residents of staff quarters. In such cases, doctor supplies ordinary drugs/medicine from his dispensary and the costly drugs are issued on credit slips.

The dispensaries maintained by the Bank at its Offices and staff colonies will be well equipped and stocked with all ordinary medicines as also such of the special drugs and injections as are frequently required for treatment of patients. Medicines, drugs, etc., will be supplied to employees and their family members from the dispensaries free of charge.

3.71 Maintenance of record of stock

Each dispensary will maintain prescription books etc., and separate stock registers for the under noted items in the prescribed forms as indicated below:
All purchases of medicines/drugs etc., will be recorded in the respective registers and as a further precaution, a certificate viz., ‘Entered in the Stock Register’ will be furnished by the BMO on each supply bill, before payment is sanctioned by the sanctioning authority as prescribed in the Reserve Bank of India Expenditure Rules, 2009.

### 3.72 Recording of consumption of special drugs / medicines in Stock Register

The daily prescriptions given by the Bank’s Medical Officer and served at the dispensaries will be recorded individually in the Prescription Book in form No. Gen. 012. At the close of each day, the quantity of special drugs/medicines/tablets supplied to patients will be jotted down on a sheet of paper and consumption recorded in the Abstract/Stock Registers daily and closing stock arrived at.

### 3.73 As for ordinary drugs

As for ordinary drugs, in view of the complexity of the ingredients of mixtures, minute quantities of different drugs required to be mixed and constant variations made in the prescription even in repeat cases, the bottles/tins of ordinary mixtures, powders etc., issued for daily consumption may be posted in the stock register on the date of issue from the main stock. However, to enable a rough check on the consumption of the drugs, the pharmacist will prepare and submit to the BMO a statement of drugs consumed and number of prescriptions served during the quarter with similar information for the previous quarter.

In case of miscellaneous items such as ear, eye or nasal drops, cotton, lint, needles, syringes, bandages etc., only day-to-day entries of consumption (opening stock minus balance in hand) will be made in the stock register.

### 3.74 At Centres where stocks of special drugs and injections are not kept

Arrangements have been made with specified chemists/druggists for supply of
such drugs to the employees against the credit slip / prescription of the BMO. A credit slip book will be kept for recording details of such supply.

3.75 Accounting the cost of medical and surgical instruments

The cost of medical and surgical instruments etc., which are required exclusively for use in the dispensary, will be debited to the undernoted heads of account:

(a) Expenditure on account of purchase of medical and surgical instruments required in dispensaries may be booked under the provisions of Para 33 to Schedule II of Expenditure Rules, 2009 and debited to Charges Account. Articles costing Rs.5000/- and above shall be inventorised for physical tracking purposes as per Premises Department circular Prem. No. PBC. 31 /81.06.01/2008-09 dated June 29, 2009.

(b) Expenditure on purchase of instruments costing Rs. 100,000/- and above will booked under the appropriate head of Dead Stock Account in conformity with the RBI Expenditure Rules, 2009.

Further, any change in the monetary limit prescribed in this regard in the Banking Department Manual/Premises Department Revision of Fixed Asset/ Dead Stock Management Policy/Practices will mutatis mutandis apply to the monetary limit prescribed under this paragraph.

3.76 Physical verification of stock of drugs

The Regional Director/Chief General Manager/ Officer-in-Charge will arrange for surprise verification of all stocks of medicines by an Assistant Manager once in a quarter. 25% of the items of special drugs, tablets and injections stored in the dispensary may be selected by rotation for the purpose of physical verification on each occasion, preference being given to the costlier drugs/medicines; the special drugs may, however, be selected for each quarter in such a way that all the items under special drugs are covered during the course of one year. In case of ordinary drugs, the Verifying Officer will pick up one or two drugs during each quarter for detailed verification. The Verifying Officer will choose different drugs at random in different quarters, which would act as a check on the consumption of these drugs.

3.77 Annual Medical Report

(a) A note may be submitted to the Regional Director/ Chief General Manager / Officer-in-Charge/ Head of the Department every year in the month of July giving analysis of increase in the medical expenditure including cost of drugs stocked in dispensaries and expenses incurred on medicines issued.

(b) A note showing analyses of individual expenditure of Rs.5000/- and above in respect of outdoor treatment of officers/ eligible family members for any one ailment during a financial year (April-March) may be submitted to RD/GM (OIC)/HOD for information/appropriate action in case any unusual features are observed.
3.78 Medical Assistance Fund

a) General

(i) The Bank has introduced a scheme of medical assistance for serving and retired employees and has constituted a Medical Assistance Fund with effect from 1.1.1987. With effect from April 1, 2009, Medical Assistance Fund Scheme (MAFS) has become a purely Superannuation Scheme available to members only after their retirement. Accordingly while serving employees will continue to subscribe towards MAFS, as hitherto, no amount will be reimbursed to them under MAFS for treatment undergone on or after April 1, 2009.

The rates of monthly contribution are as prescribed by the Bank from time to time. The present rates are as under:

<table>
<thead>
<tr>
<th>Category</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees in Class IV</td>
<td>Rs. 60 p.m</td>
</tr>
<tr>
<td>Employees in Class III</td>
<td>Rs. 120 p.m</td>
</tr>
<tr>
<td>Officers in Grades A, B &amp; C</td>
<td>Rs. 180 p.m</td>
</tr>
<tr>
<td>Officers in Grades D, E &amp; F</td>
<td>Rs. 240 p.m</td>
</tr>
<tr>
<td>Executive Directors, Deputy Governors, and the Governor</td>
<td>Rs. 360 p.m</td>
</tr>
</tbody>
</table>

(ii) On receipt of membership applications, recoveries at the appropriate scale should be made from the employees’ salary, commencing from the month in which the application in form No. Gen 164/165 is received. In case the option to join the Fund is received after the preparation of the salary sheet for a month, the contribution for that month should be recovered from the salary for the following month along with the contribution for that month. Full amounts of monthly contribution should be recovered and not on pro rata basis.

(iii) The scheme has been made compulsory in respect of new recruits appointed on full time basis on or after 1st July 1994. New recruits will be required to submit their applications in the prescribed form No. Gen. 165.

(iv) If both husband and wife are employed in the Bank, only one of them needs to subscribe to the Fund/become a member of the Fund. With effect from July 1, 2009, both husband and wife will be members of the Fund and pay the monthly subscription at the above rates individually while in service of the Bank. However at the time of retirement, only one of them will have to pay the lifetime subscription to cover both self and spouse under MAFS. Accordingly, if one of them has paid the life time subscription at the time of retirement, the serving spouse will continue to pay the monthly subscription till his / her retirement but need not pay the lifetime subscription at the time of retirement.

(v) It is open to an employee/member to discontinue his/her contribution/membership any time by advising the Office in writing but the employee shall not be eligible for re-admission later and the amount already contributed will not be refunded. Letters obtained from employees opting to discontinue his / her contribution / membership should be filed in the concerned employee’s file.
(vi) In the case of an employee/member on day to day promotion (for instance from Special Assistant to Assistant Manager/Assistant Treasurer in the Cash Department) and in the case of short-term promotions, recovery of contributions may be made at the appropriate scale on the basis of his substantive appointment. In case appointment to a higher grade is on a regular basis and the employee/member is not likely to be reverted, contribution may be deducted promptly at the rate applicable to the higher grade. In case an employee/member is appointed to officiate on a regular basis in the first half of the month, and his scale of contribution changes, the recovery towards the Fund for the month may be made at the higher scale. In other cases, there will be no change in the scale of recovery for the month but contribution at the higher scale should be recovered from the following month.

(vii) In case of employees/members under suspension, the amount of contribution due for the period of suspension should be recovered in one lump sum when the suspension is revoked and the employee is allowed to resume duty and salary is paid to him next. To guard against any omission, suitable note should be taken in the employee’s account sheet and other relevant records.

(viii) If an employee who is a member of the scheme is on extraordinary leave for the whole month, arrears of contribution should be recovered from the employee’s salary in one lump sum when the salary is paid next. To guard against any omission, a suitable note should be taken in his/her account sheet and salary pay roll.

(ix) When a member on reaching the age of superannuation proceeds on leave preparatory to retirement, recovery of his/her contribution at the full rate will continue to be made from his salary till he/she finally retires. If however, he/she encashes leave or his/her leave is exhausted, he/she should be required to give a letter for continuation of the membership of the Fund in the prescribed proforma at least two months before he/she finally retires from the Bank’s service. The employee/member is required to pay only the life time subscription irrespective of the month in which he/she retires. Simultaneously, the employee’s account sheet referred to in paragraph 3.78 (C) (iv) below should be removed from the binder for serving employees and filed in the binder for retired employees.

(x) Medical Assistance Fund Scheme is not applicable to employees/retired/ex-employees who cease to be in the Bank’s service on account of resignation, dismissal and termination. In terms of instructions issued vide circular CO.HRDD. G. 42 / 1131 /19.01.00/2007-08 dated August 02, 2007, those retired employees who were found guilty of misconduct committed prior to or after their retirement and whose pension has been withdrawn under RBI Pension Regulations 1990, are also excluded from MAF Scheme. Further, action will be taken against the beneficiaries of the scheme who resort to fraudulent/ unethical practices or misuse the medical facilities. In partial modification of the instructions contained in circular CO.HRDD.No.G 42 /1131/19.01.00/ 2007-08 dated August 2, 2007, the penalty imposed in such
cases will be in two stages, debarment for three years at the first instance and permanent expulsion from the membership of the Fund for the second instance of misuse. The relative claim shall also be rendered inadmissible. The penalty will be decided by the Competent Authority as applicable to the retired employees at the time of retirement. The Competent Authority will pass a speaking order while imposing such penalty.

(b) Retired/Ex-employees

(i) For hospitalisation expenses for self and/or spouse for any serious or major operation or ailment up to specified limits.

(ii) Extension of Bank’s dispensary facilities for self and/or spouse, on payment of a special levy in this regard, at Centres where regular full-fledged dispensaries under the charge of part-time BMOs and with arrangements for stocking of drugs/medicines etc., are available. This facility will not be available where Bank does not have a full-fledged dispensary but has made arrangements with a local medical practitioner for issue of special drugs to staff on credit slips or in staff colonies where a BMO attends for the limited purpose of prescribing medicines to be obtained from the Office dispensary or on credit slips. Dispensary facilities will not include the clinical/diagnostic tests prescribed by the BMO when he is consulted in the Bank’s dispensary.

(iii) Retired and retiring employees opting to join/continue the membership of the scheme will be required to submit their applications in form No.Gen.166 prescribed vide Central Office Circular DAPM No. 357/19.01.00/97-98 dated January 28, 1998 together with three copies each of passport size photograph of themselves and their spouses duly attested by an Officer of the Bank. On receipt of these applications, they should be advised their account number which they should quote in all their correspondence with the Bank. In case of members opting to avail of dispensary facilities, an advice in form No. Gen.167 should be sent to the dispensary with a copy each of photographs pasted thereon with Bank’s stamp affixed partly on the photograph and the application form. These should be kept in the individual file/folder in the dispensary to serve for identification. The application should be filed in the Office carefully duly indexed with one copy of the photograph pasted thereon. Bank’s stamp should also be affixed partly on the photograph and the form. These should be preserved for reference so long as he/she is a member of the Fund. On his/her ceasing to be a member of the Fund, these should be removed and filed separately along with his individual account sheet.

(iv) Retired employees opting to join the scheme are required to pay contributions at the same rate applicable to the class/grade which they were holding on long term basis immediately prior to their retirement. For determining the rate of contribution under the scheme, the existing classification of posts should be taken into consideration.
(v) Retired employees may also opt for subscription on a life-time basis in one lump sum for hospitalisation and dispensary facility as prescribed by the Bank from time to time. The present rates of life-time subscription payable by employees who retire on attaining the age of superannuation are as under:

<table>
<thead>
<tr>
<th>Category</th>
<th>Hospitalisation (Rs)</th>
<th>Hospitalisation and dispensary facility (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>EDs/DGs/Governor</td>
<td>36000</td>
<td>42800</td>
</tr>
<tr>
<td>Officers in Gr. D, E &amp; F</td>
<td>24000</td>
<td>30800</td>
</tr>
<tr>
<td>Officers in Gr. A ,B &amp; C</td>
<td>18000</td>
<td>24800</td>
</tr>
<tr>
<td>Class III</td>
<td>12000</td>
<td>18800</td>
</tr>
<tr>
<td>Class IV</td>
<td>6000</td>
<td>12800</td>
</tr>
</tbody>
</table>

Note:
Lump sum payment towards hospitalization and annual payment for dispensary facility or vice versa is not permissible.

(vi) Retired employees who are members of the Fund can also opt for dispensary facilities on payment of additional amount of Rs.800/- for a full year in one lump sum. In case of retiring employee opting for the facility after June of the year, the additional amount would depend on the number of months remaining from the date of application to end of June at the rate of Rs. 66.67 per month. Thereafter, the full amount of Rs.800/- would become payable. A member can opt out of the dispensary facility any time but he would not be eligible to opt for the facility again. However, the request received from a member for renewing/reviving the dispensary facility if he/she has discontinued this facility for any reason/s whatsoever may be referred to Central Office (HRDD) for instructions.

(vii) If a retired employee ceases to be a member of the Fund or discontinues availing of dispensary facilities, the concerned dispensary should be advised suitably forthwith and the relative file of the employee maintained in the dispensary taken back to the Office for custody.

(viii) As provided for in the MAF Scheme, employees retiring from the Bank’s service on attaining the age of superannuation may choose to pay membership subscription either on life-time or annual basis as per prevailing rates for continuing their membership after retirement. Employee members who seek voluntary retirement/retirement under any scheme from the Bank’s service before attainment of age of normal superannuation (60 years at present) have the option to continue to pay the subscription on yearly basis till the end of the year in which they would have normally retired on reaching the age of superannuation and thereafter pay life time subscription or continue to pay the subscription on yearly basis. The cases of surviving spouses of deceased members are also governed by the same rules as applicable to employee members.
However, the option for payment of subscription on an annual basis has been withdrawn with effect from July 01, 2005 for the employee members retiring on or after the above date. Accordingly, for continuance of membership of MAF Scheme both for hospitalisation and dispensary facilities payment of lump sum subscription will be the only option available to the employees retiring on or after July 01, 2005. However, the employee members who have already retired before the above date and have been paying subscription on an annual basis will also have the option to make one-time payment of a lump sum amount in lieu of annual subscriptions payable by them for life. Retired employee members who have already paid 15 or more annual installments of subscriptions as on June 30, 2005 after attaining the age of normal superannuation would not be required to pay any further subscriptions with effect from July 01, 2005.

The cases of surviving spouse of the deceased member will be governed by the same rules as applicable to employee members depending on whether the deceased employee expired before reaching the age of superannuation or otherwise as the case may be.

The modalities of switch over to the new dispensation, that is, payment of lump sum at present value of future annuity at the rate of annual subscriptions and discounted value of life-time subscription are governed by the instructions contained in the circular CO. HRDD. No.645 / 19.01.00 / 2004-05 dated May 17, 2005 read with circular CO. HRDD.No.G.33/ 438/ 19.01.00 / 2009-10 dated July 14, 2009.

A retired employee who is not a member of MAF or who did not exercise option for continuance of membership or who ceased to be a member due to non payment of renewal subscription within prescribed time period, on being allowed to join/rejoin the Scheme by the MAF Committee, will have to pay in one lump sum arrears of subscription at double the applicable rate from the date of inception of the Scheme, i.e. 1st January 1987 or date of joining the Bank’s service, whichever is later up to the end of the relevant accounting year, i.e. the year when he/she approaches the Bank for membership/re-admission. However effective October 1, 2009, the arrears of subscription to be paid by such members will be calculated at double the current rate of subscription at the time of admission / readmission for the period from the date of inception of the scheme or the date of joining, or the date of lapsed membership, whichever is later, up to the end of the relevant accounting year.

(ix) The Bank has switched over to the scheme of Group Mediclaim Policy for retired employees who are members of MAFS (members) and their spouse to cover their hospitalization expenditure through insurance company with effect from August 15, 2007. The policy is administered through the Third Party Administrators (TPA). In addition to covering all the facilities pertaining to indoor hospitalisation treatment available at present to the members, the policy provides certain additional benefits (The salient features of the scheme are given in the circular CO.HRDD.NO.G. 55 / 1604 / 19.01.00 / 2007-2008 dated August 14, 2007). The policy provides for cashless facility for indoor treatment in any hospital included in the network of hospitals with
which the TPAs have tie-up arrangement for the purpose. Treatment taken in non-network hospitals are settled by the TPAs on reimbursement basis. The present grade-wise limits for Room Rent (Bed charges) and overall monetary ceiling per hospitalization are as under:

<table>
<thead>
<tr>
<th>Grades</th>
<th>limit of Bed Charges per day for normal hospitalisation (Rs)</th>
<th>Limit of Bed Charges per day for ICU (Rs)</th>
<th>Limit per hospitalization (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workmen Employees</td>
<td>1000</td>
<td>1300</td>
<td>140000</td>
</tr>
<tr>
<td>Officers in Gr.A&amp;B</td>
<td>1800</td>
<td>2880</td>
<td>180000</td>
</tr>
<tr>
<td>Officers in Gr.C</td>
<td>2250</td>
<td>3600</td>
<td>180000</td>
</tr>
<tr>
<td>Officers in Gr.D</td>
<td>2700</td>
<td>4320</td>
<td>240000</td>
</tr>
<tr>
<td>Officers in Gr.E</td>
<td>3150</td>
<td>5040</td>
<td>240000</td>
</tr>
<tr>
<td>Officers in Gr.F</td>
<td>3600</td>
<td>5760</td>
<td>240000</td>
</tr>
<tr>
<td>EDs</td>
<td>Unlimited</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td>DGs &amp; Governors</td>
<td>Unlimited</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
</tbody>
</table>

As the retired Executives are also covered under the Group Mediclaim Policy, the bills pertaining to them received by offices under the direct settlement facility from the hospitals may be paid and thereafter, forwarded to the designated Third Party Administrator (TPA) for settling the claim, who may be advised to reimburse the admissible amount to the office. The inadmissible amount advised by the TPA may be settled by debit to MAF Account except the non-medical items, if any, which may be recovered from the concerned Executive. In the case of Executive Directors, the inadmissible amount beyond the prescribed ceiling may also be recovered, as hitherto.

(x) Representations for additional reimbursement over and above the prescribed ceilings pertaining to serious ailments in respect of which the admissible amount is disproportionately higher than the prescribed ceilings will be reviewed in Central Office by a Committee constituted for the purpose, on the merits of each case.

Those claims towards hospitalisation in respect of serious ailments i.e. cancer, renal failure and cardiac problems which warrant reimbursement on a higher scale may be forwarded to Central Office.
(c) Miscellaneous

(i) With effect from the quarter beginning October 1, 2005 a new account styled “Medical Assistance Fund-Subsidiary Account” (referred to as ‘Subsidiary Account’) has been introduced in the General Ledger by each Office (excluding Central Office Departments located at Mumbai, Belapur Office and Mumbai Office) which is an independent accounting unit. The following accounting procedure may be followed;

   a) All subscriptions and other receipts pertaining to MAFS may be credited to the ‘Subsidiary Account’ immediately on receipt thereof by the Offices instead of crediting ‘Fund Account’ maintained in DAD, Mumbai through RBI General Account.

   b) Payments relating to MAFS may be made by Offices by direct debit to the ‘Subsidiary Account’.

   c) The amount of expenditure incurred towards providing dispensary facility including the cost of medicines issued on credit slips to retired employee members of MAFS during the previous month may be credited to “Charges Account - Establishment - Miscellaneous - Medical Expenses” by raising debit to the ‘Subsidiary Account’ instead of ‘Fund Account’ maintained in DAD, Mumbai Office.

   d) The balance in the ‘Subsidiary Account’ as at the end of every calendar quarter may be transferred to the ‘Fund Account’ borne in the books of DAD, Mumbai through RBI General Account within seven days of the following month. The transfer may be effected through two separate RBI General Account entries - one corresponding to the total credit afforded to the ‘Subsidiary Account’ and the other for the total debit raised thereto during the quarter.

As regards Central Office Departments located at Mumbai, Belapur Office and Mumbai Office, subscriptions recovered from the salaries of serving employee members and subscriptions received from retiring / retired employee members and payments made on account of MAF in a month should be remitted / transferred to Mumbai office through RBI General Account during the first week of the following month in one lump sum for credit to the MAF Account maintained in DAD, Mumbai Office.

(ii) Offices and Central Office Departments should submit a quarterly statement in form No. Gen.168 (since modified - Form C) as prescribed in Circular CO.HRDD.No.49 /19.01.00 /2005-06 dated August 04, 2005 to Human Resources Development Department, Central Office furnishing therein the details about the receipts, payments as also the particulars of cheques issued and the date of payment, etc. for the purpose of reconciliation of the Fund Account maintained with DAD, Mumbai Office.

(iii) Offices should maintain individual account sheet for each member in form No.Gen.169 with proper index. Individual accounts may be maintained in loose leaf forms. The account sheets of retired employees
should be kept separately. When an employee, who is a member, retires or ceases to be in the Bank’s service, the account sheets should be transferred to the binder/s in respect of retired employees. Monthly recovery from serving employees/ contribution from retired employees should be recorded promptly in each account sheet and authenticated by an Asstt. Manager. So also, any reimbursement of claim made (for treatment taken before April 1, 2009) should be recorded in the account sheet and authenticated. When a serving employee is transferred from one Office to another or one accounting Unit/ Department to another, the account sheet should also be sent to the new Office/new Department (accounting unit) along with the last pay certificate. In case an employee on leave preparatory to retirement or after retirement desires to transfer his account to an Office at the place or near the place he wishes to settle down, his account sheet should be transferred to the concerned Office together with his application requesting for transfer of the account and his original membership application form. The Office to which the account is transferred should advise the member of the transfer of his account and that he/she should correspond with them in future. They should also advise the member the fresh account number. In case dispensary facilities are required at the new Centre, the member should be asked to send three copies of his/her and spouse’s passport size photographs duly attested by an Officer of the Bank. On receipt of the photographs, the same should be sent to the concerned dispensary in the prescribed form No.Gen.167 and the member should be furnished with a new membership card in form No.Gen.170 with his/her a copy of the photograph affixed thereon duly authenticated by an Asstt. Manager.

(iv) The cost of dispensary facilities availed of by retired employees has to be recovered from the Fund. For this purpose, Offices should work out the actual cost incurred in respect of each retired employee towards supply of medicines from the dispensary and the cost of special drugs issued on credit slips during the month. The cost of drugs and injections, etc., issued to retired employees from the dispensary (other than on credit slips) should be entered in a separate folio in the Abstract Register.

(v) Offices should arrange to get credit slips printed in a different colour for prescribing special drugs etc., exclusively for retired employees. The bill accompanying the credit slips received from the chemists should be totalled and a proper record thereof should be kept by the Establishment Section to facilitate recovery from the Fund on a monthly basis.

(vi) Offices will arrange to obtain sanction of the local MAF Committee for the expenditure incurred on account of retired employees towards dispensary facility including the cost of medicines issued on credit slips during the previous month and credit the same to their ‘Charges Account Establishment - Miscellaneous – Medical Expenses’, on or before 15th of the following month by debit to MAF account with DAD Mumbai Office. The amount of debits so raised may also be reported in the quarterly statement in form No.Gen.168 sent to Central Office.
(vii) In July/August every year, Offices should advise the Chief General Manager, Human Resources Development Department the total amount recovered from the Fund for dispensary facilities provided to the retired employees during the year ended June.

(viii) In terms of Circular CO. HRDD. No. G. 118 /10126/21.01/2007-08 dated April 1, 2008, it has been decided that PF Index No will be the only key identifying number for providing all facilities/ services to serving and retired employees under various schemes. Every member will be given a Membership Card in form No.Gen.170 and in case he/she opts for dispensary facilities, the name of the dispensary should be indicated. A copy each of the photograph of the member and his/her spouse should be pasted on the reverse of the card with Bank’s stamp affixed thereon and duly authenticated by an Asstt. Manager. In case a retired member discontinues availing of dispensary facilities, the concerned dispensary should be promptly advised and his prescription file etc., taken back to the Office for custody.

(ix) Every dispensary should maintain individual folder/ prescription card in a distinct colour in respect of retired employees.

(D) Leave Fare Concession and Leave Encashment

3.79 Introduction :

(i) LFC Scheme is a facility under which an employee proceeding on leave, other than EOL, is eligible to receive from the Bank the cost of one return fare for self and family members for visiting place of domicile in India or Nepal (only for employees of Nepalese origin) or any other places in India and/or outside India as per Central Office instructions issued from time to time.

(ii) A Scheme of air travel has been introduced for eligible officers as an alternative to travel by rail by their respective entitled class upto the entitled distance. Unlike the travel by rail scheme, employees do not have the option to claim LFC under Declaration Scheme.

(iii) The eligibility of various categories of employees and family members, their entitlement under the schemes and rules regarding reimbursement under LFC will be as per instructions issued in this regard from time to time. The class of entitlement to which an employee is eligible for self and/or family shall be the class to which he/she is entitled just before the journey is undertaken.

(iv) In case the journey under LFC is undertaken by package tours operated by reputed tour operators, reimbursement of the cost of the entire package...
tour is allowed subject to the instructions issued in this regard from time to time.

(v) An employee can avail of LFC while being on any kind of leave, other than EOL. LFC can also be availed while availing of Compensatory Off/s earned without any requirement as to minimum period of leave to be taken.

(vi) Officers posted at Guwahati will be allowed LFC once in a year to visit the place where their family is staying. The period of one year will be counted from the date the Officer reports for duty at Guwahati. This facility is in addition to the LFC set admissible to the officer and his family under the existing LFC rules. The class of entitlement for this facility is normally the same as is under the Bank’s LFC facility. The class of entitlement under the LFC facility continues to AC I/AC II by rail, depending upon the pay of the officer concerned. However, officers are free to travel by air by converting the rail fare entitlement.

Under the Scheme of Air Travel, an officer posted to Guwahati office on transfer who is eligible under the Air Travel Scheme, can be permitted to avail of additional Leave fare Concession under the Scheme. However, as the Additional LFC is extended for the purpose of visiting a place where the family of officer is staying, the payment of incidental expenses is to be limited to the extent of conveyance charges from residence to Railway station/Airport (both ways) within the limit of his overall entitlement.

(vii) LFC after RFC during LPR:

No new LFC set accrues to an employee during Leave Preparatory to Retirement (LPR). LFC can be taken during LPR after availing of Retirement Fare Concession.

(viii) Automatic extension and combination of 2 LFC sets

a) Automatic extension of current set for one year is permitted without application.

b) Two successive sets can be availed of in combination upto end of last year of the second set.

c) Combination of two sets is not permissible under the Scheme for visit to place of domicile or under the Scheme of Travel by Air.
3.80 Advance towards LFC

(i) Advance towards leave fare concession

On application in form No. Gen.171, advances towards leave and retirement fare concessions will be sanctioned by the Regional Director/Chief General Managers/Officer-in-Charge or by the Officer who has been delegated such power, to employees whose leave fare accounts are maintained in the respective Offices by debit to ‘Suspense Account - Advances towards leave fare concession’, payment being made after obtaining proper discharge from the employees. The amount of such advances will not ordinarily exceed the cost of actual fares (including reservation and sleeper/super fast train charges) to which the employees are entitled and will be adjusted on submission and settlement of the relative bills. The employees will be requested to furnish an undertaking annexed to form No. Gen. 171 along with the application.

(ii) LFC Incidental Advance

i) LFC incidental advance is payable in lieu of Encashment of Ordinary Leave

ii) No advance is payable, if LFC is already availed of.

iii) “Month” means calendar month irrespective of number of days in the month.

iv) Fraction of rupee is to be ignored.

v) Advance should be paid by debit to “Festival/LFC Incidental expenses, Flood & Drought Relief Advances Account “ in General Ledger. It is to be paid a week before proceeding on leave for LFC.

vi) Interest to be credited to “Interest Account - Sundries”

vii) Advance to be excluded for calculating unsecured liabilities under Regulation 45 of RBI (Staff) Regulations, 1948 and for determining the recoveries at 25% of the total monthly emoluments.

viii) Advance can be drawn when employee avails of LFC for self or separately for family members but only once during the currency of the set.
ix) LFC Incidental Advance is not payable if the employee is subjected to forfeiture of LFC set/s on account of refund/recovery of LFC advance for misuse thereof.

x) Quantum of advance will be as per instructions issued in this regard from time to time.

3.81 Submission of LFC bill

(i) LFC bills are required to be submitted within one month from the date the employee reports for duty and within one month from completion of inward journey in case of family members. The bills should be duly supported by satisfactory evidence of having performed the journey, unless the facility is availed under the declaration scheme.

(ii) In case of late submission of bills, it is open for Officer-in-Charge to reject the bills totally depending upon merit of the case.

(iii) Disciplinary proceedings can be instituted by invoking provisions of the undertaking given by the employee while taking advance.

(iv) Printed and numbered receipt should be given for refund of the unspent amount.

(v) Acknowledgement should be given for submission of bill.

(vi) Inspection/Audit should verify the system at (iv) and (v) above.

3.82 Payment of Bill and Income-tax

Leave and retirement fare concession bills of employees including those of the Regional Director/Chief General Manager/Officer-in-Charge will be passed for payment by the Manager/Assistant General Manager of Establishment/Staff Section or such other Officers who are duly authorised in this behalf, after the bills are carefully scrutinised and found to be in order. The amount of leave and retirement fare concession bills will be rounded off to the nearest Rupee and payment made against proper discharge of the employee, as in the case of travelling allowance bills, by debit to ‘Charges Account - Establishment – Miscellaneous- Leave and Retirement Fare Concessions’. Cost of revenue stamps used in connection with the payment
of advance and leave fare concession bill will be borne by the Bank and debited to ‘Charges Account - Miscellaneous Expenses - Revenue Stamps’.

Where payments in respect of leave and retirement fare concession are liable to income tax under the Finance Act in force, it will be noted on the salary sheet of the concerned employee.

3.83 Maintenance of register for recording LFC advance and unspent balance

A register in form No. Gen.015 will be maintained to record all advances granted towards leave fare concessions. This register will facilitate keeping a watch on non-submission of leave fare concession bill in time. The above register will also be used to record the unspent balance of leave fare concession advance returned by the employees. The amount so recovered during the day will be credited to ‘Sundry Deposits Account – Miscellaneous’ and adjusted on the date of settlement of the leave fare concession bill.

3.84 LFC on Declaration basis

The Scheme of LFC on declaration basis is available to all employees of the Bank. The scheme is optional and will run concurrently with the regular scheme covering claims for journeys to the place of domicile or to place/s other than the place of domicile. Under the declaration scheme, an employee will be eligible to prefer claim only in respect of self, spouse, dependent children and dependent parents (or dependent parents-in-law, if eligible under existing instructions). Employees will have an option on each occasion to claim LFC either under the regular reimbursement scheme or the scheme on declaration basis. An employee preferring to avail of LFC under Declaration Scheme shall prefer the claim for himself/herself and his/her family members only once during the currency of the set. In other words, claiming of the facility separately for self and for family members will not be permitted. Similarly in case of combination of sets, an employee, claiming LFC on declaration basis, shall prefer the claim, only once, for both the sets for himself/herself and his/her family members together. The claims under the declaration scheme
will be submitted in form No.Gen.173 and admitted up to the ceiling fare by the entitled class, as applicable under the existing rules subject to deduction of income tax at source. The rules in regard to the class of entitlement, distance-limits, currency of sets, extension of period, combination of two sets, requirement of proceeding on leave etc., applicable to the reimbursement scheme will also be applicable, mutatis mutandis, to the declaration scheme.

3.85 Maintenance of leave fare account

Offices will maintain the leave fare account in form No.Gen.174 in loose leaf binder. The leave fare account of an employee transferred to another Office will be forwarded to that Office along with the last pay certificate. The leave fare account of an employee who ceases to be in service will be filed in his/her personal file after he/she has availed of retirement fare concession admissible to him/her, if any.

3.85 A - Retirement Fare Concession (RFC)

(i) Retirement Fare Concession (RFC) facility is admissible in terms of Regulation 72 of the RBI (Staff) Regulations, 1948. Retiring employees are reimbursed one way fares for self, spouse and dependent family members and cost of transportation of household goods to place of domicile/final settlement by rail, road and or steamer, to the extent of entitlement (detailed hereunder), from place of work to place of domicile, by the shortest route, subject to rules laid down in this regard. The time limit for availing RFC is twelve months from the date of retirement. Where an employee’s spouse is employed elsewhere, she/he should give a declaration in Form-RFC 3 (Gen.171B).

<table>
<thead>
<tr>
<th>Category of staff</th>
<th>Entitlement by rail/steamer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Officers with pay of Rs.23,250/- p.m. and above</td>
<td>AC First Class by rail / Deluxe Cabin by steamer</td>
</tr>
<tr>
<td>Officers drawing pay up to Rs.23,249/-</td>
<td>AC II Tier by rail / 1st or A class cabin by steamer.</td>
</tr>
<tr>
<td>Note: Officers have option to perform journey by Air (Economy Class)</td>
<td>AC II Tier by rail / ‘C’ Class Cabin by steamer.</td>
</tr>
<tr>
<td>Class III</td>
<td>AC II Tier by rail / ‘C’ Class Cabin by steamer.</td>
</tr>
</tbody>
</table>
The cost of transportation, etc of household goods is reimbursed on declaration basis as indicated hereunder:

(a) Actual cost incurred in transporting personal property at goods rate by railway up to maximum weight of 60 Quintals for officers, 45 Quintals for Class III employees and 30 Quintals for Class IV employees.

Note: An officer may claim reimbursement of actual transportation charges without ceiling by lorry through a well known transport company having all India operations.

(b) Packing and crating charges, unpacking charges, transport and cartage charges, clearing, forwarding and collection charges, insurance premium on goods on declaration basis, as under:

Officers - Rs.15,000/-, Class III - Rs.9,000/-, Class IV - Rs.6,000/-

(c) Officers may be reimbursed the charges for transporting own motor car by passenger train in a closed wagon. In case car is transported by road, under its own power reimbursement of actual expenditure incurred subject to ceiling amount of entitlement by rail by shortest route may be paid. For transporting scooter/motor cycle separately (not as a part of other household effects), officers are eligible for reimbursement of transport charges to the extent of two quintals at parcel (railway) rate.

(d) Officers in Grade ‘F’, are eligible for reimbursement of actual expenditure towards re-registration and payment of one-time road tax, for transferring the car purchased by the Bank for them, in their name.

Employees who are residing in Bank’s accommodation and who decide to settle down at the same centre after retirement may be reimbursed lump sum amounts, on declaration in form RFC 4 (Gen.173A), to meet the expenditure incurred on packing/crating/transporting/unpacking/insurance etc. of household goods as under:

Officers: Rs.15,000/-, Class III : Rs.10,000/-, Class IV : Rs.8,000/-

(ii) Settlement of bills

(i) RFC bill should be submitted in Form- RFC 2 (Gen.172A).

(ii) Tax liability, if any, on the claims settled on declaration basis will be
borne by employee.

(iii) In case of doubts the claim may be settled at the discretion of Regional Director / Chief General Manager / Officer-in-Charge, whose decision shall be final.

(iv) In case of officers, if household goods are transported by road, it may be ensured that the same is done through a well known transport company having all India operations.

(iv) Effort should be made to settle the bills of retiring employees prior to the departure of the employees from headquarters.

(iii) Advance towards RFC

An employee may draw an advance to cover the cost of fares and transportation etc. charges up to the amount admissible to him as RFC. When an advance towards RFC has been granted, it should be ensured that while settling the superannuation dues; an amount equivalent to the amount of advance is retained pending final settlement of the RFC bill. The application for RFC advance should be submitted in Form- RFC 1 (Gen. 171A).

3.86 Encashment of ordinary leave – Eligibility

The facility is available to all full-time employees of the Bank who are eligible to avail of the leave fare concession except employees on leave preparatory to retirement.

Explanation: For the purpose of this clause, the expression ‘employees’ would also cover those who are for the time being on deputation or on duty with other institutions in India.

3.87 An employee is eligible to encash Ordinary Leave for a minimum period of 10 days and upto a maximum period of 30 days without requiring him/her to avail of ordinary leave for equal period provided the employee has a residual balance of minimum of 30 days ordinary leave to his/her credit after sanction of the encashment applied for. (Administration Circular No. 5 dated March 22, 2005).

3.88 Calculation for encashment

Encashment of ordinary leave will be on the basis of pay and allowances normally admissible to the employee concerned during ordinary leave.

Note:
(a) Bank’s contribution to Provident Fund shall not be taken into account while calculating the amount admissible for the encashed portion of ordinary leave.

(b) There will be no deductions other than those towards income tax where payable.

3.89 Sanction of encashment of ordinary leave – Conditions

The procedure to be followed in connection with sanction of encashment of ordinary leave and payment thereof is as under:

i) Normally an employee may apply for encashment of ordinary leave in the same application in which he applies for sanction of ordinary leave. A separate application may be made in case the encashment is applied for subsequently. An employee availing of encashment without availing of ordinary leave should make an application for encashment of ordinary leave. The application will be received and put up for sanction by the DAPM/Administration Division/Section which also maintains the employee’s service sheet. The employee will be advised of the sanction of encashment of ordinary leave and a copy of the advice will be endorsed to the Establishment/Salary Section.

ii) An employee will submit his application for payment of the pay and allowances towards encashment of ordinary leave to the Establishment/Salary Section in form No. Gen. 175.

iii) Records of the payment made to employees towards encashment of ordinary leave will be maintained in the Establishment/Salary Section in register in form No.Gen.016.

iv) The period of ordinary leave encashed will be posted in the employee’s service sheet under the column ‘Leave Taken’ without indicating any particular dates and separately from the period of leave availed of. A suitable remark will, however, be made in the ‘Remarks’ columns about the leave encashed.

v) Payment in respect of ordinary leave encashed will be made seven days before the commencement of leave. The amount will be debited to ‘Charges Account.-Establishment - Miscellaneous - Encashment of Ordinary Leave’.

Note:
Encashment of ordinary leave will be sanctioned to an employee by the same authority who is empowered to sanction ordinary leave to him. Payment towards encashment will be sanctioned by the authority who is empowered to sanction payment to the employee towards salary or leave fare concession.

vi) For the purpose of payment of pay and allowances for ordinary leave encashed, the term ‘month’ means a period of thirty days irrespective of the
number of days in the calendar month in which encashment is sanctioned or ordinary leave is availed of by the employee.

vii) Pay and allowances for the number of days of ordinary leave encashed by an employee will be determined on the basis of the pay and allowances, including house rent allowance, normally admissible to him during the period of ordinary leave availed of by him. Adjustments on account of increase or decrease in dearness allowance etc., if any, during that period will be made at the appropriate rate/time.

viii) Special Allowance granted for performing specific duties, Split Duty Allowance or any other functional allowance will not be payable for encashment of ordinary leave.

ix) In the case of an employee staying in Bank’s Staff Quarters, the amount payable for encashment of ordinary leave while in service or on retirement or death while in service may be calculated taking into account the house rent allowance at the normal rate on notional basis.

x) In the case of an employee who has been provided with rent-free accommodation, house rent allowance for the period of ordinary leave encashed, is payable at the normal rate subject to the ceiling of rental licence fee which would have been ordinarily payable by him but for his being in occupation of rent-free residential accommodation. This is also applicable in the case of the Regional Director/Chief General Manager / Officer-in-Charge of Office/ Department who is provided with rent free residential accommodation.

xi) If an employee, who has already been sanctioned encashment of ordinary leave for a certain period before proceeding on leave, applies for encashment for a further period on return, it may also be sanctioned provided other conditions prescribed in the matter are satisfied.

xii) Encashment of ordinary leave is subject to the provisions of Para 3.100 and 3.101.

(E) Housing Loan

3.90 Eligibility, categories and purposes

Housing loans will be granted to employees subject to the Reserve Bank of India Employees’ Housing Loans Rules, 1995 and instructions issued by Central Office from time to time. All permanent employees who have rendered three years of continuous service including the temporary service are eligible for the housing loan. However, the period of three years service may be relaxed having regard to such factors as the Bank may consider fit. Housing Loans fall broadly in the following categories:

(a) Society Loans
(b) Individual Loans

The Housing loans are granted to the Society/Individual against the mortgage of property for the following purposes:

i) To acquire land and construct a house thereon;
(ii) To construct a new house on the land already owned or obtained on long lease basis for not less than thirty years by the employee either solely or jointly with any other person;

(iii) To purchase a ready built flat / house;

(iv) Acquisition by employees or societies of residential houses or flats offered for sale including those offered on hire purchase or long lease for at least thirty years by Government and statutory bodies, such as the Improvement Trusts, Housing Boards, Development Authorities, Local Boards, etc.;

(v) For repayment of loan availed from other financial institutions for acquisition of residential accommodation (only in cases of specified nature and subject to such conditions as prescribed by the Bank);

(vi) To take over the loan availed of by the employees from approved financial institutions/commercial banks, subject to terms and conditions specified in this regard from time to time, irrespective of whether pari passu/second charge on the property was created with the Bank;

(vii) For repairs and renovation of existing house;

(viii) For redevelopment of flat/house already acquired with the aid of Bank’s Housing Loan even in cases involving demolition of existing building and construction of new building thereon after ensuring that due caution is exercised in examining such cases and the Bank’s interest is not jeopardized.

3.91 Grant of additional Housing Loan

Bank will grant additional housing loan within the limits prescribed on four occasions to an employee who has already availed of a housing loan, for the following purposes, subject to such conditions as prescribed by the Bank.

a) If there is escalation in acquisition/ construction cost and employee has been unable to complete the acquisition/ construction with the help of the original loan and his/her own resources.

b) If there is any increase in employee’s emoluments due to revision in pay scales or promotion to a higher grade.

c) For providing essential items of work as may be specified by the Bank from time to time.

d) For enlarging existing accommodation acquired with the aid of housing loan.

e) For payment of stamp duty/registration charges in respect of property acquired with the aid of housing loan.

f) For acquisition of additional housing accommodation anywhere in India, including at the same place where an employee is already having an accommodation, subject to compliance with the local laws.

g) For any other purpose as may be approved by the Bank from time to time.
3.92 Limit for grant of Housing Loan

The maximum loan admissible to various categories of staff, against mortgage of property will be as under:

(a) Class I Staff

90% of the cost of land and/or house to be constructed or 90 months pay or Rs.30 lakh whichever is lower or the ceiling for monetary quantum as decided by Central Office from time to time.

(b) Class III Staff

90% of the cost of land and/or house to be constructed or 90 months pay or Rs.30 lakh whichever is lower or the ceiling for monetary quantum as decided by Central Office from time to time with a minimum loan of Rs.5.25 lakh.

(c) Class IV Staff

95% of the cost of land and/or building or 90 months pay or Rs.30 lakhs whichever is lower or the ceiling for monetary quantum as decided by Central Office from time to time with a minimum loan of Rs.5.00 lakh.

3.93 Interest

Individual and society loans will carry interest as may be decided by the Bank from time to time.
Effective from July 21, 2008, the rate of interest is as under:

<table>
<thead>
<tr>
<th>Rate of Interest</th>
<th>Loan Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>5% p.a.</td>
<td>Upto Rs.15 lakh</td>
</tr>
<tr>
<td>9% p.a.</td>
<td>Beyond Rs.15.00 lakhs</td>
</tr>
</tbody>
</table>

The interest will be calculated on the balance outstanding on the last day of every month and recovered in installments after the recovery of the principal or as the Bank may direct.

3.94 Application for loan

The application form Nos.Gen.176 to 181 are prescribed by the Bank for society and individual loans, separately for various purposes mentioned in paragraphs 3.90 & 3.91. All applications should be accompanied by relevant documents such as agreements, declarations, reports, plans, etc. The Bank may, if considered necessary, upon scrutiny of applications call for such further documents or information as it may specify. Scrutiny note in form No.Gen.182 may be used for scrutiny of housing loan applications.

The check list of documents for availing of housing loan is furnished in the booklet ‘Reserve Bank of India Employees’ Housing Loans Rules, 1995 – Questions and Answers’ updated as on April 30, 1999.
3.95 Conditions for sanction of Housing Loan

The sanction of individual housing loan and society housing loan have been decentralized from July 1, 1983 and February 11, 1993 respectively. Before the loans are granted the Office has to satisfy itself, that the title to the property sought to be mortgaged to the Bank is clear and marketable and that it is also free from any subsisting mortgage, charge, claim or other encumbrances based on the advocate’s/solicitors’ report on the title of the property. Only in doubtful and complicated cases, the documents may be referred to Legal Department/Legal Cell for opinion. With a view to expediting sanction of housing loan, Offices will ensure at the time of receipt of application that:

(a) the applications in the prescribed forms are complete in every respect;
(b) all the agreements/documents etc., are submitted along with the application;
(c) all the documents are properly executed and stamped wherever required; and
(d) the societies/employees have complied with all the requirements set out in the rules;
(e) In case of self constructed house, an affidavit-cum-undertaking may be obtained from the employee, along with application for housing loan, stating that he/she shall not violate the sanctioned plan and construction shall be strictly as per the sanctioned plan. In case of ready built flat, the employee should submit a similar certificate from a qualified Architect. The said document will attract stamp duty as per the respective State’s Stamp Act.

3.96 On sanction of fresh or additional society loan by the Bank, the society and each employee-member of the society shall execute separate agreements with the Bank in such form or forms as may be prescribed by the Bank, depending upon the purpose for which the loan has been sanctioned. Similarly, on sanction of fresh or additional individual loan, the employee shall execute an agreement with the Bank, in such form as may be prescribed by the Bank, depending upon the purpose for which the loan has been sanctioned. In case where the employee owns the land or he/she is having the land on long lease for not less than thirty years period jointly with any other person, such person shall also join in the execution of the agreement with the Bank in such form as may be prescribed by the Bank in cases where construction loan is sanctioned. Similarly, where loan is sanctioned for enlarging living accommodation/carrying out essential items of work in an existing house owned by the employee or by his/her spouse owned either solely or jointly or by the employee jointly with any other person, the employee’s spouse or the other joint owner shall also execute the agreement with the Bank in such form as may be prescribed by the Bank.

3.97 Disbursement of Loan

Loan for construction will be disbursed by the respective Offices in three installments as under:
(a) The first installment of 30% of the sanctioned loan, will be payable to the society or individual employee on its or his / her mortgaging in favour of the Bank the land along with the house/s to be constructed thereon.

(b) The second installment of 40% will be payable when the construction of the house reaches plinth level.

(c) The balance of the sanctioned amount will be payable when the construction of the house reaches the stage of completion. The ‘stage of completion’ means construction with all walls, frames of doors/windows fixed, roof slab cast, but the works such as internal and external sanitary, plumbing and electrical installation, plastering, flooring and fixing of shutters for doors and windows yet to be done.

Loans for enlargement of houses and for acquiring land or ready-built houses/buildings and additional loans will be disbursed to the society or individual employee in one or more installments at the discretion of the Bank.

The installments will be disbursed by debit to the ‘Housing Loans to Employees/ Employees’ Housing Co-operative Societies Account’. Offices will maintain the Housing Loans Account in respect of every employee separately in form No.Gen.183. Monthly recoveries from the salaries of the employees towards repayment of Housing Loans will be posted in this account and such recoveries credited to the ‘Housing Loans to Employees/ Employees’ Co-operative Housing Societies Account’.

The borrowing society and/or the employee concerned may, at any time, repay a larger sum than the monthly installments fixed by the Bank or discharge the loan or any part thereof in a lump sum earlier than the scheduled date of repayment.

