



ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank

HUMAN RESOURCE MANAGEMENT DIVISION
CORPORATE OFFICE, PLOT NO-4, SECTOR-10
DWARKA, NEW DELHI-110 075

HO:HRMD:NB:19-20

26th March, 2020

TO ALL OFFICES

HUMAN RESOURCE MANAGEMENT DIVISION CIRCULAR NO. 495/2020

MASTER CIRCULAR ON STAFF WELFARE AND BENEFITS

The Staff Welfare and Benefits, duly approved by Board **effective from 01/04/2020** for all staff members after amalgamation of OBC & UBI into PNB is enclosed herewith.

All concerned are advised to note the contents of this circular for meticulous compliance.

(DINESH SAXENA)
GENERAL MANAGER

Encl: As above

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1. MEDICAL AID

It has been decided to allow Medical aid to each officer including his or her family @ 50% of December month's Basic Pay of previous year with a minimum of Rs. 8000/- Per Annum to Officers in JMG & MMG Scales and Rs.9050/- Per Annum to Officers in SMG & TEG Scales on declaration basis. This can be carried forward for next three years. Thereafter it will lapse.

For award staff, the reimbursement of medical expenses under medical aid scheme as per the provisions of Bi-partite settlement will be restricted to an amount of Rs.2200/-per annum.

2. HEALTH CHECK UP FACILITY FOR OFFICERS & EMPLOYEES

As a measure of staff welfare for timely detection of any serious ailment and for helping the employees to take proper care of self and their spouse's health well in time, facility of Annual Health Check-up is provided to all full time employees (including their spouse) of the Bank.

Eligibility:

- All full time employees of the Bank and their Spouses with the **age of 35 years and above.**
- **Once in a Calendar Year.**
- Employees/spouses of employees who fulfill the eligibility criteria can get the prescribed tests done at the hospital approved by respective Circle Office/ Head Office at their own cost at the approved rates. Thereafter, request, with original bill/ receipt in respect of the medical checkup along with certificate from hospital, containing a list of tests conducted, is to be sent to the respective controlling offices (no film/ reports need to be submitted) for seeking reimbursement.

Tests to be covered:

The following tests have been prescribed under the Medical Checkup facility of employees/ spouses and all the tests are required to be done within 10 days:

- General Checkup by a Physician.
- Lab test-Urine, Stool, blood Hemoglobin, Total Count, Differential Count, RBC Count, Blood Indices, Blood Morphology, ESR, Blood group, Fasting Blood Sugar, Post Glucose Blood Sugar, S. Creatinine, BUN, Blood Cholesterol, Triglycerides etc.
- Investigative Test-X-Ray-Chest, ECG
- Ophthalmology-Eye Test & Dental Checkup
- Gyne test
- Lipid Profile
- TSH (TFT)

- SGOT & SGPT (LFT)
- Ultra sound whole Abdomen
- Alkaline Phosphates, Urea , Uric Acid, TMT, ECO
- Spirometry
- PAP Smear
- Electrolytes, Calcium & Phosphorus
- Mammography
- Vitamin D & Vitamin B-12, C: Reactive Protein
- Pulmonary Function Test

Maximum Permissible Limit:

The limit for reimbursement of expenditure for such check up once in a year for self and spouse is as under:

SR. No	CADRE OF EMPLOYEE	LIMIT OF REIMBURSEMENT (PER PERSON PER YEAR)
1	Officers in Scale VIII	Rs 8000/-
2	Officers in Scale VI & VII	Rs 6000/-
3	Officers in Scale IV & V	Rs 4500/-
4	Officers upto Scale III	Rs 3500/-
4	Award Staff	Rs 3000/-

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

Procedure:

The sanction for reimbursement of such expenses is allowed by the competent authority against submission of requisite bills through HRMS.