3.98 Advances/ Withdrawals from Provident Fund

Advances and withdrawals from Provident Fund will also be granted for housing purposes as mentioned below subject to the provisions of Reserve Bank of India Employees’ Provident Fund Regulations, 1935. Applications should be made in Form Nos.Gen.184 and Gen.185.

Advance from Provident Fund can be granted for the purpose of purchasing shares in a Co-operative Housing Society or making any deposit or payment of money by way of earnest or otherwise, solely with a view to acquiring a suitable house or premises for the employee’s residence or the residence of any person dependent on him.

Withdrawal from Provident Fund can be granted for the following purposes:

i) Purchase of house/flat or a site

ii) Building a house on a plot of land

iii) Repayment of loan taken for purchase or building a house.

iv) Reconstructing or making additions or alterations to a house already owned or acquired by the subscriber or an ancestral house in which the subscriber has an interest.

v) Payment of stamp duty and registration charges in connection with acquisition of a house or a site.

Provident Fund withdrawal for acquisition of a new house/new flat is allowed after completion of 10 years of service and for other housing
purposes after 15 years of service. There is no such restriction in the case of advance from Provident Fund.

Advance/withdrawal can be allowed for the entire amount of an employee’s own subscription together with the interest thereon standing to the credit of his Provident Fund account, except that for the purpose of reconstructing or making additions/alterations to a house the limit for withdrawal is 3/4th of the employee’s own subscription and interest thereon.

3.99 Custody of documents

All documents/agreements in respect of housing loans will be held in the joint custody of the Assistant General Manager/Officer-in-Charge of the Establishment Section and an Assistant Manager after entering them in the prescribed Documents Register.

(F) OTHER LOANS AND ADVANCES

3.100 Grant of advance towards LFC incidental expenses

LFC Incidental Advance will be paid as under :-

<table>
<thead>
<tr>
<th>Category</th>
<th>Quantum Description</th>
<th>Recovery</th>
<th>Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>Officers</td>
<td>21 days’ emoluments excluding Bank’s contribution to Provident Fund</td>
<td>18 Monthly Instalments</td>
<td>Half the Bank Rate</td>
</tr>
<tr>
<td>Part-time BMOs in scale I</td>
<td>Rs. 4,000/-</td>
<td>15 Monthly Instalments</td>
<td>-do-</td>
</tr>
<tr>
<td>Part-time BMOs in scale II</td>
<td>Rs. 2,500/-</td>
<td>-do-</td>
<td>-do-</td>
</tr>
<tr>
<td>Class III</td>
<td>21 days’ emoluments excluding Bank’s contribution to Provident Fund</td>
<td>18 Monthly Instalments</td>
<td>3% p.a.</td>
</tr>
<tr>
<td>Class IV (Full time)</td>
<td>21 days’ emoluments excluding Bank’s contribution to Provident Fund</td>
<td>24 Monthly Instalments</td>
<td>3% p.a.</td>
</tr>
<tr>
<td>Class IV(Part-time)</td>
<td>Rs. 1600/-</td>
<td>-do-</td>
<td>-do-</td>
</tr>
<tr>
<td>More than 13 hrs. &amp; upto 19 hrs. per week</td>
<td>-do-</td>
<td>-do-</td>
<td>-do-</td>
</tr>
<tr>
<td>More than 19 hrs. &amp; upto 29 hrs. per week</td>
<td>Rs. 2,400/-</td>
<td>-do-</td>
<td>-do-</td>
</tr>
</tbody>
</table>

LFC Incidental advance is an alternative to the Scheme for encashment of ordinary leave. Therefore, employees may choose to avail of the facility either of Incidental Advance or leave encashment as both the facilities will not be available for the same LFC set.
3.101 The following instructions will be followed in connection with the grant of advance to employees towards leave fare concession incidentals:

(a) Application for grant of advance will be made by an employee in form No. Gen. 186.

(b) Advance will be admissible to an employee as an alternative to the existing scheme for Encashment of Ordinary Leave. The advance will be admissible when he proceeds on leave for minimum required period and avails of leave fare concession for self or when he avails of leave fare concession for family members separately but only once during the particular leave fare concession set. The advance will not be available after availing of leave fare concession.

(c) For the purpose of grant of the advance, the term ‘month’ will mean a period of thirty days irrespective of the number of days in a calendar month in which the advance is applied for or paid.

(d) While granting admissible advance, fraction of a rupee will be ignored.

(e) Advance will be payable a week before an employee proceeds on leave for availing of the leave fare concession or one week before the proposed date of commencement of journey by family members when they avail of the concession separately.

(f) Payment of advance will be made by Offices by debit to ‘Festival/LFC Incidental/Cyclone, Flood and Draught Relief Advances Account’.

(g) Interest recovered from employees on the advance granted to them will be credited to ‘Interest Account – Sundries’.

(h) A recovery sheet in form No. Gen. 187 will be maintained in respect of leave fare concession incidental advance.

(i) Recovery of advance paid in a particular calendar month will commence from the following calendar month, interest being recovered along with the last installment.

(j) As in the case of Festival advance, the advance towards leave fare concession incidentals will be excluded for the purpose of deciding the unsecured liabilities under Regulation 45 of the Staff Regulations and for determining recoveries at 25% of the total monthly emoluments.

(k) In case an employee, after availing of the advance, fails to submit leave fare concession bill as required under the rules or to produce bills, cash receipts or any other instrument in support of journey undertaken to the satisfaction of the Bank and is not allowed leave fare concession, recovery of the amount of advance paid together with interest thereon will be made in one lump sum from his salary or from any other amount payable to him by the Bank.

3.102 Grant of advance towards pay and allowances to employees proceeding on leave

The following procedure will be followed in regard to the payment of advance towards salary to employees proceeding on leave:

a) An advance in lieu of leave salary will be sanctioned to an employee proceeding on any kind of leave, other than extraordinary leave, for a period not less than one month/30 days.
b) The amount of advance will be paid in whole rupees and will not exceed the net amount of leave salary which would be admissible to him after usual deductions for the first month/30 days.

c) To determine the amount of advance, the details of deductions to be made from the leave salary will be ascertained from those effected during the previous month. In addition, deductions in respect of advances, if any, made during the previous month or any other deductions that are required to be made during the month (e.g. insurance premia, court order etc.) should also be taken into account to the extent information is available.

d) When an employee proceeds on leave for more than a month, from about the middle of the month, the advance will be made on the basis of leave salary payable for one month of leave from the date of commencement of leave.

e) The amount of advance granted will be adjusted in full from the salary for the month in which the leave commences and the balance due to the employee, if any, paid to him in the usual manner as desired by him. If the amount of advance cannot be so adjusted, the balance will be recovered from the next payment of salary.

f) The advance will be paid by debit to ‘Suspense Account - Advance towards leave salary’. The cost of revenue stamp will be borne by the Bank.

g) Salary for the remaining period of leave beyond the month (for which an advance has already been paid) will be paid at the end of each month as it falls due on the usual salary day.

Note:
Temporary employees are also eligible to draw an advance on the same terms and conditions as stated above.

3.103 Grant of advance-Class I - Purchase of motor car

(i) Eligibility

a) All officers, who are confirmed in the Bank’s service may be granted motorcar advance irrespective of the pay drawn by them.

b) Effective from June 9, 2004, all Direct Recruit officers who were staff candidates and confirmed in their substantive grade will be eligible for grant of advance for purchase of motorcar on completion of six months service as an officer.

c) Effective from July 22, 2008, Grade 'A' officers are eligible to avail of the Advance immediately on their promotion as Assistant Manager.

d) In case both the husband and wife are employed in the Bank as officers, both may be granted motorcar advance for buying two separate vehicles or they may be allowed to pool their vehicle advances to buy one vehicle subject to fulfillment of other prescribed eligibility conditions. In such cases advances should be sanctioned to the spouses separately but within their admissible amounts. However payment to the seller / dealer may be made by one
DD/Cheque except where spouses are posted either at different centres or departments at one centre having different salary drawing units, in which case it may be disbursed separately by DD/Cheque in favour of the same seller / dealer.

e) On the date of application, an officer should have at least one year’s service to his/her credit before retirement.

(ii) Quantum of advance, valuation of vehicle, etc.

<table>
<thead>
<tr>
<th>Quantum of advance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Officers in Grade ‘F’ and ‘E’</td>
</tr>
<tr>
<td>Officers in Grade ‘A’ to ‘D’</td>
</tr>
</tbody>
</table>

Note:

a) An officer who has already purchased a car either from his/her own resources or by funds secured from private sources will not be eligible for an advance from the Bank for replenishment / repayment thereof. The advance, if required, should be availed of before purchase of the vehicle.

b) In case of purchase of a second hand car, the market value of the car may be ascertained from any of the four subsidiaries of the General Insurance Corporation of India (viz., Oriental Fire and General Insurance Co. Ltd., New India Assurance Co. Ltd., United India Insurance Co. Ltd. or National Insurance Co. Ltd.) or Automobile Association of India or the licenced surveyors / Govt. approved valuers / assessors. A letter / certificate from any of the above agencies submitted by the officer concerned may be accepted. In case it is not possible to obtain information from the above noted sources, offices may make enquiries with RTO agents, local dealers in second hand vehicles, etc. Further, in the case of grant of advance for purchase of a second hand motor car from a company authorized reseller, dealing in re-sale of used cars, the car being actually registered in the name of the selling company/dealer may not be insisted upon.

c) In cases where advance payment is required to be made to the manufacturer or company’s authorised dealer as a pre-condition for booking of the car, the officer may be granted advance for this purpose.

d) No advance can be granted for purchase of vehicles from the close relatives like father/mother, brother/sister, son/daughter, wife/husband, etc.
e) The advance will be sanctioned only if the total monthly recovery towards all eligible loans & advances of the applicant from his/her salary together with the proposed recovery on account of the advance applied for is within 25% of his/her total monthly emoluments.

(iii) Disbursement of advance

a) All advances will be disbursed by means of Banker’s cheques drawn in favour of dealers/sellers and crossed ‘Account Payee’. Such cheques will be delivered to the officers against their stamped receipts with instructions to deliver the cheques to the dealers/sellers only against delivery of the motor cars and all documents relating to them including transfer forms in their favour.

b) The advance will be paid by debit to ‘Advances to staff on account of purchase of motor vehicles, bicycles, fans etc., Account’ and recoveries made through salaries or otherwise will be directly credited to this account.

(iv) Recovery

(a) The advance may be recovered in monthly installments as follows

<table>
<thead>
<tr>
<th>Grade ‘F’ and ‘E’</th>
<th>Quantum of loan</th>
<th>Recovery installment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Up to Rs.1,60,000/-</td>
<td>Rs. 800/-</td>
</tr>
<tr>
<td></td>
<td>Rs.1,60,001/- to Rs.3,00,000/-</td>
<td>Rs.1,500/-</td>
</tr>
<tr>
<td></td>
<td>Rs.3,00,000/- and above</td>
<td>Rs.2,000/-</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Grade ‘A’ to ‘D’</th>
<th>Quantum of loan</th>
<th>Recovery installment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Up to Rs.1,60,000/-</td>
<td>Rs. 800/-</td>
</tr>
<tr>
<td></td>
<td>Rs.1,60,001/- to Rs.3,00,000/-</td>
<td>Rs.1,500/-</td>
</tr>
<tr>
<td></td>
<td>Rs.3,00,001/- to Rs.3,50,000/-</td>
<td>Rs.1,750/-</td>
</tr>
</tbody>
</table>

(b) Recovery of advance will commence from the month subsequent to the month of disbursement of advance.

(v) Interest Rate

a) Rate of interest effective from July 1, 2001 is as under:

<table>
<thead>
<tr>
<th>Quantum of loan</th>
<th>Rate of interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>up to Rs.1,00,000/-</td>
<td>6% per annum</td>
</tr>
<tr>
<td>above Rs.1,00,000/-</td>
<td>8% per annum</td>
</tr>
</tbody>
</table>

b) Interest will be charged on the amount of advance outstanding at the end of each month and will be recovered in installments, each installment being not appreciably more than the installment relating to the principal repaid. Recovery of interest will commence from the month following that in which the repayment of principal has been completed.
(vi) Documentation

(a) At the time of drawing the advance, the officer will be required to furnish an ‘Authority Letter’ in form No.Gen.188 and on completing the purchase, he/she should submit the required cash receipts, registration book issued by the RTO (with the Bank’s lien noted thereon), etc. The officers who do not have adequate balance in their Provident Fund account to cover the loan amount have to furnish two sureties. In the case of motor vehicles allotted from Government quota, the officer should submit the relevant allotment letter. In the case of second-hand cars, a duly stamped sale agreement (to be retained with the Office) and Registration and Insurance documents will be called for from officers, for inspection.

(b) In cases where both spouses employed in the Bank’s service want to pool their vehicle advances to buy one vehicle, the spouse in whose name the vehicle is purchased will create the lien on the vehicle and the lien will not be released till the loans of both the spouses along with the interest are repaid fully. They will also be required to submit a letter of authority in the respective proforma.

(vii) Insurance

(a) The car will be insured comprehensively against full loss by fire, theft or accident. Insurance on ‘owner driven’ or other similar qualifying terms is not sufficient for this purpose. The borrower should pay the premia regularly.

(b) An officer drawing the advance should give to the Bank a letter in form No.Gen.189 addressed to the Insurance Company with which the motor car is insured, notifying in the letter that the Bank is interested in the insurance policy. This letter should be forwarded to the Insurance Company by the Bank and their acknowledgement obtained.

3.104 Grant of second/fresh advance for purchase of motor car

a) A second/fresh advance may be granted to an officer without insisting on the sale of vehicle purchased with the first advance. However, in order to become eligible for the second advance, he/she should repay the first advance together with interest thereon and no advance may be granted before the expiry of four years from the date of drawal of first advance.

b) When an officer wishes to sell a vehicle purchased with the Bank’s advance within a period of four years and utilize the sale proceeds for purchase of another vehicle, even if no fresh advance is required for purchasing the second vehicle, he/she will neither be eligible for a fresh advance nor will he/she be permitted to utilize the sale proceeds for purchase of another vehicle (new or old) unless a period of four years has lapsed from the date of drawal of the previous advance.
c) Where an officer had taken advance for purchase of a second hand motor car, pending allotment of a new car and the new car is offered to him before completion of four years from the date of drawal of the earlier advance, the restriction regarding the period mentioned in the preceding paragraph may be relaxed. To be eligible for this relaxation, the officer concerned should have declared in his/her application for advance for purchase of the second hand car that his/her name for allotment of a new car has been registered either through the Bank or otherwise citing the relevant reference. In such cases, he/she should first sell the old car and the fresh advance will be restricted to the difference between the purchase price of the new car or his/her entitlement limit, whichever is lower, and the net sale proceeds of the old one left after repayment of the earlier advance with interest thereon.

d) No relaxation of the period mentioned in para 3.104 (b) above will be permitted if a fresh advance is required for the purchase of another second-hand car.

e) Applications for the first and subsequent advance or permission for sale of a car purchased with the aid of an advance from the Bank which has not been fully repaid together with accrued interest, will be made in form No.Gen.190 and form No.Gen.191 respectively.

3.105 A second advance may be granted to an officer without insisting on the condition of repayment of earlier car advance (as described in para 3.104 (b) above) or on the sale of the vehicle purchased with the first advance, subject to the conditions stated below:

(a) The model of the car purchased with earlier advance should not be less than 10 years old at the time of availing second/subsequent advance.

(b) A period of not less than five years should have lapsed from the date of drawal of earlier advance.

(c) The outstanding amount of earlier advance together with interest accrued thereon will be adjusted from the entitlement limit of second / subsequent advance and only the balance amount will be disbursed. The amount outstanding shall continue to be repaid along with the interest at the prescribed rate. The new car must also be insured according to the Bank’s Rules.

3.106 An officer who has availed of advance for purchase of two wheeler and desires to purchase a motor car is allowed a fresh advance after a lapse of a minimum period of one year from date of drawal of the earlier advance. For this purpose the officer has to sell the two-wheeler. The quantum of fresh advance will be restricted to the difference between the purchase price of the motor car and the net sale proceeds of the two-wheeler subject to the officer’s entitlement mentioned in para 3.103 (ii) above.
3.107 Other conditions

(a) When an advance is sanctioned for the purchase of a car of the make and model mentioned in the relative application, the amount should be utilised for the purchase of the specified car only. In case for any reason he/she is unable to purchase the said car, the amount of advance should be refunded forthwith and a fresh application made for advance for the purchase of another car.

(b) An advance sanctioned for the purchase of car is valid for six months from the date of sanction. A sanction not utilised within the prescribed period will lapse.

(c) An officer who draws an advance for the purchase of a car is expected to complete his/her negotiations for its purchase and make final payment within one calendar month from the date of drawal of the advance or within such further extension of period as the sanctioning authority may grant. In case of failure to comply with these requirements, he shall be liable to refund the full amount of the advance together with interest thereon for one calendar month and for such extension as might have been granted. If he/she does not refund the full amount of the advance and interest thereon within the aforesaid period, he/she shall be liable to pay, by way of penalty, compound interest at a rate not less than 2 ½% per annum above the rate at which the advance was sanctioned or at the Bank Rate as the sanctioning authority may determine. In such cases, interest at the normal rate is chargeable for one calendar month and extension thereof, if any, allowed by the sanctioning authority. For defaults beyond the above period, penal interest will be recoverable for the amount of advance and interest thereon as on the date of default.

(d) An officer applying for advance for purchase of second hand car should be advised to produce the relative registration book issued by the Regional Transport Authorities. The particulars mentioned in the registration book such as registration number, name and address of the owner as also his/her signature should be verified with reference to the information/particulars furnished in the application for advance and sale agreement.

3.107 (A) Scheme of Bank’s Car Facility for Officers in Grade 'F' / Regional Directors

(i) Options for make of car
Officers in Grade ‘F’ may choose any petrol engine car in colour of their choice from among the under noted models/variants and its ex-show room price should not exceed Rs.8.00 lakh. The Scheme is not applicable to General Managers-in-Charge of offices. No exception to this will be admissible under any circumstances. Besides, they will be eligible for reimbursement towards cost of accessories for the car up to a ceiling of Rs 15000/-.

- Ford Fiesta
• Maruti SX4
• Tata Indigo
• Mahindra Logan
• Chevrolet Aveo
• Maruti Esteem
• Hyundai Verna
• Swift DZire

(ii) **Purchase of New Cars**

(a) A Car under the Scheme may be purchased only after the old car becomes due for replacement.

(b) The officer concerned will have to furnish an undertaking that at the time of retirement the car shall be purchased by him/her at the book value or Rs.50,000/- whichever is higher.

(c) Officers retiring within two years of purchase of the car will be eligible for a minimum 40% depreciation for arriving at the book value of the car.

(d) The option of buying the Bank’s car will be available to eligible officers only once in the service tenure.

(iii) **Procedure for Disposal of Cars**

In case the officer has availed of the facility once and the car becomes due for replacement before his/her retirement, he/she will have the option to buy the same, if he/she so desires, at the book value or Rs.50,000/- whichever is higher. Alternatively, he/she may opt for its replacement, after giving the undertaking as prescribed at paragraph (ii. (b)) above. In such a case, the old car may be disposed of under buy back arrangement.

(iv) **Replacement of car**

New cars are to be purchased only when the replacement of the existing cars becomes due under any of the below mentioned circumstances:
(a) car has completed four years of use; or
(b) car has run 75,000 kms; or
(c) car is demonstrably creating problems and expenses on repairs are exorbitant.

Note: The issue whether the repairs bill is exorbitant or not will be decided by the Executive Director concerned.

(v) **Procedure to be followed on transfer**

(a) On transfer, the officer concerned will have to transport the vehicle to the new centre, for which the Bank will bear the transportation charges, one time road tax, octroi, if any, and the re-registration charges.
(b) The centre from where the officer has been transferred shall transfer the book value of the car through RBI General Account to the centre where the officer has been transferred by raising appropriate Transfer Responding Advice.

(c) Transfer Responding Advices in respect of officers transferred to Mumbai, may be raised on Mumbai Regional Office, Car Desk.

(vi) Provision of Car Facility outside headquarters

(a) Whenever Officers in Grade 'F' / General Managers-in-Charge require a car for their private visits at other centres, arrangements for providing the same will be made by the office concerned, if the Bank's office is functioning there. If for any reason, Bank's car is not available, a car may be hired by the office from a reputed agency. At places of visit, where the Bank has no office, the officer concerned may hire a car from a reputed agency on payment of the prescribed charges and claim reimbursement of expenditure from his office on production of relative receipt / bill after certifying the distance traveled.

(b) Officers in Grade 'F' / General Managers-in-Charge availing the car facility for private visits outside headquarters have to pay an amount of Re.1/- per km. subject to a maximum of 6000 kms per annum (April – March).

(c) While arranging cars for private visits Offices may ensure that the facility is utilized in its true spirit for facilitating bona-fide private travel and not as an additional LFC facility.

(d) Bank's car / hired car for family members at outstation centres is not allowed if the officer concerned is not accompanying them.

(vii) Car facility on retirement

(a) Officers in Grade ‘F’ and General Managers -in-Charge may continue to be reimbursed petrol, maintenance and driver’s allowance for a period of two months after retirement either at the place of their last posting or at the place where they intend to settle after retirement.

(b) Since the transfer of the car in the name of the retiring officer in Grade-F necessarily involves re-registration and may also involve payment of one time road tax, the actual expenditure incurred by the retiring officer under these heads for transferring the car in his name, may be reimbursed to him.

3.108 Advance to Bank’s Medical Officers for purchase of car

Effective from January 02, 1997, Bank’s Medical Officers placed in Grade ‘C’ may be granted advance for purchase of car for their own use subject to the same limit and on the same terms and conditions as applicable to full time officers of the Bank.
3.109 Grant of advance for purchase of Motor Cycles/Scooters to employees in Classes I, III and IV

(i) Eligibility

(a) Effective from March 8, 2003 all directly recruited officers, who are confirmed in the Bank’s service and other officers who have put in at least six months of officiating service on long term basis and all other confirmed full time employees who have put in total service of five years including temporary service will be eligible for grant of advance for purchase of motor cycles/scooters for their own use.

(b) A blind or orthopedically handicapped employee of the Bank may be granted vehicle advance for purchase of ‘three-wheeler scooter’ intended for the use of disabled people provided they are confirmed and have put in at least a total service of three years in the Bank.

(c) The ex-servicemen employees will be eligible for the advance on their confirmation in the Bank’s service.

(d) Part-time service rendered before appointment into full-time service should be reckoned for the purpose of computing minimum qualifying service prescribed for the advance.

(e) At the time of application, an employee should have at least one year of service left in the Bank.

(f) An employee in Class III/IV who applies for an advance for purchase of a motor cycle/scooter within a period of three years from the date of withdrawal of the bicycle advance will not be eligible for the advance unless he obtains prior permission of the Bank to sell the bicycle and applies the sale proceeds towards liquidation of the outstanding advance and interest thereon and/or purchase of the motor cycle / scooter.

(ii) Quantum of advance, valuation of vehicle, etc.

(a) With effect from October 6, 2005, the amount of advance for Class I, Class III and Class IV employees will be 90% of the cost of vehicle (including the cost of accessories, insurance charges and road tax) or Rs.60,000/- (Rupees sixty thousand only) whichever is less.

(b) In case of purchase of second hand motor cycles/scooters, the market value of the vehicle is to be ascertained as prescribed in para 3.103 (ii) (b)

(iii) Completion of negotiations

An employee availing of advance is required to complete negotiations for the purchase and make final payment for the vehicle within one month from the date of withdrawal of the advance or any extension thereof and submit promptly to the Bank the following documents –

(a) Cash receipt/s evidencing the purchase of vehicle.
(b) A letter in duplicate addressed to the Insurance Company with which the vehicle is insured, asking them to notify in the insurance policy about the Bank's interest / lien on the vehicle financed by the Bank.

(c) Certificate of Insurance.

(d) Registration Book issued by RTO with Bank’s lien noted therein, tax paid certificate, etc.

(iv) **Disbursement of advance**

The advance will be disbursed by means of crossed ‘Account Payee’ cheque drawn in favour of the dealer/seller. Such cheque will be delivered to the applicant against his/her stamped receipt with instructions to deliver it to the dealer/seller only against delivery of the motor cycle/scooter and all documents relating to it.

The advance will be paid by debit to ‘Advances to staff on account of purchase of motor vehicles, bicycles, fans etc., Account’ and the recoveries made through salaries or otherwise will be directly credited to this account.

(v) **Recovery of advance**

The recovery of the advance will be made, commencing from the month subsequent to the month of disbursement of the advance, in not more than 100 monthly installments, the amount of each installment (excepting the last installment) being not less than Rs.600/- p.m.

(vi) **Interest Rate**

Effective from July 1, 2001, interest is charged on motor cycle/scooter advance at 6% per annum.

(vii) **Documentation**

(a) Application for the advance will be made in Form No. Gen. 190 . The advance will not be granted if the employee had drawn a similar advance within the preceding four year period.

(b) Before the amount is advanced the applicant is required to furnish an ‘Authority Letter’ in Form No.Gen.188 . The employees who do not have adequate balance in their Provident Fund account to cover the loan amount have to furnish two sureties. Before the advance is actually disbursed, the employee should be asked to produce a letter from the dealer /seller indicating therein a firm date by which the vehicle would be delivered.

(viii) **Other terms and conditions**

All other rules / terms and conditions governing grant of advances for purchase of motor cars (new as well as used) by officers will apply mutatis mutandis to the grant of advances for purchase of motor cycles/scooters.

3.110 **Grant of advance for purchase of bicycle for employees in class III and IV.**

Only confirmed employees in Class III and Class IV are eligible to draw an advance for the purchase of bicycles for their own use.

i) **Conditions**
(a) The total amount of advance to an employee will not exceed Rs. 800/- or the actual price of the bicycle, whichever is less. If the actual price paid is less than the advance taken, the balance must be forthwith refunded to the Bank. If the employee has already purchased the vehicle from his own resources or by funds from private sources, he will not be eligible for the advance therefor.

(b) All advances sanctioned to the employees for the purchase of bicycles will be disbursed by means of cheques or payment orders drawn in favour of the dealers/sellers and crossed ‘Account Payee’. Such cheques/payment orders will be delivered to the employees against their stamped receipts with instructions to deliver the cheque/payment orders to the dealers/sellers only against delivery of bicycle and all documents relating to it.

(c) Applications for advance for purchase of bicycle may be made in Form No.Gen.192. However, applications for permission for sale of the bicycle purchased with the aid of the advance from the Bank which has not been fully repaid with interest should be submitted in form No.Gen. 191.

(d) The advance will be admissible only once in three years.

(e) An employee who has availed of an advance for the purchase of a bicycle will not be eligible for an advance for the purchase of a motor cycle/scooter within a period of three years from the date of drawal of the advance unless he obtains prior permission of the Bank to sell the bicycle and apply the sale proceeds towards liquidation of the outstanding advance and interest thereon and/or for the purchase of the motor cycle/scooter.

ii) Documents
The bicycle should be purchased within one month from the receipt of the advance. As soon as the purchase is made, the cash bill/other evidence of purchase should be submitted for Bank’s perusal. In case of purchase of second hand bicycle, a duly stamped sale deed in favour of the employee, shall have to be produced.

iii) Head of Account
The advance will be paid by debit to ‘Advances to staff on account of purchase of motor vehicles, bicycles, fans etc., Account’.

iv) Recovery
Recovery of advance will commence from the salary for the month subsequent to the month of disbursement of the advance by deducting monthly installments equal to 1/12th part of the advance in the case of employees in Class III and 1/24th part of the advance in the case of Class IV employees.

v) Interest
Interest calculated at the rate of half of the Bank Rate prevailing on the date of disbursement, will be charged on the amount of advance outstanding at the end of each month and will be recovered in one installment in the
month following the month in which the repayment of the principal has been completed in respect of both Class III & Class IV staff.

vi) **Sale of bicycle**

Prior sanction will be necessary for the sale of bicycle if the advance together with the accrued interest has not been fully repaid. If the bicycle is sold before repayment of the advance together with accrued interest, the sale proceeds must be applied towards repayment of such outstanding balance as may be necessary.

**Note:**

Contravention of the rules shall render the employee who has taken the advance liable to refund the entire amount advanced together with the interest accrued thereon.

### 3.111 Grant of advance for purchase of fans

Advance for purchase of ceiling/pedestal/table fan(s) is granted to confirmed employees in Class III and Class IV for installation/provision in the quarters allotted to them in the Bank’s colonies/at their normal residence. Employees desirous of availing of this facility will apply for advance in form No. Gen. 192.

**Note:**

Temporary employees in Class III and Class IV with five years’ continuous service are also eligible for the advance.

i) **Conditions for advance**

The conditions for the grant of fan advance are as under:

(a) Advance for two fans in the case of employees in Classes III and IV can be availed of.

(b) The amount of advance should not exceed Rs.700/- per fan or the actual price of the fan, whichever is less.

If the actual price is less than the advance taken, the balance must be forthwith refunded to the Bank.

ii) **Disbursement**

All advances sanctioned to the employees for the purchase of fan/s will be disbursed by means of cheques or payment orders drawn in favour of the dealers/sellers and crossed ‘Account Payee’. Such cheques/payment orders will be delivered to the employees against their stamped receipts with instructions to deliver the cheques/payment orders to the dealers/sellers only against delivery of fan/s and relative documents.

iii) **Interest**

Interest on the advance is to be charged and recovered as per the instructions contained in paragraph 3.110(v) above.

iv) **Recovery**

Recovery of advance will be made from salary commencing from the month subsequent to the month of disbursement of the advance, in monthly installments equal to 1/24th part of the advance.

v) **Conditions to be fulfilled after the grant of advance**
(a) The full amount of the advance drawn with interest thereon for one month must be refunded to the Bank in case the fan/s is/are not purchased during that period.

(b) Advance may be drawn separately in respect of each fan.

(c) When an advance is taken for purchase of a fan to be installed at an employee’s residence (other than the Bank’s quarters):
   i) the expenses in connection with wiring and actual installation of the fan should be borne by the employee and should not be taken into account for the purpose of arriving at the amount of advance admissible;
   ii) the employee applying for the advance should declare in his application his residential address where the fan will be installed.

Note:
Wiring and actual installation of the ceiling fan/s will be done by the Bank in case the employee resides in the Bank’s quarters.

vi) Documents
The fan/s should be purchased within one month from the receipt of the advance. As soon as the purchase is made, the relevant cash bill/other evidence of purchase should be submitted for the Bank’s perusal.

vii) Second advance
When an advance is availed of, a second advance will be admissible only after the expiry of a period of ten years from the date of drawal of the first advance or when the previous fan becomes unfit for use whichever event takes place later. In cases when employees in Classes III and IV draw the advance separately for each of the two fans, the aforesaid eligibility condition will be determined with reference to each fan separately.

viii) Sale of fan
Prior approval of the Bank will be necessary for the sale of fan if the advance together with the accrued interest has not been fully repaid. If the fan is sold before repayment of the advance together with accrued interest, the sale proceeds must be applied towards repayment of such outstanding balance as may be necessary.

ix) Head of account
The advance for purchase of fan/s will be paid by debit to ‘Advances to staff on account of purchase of motor vehicles, bicycles, fans etc., Account’.

3.112 Education Loan Scheme for wards of employees
i) Purpose of the loan
The loan will be available towards tuition fee, caution money deposit for library/labatory and similar other direct payments to the college/institution. An employee may also be allowed to avail of loan under the scheme if the fees in respect of the first academic year/semester, as the case may be, has already been paid from his own resources, provided the loan is applied for within a period of one month from the date of such payment. This relaxation is applicable only in respect of the payments made at the time of admission to the first year/semester of the course.

ii) Quantum of loan
(a) The quantum of loan for all categories of employees has been raised to Rs.5,00,000/- (Rupees Five lakh only) with effect from March 18, 2008.
(b) An employee who has already availed of the loan under the Scheme will be eligible for the difference between the existing and revised limits, subject to the condition that his/her ward has not discontinued the course for which the loan has been availed of. Such difference will be granted in respect of expenses incurred on or after the date of revision of limit.

iii) Courses for which loans may be granted

(a) The loan may be granted to an employee if his dependant ward is pursuing studies in a college/institution such as IIT, IIM, engineering, medical college, etc. recognised/approved by the Government or concerned Authorities leading to a degree. The loan may also be granted for pursuing postgraduate degrees or diploma courses in Management.

(b) The loan under the scheme will be granted for courses conducted by institutions recognised/approved by Central/State Government or by the apex Authority in the concerned field (e.g. University Grants Commission for University Courses, AICTE for technical education courses, Institution of Chartered Accountants of India for accountancy courses, etc.).

(c) Courses for computer software etc. conducted by reputed training institutions like NIIT, APTECH, SILVERLINE, SSI, LCC, etc., may also be considered eligible for loan under the Scheme. The duration of such programmes should, however, be at least six months on part-time/full-time basis.

(d) With effect from March 18, 2008 the loan under the scheme will also be available for pursuing graduate, postgraduate and diploma courses, subject to a sub-limit of 25% of the overall limit of Rs. 5 lakh.

(e) The loan will not be made available if the ward is drawing stipend or honorarium while pursuing a particular course.

(iv) Eligibility

<table>
<thead>
<tr>
<th>Officers</th>
<th>An officer who has put in at least one year of service after confirmation or a total of ten years service, including service in Class III and is not due to retire within one year from the date of application for loan.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class III &amp; IV staff</td>
<td>A confirmed employee who has put in at least ten years service and is not due to retire from the Bank's service within one year from the date of application for loan.</td>
</tr>
</tbody>
</table>

The number of years active service rendered by ex-servicemen employees in Defence Forces before joining the Bank may be taken into account for the purpose of determining their eligibility for loan.

(v) Rate of interest

Interest will be charged at the rate of 5% per annum on all fresh loans sanctioned on or after March 18, 2008. However, in case of loans availed under the scheme prior to March 18, 2008 the interest will continue to be charged at Bank Rate prevailing on the date on which the first installment of
loan was disbursed and the same shall remain fixed notwithstanding any subsequent change in the Bank Rate.

(vi) **Disbursement of loan**

The loan will be disbursed in not more than four annual installments as required by the employee/ institution. Documentary evidence in support of utilisation of the installment drawn should be produced within a month from the date of drawal of the installment.

(vii) **Recovery**

(a) The principal may be recovered in 100 monthly installments. Thereafter, the interest may be recovered in monthly installment, equivalent to amount of the last installment of the principal. While granting Education Loan, care should be taken to ensure that adequate margin is available in employee's take home salary for effecting recovery of Education loan.

(b) In cases where the employee is being allowed to avail of the difference as mentioned at 3.112 ii (b) above, the entire outstanding loan will be merged into a single advance for the purpose of calculating the recovery and the future installments will be re-fixed and for the purpose of calculation of interest, the installments of the advance carrying higher rate of interest will be recovered first.

(c) The recovery shall commence from the month subsequent to the month of disbursement of the advance. The recovery of interest in monthly installments of like amounts will commence from the month following that in which repayment of principal has been completed.

(VIII) **Other conditions**

(a) The loan may be sanctioned even if the total monthly recovery towards all eligible loans from the salary of the employee together with the proposed recovery on account of the loan applied for exceeds 25% of his total monthly emoluments (excluding Bank’s contribution to Provident Fund).

(b) The loan will be sanctioned only if the balance in the employee’s PF Account (own contribution) is sufficient to cover all outstanding loans and advances including the one applied for; in case the balance is insufficient, applicant should furnish sureties from two confirmed employees of the Bank.

(c) Application for loan may be made in Form No.Gen.193. While applying for the loan, the employee should submit documentary proof of his ward’s selection/admission for an educational course.

(d) In case the loan has not been utilised for the purpose for which it has been sanctioned within one month from the date of drawal, the Bank shall be entitled, without prejudice to its right to institute disciplinary action, to recover the entire amount with interest in one lump-sum.
(e) The loan shall be made admissible in respect of maximum of two children at a time within the overall limit of Rs. 5 lakhs and a second loan will not be admissible till the principal and interest of the first loan are repaid.

IX) Accounting procedure
The loan may be disbursed by debit to the account head ‘Loans to employees for meeting expenses of professional courses of their wards Account’ and recoveries made against the loan through salary or otherwise will be directly credited to the said account. Interest to be recovered on the loan may be credited to ‘Income Account’ under the head ‘Interest Receipts Account’. A subsidiary register may be maintained in the same form as in the case of advances to staff on account of purchase of motor vehicles, bicycles, fans and consumer articles to facilitate reconciliation of the account.

3.113 Advance for purchase of Personal Computer (PC)
   i) Eligibility
      (a) Class III & IV Staff: Confirmed full time employees who have put in at least 10 years service and are not due to retire from Bank's service within one year from the date of application.
      (b) Officers: Officers who have put in at least one year service after confirmation or a total of 10 years service (including service rendered in Class III cadre) in the Bank and are not due to retire within one year from the date of application.

   ii) Quantum
      90% of the cost of PC (inclusive of peripherals and software) subject to the ceiling prescribed by Central Office from time to time.

   iii) Rate of Interest
      At Bank Rate prevailing on the date on which the advance is disbursed. No adjustment in the rate of interest shall be made on account of any variation in the Bank Rate during the period of repayment of the advance.

   iv) Repayment
      The principal will be recovered in monthly installments prescribed by Central Office from time to time. The recovery will commence from the month subsequent to the month of disbursement of the advance. The recovery of interest will also be made in monthly installments equal to those applicable for repayment of principal. The recovery of interest will commence from the month following the month in which repayment of principal has been completed. (Interest will be calculated on amount of advance outstanding at the end of each month and recovered as above).

   v) General conditions
      a) The advance will be available for purchase of only new branded or kit assembled models of PC and not for second-hand ones. The application for the advance should be made in Form No.Gen.194.
b) The PC must be purchased from an authorised dealer/established shop.

c) The advance will be sanctioned only if the total monthly recovery towards all loans and advances of the applicant from his salary together with the proposed recovery on account of the advance applied for is within 25% of his total monthly emoluments.

d) The advance shall be disbursed by means of crossed A/c payee cheque drawn in favour of approved/authorised dealers/sellers. Such cheques will be delivered to the employees against their stamped receipts and the employees should deliver the cheques to the dealers/sellers only against delivery of the PC and relative documents. The employee should ensure that the PC is delivered within one month from the date of cheque.

e) The receipts/delivery challan etc., should be submitted for the information of the Regional Director/Chief General Manager/Officer-in-Charge soon after taking delivery of the PC and in any case within one month of the date of cheque. In case the advance is not utilised for the purchase of the PC for which the employee has obtained the advance, within one month, the full amount of the advance drawn with interest thereon must be refunded to the Bank. If he does not refund the full amount of the advance and interest thereon within the aforesaid period, he shall be liable to pay, by way of penalty, compound interest at the rate of 2½% per annum above the rate at which the advance was sanctioned. In such cases interest at the normal rate is chargeable for one calendar month and extension thereof, if any, allowed by the sanctioning authority. For defaults beyond the above period, penal interest will be recoverable for the advance amount and interest thereon as on the date of default. This will be without prejudice to the Bank’s right for taking disciplinary action against the concerned employee.

f) The PC should be maintained in good condition and in case of any damage to it in any manner which would affect the Bank’s interest on the said PC, it should be reported to the Bank forthwith. The cost of repairs of the PC should be borne by the employee.

g) The PC may be kept at the normal place of residence or in the case of Officers on transfer, at the place where the family members of the employee reside. The employee shall keep the Bank informed whenever the PC is not kept at his normal residential address.

h) The PC shall not be used for commercial purposes.

i) The Bank, if it so desires, may arrange for inspection of the PC and the employee concerned shall extend necessary co-operation in this behalf.

j) Except with the previous written approval of the Regional Director/Chief General Manager/Officer-in-Charge, the PC purchased with the aid of the advance should not be pledged, sold, disposed of or otherwise encumbered till the advance amount with interest thereon is
fully repaid. If the PC is sold before the advance received for its purchase from the Bank with interest due thereon has been fully repaid, the sale proceeds must be applied, so far as may be necessary, towards the repayment of such outstanding balance.

k) Non-compliance with the terms and conditions of the Scheme will attract disciplinary action.

l) A second advance shall not be admissible.

3.114 Grant of advance for purchase of consumer articles

i) Eligibility
(a) (i) An Officer who has rendered two years’ service is eligible to apply for the advance for purchase of consumer articles for bonafide personal use.

ii) Promotee officers appointed on regular basis as also those promoted under 'Merit Channel', who have put in minimum of six months of continuous officiating service in the Officers cadre are eligible for the advance. Promotee officers may be allowed to draw the difference between the advance as admissible to Class III employees, if they have already drawn the same, and their eligibility on promotion to officer cadre.

(iii) Employees in Classes III & IV, who have completed seven years of service will be eligible for the advance.

(iv) In the case of employees promoted from Class IV to Class III the service rendered by them in Class IV on full time basis will count towards computing minimum prescribed service.

(v) In respect of Ex-servicemen employees, the service rendered in Defence Establishments may also be reckoned for determining their eligibility.

(vi) The advance may be considered provided the employee has at the time of application, at least one year service left in the Bank. No advance, however, may be granted to an employee after he/she has attained the age of 59 years.

(b) The Regional Director/Chief General Manager/ General Manager (Officer-in-Charge) / Heads of Departments may use their discretion and grant advance for the purchase of Consumer Articles subject to the condition that,

i) A period of six years has elapsed since drawal of the earlier advance and the balance of earlier loan together with the interest accrued thereon has been repaid in full and

ii) The consumer article proposed to be purchased is other than the one purchased with the earlier advance.
iii) A second advance for purchase of same article will not ordinarily be available before expiry of ten years from date of sanctioning of the first advance, unless it is proved to the satisfaction of the Bank that cost of maintenance has become too heavy and uneconomical.

iv) An employee who is eligible for this facility and desirous of availing the advance, will make an application in form No.Gen.195 and furnish ‘Authority Letter’ in form No.Gen.188. The employees who do not have adequate balance in their Provident Fund account to cover the loan amount have to furnish two sureties.

(c) The advance can be availed of either in one lump sum or in not more than two installments /stages, the second installment to be availed of only after the expiry of a period of one year from the date of drawal of previous advance.

(d) There is no restriction on the number of articles, which can be purchased at a time. The Regional Director / Officers-in-charge may use their discretion in deciding the type of consumer durable articles for which advance can be considered under the scheme.

(e) An employee who has already availed of consumer article advance and who is now desirous of repaying the outstanding balance and interest in one lump sum may be allowed to do so. Such an employee will be eligible for a second (fresh) advance only after a period of at least six years from the drawal of earlier advance/first installment of the earlier advance.

(f) The advance may be granted separately to both spouses working in the Bank provided it is for different articles and the employees concerned are otherwise eligible for the advance.

(g) The advance can also be availed to make payment of initial deposit to Telephone Department / MTNL for booking telephone under the General or OYT Scheme subject to the following conditions:

   i) The advance will be admissible only to Officers and will be granted only once for acquiring a telephone connection in his own name at the place of his posting or at his permanent residence.

   ii) The original Deposit Receipt issued by the Telephone Department should be produced within one month from the date of drawal of the advance. Further, the said receipt should be verified once a year till the telephone is installed/advance is fully repaid.

   iii) The other terms and conditions for grant of advance to Officers for purchase of consumer articles will also be applicable for grant of advance for booking of the telephone.

(h) The Regional Directors/ Chief General Managers / General Managers (Officer-in-Charge)of Offices/Central Office Departments may use their
discretion and grant advance for purchase of consumer durable articles which are not in the list of articles so far approved by Central Office.

ii) **Quantum of advance**

(a) On each occasion, the total amount of advance shall be limited to the quantum fixed by the Bank from time to time or the anticipated price of the article, whichever is less. If the actual price paid is less than the advance taken, the balance amount shall be refunded forthwith. The advance will be paid by debit to the head of account viz., ‘Advances to staff on account of purchase of motor vehicles, bicycles, fans etc., Account’.

(b) The advance may also be granted to part-time employees in Class III & IV in proportion to their weekly hours of work as per the quantum in force from time to time. The minimum service requirement and various other terms and conditions for grant of the advance to the part-time employees will be the same as applicable to the full-time employees of corresponding cadre.

iii) **Interest**

Interest will be charged at the rate of Bank Rate prevailing on the date on which the advance is disbursed and no adjustment in the rate of interest will be made on account of any variation in the Bank Rate during the period of repayment of the advance.

iv) **Recovery**

The amount of advance will be recovered from salary of the staff concerned as per instructions issued from time to time.

However, in cases where an employee avails of the difference between earlier and the revised limits, the outstanding advance will be merged in one single advance and the recovery will be as per the instructions in vogue at that time. The Regional Director/Chief General Manager/Head of the Dept./Officer-in-Charge may, however, permit recovery to be made in higher amount of installment, if the employee receiving the advance so desires.

The recovery of the advance will commence from the month subsequent to the month of disbursement of the advance. The recovery of interest will commence from the month following the month in which repayment of principal has been completed. Interest will be calculated on the amount of advance outstanding at the end of each month and recovered in one or more installments; each such installment not being appreciably greater than the installment in which the principal will be recovered.

As the present interest rates on consumer article advance are linked to Bank Rate, the advances carrying different rates of interest should be treated as separate ones and the portion carrying higher rate of interest should be recovered first. However, the overall ceiling limit on monthly recovery will remain unchanged.
v) **Other conditions**

(a) The advance will be available for purchase of new (and not second-hand) articles.

(b) The articles must be purchased from an authorised dealer / established shop.

(c) All advances for purchase of articles etc., will be disbursed by means of crossed ‘Account Payee’ cheques drawn in favour of the dealers/sellers or in the name of the employee, if desired. Such cheques will be delivered to the staff concerned against their stamped receipts.

(d) Except with the previous approval of the Regional Director/Chief General Manager/Head of the Department/Officer-in-Charge, articles purchased with the aid of the advance should not be pledged, sold, disposed of or otherwise encumbered till the advance amount with interest thereon is fully repaid. If the article is sold before the advance received for its purchase from the Bank with interest due thereon has been fully repaid, the sale proceeds must be applied, so far as may be necessary, towards repayment of such outstanding balance.

(e) The article should be maintained in good condition and in case of any damage to the said article in any manner which would affect the Bank’s interest, it should be reported to the Bank forthwith. The cost of repairs of the article should be borne by the employee.

(f) The article will be purchased by the employee within one month from the date on which he draws the advance and the cash bills etc., will be submitted for the information of the Regional Director/Chief General Manager/Officer-in-Charge. In case the advance is not utilised for purchase of article for which the employee has obtained advance within one month or for such extended period as may be specially permitted by the Regional Director/Chief General Manager/Head of the Department/Officer-in-Charge, the full amount of the advance drawn with interest thereon must be refunded to the Bank.

(g) Sanctions accorded for grant of advances for purchase of consumer articles should be treated as cancelled if the advances are not drawn within a period of three months from the date of their sanction. In case of genuine difficulties Regional Directors/Chief General Managers/Head of the Departments may allow extension of time upto two months but in no case should such extension of time be extended beyond the accounting year.

### 3.115 Festival advance

An interest free festival advance will be granted to employees in all categories of staff who wish to avail of the facility for any one festival in a calendar year. Part-time employees in Class III and IV whose hours of work exceed 13 hours per week will also be eligible for the advance. Temporary employees with less than 6 months continuous service in the Bank will not be
eligible for grant of festival advance. Employees desirous of availing this advance will submit the application in form No. Gen. 196. The quantum of festival advance will be recovered in ten equal monthly installments commencing from the month subsequent to the month of disbursement of the advance. The quantum of festival advance will be one month’s gross emoluments (excluding Bank’s contribution to Provident Fund) subject to the ceiling prescribed by the Bank from time to time.

The advance is not reckoned for the purpose of arriving at the indebtedness of an employee within the scope of explanation 1 under Staff Regulation 45. The monthly installment of recovery is also not taken into account for computing the total monthly recoveries to see whether the same exceeds 25% of the total emoluments.

The advance will be debited to ‘Festival/LFC Incidentals/Cyclone, Flood and Drought Relief Advances Account’ and credit will be afforded every month on recovery of monthly installments.

A register in form Gen.017 will be maintained to watch the recovery.

3.116 Grant of advance towards flood relief

i) Eligibility
Employees, confirmed as well as temporary, in all classes who are affected by natural calamities such as floods will be granted flood relief advance provided the Central/State Government declare that the natural calamity was of exceptional severity necessitating the grant of relief to Government employees. Instructions relating to the eligibility conditions and quantum of advance will be issued by Central Office from time to time.

ii) Conditions

(a) Employees will make an application in form No. Gen. 197. The quantum of advance will be as in force from time to time.

(b) The advance will be sanctioned only when:

i) The employee concerned possesses immovable property of his own in the area affected by floods and the advance is required for carrying out repairs to any damage caused to that property; and/or

ii) the movable property owned by the employee concerned is entirely or substantially lost or damaged due to floods in the affected area.

(c) The advance will be granted to the employee on his giving a declaration regarding the extent of his loss and on his furnishing an undertaking to produce satisfactory proof when called for at any time.

(d) The advance will be interest bearing, the rate of interest being as in force from time to time and will be repayable in not more than 24 installments (principal to be recovered in 20 installments and interest in 4 installments). The first installment will commence three months after the month in which the advance is taken. The authority sanctioning the advance may permit the
recovery being made in a smaller number of installments if the employee receiving the advance so desires.

(e) This advance may be taken in addition to any advance that an employee may take from the Bank’s Provident Fund under Regulation 11(1)(a)(vi) of the Reserve Bank of India Employees’ Provident Fund Regulations. It would be permissible even if the combined advances result in an employee having to pay more than 25% of his pay and allowances in the liquidation of the advances.

(f) The advance will be paid by debit to ‘Festival/ LFC Incidentals/Cyclone, Flood and Drought Relief Advances Account’.

**iii) Second advance**

Normally a second advance shall not be sanctioned if an earlier advance for the same purpose remains unadjusted. If, however, the grant of a second advance becomes necessary, the quantum of that advance will be subject to the conditions laid down for the first advance. When a second advance has been sanctioned the recovery will be made as follows:

The fresh advance and the outstanding balance of the first advance will be combined and the entire advance recovered in 24 monthly installments, the first installment to commence from the month following the month in which the fresh advance is granted.

**General conditions governing all loans and advances**

**3.117 Maintenance of loose leaf binder**

The register for posting the individual advances granted and recoveries made will be maintained in a loose leaf binder in Form No. Gen.018/Gen.017 except otherwise stated. When an employee who has availed of the advance is transferred to another Office/Department, his account sheet will be forwarded along with his last pay certificate to the Office/Department concerned. Similarly, the balance of the advance outstanding against him will also be transferred to that Office/Department. Suitable index should be provided to the register so that payment of a second advance, where applicable, before the expiry of the stipulated period is obviated.

**3.118 Reconciliation with General Ledger**

The individual outstanding balances in the register will be totaled up every month and reconciled with the balance of that account in the ‘General Ledger’.
3.119 Contravention of rules - Consequences

Contravention of any of the rules and conditions prescribed for securing the various advances will be deemed to be a breach of the Regulations of the Bank within the meaning of Regulation 47 of the Reserve Bank of India (Staff) Regulations, 1948. Contravention of these rules shall render the employee who has taken the advance liable to refund the whole of the amount advanced with interest accrued thereon unless valid reason is shown to the contrary. In such an event or in the event of the employee ceasing to be in service of the Bank whether by reason of death or otherwise before the said advance and the interest thereon are fully repaid, the Bank will be entitled to recover the amount of the advance or any balance thereof from the pay and allowances of the concerned employee either wholly or in part or from out of any moneys that may be or become due by the Bank to the said employee in such manner as the Bank may choose.

G) PROVIDENT FUND

3.120 Offices maintaining Provident Fund Accounts

The undernoted offices will maintain the Provident Fund accounts of the non-transferable employees attached to the respective offices. Non-transferable employees will include those transferable employees who have opted for non-transferability under the Bank’s rules. (1) Ahmedabad (2) Bangalore (3) Bhopal (including Raipur) (4) Bhubaneswar (5) Kolkata (6) Chandigarh (including Shimla) (7) Chennai (including Staff College) (8) Guwahati (9) Hyderabad (10) Jaipur (11) Jammu (including Srinagar) (12) Kanpur (including Dehra Dun) (13) Lucknow (14) Nagpur (15) New Delhi (16) Patna (including Ranchi) (17) Thiruvananthapuram (including Kochi).

Note:
The Regional Director/Chief General Manager/General Manager (Banking/Issue)/ Deputy General Manager (Banking/Issue)/Officer-in-Charge (hereinafter referred to as Competent Authority) in Offices will exercise such powers as are specified elsewhere in this section, to deal with various items of work relating to maintenance of Provident Fund Accounts of the non-transferable employees attached to their respective Offices.

3.121 The Provident Fund accounts of the transferable employees in Offices listed above as also of all employees in the undernoted Offices/Departments of the Bank will be maintained in Central Office by the Department of Expenditure and Budgetary Control.

(a) Mumbai, Belapur Offices and all other Departments in Mumbai;

(b) College of Agricultural Banking, Pune;

(c) Panaji - Goa.
3.122 Membership

Every permanent employee and an employee appointed on probation to a permanent post is bound to subscribe to the Fund. In case of employees on probation, the subscription will start from the date of their first appointment.

A temporary employee, a part-time employee and a person receiving other than casual remuneration from the Bank will subscribe to the Fund if permitted to do so on making an application in form No. Gen. 198. Applications relating to non-transferable employees in the above Offices will be disposed of locally and others sent to Central Office.

The permission to subscribe to the Fund will be granted from the date of appointment/ request by the employee provided the application has been made in the same month. If the application is made for permission with retrospective effect, the same will be granted from the first of the month in which the application has been made.

3.123 Agreement/Nomination

An employee who is required or permitted to subscribe to the Fund will execute an agreement in form No. Gen.199 and a nomination and a contingent notice of cancellation in form Nos.Gen.200/201/202/ 203/204 as the case may be and also a form for fixing the rate of subscription in form No. Gen. 205. An index number in the manner indicated in paragraph 3.124 below will be allotted to each subscriber which will be entered in all the forms. The particulars of nomination will be entered in the relevant Office records. The date of commencement of the subscription will be entered in form No. Gen. 205 mentioned above and filed in the service file of the employee. Before recovering the employee’s subscription from the salary of an employee permitted to subscribe to the Fund, Offices/Departments will arrange for the execution of all the above forms by the employee.

The agreement/nomination and the contingent notice of cancellation relating to the subscribers whose Provident Fund accounts are maintained at Offices will be sent to the local Funds Section together with a statement in form No. Gen. 206 for the purpose of opening individual Provident Fund accounts in their names. Funds Section will ensure that all forms are filled properly and completely. No cancellation/alteration will be made in the forms. The forms will be arranged index-wise alphabetically and serially and filed in Guard files in the section. The forms relating to other employees will be forwarded to Central Office.

3.124 Allotment of index numbers

For the purpose of allotting index numbers, the Offices/Departments will maintain a Register of Provident Fund Index Number in form No. Gen.019. A separate series will be maintained for each alphabet in the Register and the number allotted to the subscriber according to the first alphabet of his surname and, if it is not applicable, his first name. The index-number which
will be prefixed by the relative alphabet of the surname/first name will be further prefixed by the alphabets indicating the Office/Department which allots the index number. The index number once allotted to a subscriber will be permanent and quoted in all correspondence relating to his Provident Fund account.

The alphabets that should be used by the Offices/Departments for the purpose of allotment of index number will be as under:

<table>
<thead>
<tr>
<th>Office/Department</th>
<th>Alphabets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ahmedabad</td>
<td>A</td>
</tr>
<tr>
<td>Bangalore</td>
<td>BG</td>
</tr>
<tr>
<td>Mumbai Office-Banking Department</td>
<td>B</td>
</tr>
<tr>
<td>Mumbai Office-Issue Department</td>
<td>BI</td>
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<td>Belapur</td>
<td>BYC</td>
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<tr>
<td>Bhubaneswar</td>
<td>BH</td>
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<tr>
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<tr>
<td>Kolkata-Issue Department</td>
<td>CI</td>
</tr>
<tr>
<td>Kochi</td>
<td>CN</td>
</tr>
<tr>
<td>Chandigarh</td>
<td>CH</td>
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<td>Guwahati</td>
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<td>Hyderabad-Banking Department</td>
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<td>Hyderabad-Issue Department</td>
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<td>Jaipur</td>
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<td>Chennai-Banking Department</td>
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<td>Chennai-Issue Department</td>
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<td>Nagpur</td>
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<td>New Delhi-Banking Department</td>
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<td>New Delhi-Issue Department</td>
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<td>Patna-Banking Department</td>
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<td>Patna-Issue Department</td>
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<tr>
<td>Department of Banking Operations and Development</td>
<td>DBOD</td>
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<tr>
<td>Rural Planning and Credit Department</td>
<td>RPCD</td>
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<tr>
<td>Exchange Control Department (Now Foreign Exchange Department)</td>
<td>ECD*</td>
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<tr>
<td>Department of Economic Analysis and Policy</td>
<td>DEAP</td>
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<td>Department of Statistical Analysis and Computer Services (Now Department of Statistics and information Management)</td>
<td>DSCS@</td>
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<td>Urban Banks Department</td>
<td>UBD</td>
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<tr>
<td>Deposit Insurance and Credit Guarantee Corporations</td>
<td>DICGC</td>
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<tr>
<td>College of Agricultural Banking, Pune</td>
<td>CAB</td>
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<tr>
<td>Reserve Bank Staff College, Chennai</td>
<td>RBSC</td>
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<tr>
<td>Department of Non-Banking Supervision</td>
<td>DNBS</td>
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</tbody>
</table>
* New appointees will be allotted index numbers starting with FED (Foreign Exchange Department) instead of ECD in view of the change in the name of the department.
@ New appointees will be allotted index numbers starting with DSIM (Department of Statistics and Information Management) instead of DSCS in view of the change in the name of the department.

3.125 Change in name of subscriber

When there is a change in the name of a subscriber, necessary corrections will be made in the Provident Fund records on the basis of a letter from him advising the change after ascertaining that the change has been made in other service records of the subscriber. No fresh agreement, nomination etc., forms need be obtained.

3.126 Change of nomination

When there is a change in the nomination, a fresh nomination and contingent notice of cancellation will be obtained from the subscriber. Necessary corrections will be made in the Office records and thereafter sent to Central Office/Local Funds Section as the case may be. The old forms will be destroyed in the presence of the employee and replaced by new forms.

3.127 Monthly subscription

The recovery of monthly subscription will commence from the date from which permission to this effect has been granted. The subscription will be collected by deduction from the salary on the day the salaries are paid. The amount of subscriptions will be rounded off to the nearest rupee.

3.128 Bank’s contribution in respect of employees continuing with Contributory Provident Fund

The amount of Bank’s contribution to the Provident Fund of confirmed employees will be paid by debit to ‘Charges Account Establishment - Fund contributions - Provident Fund.’

A part-time employee who subscribes to the Fund will be eligible for Bank’s contribution after he has completed two years continuous part-time service in the bank provided he renders 13 hours of work per week.

A part-time employee, who is subsequently absorbed in the Bank’s service as a full-time temporary employee, will be eligible for Bank’s contribution to Provident Fund for his full-time temporary service, only after his confirmation as such.

A part-time employee not entitled for Bank’s contribution, if absorbed in the Bank’s service as a full-time temporary employee, and subsequently
confirmed in the service will be paid Bank’s arrear contribution only for the period of his service as full-time temporary employee and not for the earlier period even if he was subscribing to the Fund as a part-time employee.

The period of part-time service of an employee will be reckoned for computing the five year period for the purpose of releasing Bank’s contribution in case of his resignation from the Bank.

When a part-time employee is taken as a full-time temporary employee, it is not necessary to open a new Provident Fund account in his name if he was already subscribing to the Fund as a part-time employee. The old account will continue.

3.129 Additional subscription

If a subscriber so desires, additional subscription will be recovered from his salary upto 90 or 95% as the case may be in multiples of 5% of his pay in addition to the normal subscription. For this purpose the subscriber will execute an agreement in form No. Gen. 207 and also submit a form fixing the rate of subscription in form No. Gen. 208. Such additional subscription will be calculated to the nearest rupee. The rate of additional subscription when once fixed by the subscriber can be altered (in multiples of 5%) only after giving written intimation not less than one calendar month in advance.

3.130 Subscription to the Fund during leave etc.

An employee on leave without pay and allowances will not be allowed to subscribe to the Fund for the period of such leave.

3.131 Crediting subscription etc., to Administrators’ account

The Offices including the independent accounting units attached to them listed in paragraph 3.120 will credit the subscription/contribution etc., in respect of non-transferable employees attached to the respective Offices to the Administrators of the Reserve Bank of India Employees’ Provident Fund Account (Administrators Account) maintained locally in the Reserve Bank of India General Ledger. All such receipts will be accounted in the individual Provident Fund accounts of the employees concerned in the respective months to which they relate. The subscriptions/contributions in respect of transferable employees attached to these Offices will be credited to Central Office through ‘Reserve Bank of India General Account’ whereas those in respect of employees attached to Central Office Departments/Offices in Mumbai will be credited to the Administrators account in Central Office, as the case may be. All the credits will be given on the day the salaries are disbursed under advice to the local Fund Section/ Central Office followed by a Provident Fund schedule.
3.132 Adjustment of excess credit

Except for making the adjustment as indicated in paragraph 3.133, Offices/Departments will not raise any part debits against a consolidated credit that has been passed on to Central Office or credited to the Administrator’s Account, for the purpose of making adjustments in the amount erroneously so credited. Instead, the adjustment of the amount involved will be made from subsequent subscription/contribution etc., by making short/excess recovery or no recovery, as the case may be. In case such adjustment is to be made in the same month, it will be made by reversing the original credit for the lump amount and passing a fresh credit for the correct amount under advice to the concerned Fund Section/Central Office.

3.133 Subscription/Contribution for broken period of service

When an employee ceases to be in the Bank’s service, the contribution/subscription for the broken period in the last month he has been in service will be credited to Central Office/Local Fund Section as the case may be by way of a special supplementary advice. In case of such employees, if any adjustments are necessary in the subscription/contributions for the last month or earlier months where recovery has been made for full month and the relative entries already passed, the Offices/Departments will not delete the entry/entries but will withdraw the amount pertaining only to that employee for the month concerned by debit to Administrators Account/ Central Office under advice.

3.134 Provident Fund - Monthly Schedules

The Offices/Departments will prepare the schedules relating to Provident Fund subscription/contribution etc., in form No. Gen. 209. The names in the schedules will be arranged index-wise in alphabetical and serial order. If no recoveries are made in respect of a member for some reason, his name will continue to be shown in the schedule indicating ‘nil’ subscription. In case of transfer of an employee, the name of the Office from which/to which he is transferred, will be indicated in the remarks column. Running total of each column will be shown separately on each page. The variations in the amounts compared to the previous month and the reasons therefor will also be shown in the schedule.
The Offices listed in paragraph 3.120 will prepare separate schedules for transferable and non-transferable employees. The schedule relating to non-transferable staff will be sent to the local Funds Section and that relating to transferable employees to Central Office. Other Offices/Departments will send the schedules to Central Office. The schedules should be sent to Central Office/Local Funds Section as early as possible but not later than the 10th of the month following the month to which they relate.

3.135 A supplementary schedule in form Gen. 210 will be sent along with all supplementary credit advices.
3.136 Transfer of Provident Fund balance from previous employers

On receipt of an application from a subscriber for grant of permission to transfer the balance in his Provident Fund account with former employer/s to his account with the Bank, the Competent Authority will give the necessary permission after ensuring that the concerned employee is subscribing or has been permitted to subscribe to the Reserve Bank of India Employees’ Provident Fund.

The employee will be advised of the permission on the lines in form No. Gen. 211 and a copy thereof will be endorsed to the former employer. The amount will be received by the Bank direct from the former employer and credited to the Administrators Account maintained locally or credited to Central Office as the case may be.

3.137 Bank’s arrear contribution

When a temporary employee who subscribes to the Fund is confirmed in the Bank’s service, the Office/ Department concerned will start crediting Bank’s matching contribution from the month in which he is confirmed. Simultaneously, the copies of the confirmation orders may be sent to the concerned local Funds Section/Central Office as the case may be together with a statement showing the following particulars:

(a) Full name of the employee and Index No.
(b) Date from which the employee started subscribing to the Fund.
(c) Date of confirmation
(d) The month from which the Bank’s contribution is/will be made.

(In case of temporary employees placed on duty with associate institutions during their temporary service, the period of such duty will also be furnished for the purpose of effecting recovery of the amount/s payable by the concerned institution, since the monthly contribution for such period is not to be borne by the Bank).

The Bank’s arrear contribution will be calculated with the help of a work sheet in form No. Gen. 212. A schedule in form No. Gen. 213 will be prepared for facilitating posting of the amounts in the individual accounts. The Bank’s arrear contribution will be paid by debit to ‘Charges Account - Establishment-Fund contributions-Provident Fund’. The amount recovered from associate institutions will also be credited to the above account.

In the event of any delay in crediting the Bank’s arrear contribution in respect of an employee on his confirmation, interest for the delayed period at the rate applicable to the period on the amount of such contribution will have to be credited to his account. For this purpose, the individual account of the employee will be recast on a notional basis upto the latest half-year by incorporating the amount of the arrear contribution in the month in which it was required to be credited. Thereafter, the interest will be calculated at half-yearly rests depending upon the number of half-years involved on the revised monthly balances upto the end of the half-year in which the amount of interest is proposed to be credited. The difference between the total of the interest for
every half-year so arrived at, on the one hand and the total of the amount of interest actually credited during the same period to the account of the employee, on the other, will be the interest that has to be made good. This amount will be posted in the individual account separately immediately after posting the interest for the concerned half-year. While passing the interest entry for the concerned half year, this amount will also be listed on the interest schedule.

3.138 Subscription/Contribution of employees on deputation

The subscriptions/contributions etc., in respect of employees placed on deputation with institutions in India and abroad will be received in the Offices/Departments from which the employees are placed on deputation. While forwarding Provident Fund schedules of such employees, the date of receipt of remittance from the institution may be indicated.

3.139 Interest on Provident Fund

The rate of interest on the Provident Fund balances will be finalised by Central Office and advised to all Offices. Interest will be calculated to the nearest rupee on the monthly products of each subscriber’s account and shall be applied to the account half-yearly as on 31st March and 30th September.

3.140 Temporary advance-medical expenses/higher education/marriage and other ceremonies

Offices maintaining Provident Fund accounts of non-transferable employees have been delegated powers to sanction advances for approved purposes up to a specified limit. Such applications will, accordingly, be disposed of by the Offices, provided the amount of advance and the purpose thereof is covered under the powers delegated to them. Applications for grant of temporary advances from the Fund for approved purposes will be made in form No. Gen. 214 accompanied with statement in form No.Gen. 215, 216 or 217 as the case may be, together with necessary documentary evidence. If the application cannot be disposed of locally, the same will be forwarded to Central Office (DEBC) accompanied with a memorandum in form No.Gen.218 prepared on the basis of particulars furnished in the application and the service particulars of the employee.

The advances will be sanctioned by the Competent Authority and, for this purpose, a work sheet in form No. Gen. 219 will be prepared. The amount of advance sanctioned will be recoverable in equal monthly installments and in whole rupees. While considering the application for sanction, the following points as also those in paragraph 3.141 will be kept in view.

I. Applications for medical expenses
(i) If the treatment is for a person other than the applicant himself, the sanctioning authority will ensure that the patient is actually dependent on the applicant.

(ii) If the duration of the treatment is more than 6 months, expenses required for 6 months only supported by a certificate from the attending physician of the applicant and duly recommended by the Bank’s Medical Officer (not exceeding half of the applicant’s own subscription) will be sanctioned at a time and the applicant advised to apply again, if necessary.

(iii) The applicant will be asked to produce bills, receipts, etc., in respect of the expenditure incurred to ensure that the amount is actually spent for medical treatment.

(iv) If the amount applied for covers traveling expenses incurred in connection with the medical treatment at distant places, the same will be sanctioned together with the amount required for treatment. Advance for meeting travelling expenses for change of climate will not be sanctioned even if the change has been advised by the doctor.

(v) The amount will be sanctioned/paid subject to the condition that the applicant will refund any amount reimbursed to him under the Bank’s medical facilities scheme for credit to his Provident Fund Account.

(vi) Expenses for maternity will be sanctioned only if the maternity has taken serious turn involving a caesarian operation or other complications involving prolonged hospitalisation.

(vii) Expenses towards cost of tonic or nourishing diet will not, as a rule, be sanctioned except where tonics and diet form an integral part of the treatment and the cost is likely to be heavy.

(viii) The Bank’s Medical Officer’s opinion regarding the treatment will be obtained.

II. Application in respect of higher education

(i) Advance will be sanctioned for meeting the cost of higher education including, where necessary, the travelling expenses of the subscriber or any person actually dependent on him for education outside India for an academic, technical, professional or vocational course beyond the high school stage and for any medical, engineering, technical, professional or specialised, vocational course in India conducted by any recognised institution leading to a Degree/Diploma Certificate after the successful completion of ten years’ study in school.

(ii) The advance will be sanctioned to cover expenditure for only one year at a time and the applicant will be asked to apply again after the expiry of this period. Necessary documentary evidence will be obtained every time.
a) Bills/receipts issued by the concerned educational institution will be perused to ensure that the amount of advance is actually spent for the purpose for which it is taken.

b) Local conveyance expenses should be excluded while considering applications for advance for higher education.

III. Application for marriage and other ceremonies

(i) An advance upto 50% of the applicant’s own subscriptions will be sanctioned for meeting the expenses in connection with the marriage of the applicant himself or his children. Such advance will be paid within three months prior to the date of marriage.

(ii) Advance for marriage of the relatives (i.e., female relation only) of the subscriber other than his children will be sanctioned only if the person (female) to be married is actually dependent on the applicant.

(iii) If the person to be married is fully dependent on the applicant, an advance upto half of his subscription or the amount applied for whichever is less can be sanctioned. In other cases, the advance will be limited to 3 months’ pay of the subscriber or the amount applied for whichever is less.

(iv) Advance will be granted only if the person to be married is of marriageable age according to the prevailing laws; in case of doubt, the age should be verified by calling for documentary evidence to that effect.

(v) Advances will not be sanctioned to meet the expenses of the marriage of a dependent brother of the applicant.

(vi) In case, an advance is sanctioned for marriage purpose a certificate to the effect that no element of dowry is involved, will be obtained from the applicant.

(vii) Advance will be sanctioned only for the ceremonies/purposes listed below and upto the limits indicated thereagainst. Except for marriage purpose, such advance will be paid within one month prior to the date of ceremony.

<table>
<thead>
<tr>
<th>Name of the function/ceremony</th>
<th>Limit of advance to be sanctioned</th>
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<tbody>
<tr>
<td>1. Annaprashan</td>
<td>1 month’s pay</td>
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<tr>
<td>2. Mundan ceremony</td>
<td></td>
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<tr>
<td>1 child</td>
<td>2 months Pay</td>
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<tr>
<td>2 children</td>
<td>3 months Pay</td>
</tr>
<tr>
<td>3. Upanayan (thread ceremony)</td>
<td>3 months pay</td>
</tr>
<tr>
<td>1 child or more</td>
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<tr>
<td>4. Linga-Dharan ceremony</td>
<td>3 months pay</td>
</tr>
<tr>
<td>Name of the function/ceremony</td>
<td>Limit of advance to be sanctioned</td>
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<tr>
<td>-------------------------------</td>
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</tr>
<tr>
<td>5. Marriage</td>
<td></td>
</tr>
<tr>
<td>(a) Self</td>
<td>Upto one half of the subscriber's own subscription to the fund (3 months)</td>
</tr>
<tr>
<td>(b) Dependent son</td>
<td>Pay if not fully dependent)</td>
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<tr>
<td>(c) Dependent daughter</td>
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<tr>
<td>(d) Dependent sister</td>
<td></td>
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<tr>
<td>(e) Dependent niece</td>
<td></td>
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<tr>
<td>(f) Dependent cousin sister</td>
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<tr>
<td>6. Shastyabdipurti (60th birthday) (i.e., South Indian Brahmin) and also Sathabhishakam (80th birthday of parents/dependents)</td>
<td>2 months Pay</td>
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<tr>
<td>7. Obsequies/funeral of parents/dependents</td>
<td>3 months pay</td>
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<tr>
<td>8. First annual shraddha of parents/dependents</td>
<td>3 months pay</td>
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<tr>
<td>9. Circumcision ceremony (khatna or sunnat) Muslim function</td>
<td>2 months pay</td>
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<td>10. Aquiqa ceremony (similar to Mundan)</td>
<td>2 months pay</td>
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<tr>
<td>11. Navjot (Parsee function)</td>
<td>2 months pay</td>
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<tr>
<td>12. First holy communion (Christian function)</td>
<td>1 month's pay</td>
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<td>13. Gauna or second marriage</td>
<td>3 months pay</td>
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<tr>
<td>14. Dastar bandhi ceremony (Sikh's function) (akin to mundan ceremony among Hindus).</td>
<td>2 months pay</td>
</tr>
<tr>
<td>15. Haj pilgrimage/ziarat</td>
<td>Upto half of employee's own subscription</td>
</tr>
<tr>
<td>16. Betrothal ceremony</td>
<td>3 months pay</td>
</tr>
</tbody>
</table>
17. Medical treatment of dependents  
   Upto half of employee's own subscription

18. Higher education  
   Upto half of employee's own subscription

19. Golden Jubilee Wedding anniversary of parents  
   2 months pay

Advances will not be given for the following ceremonies:
(1) Ear boring (2) Namkaran (3) Seemantha Muhurtam (4) Bismillah Khwani.

3.141 Conditions for grant of advance

An advance will be sanctioned only if the total monthly recovery of the applicant from his salary together with the proposed recovery on account of the advance applied for is within 25% of his total monthly emoluments. This condition may not, however, apply in the case of advance for medical treatment. The term ‘recovery’ for the above purpose will include repayment installments of loan/advance together with interest thereon from the co-operative society and from the Bank towards advance / loan for purchase of motor car / scooter / bicycle/ fan / personal computer etc., but will not include installments of housing loan, insurance premia, income-tax, compulsory deposit scheme, festival advance, flood/earthquake relief advance, FC incidental advance and subscription to Provident Fund. ‘Total emoluments’ for this purpose will not include Bank’s contribution to Provident Fund, overtime allowance and any other casual payments.

The advance will be paid after obtaining a receipt in form No. Gen.220. The advance will be recovered in 24 installments if the amount sanctioned does not exceed three months pay and in 36 installments if the amount exceeds three months pay. A register in form No.Gen. 020 will be maintained to record the particulars of the advances sanctioned.

The Offices/Departments will maintain a register in form No. Gen. 021 to ensure that the recoveries are made regularly.

3.142 Withdrawal from Provident Fund except while on leave preparatory to retirement

An employee, at any time after completion of 20 years’ service or ten years immediately preceding the date of his retirement will, at the discretion of the Bank, be permitted to withdraw his Provident Fund balance for certain purposes mentioned in the Provident Fund Regulations.

Offices maintaining Provident Fund accounts of non-transferable employees have been delegated powers to sanction withdrawal for approved purposes up to a specified limit. Such applications will accordingly be disposed of by the Offices provided they are covered by the powers delegated to them. Other cases will be forwarded to Central Office. The application for withdrawal
will be made in form No. Gen. 221 accompanied with statement of particulars in form No. Gen. 215, 216, or 217 as the case may be together with necessary documentary evidence. If the application cannot be disposed of locally, the same will be forwarded to Central Office accompanied with a memorandum in form No. Gen. 222 prepared on the basis of the particulars in the application and the service particulars of the employee.

The withdrawal will be sanctioned by the Competent Authority and for this purpose, a worksheet in form No. Gen. 223 will be prepared. While considering the application for sanction, the undernoted points will be kept in view.

I. Higher Education for courses mentioned in the Regulations

(a) Withdrawal can be sanctioned for meeting the cost including where necessary, the travelling expenses in and outside India of any child of the subscriber actually dependent on him. However advance / withdrawal from Provident Fund shall not be sanctioned for local conveyance expenses to be incurred by the employee’s child at a place where child is studying.

(b) Withdrawal is not permissible for the higher education of the applicant himself.

(c) The amount of withdrawal will be restricted to cover the expenditure for one year only at a time.

(d) It will be ensured that the amount of withdrawal is spent for the purpose for which it is taken by calling for necessary receipts/bills etc., issued by the concerned institution.

II. Marriage

a) Withdrawal is allowed for the marriage of the applicant himself, his son/daughter, and if he has no daughter, of any other female relation dependent on him. Such withdrawal will be paid within three months prior to the date of marriage.

b) The person to be married should be of marriageable age under the existing law.

c) A certificate to the effect that no element of dowry is involved will be obtained from the applicant.

III. Medical Expenses

The conditions applicable for advance to meet medical expenses mentioned in paragraph 3.140 will apply to withdrawals also.

The withdrawal will be paid after obtaining a receipt in form No. Gen. 224. A register in Form No. Gen. 022 will be maintained for recording particulars of the withdrawals sanctioned.
3.143 Withdrawal while on leave preparatory to retirement-Conditions

An employee while on leave preparatory to retirement can withdraw from the sums standing to his credit in the Fund an amount not exceeding his own subscription and interest thereon.

The application for grant of withdrawal on leave preparatory to retirement will be made in form No. Gen.225. A worksheet in form. No.Gen.226 will be prepared and put up to the Competent Authority for sanction of the withdrawal. The Offices which have been delegated powers to sanction such withdrawals will dispose of the applications locally in respect of employees whose Provident Fund accounts are maintained by them. In other cases, the applications will be forwarded to Central Office indicating whether the employee is or is not in occupation of Bank’s flat and whether any disciplinary proceedings involving financial liabilities to the Bank are pending or are likely to be instituted against him. While considering the application, the following points will be kept in view.

a) If the employee has applied for the entire balance of his own subscription, the amount to be sanctioned will be rounded off to the lower hundred rupees. Office should satisfy that the amount of Bank’s contribution to the Provident Fund together with gratuity is adequate to meet his liabilities to the Bank and Co-operative Credit Society.

b) In case an employee is in occupation of Bank’s flat (leased or owned) or any disciplinary proceedings involving financial liabilities to the Bank are pending against him, the case will be referred to Central Office irrespective of his cadre.

c) In case an employee occupying a Bank’s flat (leased or owned) has applied for withdrawal for the purpose of acquiring an alternative accommodation, his application will be referred to Central Office, together with the following information.

i) Total cost of the house/flat proposed to be acquired and from whom.

ii) Amount required from Provident Fund to purchase the flat/house and how he intends to raise the balance amount, if any.

iii) The present stage of construction of house/flat and the firm date on which the same will be ready for occupation.

iv) If the house is not ready for occupation before the expiry of the leave preparatory to retirement, alternative arrangement proposed by him to vacate Bank’s accommodation.

d) If any disciplinary proceedings are pending against the applicant involving financial liabilities to the Bank, his application together with the full particulars of the case will be referred to Central Office.
e) The withdrawal will be paid only while the employee is on leave preparatory to retirement and not thereafter. The payment will be made after obtaining a receipt in form No.Gen.227.

A register in form No.Gen.023 will be maintained for recording the particulars of the withdrawals sanctioned to employees on leave preparatory to retirement.

3.144 Conversion of an advance into withdrawal

The Competent Authority will sanction conversion of an advance into withdrawal provided that the withdrawal is also eligible for the purpose for which the advance was taken and the conditions for withdrawal are met. No separate entry will be passed in this respect. The recoveries will be stopped after the advance is converted into withdrawal.

3.145 Refund of Provident Fund

An ex-employee will make an application in form No.Gen.228 to claim refund of the balance in his Provident Fund Account. The nominee/s or any other person who is entitled to receive the balance in the Provident Fund Account of a deceased employee will make an application in form No. Gen.229 for claiming the refund, accompanied by a certificate of death of the subscriber concerned. Where deceased subscriber had nominated a person/persons not being members of his family, the nominee/s will also be required to submit a sworn affidavit that the subscriber had not subsequently acquired a family and he died intestate. Signature/thumb impression on application from claimants will have to be duly attested. Signature in Indian languages will, in addition, be transliterated into English. In case a claimant is unable to produce evidence of his identity, his signature/thumb impression will be attested by a Magistrate under his Court Seal.

The Offices/Departments will prepare a memorandum in form No. Gen. 230. The applications in respect of employees whose Provident Fund accounts are maintained in Central Office will be sent to Central Office together with the memorandum. Final adjustments in the ex-employee’s Provident Fund Account in respect of subscription/contribution etc., for the broken period, if any, will also be advised to Central Office/Local Funds Section as the case may be. The Funds section will make adjustments, if any, in the Provident Fund account of the ex-employee with reference to the particulars in the memorandum.

In case of ex-employees, interest will be calculated upto a maximum period of 6 months from the day the employee ceases to be in service. However, in the case of a subscriber on leave preparatory to retirement, interest on all sums standing to the subscriber’s credit shall cease to accrue after six months from the date of final retirement on completion of leave preparatory to retirement in accordance with Regulation 13 of the RBI Employees’ Provident Fund Regulations, 1935.
In case of deceased employee, the balance will be arrived at after notionally adding interest upto the date of death of the employee to the balance in his account as on that date.

The Competent Authority will sanction payment of the refund of the balance after taking into consideration the following:-

(a) In case an employee resigns from Bank’s service before completion of 5 years’ continuous service including temporary/part-time service, the balance representing employee’s subscription will be sanctioned for refund to the employee and the balance representing Bank’s contribution will be paid to the Bank.

(b) In no case shall the Provident Fund balance be released if an ex-employee or his family is occupying the Bank’s flat (leased or owned).

(c) Cases of the following nature will be referred to Central Office before sanctioning the refund:
   i) In case of doubt as to the person/s to whom the balance in the Provident Fund account is payable.
   ii) In case the ex-employee/nominee does not authorise the Office to deduct dues to the Bank/co-operative society.
   iii) In case an employee resigns before completion of five years’ continuous service including temporary/part-time service on account of ill health, to decide whether Bank’s contribution should be paid or not.
   iv) Cases of refund in respect of ex-employees involving deduction on account of any liability to the Bank or who are dismissed from the Bank for misconduct or gross negligence.
   v) Cases involving forfeiture of Bank’s contribution in respect of ex-employees whose services are ‘dispensed with’ or ‘terminated’ or who have been ‘removed’ or who are ‘discharged’ from service.
   vi) Cases where the question of payment of interest beyond a period of six months from the date of final retirement (in cases where leave preparatory to retirement does not exceed six months) is to be considered.
   (vii) Cases involving payment of interest beyond the date of final retirement in respect of ex-employees whose leave preparatory to retirement exceeds six months.

All payments will, as far as possible, be made only by the Office to which the employee was attached, after obtaining receipts in Form No Gen 231 or Gen 232 as the case may be. When the ex-employee/nominee is unable to present himself personally to receive the payment and desires the amount to be remitted to him, he should be requested to intimate the mode of payment and remittance may be made strictly in accordance with his instructions. In the case of an ex-employee to whom only employees’ balance is paid, the receipt will be obtained for that amount only. The Office will give a receipt in form No. Gen. 233 to the Administrators of the Provident Fund for the amount refunded to the Bank. In other cases, the receipt will invariably be obtained for the full amount of Provident Fund balance even if the amount has been paid after recovery of dues to the Bank/Co-operative Credit Society etc.
The forfeited contributions will be credited to ‘Charges Account - Establishment - Fund Contributions - Provident Fund’.

A Register in form No. Gen. 024, will be maintained for recording the particulars of the refund.

Note:

(i) Estate Duty Act, 1953 has been abolished with effect from 16.1.1985. Therefore, in case the death of an employee has occurred prior to 16.1.1985, the balance in the Provident Fund account of the deceased employee as on the date of death would be advised to the nominee/claimant for the purpose of obtaining an estate duty clearance certificate.

(ii) Refund of balance in respect of an employee who has died before 16.1.1985 will be sanctioned only after obtaining the estate duty clearance certificate. It will be ensured that the full amount of gratuity and other dues payable to the deceased by the Bank are also taken into account in the estate duty clearance certificate.

(iii) Where the balance to be refunded is not large and difficulty is experienced by the claimant in obtaining estate duty clearance certificate, the refund can be made as indicated below against an indemnity bond and affidavit in lieu of the estate duty clearance certificate.

Date of death     Amount of Provident Fund to be released against indemnity bond and affidavit

Prior to 1.5.1984 : Upto Rs.25,000/-
Between 1.5.1984 and 16.03.1985 : Upto Rs.50,000/-

Limits of Rs.25,000/- and Rs.50,000/- mentioned above are exclusively in respect of Provident Fund. Gratuity amount can be released without obtaining estate duty clearance certificate. However, gratuity amount should be included in the estate duty clearance certificate.

3.146 Method of payment of advances

All advances/withdrawals etc., sanctioned to employees whose Provident Fund accounts are maintained at Offices will be paid by the Offices concerned by debit to the ‘Administrators’ Account’ maintained locally. The receipts in this regard will be arranged date-wise for advances, withdrawals etc., and filed separately in the Funds Section. The signature on the receipts will be duly verified. The date of passing the entry will be indicated on the receipt under authentication. The date on the receipt will be the same date on which the entry has been passed or a date prior to it but not any later date. In other cases, the amount will be paid by debit to Central Office and the
stamped receipts obtained from the employees may be retained by the Offices/Departments along with relevant case papers for making the same available for perusal of the Concurrent Auditor/CSAA/Inspection Department/Statutory Auditors. A remark to the effect that stamped receipts have been obtained from the concerned employees may be made in the narration of the respective Transfer Responding Advices (TRAs) to be sent to Department of Expenditure and Budgetary Control (DEBC).

All payments from the Fund by debit to ‘Administrators’ Account’ will be debited to the individual Provident Fund Account of the employee concerned in the same month in which the payments have been made.

### 3.147 Transfer of balances

When an employee in non-transferable cadre whose account is maintained in an Office other than Central Office, is promoted to a transferable post, the Office concerned will delete his name from the schedule relating to non-transferable employees and include the same in the schedule relating to transferable employees to be sent to Central Office. His subscription/contribution etc., will also be remitted to Central Office along with the same for other transferable employees. His Provident Fund Account with that Office will be closed and the balance in the account credited to Central Office through ‘Reserve Bank of India General Account’ by debit to the local Administrators’ Account, under advice. A copy of his individual account sheet for the latest year from April to the date of closing of the account together with the agreement/nomination forms etc., will also be sent to Central Office. Before transferring the balance, it will be ensured that the concerned employee has been promoted on a long-term basis and the chances of his reversion are remote. Transfer of balances in such cases should as far as possible be avoided in the month of March.

When an employee in non-transferable cadre is transferred from one Office to another in the same capacity, his Provident Fund account will be updated up to the month for which salary has been drawn by the transferor Office and the balance credited to the transferee Office through ‘Reserve Bank of India General Account’ by debit to the Administrators’ Account maintained locally under advice to the transferee Office. The agreement/nomination forms etc., and the copy of individual account will also be sent to the transferee Office. The transferee Office will respond to the entry and credit the balance to the local Administrators’ Account and open a new account sheet in the name of the employee incorporating all the entries appearing in the copy of the individual account.

### 3.148 Provident Fund Subscription-Payment of premia

Sums representing premia towards a policy of insurance on the life of a subscriber effected under a scheme of insurance maintained or approved by the Bank will be paid out of the Provident Fund balance of the subscriber. The life insurance policies issued by the Postal Life Insurance Scheme as also those issued by the Life Insurance Corporation have been approved by
the Bank for this purpose. A subscriber who desires to have the premia on
the policy taken by him paid out of his Provident Fund balance will make an
application in form No. Gen. 234 together with the following documents.

(a) The policy assigned in favour of the Bank by way of an endorsement
on it in form No. Gen. 235 and registered with the Post Master General or Life
Insurance Corporation.

(b) The acknowledgement of the notice of assignment.

(c) The receipt of the first premium paid.

A worksheet will be prepared in form No. Gen. 236 and put up to the
Competent Authority for sanction. The following points will be noted while
considering the application:

A policy to be acceptable for this purpose shall be on the life of a subscriber
and legally assignable. However, policies expressly stated therein to be for
the benefit of the subscriber’s wife/husband will also be acceptable subject to
the condition that such beneficiary must also be the sole nominee of the
subscriber under Provident Fund Regulation 15 and the assignment may be
executed by both the subscriber and the beneficiary. In case of a policy
issued by the Life Insurance Corporation, the subscriber will get his/her age
admitted by the Corporation before the policy is assigned in favour of the
Bank. The date of commencement of the policy will not be earlier than 1st April
1967. In the case of Life Insurance Corporation policies, the same may be
taken out by the subscriber at any of the Divisional Offices of the Life
Insurance Corporation. The mode of payment of premia in all cases will have
to be yearly. The annual amount of the applicant’s own subscription with
interest thereon should be sufficient to meet the amount of annual premia to
be paid. The Administrators of the Fund or the Bank will not accept any
liability if such subscriptions are inadequate to meet the payment.

An acknowledgement will be issued to the subscriber in form No. Gen. 237.
Simultaneously a Ledger Card will be prepared in form No. Gen. 238. A
standing instruction card will be prepared in form No. Gen. 239.

Interest payable under Provident Fund Regulation in respect of sums applied
for payment of premia will cease to accrue with the payment for such purpose.

Bonus in respect of policies admitted to the Scheme will not be received by
the subscriber during the currency of the policies as long as the assignment in
favour of the Bank exists. As and when a policy admitted to the Scheme
matures, the maturity value will be collected by the Bank. Out of this amount,
a sum equal to the aggregate of the amounts appropriated from the Fund will
be credited to the Administrators’ Account. The balance will be paid to the
subscriber.
If the employee ceases to be in the Bank’s service before maturity of the policy other than by reason of death, the policy will be reassigned to him after he ceases to be in Bank’s service.

In case an employee expires, the amount due to him will be collected by the Bank and after appropriating the amount paid out of the Fund, the balance may be paid to the nominee/claimant.

If the subscriber desires to discontinue this facility, he will be permitted by the Competent Authority to do so subject to the following:

(a) The policy will be re-assigned only after he has refunded to the Fund the total amount of premia paid out of it in one installment or monthly installments not exceeding 24.

(b) If an employee does not desire a re-assignment of the policy but only wishes to pay the subsequent premia from his salary, he will be required to authorise the Bank to make the payment of premia by deduction thereof from his salary.

(c) Once the employee discontinues the facility in respect of a policy, the same policy will not be accepted again for this purpose at a later stage.

3.149 Maintenance of Individual Provident Fund Accounts and Subsidiary Books of Accounts

All receipts to the Fund which are credited to ‘Administrators’ Account’ and all payments made there from will simultaneously be accounted for in the individual accounts of the concerned employees. The accounts will be maintained in loose leaf ledger. The subsidiary books of the Fund will also be maintained by the Office maintaining the Administrators’ account.

3.150 Individual Provident Fund Accounts

The individual accounts will be maintained in form No. Gen 240. Postings will be made therein from the schedules/debit advices. The items of Bank’s contribution, Bank’s arrear contribution and interest thereon will be posted under Bank’s contribution. All other receipts in the account will be posted under ‘Employee’s subscription’. The debit items will be posted under the relevant column. Posting and balancing will be done on a monthly basis. Irrespective of the number of items posted in a month, only one month-end balance will be posted in the columns relating to ‘Employees balance’ and ‘Bank’s balance’ so that in respect of a given half-year there will only be six balances in each account under each head.

At Central Office, with the implementation of the integrated Establishment System (IES), the individual Provident Fund accounts are maintained in the master file in the IES. Funds Section of DEBC uploads the files (inputs) containing the transactions relating to credits and debits in the individual accounts through IES and these debits and credits are updated in the
individual Provident Fund accounts. The aggregate of the balances in the individual accounts at the end of every month will be reconciled with the balance in the Administrator's account as per General Ledger."

(a) Subsidiary books
The undernoted subsidiary books of accounts will be maintained.
(i) Provident Fund Cash Book in form No. Gen.025
(ii) Provident Fund Ledger in form No.Gen.026

(b) Provident Fund Cash Book

The receipts and payments to/from the Fund will be entered in the Cash Book from the vouchers. All items of a day’s transaction will be entered in the Cash Book under various ledger account heads to which they belong. The ledger accounts heads are given below. The total under each account head will be extended to the outer column. These totals on debit and credit folios of the Cash Book will be added after all the vouchers of the day are posted in the Cash Book. The totals on the debit and credit folios represent the day’s receipts and payments respectively.

(c) Provident Fund Ledger

The Provident Fund Ledger will be posted from the Cash Book from which the day’s total transactions of receipts and payments under various heads of account will be available. The undernoted accounts will be maintained in the Provident Fund Ledger.

(i) Bank Account
The day’s total receipts and payments from the Cash Book folios will be debited and credited respectively to the Bank Account.

(ii) Employees’ Subscription Account
Amounts recovered by way of employees’ subscription from their salaries will be credited to this account. Amounts received from former employer of a subscriber will also be credited to this account.

(iii) Employees’ Additional Subscription Account
Amounts recovered by way of additional subscription from salaries of the subscriber will be credited to this account.

(iv) Bank’s Contribution Account
Amount of Bank’s contribution including Bank’s arrear contribution will be credited to this account.

(v) Interest on Employees’ Subscription Account
Amounts of half-yearly interest and interest for broken periods paid on Employees’ balance will be credited to this account.

(vi) Interest on Bank’s Contribution Account
Amount of half-yearly interest and interest for broken period paid on Bank’s balance will be credited to this account.
(vii) Recoveries of Advances granted to Employees’ Account
Amounts of monthly installments of temporary advances granted to employees and the amounts thereof, if any, refunded by the employees will be credited to this account.

(viii) Refund of withdrawals granted to Employees’ Account
The amounts refunded by the subscriber out of withdrawals granted from the Fund will be credited to this account.

(ix) Amounts transferred from other Offices Account
Amounts of Provident Fund balances in respect of employees transferred from other Offices will be credited to this account.

(x) Proceeds of Life Insurance Policy Realised Account
Amounts representing maturity proceeds of Life Insurance Policies assigned to the Bank in respect of which premia are paid from the Fund will be credited to this account.

(xi) Advances granted to employees Account
Amounts of temporary advances granted to employees will be debited to this account.

(xii) Withdrawals by Members from their own subscription Account
Amount of withdrawals paid to employees including withdrawals on leave preparatory to retirement will be debited to this account.

(xiii) Member’s Life Insurance Policy Premia Paid Account
Amounts representing premia paid from the Fund in respect of policies assigned to the Bank will be debited to this account.