Competent Authority to sanction reimbursement of the Medical Health Check expenses is as under

- For Employees working in the Field - AGM/CM at respective Controlling Offices
- For Employees working in HO Divisions - AGM/CM of concerned Division

The Controlling Offices including HO Divisions will make reimbursement of the amount of Medical Check-up to the employees from their Suspense Account after sanction of the same from Competent Authority and at the end of the month, a customized report will be generated from HRMS by HRMD Division, HO and reimbursement of the total amount paid by the Controlling Office/HO Divisions in respect of Medical Check-up claims will be made to them.

3. PURCHASE OF STATIONERY ITEMS LIKE FOUNTAIN PEN, BALL PEN, REFILLS ETC.

All the staff members are allowed to purchase stationery items like Fountain Pen, Ball Pen, Refills, etc. for discharging official duties during the Calendar year upto a total cost of **Rs. 350/-** (inclusive of all taxes) **on undertaking basis through HRMS.**

These items will be allowed to be purchased only once during the calendar year and no further amount will be allowed to be spent on such items during the year under any circumstances.

4. FACILITY OF NEWSPAPER/MAGAZINE AT THE RESIDENCE OF EMPLOYEES

The limit for reimbursement of expenses incurred towards purchase/ subscription newspaper /magazine as well as other guidelines are as under:

Scale/Cadre	Limit of Expenses (in Rupees per month)	Purchase/ Subscription of Newspaper/ Magazine
Scale VI & above	Rs.600/-	For subscription to any Financial / Commercial /Other Newspaper/Magazine
Scale IV & V	Rs.450/-	For subscription to any Financial / Commercial /Other Newspaper/Magazine
Scale II & III	Rs.300/-	For subscription to any Financial / Commercial /Other Newspaper/Magazine
Scale-I	Rs.200/-	For purchase of Newspaper
Clerical Staff	Rs.175/-	For purchase of Newspaper
Subordinate Staff (including PTS)	Rs.150/-	For purchase of Newspaper

The reimbursement is allowed on the strength of undertaking submitted by the employee in HRMS. The periodicity of Newspaper / Magazine expenses reimbursement will be on quarterly basis on the last working day of quarter ending month i.e. for April to June in **June**, for July to September in **September**, for October to December in **December** & for January to March in **March** directly through HRMS in the accounts of the employees.

For the month of June, September, December, March undertaking to be submitted by employees from 22nd to 28th of the month which will be approved by concerned Establishment In-charge up to 29th of the month. Final reimbursement will be made centrally by HRMD on the last working day of the month.

An employee, who is going to retire, would submit his/her undertaking up to the month he/she served in the office where he/she was posted and the reimbursement would be made directly in the account of the concerned employee through HRMS.

An employee may purchase Financial Newspaper/Regional Newspaper/Magazines within his/her entitlement only.

5. REIMBURSEMENT OF ENTERTAINMENT EXPENSES AND CLUB MEMBERSHIP.

The Bank reimburse to an officer Entertainment expenses and Fees for membership of clubs and professional institution.

A. ENTERTAINMENT EXPENSES

The expenses have to be utilized for Business development purposes only during the meetings with customers.

The ceiling on annual expenditure (Financial year) is as below:

SCALE	Annual Expenditure Limit (In Rs.)
MD & CEO	Rs.100000/-
Executive Directors	Rs.75000/-
Chief General Managers	Rs.50000/-
General Managers	Rs.37500/-
Dy. General Manager	Rs.19500/-
Assistant General Managers	Rs.12900/-
Scale – IV	Rs.12,900/-
MMG Scale –III	Rs.12,200/-
MMG Scale –II	Rs.11,500/-
JMG Scale –I (officers with service of more than 7 years in the scale)	Rs.10,800/-
JMG Scale-I (officers with service upto 7 years in the Scale)	Rs.8,600/-

Salient Features

- The ceiling is for financial year ending on 31st March every year.
- The limit be used for payment of expenses incurred during “Business Development” meetings only i.e. for the payment in Hotels, Restaurants, Coffee Bars etc. for dinner/lunch/snack/beverages etc.
- In case of Mid-year transfer as other than Circle Head or Branch Incumbent, the expenditure ceiling will be reduced proportionately.