(xiv) Employees’ subscription and Bank’s contribution paid Account
Amounts representing refunds made to subscribers at the time of final settlement of their Provident Fund accounts will be debited to this account.

(xv) Bank’s Contribution Forfeited Account
Amount of Bank’s balance including interest thereon forfeited and refunded to the Bank will be debited to this Account.

(xvi) Balance transferred to other Offices Account
Amounts of Provident Fund balances transferred to other Offices will be debited to this Account.

(xvii) Interest on Employees’ Subscription Paid Account
Amounts representing interest recovered from employees balance at the time of final settlement of account, being interest credited in excess on employee’s subscription, will be debited to this account. This account will be closed by transferring the year end balance in the account to ‘Interest on Employees’ subscription Account’ (Item v).
(xviii) Interest on Bank’s Contribution Paid Account.

Amounts representing interest recovered from Bank’s balance at the time of final settlement of the account, being excess interest credited on Bank’s balance in respect of a subscriber, will be debited to this account. This account will be closed by transferring the year end balance in the account to ‘Interest on Bank’s Contribution Account’ (Item vi).

Any excess amount of interest credited to the Provident Fund Account of an employee who continues to be in the service will be adjusted from the half yearly interest to be credited to his account subsequently by crediting less interest or no interest as the case may be. In such cases no vouchers will be passed and therefore the above accounts will not be operated.

(xix) Adjusting Accounts

The adjusting accounts are not regular ledger accounts unlike the ledger accounts at (i) to (xviii) above. These accounts are maintained in the subsidiary ledger to take care of the reversal of entries to set right debits/credits passed erroneously, without affecting the gross position in the regular ledger accounts. The items of ‘receipts’ in the vouchers relating to reversal of entries will be debited and the ‘payments’ credited to the respective adjusting accounts instead of debiting/crediting respectively to the regular ledger accounts. An adjusting account will be opened for any of the regular ledger accounts mentioned above in case of necessity. These adjusting accounts will be closed at the year end by transferring the balances to the relative regular ledger accounts.

(xx) General Fund Accounts

The year end balance in the ledger accounts shown against item (ii) to (xvi) will be transferred to the ‘General Fund Account’ for the purpose of closing the accounts of Fund.

3.151 Closing of Accounts

The annual accounts of the following Funds will be closed as on the dates given below:-

<table>
<thead>
<tr>
<th>Name of the Fund</th>
<th>Accounts to be closed as on</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) RBI Employees’ Provident Fund</td>
<td>31st March each year</td>
</tr>
<tr>
<td>(b) RBI Employees’ Leave Encashment Fund (Retiring Employees)</td>
<td>30th June each year</td>
</tr>
<tr>
<td>(c) RBI Employees’ Gratuity and Superannuation Fund</td>
<td>30th June each year</td>
</tr>
<tr>
<td>(d) Dr.B.R.Ambedkar Birth Centenary Year Fund</td>
<td>30th June each year</td>
</tr>
</tbody>
</table>

Closing of Provident Fund Accounts will be done as detailed in the ensuing paragraphs:
In the case of Provident Fund transactions, the month in which the receipts/payments have to be accounted for in the Provident Fund Accounts of the individual employees (called the month of Transaction or M.T.) may be the same as the month in which the relative voucher is posted or earlier. M.T. is to be indicated on all Provident Fund vouchers, generally having regard to the month of payments to or receipts from the individual subscriber. Between 1st April and 30th June of each year, the subsidiary ledger sub-heads which are to be closed as on 31st March (being the end of the preceding accounting year) are kept open. While posting the Provident Fund vouchers in the Cash Book, the M.T. will be taken into account. Vouchers with March (or an earlier month) as the M.T. will be posted in Column 1, while the vouchers with April/May/June as the M.T. will be in Column 2. Column 1 represents entries to be notionally accounted for as on the 31st March (i.e., in the preceding accounting year) and they will be posted to the concerned account in the subsidiary ledger of the preceding accounting year. Column 2 represents entries to be accounted for not on notional basis but on real time basis (i.e., in the month in which the voucher is passed) and they will be posted to the ledger (of the current accounting year) in the normal course. The totals of entries under the two columns will be added up and extended in the outer column (separately under each sub-head operated) and the total of entries in this outer column from the debit/credit folios will be posted to the debit/credit column of the Bank Account on a day-to-day basis. Thus, between 1st April and 30th June each year, from Cash Book, entries will be posted in the concerned sub-head partly on notional basis and partly on real time basis. On the other hand, Bank Account in the subsidiary ledger will be posted throughout the accounting year on real time basis.

During the first fortnight of July each year, the accounts in the subsidiary ledger for the previous accounting year will be closed as under:

(i) Each adjusting account will be closed by transferring the balance to the concerned regular sub-head.

(ii) ‘Interest on Employees subscription paid Account’ and ‘Interest on Bank’s Contributions paid Account’ will be closed by transferring the balance to ‘Interest on Employees Subscription Account’ and ‘Interest on Bank’s Contribution Account’ respectively.

(iii) The regular sub-heads will then be closed by transferring the balance to the General Fund Account.

The General Fund Account will be the basis for preparing the annual Provident Fund accounts viz., (i) the Receipts and Payments Account and (ii) the Statement of the Fund. As on 31st March, the balances in the Bank Account in the Subsidiary Provident Fund ledger will be equal to the balance in the Administrators Account in the General Ledger. Similarly, as on the said date, on reconciliation, the balance in the General Fund Account in the Subsidiary Ledger will be equal to the aggregate of the balances of the individual Provident Fund Accounts of the subscribers. The balance in the General Fund Account will be reconciled with the Administrators’ Account by preparing the under-noted statement:

Reconciliation Statement

A. Total balances in the individual Provident Fund Accounts  Rs. _______

Add.
Amount of debit vouchers passed
after 31st March but accounted
for in the individual Provident
Fund accounts before that date.
(The amount of each such voucher
will be listed separately). Rs. _______

Less.

Amounts of credit vouchers passed
after 31st March but accounted
in the individual Provident Fund
accounts before that date.
(The amount of each such
voucher will be listed separately). Rs._____

B. Balance Rs.__________
The balance at B should agree with the balance in the Administrators of
Reserve Bank of India Employees Provident Fund Account as at the close of
31st March.

3.152 Audit of the Accounts

The Offices maintaining the Provident Fund Accounts will arrange to
get the accounts of the Fund audited. The name of the auditors who will audit
the accounts and the fees therefor will be advised by Central Office.

3.153 Provident Fund - Statement of Accounts

A statement of Receipts and Payments in form No. Gen. 241 and a
statement of the Fund in the form No. Gen. 242 will be prepared from the
subsidiary books of the Fund and submitted to the Auditors together with the
reconciliation statement, (if any, required) under the signature of the Officer-in-Charge of the Office.

Offices will send to Central Office the undernoted statements by 15th of
June each year: -

(a) One advance copy of the
   (i) Receipts and Payments Account,
   (ii) Statement of the Fund; and
   (iii) Reconciliation Statement (if any).

(b) Outward transfers of Provident Fund balances during the year
    ended 31st March.

(c) Inward transfers of Provident Fund balances during the year
    ended 31st March.

(d) Purpose-wise break-up of withdrawals and advances.

(e) Balances in accounts not settled/not claimed within six months
    of the retirement etc., of the subscriber - position as on 31st March.

(f) Number of subscribers as on 31st March.

(g) Outstanding balance of advance granted to staff from provident
    fund.

After audit, a certificate in form No. Gen. 241/242 will be obtained from
the Auditors. The original statements duly signed by the Officer-in-Charge
and the auditors, together with one extra copy, will be sent to Central Office (a
copy being retained at the Office) not later than 15th of July every year. A copy of the reconciliation statement (if any) will also be sent to Central Office.

Based on the audited annual accounts of the Provident Fund and the annual accounts prepared at Central Office, consolidated annual accounts for the Bank as a whole will be prepared in Central Office.

The annual audit in the Funds Section of the DEBC at Central Office pertains to the undernoted accounts:

(i) Receipts and Payments Account (R&P) and Statement of Fund (SF) in respect of the Provident Fund A/cs. maintained at Central Office.
(ii) Consolidated R&P and SF for the Bank as a whole
(iii) R&P and SF in respect of the RBI Employees’ Leave Encashment (Retiring Employees) Fund; and
(iv) R&P and SF in respect of the Reserve Bank of India Employees’ Gratuity and Superannuation Fund. After the accounts of the Funds are approved by the Administrators of the Funds (PF& GF), copies of the accounts as at (ii) & (iii) above are sent to Offices for being displayed on the Notice Board for information of the employees as required under the Fund Regulations.

3.154 Individual Provident Fund Statements

A statement in form No. Gen. 243 will be prepared and issued to the subscribers.

3.155 to 3.160 - Deleted

(H) GRATUITY

3.161 Application

Gratuity is admissible to full time employees of the Bank in accordance with the Reserve Bank of India (Payment of Gratuity to Employees) Rules, 1947 or under the Payment of Gratuity Act, 1972 whichever is more beneficial. Similarly, gratuity to part-time employees is admissible in terms of the ‘Rules for the Grant of Gratuity to Part-Time Employees & full time temporary employees appointed on an ad hoc basis or to ex-cadre post of the Reserve Bank of India’ or under the ‘Payment of Gratuity Act,1972’ whichever is more beneficial. Payments of gratuity will be made strictly in accordance with the above rules and the administrative instructions issued by Central Office from time to time.

3.162 Gratuity may be sanctioned by the Deputy General Manager / General Manager (Estt./Admn.) section for all classes of employees. The cases involving legal issues will be referred to Central Office, for clarification.

3.163 Amount of Gratuity

The amount of gratuity admissible to a full-time employee is to be calculated as per the provisions of Reserve Bank of India (Payment of Gratuity to Employees) Rules, 1947 and also as per the provisions of
Payment of Gratuity Act, 1972 as amended from time to time, and the employee may be paid the amount, whichever is more beneficial.

While efforts should be made to pay the gratuity soon after retirement, preferably on the date of retirement, the payment should not be made later than one month from the date of retirement provided there are no disciplinary/vigilance cases pending against the retiring employee.

All case papers relating to payment of gratuity and income-tax thereon will be kept in separate files and put up to the Inspection Team for scrutiny during inspection.

3.164 Gratuity and income-tax and surcharge payment—Head of Account

Payment of gratuity will be made by debit to a Fund styled ‘Gratuity and Superannuation Fund’ maintained in the books of DEBC, Central Office. Gratuity payments by Offices other than Central Office Departments will, therefore, be made by debit to Central Office through ‘Reserve Bank of India General Account – DEBC, CO’ under advice to Central Office. The gratuity amount will be rounded off to the next higher rupee. Income-tax and surcharge payable by the Bank on gratuity amounts will be credited to Government Account by debit to ‘Gratuity and Superannuation Fund’. Accordingly, the payment of Income-tax and surcharge payable by the Bank on gratuity paid by Offices other than Central Office Departments will be made by debit to ‘Reserve Bank of India General Account – DEBC, CO’ under advice to Central Office.

The stamped receipts obtained from payees for payment of gratuity may be retained by the Offices/Departments along with relevant case papers for making the same available for perusal of the Concurrent Auditor/CSAA/Inspection Department/Statutory Auditors. A remark to the effect that stamped receipts have been obtained from the concerned payees may be made in the narration of the respective Transfer Responding Advices (TRAs) to be sent to DEBC.

3.165 Compassionate Gratuity in respect of employees who die while in service

A dependent of every full-time employee of the Bank (and also a part-time employee who has put in continuous service of 2 years) who dies while in service will be eligible for the compassionate gratuity. It will be in addition to any other superannuation benefit payable to such dependent.

Note

Compassionate Gratuity shall be payable to the person who may have been nominated by the employee in terms of Regulation 15 of the Reserve Bank of India Employees’ Provident Fund Regulations or be deemed to have been so nominated under Regulation 20(iii) of the said Regulations; and if there are more persons than one so nominated or deemed to have been nominated the amount of compassionate gratuity shall be distributed among such persons in the same proportion in which the employee has distributed the amount standing to his/her credit in the Provident Fund.
3.166 Amount of Compassionate Gratuity

Compassionate Gratuity will be payable in respect of an employee dying while in service as per the provisions of Reserve Bank of India Rules for Payment of Compassionate Gratuity in respect of employees of the Reserve Bank of India.

3.167 Payment

The amount will be paid in one lump sum to the person eligible for such payment. The compassionate gratuity will be treated as of a casual and non-recurring nature and thus exempt from income-tax under Section 10 (3) of the Income-tax Act. Payments under the captioned scheme may be debited to ‘Gratuity and Superannuation Fund Account’/ ‘Reserve Bank of India General Account’, as the case may be under advice to Central Office.

(I) P E N S I O N

3.168 Pension payable to ex-employees of the Bank transferred from Government or Imperial Bank

Pension payable to ex-employees of the Bank viz., transferred Government or Imperial Bank employees, who had retained their pension rights, will be disbursed at Offices authorised to do so against receipts in form No. Gen. 249 on the last day of the month and in case the last day happens to be a holiday, on the following working day. The payment will be made by debit to Central Office through Reserve Bank of India General Account under advice and the pension receipts forwarded to that Office for record. A register in form No. Gen.027 will be maintained at Offices in which pension payments to ex-employees will be recorded as and when made.

3.169 Pension payable to employees of the Bank under Reserve Bank of India Pension Regulations, 1990

The Pension Scheme came into force from November 01, 1990 and is applicable to all full-time employees and to such part-time employees whose weekly hours of work exceed 13 hours. The Scheme covers the employees who retired from Bank’s service on or after January 1, 1986. All employees joining the Bank’s service as from November 1, 1990 will be governed by the Reserve Bank of India Pension Regulations, 1990 and the Scheme of Contributory Provident Fund will not be applicable to them.

The pension scheme is governed by Reserve Bank of India Pension Regulations, 1990, which are statutory in nature. A printed booklet of these Regulations has been furnished to all Offices. The booklet gives broad features of the pension scheme.
The operational part of the pension scheme has been explained in detail in the Consolidated Memorandum of Instructions issued vide circular CO. HRDD. G.12 / 78 / 21.01 / 2008-09 dated July 1, 2008. Broad features have been given in the following paragraphs.

3.170 At the beginning of every quarter as on 1st of January, April, July and October, the Section dealing with the sanction of pension will draw up a list of employees due to retire during the following quarter viz., April-June, July-September, October-December, January-March respectively and initiate action to obtain various forms, as are required under the scheme, duly completed. Pension folder of each employee should be prepared separately.

3.171 The undernoted forms have been prescribed under Reserve Bank of India Pension Regulations, 1990 for various purposes.-

i. Form No. Gen.252 - (Pension Form No. 2) - Form of application for commutation of a fraction of superannuation pension without medical examination to be submitted in duplicate.

ii. Form No. Gen.253 - (Pension Form No. 2A) - Form of application for commutation of pension subject to medical examination of an applicant to be submitted in duplicate.

iii. Form No. Gen.255 - (Pension Form No 3A) - Form of receipt to be obtained from a retired employee for payment of commuted value of pension in terms of Regulation 30 of Reserve Bank of India Pension Regulations, 1990).

iv. Form No. Gen.257 - (Pension Form No 4) - Details of family

v. Form No. Gen.258 - (Pension Form No 5) - Form of letter to the Bank’s Medical Officer

vi. Form No. Gen.259-(Pension Form No.6) - Medical examination by the Bank’s Medical Officer

vii. Form No. Gen.260 - (Pension Form No.7A) - Calculation Sheet

viii. Form No. Gen.261 - (Pension Form No.8) - Form of letter to the widow/widower/ son/ daughter of a deceased employee for grant of Family Pension

ix. Form No. Gen.262 - (Pension Form No. 9) - Form of application for the grant of family pension on the death of an employee/pensioner

x. Form No. Gen.263 - (Pension Form No. 10) - Form for calculation and sanction of family pension when an employee dies while in service/while in receipt of pension

xi. Form No. Gen.264 - (Pension Form No 11) - Medical Certificate from Bank’s Medical Officer for the purpose of grant of Invalid Pension

xii. Undertaking to be given by Nominee/Joint Account Holder of the Pensioner to intimate the Bank in the event of death of the pensioner. (Pension Form No. 13) – Gen. 266A.

xiii. Format of affidavit by the next eligible family member/ legal heir in the event of death of first eligible family member receiving the family pension. (Pension Form 15) – Gen.266B.
xiv. Pro forma of undertaking by the widow/widower/daughter that he/she has not married/remarried, as the case may be (Pension Form 16 - Gen. 271)

xv. Format of letter to the Assistant Registrar of Court in case of attachment of pension (Pension Form 17) - Gen.266C.

xvi. Format of Indemnity Bond to be submitted by nominee/dependent/s in case of missing employee (Pension Form 18) – Gen.266D.

xvii. Format of application for counting of past civil service for the purpose of pension under RBI Pension Regulations (Form 19) – Gen.266E

Some of the Forms, such as Form No. Gen.257-(Pension Form No 4) for giving details of family, have provision for obtaining photograph of the first eligible family member. The Offices may obtain sufficient copies of photographs as indicated in Paragraph 2 of Part-C of HRDD,CO circular ibid. If this Form is already obtained and filed in the service file or separately, the same should be placed in the pension folder. In case the photographs of the first eligible family member are more than 10 years old, fresh photographs may be obtained and kept in the pension folder.

3.172 An authorisation from the employee may be obtained in Form No.12 Gen.265 (Earlier referred to as Pension form A) authorising the Bank to recover Bank’s dues such as loans, advances with interest thereon, rent/license fee, damages/ breakage to residential accommodation provided by the Bank or any other recovery of the Bank’s dues, as also Staff/Officers Co-operative Credit Society dues from the amount of commutation value of pension and from monthly pension, if necessary.

3.173 After sanction of pension, a copy of Form No. Gen.260 (Pension Form No 7-A) should be preserved by the Office along with the other pension case papers of the concerned employee in his individual folder. These folders should be made available to the Concurrent Auditors for 100% scrutiny immediately after the sanction of pension .These folders are also to be subjected to Control Self Assessment Audit in the next round of audit immediately after the sanction of pension.

3.174 The payment of commutation value of pension to an employee, when applied for immediately on retirement, should be made by a crossed cheque or demand draft or by credit to Savings Bank Account of the pensioner on the day following the date of retirement and in no case the payment of this amount should be delayed beyond the 3rd working day after (excluding) the date of retirement. However, when commutation is applied for at any time after the retirement i.e., within or after a period of one year, the instructions contained in Consolidated Memorandum of Instructions issued vide circular CO. HRDD.12/78/21.01/2008-09 dated July 1, 2008 may be followed.

3.175 The first payment of monthly pension should also commence promptly after the end of the month following the month in which the employee has retired. However, if the employee has availed of Leave Preparatory to Retirement, the payment of pension should commence after the end of the
month following that in which the Leave Preparatory to Retirement expires. No pension should be paid for the period of Leave Preparatory to Retirement.

3.176 Paying Office should ensure that the income-tax is deducted at source from the pension every month before payment. The position regarding profession tax may be ascertained from the concerned State Authorities and decision may be taken in the light of the position obtaining in the States (cf. Circulars DEBC. Fund No.26/8P-90/91 dated February 7, 1991 and DEBC. Est. No. S.22/4/91-92 dated December 3, 1991).

3.177 The Office will make the payment of pension amount by crossed cheque or by D.D. by debit to Central Office through ‘Reserve Bank of India General Account’ under advice to the Chief General Manager, Department of Expenditure and Budgetary Control (Funds Section), Reserve Bank of India, Central Office, Mumbai.

3.178 If the employee so requests, pension may be credited to his bank account maintained locally, as mentioned in circular PPD No.G.13/575/RII(CP)-171D/91-92 dated August 16, 1991, or dispatched by means of a demand draft to the banker indicated by the pensioner, in terms of circular DAPM No. G 11/95/ 21.01/98-99 dated October 15, 1998 without insisting on advance receipt. Office should however, ensure that retired employee submits ‘Life Certificate’ on 1st November every year as per Form No. Gen.266 as indicated in circular DAPM No.G.35/176/21.01/97-98 dated February 17, 1998. In other cases, no pension should be released unless the stamped receipt is received in advance. Wherever feasible, the pension amount may be credited to the pensioner’s bank account through the mechanism of ECS-Credit.

3.179 In case a pensioner desires payment of pension to be made by money order, the same may be done at his cost.

**Family Pension**

3.180 On receipt of intimation regarding the death of an employee/retired employee governed by Reserve Bank of India Pension Regulations, 1990, the Office/ Department should advise in Form No. 8 to the first eligible family member to apply in Form No. 9 for family pension. On receipt of the same, the documents submitted by the eligible family member should be verified and placed in a folder with the form of details of family in Form 4 and pension papers processed for sanction in Form 10.

3.181 After sanction of family pension, Form 10 should be preserved by the Office along with other family pension case papers in respect of concerned deceased employee in the individual folder. These folders should be made available to the Concurrent Auditors for 100% scrutiny immediately after the sanction of pension. These folders should also to be subjected to Control Self Assessment Audit in the next round of audit immediately after the sanction of pension.
Grant of Ex-Gratia Payment to families of deceased ex-employees governed by CPF Scheme who retired/ died while in service prior to 1.1.1986

3.182 The Scheme of Ex-gratia was introduced in the Bank vide Administration Circular No. 2 dated August 10, 1992 in order to provide some monetary relief to the families of employees of the Bank who died while in service prior to January 1, 1986 or who retired with CPF benefits from the Bank’s service prior to January 1, 1986 and died thereafter. The detailed instructions have been explained in Consolidated Memorandum of Instructions issued vide Central Office Circular CO. HRDD. No. G./15/79/21.02 /2008-09 dated July 01, 2008.

3.183 The Ex-gratia payment will not be payable to more than one member of the family at the same time. The life-time arrears of Ex-gratia payment will be payable in respect of the eligible family members of the deceased employees of the Bank who were alive on 1.1.1986 and died subsequently, up to the date of death. The application for grant of ex-gratia payment will have to be made in Form No.Gen.267 - (Form No EG 1). Calculation and sanction of ex-gratia payment is to be made in Form No.Gen.268 - (Form No. EG 2).

Where the applicant is not in a position to produce a copy of relevant records as mentioned in Form No. Gen.267 (EG 1), he/she may submit an Affidavit duly sworn before a Magistrate or attested by a Notary Public as in the Form No.Gen.268A - (EG-3).

Provisions of eligibility prescribed for family pension under the Reserve Bank of India Pension Regulations, 1990, will also apply for the purpose of regulating grant of ex-gratia payment.

3.183 (A) A list of beneficiaries (widow/widower/ eligible child of deceased pre-January 01, 1986 retirees of the Bank) and the amount paid to them at the end of every month may be sent to the Chief General Manager-in-Charge, Department of Expenditure & Budgetary Control (Funds Section), Reserve Bank of India, Central Office, Mumbai, as in Form No.Gen.268 B - (Form EG-5).

Ex-gratia relief to the Living pre-1.1.1986 retirees of the Bank

3.184 In terms of Administration Circular No.5 dated November 27, 1998, monthly ex-gratia relief is paid (w. e. f. November 1, 1997) to the living pre-January 1, 1986 retirees of the Bank, who rendered at least twenty years of continuous service in the Bank prior to their retirement. All those ex-employees who were living as on November 1, 1997 are eligible for the above relief. They are not required to refund any part of the Contributory Provident
Fund amount received by them at the time of their retirement from the Bank’s service.

In respect of ex-employees, who were alive as on November 1, 1997, but died subsequently, the arrears of ex-gratia relief for the period November 1, 1997 to the date of death are payable to the legal heirs.

The application for grant of ex-gratia relief will have to be made in Form No. Gen.269 (Form No. XG-A). Calculation and sanction of ex-gratia relief is to be made in Form No. Gen.270 (form No. XG-B)

3.184 A - A list of beneficiaries (living pre-January 01, 1986 retirees of the Bank) and the amount paid to them at the end of every month may be sent to the Chief General Manager-in-Charge, Department of Expenditure & Budgetary Control (Funds section), Reserve Bank of India, Central Office, Mumbai, as in form No.Gen.270A (Form XG-C).

Grant of family pension to the eligible family member of a missing employee

3.185 The eligible family member of an employee reported missing for a minimum period of one year will be granted family pension subject to the conditions as laid down in Part B – Para 1 of the Consolidated Memorandum of Instructions issued vide circular CO. HRDD. G.12 / 78 / 21.01 / 2008-09 dated July 1, 2008.

Such case may be referred to Central Office (HRDD, Pension Cell) with full particulars for final decision.

Submission of Life Certificate

3.186 All pensioners, family pensioners and recipients of ex-gratia payment are required to submit ‘Life Certificate’ in Form No. Gen.266 as on 1st November every year.

In addition to Life Certificate, widow/ widower or daughter who is in receipt of family pension/ex-gratia payment is required to submit an undertaking, as in Form No. Gen.271 (Form EG 4) to the effect that she/he has not married/remarried, as the case may be.

Where the beneficiaries of family pension/ex-gratia relief are employees of the Bank, production of ‘Life Certificate’ may be dispensed with. However, Offices may ensure before disbursing the pensionery/relief amount that the beneficiaries continue to be in the employment of the Bank. ‘Life Certificate’ may, however, be insisted upon once they cease to be in the service of the Bank.
3.186 A - Medical Assistance

a) To All beneficiaries of Ex-gratia relief granted vide A C No. 2 and A C No. 5 dated August 10, 1992 and November 27, 1998

A Scheme of Medical Assistance to above mentioned beneficiaries was introduced in terms of Administration Circular No. 10 dated June 2, 2001 read with Circular DAPM. No. G.9/22/21.02/2002-03 dated August 1, 2002. The quantum of medical assistance was paid every month along with the ex-gratia amount to all beneficiaries at a uniform rate.

Subsequently, in terms of circular CO. HRDD. No. 54/341/21.02/2004-05 dated April 7, 2005; the quantum of medical assistance was enhanced to all beneficiaries depending on the grade of the employee at the time of retirement/death while in service.

The present quantum of Medical Assistance to all beneficiaries has been enhanced with effect from April 01, 2008 as under in terms of circular CO. HRDD. No. G. 42/909/21.01/2008-09 dated July 23, 2008

<table>
<thead>
<tr>
<th>Class / Grade at the time of Retirement / Death while in service</th>
<th>Quantum of Medical Assistance (Per month)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class IV</td>
<td>3,400/-</td>
</tr>
<tr>
<td>Class III</td>
<td>3,800/-</td>
</tr>
<tr>
<td>Grade A / B / C</td>
<td>4,400/-</td>
</tr>
<tr>
<td>Grade D / E</td>
<td>5,000/-</td>
</tr>
<tr>
<td>Grade F/ ED</td>
<td>5,600/-</td>
</tr>
</tbody>
</table>

b) To the Pre-1975 Employees who had resigned prior to the introduction of provision for Voluntary Retirement in Reserve Bank of India (Staff) Regulations, 1948

The Scheme of Medical Assistance has been extended to employees who had resigned prior to 1975 after rendering at least twenty years of continuous service in the Bank, in terms of circular CO. HRDD. G. No. 87/10956/21.02/2006-07 dated April 9, 2007 from February 1, 2007.

The quantum of medical assistance is the same as that paid to ex-gratia recipients from time to time.

c) To All Family Pensioners

A Scheme of Medical Assistance has been extended to all family pensioners of the Bank drawing family pension under the RBI Pension Regulations, 1990 in terms of CO. HRDD. No. G 120/10140 / 21.01/ 2007-08 dated April 1, 2008 read with circular CO. HRDD. No. G. 42/909 / 21.01/2008-09 dated July 23, 2008 with effect from March 01, 2008.
The amount of Medical Assistance is to be paid at the rates applicable to the grade of the employee at the time of retirement/death while in service along with the monthly payment of family pension to all the beneficiaries without insisting on separate application from them for the purpose.

No Dearness Relief is to be paid on the amount of Medical Assistance.

The recipients should be advised of the grant of Medical Assistance while making the first payment.

(J) RESERVE BANK OF INDIA (PAYMENT OF COMPENSATION FOR ACCIDENT WHILE ON DUTY) SCHEME, 1981

3.187 Applicability of the Scheme
This Scheme is applicable to all whole time employees of the Bank. It is also applicable to the Governor, Deputy Governors, Executive Directors and all persons who are for the time being in the whole time employment of the Bank, by whatever designation they may be called. Whole time employees of the Bank who are on deputation or on duty with other institutions in India will during the period of such deputation or duty, be covered by the Scheme. The Scheme is not applicable to employees of other institutions who are on deputation to the Bank. The scheme is also not applicable to workmen employees of the Bank covered by the Workmen’s Compensation Act, 1923 in respect of death or disablement for which compensation is payable under the said Act.

3.188 The scheme is applicable only in case of accidents arising out of and in the course of performance of official duties of an employee and will not cover accidents which take place while the employee is performing journeys at his permanent headquarters from his residence to the place of duty and vice-versa. However, accidents occurring to the employees at temporary headquarters will be covered by the scheme.

3.189 Claim for compensation
Compensation under the scheme cannot be claimed as a right but may be granted at the discretion of the Bank to an employee, or his nominee, or his heirs. A claim for compensation may be made under the Scheme to the Chief General Manager, HRDD, Central Office on the occurrence of any of the following events arising out of personal injury caused to an employee by accident in the course of performance of the official duties of such employee.
(a) death;
(b) permanent total disablement;
(c) permanent partial disablement of substantial nature.

3.190 No claim for compensation will be entertained under the Scheme if the death or the disablement, whether permanent total or permanent partial, as the case may be, was caused:
(a) by intentional self-injury, suicide or attempted suicide;
(b) whilst under the influence of intoxicating liquor or drugs;
(c) due to the employee committing any breach of law with a criminal intent;
(d) by any act which a person in a sane state of mind would not commit;
(e) due to failure to comply with any statutory obligation; or
(f) by any disease or due to pregnancy whether directly or indirectly.

3.191 Quantum of compensation
The quantum of compensation that may be paid under the Scheme shall be at the rate of thirty months’ pay for death, forty two months’ pay for permanent total disablement and twenty one months’ pay for permanent partial disablement of a substantial nature. For this purpose, the ‘pay’ shall be as defined under Reserve Bank of India (Staff) Regulations,1948. The compensation provided for disablement under the Scheme shall be payable only on the basis of certificate from the Bank’s Medical Officer. The payment made under the Scheme may be debited to ‘Charges Account – Establishment – Miscellaneous - Not Enumerated’.

3.192 Nomination under the scheme and submission of claim
Every employee shall nominate in form No.Gen.272 one or more persons/members of his family to whom the amount of compensation that may be sanctioned under this Scheme shall be payable in the event of his death. An employee may at his own discretion, in his nomination, distribute amongst his nominees the quantum of compensation that may be sanctioned under the Scheme. A nomination may be cancelled by an employee and replaced by another nomination. No nomination or notice of cancellation shall be effective unless it has been received by the Regional Director/Chief General Manager while the employee is still in the service of the Bank.

3.193 In the case of death or permanent total disablement or permanent partial disablement of substantial nature in respect of which a claim can be entertained under the scheme, intimation in form No.Gen.273, No.Gen.274 or No.Gen.275 as appropriate to the occurrence of such event shall be furnished within one month from the date of the event to the Chief General Manager, HRDD, Central Office by the injured employee or in the event of the employee’s death or physical disability by any other person on his behalf.

(K) SCHOLARSHIPS/FINANCIAL ASSISTANCE SCHEMES

3.194 Golden Jubilee Scholarships
Reserve Bank of India Golden Jubilee Scholarship Scheme was introduced from lst June 1985 on the occasion of the Bank’s Golden Jubilee. The Scheme consists of two parts, one is for pursuing studies beyond the 10th Std. upto 10 + 2 level or equivalent examination in India and the second for pursuing studies upto Graduation level in India in any discipline, i.e., technical, professional, medicine, arts, science, commerce, etc., including diploma or vocational courses recognised by the State/Central Government. Salient features of both the Schemes are as under:

(i) Applicability
(a) The Scheme is available to all employees of the Bank including part-time employees and those who are on deputation/duty with other institutions in India or abroad but does not include those appointed on contract or tenure basis.

(b) The Scheme shall not be applicable to employees on leave preparatory to retirement except to the extent otherwise provided in this scheme.

(ii) **Quantum**

The quantum of the scholarship/book grant under the Scheme shall be as prescribed by Central Office from time to time.

(iii) **General conditions**

(a) For the purpose of deciding eligibility, the percentage of marks (in the aggregate) as given in the mark list or grade certificate of any recognised Board/University/Educational Institution in India will be accepted on its face value.

(b) If a ward receives any scholarship from Governments or other institutions any time during the period when the child is availing of scholarship from the Bank, the scholarship/book grant under the scheme shall cease immediately.

The above condition may not be applied to those wards, who are recipients of National Talent Search Examination Scholarship.

(c) The scholarship once drawn would continue for the minimum prescribed period required for completing 10+2 or HSC or equivalent examination/ diploma/ degree courses. No scholarship would, however, be payable for the internship period or apprenticeship period after the final examinations are over.

(d) Even if the parent retires from the Bank’s service or dies in harness, the scholarships will continue, subject to the condition that the ward passes each year the prescribed examination and does not discontinue his/her studies during the period he/she receives the scholarships. The scholarships will, however, cease automatically on the parent resigning or being dismissed from the Bank’s service.

(e) The scholarship under the scheme may also be granted to those eligible wards of employee who secure admission to academic courses leading to a graduate degree on completion of Post-Class X (SSC or equivalent) Diploma courses, provided the other terms and conditions are satisfied.

(iv) **Procedure for making application and payments**

(a) An application in form No.Gen.276 may be made to the Regional Director/Chief General Manager/Officer-in-Charge of the Office/Department. The last date for receipt of the applications may be decided by the respective Offices depending upon the announcement of the results/completion of admission process, for the relative course.

(b) The applications should be supported by a copy of the mark sheet of SSC/10+2 or equivalent examination together with the original mark sheet. The original mark sheet will be returned after verification of the marks.
(c) The list of eligible applicants will be prepared by the Department/Office and approved by the Regional Director/Chief General Manager/General Manager (Officer-in-Charge). The list may be finalised by a local committee consisting of the Regional Director/Chief General Manager/General Manager (Officer-in-Charge), one Senior Officer nominated by him and Assistant General Manager/Manager (Personnel) of the Office/Department.

(d) The disbursement of scholarship amount for the academic year will be made by means of a cheque drawn in favour of the ward of the applicant, in one lump sum for one full academic year/semester at the beginning of each semester/year. Payment of the scholarship amount may also be made by cheque/PO drawn in favour of the employee or by credit to employee’s account with Staff Co-operative credit Society/Bank.

(e) The Office/Department, before making disbursement of the amount of scholarship each year, will satisfy that the ward had not failed in the academic year and/or discontinued his/her studies for which scholarship was awarded.

(f) In case a ward secures admission to a professional course after getting admission to a non-professional degree course, in the same or subsequent academic year, the scholarship will be continued for the new course of study. The total duration of the scholarship will not, however, be more than five years (including the period of scholarship of the old course). Cases where wards have changed the discipline from a non-professional to a professional course, after two or more academic years in the old course, will not be considered for the scholarship in the new course of study.

3.195 Bharat Ratna Babasaheb Dr.B.R. Ambedkar Centenary Year Scholarship Scheme

In commemoration of birth centenary of Bharat Ratna Babasaheb Dr.B.R. Ambedkar, the Bank has introduced ‘Bharat Ratna Babasaheb Dr.B.R. Ambedkar Centenary Year Scholarship Scheme’ in April 1991. The Scheme is in force from 1st June 1991. The salient features of the scheme are as under:

(i) Applicability

(a) The Scheme will be available to all employees of the Bank belonging to SC/ST including those who are on deputation or on duty with other institutions in India or abroad but does not include those appointed on contract or tenure basis.

(b) The Scheme shall not be applicable to employees on leave preparatory to retirement except to the extent otherwise provided in this Scheme.

(ii) Scholarship Scheme for studies beyond 10th standard up to 10+2 Standard level – Scheme 1

Under this Scheme, Scholarships are available to all eligible wards who secure at least an aggregate percentage of marks in 10th Standard or SSC or ICSE or equivalent examination as prescribed from time to time. The scholarship will be available to pursue studies up to HSC (10+2) level or equivalent examination in India. The value of the scholarship will be as prescribed from time to time.
(iii) **Scholarship Scheme for studies beyond 10+2 Standard level up to Graduation level - Scheme 2**

(a) Under this Scheme, scholarship is available to all those wards who secure at least an aggregate percentage of marks in the 10+2 standard or HSC or equivalent examination as prescribed from time to time.

(b) The Scholarship will be available to pursue studies up to graduation level in India in any discipline i.e., technical, professional, medicine, arts, humanities, science, commerce, etc., including diploma or vocational courses recognised by State/Central Govt. The value of the scholarship will be as prescribed from time to time.

(c) The duration of the scholarship will be for the duration of the diploma / graduation course, subject to a maximum of 5 years.

(iv) **Book Grant Scheme**

Those wards who are not eligible for the scholarship, will be considered for grant of a ‘book grant’, if they have secured at least an aggregate percentage of marks at SSC/HSC or equivalent examinations as prescribed from time to time. The quantum of book grant will be as prescribed from time to time.

(v) **Financial Assistance Scheme for post graduate studies**

Financial assistance will be granted for a maximum period of two years to those wards of SC/ST employees who have secured at least an aggregate percentage of marks as prescribed in graduation level examination and pursue post graduate studies in any subject. The quantum of financial assistance will be as prescribed from time to time.

(vi) **Financial Assistance Scheme for Ph.D. Degree**

Financial assistance at the rate prescribed from time to time will be granted to wards of SC/ST employees on acquiring the PhD degree.

(vii) **General conditions**

(a) The benefit under the above schemes will be available to all eligible children in the family of an employee belonging to SC/ST at any given time.

(b) (i) If a child receives any scholarship from Governments or other institutions any time during the period when the child is availing of scholarship from the Bank, the scholarship/book grant under the scheme shall cease immediately. The above condition may not be applied to those wards, who are recipients of National Talent Search Examination Scholarship.

(ii) The scholarship under the scheme may also be granted to those eligible wards of employee who secure admission to academic courses leading to a graduation degree on completion of Post-Class X (SSC or equivalent) Diploma courses, provided the other terms and conditions are satisfied.

(c) The scholarship once drawn will continue for the minimum period required for completion of 10+2 or equivalent examination/diploma / graduation course even if the parent retires from the Bank’s service or dies in harness subject to the condition that the ward passes the prescribed examination each year/semester and does not discontinue his studies during the period he receives the scholarship. However, if an employee ceases to be
in the service of the Bank on account of resignation, dismissal or termination etc., his/her ward will not be eligible to avail of scholarship under the scheme.

(d) Wards of SC/ST employees who could not be awarded scholarship under the ‘Reserve Bank of India Golden Jubilee Year Scholarship Scheme’ for children of employees of the Bank may be considered for scholarships under this scheme provided they comply with eligibility criteria prescribed for this scholarship.

(viii) Procedure for making application and payments

(a) An application in form No.Gen.277 may be made to the Regional Director/Chief General Manager/Officer-in-Charge on or before 30th September of a year.

(b) The application should be supported by a copy of the mark sheet of SSC/HSC or equivalent examination together with its original. The Office shall scrutinise the application with reference to the original mark sheet and return the original to the applicant after recording suitable remarks (say, ‘verified with the original’) in the copy of the mark sheet under proper authentication.

(c) The Office may also verify from its record as to whether the employee belongs to SC/ST category while scrutinising the application.

(d) The applications will then be submitted to the Regional Director/Chief General Manager/General Manager (O-in-C) or Head of the Department who may award the scholarship, book grant/financial assistance as per the provisions of the Scheme.

(e) The Offices/Departments may make payment of the value of the scholarship to the applicants after satisfying themselves that the ward is studying for the 10+2 or graduation course, as the case may be. In the latter case, the amount to be paid shall depend upon whether the ward is staying in a hostel or not.

(f) The concerned Offices/Depts. will make the disbursement of the scholarship in one lump sum for one full academic year/semester, by a cheque drawn in favour of the ward of the applicant on satisfying themselves that the ward has not failed in the academic year/semester and/or discontinued his studies for which he was awarded scholarship. Payment of the scholarship amount may also be made by cheque/PO drawn in favour of the employee or by credit to employee’s account with Staff Co-operative credit Society/Bank.

(g) The payment will be made by debit to ‘Reserve Bank of India General Account – Central Office’. The stamped receipts obtained from the concerned employees may be retained by the Offices/Departments along with relevant case papers for making the same available for perusal of the Concurrent Auditors/CSAA/Inspection Department/Statutory Auditors. A remark to the effect that stamped receipts have been obtained from the concerned employees may be made in the narration of the respective Transfer Responding Advices (TRAs) to be sent to DEBC.

(h) The Offices/Departments are required to furnish a monthly statement giving full details of payments made under the above Fund along with TRA Nos. so as to reach DEBC positively by 10th of the following month.
3.195A Incentive Scheme for pursuing select categories of part time and distance learning courses

The Incentive Scheme provides for reimbursement of fees not exceeding the prescribed limit and an ex-gratia payment on completion of the specified categories of courses of study, undertaken on a part-time basis or under a Distance Education Mode (i.e. through correspondence course, through internet or any other technology enabled media). The courses under the scheme could be offered either by the universities / institutes located in India or abroad but should lead to an award of a degree, diploma or a certificate after an appropriate system of examination and evaluation of the candidates and should not be merely the courses culminating into a "course completion" certificate.

The courses, studies, qualifications for which benefits are already available under different schemes in existence such as CAIIB, Ph.D and Graduation by Class-III employees will not qualify for benefits under the scheme.

All confirmed employees who fulfill the minimum qualification and other criteria for admission to the course prescribed by the educational institution concerned are eligible for fee reimbursement under the Scheme. The entire amount of fee payable to the educational institution towards tuition fees, examination fee and other fees, if any, are reimbursed under the Scheme. The course of study could be undertaken in any area of functional relevance to the Bank or to the employees which would enhance their knowledge and skills vis-a-vis the job requirements and facilitate career progression. Regional Offices can reimburse fee to the extent of Rs.1.00 lakh per employee per course. Reimbursement of fee beyond Rs.1.00 lakh would need prior approval of HRDD, Training & Development Division, Central Office, Mumbai. However, approvals for pursuing courses involving cost above Rs.1.00 lakh will be considered sparingly and only upto a limit of Rs.2.00 lakh.

(L) MISCELLANEOUS

3.196 Entertainment Allowance

The eligible Officers will be reimbursed, upto the annual limits applicable, expenses incurred by them for entertaining guests at OLDRs, hotels or at their residence, in connection with any business in which the Bank is officially concerned/ interested. Production of bills/ receipts in support of their claims may not be insisted upon. However, the number of guests entertained shall have to be indicated while claiming reimbursement. The expenditure may be booked under 'Charges Account-Miscellaneous Expenses- Official Entertainment'.

The category of Officers eligible for reimbursement of expenditure under this head, and the annual limit available to them, will be as advised by Central Office from time to time.
3.197 Book Grant Scheme

(i) Eligibility

An officer recruited directly or promoted on long term basis is eligible for book grant from the date of joining the Bank / long term promotion. All full-time Staff in Class III & IV is eligible for book grant from the date of joining the Bank.

(ii) Subjects on which books, etc., are eligible for grant

Cost of Books (including CD-ROMs), which assist officers to equip themselves in the discharge of their duties in the Bank, such as those on banking, finance, economics, management, computers, communication, office automation, engineering (for engineers working in the Premises/Estate Department) and law (for officers of Legal Department) etc. may be considered for reimbursement under the scheme. Similarly, subscription charges for Magazines, Journals and Periodicals, on the abovementioned subjects may also be considered eligible for reimbursement. Expenditure incurred on subscription charges paid to reputed libraries, charges paid for internet connection including Instant Internet Access service provided by Telephone companies like MTNL etc. (these charges are shown separately in telephone bills) and installation & subscription charges paid for Cable Internet connection, may be reimbursed to officers under the scheme, within the existing entitlement limits.

In the event of doubt, regarding admissibility of books, etc., the Officers-in-Charge may exercise their discretion and references to Central Office seeking clarifications regarding coverage of the books under the scheme should be avoided by taking a liberal view in this regard, particularly on subjects like self development keeping in view the spirit of the Scheme.

(iii) Amount of grant

Ninety percent of expenditure incurred on books, CD ROMs and subscription charges for journals, periodicals, magazines and internet connection is reimbursable subject to annual (July – June) ceiling as under:

<table>
<thead>
<tr>
<th>Officer in Grade</th>
<th>Annual limit (Effective from year July 2006 - June 2007)</th>
</tr>
</thead>
<tbody>
<tr>
<td>F</td>
<td>Rs.6,000/-</td>
</tr>
<tr>
<td>D/E</td>
<td>Rs.5,000/-</td>
</tr>
<tr>
<td>C</td>
<td>Rs.4,000/-</td>
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<tr>
<td>B</td>
<td>Rs.3,500/-</td>
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<tr>
<td>A</td>
<td>Rs.3,000/-</td>
</tr>
<tr>
<td>Class III</td>
<td>Rs.2,000/- (Effective from year July 2007 - June 2008)</td>
</tr>
<tr>
<td>Class IV</td>
<td>Rs.1,000/- (Effective from year July 2007 - June 2008)</td>
</tr>
</tbody>
</table>

All the employees promoted during the year (July to June) irrespective of the date of their promotion will be eligible for full amount of book grant limit applicable to higher grade to which he is promoted.
(iv) Other conditions

(a) The reimbursement will be made on application on the basis of original cash memos/ bills. It will not be necessary to produce the books purchased for verification/ stamping.

(b) Claims for reimbursement should be made in Form No.Gen.278 duly supported by original bills/ receipts. The claims for reimbursement will be scrutinised and reimbursed on a half yearly basis i.e. in December and June each year.

(c) The amount admissible may be debited to the Charges Account under the sub-head styled ‘Book Grant’ under the main head ‘Establishment–Miscellaneous’. Offices should make necessary budgetary provision in this regard.

(d) Offices should maintain individual accounts of reimbursement made under the scheme in Form No.Gen.028 in a loose leaf binder, which should be forwarded to the new office/department on transfer of the officer concerned.

3.198 Furnishing of Residence of Officers

i. Eligibility

All officers who are in the Bank's regular service as officers for a minimum period of two years and the promotee officers, who are officiating on long term basis, are eligible to avail of the facility. Officers who are on deputation from Government / other institutions to the Bank and/or contract basis are not eligible for this facility.

ii. The Bank will sanction amounts to the extent mentioned below to the eligible officers for purchase of furniture and other consumer durables.

<table>
<thead>
<tr>
<th>Officers in Grades</th>
<th>Limit (as applicable from 01.09.2003)</th>
</tr>
</thead>
<tbody>
<tr>
<td>'F'</td>
<td>80,000/-</td>
</tr>
<tr>
<td>'D' &amp; 'E'</td>
<td>60,000/-</td>
</tr>
<tr>
<td>'C'</td>
<td>50,000/-</td>
</tr>
<tr>
<td>'A' &amp; 'B'</td>
<td>40,000/-</td>
</tr>
</tbody>
</table>

Till 20 July 2008, an officer was entitled to avail of the facility only once during his entire service. However, with effect from 21 July 2008, Officers are allowed to avail of the advance towards FRO once every five years. The five year period may be calculated from the date of availing of the facility for the first time and not from the date of availing of the differential amount on account of promotion / enhancement of the quantum. Drawal will be permitted only once in five years as per the eligibility at that time. As such, there would be no increased drawal on promotions.
iii. Eligible items for purchase under FRO

Following items of furniture/consumer durable can be purchased under the scheme:
(a) Drawing/Dining room furniture like sofa sets, centre table, show case, carpets, dining table, chairs etc.
(b) Bedroom furniture like cots, beds, dressing table, cupboards, etc.,
(c) Kitchen appliances like cooking range, mixer grinder, micro oven etc.,
(d) Electrical/electronic goods like refrigerator, washing machine, air conditioner, TV, VCR, Computer with printer etc.

Articles which are not durable, such as curtains will not be eligible for acquisition under the scheme.

In case of items of furniture, an officer may get the furniture made by engaging his own carpenter/s. In that case, receipts, bills etc. shall be produced for having acquired the article/s within 30 days from the date of receiving the amount. Any unutilized amount shall be returned immediately.

iv. Drawal under the new scheme may be permitted in one lump sum only. Officers who had not availed of the differential amount of FRO before the revision in the scheme with effect from July 21, 2008, may be allowed to avail of the differential amount remaining unclaimed, subject to the condition that the next slab of five year period will be reckoned from the date they avail of the differential amount and not from the date the first advance was drawn by them. The option to avail of the differential amount may therefore rest with the employee concerned.

In cases where articles are purchased without applying for FRO advance, the amount may still be reimbursed by debit to Charges Account- Establishment –Miscellaneous – FRO Scheme, provided the purchase is advised to the Bank within one month for claiming reimbursement.

v. Accounting procedure as under will be followed to account for the amount of advance granted for purchase of furnishing items to eligible officers

(a) At the time of release of the advance:

<table>
<thead>
<tr>
<th>Dr.</th>
<th>Suspense Account – Furnishing of Residence of Officers (FRO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cr.</td>
<td>Payment Orders Account/Bankers Cheques Account</td>
</tr>
<tr>
<td></td>
<td>RBI General Account (Respective Office )</td>
</tr>
<tr>
<td>OR</td>
<td>Central Office Transactions Account - Mumbai</td>
</tr>
<tr>
<td>Cr.</td>
<td>Central Office</td>
</tr>
</tbody>
</table>

This sub head already exists in GL. Amount may be sanctioned by GM/DGM/AGM.
For offices with Banking Department
For offices where there is no Banking Department
For DGBA and other CO Departments forming part of DGBA
For CO. Accounting Units other
On production of receipt/bill for purchase of FRO articles:

<table>
<thead>
<tr>
<th>Dr.</th>
<th>Charges Account- Establishment – Miscellaneous – FRO Scheme</th>
<th>New sub-head 7 digit No.8673379 for Banking Department under GL code 602 7 digit No. 8873284 for Issue Department under GL code 603</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dr.</td>
<td>Cash</td>
<td>For unutilised amount refunded, if any</td>
</tr>
<tr>
<td>Cr.</td>
<td>Suspense Account- FRO</td>
<td>In reversal of the original Suspense Account entry</td>
</tr>
</tbody>
</table>

Expenditure for purchase of articles under the FRO scheme shall be sanctioned by officer in Grade B/C of Establishment Section (vide Paragraph 10.22, of Schedule II to the Reserve Bank of India Expenditure Rules, 2009)

vi. **Tax Liability**

The article(s) purchased under FRO Scheme would be booked by debit to Charges Account as detailed above and therefore, will not be subjected to depreciation. There will not be any monthly rental recovery. The amount sanctioned to the officers, however, has to be considered as monetary perquisites as per Income Tax Rules. The Bank would bear the income-tax burden on this account as in the case of other monetary perquisites. The amount of income tax would be paid by the Bank to officers as an allowance and would be included in the income of the officer. The officer has to pay income tax on this allowance.

vii. **Maintenance of Record**

Record of the purchases made by the officer under the FRO Scheme may be made in the service sheet of the officer with due authentication. No other record, exclusively for the FRO Scheme, is required to be maintained by Offices/Central Office Departments granting this facility.

viii. **Other provisions of the scheme**

Officers desirous of availing the facility under the Scheme shall apply in the form Gen. 278A. Any misuse of this facility will render the officer liable to disciplinary action under the Reserve Bank of India (Staff) Regulations, 1948 and will also be taken into account inter alia, while taking reviews for continuation in the Bank’s service beyond the 50/55 years of age.
ix. **Clarifications about Revised Procedure**

Regional Offices and Central Office Departments seeking clarification about the revised accounting procedure on different aspects may refer to the following Central Office Departments:

i) DGBA : For accounting aspects  
ii) DEBC : For tax aspects  
iii) HRDD : For all aspects other than (i) and (ii) above.

### 3.199 Supply of newspapers to Officers/ staff

(i) **Officers**  
The cost of one financial and one non-financial newspaper (latter may be either English or any other language) may be reimbursed to Officers in all grades on declaration basis, by debit to ‘Charges Account- Newspapers and Periodicals’

(ii) **Staff Class III and IV**

With effect from 1st September 2004 all employees in Class III and IV may be reimbursed the amount towards the expenditure incurred for purchase of a vernacular/local daily newspaper on the basis of a declaration to be given by the employees in prescribed form.

### 3.200 Supply of brief cases for official use

(i) Officers in all grades are eligible for reimbursement of cost of a brief case/leather bag, once in three years, subject to financial limit fixed from time to time. The payment may be made by debit to ‘Charges Account- Establishment-Miscellaneous-Brief case.

(ii) With effect from March 1, 2008 all the employees in Group 'C' and Group 'D' in Class III Cadre are also eligible for reimbursement of the cost of brief case purchased by them subject to a ceiling fixed from time to time once in three years against production of proof of purchase.

### 3.201 Supply of Visiting Cards

Officers are eligible for supply of visiting cards. The number of cards to be printed and the periodicity thereof may be decided by the Regional Director/ Chief General Manager/Officer-in-Charge without reference to Central Office. No monetary limit for the expenditure towards printing the cards has been fixed by Central Office. Reimbursement may be made by debit to ‘Charges Account- Miscellaneous Expenses - Not Enumerated’. 
3.202 Scheme of presentation of Mementos on retirement

All categories of employees (including all part-time employees except those on contract/tenure basis) retiring from the Bank’s service on attaining the age of superannuation, or earlier by accepting voluntary retirement or resigning after putting in at least 20 years of service will be eligible for presentation of mementos. This will not cover cases of compulsory retirement, termination of service or dismissal. Instead of the gift articles, the retiring staff in all categories, may be presented a standard Gold Sovereign with the Bank's Logo engraved/embossed on one side and Bank's and respective centre's name etched on the other side of the Coin. The total cost of the memento to be given to him/her on the occasion should not exceed the amount stipulated for this purpose from time to time. The memento should be presented along with a suitable bouquet, the cost of which may be decided by the Office/Department.

The Memento may be presented by the Regional Director/Chief General Manager/General Manager/Officer-in-Charge on the last working day of the employee concerned. Expenditure incurred in this behalf may be debited to ‘Charges Account – Establishment – Miscellaneous- Memento. Offices should make necessary provision for the estimated expenditure on this account in their annual budget.

3.203 Delegation and de-centralisation

Central Office has been issuing instructions regarding administration/implementation of various facilities/amenities/perks to employees. While adequate care is taken to make the instructions as clear as possible, it is not possible to take into account all types of situations and prescribe norms for dealing with them. Since wide ranging financial and administrative powers have been delegated to Regional Directors/Chief General Managers/General Managers (Officer-in-Charge), Offices/Departments should take decisions on bills/claims of employees keeping in view the spirit underlying Central Office instructions and the circumstances /merits of each case without reference to Central Office. In case for some reason or the other, the Office/Department is unable to take a decision, the matter should be referred to Central Office only with the approval of Regional Director/Chief General Manager/General Manager (Officer-in-Charge) giving specific reasons as to why a decision could not be taken by the Office/Department. The fact that the reference being made is with the approval of the Regional Director/Chief General Manager/General Manager (Officer-in-Charge) should invariably be mentioned in the forwarding letter.

3.204 Group Savings Linked Insurance Scheme

The ‘Group Savings – Linked Insurance Plan’ (GSLI) designed by Life Insurance Corporation of India providing insurance protection and savings on retirement especially for the salaried class of employees was introduced in the Bank with effect from 14th November 1988. The salient features of the scheme are as under:
i) The scheme is compulsory for all the whole-time employees recruited on or after November 14, 1988. The new recruits have to join the Scheme from next renewal date of the master policy immediately following the date of their appointment in the Bank.

ii) For admission to the scheme the employee has to submit a letter of admission.

iii) Employees are admitted to the scheme on a simple test of insurability i.e., the employee should not be absent on sickness ground on the commencement date/entry date of the scheme.

iv) The employees who are members of the scheme are grouped in different categories as per their pay ranges as decided by Central Office from time to time.

v) The monthly contribution which is recovered from the salary of the employees is divided into two parts, viz., the risk portion and the savings portion which is at present in the proportion of 35 : 65.

vi) For this purpose, salary shall mean basic pay excluding all allowances and perquisites but including CAIIB allowance.

vii) The premium is to be recovered one month in advance from the salary of the employee. However, in respect of a retiring employee, it may be discontinued from the month in which the employee is retiring, in order to avoid claiming refund of premia from LIC and consequent delay in settlement of claim.

viii) Contribution towards premia are paid by the Bank for a maximum period of one year even if salary of an employee is not drawn for whatever reason. The Bank would at the end of 12th month, stop remitting the subscription on behalf of such an employee and his membership to the Scheme would be treated as lapsed.

ix) The membership of such employee may be revived on his reporting for duty subject to the following conditions:

   (a) There shall be a minimum waiting period of three months for a member to rejoin the scheme, the actual re-admission being effective from the next renewal date after the completion of the said waiting period.

   (b) No recovery of arrears of Risk Premium for the period of lapse will be made.

   (c) The arrears of monthly premium relating to savings portion with interest at the rate applicable from time to time shall be recovered from the employee and remitted to LIC.

   (d) Declaration of good health by employee in the prescribed format and duly countersigned by the Bank shall be submitted to the LIC.

x) Employees going abroad for study or proceeding on leave for study in India are allowed to make their own arrangement to pay the monthly premium to the Bank in time if they desire to continue to participate in the scheme and in turn the Bank will remit the same to LIC, along with the premia of other employees.

xi) One Master Policy is issued for one centre by the concerned Divisional Office of LIC, covering all the members working at the particular centre. The Regional Director/Chief General Manager/Officer-in-Charge of the particular centre is the policy holder of that centre and has to renew the policy every year on 14th November, i.e., on the Annual Renewal Day.
xii) Individual account sheet for each member is required to be maintained by the concerned salary drawing unit (SDU). The account sheet will be posted on yearly basis from October to September. In case of employee’s transfer from one salary drawing unit to another or one Office to other, the entry will be made till the month upto which salary is drawn by the respective office/unit and account sheet will be sent along with L.P.C. to the transferee Office/Unit.

xiii) The Master Policy holder should furnish a monthly statement of recovery and also the statement in respect of employees’ exit from the Scheme (on account of retirement/cessation/suspension, etc.) or entry into the Scheme on account of transfer from one SDU to another Centre.

xiv) No member shall withdraw from the scheme while he is still in service of the Bank. The membership of the scheme will be terminated on account of the member ceasing to be in service of the Bank or in case of death.

xv) Every member shall at the time of entry into the scheme appoint one or more of his/her relations, viz., spouse, child/children or dependents to be his/her beneficiary in the prescribed format. If a member does not have spouse, child/children or dependents, then he shall appoint his legal representative to be the beneficiary.

xvi) In the event of death of the member of the scheme, the insured amount and the accumulated savings with interest at the rate applicable from time to time will be paid to the beneficiary appointed by the employee. In the absence of appointed beneficiary, the amount may be paid to the legal heir.

xvii) The benefits under the scheme are strictly personal and cannot be assigned, charged or alienated in any way.

xviii) Rebate under Section 88 of the Income Tax Act, 1961 is allowed on the amount of contribution recovered towards GSLI premia.

The preparatory work of GSLI claims in respect of the retiring employees should be started well in advance, so that there is no delay in lodging claims with LIC which should be preferred within the stipulated period of one month.

3.205 Group Savings Linked Insurance Scheme Premia Reimbursement- (GSLIPR)

(i) With effect from salary of October 2006 onwards, the Bank will reimburse amount of premia deducted from the salaries of the employees and paid to Life Insurance Corporation of India (LICI) in respect of the Group Savings Linked Insurance Scheme.

(ii) Accordingly an amount equivalent to the Group Savings Linked Insurance (GSLI) premium recovered from the monthly salary of the employee for onward transmission to LICI would be reimbursed as Group Savings Linked Insurance Scheme Premia Reimbursement (GSLIPR) on quarterly basis in the last week of the quarter by debit to Charges Account- Establishment-Miscellaneous Expenses- Not enumerated.

(iii) Such reimbursement of Group Savings Linked Insurance premia made to the employee by the Bank will be treated as monetary perquisite.
### CHAPTER 4 - BUGDET AND FINANCIAL POWERS

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<td>List of Controlling Officers</td>
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</tr>
</tbody>
</table>
CHAPTER 4

BUDGET AND FINANCIAL POWERS

4.1 Introduction

The budgetary control system was first introduced from the accounting year 1971-72 to enable the Central Board to have an idea about the total expenditure likely to be incurred in the ensuing year in respect of each Department/Office of the Bank and also help the Central Office in exercising control over such expenditure. The entire system of budgetary control was reviewed by an inter-Departmental committee in October 1978 in order to make the formulation of budget estimates more realistic as also to make the annual exercise a more meaningful instrument of planning and control. Accordingly, a new system of budgetary control was introduced from the year 1979-80 which was based on Annual Work Plan. However, with the discontinuation of Annual Work Plan from September 1997, the budget system underwent a further change. The concept of ‘Rupee Budget’ was introduced from the year 1998-99.

4.2 Salient features of the Budgetary Control System

a) The Regional Offices (ROs)/Central Office Departments (CODs)/Training establishments need to clearly spell out the underlying assumptions while preparing the budget so that the utilization thereof can be reviewed vis-a-vis the assumptions.

b) The Budget module of the Integrated Establishment System (IES) has to be used by all the ROs/CODs/Training Establishments while preparing budget. However, the hard copy of the budget estimates along with the relevant papers may continue to be submitted, in form BC I and, BC II, for the time being.

c) The budgets prepared by Offices/CODs/Training establishments on an annual basis should be suitably split in to quarterly estimates depending on the quarter in which the expenditure is likely to be incurred and bunching of expenditure in any quarter should be avoided.
d) The Regional Directors/Chief General Managers/General Managers (Officers-in-Charge) at various Centres/Principals of Training Establishments, as Controlling Officers will be involved in the formulation of budget proposals and subsequent monitoring besides exercising effective and meaningful control over expenditure in respect of all the Departments in their respective Centres.

e) At present there are 48 Controlling Officers, who are required to furnish the details of budget estimates every year (July to June) to the Department of Expenditure and Budgetary Control, Central Office (The List of Controlling Officers furnished in Annex 2).

4.3 Formulation and Preparation of Budget Estimates by Regional Offices.

The Regional Director/Chief General Manager/General Manager (Officer-in-Charge) of every Office will formulate budget proposals for the Centre as a whole, including sub-office if any, keeping in view the modalities/guidelines/procedures indicated in Annex 1. For this purpose, he/she will obtain the estimates separately in respect of each of the Departments functioning under his/her administrative control. The budget estimates should be realistic and should be based on the activities envisaged in the ensuing year. Further, the underlying assumptions should be clearly spelt out.

4.4 The Officers-in-Charge of the Departments/Units will prepare the budget estimates in respect of their own Departments/Units. On receipt of these Department-wise estimates, the Controlling Officers will consolidate them for the Centre as a whole taking into consideration various policy changes and factors affecting the Bank’s activities.

4.5 The estimates made in respect of various Departments at a Centre, when finalised, will be sent to the Central Office of the concerned Department, apart from incorporating them in the Centre’s estimates to be furnished to Department of Expenditure and Budgetary Control
(DEBC). The letter forwarding budget proposals/estimates/quarterly expenditure reviews to DEBC should invariably be signed by the Controlling Officer. In his absence, the acting Officer-in-Charge may sign the said letter.

4.6 Formulation and Submission of Budget Estimates by Central Office Departments & Training Establishments

a. The Officer-in-Charge of CODs/Training Establishment will formulate budget proposals for their Department/Training Establishment keeping in view the modalities/guidelines/procedures indicated in Annex I. The budget estimates should be realistic and should be based on the activities envisaged in the ensuing year. Further, the underlying assumptions should be clearly spelt out.

b. If the Revenue and Capital Budget proposals of a COD put together is more than Rs. One crore, it should be approved by the concerned Executive Director. A copy of the approval may be furnished along with the budget proposals.

c. The CODs/and Training Establishments will submit their budget estimates to DEBC. The letter forwarding budget proposals/estimates/quarterly expenditure reviews to DEBC should invariably be signed by the Controlling Officer. In his absence, the acting Officer-in-Charge may sign the said letter.

4.7 Scrutiny of Budget Estimates by DEBC

The Budget estimates received from each Controlling Officer would be scrutinised by DEBC. The Executive Director holding charge of DEBC will hold discussions with the Controlling Officers before their budget proposals are approved. DEBC will prepare Global Budgets for (a) Contingency for meeting unforeseen expenditure, (b) Overtime expenditure, (c) for the unfilled vacancies likely to be filled in the
ensuing year based on the information received from DAPM, Central Office and (d) the likely payments on account of Wage Revision. The Global Budget estimates will be approved by the Executive Director. Thereafter, DEBC will prepare the consolidated expenditure budget estimates for the Bank as a whole and incorporate the same in the memorandum to be submitted to the Committee of Central Board in their meeting in June every year.

4.8 Supplementary Budget

Under the Rupee Budget System introduced from the year 1998-99, there will be no general supplementary budget. In case, due to unforeseen circumstances/ unusual/ unexpected events, additional expenditure is to be incurred on items such as agency charges, security printing, etc., a supplementary budget will be prepared in respect of those specific items only. Adequate care may, therefore, be exercised by the Controlling Officers while formulating the budgetary estimates for the year as a whole, so that additional allocation for normal expenditure is not sought for.

4.9 Formats for formulation of Annual Budget

The budget proposals may be submitted in form No.Gen.279 (BC I), Gen.280 (BC II) and Gen.281 (BC III), as indicated below:

<table>
<thead>
<tr>
<th>Form No.</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Form No. Gen.279 (BC I)</td>
<td>To be used for giving budget Revenue Expenditure estimates by each Department/unit at a Centre as well as for giving consolidated estimates for the Department/Centre as a whole.</td>
</tr>
<tr>
<td>(b) Form No. Gen. 280 (BC II)</td>
<td>For giving estimates of on Capital Expenditure items of dead stock articles etc., by each Department/Unit at a Centre as well as for the Centre and Department as a whole.</td>
</tr>
<tr>
<td>(c) Form No. Gen. 281 (BC III)</td>
<td>Summary statement giving consolidated staff position and budget estimates (to be prepared by each Department/Unit at a Centre as well as for the Centre and Department as a whole.</td>
</tr>
</tbody>
</table>
4.10 Budgetary provision in respect of additional staff

Controlling Officers may take into account the expected changes in the staff strength during the ensuing year while preparing the budget estimates.

4.11 Maintenance of Registers

In order to enable the Controlling Officer to monitor the expenditure on various items as also to facilitate prompt submission of (a) the monthly return showing the cumulative expenditure incurred and (b) the quarterly return showing analysis of expenditure actually incurred vis-a-vis the quarterly budget allocation to DEBC, Central Office, a register should be maintained indicating budgetary allocation and month-wise expenditure. This register will be maintained in form No.Gen.029 (BC R.I) so as to provide for details in respect of the Centre as a whole as well as for different units under the jurisdiction of each Controlling Officer.

4.12 Expenditure on Capital Items

The guidelines for formulation of Capital Budget have been given in Annex I.

4.13 Monitoring of Expenditure

i) The Regional Director/Chief General Manager/ General Manager (Officer-in-Charge)/ Principal (of Training Establishments) is the Competent Authority for regulating expenditure within the budgetary allocations.

ii) For exercising effective control over expenditure of various Departments functioning at the Centre, the Regional Director/Chief General Manager/ General Manager (Officer-in-charge)/Principal will make Department-wise and quarter wise re-allocation of the budgetary allocation conveyed to him/her by DEBC. Similarly, heads of Central Office Departments will keep a watch over expenditure incurred in their Departments. Further, RDs/CGMs/ General Manager (Officer-in-charge)/Principal will undertake a preliminary scrutiny of details relating to expenditure incurred by various Departments at their respective centre in order to find out whether the expenditure on various items for each month is generally commensurate with total provision for the year.
iii) The Controlling Officer will be responsible to manage the expenditure within the budgetary limit and adequate care should be taken to ensure that additional allocations are not sought for. Interchangeability of expenditure is permitted, with the approval of Controlling Officer, between different subheads of major budget heads under Establishment, Non-Establishment and Capital within the allotted total Rupee Fund i.e., the overall ceiling amount approved in the budget for each Office / Department/ Training Establishment. The budget heads as per form BC I and BC II may be considered as the base for major heads and subheads. However, inter-changeability should not be resorted to between Establishment, Non-Establishment and Capital budgets or between revenue and Capital Budget. Further, this should not be done as a matter of routine. In case interchangeability is allowed, it may be clearly indicated in Quarterly Expenditure Review. The Controlling Officers should attach due importance to the quarterly reviews and should ensure that these reviews are generated through the Integrated Establishment System (IES) based on the cumulative monthly expenditure data (July to June) uploaded. The existing arrangement of submitting the quarterly reviews in the Statements IV and V may be continued. The Controlling Officer will obtain necessary clarifications from the concerned Department for variations in expenditure incurred vis-à-vis proportionate budgetary allocations and incorporate the same in the monthly and quarterly expenditure returns forwarded to the DEBC by the 10th of the month succeeding the quarter to which it relates.

iv) The quarterly returns are as under:

a. Statement in form No.Gen.282(BC IV) showing cumulative quarterly revenue budget allocation and expenditure incurred.

b. Statement in form No.Gen.283(BC V) showing cumulative quarterly budget allocation and expenditure incurred in respect of dead stock articles.

v) The Controlling Officers at RO/COD/Training establishments should ensure that the cumulative monthly expenditure (cumulative from July to June) is uploaded in IES before 10th of the succeeding month and the file generated in IES submitted via email to DEBC.
vi) The following points should be kept in view while reviewing the expenditure in the first three quarters of the year.

(a) The reasons for variation in expenditure vis-à-vis budget allocations should invariably be furnished either in the review statement or in a separate note and should be forwarded with Quarterly Expenditure Review.

(b) Offices/CODs may not furnish explanation for variation between proportionate allocation and quarterly expenditure in respect of the following head as the expenses under these heads are seasonal/annual in nature:

(i) LFC (ii) Encashment of OL (iii) Book Grant (iv) Briefcase (v) Newspapers and periodicals (vi) Subsidy to Canteens (vii) Scholarships (viii) Memento (ix) FRO scheme (x) Legal fees (xi) Advertisements (xii) Depreciation and Repairs (xiii) Bank Guards and (xiv) Remittance of Treasure

(c) For other items of expenditure offices will furnish explanation whenever the difference between the proportionate budget allocation and actual expenditure is more than 10%.

vii) In the Annual Expenditure Review i.e. quarter ending June, explanation may be furnished for each item in case the variation between the budgeted amount and corresponding expenditure is more than 10% of the budgeted amount (including interchangeability).

viii) Delegated powers for sanction of expenditure should be exercised judiciously and financial/budgetary discipline should be observed strictly.

ix) Controlling Officers should monitor the expenditure on a monthly basis and take steps to enforce budgetary discipline and strive for economy in expenditure within the overall budgetary allocations, besides observing utmost austerity in incurring expenditure. While reviewing the expenditure they should ensure that utilization is
reviewed vis-a-vis the assumptions

On the basis of the details received from various Centres/Departments, DEBC would prepare a consolidated note relating to expenditure for each quarter and submit the same to the Executive Director. The DEBC would also make inter-Centre, inter-Departmental comparisons of expenditure on items which can be subjected to such analysis and advise the Controlling Officers to take suitable corrective action, wherever necessary.

4.14 Time schedule for submission of Returns

The time schedule for submission of the returns is indicated below:

<table>
<thead>
<tr>
<th>Name of the Return</th>
<th>Due date for sending Return to DEBC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Budget Estimates (along with quarterly break up)</td>
<td>15&lt;sup&gt;th&lt;/sup&gt; April</td>
</tr>
<tr>
<td>Monthly Return of Expenditure</td>
<td>10&lt;sup&gt;th&lt;/sup&gt; of succeeding month</td>
</tr>
<tr>
<td>Quarterly Expenditure Review</td>
<td>10&lt;sup&gt;th&lt;/sup&gt; of the month succeeding the quarter</td>
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</tbody>
</table>

It should be ensured that the quarterly reviews of expenditure are submitted to DEBC within stipulated time.

4.15 Exercise of Delegated Powers

Subject to the provisions of the Reserve Bank of India Act, 1934, any Rules made by the Central Board in regard to the expenditure to be incurred by or on behalf of the Bank and any directions which may be given by the Governor either generally or in any particular case in regard to the conduct of the business of the Bank, the Deputy Governors and Executive Directors are severally empowered to exercise any or all the powers and do any or all acts and things, which may be exercised or done by the Bank.

4.16 Any other Officer may, if authorised and to the extent so authorised by the Governor in this behalf, exercise all the powers in relation to matters pertaining to the Department or Office in which he is employed and in
relation to such matters, do all acts and things which may be exercised or done by the Bank, subject, however, to the following conditions:

a) The power to sanction or incur any expenditure on behalf of the Bank shall be subject to the Rules made by the Central Board.

b) Any other power exercised or action taken shall be exercised or taken subject to such directions, if any, as may be given by any higher Officer or authority in this behalf.

4.17 Reserve Bank of India Expenditure Rules

The Reserve Bank of India Expenditure Rules was last amended in 2009. These Rules are reviewed from time to time and amendments to Expenditure Rules are carried out periodically. These Rules govern the expenditure to be incurred by or on behalf of the Bank. Provision has been made in these Rules for sanction of expenditure under various heads/ sub-heads of Dead Stock Account and Charges Account. The various authorities referred to in Schedule II to the Rules are authorised to sanction expenditure under different heads of accounts as specified in the said Schedule, subject to the conditions, if any, specified therein and in accordance with the norms prescribed/ instructions issued by Central Office from time to time.

Further, the Expenditure Rules do not apply to the investing of the funds of the Bank in the purchase or sale of securities, granting of loans and advances, purchase or sale of exchange and banking business, or to the payment of commission, brokerage and other regular charges in connection with the same, as detailed under item 7 of the Preamble to the Rules ibid.

4.18 Exercise of certain financial powers

In addition to the powers specified in the Expenditure Rules, Officers are empowered to exercise certain financial powers as detailed below:

I. **Financial powers of Officers in Grade ‘C’ (in addition to those mentioned in the Expenditure Rules)**

Officers in Grade ‘C’ are empowered to sanction all types of advances except those mentioned at II below. They are also empowered to disburse (a) advances / withdrawals from Provident Fund and (b)
instalments of housing loans sanctioned by higher authorities.

II. **Financial powers of Officers in Grade ‘D’, ‘E’ and ‘F’ (in addition to those mentioned in the Expenditure Rules)**

Officers in Grade ‘F’ and those in Grade ‘D’/’E’ in-charge of Administration / Establishment Section are empowered to sanction the following:

a) Car loan

b) Payment of gratuity/ compassionate gratuity

c) Housing loan

d) Advance/withdrawal from Provident Fund upto the limits prescribed in Reserve Bank of India Provident Fund Regulations.

****
ANNEX 1

Guidelines for Formulating Budget Estimates

The following points may be noted while formulating budget:

i) While preparing the budget from the year 2008-2009, Offices/CODs/Training establishments need to clearly spell out the underlying assumptions so that the utilization thereof can be reviewed vis-a-vis the assumptions.

ii) The Budget module of the IES has to be used by all the user departments/offices while preparing budget. However, the hard copy of the budget estimates along with the relevant papers may continue to be submitted as earlier.

iii) The quarterly cumulative budget estimates in respect of Revenue and Capital expenditure are to be submitted along with the annual budget estimates.

iv) Additional budget allocation will be allowed only for policy changes and for unforeseen items of expenditure.

I. Revenue Expenditure Budget

Bank’s Central Office Departments, Offices and training establishments are required to prepare the budget estimates of expenditure for the respective units on the basis of existing working strength as on 31st March every year. These estimates are required to be submitted to Department of Expenditure and Budgetary Control (DEBC) by 15th of April, in form No.Gen.279(BC I). The estimates are scrutinised and consolidated at DEBC for inclusion in the Budget Memorandum to be submitted to Committee of Central Board.

The Revenue Expenditure Budget is prepared on the basis of the estimates of expenditure to be incurred for various purposes which are broadly grouped in the following categories.

A. Establishment Expenditure

The estimates of expenditure on various heads of accounts under establishment for the ensuing year are to be made on the basis of the actual expenditure for the first nine
months and the anticipated expenditure for the next three months of the current year (taking into account outstanding bills, adjustment of items held in ‘Suspense Account’ etc., if any). Such estimates should be made realistically without giving any room for adhocism, keeping in view the actual expenditure for the previous year and the following parameters/guidelines.

(a) Past trend in the recent years, particularly the quarterly increase in Dearness Allowance.
(b) Expected changes in the staff strength during the year.
(c) New activities to be taken up or existing activities to be strengthened.
(d) Revision of pay scales/new staff amenities as decided by Central Office.
(e) Increase in train / air fare and the resultant increase in expenses on LFC / TA / HA etc.
(f) Any other factor as may be considered appropriate, particularly that dependant on local conditions.

It may be strictly ensured by the Controlling Officer that the budget estimates are realistic and the incremental projections are broadly in conformity with the overall position in the respective Office/Central Office Department/Training Establishment during the previous year.

B. Non-Establishment Expenditure

Estimates for various items of non-establishment expenditure are also required to be made on the basis of the actual expenditure for the first nine months and the anticipated expenditure for the next three months of the current year (with suitable provisions for adjustment of outstanding bills etc.). The major items of non-establishment expenditure are as under:

i) Agency Charges

Estimates of expenditure under agency charges are to be made taking into account the estimated Government business turnover and the rate of turnover commission payable
to agency banks and the provision, if any, to be made for increase in the rate as decided by Department of Government and Bank Accounts, Central Office. Agency charges also include the underwriting fees payable to primary dealers in Government securities, estimates for which are budgeted by Mumbai Regional Office based on estimates provided by the Internal Debt Management Department.

**ii) Security Printing Charges**

Estimates under security printing charges are made by Department of Currency Management on the basis of the quantity of note forms expected to be received from the Note Printing Presses and the rates for printing notes.

**iii) Other items**

Estimates for Rent, Taxes, Insurance, Electric & Gas Charges, Postage, Telecommunication charges, etc., are made on the basis of actual expenditure incurred and those likely to be incurred under the respective head of account during the first nine months and the next three months respectively of the current year, also taking into account the previous trend of these expenses and expected increase in tariff rates, if any. Estimates for telephone charges should include expenditure to be incurred on new residential / direct lines / cellular phones for eligible posts sanctioned which are likely to be filled up during the course of the year and projections for PABX/PBX or PAX boards likely to be acquired. Provision for remittance of treasure should include overtime allowance payable to Potdars.

**C. Interest Payments**

With the amendment to the RBI Act, 1934 the Bank will not be required to pay interest on the eligible CRR balances to the commercial banks. From the year 2004-05, interest on Provident Fund, Superannuation Fund and Encashment of Ordinary leave Fund is paid from the interest earned on earmarked securities. During the year 2004-05, the Bank earmarked certain Government securities from its Investment Account in order to
cover the liabilities in these accounts. Interest earned on these securities is credited to the 'Interest Earned on Earmarked Securities Account' and the interest payment on balances in the above funds is made by debiting the 'Interest Earned on Earmarked Securities Account'. Interest on Dr. B.R. Ambedkar Fund is paid by debiting 'Interest Payment Account-Funds'. Further, Estimates under interest payments (Sundries) will be made by offices that have to make interest payments

II. Capital Budget

A. The capital budget of the Bank consists of two main expenditure items viz.,

(i) Premises, such as Office buildings and residential quarters, and

(ii) Office equipments which are broadly grouped under the following categories:

a) Furniture: Office and Residence
b) Electric installations : Office and Residence
c) Computers/Micro-processors
d) Other machines
e) Computer Software above Rs 1 lakh
f) Telecommunication equipments
g) Motor vehicles
h) Currency and Coin exhibits

Estimates for Premises are made by Premises Department on the basis of proposals received from Offices for Office buildings and residential quarters. These estimates are divided into (a) completed projects (b) projects under construction (c) projects under planning/tendering stage (d) purchases of residential flats on package deal basis (e) additions/alterations to Bank's properties and (f) purchase of land.

B. Estimates for purchase of Office Equipments (item No.(ii) above) are required to be submitted by each RO/COD/ Training Establishment to DEBC in form No.Gen.280(BC II) along with the estimates of revenue expenditure. While making these estimates,
provisions for replacement and additional requirement of furniture and motor vehicles, computerisation programme of the concerned unit, plans for installation of new electrical and telecommunication equipment etc., would have to be kept in view. Training Establishments should make projections for teaching equipments / aids, VCRs, colour TVs etc., for the colleges and hostels.

C. A "Regional Capital Expenditure Committee" (RCEC) will be constituted at Regional Office level comprising in-charges of three to five major departments and all the proposals for capital Expenditure of Rs 5 lakh and above will be approved by the RCEC. Copy of the approval by RCEC will be sent with the budget proposal.

D. A Capital Expenditure Committee will be constituted by DEBC, comprising of heads of a few CODs. The committee will review the capital estimates of Rs 25 lakh and above of each COD, Mumbai and Belapur ROs and the proposals, as endorsed by them, will be submitted to DGs' committee for approval along with the Capital budget Estimates of other Offices.

III. Some important points

i) Before finalising the budget proposals, the estimates submitted by the Controlling Officers will be discussed by the Executive Director in-charge of DEBC with the Controlling Officers of Metro Centres, HRDD, DGBA, DCM, DAPM, IDMD and any other Office/COD as decided at that time.

ii) Budgetary allocation by itself does not tantamount to sanction for the expenditure involved even if the overall expenditure is covered within total allocation. The provisions of Reserve Bank of India Expenditure Rules will apply for sanction of expenditure.

iii) The Controlling Officer should commence the exercise of budget preparations sufficiently in advance, if necessary by constituting a
small group of Officers, so that the budget estimates could be completed in all respects and submitted within the stipulated time.

iv) Proper classification of expenditure should be made and shown separately in the budget estimates. Clubbing of expenditure items should be avoided e.g. Depreciation/ Repairs to Bank’s property, Maintenance Charges, etc.

v) Offices may approach DEBC for additional budget allocation only in cases where the expenditure was unforeseen or has to be incurred due to new policy decisions.

**********
### ANNEX 2
(Para 4.2(c))

List of Controlling Officers

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Designation</th>
<th>Name of Central Office Department/Training Institution/Regional Office</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Principal Chief General Manager</td>
<td>Department of Administration &amp; Personnel Management</td>
</tr>
<tr>
<td>2</td>
<td>Chief General Manager-in-Charge</td>
<td>Department of Banking Operations and Development</td>
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<tr>
<td>3</td>
<td>Chief General Manager-in-Charge</td>
<td>Department of Banking Supervision</td>
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<td>4</td>
<td>Chief General Manager</td>
<td>Department of Communication</td>
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<tr>
<td>5</td>
<td>Chief General Manager</td>
<td>Department of Currency Management</td>
</tr>
<tr>
<td>6</td>
<td>Principal Adviser</td>
<td>Department of Economic Analysis and Policy</td>
</tr>
<tr>
<td>7</td>
<td>Chief General Manager-in-Charge</td>
<td>Department of Expenditure and Budgetary Control</td>
</tr>
<tr>
<td>8</td>
<td>Chief General Manager-in-Charge</td>
<td>Department of External Investments and Operations</td>
</tr>
<tr>
<td>9</td>
<td>Chief General Manager-in-Charge</td>
<td>Department of Government and Bank Accounts</td>
</tr>
<tr>
<td>10</td>
<td>Chief General Manager-in-Charge</td>
<td>Department of Information Technology</td>
</tr>
<tr>
<td>11</td>
<td>Chief General Manager-in-Charge</td>
<td>Department of Non-Banking Supervision</td>
</tr>
<tr>
<td>12</td>
<td>Chief General Manager</td>
<td>Department of Payment and Settlement Systems</td>
</tr>
<tr>
<td>13</td>
<td>Principal Advisor</td>
<td>Department Statistics and Information Management</td>
</tr>
<tr>
<td>14</td>
<td>Chief General Manager</td>
<td>Financial Markets Department</td>
</tr>
<tr>
<td>15</td>
<td>Chief General Manager-in-Charge</td>
<td>Foreign Exchange Department</td>
</tr>
<tr>
<td>16</td>
<td>Chief General Manager</td>
<td>Human Resources Development Department</td>
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<tr>
<td>17</td>
<td>Chief General Manager</td>
<td>Inspection Department</td>
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<tr>
<td>18</td>
<td>Chief General Manager</td>
<td>Internal Debt Management Department</td>
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<tr>
<td>19</td>
<td>Legal Adviser-in-Charge</td>
<td>Legal Department</td>
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<tr>
<td>20</td>
<td>Adviser-in-Charge</td>
<td>Monetary Policy Department</td>
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<tr>
<td>21</td>
<td>Chief General Manager</td>
<td>Premises Department</td>
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<tr>
<td>22</td>
<td>Chief General Manager</td>
<td>Rajbhasha Department</td>
</tr>
<tr>
<td>23</td>
<td>General Manager</td>
<td>Reserve Bank of India Services Board</td>
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<tr>
<td></td>
<td>Position</td>
<td>Department</td>
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<tr>
<td>24</td>
<td>Chief General Manager-in-Charge</td>
<td>Rural Planning and Credit Department</td>
</tr>
<tr>
<td>25</td>
<td>Chief General Manager &amp; Secretary</td>
<td>Secretary's Department</td>
</tr>
<tr>
<td>26</td>
<td>Chief General Manager-in-Charge</td>
<td>Urban Banks Department</td>
</tr>
<tr>
<td>27</td>
<td>Principal</td>
<td>College of Agricultural Banking, Pune</td>
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<tr>
<td>28</td>
<td>Principal</td>
<td>Reserve Bank Staff College, Chennai</td>
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<tr>
<td>29</td>
<td>Regional Director</td>
<td>Ahmedabad</td>
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<td>30</td>
<td>Regional Director</td>
<td>Bangalore</td>
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<td>31</td>
<td>Regional Director</td>
<td>Belapur</td>
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<td>33</td>
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<td>Bhubaneswar</td>
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<td>35</td>
<td>Regional Director</td>
<td>Chennai</td>
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<td>36</td>
<td>Regional Director</td>
<td>Guwahati</td>
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<td>Regional Director</td>
<td>Hyderabad</td>
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<td>38</td>
<td>Regional Director</td>
<td>Jaipur</td>
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<td>39</td>
<td>Regional Director</td>
<td>Jammu</td>
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<td>40</td>
<td>Regional Director</td>
<td>Kanpur</td>
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<tr>
<td>41</td>
<td>General Manager (Officer-in-Charge)</td>
<td>Kochi</td>
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<tr>
<td>42</td>
<td>Regional Director</td>
<td>Kolkata</td>
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<td>43</td>
<td>Regional Director</td>
<td>Lucknow</td>
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<td>44</td>
<td>Regional Director</td>
<td>Mumbai</td>
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<td>45</td>
<td>Regional Director</td>
<td>Nagpur</td>
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<td>46</td>
<td>Regional Director</td>
<td>New Delhi</td>
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<td>47</td>
<td>Regional Director</td>
<td>Patna</td>
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<td>48</td>
<td>Regional Director</td>
<td>Thiruvananthapuram</td>
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</tbody>
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<table>
<thead>
<tr>
<th>Items</th>
<th>Budget allocation for the Previous year</th>
<th>Actual for 9 months (Current year)</th>
<th>Estimate for next 3 months (Current year)</th>
<th>Total (3+4)</th>
<th>Estimates for the next year</th>
<th>% increase/ Decrease (6-5) / 5*100</th>
<th>Reason for low utilisatio n up to March and bunchin g in the last quarter of current year</th>
<th>Reasons for large variation s (5 &amp;6) and for variation between (2) and (5)</th>
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<td><strong>f)</strong> Reimbursement of Tea, Lunch/Dinner &amp; Conveyance Expenses</td>
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<td><strong>g)</strong> Reimbursement of Conveyance expenses to Officers</td>
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<td><strong>h)</strong> Expenditure incurred on account of Officers’ Lounge</td>
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<tr>
<td><strong>i)</strong> Subsidy for Staff Canteen</td>
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<td><strong>j)</strong> Contribution to Recreation Club/Other Staff Organisations for Welfare Activities</td>
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<td><strong>m)</strong> Briefcase</td>
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<td><strong>n)</strong> Memento</td>
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<td><strong>o)</strong> Training</td>
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<td><strong>p)</strong> Medical assistance to ex-gratia relief pre 1986 retirees/their family members</td>
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<td><strong>q)</strong> FRO scheme</td>
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<td><strong>r)</strong> Not-enumerated</td>
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<td><strong>s)</strong> Tax on Perquisites</td>
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<td><strong>4. Fund Contribution</strong></td>
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<td><strong>i)</strong> Provident Fund</td>
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<td><strong>ii)</strong> Gratuity &amp; Superannuation Fund</td>
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**Total of Establishment - (A)**

**B. Non Establishment**

1. Directors’ & Local Board Members’ Fees & Expenses
<table>
<thead>
<tr>
<th>2. Auditors’ Fees &amp; Expenses</th>
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<tr>
<td>3. Rent, Taxes, Insurance, Lighting, Water etc.</td>
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<td>4. Law Charges</td>
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<td>5. Postage and Telecommunication Charges</td>
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<tr>
<td>a) Postage and Telegraph Charges</td>
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<tr>
<td>b) Telephones/Cellular/FAX/pagers</td>
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<tr>
<td>c) Maintenance of Website</td>
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<tr>
<td>d) Online data service</td>
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<td>6. Remittance of Treasure</td>
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<td>7. Printing and Stationary</td>
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<td>a) Stationery expenses, Printing charges of stationery articles, Computers Consumables etc.</td>
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<tr>
<td>b) Computer Software (upto Rs. 1 lakh)</td>
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<td>8. Printing Charges</td>
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<tr>
<td>a) Bank's Publication</td>
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<tr>
<td>b) Photo-correcting/Binding</td>
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<td>9. Security Printing (cheque, note forms etc)</td>
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<tr>
<td>10. Depreciation and Repairs to Bank's property</td>
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<tr>
<td>a) Depreciation of property</td>
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<tr>
<td>b) Repairs to Bank's property</td>
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<td>No.</td>
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<td>c)</td>
<td>Repairs to Building leased to the Bank</td>
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<td>11.</td>
<td>Agency charges</td>
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<td>a)</td>
<td>Turnover Commission to agency banks</td>
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<tr>
<td>b)</td>
<td>Underwriting fees payable to Primary Dealers</td>
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<td>12.</td>
<td>Advertisement</td>
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<td>15.</td>
<td>Newspapers and periodicals</td>
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<td>16.</td>
<td>Liveries</td>
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<td>Maintenance and Service contracts</td>
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<td>Office Buildings</td>
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<tr>
<td>b)</td>
<td>Residential buildings</td>
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<tr>
<td>c)</td>
<td>Dead Stock other than buildings</td>
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<tr>
<td>d)</td>
<td>Computer Hardware &amp; Software</td>
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<td>18.</td>
<td>Petrol, diesel oil etc.</td>
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<td></td>
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</tr>
<tr>
<td>a)</td>
<td>Petrol, diesel oil etc.</td>
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</tr>
<tr>
<td>b)</td>
<td>Car hire</td>
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<td>19.</td>
<td>Cleaning materials</td>
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<td>20.</td>
<td>Cartage and mazdoor hire for removal of coins, cancelled notes, etc.</td>
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<td>21.</td>
<td>Issue Department stores</td>
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<td>22.</td>
<td>Miscellaneous Expenses (M.O. Commission, Revenue)</td>
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<td>No.</td>
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<td>23</td>
<td>Official Entertainment - Tea/Lunch Services</td>
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<td>24</td>
<td>Contributions to Local/Foreign Institutions</td>
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<td>25</td>
<td>Software Projects-Consultancy charges</td>
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<td>26</td>
<td>Seminars-Guest lectures</td>
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<td>27</td>
<td>Service Charges for mechanised cheque processing by National Clearing Cell</td>
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<td>28</td>
<td>Sundry Articles upto Rs. 10000/-</td>
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<td>29</td>
<td>Compassionate package for dependents</td>
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<td>Misc. Exp. Not Enumerated</td>
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**Total of Non-Establishment (B)**

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**Total (A + B)**

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**C. Interest Payment**

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**Total of Interest Payment (C)**

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**Grand Total (A + B + C)**

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<td>ITEMS</td>
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<tr>
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<td>-------------------------------</td>
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<tr>
<td>1. Furniture</td>
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<tr>
<td>(a) Office</td>
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<tr>
<td>(b) Residence</td>
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<tr>
<td>2. Electric installation</td>
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</tr>
<tr>
<td>(a) Office</td>
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</tr>
<tr>
<td>(b) Residence</td>
<td></td>
</tr>
<tr>
<td>3. Computer/ Microprocessors/ CVPS/ Shredding &amp; Briquetting Machines/ Duplicators/Typewriter, Other Machines and Office Equipments/ Computer Software</td>
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</tr>
<tr>
<td>(a) Typewriters, Duplicators and other office equipments</td>
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</tr>
<tr>
<td>(b) All electronic items, viz. CVPS, Computers, Microprocessors,</td>
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<tr>
<td>Description</td>
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<tr>
<td>--------------------------------------------------</td>
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</tr>
<tr>
<td>Photocopiers etc.</td>
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<tr>
<td>(c) Computer software costing Rs. 1 lakh and above</td>
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<tr>
<td>4. Telecommunication Equipments</td>
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<td>5. Motor Vehicles/ Bicycles</td>
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<tr>
<td>6. Currency/Coin exhibits</td>
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CHAPTER 5

SEPARATE MANUAL ON INSPECTION & AUDIT FUNCTIONS BROUGHT OUT BY INSPECTION DEPARTMENT
CHAPTER 6
MAINTENANCE OF OFFICE PREMISES, SECURITY ARRANGEMENTS AND USE OF BANK’S CARS

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6.2 Maintenance of Office premises 1
6.3 Inspection of Bank’s Staff Quarters 1

SECURITY ARRANGEMENTS
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6.8 Quarterly surprise check of various emergency systems 4

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<tr>
<th>Section</th>
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<tr>
<td>6.17</td>
<td>Surrender of Identity Cards by employees placed under suspension</td>
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<td>6.18</td>
<td>Loss of Identity Card and issue of duplicate Card</td>
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<td>6.19</td>
<td>Cost of Identity Card</td>
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<td>6.20</td>
<td>Maintenance of record of Identity Cards</td>
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<td>6.20A</td>
<td>Destruction of surrendered Identity Cards—Procedure</td>
<td>6</td>
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<td>6.21</td>
<td>Issue of entry permits</td>
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<td>6.22</td>
<td>Issue of visitors’ pass</td>
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<td>6.23</td>
<td>Location of enquiry counter and issue of entry permits/visitors’ pass</td>
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<td>Issue of gate pass</td>
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<td>6.25</td>
<td>Fire fighting arrangement—Bank’s premises</td>
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<td>6.26</td>
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<td>Contingency plan</td>
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<td>Close liaison with the police</td>
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<tr>
<td>6.32</td>
<td>Anti-sabotage checks by police</td>
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</table>
6.33 USE OF BANK'S CARS

6.34 Maintenance of log book.

Annex- Fire Prevention – Check List
6.1 General

The House-keeping functions of Staff and Establishment Sections and the payment of bills, preparation of vouchers, etc., have been dealt with separately in this Manual as well as in Deposit Accounts Department Manual. Important guidelines in regard to the maintenance of Office premises, Bank’s properties, etc., have been incorporated in Premises Department Manual. Some general requirements in this regard and about security arrangements, etc., are set out in this chapter.