B. ENTERTAINMENT EXPENSES TO WORKMEN EMPLOYEES

Workmen staff will be eligible for reimbursement of Entertainment expenses (monthly basis) as under:

SCALE	Amount (per month)
Clerical Staff (including SA)	650/-
Subordinate Staff (including FTS)	650/-
Part Time Sweeper	On pro-rata basis

Other Provisions:

The Incumbent In-charge posted in Branches will be entitled for additional entertainment limit to the extent of 50% for achievement of Budget in all the five parameters.

- i) Core Deposit
- ii) Advances
- iii) Reduction in NPA
- iv) Agriculture /SME & Retail Advances
- v) Fee Based Income

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

An Incumbent in-charge on transfer from a Branch, which has achieved the targets, would continue to draw higher entertainment expenses referred to above, in the transferee office till the close of the next financial year. However, the new Incumbent in charge would not be eligible for higher entertainment limit automatically.

The Circle Head will be the competent authority to sanction the payment of additional entertainment expenses keeping in view the performance of the Incumbent In-charge in the above five parameters and stay of the Incumbent In-charge in the branch.

Officers deputed to RRBs are entitled to entertainment expenses limit at par with the entertainment expenditure of officers posted in administrative offices.

Officers officiating in place of permanent Incumbents entitled to reimbursement of Entertainment Expenses will be eligible for reimbursement of difference of both entitlements of such expenses on pro rata limit basis for the period of their officiating.

The expenses, as per entitlement, will be reimbursed on half yearly basis, on the strength of undertaking by the concerned Employee. Upto 50% of the limit may be reimbursed in the first half of the financial year and the remaining amount in the second half year.

Branches / offices to ensure that the reimbursement of normal entertainment expenses as well as payment of additional entertainment expenses so sanctioned is to be invariably entered and approved in HRMS.

C. CLUB MEMBERSHIP

Membership of clubs is primarily meant for development of bank's business. Hence only such clubs, which are patronized by high level State/Central Govt. Officials, may be considered.

Officers in Top Executive Grade, Sr. Management Grade, MMG Scale-III & II in branches are eligible for reimbursement of admission fee for membership of clubs/association.

All the above said categories of officers will be eligible for reimbursement of admission fee for membership of club/ association subject to a **limit of Rs.1500/- p.a.**

Reimbursement of monthly /annual subscription fee of Clubs, whose admission/membership fee has been paid by the Bank, may also be made eligible officers, subject to a **maximum amount of Rs. 2000/- p.a.** The reimbursement of the subscription fee made on the basis of receipt issued by the Club for the subscription paid by the officers.

Subscription to Banker's Club:

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

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

The subscription to Bankers' club is to be paid to the debit of Miscellaneous expenses HO Sanction.

D. MISCELLANEOUS

Officer on transfer will avail of only balance of limits available to him for the year i.e. limit available to him will also be transferred to the new office.

Officers who are promoted or join Bank service are entitled to entertainment limit admissible to them on pro-rata basis, but if membership fees of a club of which they are members is payable on annual /quarterly basis, it will be admissible to them in full or for the quarter, as the case may be.

Officers who are due for retirement during the year will be eligible to avail entertainment expenses and club membership to the full extent as per rules at any time during the year, as in the case of other officers.

The, membership of club/association should be linked to the place of posting. The officers on transfer can become members of club /association at the new place. However, where institutional membership is available, the same should be encouraged /preferred. The annual subscription of Clubs, if any, in such cases would also be borne by the Bank.

Corporate membership of clubs can be availed at respective Zonal Office levels. However, a proper proposal should be sent to HO-HRMD/HRDD for obtaining financial sanction.

The institutional membership of some selective club established at State Capitals where we have Zonal Office can be considered by the Bank at Head Office Level. Senior Officers, as permitted under the rules, can become members of these clubs. However, such clubs should be patronized by high-level State/Central Government Officials.

Membership of clubs/association is primarily meant for development of bank's business. Hence, membership of Credit Card Clubs will not be covered under the scheme.