6.2 Maintenance of Office premises

It is important that the Bank’s premises are invariably maintained in a neat and clean condition and the arrangement for sanitation in particular must be above reproach.

Day to day supervision of cleanliness, report of breakages, theft, etc., are the responsibilities of the Caretaker/s and they should take a daily round for this purpose. Assistant Manager (Security) in-charge of the properties should also pay frequent visits to the Bank’s properties and supervise the work of Caretakers and other maintenance staff.

The Bank’s Medical Officer will also inspect all the premises periodicaly, preferably at least once a month and record his findings with suggestions, if any, for making improvement in sanitation and cleanliness or where defects/lapses in the existing arrangements are noticed. The Regional Director/Chief General Manager/ Officer-in-Charge will initiate appropriate action on the basis of such findings of Bank’s Medical Officer.

6.3 Inspection of Bank’s Staff Quarters

General Manager/Deputy General Manager in-Charge of Estate Department will pay visits to the residential colonies once in a quarter to ensure that the general maintenance and upkeep of the colonies are satisfactory. They will also submit a report to the Regional Director / Chief General Manager/ Officer-in-Charge for his information and for taking necessary action, wherever required. Regional Director/ Chief General Manager/Officer-in-Charge will also pay surprise visits at his convenience to see for himself the condition of the residential colonies. A ‘Visit Book’ in Form No. Gen. 030 will be maintained at the
residential colonies (Caretaker’s Office) in order to facilitate ascertaining at a glance whether all the observations recorded by the Regional Director/Chief General Manager/ General Manager/ Deputy General Manager have been complied with by the Estate/Premises Department. This register should be submitted by the concerned Section to the Regional Director/Chief General Manager/General Manager/Deputy General Manager for his perusal, at least once a month.

Keeping in view the security aspect, Managers (Protocol and Security)/Assistant Managers(Security) should pay visit once a month during odd hours (say between midnight to 4.00 a.m.) to check security aspects and alertness of Durwans/Security Guards/ Watchmen staff on duty as well as any untoward incidents happening in the Bank’s properties including Bank’s colonies. Managers (Protocol and Security)/ Assistant Managers(Security) should specifically visit common areas. After their inspection, they should submit a monthly report to the Officer-in-Charge, who shall review the security arrangements and take remedial measures, wherever required, to plug the lacunae and monitor the security arrangements on a continuing basis.

Officer-in-Charge/Assistant General Manager(Security)/ Manager(Security) should also pay visit to the Bank premises before and after office hours, or on Sundays/Holidays to ensure proper security.

SECURITY ARRANGEMENTS

6.4 Principles of security arrangements

a) Security arrangements should be such as to afford full protection to all the properties of the Bank including treasure, manpower and customers. The arrangements put in place for this purpose should be of a sufficiently high standard as to project the image of the Bank as the Central Banking Institution of the nation.

b) The Bank as a public institution has to be easily accessible to all members of the public and at the same time has to be specially well protected. The security system should not impede efficiency of customer service and should accordingly be tailored to the concerned areas/ activities.

c) Security system has to assess the risks and forestall them. It is primarily defensive in nature with successive barriers of protection and should be constantly reviewed, evaluated and updated.

6.5 Aspects of security arrangements

Security aspects may be broadly grouped as (i) Internal Security and (ii) External Security.
Internal Security covers security measures against risks emanating from internal source e.g., thefts and pilferages, the protection against which, apart from effective procedures, would lie in an effective security set up, segregation of security areas, internal access control, checking of identity cards, infra-structural facilities, emergency alarms and body search, etc., besides working of the security personnel. The proper storage and locking up of cash and other valuables would also come under this area.

External security covers all threats to security from bodies/agencies outside the Bank like burglaries, dacoities and hold-up/snatching of cash at counters and also in relation to any kind of threats outside the office hours.

6.6 Internal security

Offices will ensure that the instructions issued by Central Office from time to time, in regard to security arrangements, are meticulously followed. It is essential that the security area where cash is handled, must be segregated from the general areas of the Bank’s premises preferably with a single point entrance on each floor. Areas which could come under the Security Area concept will be – vault area, patrol corridors, remittance packing areas, safety yard, note examination sections, public counters, treasurer’s hall, all adjoining corridors which give access to the above, the bullion lift, the note examination sections/CVPS and SBS. Space allotted for security area should allow free movement and enable the concerned Officers to keep a proper watch over all operations. The in-charges of the Offices will ensure that the entry inside the Department which deals with valuables, is regulated. The following instructions will generally be followed:

a) The security area should be cordoned off and should be accessible only to authorised persons who have official business to transact within the area.
b) Entry into various Departments / Sections, particularly into the Security Area/NCC/Computer Room, should be regulated by issue of identity cards/entry permit system.
c) The seats of the supervising staff should be so arranged as to ensure adequate supervision of the staff working under them.
d) It is necessary that the lunch time of all the staff, particularly of the supervising officials should be suitably staggered.
e) Unwanted broken furniture and useless articles should be removed from the Vault, Banking Hall and Note Examination Sections, etc., and invariably be disposed of at the earliest rather than storing.
f) Caller ID system may be installed at important telephone numbers to facilitate tracing of the caller from security point of view.
6.7 Carrying of firearms, cameras/transistors, etc., inside Bank’s premises

Members of public/staff and Police personnel not on Bank’s duty are prohibited from bringing into the Bank’s premises objectionable articles like firearms, weapons, explosives, cameras/ transistors, etc.

Exceptions:

i) Members of staff may be allowed to carry cameras inside office for taking photographs in connection with official functions provided the security staff is satisfied about the bonafide use of cameras by the staff concerned.

ii) Sikhs may be permitted to carry ‘kirpan’.

iii) Defence/police personnel may be allowed to carry firearms as part of their uniform provided their identity is properly established.

6.8 Quarterly surprise check of various emergency systems

Officer-in-Charge/General Manager will undertake, once in a quarter, surprise checks of security arrangements in respect of various emergency systems such as alarm bells, fire alarm system, hot lines with Police Control Room/Fire Brigade, emergency lights and fire extinguishers, ingress/egress, body search; and also to ascertain the vigilance exercised by staff working in sensitive areas like vaults/CVPS/examination sections/SBS/public counters, etc. Observation should be noted in G.10 Register. Serious irregularities noticed during inspection rounds and action taken thereon should be advised to Central Office.

6.9 General guidelines for Issue of Identity Cards

i) There will be two distinct types of identity cards – one for the General Area and other for entry into Security Area/NCC/Computer Room etc.

ii) The General Area identity cards will be issued to any person who is in the Bank’s regular service (full time or part-time) irrespective of his/her class/category. These identity cards will not be valid for entry into Security Area.

iii) The Security Area identity cards will be issued to the staff for the purpose of entering into the Security Area/NCC/Computer Room etc., for official work.

iv) Till Enterprise-wide Smart Card Based Access Management System (ESCAMS) is put in place the above system may be followed.

v) Identity card may be issued to the retired employees for entry into Bank’s office (except security areas) for official work on submission of application therefor.
vi) The specifications of Identity cards to be issued should conform to instructions issued by Central Office from time to time.

6.10 to 6.12 Deleted

6.13 Validity

The General Area identity cards will be valid for a period of 10 years. The validity period of identity cards for Security Area/NCC/Computer Room will be 5 years.

6.14 Display of Identity Card

The identity cards are to be displayed by the employees on their person while in the Bank. Safety pins/good quality clips/chains could be used for this purpose. As a part of the access control measures adopted, it should be ensured that the members of staff in general and Assistant General Manager/Manager (Protocol & Security) and Assistant Manager (Security) and other security personnel in particular, invariably display their identity cards on their person while in the Bank.

6.15 Issue of fresh Identity Cards

Whenever there is a change in name, designation, centre of posting, major change in the facial appearance due to accident, wear and tear of the card (normally not before five years from the date of issue) etc., fresh identity card/s may be issued at Bank’s cost.

6.16 Surrender of Identity Cards

The identity card should be surrendered to the issuing authority immediately on retirement, resignation, suspension, termination and dismissal of employee from the Bank’s service.

6.17 Surrender of Identity Cards by employees placed under suspension

Offices/Central Office Departments are required to ensure that an employee placed under suspension surrenders his/her identity card issued by the Bank to his/her Department immediately. In order to ensure meticulous compliance with this requirement, it would be necessary to incorporate this condition in the suspension order itself. An employee under suspension will, however, be issued a temporary entry pass either on day-to-day basis or even for a longer period of say, a week, subject to renewal, as and when he is required to visit the Bank’s premises for personal/official work in connection with collection
of subsistence allowance, attending enquiry, etc. A copy of the suspension order should invariably be endorsed to the Department/Section issuing the identity cards who should ensure that the identity card is surrendered by the suspended employee.

6.18 Loss of Identity Card and issue of duplicate Card

The identity card issued to the members of staff by the Bank is a very valuable and important document and as such, utmost care and caution have to be exercised by members of staff to ensure safety of their identity cards from loss or theft. The loss of identity card is a great security hazard as the possibility of its misuse cannot be ruled out. In the event of loss of identity card meant for Security Area, concerned employee should report the matter to nearest police station and furnish a copy thereof while applying for issue of fresh identity card. Only after completion of this requirement, further necessary action will be taken. The above requirement may also be insisted upon for issue of duplicate General Area identity cards, at the discretion of the management having regard to attendant circumstances or local conditions.

6.19 Cost of Identity Card

The cost of identity card will be borne by the Bank at the time of issue (including the cost of the photograph) and in case of loss, the employee will have to bear the cost of the photograph.

6.20 Maintenance of record of Identity Cards

A register of identity cards issued will be maintained in form No. Gen. 031 in which particulars of identity cards issued/reissued and cancellations will be entered. Entries in the identity cards and modifications / cancellations thereon will be done under proper authentication of the Issuing Authority.

6.20 A Destruction of surrendered Identity Cards – Procedure

Upon issue of fresh identity cards or duplicate identity cards as prescribed in paras 6.15 & 6.18., the used, worn out, etc. identity cards surrendered by the members of staff or identity cards lost and found may be destroyed by cutting them diagonally into pieces so as to avoid possible misuse i) after obtaining appropriate orders for cancellation from the competent authority ii) after ensuring that necessary remarks have been made in the Identity Cards Issued Register under proper authentication.
6.21 Issue of entry permits

In the case of casual visitors such as staff members, local tenderers, representatives from currency chests/banks/Government Departments etc., to the Security Area, entry permits in form No. Gen.284 or 285 as the case may be, will be issued by an Assistant Treasurer, specially authorised for the purpose. The entry permits will carry the holder's signature. Before the entry permits are issued, they will be entered in a register viz., ‘Register of entry permits Issued’ in form No. Gen. 032. Entry permits will be generally valid only for the date/period stated therein.

Note

In the case of chest representatives or contractor’s mazdoors who are required to come to the Security Area for longer period, the entry permits will be made valid for necessary period, not exceeding one month in any case.

6.22 Issue of visitors’ pass

With a view to restricting the entry of unauthorised persons inside the Office premises, the Enquiry Officer / Asstt. Manager (Security) will issue Visitors’ passes in form No. Gen. 286 to members of the public desirous of visiting the officials of the Departments/divisions on official business with prior appointment as far as possible. Before the passes are issued, they will be entered in a ‘Register of Visitors’ Passes Issued’ in form No. Gen. 033. The Officer visited should score out the visitor’s pass rendering it invalid for further use and sign the pass in confirmation of having received the visitor. When the visitors leave the premises, the passes will be collected by the Durwan/Security Guard at the gate. While this may be ensured as far as possible, no special arrangements need be made in this regard as the passes are valid only for the date of issue. The entry passes returned by the visitors need not be preserved.

As regards visitors desirous of visiting the members of staff for non-official work, they may be requested by the staff at Enquiry Counter to speak to the concerned member of the staff over the intercom telephone and if necessary, the staff member may be requested to come to the counter and meet the visitor.

Note

No visitors’ passes are required for access to the Banking Hall/Exchange/Claims etc., counters.

6.23 Location of enquiry counter and issue of entry permits/visitors’ pass

Enquiry/Security counters issuing entry permits, etc., should be located outside the Bank’s premises and that an appropriate vigorous system regulating
entry of persons into the Bank premises should be put in place. No one without valid identity card/entry permit/visitor’s pass should have an access to the lift lobby, staircase, departmental entrances, etc. Identity cards/entry permits/visitors’ pass should be verified regularly both in respect of persons entering the Bank as well as those going out.

6.24 Issue of gate pass

The gate pass in form No.Gen.287 will be issued by the Office/Department from where any article/s is/are to be removed, in triplicate, (each copy in different colours) incorporating all the particulars of the articles viz., inventory number, returnable/ not returnable, purpose of removal, etc. After preparation of the gate pass, it will be signed by the authorised officials of the Office/Department and by the party. Out of these three copies, the first two copies shall be forwarded to enquiry counter for counter signature of the Assistant Manager (Security). After verifying the signature of the party, Assistant Manager (Security) will countersign the copies of the gate pass and handover one copy to the party concerned and other copy will be retained by him. The copy given to the party will in turn be collected by the Durwan/Security Guard on duty at the time of actual removal of the articles and returned to the issuing Department/Office. This will facilitate the concerned Office/Department to keep track of the articles removed. The copies of gate pass may be preserved for six months and subjected to audit by the Concurrent Auditor/CSAA before they are destroyed.

6.25 Fire fighting arrangement- Bank’s premises

The office should have a comprehensive and well thought out arrangement for fire fighting in case a fire breaks out. It is also necessary to familiarise the staff members with the procedure laid down in this regard including the settlement in advance of the fire escape routes and to carry out rehearsal by holding mock fire drills periodically.

6.26 The following guidelines will be followed to ensure protective measures from fire-risk point of view and also in the event of sudden fire.

a) (i) Every 500 sq. mts. of Office floor area should be provided with at least two IS 940 marked water-\( \text{CO}_2\) extinguishers and one IS 2878 marked \( \text{CO}_2\) 2 kg. capacity extinguisher. For canteen cooking place at least one number of nine litre capacity mechanical foam extinguisher (IS 10204 marked) and one DCP 10 kg. capacity extinguisher (IS 2171 marked) be provided.

(ii) The extinguishers shall be so kept that these are prominently visible from distance.
b) There shall be no smoking in the Office premises.

c) Do not use service shaft, air handling unit room, toilets, staircase landing, lift lobbies etc., as storage places.

d) Do not keep any article on your escape route as it obstructs free movement and reduces speed of evacuation. The escape routes shall be properly identified with illuminated ‘Exit’ signs.

e) Check physical presence of fire fighting equipments on the floor.

f) The fire fighting equipment shall be thoroughly checked once in a quarter for its performance. They should be properly maintained and kept charged immediately after use. Hydrostatic pressure test should be carried out for water-CO$_2$ and foam type fire extinguishers once in three years, for DCP & CO$_2$ type once in five years.

g) Carry out the maintenance of fire fighting equipments regularly.

h) Switch off the lights and fans before leaving the Office.

i) Disposal of trash, waste papers, Office sweepings etc., shall be done preferably daily by shredding.

j) Keep files, records etc., in proper racks/shelves or cabinets and not on the floor.

k) Dispose of unwanted records / furniture etc.

l) Keep vigilance against unusual happenings, if any, and report it to the head of the Department.

m) Any deficiency or shortage noticed in the installations provided for safety should be reported to the Manager (Security)/Caretaker. Any shortfall in the fire safety provision shall be reported to the Regional Director/Chief General Manager/General Manager immediately.

n) Your safety depends on your knowing:

   i) nearest escape route

   ii) location of fire extinguishers

   iii) location of electric main switches

   iv) emergency telephone number of local fire service
v) location of nearest street fire alarm, if available, in the city
vi) Call 101 (International fire service number)

vii) location of nearest fire station and police station.

o) In the event of fire –

A. In case you suspect a fire or smell smoke:
   i) raise alarm to draw attention of other employees,
   ii) promptly inform local Fire Service/Regional Director/Chief General Manager/Head of the Department/Security Officer/Caretaker,
   iii) try to locate the origin of fire/smoke.

B. If you discover a fire:
   i) raise alarm to draw attention of other employees,
   ii) promptly inform local Fire Service/Regional Director/Chief General Manager/Head of the Department/Security Officer/Caretaker,
   iii) simultaneously, attack fire with appropriate fire extinguishers depending on the class of fire as detailed below.

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<th>Fire to</th>
<th>How to kill fire by removing</th>
<th>Type of extinguisher (IS marked)</th>
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<tr>
<td>A</td>
<td>Wood, Paper, Plastics, Fabrics, Coal, Rubber</td>
<td>Heat</td>
<td>Water pressure or water – CO₂ type.</td>
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<td>B</td>
<td>Oil, Solvents, Petrol, Paint, Varnishes, etc.</td>
<td>Oxygen means air</td>
<td>Chemical foam or DCP</td>
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<td>C</td>
<td>LP gas, Town gas</td>
<td>Combustible material and oxygen</td>
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<td>D</td>
<td>Metal Fires</td>
<td>Need special extinguisher</td>
<td>Dry Powder for Metal Fire.</td>
</tr>
<tr>
<td>E</td>
<td>Computer/Server Room</td>
<td>Need special extinguisher</td>
<td>Halotron 227 - Gas environment friendly</td>
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iv) It is necessary to see that supply of combustible material is cut off from the fire. In case of fires involving flammable gases and electrical installation, gas and electricity respectively should be cut-off. It is risky to extinguish gas fire and fire involving electrical installation without closing the valve (to stop leakage of gas) and stopping the flow of current (to avoid electrocution).

v) Records and valuables should be removed from the vicinity of fire which are likely to catch fire or susceptible to damage by water. The use of Halon extinguishers have been banned as these are to be phased out for their not meeting environmental standards. These extinguishers should be removed and replaced by CO$_2$ (4.5 Kg.) or Halotron 227 extinguishers. CO$_2$ extinguishers should not be operated in a totally covered area before total evacuation (to avoid asphyxiation of any human).

vi) To operate fire extinguisher, follow the instructions displayed on the body of the extinguisher.

vii) Direct the content of extinguisher on the seat of fire (not on flames). Articles which are likely to be involved in fire or susceptible to damage by water, can be shifted from the vicinity of fire. Each employee should carry important documents and valuables while evacuating the premises and deposit them with security personnel.

viii) Evacuate your floor or building on receipt of relevant instructions, from the Regional Director/Chief General Manager/Head of the Department.

ix) If a fire is of serious nature or smoky, the Regional Director/Chief General Manager/ Head of the Department will ask the occupants to evacuate the floor/ building.

tax) If you are asked to evacuate:

a) Vacate the floor/building in an orderly manner without causing stampede.
b) Do not take shelter in toilets or in any room
c) Do not try to use lift
d) Do not get panicky.
e) Do not waste your time to collect your personal belongings.
f) Leave the place from the nearest escape route-staircase (use staircase only).
g) If any person ahead slackens or is overcome due to fear or exhaustion, others should help and bring him
to the ground floor on open space. Similarly, disabled persons may be helped to come to the place of safety.

h) Do not try to go back to your floor.

i) Do not spread rumours

j) While evacuating the premises, the occupants should take along with them the visitors, if any.

k) Security Officer/Caretaker, though trained in use of fire extinguishers, may not be able to assess the situation from fire spread point of view. A fire is always small in its incipient stage. However, it may lead to major fire due to various reasons. It would be always better to inform local fire brigade as soon as a fire is noticed or suspected. Brigade Personnel may be able to assess a situation and suggest preventive measures to avoid recurrence.

(xi) If fire occurs after Office hours,

(a) When fire is suspected or noticed, the Security Guards on duty should immediately raise an alarm and arrange to summon local fire brigade and inform the Manager (Security)/Caretaker. Simultaneously, he should try to extinguish or to contain the fire by using appropriate extinguisher as mentioned in the table given above.

(b) Manager (Security)/Caretaker should immediately inform Regional Director/Chief General Manager/Officer-in-Charge about the incident of fire.

(xii) In case of fire in the precincts of vaults/security area, the Armed Constabulary should take necessary action as suggested above. It should be ensured that the police authorities are properly briefed about their duties in case of fire.

(xiii) For high rise Office buildings (building height 15 meters or more), the following are necessary.

a) Mock fire drill should be carried out at least once in a year.

b) A fire safety committee/squad under the chairmanship of Regional Director/Chief General Manager/General Manager should be formed to review fire safety/prevention measures.
The Offices should submit quarterly report, in prescribed format on fire prevention measures/Fire Safety Installation /Maintenance of Fire Safety Equipments in Bank's buildings to Premises Department, (CO.DAPM.CSC.No.145/13.03.02(Fire)2004-05 dated October 20,2004). An illustrative check list of Fire safety measures have be given in the Annex.

c) The Office should keep close liasion with the local fire brigade and ensure that inspection is carried out by them annually to check fire prevention/ protection measures etc.

6.27 External security

External security is to be ensured through the assistance of State Police Force that provides armed guards and also tenders advice on security as and when required. It mainly deals with effective regulation of entry of persons and vehicles into Bank premises at all hours to prevent perpetration of any mischief or any threat to the safety of the Bank's property/personnel and/or undesirable activities of by unscrupulous elements.

6.28 Ingress and egress control

Access control has to be of different nature at different points, e.g., at the entrance to the compound/ building/security areas/vaults. Proper and bright illumination of the compound area is a must for preventing and spotting any undesirable activity in the compound.

6.29 Maintenance of hot line

The Hot Line connecting the police control room/Fire Brigade should be checked daily by the Manager(Security) and kept in a working condition all the time.

6.30 Contingency plan

Contingency plan should be drawn in consultation with the local police authorities with a view to clearly demarcate the duties to be performed by the reinforced police force and the police contingent already posted in the Bank in the event of any emergency such as external attack, bomb threat, etc., signalled by the Guard Commander over the hot line. Contingency plan should be put to test so that its efficacy can be established and any deficiencies may be remedied by modifying the plan.
6.31 Close liaison with the police

Close liaison should be maintained with the Home Secretary, the Director General of Police, the local Police Commissioner/Senior Superintendent of Police, as appropriate, so that every assistance will be provided to the Officer-in-Charge in emergency. Local police authorities at a sufficiently high level may be requested to –

i) review the strength, quality and striking power of the police guards stationed in the premises by personal inspection;

ii) examine arms/ammunition and their storage and ensure that the ammunition is not outdated and is adequate;

iii) review beat areas, standing orders to the guards so that necessary changes are effected therein in the light of latest developments; and

iv) maintain the required working strength of police guards.

Liaison meetings should be organised at operating levels at least once a month with officers like Deputy Commissioner of Police, Sub-Divisional Police Officers and Station House officers so that the intelligence about crime, criminals and criminal gangs which have bearing on security of the Bank is used to take appropriate decisions about precautionary steps.

6.32 Anti-sabotage checks by police

Expertise of police force may be utilised for carrying out anti-sabotage checks of building periodically as also when there is a threat or apprehension of sabotage.

6.33 Use of Bank’s Cars

The Bank’s cars will be under the administrative control of the Regional Director/Chief General Manager/Officer-in-Charge or the Officer authorised by him who will exercise supervision over proper use, maintenance and regulate the journey in accordance with the rules laid down in this regard. The use of Bank’s cars will be made subject to detailed instructions issued by Central Office from time to time. The general guidelines are indicated below:

(a) As far as possible, request for Bank’s car should be made in a written requisition in form No. Gen. 288.

(b) While requisitioning cars for official use, due consideration should be paid to the economy factor.
(c) As far as possible, the trips to the same destination/in the same direction should be arranged in such a manner that maximum number of Officers are benefited in a single trip and number of vehicles deployed for such trips is reduced to the minimum.

(d) The Bank’s cars should not be used for journeys beyond municipal limits of headquarters for purpose/s other than specified.

(e) The Bank’s cars should not be used for private purpose, unless and otherwise specifically permitted.

6.34 Maintenance of log book.

The following records will be maintained by the Office for proper control in regard to the maintenance of Bank’s cars.

(a) A log book as per form No. Gen. 034.

(b) A record of repairs and replacements (tyres, tubes, etc.) indicating the cost and the dates on which repairs/replacements were carried out (including spare parts).

(c) A register of consumption of petrol, etc., in form No. Gen. 035 showing the consumption of petrol, oil, etc.

(d) An inventory of the equipments.

Note

Bills in support of expenditure incurred on consumption of petrol should be certified by the official concerned after ensuring that the quantity of petrol purchased has been entered in the relevant registers.
ANNEX

(Para 6.26)

FIRE PREVENTION – CHECK-LIST

Fire prevention measures are simple measures and need to be stringently followed. Observance of normal fire preventive measures reduces the chances of accidental fire to a great extent.

Check-List on Fire Prevention is given below:

1. Is smoking totally prohibited and ‘No smoking’ signs have been displayed within the Office premises?
2. Whether adequate fire preventive measures have been taken?
3. Whether proper maintenance of the Office building, electrical installations and fittings have been taken care of?
4. Whether proper fuses have been used in all electrical circuits?
5. Whether all the electrical wirings/fittings are in good working condition?
6. Are all electrical appliances connected to the electrical circuits by proper connectors?
7. Are all electrical appliances permanently installed? Are all of them in good working condition?
8. Is there any temporary wiring installed and if so, is it used carefully under proper supervision and dismantled as soon as possible?
9. Are air-conditioning, ventilating systems, air-moving equipments, Generator(s), Lifts, etc., in good working condition?
10. Whether storage of fuel for generators is kept in closed receptacles with adequate precautionary measures?
11. Are all glazing (window panes etc.) intact and broken glass panes replaced?
12. Whether all weeds and grasses are regularly removed from the vicinity of Office building structure? Is the lightening arrestor, installed in the building, continuous and properly earthed?
13. Are adequate gangways / open space available for free movement? Are all the evacuation routes to staircase and the staircase free from all obstacles?
14. Whether layout ensures easy passage for escape and access to all parts of the work area for the purpose of fire fighting?
15. Whether all accesses to fire fighting equipments, water supply etc., are free from all obstructions?
16. Whether all fire fighting equipments (both fixed and portable) are maintained in good working condition?
17. Is the premises including furniture, articles in use, equipments, Office machinery etc., frequently dusted/ cleaned?
18. Are pipelines of LPG, Chimneys (for kitchen) etc., cleaned periodically?
19. Whether fans, ducts and the associated equipment for removal of fumes from cooking ranges in the kitchen are inspected regularly?
20. Whether all the electrical switches, detectors and fire extinguishing systems are shut down to prevent accidental fire before undertaking any cleaning?
21. Is sufficient number of metal bins provided for depositing waste, to ensure tidiness and minimise fire hazard?
22. Is it ensured that the tops of the lockers/cupboards are not used for stacking files etc.?
23. Whether telephone shafts and electric shafts are free from any office sweeping materials?
24. Whether Office sweepings are removed for disposal every day?
25. Whether the practice of burning agarbatties, lamps etc., are properly controlled/regulated?
26. Whether all the electrical switches are switched off while closing the sections?
27. Is there any emergency lighting system in the Bank and if so, whether it gets switched off when the normal power supply is restored?
28. Whether the main switch of the building gets switched off when the Office is closed?
29. Electrical DB Box should be connected with ELCB.
# CHAPTER 7

**HOUSE KEEPING FUNCTIONS**

## CORRESPONDENCE

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CHAPTER 7

HOUSE KEEPING FUNCTIONS

CORRESPONDENCE

7.1 General Procedure

The receipt, distribution, despatch of letters and the filing of papers constitute an important item of work and the smooth and efficient functioning of the various Departments/Sections depends largely on the manner in which these items of work are carried out at Offices. A very close supervision over the receipt of all the inward letters/documents etc., and their expeditious disposal in prescribed manner would lead to the efficient running of the Office. This chapter sets out the guidelines and procedures relating to the issue and receipt of letters / telegrams/fax messages etc., and maintenance of filing system at Offices.

7.2 All communications should be effective, accurate and precise. Replies to letters should be sent expeditiously. Fax and telegram messages received during the day will be promptly attended to and disposed of by the concerned Departments/Sections on the same day or the following working day.

7.3 Drafting of letters

Letters issued should contain all the necessary information having a bearing on the case. Easy reading and understanding should be the main objective while drafting letters. Courtesy, correctness, logic and style are no doubt equally important elements. Long words, long sentences and long paragraphs may generally be avoided since they make reading difficult and meaning obscure. The message to be conveyed should be drafted in such a manner as to make reading and understanding easier. The points dealt with should be in a logical sequence. For routine and repetitive subjects, pre-drafted/printed letters (forms) should be used, instead of letters being individually drafted/ prepared.

7.4 Issue of letters

Letters issued by Offices will be neatly typed on the Bank’s letterheads of the required size, ordinarily in double space and on both sides of the paper as far as possible, with an Office copy.

7.5 Letters returning documents etc., under objection, besides stating the reasons for their return, should contain such other information as would help the party in complying with the Bank’s requirements. Complete instructions so conveyed in the initial stage itself will avoid further exchange of correspondence on the same points.

7.6 For internal communications between departments and offices, formal letterheads/U.O. notes should not be used. Instead, appropriate templates available on the CD/ floppy accompanying the handbook on ‘Style and Usage in Written Communication’ should be used.
7.7 Issue of D.O. letters

D.O. letterheads and D.O. covers with Bank's monogram in gold will be used by Executive Directors, Deputy Governors and Governor. All Officers in Grade 'A' to 'F' will use Bank's monogram in black in their stationery. However, D.O. letterheads should not be printed with the names of officers inscribed thereon.

7.8 Signing of letters

All Officers signing letters will indicate their names below their signatures facilitating identification and all round convenience. Names and specimen signatures of signing Officers will also be furnished to our Offices and banks in the case of:

(a) advices in respect of drafts, telegraphic transfers etc.;
(b) letters/advices/ certificates relating to other monetary transactions including transfer responding advices;
(c) letters regarding allocation of limits and acceptance/release of securities in connection with advances to banks etc.

7.9 Typed matter will be carefully checked by the concerned staff and corrections, if any, carried out neatly. The number of enclosures will be indicated on the letters.

7.10 Important letters to Central Office pertaining to policy, procedure, administration, staff etc., will generally be issued under the signature of Regional Director/Chief General Manager/General Manager or Deputy General Manager. Alternatively, it may be mentioned in the forwarding letter that the references are being made to Central Office with the approval of Regional Director/Chief General Manager/General Manager/Officer-in-Charge. Copies of letters and statements which are in the nature of enclosures will be checked by the concerned Asstt. Manager who is required to initial in the Office round stamp to be affixed on the left hand bottom corner of the letters and statements.

Inward Letters

7.11 General

At Centres where the volume of work so warrants, a Central Receiving and Despatch Section(CRDS) under the charge of Asstt. Manager of Administration Division/ Section of the Office will be formed to attend to systematic receipt and distribution of letters etc. At Centres where the above arrangement is not considered necessary, other suitable arrangements may be made according to local conditions/ requirements

7.12 Post Box/Post Bag

Offices will arrange with the local Post Offices for allotment of a Post Box/Bag on an annual rental basis and communicate the number allotted and changes, if any, that take place in this regard to all other Offices/Departments of
the Bank. The Post Box/Bag delivery ticket issued by the Postal authorities will be entered in the Documents Register under the folio ‘Miscellaneous’ and held in the custody of Assistant General Manager/Manager in-Charge of CRDS. The concerned Officer should take a proper diary note for payment of annual rent for the renewal of Post Box/Bag.

7.13 At Offices, where the Post Box or Post Bag system is in force, one key of the Box or Bag will be kept with the Post Office and the other with the Asstt. Manager of CRDS.

7.14 Collection of unregistered letters from Post Office

The Bank’s Office Attendant who is sent to take delivery of the inward dak will take with him the delivery ticket which is required to be produced to the Post Master every time before he hands over the postal bag or allows the holder of the ticket to clear the post box.

7.15 Disposal/distribution of unregistered letters

On receipt, the bag will be opened in CRDS in the presence of Sectional-in-Charge/Asstt. Manager who will have the bag turned inside out to ensure that no letter is left in the bag. The covers/letters will thereupon be sorted out Department-wise. All covers received from Central Office marked ‘Confidential’ or ‘Secret’ or addressed by name to the Regional Director/Chief General Manager/Officer-in-Charge will be sent to the Regional Director’s/Chief General Manager’s/Officer-in-Charge’s Private Secretary in a transit book for being opened in the presence of the Regional Director/Chief General Manager/Officer-in-Charge. All other covers, unless otherwise specified, will be opened in CRDS in the presence of an Asstt. Manager by Office Attendatnts(s), care being taken to ensure that all the contents of the covers have been extracted before the covers are put away.

7.16 Sorting of letters

All letters etc., extracted from the covers will be initialed by the concerned Assistant Manager with date at the left hand bottom portion, after verifying the enclosures, if any. Thereafter the letters will be sorted Department/Section-wise by the Assistant Manager. Where letters or challans are accompanied by cheques etc., the amount appearing on the covering letter or in the original of the challan will be underlined and initialed by the Asstt. Manager with date. Such cheques etc., if drawn/endorsed in favour of the Bank will be simultaneously branded with the Bank’s crossing stamp. Where enclosure/s as stated in the covering letter is/are not found enclosed thereto, the fact will be clearly recorded on such letter under the initials of the Asstt. Manager concerned.

7.17 Distribution of ordinary letters

After all the letters received in the CRDS are duly sorted by the Asstt. Manager’s department-wise/section-wise, the following procedure will be followed for their distribution.
(a) The Asstt. Manager concerned will arrange to get all the letters numbered serially with the numbering machine, with the help of Office Attendant/Head Office Attendant.

(b) All such numbered letters will be jotted in a transit book and sent to the concerned Sections/Departments along with the transit book.

(c) The Asstt. Manager of the receiving Section will initial the transit book against the relevant entry in token of having received the letters meant for his Section.

(d) At the end of the day, the Asstt. Manager of CRDS will ensure, by perusal of the transit book, that all the letters delivered to various Departments/Sections are duly acknowledged by the respective Asstt. Managers.

7.18 Inwarding of letters

The Asstt. Manager concerned will get the letters branded with the inward stamp with date and thereafter get them entered by an Assistant in the Document Management Information System (DMIS) [web based software package (URL–https://dmis.rbi.org.in)]. The Asstt. Manager will ensure that all the letters received from the CRDS are duly entered in DMIS. A print out of the letters inwarded will be taken out daily and the Asst. Manager will initial with the date at the end of the last entry.

Note

(i) A bilingual combined rubber stamp, with adjustable date, as per the specimen given below will be used for branding the letters to be inwarded.

R. B. I. (Department)
Place__________________
Inward No. Date
Marked off File
Assistant Asstt. Manager

(ii) Instruments such as cheques, demand drafts purchased by Offices, short credits etc., will be straightaway posted in the respective registers maintained for the purpose, instead of being entered in the Inward Register.

(iii) Advices of drafts issued, telegraphic transfer advices, routine statements etc., need not be entered in the Inward Letters Register.

(iv) Serial number of entries in the DMIS package will be recorded on the inward stamp branded on the letters.

7.19 Inwarding of letters accompanied by currency notes

Letters accompanied by currency notes will be entered by the representatives of the Cash Department in the Inward Letters (Currency Notes) Register in form No. Gen.037. Particulars of the notes will be recorded on the respective forwarding letters and initialled by the Asstt. Manager with date. After entries in the register are checked and initialled by the Asstt. Manager-in-Charge of the dak, the Cash Department representatives will hand over the letters and currency notes to the Treasurer/Deputy Treasurer against his acknowledgement in the register. The Treasurer/Deputy Treasurer will contact the concerned
Department/ Section where the letter will be entered in the Inward Letters Register in form No. Gen. 036/DMIS package and receive from it the credit voucher/challan under the appropriate head of account for disposal of the notes, which will be recorded against the relative entry in the register under his initials. The Asstt. Manager-in-Charge of the dak will ensure that at the close of the day the currency notes received in the dak during the day have been duly accounted for and disposed of.

**7.20 Sending of defective notes to Claims Section**

Letters together with relative envelopes accompanied by defective notes will be sent directly to the Claims Section of the Issue Department through a transit book in a locked box/bag and acknowledgement of the Asstt. Manager of that Section is obtained in the transit book.

**7.21 Inwarding of leave applications**

Applications received from the staff in respect of casual/ordinary leave will be entered in an Inward Register of Leave Applications in form No. Gen. 038 maintained in Staff/Administration or the concerned Section dealing with the leave applications of staff.

**7.22 Inwarding of Bills**

The bills received from third parties in respect of goods supplied, services rendered etc., and the bills in respect of the claims from the members of the staff in connection with the medical expenses, travelling and halting allowance, leave fare concession etc., will also be inwarded in the DMIS package.

**7.23 Opening of confidential/secret covers in the presence of Regional Director/Chief General Manager/ Officer-in-Charge**

All Central Office covers marked ‘confidential’/ ‘secret’ or addressed by name to the Regional Director/ Chief General Manager/Officer-in-Charge will be opened in the presence of the Regional Director/ Chief General Manager/Officer-in-Charge who will initial them with date and pass them on to the Private Secretary for being entered in Form No. Gen. 040/DMIS package and distribution to the respective Departments/Sections.

**7.24 - Deleted**

**7.25 Authority to open covers by Departments having separate Post Box/Bag**

Departments having separate post box/bag (c.f. paragraph number 7.12) will attend to the opening of covers in their respective Departments without the intervention of the Central Receiving and Despatch Section and follow the procedure generally laid down in the preceding paragraphs in this regard.
7.26 Returning of under stamped/unstamped covers

Under stamped/unstamped covers will ordinarily be returned with the exception of those from the Reserve Bank of India Offices, other banks or Government Departments, which will be accepted after obtaining the approval of the Asstt. General Manager /Manager on the relative envelopes. The penalty in respect of such covers will be paid out of the amount advanced towards postage/petty cash expenses and the fact recorded on the relative letters to which the covers will also be attached. The Department dealing with the letter will point out to the sender if the irregularity is found to be of recurring nature. However, it is not the intention to recover the cost.

7.27 Letters received by hand delivery

All covers tendered through hand delivery will be accepted within the stipulated time by the official concerned and dealt with in the same manner as letters received through post. Letters requiring urgent attention will be sent to the dealing Department/Section immediately through a transit book. At the end of the day, the Asstt. Manager will check the transit book to ensure that letters entered therein during the day have been duly received by the Department/Section concerned.

7.28 Covers addressed to Departments/Sections by name of the official/s therefrom will be received directly by the Departments/Sections.

7.29 Disposal of Registered and Insured Covers delivered by Post Office.

All registered/insured covers will be delivered by Post Office at the Bank. Such covers will be received by the Asstt. Manager who will sign the acknowledgements for delivery to the Postman after ensuring that they do not show signs of having been tampered with and verifying the particulars of covers with those on the relative postal schedule. Thereafter, they will be opened by the Asstt. Manager and contents verified and noted on the covering letters by him in the manner laid down for covers received by ordinary post. In addition, the Post Office registration number will be recorded on the relevant letters etc. Registered/insured letters clearly addressed to a particular Department/Section need not be opened in the CRDS and the closed covers may be delivered to the concerned Department intact after entering them in the Register of Registered and Insured Letters in form No. Gen.041.

7.30 Method of accepting Registered/Insured letters

Letters received by registered post will be forwarded to the Department/Section concerned through an Office Attendant and those received by insured post will be similarly forwarded to the Department/Section concerned but they will be accompanied by an Assistant. Postal schedules will be carefully filed. The Asstt. Manager of the receiving Department/Section will verify the letters and enclosures, if any, and receive them after giving proper
7.31 Disposal of damaged Registered/Insured covers collected at the Post Office

Under the Postal Rules, a registered cover which is damaged in transit is not delivered by the Post Office to the addressee but an intimation slip is sent advising them to call at the Post Office for collecting the article. Particulars of intimations received will be recorded in the ‘Register of intimations received from the Post Office’ in respect of registered and insured covers in form No. Gen. 042. Entries in the register will be checked and initialled by the Asstt. Manager.

7.32 Collection of damaged covers by representative of Cash Department

A representative of the Cash Department will be deputed to collect the covers with a letter of authority and the postal acknowledgement duly signed by the Manager/Asstt. Manager which will be handed over to him and his signature obtained against the relative entries in the register. The representative will take open delivery of the damaged covers from the Post Office after verifying the contents. Any discrepancy/shortage detected will be recorded by him on the covering letter and the postal official’s authentication obtained thereagainst.

7.33 Disposal of covers after verification

The Asstt. Manager will take over the covers and their contents from the Cash Department representative after verification and arrange for their disposal in the same manner in which the registered and insured covers referred to in paragraphs 7.29 and 7.30 are disposed of. The date of receipt of the covers will be noted in the register referred to in paragraph 7.19 under the initials of the Asstt. Manager. The final disposal of covers on the day of their receipt should be carefully watched by the Asstt. Manager every day.

7.34 Advance intimations from Post Office for collection of covers

If the covers mentioned in the advance intimation are not brought from the Post Office by the Cash Department representative on the same day for any reason, the letter of authority and the signed postal acknowledgement will be taken back from him by the Asstt. Manager and a fresh entry made in the register after making a suitable note against the original entry under the authentication of the Asstt. Manager. The letter of authority and the postal acknowledgement will be handed over to the Cash Department representative for collection on the following working day.
7.35 Procedure for keeping unopened Registered/Insured covers

Registered/insured covers which cannot be opened on the date of receipt will be entered in a pass book and kept in the safe/vault under the custody of the Asstt. General Manager/Manager. The number of such covers will be recorded in the Register of Registered and Insured Letters Received under the initials of the Asstt. Manager and Asstt. General Manager/Manager in form No. Gen. 041.

7.36 Scrutiny/surprise check of the Register

The Register of Registered and Insured Letters Received will be checked by the Asstt. Manager at the close of the day to ensure that all registered letters have been duly received by Departments/Sections. Once a week both the registers viz., Register of Registered and Insured Letters Received and the Register of Intimations Received from the Post Office will be scrutinised by the Asstt. General Manager/Manager to ensure that the prescribed procedure is being followed in regard to receipt and distribution of registered and insured covers and initialled by him in token of having done so.

7.37 Scrutiny of inward mail by Heads of Departments/Sections

All letters, etc., received in a Department will be submitted to the Head of the Department/Section concerned for perusal. Thereafter, the letters etc., will be distributed to the dealing Asstt. Managers against their acknowledgements.

7.38 Letters with complete address

All outgoing letters will be assigned a reference or document identifying number through the DMIS package. This reference number should consist of initials of the Department/Section from which the letters originate, followed by the outward number generated by the DMIS package, digital file number and the year separated with a bar. In the case of Central Office Departments, the reference may be preceded with the word ‘CO.’ (e.g. CO.DAPM.Admn.No.XXXX/04.07.09/2008-09). All official letters must bear a subject heading in brief. Envelopes/inland letters/cards etc., should be fully and legibly addressed indicating all information such as Post Box/Bag numbers, Pin Code Number, etc. Complete address of the addressee will be written in bold letters in all registered/insured articles.

7.39 Special Air Flight Bag (H.O.P.) Services/Speed Post/ Courier Service

Facility of quick transmission of mail by special air flight bag (H.O.P.) wherever available will be availed of by Offices for sending important, confidential, secret and urgent letters intended for Government of India, Ministry of Finance, Department of Economic Affairs and Reserve Bank of India, New Delhi. Similarly, for quick transmission of letters, services such as Speed Post and Courier Services wherever available will be availed of.
7.40 Maintenance of combined outward letters and postage Register

Each Department will maintain a Register in form No. Gen.045 to record the particulars of letters issued and the amount of postage incurred.

7.41 Deleted

7.42 Procedure followed for despatching letters

Letters and their enclosures, if any, will be sent in closed covers; the names and addresses of the addressees as given on the letters will be neatly written on the covers. The outward number of letters will also be indicated along with the mode of despatch (i.e., by hand delivery, air mail, registered post etc.). No mention of the valuables, documents etc., need be made on the relative cover. Inter-Sectional / inter-Departmental communications without enclosures and which are not confidential or secret may be forwarded without covers. When a cover is sent by insured post, the amount for which it is insured will be indicated on the top of the cover.

7.43 Confidential/secret letters

Sufficient care will be taken in marking letters ‘Confidential’ or ‘Secret’ having regard to the nature and subject matter of the communication and the justification for such marking. Confidential/secret letters will be enclosed in double covers, the inner cover being marked as such, preferably by a rubber stamp and sealed. Secret covers which require to be sealed in all cases will be addressed to the addressee personally by name. In case the name of the addressee is not known / doubtful, the words ‘to be opened personally by the addressee’ will be written on the inner cover.

7.44 Besides confidential/secret covers, covers containing documents, valuables etc., will be sealed after they are closed. Special seals manufactured by the India Government Mint, Mumbai with the Bank’s emblem and names of Offices/Departments/Sections engraved thereon will be used for sealing. The required number of seals will be obtained by Offices from the Mint through the Mumbai Office and a record thereof maintained in the DAPM/Administration Section. The seals will invariably remain in the custody of an Assistant Manager.

7.45 - Deleted
7.46 Addressing of secret/confidential covers by name/designation to Heads of Departments

Routine confidential covers intended for Central Office Departments which would not warrant the Head of the Department personally opening the relative covers will be sent in covers marked ‘Confidential’ addressed to the Head of the Department by designation. Those covers which contain secret/confidential letters of an important nature will, however, be addressed to the Head of the Department by name.

7.47 Letters by hand delivery

Letters addressed to local parties, including banks within a reasonable distance will ordinarily be sent by hand delivery. Urgent communications will also be sent by hand delivery. Hand delivery of covers emanating from various Departments/Sections will normally be attended to by the Central Receiving and Despatch Section (CRDS). Such covers will be branded with the rubber stamp ‘Hand Delivery’ and entered by the Departments/Sections in their respective delivery books in form No. Gen.046. Covers together with delivery books will be sent to the CRDS through a transit book early in the day to enable that Section to effect delivery of letters on the same day. An Assistant of the Section will count the number of covers, verify the entries in the delivery books and initial the transit books. Necessary arrangements will be made by the Asstt. Manager of the section to send the covers received from all Departments/Sections through Office Attendant/s. On the return of the delivery Office Attendant/s, the Asstt. Manager will examine the delivery books to ensure that covers have been delivered against acknowledgements of receivers and return the delivery books together with the undelivered covers, if any, to the concerned Departments/Sections through the transit book. Delivery of urgent and important covers will be arranged by the concerned Departments/Sections direct.

7.48 Letters accompanied by valuables/documents despatched through Cash Department

Where letters accompanied by valuables, documents etc., are required to be sent locally, their despatch will be arranged through the Cash Department.

7.49 Despatch by ordinary post

Letters accompanied by Bank’s payment orders and crossed cheques/drafts for amounts less than Rs.300/- and letters other than registered/insured letters etc., will be sent by ordinary post. Departments/Sections which pass on the outward letters for despatch to the CRDS will record the particulars of outward letters in a register in Form Gen.045 to record the particulars of letters issued and the amount of postage incurred. The outward numbers of letters will be indicated on the relative covers.
7.50 Postal Franking Machine - Process of franking of covers

Postal franking machines will be installed at Offices to frank covers with appropriate postage. The use of the machine is subject to conditions laid down by the postal authorities. A sum equivalent to the approximate monthly expenditure on postages rounded off to the nearest hundred rupees will be advanced by means of banker’s cheque to the Post Office by debit to ‘Charges Account- Postage and Telegraph Charges – Postages’. The machine accompanied by an Assistant will be sent to the Post Office where it will be adjusted to show the amount of prepaid postage.

7.51 Closed covers will be sent by Departments/ Sections to the CRDS with the outward letters and postage registers, indicating the amount of postage at the left hand top corner of the covers to facilitate franking. The Assistant Manager, CRDS will verify the entries in the registers with reference to the covers and take them over against initials in the registers. He will simultaneously get the total postage amount as shown in the Departmental registers recorded in a Register of Postal Franking in form No. Gen. 047. In order to even out the pressure on the franking machine, Departments/Sections will forward their covers to the CRDS for franking in two or three lots in a day, the last lot being sent not later than half an hour before the closing time.

7.52 The covers will be franked by a Senior Assistant/Assistant in the presence of an Assistant Manager. For convenience of franking, covers requiring the same postage will be fed in succession. In case of parcels etc., which cannot be fed on the machine, there is no objection to franking being done on slips bearing the addresses of the sender and the addressee, which should be securely pasted to the parcels. Before the machine is locked away for the day, the figure appearing in the total column of the Register of Postal Franking will be agreed with the amount recorded on the machine.

7.53 Where the same franking machine is utilised by more than one Department maintaining its own Charges Account and initial advance has been taken by debit to Banking Department Charges Account (Main), the amount spent on behalf of those Departments will be adjusted at the end of the month by debit to their respective Charges Account as per contra credit to the Banking Department Charges Account (Main).

7.54 Maintenance of record of defective franking of postal articles

A record of defective franking will be maintained in a Register of Defective franking of postal articles in form No. Gen.048 and refund obtained from the post Office before the expiry of the prescribed period in accordance with the Postal Rules. The value of defective franking, due to the negligence of the despatcher such as partial impression on the covers, will be made good by the despatcher himself. The amount recovered for defective franking from the Postal authorities/despatcher will be credited to ‘Charges Account-Postage and Telegraph Charges- Postages’ and recorded in the register.
7.55 Affixing postage stamp on covers

At Offices where franking machines are not in use, each Department will draw advances in instalments not exceeding its estimated requirements for a week, by debit to ‘Charges Account - Postage and Telegraph Charges-Postages’. The amount of advance required by the Department will be entered in the Outward Letters and Postage Register in form No.Gen.043 and the entry initialled by the Assistant General Manager/Manager/ Assistant Manager of the concerned Department at the time of passing the relative debit vouchers. The amount will be mentioned in the voucher as advanced to the despatcher. The procedure to be followed by Departments/Sections for sending covers after affixing the postage stamps thereon to the Central Receiving and Despatch Section for despatch and for their receipt in the latter Section will be the same as in the case of covers to be franked as explained in paragraphs 7.51.

7.56 Verifying value of postage stamps in hand and unspent amount

The value of postage stamps on hand and unspent amount, if any, will be verified by the Asstt. Manager with the balance in the Outward Letters and Postage Register at the end of the day. The closing balance in cash and postage stamps on hand, if any, will be kept in a locked cash box which will be held overnight in the safe by the Assistant General Manager/Manager. The Assistant General Manager/Manager will carry out a surprise check of the postage stamps/cash held by the despatcher once in a month and initial against the balance in the register with the remark 'verified'.

7.57 Arranging of transmission of mail to Post Office through Office Attendant.

All covers after they are franked/affixed with postage stamps will be sent to the Post Office in a locked canvas bag through an Office Attendant. In order to avoid congestion at the closing hour, both at the Bank and the Post Office, it is desirable that Offices should arrange for the transmission of mail to the Post Office in two or three lots at convenient intervals during the day.

7.58 Despatch by Registered Post

If the aggregate value of cheques, drafts, etc., (other than payment orders) to be despatched in one cover exceeds Rs.300/-, they will be sent by Registered Post A/D. A careful watch will be kept for the receipt of the postal acknowledgements. In case the acknowledgement is not received within a reasonable time, say, a fortnight, the matter will be taken up with the Post Office as well as the addressee.

7.59 Despatch of Banker's cheque

As regards the despatch of banker's cheques issued by the Bank, the following procedure will be adopted.
(a) Banker’s cheques that are issued in payment of exchange value of defective currency notes will be despatched under Certificate of Posting at the Bank’s cost, irrespective of the amounts involved.

(b) Banker’s cheques issued for making payments in connection with court cases and for paying house rent/compensation for leased flats will be sent by Registered Post with Acknowledgement Due.

(c) In case the party’s acknowledgement is considered necessary e.g. payments of arrears of salary to ex-employees etc., Banker’s cheques (irrespective of the amounts) will be sent by Registered Post Acknowledgement Due.

(d) In all other cases, the Banker’s cheques will be despatched under Certificate of Posting.

7.60 Despatch by Registered/Insured Post

(a) Currency notes, coins and other valuerables will be despatched by Insured Post. Letters enclosing case files, personal files or other documents will be sent by registered letter/parcel post insured for a nominal sum of Rs. 200/- in each case.

(b) Registered and insured covers will be sent to the Post Office in a locked box/bag in the charge of an Assistant accompanied by a confirmed Office Attendant. Adequate steps will be taken by Offices to provide against all possible risks to insured covers while in transit.

(c) Before the close of the day or the next day morning, the Assistant Manager concerned will satisfy himself that postal receipts in respect of all the registered/insured covers sent to Post Office have been duly submitted to him. The Postal Receipts will be sent on the following day to the concerned Sections/Departments to enable them to note their numbers against the relative entries in the Outward Letters and Postage Register.

7.61 Remittances by Money Orders

Remittances by money orders will be arranged by various sections of the Banking Department through the Cash Department.

7.62 A stock of money order forms to meet a month’s requirements of all Departments/Sections will be kept by the CRDS and the required number of forms supplied to the concerned Department/Section on receipt of monthly indent duly signed by the Asstt. Manager of that Department/Section. The cost of forms purchased from the Post Office will be debited to the ‘Charges Account – Postage and Telegraph Charges- Postages’. The purchase and issue of forms will be recorded in the Consolidated Money Order Forms Account Register in form No. Gen. 049. A record of forms received from the CRDS and used, will be maintained in the Register of Money Order Forms Received in form No.Gen.050.

7.63 Destruction of the spoilt forms

The number of spoilt forms, if any, will be advised to the CRDS on the last working day of the month and destroyed in the presence of the Asstt. Manager. A suitable note in this regard will be made in the ‘Money Order Forms Received
Register under the initials of the Asstt. Manager. Once in a quarter, a surprise check of forms on hand will be conducted by the Asstt. General Manager/Manager and noted in the Money Order Forms Register under his initials.

7.64 Maintenance of ‘Money Order Remittance Register’

A Register of Money Orders Remitted in form No. Gen.051 will be maintained for recording particulars of remittances sent by money order. After the debit voucher/interest warrant pertaining to the remittance is passed for payment, it will be handed over to the Treasurer/Deputy Treasurer along with the money order form duly completed by the concerned Department. The initials of the Treasurer/Deputy Treasurer will be obtained in the above register. The same procedure as prescribed for carrying insured articles to the Post Office will apply in the case of money orders. The number of the money order receipt when received from the Treasurer will be noted against the relative entry in the appropriate column of the above register under the initials of the Asstt. Manager and the receipt sent to the concerned Department/Section for record through a transit book.

7.65 Filing of Money Order Receipts in Establishment Section

Money Order receipts in respect of payment of salary etc., remitted by debit to the relative heads of accounts or by debit to ‘Sundry Deposits Account’ will be filed in the Establishment Section. Before filing the money order receipts, suitable remark will be made on the reverse of the relative vouchers and/or the salary register that a separate acknowledgement has been obtained and filed in the Establishment/Salary Section.

7.66 Inward Money Orders

Remittances by money orders received from the Post Office will be accepted by the Asstt. Manager of the Section/Department for whom they are intended. He will arrange to have the particulars thereof recorded in form No. Gen.052 before signing the money order receipt, entries in the register being simultaneously checked and initialled by him and the Cash Department. The procedure to be followed by Offices for the disposal of the amount of money orders will be the same as prescribed in paragraph 7.19 for the disposal of currency notes received by ordinary post.

7.67 to 7.82 - Deleted

Telegram

7.83 Receipt and despatch of telegrams

The work relating to the receipt, distribution and despatch of inland and foreign telegrams will ordinarily be centralised in Central Receiving and Despatch Section.
7.84 For facility of telegraphic communications, Offices will arrange for registration of the telegraphic address of the Banking Department of the Bank, which will generally be ‘Reservist’, with the Telegraph Department under advice to all other Offices/Departments of the Bank. Changes, if any that take place in this regard later will also be advised to those Offices/Departments. Special instructions for telegrams including those marked ‘immediate’ and addressed to the Regional Director/Chief General Manager by name to be delivered after Office hours and on Sundays and holidays and revised instructions in respect thereof, if any, due to change in the incumbency of the Regional Director’s/Chief General Manager’s post etc., will similarly be registered with that Department. The registration of abbreviated address and special delivery instructions will be renewed on due dates every year and the expenditure thereon may be incurred without reference to Central Office.

7.85 Telegraphic/Cable communication in the prescribed codes and authenticated by check signals

All telegraphic/cable communications with Offices, Government and foreign agencies will be carried on in the prescribed codes and authenticated by check signals, wherever necessary, in accordance with standing instructions.

7.86 Receipt of inward telegrams

All telegrams/cables will be received and opened during working hours in the presence of Asstt. Manager authorised by the Regional Director/Chief General Manager/Officer-in Charge who will note the time of receipt on the telegrams under his initials and also arrange for the inward date stamp to be affixed on it. Usually secret and confidential telegrams will be addressed by name to the Regional Director/Chief General Manager/Officer-in Charge who will have them opened and arrange for their decoding etc. Telegrams in code, if any, not addressed to the Regional Director/Chief General Manager/Officer-in Charge by name but commencing with the word ‘secret’ will not be decoded but sent to the Regional Director/Chief General Manager/Officer-in Charge for further action.

7.87 Suitable arrangements will be made by Offices for receipt of telegrams/cables after Office hours and on Sundays and holidays and for their delivery to the concerned Department/Sections on the next working day for necessary action.

7.88 Maintenance of Inward Telegrams Register

A Register of Inward Telegrams will be maintained at Offices in form No. Gen. 055 in which particulars of all telegrams/cables received other than Telegraphic Transfer telegrams will be entered in brief instead of the full text of the telegram. Entries in the register which will be serially numbered will be checked and initialled by the Asstt. Manager. Confidential/secret telegrams will
be entered in a separate Register of Inward Telegrams maintained in the Administration Division.

7.89 Decoding of telegrams and verification of check signals

Telegrams in code, other than secret/confidential telegrams, will be decoded by an experienced Assistant. Confidential telegrams will be decoded by the Asstt. Manager himself. The decoded text of the telegrams, other than that of Telegraphic Transfer telegrams, will be made out in duplicate in form No.Gen.291. The check signal will not be shown but only the words ‘Check Signal’ appended to the decoded message. The Asstt. Manager will check the decoded text and verify the check signal.

7.90 Delivery of translation copy of inward telegrams

The original of the translation will be delivered to the Assistant General Manager / Manager of the Department concerned against his acknowledgement in the Register of Inward Telegrams.

7.91 Inward telegrams - confirmation copy

Originals of all telegrams received during a month will be filed separately. Mail confirmations of the telegrams will be verified with the originals and the date of receipt noted in the appropriate column of the Register of Inward Telegrams under the initials of Asstt. Manager and thereafter destroyed.

7.92 Action on mail confirmation in the event of non-receipt of telegrams

In cases where a mail confirmation is received at an Office before the relative telegram reaches it, necessary action will be taken provided the signature of the official who has signed the mail advice agrees with the specimen on record. Non-receipt of the telegram will, however, be taken up with the sender/telegraph Office immediately.

7.93 Mutilated telegrams

If a telegram is received in a mutilated condition and cannot be deciphered, it will immediately be forwarded to the local Telegraph Office for repetition after retaining a copy. If even after repetition, the message is not clear, the sender will be requested by telegram to repeat the text. In cases where telegrams are not authenticated by check signals or where check signals supplied are incorrect, the senders will be advised by telegram to wire the check signal or to correct the check signal, as the case may be, and action deferred till receipt of reply.
7.94 Scrutiny of the register of inward telegrams by Asstt. General Manager/Manager

The Asstt. General Manager/Manager will go through the Register of Inward Telegrams at the close of the day to ensure that appropriate action has been taken on all the telegrams received during the course of the day and initial against the last entry in the register.

7.95 Outward telegrams-classification of telegrams- Ordinary/Express/Immediate

Telegrams will ordinarily be classified ‘Express’ or ‘Ordinary’ according to urgency of the message. Telegrams will be classified ‘Immediate’ in respect of messages relating to State business and in cases where immediate action is called for. Telegrams which are likely to be received by the addressee on Sundays or holidays and on which immediate action is to be taken will be sent to the addressee by name and classified ‘Immediate’. Regional Directors/Chief General Managers and Officers-in-Charge of certain Departments are authorised by the Government of India to issue ‘Immediate’ telegrams which will be invariably signed over the designation of the authorised official subject to the following exceptions:

(a) When the authorised Officer is away from headquarters, the official who has been appointed to act for the authorised Officer may use the indication ‘Immediate’.

(b) In exceptional circumstances, any Officer of the Bank may use the indication ‘Immediate’ but he must report his action as soon as possible thereafter to the authorised Officer stating the circumstances in which it was used.

7.96 Coding of telegrams and compilation of check signals

The text of outward telegrams except those relating to Telegraphic Transfers will be furnished by Departments/Sections to the CRDS in form No. Gen. 292 in duplicate through the transit book. The class of telegrams and the mode of transmission (i.e., in code or plain language) will be clearly indicated on the text. The text of the telegrams in form No. Gen.292 will be received by the Asstt. Manager who will record the time of receipt on both the copies as well as against the concerned entry in the said transit book and return the same to the concerned Department/ Section duly initialled in token of having received the text of the telegram.

7.97 Prefixing of serial numbers

Telegrams addressed to Central Office Departments will be serially numbered with prefixes DAPM/ DEBC etc. Separate series will be maintained for each Department and for such other correspondents who have made arrangements in that regard, the serial number being prefixed to the text of the telegram in code/plain language.
7.98 Coding of telegrams

Telegrams other than confidential telegrams will be coded in the appropriate code by an experienced Assistant and made out on the prescribed telegram forms with post copies and file copies in form No.Gen.293. The post copies of the telegrams to the addressee will be dispensed with in cases where telegrams are followed by confirmatory advices/statements. Telegraphic Transfer telegrams will be coded by Assistant from authenticated entries in Telegraphic Transfers Issued Register or Remittances Issued Register. Confidential telegrams will be coded by the Asstt. Manager and checked by another Asstt. Manager. Such telegrams will be addressed in the personal name of the addressee. Where the name of the addressee is not known the telegram will begin with the word ‘Confidential’ in plain language.

7.99 Checking of telegrams and verifying check signals

Telegrams will be checked by the Assistant Manager who will also compile the Check Signals where necessary and append them to telegrams in his own hand writing. The check signals will be verified by another Asstt. Manager who will initial thereagainst on Office copies. After the telegrams are checked and the check signals verified, the telegrams will be signed by the Asstt. Manager. Simultaneously, the Asstt. Manager will sign the original and duplicate in form No.Gen.292 and 293 and initial the triplicate copy in form No.Gen.293 under the remarks ‘wired and returned’. In the case of Telegraphic Transfer telegrams, the Assistant Manager will initial against the printed word ‘Telegraphed’ on the Remittance Application Form after recording the time of despatch thereon.

7.100 Recording of outward telegrams in the register

Particulars of telegrams despatched except Telegraphic Transfer telegrams will be entered in the Register of Outward Telegrams in form No.Gen. 056 in brief instead of the full text of the telegram and checked and initialled by the Asstt. Manager. To facilitate maintenance of special serials, if necessary, separate openings may be maintained in the register. Serial number of the entries in the register will be recorded on the receipt portion of the original of the telegram, file copy and the post copy, if any. The time of despatch of telegrams will be recorded on the duplicate and triplicate translation copies. Arrangements will be made for the despatch of telegrams to the Telegraph Office and the duplicate translation copy to the Department/Section concerned with the least possible delay. The Department/Section which has sent the text of telegram to the CRDS for despatch will ensure that the duplicate translation copy has been received by it on the same day duly endorsed by the latter for having despatched the telegram.

7.101 Despatching of post confirmation copies on the same day

Post copies of telegrams or confirmatory advices/statements will immediately be despatched to the addressee on the same day. Where it is necessary to send decoded texts of telegrams by post or append them to the
body of letters, such post copies or letters will be sent in confidential covers. The same instructions will be followed in respect of fax messages.

7.102 Destruction of papers relating to compilation of check signals

Papers on which compilation of check signals is made out will be torn into small bits by the concerned Asstt. Manager at the end of the day. Similarly, it will be ensured by the Asstt. Manager that rough papers used by Assistants for coding messages are destroyed at the end of the day.

7.103 Opening of credit/deposit account with Central Telegraph Office

Under the Credit Account/Deposit Account system the Central Telegraph Offices accept telegrams from account holders without prepayment of charges and submit the bills for settlement to the latter after close of the month for the cost of telegrams despatched during the month. Offices will accordingly open a Credit Account or a Deposit Account. If the Credit Account can be opened with the local Central Telegraph Office for despatch of telegrams emanating from Offices, telegrams will be sent to the Telegraph Office after branding the rubber stamp in the form prescribed by Central Telegraph Office on the face of the telegram as well as on the receipt portion.

7.104 Payment of telegram charges in cash

Offices, which cannot open Credit Account or Deposit Account with the Central Telegraph Offices, will make advances to the CRDS to incur expenditure on account of telegram charges. Advances will be made for round sums not exceeding two months’ estimated requirement at a time by debit to Banking Department Charges Account – ‘Postage and Telecommunication Charges – Postage and Telegraph Charges –Telegram.’. The amount should be mentioned in the voucher as advanced to the despatcher/telegram Assistant. The amount of advance required by the Department will be entered in the Outward Telegrams Register in form No. Gen.056 and the entry initialled by the Asstt. General Manager/Manager at the time the relative voucher is passed by him. The balance appearing in the register will be initialled by the Asstt. Manager after verification of the amount with cash on hand. The same procedure as laid down for postage in paragraph 7.56 will be followed for custody and periodical surprise check of unspent balance in respect of Telegram Section balances.

7.105 Despatch of telegrams to the Telegraph Office

Telegrams will be sent to the Telegraph Office through an Office Attendant after obtaining his initials in the transit book. Where the arrangement for booking telegrams under the Credit/Deposit Account system does not exist, the Office Attendant will be given necessary amount out of the advance held by the telegram Assistant, towards the cost of telegrams. The amount given to the Office Attendant will be recorded in the transit book and the receipt in respect
thereof obtained from the Office Attendant in the book under his signature. The time when the Office Attendant leaves the Office with the telegrams and the time when he returns from the Telegraph Office will be noted in the transit book.

7.106 Scrutiny of telegram receipts

Telegram receipts issued by the Central Telegraph Office when handed over by the Office Attendant on his return from the Telegraph Office will be scrutinised by the Assistant and entered in the Telegram Charges Register. Telegram receipts and entries in the register will be checked by Asstt. Manager who will initial the daily total/balance in the register. Telegram receipt will be simultaneously cancelled by the Asstt. Manager by drawing a diagonal line thereon in red ink under his initials and filed in a guard file.

7.107 Payment of bills on account of telegrams booked under the credit/deposit account

At the end of the month, the total will be struck in the Outward Telegrams Register by the Assistant and initialled by the Asstt. Manager for the purpose of verification of the amount with the amount of the bill which will be submitted by the Central Telegraph Office after close of the month. Items listed in the monthly bill, when received for settlement, will be checked with the entries in the Telegram Charges Register by the Assistant and Asstt. Manager who will furnish a certificate on the bill in the following form:

'The Bill has been checked and is found to be in order except for minor discrepancies amounting to Rs........ which will be adjusted by reference to Central Telegraph Office. May be passed for payment as claimed'

Assistant/Asstt. Manager

The bill will, thereafter, be passed for payment and payment made in accordance with the arrangement made with the Central Telegraph Office either by credit to Central Government Account with the Bank or by issue of Banker’s cheques. A suitable note of the payment of the bill and adjustment, if any, carried out later in respect of discrepancies will be made in the register under the initials of the Asstt. Manager

7.108 Recovery of telegram charges

In cases where telegram charges are recoverable from constituents under standing arrangements, a record will be maintained of the relative expenditure and recoveries made on a monthly or other basis, as agreed upon. The relative expenditure will initially be debited to Bank’s Charges Account as usual.
OFFICE NOTINGS, DISPOSAL OF LETTERS, PREPARATION OF OUTSTANDING LIST, FILING SYSTEM AND MANAGEMENT OF RECORDS

7.109 Recording of Office notings on inward letters

No remarks or observations of any kind will be made on letters from the public, Government Departments, Accountant General’s Office, staff members and Bank’s own Offices which are likely to be required to be produced before a Court of Law or a Tribunal. A few examples of letters which would come under this category are given below for guidance:

i) Letters relating to discipline cases.
ii) Letters from parties relating to claims on defective notes requiring reconsideration of claims.
iii) Letters from the public regarding lost Government securities etc., addressed to our Public Debt Offices and Central Debt Division.
iv) Letters received from the members of the staff and relating to staff matters and letters received from the staff association/union.
v) Letters received from advocates/courts etc.

The Office notings on important / sensitive / policy subject matters should be on separate sheets which should be filed separately i.e., not in any set of volume meant for (a) important instructions or (b) routine correspondence. In other words, for important and sensitive subjects there will be a third set of files. Suitable cross references should be made on these notes to facilitate identification of relevant files and correspondence. Routine Office notings will, however, continue to be filed in the correspondence files. In order to achieve these objectives, the undernoted filing system may be followed.

a) The correspondence portion i.e., letters, circulars, Inter-Office communications, etc., received and Office copies of correspondence issued together with the annex and appendices thereto will be separated from the note sheets and will be filed in a separate file bearing the relevant file number suffixed with the word ‘Correspondence’ (e.g. 04.01.12 (Correspondence)). The pages of the correspondence file will be serially numbered.

b) The note sheets together with the related worksheets, if any, will be filed separately in a file bearing the same number as related to correspondence and suffixed with the word ‘Notes’ (e.g.04.01.12 (Notes). The pages of the note file will be serially numbered.

c) Whenever the correspondence file or the related note file becomes bulky, i.e., when the number of papers (sheets) in either of them exceeds 250, both the volumes of the files will be closed simultaneously.

d) In order to facilitate linking of the correspondence with the related notings, suitable cross references should be made on these notes and vice versa.

e) For maintaining continuity, notings on a fresh piece of correspondence received can be started at the middle of a note sheet page or on the reverse of the note sheet which was used for putting up earlier correspondence provided such notings are brief and sufficient space is available on the note sheet. There is no need to start each correspondence on a fresh note sheet.
7.110 In the case of letters which do not fall in the category referred to in the preceding paragraph and where only routine remarks such as ‘for information only’, ‘may be filed’, and ‘no further action is required on this reference’ etc., are required to be made, necessary remarks may be made on the letters. Marginal notes or writing on the reverse may also be made on such letters provided the remarks are brief.

7.111 Disposal of letters

As a rule, letters should be disposed of within a week of their receipt. A longer period may be allowed in the case of important letters requiring detailed consideration but such period should not ordinarily exceed a fortnight. As soon as action is taken on a letter, it should be suitably marked off in DMIS Package by the concerned Assistant and in token of his having done so, he will initial with date in the inward stamp after the legend ‘Marked Off’. Before giving file orders, the concerned Supervising Official should ensure that the letter bears the dated initials of the Assistant after the legend ‘Marked Off’.

7.112 Preparation of list of outstanding letters

Pending letters should be constantly reviewed by the Officers-in-Charge of Departments. To this end, a list of outstanding letters should be generated from the DMIS package at weekly or fortnightly intervals, as may be decided upon by the Officer-in-Charge after taking into account the nature of the work dealt with in the concerned Department. Letters received during a particular week/fortnight and remaining undisposed at the end of the following week/fortnight will be treated as outstanding. Letters received during the week/fortnight under review in respect of which acknowledgment or an advice has been issued to the effect that the matter is receiving attention and that a separate communication will follow, should not be considered as disposal for excluding a letter from the outstanding list. The in-Charges of the Departments should scrutinise the lists generated from DMIS carefully and ensure that disposal of no letter is delayed without valid reasons which should be clearly stated thereagainst. The lists should be preserved for perusal of the inspection team.

7.113 Preparation of list of outstanding bills

A separate list of all bills outstanding for more than 15 days will also be generated from the DMIS package at fortnightly intervals and submitted regularly to the Officer-in-Charge of the Department who will ensure that there is no avoidable delay in the settlement of bills.

Note
There may be certain bills which allow discount for prompt payment as also bills which stipulate that if payment is not made within the period specified thereon, interest would be charged. Such bills should invariably be paid in time.

7.114 Maintenance of files
An efficient filing system is a basic requirement for efficient administration in the Bank. Papers in properly kept files are safe and easy to locate. Subject-wise filing (records by name of topics or subjects) finds its most important application in the Bank. The following guidelines will, generally, be followed by Offices in regard to the filing system.

(a) Depending upon the size of the Division/Section and the quantum of work involved, an Assistant may be entrusted with the work of filing and maintenance of files. He will work under the supervision of Asstt. Manager. Alternatively, at the discretion of the Officer-in-Charge, the dealing Assistants may be entrusted with the work of filing etc. Files will be opened subject-wise/Department-wise after obtaining the approval of the Asstt. General Manager/Manager.

(b) Papers will be filed chronologically i.e., as per the date of the letter and not according to the date of receipt of the letter.

(c) Offices will, as far as possible, maintain three sets of files for (i) important instructions (ii) noting sheets on important subjects and (iii) routine letters/correspondence.

(d) Unimportant drafts of letters will be destroyed soon after the issue of fair letters. In the case of important drafts approved by Senior Officers, they will be preserved in a separate file and destroyed after one year.

(e) Files should not contain too many papers/letters. Not more than 250 papers (sheets) should be put in a file. Additional files will be opened as and when required and the volume number indicated on the file.

(f) Pages other than the blank ones should be numbered in serial order. When it becomes necessary to insert sheets in a file in which pages are already numbered, ‘by-numbers’ such as 50/1, 50/2 etc., may be given, so as not to disturb the existing page numbers.

(g) Cross references should also be furnished on the letters in pencil. References may also be indicated in pencil (e.g., for reply, see page number) on the Office copy of the letter or Office note.

(h) Where letters pertain to more than one file, copies will be placed in the respective files, so that each file is self-contained.

(i) Normally, papers will not be removed from the files. If it becomes unavoidable, a suitable note may be made on the preceding page by the person removing the papers under his initials. It should be ensured that these papers are returned and placed in the file.

(j) All important files will have index sheets with the column headings viz., date of receipt/issue, name of sender/addresssee, subject matter in brief and page number. While filing papers containing important decisions, the index sheet should be simultaneously written up.

(k) As and when the file covers become shabby or worn out, the papers should be filed in a new file.
(l) Every letter should bear a file order. Before giving the file order, the Asstt.Manager will satisfy himself that the letter has been marked off in the DMIS package, the correct file number is indicated, the action on the letter is complete and that diary cards have been raised for follow-up action, wherever necessary. File order on letters from Central Office should be given by an Officer not below the rank of an Officer in Grade ‘B’.

(m) The name of the file will be entered by the concerned Department/Section in the DMIS Package/ ‘Register of Current Books/ Registers/ Files’ in form No. Gen.058 under the initials of an Asstt. Manager. Files on each subject will be serially numbered and they will be entered in the above register in that order under separate folios, sufficient space/ number of pages being allotted for each subject on the basis of anticipated number of files.

(n) Closing of files will be done at the end of June every year depending on the need for keeping the file concerned on the current list. The fact of having closed a file should also be noted in the file register in the relevant column.

(o) It is necessary that all the members of the staff, particularly supervisory staff, take special care in regard to the maintenance of files in each Section / Department. At the beginning of each quarter, the Assistant concerned in each section will check the files physically with the help of an Office Attendant/Senior Office Attendant and give the following certificate which should be initialled by the Asstt. Manager, who may put it up to the Asstt. General Manager/Manager.
‘The files of....... Section have been physically verified by me and they are in order and in good condition’.
Such a certificate may be filed in a separate file which will bear a number. If any file is missing, it should be traced.

(p) Files should be kept in locked almirah/file cabinets neatly arranged according to their numbers. They should not be kept in open racks in the Departments overnight.

7.115 Management of records

To enable Offices to have a complete and up-to-date record of books, registers, files etc., each Department will maintain a register of current books, registers and files in form No.Gen. 058 (cf. Para. 7.114(m)). Entries in the registers will be made under authentication of an Asstt.Manager. While current registers and books will be preserved in the Book Room, the current files will be preserved overnight in locked almirahs/cabinets. The keys of the Book Room and almirahs/cabinets will be in custody of the Assistant Manager concerned.

7.116 Un-current registers, books, files, scrolls etc., will be preserved in the Record Room. Any damage to records noticed will be immediately brought to the notice of the Manager/Assistant Manager by the Record Keeper and attended to promptly.
All records in the Record Room will be under charge of the Head Office Attendant/Record Clerk and keys of the room will be in the custody of an Asstt. Manager.

7.117 Transfer of files to Record Room

Offices will compile statements in duplicate, in form No.Gen.295 indicating the list of files, books, registers etc., to be transferred to the Record Room for preservation and the Head Office Attendant/Record Clerk will verify the statement at the time of acceptance of the records. The duplicate copy of the statement will be returned to the Department/Section concerned by Head Office Attendant/Record Clerk duly allotting Record Room Numbers and acknowledgement of receipt thereof. The date of transfer of these records will be authenticated by the Asstt. Manager concerned in the relative register of current books/registers. While transferring the records, it should be ensured that the file covers are in good condition and the torn covers of files, if any, irrespective of the preservation period are changed before sending them to Record Room.

7.118 Maintenance of records

The Record Room should be divided into two sections for storing permanent files and registers and non-permanent files and registers. The permanent and the non-permanent nature files should be kept separately and given separate Record Room numbers. The permanent nature record may have a number with prefix ‘P’.

The Head Office Attendant/Record Clerk will maintain a register in form No.Gen.059 separately for books and files. Record should be maintained Department-wise/Section-wise and the entries made in the registers will be authenticated by the Asstt. Manager. Thereafter, the records will be properly arranged in shelves of the Record Room.

The records kept in the Record Room/Book Room and those preserved overnight in almirahs should be frequently treated with insecticides for pest control.

7.119 Withdrawal of records from Record Room

Any transfer/withdrawal of record to/from the Record Room shall be with the knowledge of the Head Office Attendant/Record Clerk. The Head Office Attendant/Record Clerk will maintain a register in form No. Gen. 060 wherein he will enter particulars of record withdrawn for use in the Department/Section for reference purpose against requisition slip in form No. Gen. 296, signed by the Asstt. Manager concerned. The requisition slip will be retained by him carefully till return of the concerned record. The slip will be destroyed on receipt of withdrawn record after noting down the date of return in the register in form No. Gen. 060. In case there is undue delay in re-depositing the record withdrawn, the Head Office Attendant/Record Clerk may issue reminder to the concerned Department/Section for early return.
7.120 Control/Supervision of the Record/Book Room

The overall supervision of the Record/Book Rooms will be the responsibility of the Manager / Assistant Manager of the Department who will inspect the Record Room at least once a month and ensure necessary follow up action in respect of irregularities detected by him. The in-charge of the Office will pay surprise visits to the Record Room at least once in every quarter.

7.121 Recording of vouchers

The total number of vouchers passed daily under each head of General Ledger account may be recorded in a Voucher Register in form No. Gen.061. Vouchers pertaining to the head ‘Other Deposits’ account will be classified under the following categories.

(a) Sundry Deposits Account
(b) Uncleared Items of Credit Account
(c) Other Accounts

7.122 The total number of cash, clearing and transfer vouchers (other than Government account) will be entered by reference to Cash Scroll, Pass Books (the pass book/s through which cheques in respect of ‘Other Deposits’ Account presented for clearing are sent) and transfer scroll and the totals agreed with the total number of vouchers recorded as above from the Clean Cash Book. Entries in the register will be checked and initialled by Asstt. Manager. All vouchers will remain overnight in the custody of Asstt. General Manager/Manager and at convenient intervals these vouchers will be transferred to the Record Room against initials of the Head Office Attendant/Record Clerk in the Voucher Register in form No. Gen 061.

7.123 Sorting of vouchers

The Head Office Attendant/Record Clerk will sort out the vouchers according to the head/sub-head of account as well as Banking/ Issue department-wise for facilitating withdrawals for inspection and reference

7.124 Half-yearly packing and docketing of vouchers

In January and July each year, all vouchers for the previous half year will be packed in bundles and docketed for preservation by the Head Office Attendant/Record Clerk after recording particulars of the bundles in the Register of Vouchers in Form No. Gen 062. Separate folios will be allotted for vouchers relating to each head of account indicating therein the periods of preservation of the vouchers against the initials of the Asstt. Manager. The entries in this register will be incorporated half-yearly by the Head Office Attendant/Record Clerk who will also initial the same and these entries will be counter-initialled by the Asstt. Manager.
7.125 Procedure for withdrawal of vouchers

The procedure to be adopted for withdrawal of vouchers from the Record Room will be on similar lines as in the case of withdrawal of registers, books and files, the only exception being that the withdrawn vouchers should as far as possible be re-deposited on the same day. If not, the Head Office Attendant/Record Clerk will ascertain the probable date of their return and record the date in pencil in the register and thereafter keep a watch.

7.126 Period of preservation of records

The period of preservation of various kinds of records other than those specified for Banking Department has been indicated on the respective forms/registers.

Note:
Records connected with expenditure and debits to accounts should not be destroyed until any claim which may arise in respect thereof is barred by the Statute of Limitations.

7.127 The expression ‘year’ with regard to the ‘period of preservation’ refers to the Bank’s accounting year and is to be reckoned from the last date of the year to which the file etc., relates i.e., a file of a period of preservation of 1 year containing papers from 1st July 1990 to 30th June 1991 will not be destroyed anytime before July 1992. In the case of books and registers, the ‘year’ is to be reckoned with reference to the date of the last entry made in the book/register.

7.128 Yearly preparation of records due for destruction

In July every year, the Head Office Attendant/Record Clerk will prepare a department-wise as well as record-wise statement, in triplicate, showing the records which are due for destruction. This statement will be verified and signed by the Asstt. Manager concerned. These records will be separated and kept ready for destruction subsequently. Thereafter, the original and duplicate copies of the statement will be forwarded to the concerned Department for scrutiny and final clearance for destruction (after isolating those records where there is a likelihood of demand for inspection purpose even though they are due for destruction.) After due clearance from the concerned Departments by way of confirmation by signature on the duplicate copy of the statement, the records will be stacked in gunny bags in presence of the concerned Asstt. Manager for ultimate destruction.

7.129 Disposal of destroyed records

The records taken out for destruction other than secret papers will be sold by Offices to reliable agencies which undertake to collect wastepaper for re-pulping purposes. Before handing over the records to such agencies, the records (other than newspapers and periodicals) will be torn into bits in presence of an Asstt. Manager to avoid any possibility of misuse. Secret papers will be destroyed by burning /shredding in presence of the Asstt. General
Manager/Manager. A certificate of destruction will be recorded by the Assistant General Manager/Manager in the statement.

7.130 Waste papers collected daily from the waste paper baskets may either be sold to reliable agencies or donated to any charitable institution for repulping.

7.131 Reserve Bank of India Archives

A. The Reserve Bank of India Archives (RBIA) earlier known as Central Records and Documentation Centre (CRDC) was established on 24th August 1981 in the campus of the College of Agricultural Banking, Pune. The twin objectives of RBIA are:

(a) to serve as the Central Archives of the Bank for research purposes and
(b) to act as a repository to preserve non-current permanent records of the Bank

B. Functions:

(i) Receipt of non-current permanent records of the Bank closed more than 12 years back and having historical and/or legal value.

(ii) Scientific conservation and preservation of records received.

(iii) Providing retrieval services to all the Departments/Offices by supplying information, original/copies of documents, files, registers etc., whenever required.

(iv) Providing research facilities to the researchers and students.

(v) Preparation of reference media in computerised form, catalogues, indices in respect of records and publications.

(vi) To act as nodal agency for records management and related issues in the Bank.

C. Handbook on Records Management:

RBIA has prepared and distributed a ‘Handbook on Records Management’ to all the Offices/Departments of the Bank regarding transfer of their records and photographs/paintings for permanent preservation at RBIA. The general instructions given in the Handbook are given below in brief:

(I) Selection of Records

All non-current permanent records having historical and/or legal value closed 12 years back should be transferred to the RBIA for permanent preservation.
(ii) Preparation of Transmittal Lists

The records to be transferred should be listed in the transmittal list. Two copies of the transmittal list should be sent to RBIA in advance for prima facie scrutiny before despatching the records.

(iii) Packaging of Records

The records to be transferred should be dusted and dilapidated file covers should be replaced. Thereafter the records should be tied in suitable lots, and packed in boxes/bags etc.

(iv) Physical Transfer of Records

The boxes/bags containing the records should be sent to RBIA by railway (QTS)/road on freight paid basis.

(v) Retrieval of Records

RBIA will make available the records requisitioned for, in a day or two and the records requisitioned should be returned to RBIA as soon as possible.

(vi) Photographs and Paintings

All photographs and paintings which are more than 5 years old and having historical value from the point of view of the Bank should be transferred by the Central Office Departments/Offices to RBIA.

7.132 Maintenance of statistics relating to different items of work passing through various Sections of each Department

Statistics relating to different items of work passing through various Sections of each Department will be maintained by the respective Sections at each Office, so as to have basic data for each Office as also for the purpose of supplying the statistics to the Central Office Departments, Executives of the Bank or the Inspection Department without difficulty and delay. However, there is no need to maintain such statistics where the entire work of a Section/Department has been computerised and the data can be generated without any difficulty.

7.133 Register of standing instructions

In order to have a consolidated calendar of returns as also a composite record of periodical payments etc., Offices will maintain a register of Standing Instructions in Form No. Gen 063 for recording periodical payments like rent, taxes, licence fees, insurance premia, subscriptions to journals, etc., as also for submission of returns to Central Office and other Offices and constituents. The register will be maintained in loose leaf form with appropriate openings according to the due dates or frequency of the return or payments, as the case may be, and will remain in the custody of the Asstt. Manager concerned. In addition, diary
cards in form No. Gen. 297 will be maintained for each of the standing instructions which will be numbered and arranged in a filing cabinet according to due dates. The key of the cabinet will be held by the Asstt. Manager and deposited with the Asstt. Manager on the ‘Key turn’ before leaving Office. All additions and alterations to the standing instructions as well as to diary cards will be made under the initials of Asstt. Manager.

7.134 The standing instructions register will be examined daily at the commencement and close of the day by the Asstt. Manager and Assistant attached to the diary desk who will ensure that the relative cards have been delivered to the Departments/Sections concerned. The diary cards will be sent through transit books and their return watched carefully. The Departments/Sections concerned will, as far as possible, take action on the same day and return the cards duly completed.

7.135 Verification of diary cards

The list of cards issued but not returned to the diary desk by the dealing Departments/Sections will be prepared and checked by the Asstt. Manager at weekly intervals and put up for perusal and issue of suitable instructions to the Asstt. General Manager/Manager.

7.136 The physical verification of cards will be carried out by the Asstt. Manager once a month and a certificate in this regard furnished by him to the Asstt. General Manager/Manager.
CHAPTER 8 - MISCELLANEOUS

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CHAPTER 8

MISCELLANEOUS

MAINTENANCE OF LIBRARY - SUBSCRIPTION TO NEWSPAPERS, FINANCIAL JOURNALS ETC. - BANK’S PUBLICATIONS

8.1 Maintenance of Library

(i) A library of books on banking and other subjects will be maintained at Offices for reference purposes and for the general benefit of the staff. Besides this, sufficient number of copies of the textbooks prescribed for banking examination conducted by the Indian Institute of Banking & Finance and Hindi examination conducted under the Hindi Teaching Scheme of the Central Government will be stocked in the library for the use of employees appearing for these examinations. The books required for the library will be purchased out of the annual budget limit and necessary expenditure is sanctioned as prescribed under Paragraph 25 of Schedule-II to the Reserve Bank of India Expenditure Rules, 2009. The library will be placed in charge of an Assistant Manager in Department of Administration and Personnel Management or any other Department/Section at the discretion of the Regional Director/Chief General Manager / Officer-in-Charge to suit Office convenience. The Assistant Manager concerned will be responsible for proper maintenance of the library. He will arrange to have the torn, damaged, etc., books repaired/ rebound after obtaining approval of the Regional Director/ Chief General Manager/ Officer-in-Charge where necessary. He will ensure that amendments pertaining to reference books, when received, are incorporated therein under proper authentication.

(ii) Information Management Committee
The captioned committee earlier christened as Library Advisory Committee, is chaired by the DG-In charge of DEAP with the ED-In-Charge, DEAP as Vice Chairman and Chief Librarian as Member Secretary. The committee primarily advises on policy issues aimed at developing a healthy and vibrant library and information system in the Bank as a whole. Besides, decisions regarding selection and acquisition of documents, use of library and its collection, engagement of experts for guidance, infrastructure (computer software and hardware, space
requirements, furniture etc.) and HR issues(professional and other staff requirements etc) and weeding out of documents fall within the domain of the Committee.

8.2 Maintenance of Library Register

Books, publications, etc., purchased for the library including Bank and Government publications received free of charge, will be entered in serial order in a Register of Library Books in form No.Gen.064 in physical/ electronic form and the serial number recorded on the relative book, publication, etc., over the Office round stamp. The books will be held properly arranged in locked almirahs, the keys of which will remain with the Assistant Manager-in-Charge.

8.3 Procedure for Issue/Return of Books

i) The following procedure will be followed by the libraries for issue/return of books:
   a) Every employee of the Bank is eligible to become a member of the central Library.
   b) An employee intending to become a member of the Library will have to apply for membership by filling up the membership form in duplicate provided by the Central Library. A duly endorsed copy of the form will be forwarded by the respective Administration Section/Division of the applicant employee's Department to the Central Library. The second copy will be retained by their Administration Section/Division for future reference.
   c) A member/an employee will be entitled to borrow a specific number of books, journal bound volumes, and other publications meant for circulation for a fixed period. However, the books which are frequently required for reference in the office will not be issued to the staff for study at home.
   d) A member/an employee will be required to sign a computer generated check out slip /written requisition in form No. Gen 298 specifying the details of the issue transactions of the documents borrowed by him/her. This slip/written requisition will be retained by the Library pending return of books. The due date of return of the book/s will be stamped on the issue slip stuck on the recto page of the cover. The issue of books will be recorded in the system/Register of Library Books Issued in form No. Gen.065 under authentication of the Assistant Librarian /Assistant Manager.
   e) The issue period of a book is thirty days. Reminders will be issued via corporate mail to employees who do not return book/s by the specified date. The issue of reminders will be recorded against relative entries in the Register of Library Books Issued under initials of Assistant Librarian /Assistant Manager.
f) The issue period of a book will be 30 days with one renewal period of 15 days totaling the loan period to 45 days. The book/s borrowed for maximum loan period of 45 days should be returned physically and will not be reissued to the same borrower for next one week.

g) On return of the books, etc. the borrowing member/employee will be issued a system generated discharge slip signed by the Assistant Librarian/Assistant Manager or the requisition slip in form No.Gen. 298 will be returned, as the case may be. The date of return of book/s will be recorded in the system/Register of Library Books Issued.

h) If any book is outstanding in the name of a borrower for more than forty-five days, he/she will be liable for a fine of Re. 1/- per day per book or any such amount as the Bank may fix from time-to-time. A notice will be sent to the concerned Department for recovery of fine from the salary of the defaulting staff member.

i) The fine amount will be subject to the following conditions:

i. The maximum limit of fine is restricted to the replacement cost of the book. If the book/report/publication does mention any price, the amount of fine to be levied or otherwise will be at the discretion of the Regional Director/Chief General Manager/Officer-in-Charge/Head of Central Office Department.

ii. Waiver of such fine should be at the discretion of the Regional Director/Chief General Manager/Officer-in-Charge/Head of the Central Office Department/Office, as the case may be.

iii. The fine will not be applicable for books/journals which are borrowed by the individual staff member for Department's use provided retention of such books/documents beyond prescribed period is authorized by the concerned Head of Department.

iv. Despite the imposition of fine as mentioned above, if the book remains in the custody of the borrowing member without any intimation to the Library, such employee will render himself/herself liable for appropriate action under Staff Regulations in addition to imposition of fine.

v. For books, etc. borrowed by the Members of Faculty, the maximum permissible period of retention thereof is left to be fixed at the discretion of the Principals of the respective Training Colleges.

8.4 Disposal of mutilated/damaged /lost books

The following guidelines may be adopted in a flexible manner by the Offices/Departments.

a) Loss of five books per one thousand books issued in a year may be taken as reasonable, provided such loss is not attributable to dishonesty or negligence on the part of the library staff. Loss of each book of the value exceeding Rs.1000/- and the books of special nature and rarity shall invariably be investigated
and consequential action taken. All such losses will be written off by the Competent Authority.

b) The Head of the Department is the Competent Authority to write off the loss of books mentioned in the preceding paragraph.

8.5 Weeding out of books

a) There is no objection for disposing of mutilated/damaged/obsolete books in the best interest of the library. However, the disposal of such books should be made on the recommendations of the Library Committee which shall decide whether the books mutilated/damaged/obsolete are not fit for further use.

b) The library books so weeded out may be offered to various libraries and information centres within the Reserve Bank of India system and then to others on first-come-first served basis. Individual libraries may make their own arrangements for taking the books required by them.

c) These books may also be donated to local charitable institutions.

d) The details of the books disposed of to other libraries may be maintained at least for a period of 5 years.

8.6 Recovery of cost on outstanding books and journals

Recovery of cost of books and/or journals outstanding against users will be made as under:-

a) Popular Magazines - Outstanding popular magazines with staff may be written off. However, for current ones, this rule will not be applicable.

b) Technical Journals - The replacement cost of the journal issued may be recovered.

c) Books readily available - For books which are readily available in the market, replacement cost of the book may be recovered.

d) Books out of print - For books which are out of print, the library may make efforts for their acquisition from different sources and on acquisition, the cost incurred therefor may be recovered. If the same is not available from any source, the Competent Authority will decide on the recovery to be made.
e) **Books received on Gratis** - For books, both priced and free ones, which the library has received on gratis or on exchange basis, a copy of the publication may be procured from the respective institution or from the market and the replacement cost may be recovered. In the case of publications for which more than one copy is available in the Library, the cost as marked on the additional copy may be recovered. If the additional copy does not indicate cost or is not a priced document or it can not be procured from anywhere the Competent Authority may recover Rs. 3/- per page.

### 8.7 Verification of library books and publications

i) Stock verification will be carried out on a regular basis - in parts/sections as under:

   (a) Complete annual physical verification of books should be done every year in the case of libraries having less than 20,000 books.

   (b) Complete physical verification at intervals not more than three years should be done in the case of libraries having more than 20,000 but not more than 50,000 books).

   (c) In respect of larger stock, annual verification in parts/sections will be conducted and completed in five years in entirety.

The verification should always be subject to surprise check by some independent Officers, nominated by the Regional Director/Chief General Manager/Officer-in-Charge for the purpose. The fact of having verified the books with reference to the Register of Library Books will be recorded in the register by the Verifying Officer under his initials with date. A certificate of verification indicating the conditions of the books and discrepancies, if any, noticed at the time of verification, will be submitted by the Verifying Officer to the Regional Director/Chief General Manager/Departmental Head also.

ii) The loss of books revealed after stock verification and after due reconciliation will be further processed within 6 months. The final list will be considered for write off by the Competent Authority. The undernoted criteria will be adopted to assess the loss:

   - Cost of materials received on gratis, complimentary, donations, exchange shall be considered while calculating the financial loss. Rs. 3/- per page may be charged to assess such losses.

   - The government of India memorandum will be adopted in respect of loss of books i.e. for every one thousand book issued in an Open Access Library
system, five books are accepted as normal loss per year and will be written off by the Competent Authority.

iii) Librarian and his staff will ensure the safety of the book collection. The safety of the books will be supplemented with introduction of Radio Frequency Identification System (RFID) with provision for anti theft gates at the library entrance.

8.8 Subscription to Newspapers, Financial Journals, etc.

(i) Offices will subscribe for newspapers, financial dailies, journals and periodicals, Central and State Government gazettes and incur necessary expenditure in accordance with Paragraph 26 of Schedule-II to the Reserve Bank of India Expenditure Rules, 2009.

(ii) Journals, gazettes, etc., will be received by the library and circulated among the Regional Director/ Chief General Manager and Heads of Departments. A register in form No. Gen. 066 with separate folios for each journal, gazette, etc., will be maintained (in physical/electronic form) for watching the receipt of journals, gazettes, etc. Relevant particulars such as name and address of the publishers, amount of subscription, period for which subscription has been paid, etc., will be recorded on top of each opening under initials of the Assistant Manager. Necessary action will be taken by the Assistant Manager who is in-charge of the library in case the journals, gazettes, etc., are not received from suppliers/ returned by Departments within a reasonable time.

(iii) Procurement of Periodicals by the Central Library
A separate Journal Selection Committee will be constituted for procurement of periodicals. Vendor empanelment procedure will take place every two to three years. Renewal of subscription will be taken up at least two months ahead of the year of subscription. An agreement vetted by the Legal Department, will be entered into with the agents on the panel. All agents may be asked to pay the subscription in advance on behalf of the Bank. All claims for missing issues will be settled within six months of completion of the subscription year.
(iv) Acquisition of Books by Central Library
The book selection committee constituted for the purpose will consist of representatives from various departments. Empanelment of vendors for purchase books will be once in three years and a memorandum of understanding will be signed. A standing order for relevant annual publication will be placed. The good offices committee exchange rates will be followed for book purchase. A suggestion slip/request form may be used to involve more Bank staff in the book selection process.

(v) Electronic Resources
A gateway online service providing links to valuable electronic resources (free or paid basis) will be developed, entailing interactive webpage and linkage to RBI website.

8.9 Preserving cuttings of newspapers and periodicals
Any articles or items of news of interest to the Bank appearing in the newspapers and periodicals will be photo copied or cut out and the copy/cutting placed in the subject files by the concerned Departments/ Sections after taking necessary action, if any. Similarly, extracts of items of interest to the Bank appearing in the gazettes will be taken out and recorded by them in subject files. The periodicals and gazettes after circulation will be tied in bundles for each month, docketed and transferred to the Record Room where they will be arranged month-wise and preserved for prescribed periods.

8.10 Bank’s publications - Issue and sale
Central Office Departments will arrange for supply of Bank’s publications issued by them from time to time to Offices along with price-list for their use and for sale to the public. Free supplies will be made, where necessary, with approval of the Regional Director/Chief General Manager.

8.11 Publications received and sold will be recorded in a Register of Bank’s Publications in form No. Gen. 067 with separate folios allotted for each publication. Entries in this register will be checked and initialled by an Assistant Manager who will also initial particulars recorded on the top of each folio. A receipt in form No.Gen.299 will be issued to buyers and the sale proceeds credited to income head under ‘Commission Account’. 
8.12 Submission of quarterly statements of publications sold

A statement in form No. Gen. 300 showing number of copies of each publication sold and the sale proceeds realised, as also the stock-on-hand, will be furnished to the Department of Economic Analysis and Policy quarterly as at the end of March, June, September and December each year.

8.13 Furnishing of yearly statement of stock of Bank’s publications

A statement in form No. Gen. 301 showing the stock and requirements of relative amendment slips of the Bank’s publications as on 31st March of each year will be furnished to the concerned Central Office Departments which have brought out the publications, in the first week of April each year.

8.14 Yearly verification of stock of publications

The stock of publications on hand as on 31st December each year will be verified by an Assistant Manager other than the Assistant Manager holding charge of them and tallied with the balance shown in the Register of Bank’s Publications. The fact of verification will be recorded by the verifying Assistant Manager against the last item in the relative folios under his initials with date.

KEYS & LOCKERS

8.15 Custody of keys and maintenance of Key Register

i) Keys of all doors of the Bank’s premises, main/grill doors of treasure vaults, safes, bins, boxes and almirahs, furniture, motor vehicles, locks and padlocks will be obtained by Offices from the suppliers in duplicate. Offices will maintain a proper record of all keys, originals and the duplicates thereof, in a Key Register in form No. Gen.068. Offices will ensure that the original keys and the duplicates thereof are not kept with the same official.

ii) All keys bearing numbers will be entered in the prescribed key register in form No.Gen. 068. Separate register will be maintained for all important keys such as those of bins/almirahs/boxes containing treasure/valuables,
vaults, safes, strong rooms and Treasurer’s lockers and for other keys as those of premises, Office almirahs, furniture, motor vehicles, etc.

iii) The register of important keys will be maintained in the Regional Director’s/Chief General Manager’s Section custodian-wise. The register of ordinary keys will be maintained in the respective Departments in which the keys are in use. The register will show who is holding the originals and where or with whom the duplicates are deposited.

iv) Officials holding keys will initial in the Key Register for the keys in their custody. Whenever there is a change in the incumbency, the incoming official will initial with date (including year) in the column against each key taken over by him. On no account the keys will be parted with by the custodians except in case of inability to attend duty, in which case the keys will be taken over by another official of the Bank.

8.16 Depositing of keys overnight

(i) Important keys

Original keys of the main/grill doors of the treasure vaults, bins/almirahs/boxes containing treasure, valuables or articles for safe custody lying in the vaults, Public Debt Office strong rooms, other safes containing valuable documents, including the safes in Deposit Accounts Department/Public Debt Office/Securities Department, entrusted to officials, will be deposited overnight in the individual lockers allotted to them in the common key safe where such a safe is provided. The allotment of lockers to various Officers holding important keys as stated above, will be written in the Key Safe Register in form No. Gen. 069. The opening/closing time of lockers will be recorded in the register by the concerned official under his initials. While the keys of the individual lockers will be retained overnight by the concerned officials, the key of the outer door of the Locker’s Safe will be held by the Officer on ‘Key turn’, if such practice exists, or the official who would close his individual vault/locker last. The concerned official will ensure before he leaves Office that the safe is duly locked in the presence of the Guard Commander who will initial in token thereof. Closing and opening time of this outer door will also be noted in the register.

Where Locker Safe for depositing keys is not provided, the original keys will be kept at the close of the day in a box duly locked in one of the vaults the keys of
which will be held overnight by the Deputy General Manager or Assistant General Manager/Manager authorised by Central Office (DCM) in this behalf and the Treasurer. The deposit and withdrawal of this box will be recorded in a pass book by the concerned officials under their initials.

(ii) Ordinary keys

Keys of almirahs, receptacles, locks, etc., in use in the Sections/Departments will be collected and kept overnight in the custody of the sectional in-charge (Assistant General Manager/Manager/Assistant Manager) or an Officer authorised by the Head of the Department to hold such keys. The keys of premises doors will remain in custody of the Manager (Security)/Asstt. Manager (Security). Keys of almirahs, tables etc., allotted to individual Officers will be retained by them overnight.

8.17 Custody of Duplicate keys

(i) Important keys

Duplicate keys of main doors and grill doors of treasure vaults, Public Debt Office strong rooms, all safes containing valuables including safes in Deposit Accounts Department, Securities Department, Public Debt Office, bins and almirahs containing treasure and articles for safe custody lying in vaults and book rooms will be deposited with the local branch of State Bank of India for safe custody in the joint names of Regional Director/Chief General Manager/Officer-in-Charge and the Treasurer.

At Centres where there is a separate post of Deputy General Manager/General Manager (Issue Department), duplicate keys of the locker safe/s will be kept with him. Duplicate keys of the individual lockers will be deposited with the Regional Director/Chief General Manager/Officer-in-Charge in sealed packets.

At Centres where there is no separate post of Deputy General Manager in Issue Department, the duplicate keys of locker safe/s will be kept with the Regional Director/Chief General Manager/Officer-in-Charge and duplicates of the individual lockers will be kept with the officials designated in this behalf by the Central Office (DCM).
While depositing duplicate keys with the local branch of State Bank of India, the procedure prescribed hereunder will be followed:

(a) All keys will be labelled and packed with private seal of the concerned officials affixed thereon in the presence of the Regional Director/Chief General Manager/Officer-in-Charge and the Treasurer.

(b) The name of the official and the number of the keys contained in each packet will also be recorded on the packet under his signature and date.

(c) The packets will, thereafter, be locked in a steel box in the presence of all officials concerned.

(d) The box will then be wrapped in thick cloth and sealed with the Bank’s official seal.

(e) The name of the Office/branch of the Bank and the particulars of the contents will then be recorded on outer wrapper under the signatures of the Regional Director/Chief General Manager/Officer-in-Charge and the Treasurer.

(f) The box will then be sent to local Office/branch of the State Bank of India for safe custody in the joint names of the Regional Director/Chief General Manager/Officer-in-Charge and the Treasurer.

(g) The safe custody receipt issued by the State Bank of India will be entered in the Documents Register and kept in the custody of the Regional Director/Chief General Manager/Officer-in-Charge.

(h) Each time the duplicate keys are re-deposited after withdrawal from the State Bank of India, all the concerned Officers should record their dated initials in the Key Register.

(i) Instead of depositing the duplicate keys of all officials in one box, separate box may be used for each Department as may be practicable to avoid the need for presence of all officials at the time of opening/locking the box.
(ii) Ordinary keys

Duplicate keys of the almirahs, furniture, etc., in use in the Department will be kept in the custody of the Deputy General Manager/Assistant General Manager (Admn) of the Department concerned. Administration Section of the Departments concerned will arrange to verify the duplicate keys held in each Department once in two years, say as on 31st March, with reference to the entries in the key register, care being taken to ensure that the key register is up-to-date in all respects. The duplicate keys of receptacle/s in which other duplicate keys are deposited will be held by the Head of the Department.

Duplicate keys of premises doors will remain in custody of the Assistant General Manager/ Manager (Protocol & Security).

8.18 Withdrawal of keys from State Bank of India

Duplicate keys will be withdrawn from safe custody at each inspection of the Office and whenever there is a change of Regional Director/ Chief General Manager/Officer-in-Charge or the Treasurer or in an emergency when the original keys are not available. The keys will not be withdrawn when the change of charge is for a short duration. At the time of withdrawal, the discharged receipt should be forwarded with the letter of authority containing the specimen signature/s of the Bank’s representative(s) who will be deputed to receive the box. The box should be entrusted to the care of a responsible official while in transit to and from the State Bank of India, the Bank’s vehicle being used wherever possible. Whenever the keys are withdrawn, the packets must be opened in the presence of the officials concerned who will themselves examine and break the seals of the packets containing their keys. After examination, the duplicate keys will be taken into use unless they are more worn out than the originals and the originals deposited with the State Bank of India, otherwise the duplicates will be re-deposited. The duplicate keys withdrawn from the State Bank of India will be re-deposited with the bank as far as possible on the same day, failing which special precautions should be taken for their safe keeping overnight.
8.19 Triplicate keys

A separate record of triplicates of the keys in use, if any, should be maintained, such keys being entered under a separate opening in the Key Register.

8.20 Repairs to lockers / loss of keys

Should an important key be lost, misplaced or has fallen into unauthorised hands, an immediate report should be made to Central Office giving full circumstances of the case and indicating the precautionary measures taken for safeguarding the Bank’s interests. The replacement of important keys should receive the personal attention of the Regional Director/Chief General Manager/Officer-in-Charge.

Prompt attention should be paid to repairs to locks and keys. On no account should repairs to important locks and keys be entrusted to any firm other than the manufacturer’s authorised representatives. Where manufacturer’s representatives are not available, the work should be entrusted to a reputed and reliable firm. All repairs to important locks and keys will be personally supervised by the official/s holding the keys.

8.21 Disposal of obsolete and useless keys

Important keys which are rendered obsolete and useless should be destroyed in presence of the Regional Director/Chief General Manager/Officer-in-Charge and a suitable remark made in the Key Register.

UNIFORMS/LIVERIES

8.22 Supply of uniforms/liveries etc.

The Bank will supply summer and winter uniforms/ liversies to the undernoted categories of employees. The pattern/scale/ colour / type of material and periodicity of supply, etc., will be as per instructions issued from time to time.

(a)

i) Hostel Supervisor
ii) Protocol & Security Officers
iii) Asst. Manager (Security)
iv) Assistant Manager (Catering)
v) Manager and Assistant General Manager (Catering)
vi) Assistant General Manager and Deputy General Manager (Catering) In charge of Central Office Lounge

vii) Fire Officers

viii) Bank’s Medical Officer

ix) Caretaker/Asst. Caretaker/ Electrician-cum-Caretaker

x) Pharmacist

xi) Junior Engineers (Air Conditioning), AC plant Operators, Asst. AC Plant Operators

xii) Console Room Operator

(b) All employees in Class IV

(c) Part-time employees in Class IV working for not less than six hours a week.

8.23 Compulsory wearing of liveries

The type of uniforms/liveries to be supplied to each category of employees and their design and scale will be as prescribed by Central Office from time to time. Liveries are supplied with the intention that they should be worn by the staff while on duty. Failure to do so should be viewed as misconduct and appropriate disciplinary action taken against the erring employees.

8.24 Purchase and stitching of liveries

With a view to ensuring that the supply of uniforms/liveries is made at the commencement of the season for which it is intended, Offices should take all the steps necessary to purchase cloth of approved quality and get uniforms/liveries stitched in accordance with Central Office instructions. While calling for quotations from tailoring contractors for supply of uniforms/liveries, the undernoted conditions which will govern the supply will be stipulated by Offices.

(a) All cotton cloth should be properly shrunk for at least 36 hours before cutting.

(b) Stitching and fitting, which will be undertaken on the basis of measurements of employees should be of good standard. In case of defects, uniforms/liveries will have to be re-stitched or altered without any extra cost.

(b) Uniforms/liveries will be accepted only after satisfactory trial.
(c) The uniforms/liveries will be stitched in accordance with the patterns approved. In particular:-

(i) Hip pockets should be provided to all the pants except where otherwise stated.

(ii) Watch pocket should not be provided on pants.

(iii) Two inner pockets should be provided to all the coats.

(iv) The year of supply and the initials of the wearer should be marked very distinctly in indelible ink on the inside or the lining of pants, coats and bush shirts.

(d) Delivery of the liveries will have to be effected within the stipulated period. The delivery of the liveries should be made in complete sets for each individual. Incomplete individual sets will not be accepted.

(e) The accepted rates will hold good for supply of the entire order, even if its complete execution is delayed in case some employees are on long leave.

8.25 Recording and distribution of uniforms/liveries

When the uniforms/liveries are received from the approved tailoring contractor, it will be ensured that they are supplied in accordance with the conditions prescribed in the orders. Particulars of uniforms/liveries supplied to the staff will be recorded in the Register of Uniforms/Liveries and other Articles supplied to the Staff in form No. Gen.070 under proper authentication and the articles distributed among the staff against their signatures in this register.

8.26 Supply of liveries to employees on duty with associate institutions

A record of liveries supplied to Class IV employees on duty with various associate institutions will be maintained under a separate folio in the register prescribed in the preceding paragraph and the cost of liveries actually supplied to employees attached to these institutions at the time the supplies are made will be recovered from the respective institutions in full.
8.27 Accounting the cost of uniforms/liveries

The cost of uniforms/liveries and other articles supplied to the staff will be debited by offices to ‘Charges Account – Liveries’. The amount recovered from the associate institutions vide paragraph 8.26 above will be credited to the same head of account to the debit of which the payment was made.

8.28 Washing/dry cleaning of liveries

Eligible employees in Class I & III who are supplied with liveries may be reimbursed washing charges at the rate prescribed from time to time. The reimbursement may be made on obtaining a declaration from the employee concerned. The expenditure incurred may be debited to ‘Charges A/c. – Liveries’. Since employees in Class IV (full-time/part-time) are paid washing allowance, no arrangement need be made by the Bank for washing their summer / winter liveries through washing contractor.

8.29 Surrender of badges/buckles/liveries

When fresh supplies of liveries are made, employees will be allowed to retain the old sets but badges, buckles, etc., supplied with the liveries will be surrendered. The employees who have been supplied with badges, buckles, etc., along with liveries will be required to surrender these articles at the time of their leaving the Bank’s service but the liveries may be retained by them even though the period prescribed for their use may not have expired. Offices will maintain a separate record of articles returned by the employees and the same will be disposed by them as per the procedure given below

i) The stock of old buckles and badges may be destroyed in an industrial furnace available in the city. Depending upon the proximity and convenience, the offices may also approach Government of India Mint for doing the needful.

ii) The disposal may be carried out once in two years under the supervision of Security Officers, after the same has been properly accounted for and subjected to verification under CSAA.
iii) Offices may obtain destruction certificate from the concerned industrial furnace / Government of India Mint and keep a copy of same on record.

8.30 Provision of locker for keeping liveries

The liveries supplied to the Class IV staff should be kept overnight in the Bank’s premises. A locker will be provided for this purpose to each employee with an independent locking arrangement.

8.31 Supply of shoes, rain coats, umbrellas, etc.

The categories of employees to whom shoes, rain coats, umbrellas, etc., are to be supplied and the periodicity of supply will be as advised by Central Office from time to time. Arrangements will be made by Offices to supply these items to the eligible employees against their signatures in the Register of Liveries and other Articles supplied to Staff.

SIGNING POWERS OF BANK’S OFFICER STAFF

8.32 Regional Director’s/Chief General Manager’s powers

Regional Directors/Chief General Managers have full discretion to impose on their supervising staff any internal limitations which they consider necessary, particularly in regard to the power to pass items for payment on behalf of the Bank. Ordinarily, all important correspondence should be issued under the signature of an Officer not below the rank of Manager. Assistant Managers may be allowed to sign routine letters, acknowledgements and memoranda emanating from their respective Departments/Sections at the discretion of the Regional Directors/ Chief General Managers.

8.33 Decentralisation of work of circulation of specimen signatures

The work of circulation of specimen signatures of the Bank’s officials amongst Offices has been decentralised. Under the decentralised system, the following procedure may be adopted by Offices while arranging for circulation of the list of specimen signatures of their authorised Officers:
(a) Each Office will select about 5 to 15 Asstt. Managers from the Banking Department, (in addition to the Asstt. General Managers/Managers) who will be entrusted with the signing of Demand Drafts, Telegraphic Transfers, confirmation advices and other advices pertaining to inter-Office transactions. The signatures of such officials will be circulated to all the Offices including Central Accounts Section, Nagpur and Central Office Departments e.g., Department of Government and Bank Accounts, Department of Currency Management and Department of Expenditure and Budgetary Control. The list of such officials will be kept as small as possible consistent with the requirements and size of the Office concerned.

(b) The list will be sent every year in the first week of July.

(c) The list will be revised every month by addition / deletion of names on account of transfer/change in incumbency/retirement/resignation, etc. Whenever there is a transfer etc., the position will be intimated to Offices promptly.

(d) The Offices will ensure before putting through any transactions on the basis of inter-Office advice/s, that the specimen signature/s of the official signing the advice/s is included in the list received by them from the particular Office and verified accordingly.

8.34 As regards sending of specimen signatures of drawing officials to Agencies/Treasury Agencies and Bank’s inter-Office drawings, the provisions of paragraph 6.100 of, Deposit Accounts Department Manual-Volume I may be followed.

8.35 Custody of specimen signatures

Specimen signatures of signing officials received by Offices will be kept in a binder and the binder held in the personal custody of the Asstt. General Manager of the Deposit Accounts Department. An account of the number of sheets in the binder will be suitably maintained in the binder itself under initials of the above official and the number of sheets verified by him with the balance shown in the account every half year, the fact of verification being recorded in the account under his initials. Suitable entry relating to the binder will be made in the Documents Register.
8.36 Cancellation of specimen signatures

Specimen signatures of signing officials on record at Offices will be cancelled on receipt of an advice to that effect from the concerned Offices. The cancellation will be made by branding the ‘cancelled’ rubber stamp on the sheet. The reason for the cancellation advised by Offices and the number and date of their letter will be recorded on the cancelled sheet under the initials of the Asstt. General Manager and the sheet removed from the binders and filed separately. The file containing cancelled specimen signature sheets will also be held in the personal custody of the Assistant General Manager and transferred duly sealed to the Record Room at the end of June each year, the procedure prescribed for transfer of uncurrent records to the Record Room being followed in this regard.

VERIFICATION OF CASH BALANCE, CHEQUE FORMS AND OTHER BALANCES

8.37 Types of balances held at Offices

The following balances are generally held in the Banking Department:

(a) Bank’s Cash Balance

(b) Bills Purchased and Discounted (i) Internal (ii) Government Treasury Bills

(c) Securities held under the Bank’s investment Account in Subsidiary General Ledger Accounts and also securities held in physical form in the vaults

(d) Securities held in Securities portfolios for safe custody

(e) Bills, promisory notes etc., held against advances

8.38 Procedure for verification of balances

Officers other than those holding custody of balances will be appointed by the Regional Director/Officer-in-Charge for conducting the verification of balances in the presence of the Officers in whose custody they are held. The fact of having agreed the balances with the respective ledger and/or book balances will be recorded in the ledgers and/or books under the dated initials of the verifying Officers. Discrepancies
noticed by them will be immediately reported to the Regional Director/Officer-in-Charge for necessary action. A certificate of verification will be furnished by the verifying Officers to the Regional Director/Officer-in-Charge who will check the same carefully to see that the verification has been done in accordance with the manual provisions and Central Office instructions issued from time to time.

The verification of balances will be carried out by the concerned Officers as described below.

8.39 Verification of cash balance

A surprise check of the cash balance will be made at least once a month as described below by an Asstt. Manager of the general side.

(i) Notes

The checking official will count the number of packets and bundles or bags, as the case may be, and agree the total, denomination-wise, with the balance as per the Cash Balance Book. The balance will further be checked in detail as indicated below:

<table>
<thead>
<tr>
<th>Chit packets</th>
<th>Fully</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full packets of denomination of value in excess of Rs.20/-</td>
<td>5%</td>
</tr>
<tr>
<td>Rs.20/- and lower denomination notes excluding Re. 1/- notes</td>
<td>1%</td>
</tr>
<tr>
<td>Re. 1 notes and coins of denomination of Rs.5, Rs.2 and Re.1</td>
<td>½%</td>
</tr>
</tbody>
</table>

**Note:** Packets and coin bags to be subjected to detailed check should be selected at random and, where necessary, the check may be exercised by the clip method.

Balance, if any, held in the Issue Department on behalf of Banking Department, need not be verified but the amount of balance as shown in the Cash Balance Book will be compared with the relative figures in the Issue Department Book.
(ii) Coins

The checking official will subject the bags to weighment and verify by pieces the contents of all bags of denominations of 25 paise and above. In respect of the bags containing coins of lower denominations he/she will check in detail in this manner only 5% of the total number of bags selected at random. He/She will tally the weight of each of the remaining bags with that already recorded on the examiner’s slip with the initials of the Assistant Treasurer found in the bag. If the weight of the coins in any bag shows any unusual difference from the standard weight, the coins should be subjected to detailed counting. The opened bags will, thereafter, be closed and sealed again by the official in charge of the cash balance in whose presence the surprise check is conducted.

8.40 Verification of Bills Purchased and Discounted

The bills purchased and rediscounted by the Bank under Section 17(2)(a) of the Reserve Bank of India Act, 1934 will be held in the custody of the Asstt. General Manager, Deposit Accounts Department. These bills will be verified by an Officer in Gr.B other than the one who holds custody of the bills, in April every year with reference to the entries in the local Bills Purchased and Discounted Register.

8.41 Verification of Securities

The securities held under the Bank’s Investment Account in (i) Subsidiary General Ledger Account and (ii) Securities held in physical form will be verified as under.

(i) Securities held under the Bank’s investment Account in Subsidiary General Ledger Account.

The balances under each loan as shown in the certificate of holding in Subsidiary General Ledger Accounts pertaining to Bank’s Investments Account as at the close of business of each month received from the Public Debt Office will be agreed with the balances appearing in the Loan Ledger of Securities Section and a note to that effect will be recorded on the certificate by an Assttt. Manager vide paragraph 8.1 of Banking Department Manual (1999 Edition) - Part IV - Securities Section.
(ii) Securities etc., held in physical form in the vaults.

The Securities etc., held in physical form in the vaults will be verified in April every year by an Officer in Gr.'B’ deputed by Regional Director/ Officer-in-Charge. The balances will be verified with reference to the entries in the Securities Vault Registers and also agreed with the balances in Loan Ledgers and the fact of having done so recorded on the registers under the initials of the verifying Officer vide paragraph 8.4 of Banking Department Manual (1999 Edition) Part IV - Securities Section.

8.42 Verification of Dead Stock/Stationery articles

Each Department/Section will carry out every month a physical verification of dead stock articles in use. The procedure relating to verification of dead stock has been embodied in Premises Department Manual.

In case of stationery articles, a percentage check of the stock of various articles will be carried out by surprise every month by an Asstt. Manager other than the one holding charge of the Stationery Section. The balance in the register will be initialled by the verifying Asstt. Manager. A detailed physical verification of stationery will also be conducted half-yearly in June/December. A certificate will be furnished by the concerned Asstt. Manager to the Regional Director/Chief General Manager/Officer-in-Charge for having carried out the percentage check or detailed verification, as the case may be.

8.43 Verification of documents etc.

An Officer in Gr.'B’ will check the following documents with reference to the entries in the Documents Register in the month of January each year.

(a) Title deeds of Bank's properties

(b) Agreements in respect of properties leased by the Bank

(c) Insurance policies in respect of Bank's properties etc.

(d) Deposit receipts
(e) Servicing contracts in respect of dead stock articles

(f) Documents relating to housing loan and other advances granted by the Bank to the staff

(g) Bonds/letters of indemnity

(h) Code and check signal books and

(i) Other important documents, papers, etc., entered in the Documents Register.

He will also ensure that documents, papers, etc., which have lapsed have been deleted and transferred to the Lapsed Documents Register in form No. Gen. 071 and that refund of deposit receipts due for repayment has not remained outstanding.

8.44 Verification of Treasury Bill forms

Treasury Bill forms, if any held, will be verified by the Asstt. General Manager/Manager holding custody of these forms as at the close of every half-year (December and June).

8.45 Verification of Cheque and Draft forms

The stock of cheque forms and draft forms in the custody of Asstt. General Manager/Manager will be verified once in six months at the end of March and September by a Manager other than the one holding custody. The procedure in this regard has been explained in paragraphs 5.89 and 6.111 of Deposit Accounts Department Manual, Volume I.

OFFICER’S LOUNGE, CANTEEN, CO-OPERATIVE CONSUMER STORES, CO-OPERATIVE CREDIT SOCIETIES ETC.

8.46 Officers’ Lounge

At centres where the Bank has not established full-fledged lounges, arrangements are made by the Offices with a reputed private caterer for the provision of lunch to the Officers.
8.47 Lounge Supervisor

Generally Officers’ Lounge and Dining Room will be in the charge of a supervisor who will:

(a) control and exercise supervision over the staff comprising cooks, water boys, khitmatgars, etc., working in the lounge,

(b) supervise and monitor all preparations by the cooks and arrange for their proper and timely service on the tables in the lounge,

(c) arrange for the timely supply of tea-trays to Officers in various Departments/Sections on their tables during morning and afternoon hours,

(d) ensure that there is no wastage of fuel and food articles.

8.48 Purchase of foodstuff and periodical purchase of food articles in bulk such as rice, wheat flour, oil, sugar, tea/coffee etc., from the wholesalers/ consumer’s stores will be made in accordance with the instructions issued by Central Office from time to time. It will, however, be the responsibility of the lounge supervisor (wherever the post exists) to keep effective control and careful watch on all expenditure pertaining to the lounge facility to ensure that there is no wastage or pilferage of any foodstuff or other material. He will also keep a watch on crockery and other fittings, fixtures, etc., in the Lounge Room. Food, beverages like coffee, tea, etc., will be supplied to Officers against the coupons.

8.49 Daily Expenditure of the Lounge

The Asstt. Manager who is assigned duties of looking after the lounge will meet day-to-day expenditure of the lounge and draw an advance on the first working day of the week by debit to ‘Suspense Account’ to be kept as imprest cash. The amount will be decided by the Regional Director/Chief General Manager/Officer-in-Charge taking into account local requirements. The Asstt. Manager concerned will advance the requisite amount to the cook/lounge supervisor every evening for making purchases for the next working day. The cook will list the items purchased by him in the morning and hand over the list and the balance left if any, to the Asstt. Manager before the close of business on that day. The amount spent by the cook/lounge supervisor will be entered in the ‘Imprest Cash Register’ for lounge every day and the balance struck by the Asstt. Manager. Further advance can be drawn during the week if the initial advance drawn proves insufficient.
The following procedure will be observed by the Offices with regard to breakage of crockery/cutlery:

(a) Every Office will carefully maintain a Breakage Register to keep a watch on breakages. This register will remain in the personal custody of the Lounge Supervisor-in-charge who would authenticate the breakages. The broken crockery may be disposed of after the entry is made in the Breakage Register and same is authenticated by the Lounge Supervisor-in-charge.

(b) The Lounge Supervisor-in-charge will review all breakages recorded in the Breakage Register every quarter and where such breakages appear to be on the high side in respect of any particular employee, the fact may be brought to his/her notice and he/she should be advised to be more careful in future.

(c) AM (Administration) looking after the OLDR work will peruse the Breakage Register kept in the custody of the Lounge Supervisor-in-charge once in a month with a view to find out whether there is irregular /abnormal increase in breakage and whether any pilferage is suspected. He will record his observations, if any and submit the same to DGM/AGM (Administration).

(d) In case of suspected pilferage the matter may be investigated to fix accountability and cost may be recovered from the concerned staff and disciplinary action may also be initiated.

(e) The register will be submitted to the Administration Section every quarter in the first week of the next quarter for updation of the stock register of crockery and cutlery. Updated register may be put up to DGM/AGM (Administration).

8.51 Printing/sale of coupons

DAPM/Administration Section will inform its requirement of coupons to stationery section who in turn will arrange for its printing. Coupons will be printed in suitable denominations for tea and snacks. Separate coupons will be printed for vegetarian and non-vegetarian lunches. As soon as coupons are printed, they will be verified with reference to the bills and entered in a Coupons Stock Register in form No. Gen. 072 under proper authentication of Asstt. Manager. The stock of coupons as also the above register will be held in the custody of Asstt.Manager. The coupons will be issued to Officers by an Assistant against cash payments on week days during such hours as may be notified by the Office. The day-to-day sale of coupons will be recorded in a ‘Coupons Sold Register’ maintained in form No.Gen. 073. Sale
proceeds of coupons will be credited to the account styled ‘Sale proceeds of Coupons - Officers’ Lounge’ under ‘other deposits’ ledger every day. The amount will be deposited before the close of business hours on the same day.

8.52 Scrutiny and destruction of surrendered coupons

The coupons collected during the day by the person/s in-charge of the catering service (for lunch/ tea/ snacks etc.) will be handed over to the Asstt. Manager with a slip giving denominational details and the total amount of the coupons collected. The slip will be initialled by the lounge supervisor. Account of surrendered coupons will be kept in ‘Surrendered Coupons Register’ in form Gen.No.074. The surrendered coupons will be scrutinised by the Asstt. Manager and their value tallied with the supplies of lunch/tea etc., made. Surrendered coupons will be punched and kept in the custody of the Asstt. Manager. The coupons will be destroyed in the presence of the Manager (Administration) and Manager (Issue Department) after a period of six months, provided they have been subjected to audit by the Concurrent Auditors.

8.53 Preparation of monthly statement

For the purpose of closing the month’s account, the Office will prepare statement of accounts in form No. Gen. 302. The subsidy will be worked out as the net difference between the amount of (a) total purchases (cash and credit) and opening stock and (b) the value of cancelled coupons since issued by Department, the cost of special lunches etc., and the closing stock. The subsidy will be debited to ‘Charges Account - Establishment- Miscellaneous - Expenditure incurred on account of Officers Lounge’.

Offices will also prepare a statement of income and expenditure in Form No. Gen. 303 on yearly basis (i.e., Bank’s accounting year) for the purpose of internal control, audit and inspection

8.54 Canteen facilities to staff

The Bank has been providing canteen facilities to the staff at offices as a matter of staff welfare. The Management of the canteen is entrusted to an Implementation Committee/private caterer / Co-operative Society formed by the staff.
8.55 Subsidies/ facilities extended by the Bank to Canteens run by Co-operative Societies formed by the staff / Implementation Committees in this regard are indicated in the following paragraphs.

(a) Advance
An interest-free advance recoverable in reasonable installments is given to the staff co-operative canteen to enable them to purchase/replace articles of furniture, crockery, cooking utensils and kitchen equipments.

(b) Establishment charges
The staff co-operative canteen will be given subsidy to the extent of 95% of establishment charges.

(c) Sales subsidy
The additional subsidy @ 25% of the sales turnover in case of Amar Building Canteen Mumbai and @ 7% in case of other canteens will also be payable.

(d) Fuel charges
The Bank will reimburse 100% of the fuel charges.

(e) Liveries
The Bank will meet 95% of the expenditure on the supply of liveries to the canteen staff.

(f) Food allowance
The Bank will pay subsidy at the rate of Rs.15 per head per day in case of Amar Building canteen and Rs. 3.50 per head per day in case of all other canteens towards food allowance to the canteen staff.

(g) Superannuation benefits (Provident Fund and Gratuity)
(i) The Bank will reimburse 95% of the expenditure towards Provident Fund contribution to the canteen staff in pursuance of any provision of law or award or agreement entered into with the approval of the Bank.
(ii) The Bank will also reimburse 95% of the expenditure towards gratuity paid to the canteen staff.

(h) Subsidy on employer's contribution towards ESIS
Wherever Canteens have joined Employees' State Insurance Scheme, the Bank will reimburse an additional subsidy to the extent of 95% on the employer’s contribution remitted by the Canteens subject to the production of documentary evidence.
(i) Subsidy on of Statutory Dues such as Taxes
An additional subsidy to the extent of 100% may be reimbursed on payment of Statutory Dues such as Taxes. The said subsidy on taxes may be paid subject to the production of documentary evidence for having remitted the same.

Note
In case the canteen effects any wage revision of its employees or increases its staff without the concurrence of the Bank, the Bank will not be liable to reimburse any additional expenditure that may be incurred on this account.

(j) Space and furniture
The society is given space (kitchen and canteen hall) and suitable furniture to run the canteen on a nominal licence fee.

(k) Kitchen arrangements
The water charges and charges for electricity consumed for lights and fans in the canteen are borne by the Bank.

(l) Miscellaneous
(a) The above facilities are given to the co-operative canteen formed by the staff only after they enter into an agreement with the Bank.

(b) The offices will prepare a statement indicating details of subsidy paid to co-operative canteens on annual (calendar year) basis and produce the same before the Inspection/Audit teams.

(c) The canteen workers may be subjected to annual medical check-up from Municipal / Government Hospitals. The Bank will reimburse 95% of the cost of such check-ups.

8.56 Tea/Coffee arrangements at smaller Centres
At smaller Centres where it has not been possible to organise and run a canteen economically on co-operative basis as also at Centres where it has not been possible to establish canteen run by a co-operative society formed by the staff, arrangements with private caterers have been made by the concerned Offices for supply of approved items of food at a subsidy. The prices of the eatables supplied
are specified by the respective Offices. The Regional Directors/ Chief General Managers/Officer-in-Charge of Regional Offices have been delegated powers to decide the subsidy. The employees of private caterers may also be required to produce certificates regarding annual medical check-up from Government/Municipal Hospitals.

8.57 Facilities to the Co-operative Consumers’ Stores

The Bank provides following facilities to the Co-operative Consumers’ Stores formed by the employees.

(a) Space

Wherever possible, the Co-operative Stores are provided space in the Office premises or the staff colonies. Also, while constructing quarters for the staff or building for Office premises at various Centres, suitable space is earmarked for a Co-operative Consumers’ Stores. The space (both for stocking goods and selling them) is given to the store on its entering into an agreement with the Bank. A nominal licence fee is recovered from the store for occupation of the space allotted to it.

The facilities are provided subject to the store complying with the following conditions:

(i) The membership of the store is open to all the employees of the Bank.

(ii) The store is registered with the Registrar of Co-operative Societies and

(iii) An agreement prescribed for the purpose is entered into by the store.

(b) Grant

As the Bank is prohibited from contributing to the share capital of such societies, a grant is made to the societies on a matching basis, equal to the share capital of the store subject to a maximum of Rs.2,500/-.
(c) Subsidy

Since the society formed by the staff would take some time to become self-sufficient, a subsidy is given towards managerial expenses for three years on a tapering basis.

The above facilities (grant and subsidy) are given to the society on its accepting certain terms and conditions prescribed by the Bank.

8.58 Reserve Bank of India Employees Co-operative Credit Societies

In most of the Offices, employees have formed Co-operative Credit Societies under the concerned State Co-operative Societies Act.

(a) Space is provided to the society by the Bank on its entering into an agreement as advised by Central Office. Initially, the Bank also arranges to provide counters etc. A nominal licence fee as advised by Central Office from time to time is recovered from the society for occupation of the space allotted to it. Electricity charges are also borne by the Bank.

(b) The society is allowed to open a current account with the Bank as a facility and permitted at par remittances to its members. Cheques etc., drawn in favour of the employees of the Bank who are members of the Society, are accepted by the Bank for collection and credited to Society’s current account on realisation. Recoveries in satisfaction of any debt or other demand are made by the Bank from the salaries of the employees every month and credited to the Society’s account. For this purpose, a member of the Society gives a letter of authority stating that his employer shall be competent to deduct every month from the salary payable to him such amount or installment of amount as may be specified in the agreement.

8.59 Sports Club

In all Offices of the Bank and in the Bank’s staff colonies, employees have been permitted to form Sport Clubs to provide recreational facilities to the members. Suitable grants are made by the Bank to these clubs with the intention of supplementing the income which the club is expected to raise by way of subscriptions from the members. The amount of such assistance depends on the
magnitude of the activities of the club, its membership etc. In order to be eligible for financial assistance from the Bank, a club should satisfy the following conditions:

(a) the club should have its own constitution and rules and regulations, which should be approved by the Bank;

(b) membership of the club should be open to all members of the staff;

(c) the bulk of the funds should be raised by subscription from members themselves;

(d) the Regional Director/Chief General Manager/Officer-in-Charge of the Office/branch or his nominee should be the ex-officio president of the club;

(e) the club should submit to the Bank its budget of income and expenditure for the year and a copy of the annual report and audited statement of accounts and expenditure for the preceding year at the time of applying for the grant.

The sports clubs are also provided space to carry out their activities and for storing furniture and sports equipments. No rent is charged for the space provided. From the colony sports clubs, which run under the auspices of the colony welfare associations, a nominal amount of compensation is collected for the use of the furniture etc. However, these sports clubs are not granted any recurring grants by the Bank. Where space is allotted to the sports club for its exclusive use, it is required to accept the terms and conditions prescribed by the Bank.

OTHERS

8.60 Use of photocopier machines

(a) Offices/Departments may use photo-copier machines on a selective basis to have uniform and clear impressions where copies of documents are required urgently. A dust-free atmosphere is essential for proper functioning of the machine. Plain paper is recommended for use in the copier; for certain models of copiers, special paper of specified quality and size may be purchased.

(b) The copier may not be used when number of copies of one document is sizeable in which case printing may be resorted to.
(c) Manufacturers’ instructions should be scrupulously followed in regard to the number of copies, replacement of spares, etc.

(d) An Officer of the level of Assistant General Manager/Manager will be responsible for the overall supervision of the copier machine. The Administration Section/Division should maintain, in an ordinary register, a proper record of servicing of the machine/replacement of toner etc., in form No.Gen.075. The register may be put up to the Assistant General Manager/Manager at the end of each month.

8.61 Staff Suggestion Scheme

i) Objectives

Staff Suggestion Scheme was introduced in the Bank in the year 1969. Its objectives are:

a) to provide a two-way communication channel between management and employees and to create a forum for participative management
b) to improve office productivity.

(c) to recognize and reward, problem solving ability of the employees

ii) Features

The Scheme was modified in March 2001, and its main features are as follows:

Eligibility

a) All staff members except staff attending to Staff Suggestion Scheme are eligible for awards under the scheme.

b) Suggestions, which are similar to the ones already considered or under consideration of the Bank, will, ordinarily, be not be eligible.

How to offer suggestions

The suggestion should be in three parts:

a) Problem and its analysis, supported by facts/data wherever possible
b) Solution

c) Benefits financial or operational that would accrue to the Bank

**Where to look for suggestions**

An illustrative list of areas is given below:

(a) Reduction in housekeeping costs and administrative overheads, e.g.

- Stationery, dead stock, forms and registers, printing and publication costs, etc.
- Communication costs
- Electricity, water, fuel charges
- Repairs and maintenance cost on office and residential premises
- Expenditure on conveyance and petrol
- Purchase and maintenance of machines, motor vehicles, electric installations
- Storage cost through effective record management, etc.

(b) Elimination of wasteful and unproductive procedures:

- Reduction of paperwork by simplifying forms and reports
- Reduction in delay and simplification of procedures
- Avoidance of duplication in work
- Elimination of/reduction in overtime

(c) Improvement in layout and work-areas.

(d) Improved customer service.

(e) Improvement in policies of the Bank.

**iii) Submission of Suggestions**

A suggestion may be deposited in the Suggestion Boxes provided in the office premises at all Centres OR forwarded directly to the Chief General Manager, Human Resources Development Department, Reserve Bank of India, Central Office, Central
Office Building, Mumbai-400 001 in a closed cover super scribed ‘Staff Suggestion Scheme’.

iv) Procedure for Scrutiny of Suggestions

On receipt, an acknowledgement is sent to the suggester which contains a unique suggestion number. This number should be quoted in all future correspondence. If preliminary scrutiny done by HRDD reveals that the suggestion is prima facie acceptable, it is referred to the concerned Central Office Department for comments. If the concerned COD also finds the suggestion acceptable then the suggestion together with the Department’s comments is placed before the Suggestion Scheme Committee. The identity of the suggester is not disclosed to the Committee.

V) Suggestion Scheme Committee

The composition of the Suggestion Scheme Committee is as follows:

a) Principal Chief General Manager, DAPM  
b) Chief General Manger, HRDD  
c) Chief General Manager, DEBC

The committee can co-opt one or two other members should the need arise.

vi) Prizes

The Suggestion Scheme Committee will determine the amount of prizes for the accepted suggestions. Depending on the benefits, monetary and non-monetary, accruing to the Bank from the suggestion, the cash prizes will range from Rs.200/- to Rs.5000/-. Factors which determine the prize amount are the originality of ideas, style of presentation and nature of benefit that might accrue to the Bank. However, the decision to grant monetary reward or not, is vested with the Suggestion Scheme Committee.

A ‘Suggestion of the Year’ award will also be considered for the best suggestion accepted during a calendar year, provided suggestions received deserve such an award. Reward for the suggestion of the year will be awarded separately.
vii) Suggestions not accepted

If a suggestion is not found acceptable, the reasons therefor will be communicated to the suggester. If a rejected suggestion is subsequently accepted and implemented say, within 2 years from the date of non-acceptance of the original suggestion, suitable award can be given to the original suggester. If, however, the suggestion is accepted/implemented after 2 years from the date of non-acceptance for any reason whatsoever, original suggester will not be entertained for an award.

8.62 Complaints

With a view to ensuring that the complaints received by Offices from members of public alleging deficiencies in the services rendered by the Bank are duly redressed, the following instructions will be followed:

(a) The Regional Directors/Chief General Managers/Officers-in-Charge will frequently go round the places where the public visit the Bank for business so that they can have a feedback as to the quality of service and complaints of corruption, if any. A regular record of such visits will be maintained by the Cell.

(b) Officers of the Bank having direct contact/dealing with the public will be supplied with name plates on their tables so as to facilitate identification by members of the public.

(c) Complaint boxes will be provided at prominent places in the Bank’s premises.

(d) The Regional Director/Chief General Manager/Officer-in-Charge will form a Complaints Redressal Cell (CRC) manned by an Assistant General Manager/Manager under the overall charge of the Regional Director/Chief General Manager/Officer-in-Charge.

(e) Suitable notice indicating the name of the Officer to be contacted by members of public in case of need (preferably the Officer manning the CRC) for registering complaints will be put up at places frequented by members of the public, near the ‘Enquiry Counter’ etc.
(f) The Cell will receive complaints from members of public directly or from the Complaints Redressal Cell at Central Office or from respective Central Office Departments. The Cell should also obtain copies of important complaints received by other Departments directly and information about disposal of such complaints.

(g) The Cell shall acknowledge receipt of the complaint, if not done earlier by the receiving Department.

(h) The Cell should dispose of the complaint within a period of 15 days from the receipt thereof and should send an interim reply to the party if the disposal is likely to be delayed beyond 15 days due to involvement of some policy matter or the matter requires reference to other agency/Department of Govt.

(i) For monitoring receipt and disposal of complaints, the Officer manning the Cell will maintain a Register in the form No.Gen.077. It will be the responsibility of the Officer manning the Cell to follow up the matter till the complaints are disposed of, under the overall guidance of the Regional Director/Chief General Manager/Officer-in-Charge.

(j) The Cell will submit to the Executive Director-in-charge of the Complaint Redressal Cell at Central Office (Customer Service Department) at monthly rests a statement giving status of complaints received in form No.Gen.305. The statement will include all complaints received from members of public directly as well as through the Complaints Redressal Section at Central Office (CSD) or any other Central Office Department. The statement should be signed by the Regional Director/Chief General Manager/Officer-in-Charge.

(k) The Regional Director/Chief General Manager / Officer-in-Charge will ensure that immediate corrective action is taken in respect of any instructions/remarks noted by him/Executive Director on such statement.