Further, membership fees of Professional Institutions like Chartered Accountants of India, Institute of Company Secretary, Institute of Cost and work Accountants of India, Indian Institute of Bankers and All India Management Association etc. are not to be reimbursed. However, the membership fee of such Professional Institutions, which could be instrumental in mobilizing business for the Bank, may be reimbursed. The concerned Zonal Office may approve reimbursement of any such Professional Institutions.

Managers posted in rural areas may be permitted to take membership of Club/Association in nearby cities by the Circle Heads keeping in view the utility and feasibility of joining the club.

The limit of entertainment expenses and club membership fee is to be allowed on the basis of financial year i.e. from April to March.

Officers under Suspension:

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

6. REIMBURSEMENT OF COST OF BUSINESS ATTIRE

SCALE	Maximum Annual Limit
MD & CEO / ED	Rs. 25000/-
Chief General Managers	Rs.15000/-
General Managers	Rs.10000/-
Dy. General Managers	Rs.10000/-

MD&CEO, ED, Chief General Manager, General Managers and Deputy General Managers will be reimbursed the cost of business suits including Stitching Expenses, if any, by the bank subject to a maximum limit on self declaration basis, as under:

7. REIMBURSEMENT OF EXPENSES OF CLEANSING MATERIAL

All staff members are allowed reimbursement of expenses of Cleansing material at their residence on a quarterly basis as under:

Cadre	Amount (per quarter)
Officers in Scale VIII	Rs.2000/-
Officers in Scale VII	Rs.1500/-
Officers in Scale VI	Rs.1200/-
Officers upto Scale –V	Rs.1000/-
Clerical staff including Spl. Assistant	Rs.1000/-
Subordinate Staff	Rs.1000/-

Reimbursement may be claimed on an undertaking basis through HRMS.

8. INTEREST FREE FESTIVAL ADVANCE TO THE BANK EMPLOYEES

Sanction of Interest Free Festival Advance to employees would be granted as per the following limits:

Cadre	Limit														
Officers	One month's Gross Salary* of the previous month, subject to the following limits, rounded off to the complete thousand rupees** :- <table border="1"><thead><tr><th>Scale</th><th>Maximum Limit</th></tr></thead><tbody><tr><td>I</td><td>Rs.35000/-</td></tr><tr><td>II</td><td>Rs.50000/-</td></tr><tr><td>III</td><td>Rs.60000/-</td></tr><tr><td>IV & V</td><td>Rs.85000/-</td></tr><tr><td>VI & VII</td><td>Rs.100000/-</td></tr><tr><td>VIII</td><td>Rs.125000/-</td></tr></tbody></table>	Scale	Maximum Limit	I	Rs.35000/-	II	Rs.50000/-	III	Rs.60000/-	IV & V	Rs.85000/-	VI & VII	Rs.100000/-	VIII	Rs.125000/-
Scale	Maximum Limit														
I	Rs.35000/-														
II	Rs.50000/-														
III	Rs.60000/-														
IV & V	Rs.85000/-														
VI & VII	Rs.100000/-														
VIII	Rs.125000/-														
Clerical Staff	One month's Gross Salary* of the previous months, rounded off to the complete thousand rupees** subject to maximum of Rs. 30000/- .														
Subordinate Staff	One month's Gross Salary* of the previous months, rounded off to the complete thousand rupees** subject to maximum of Rs. 25000/-														

*Gross Salary for the purpose of sanction of Interest Free Festival Advance will be comprised of Basic Pay, Special Allowance and DA only.

**Gross Salary will be rounded to the completed thousand Rupees. For example if gross salary for the previous month of an employee is Rs.16840/- he/she may be allowed interest free festival advances of Rs.16000/-.

Other terms and conditions for sanction of Interest Free Festival Advance to employees are as under:

1. Festival Advance will be repayable in **10 equal monthly installments**.
2. No further advance will be allowed unless the previous advance is adjusted.
3. Festival Advance will be given **only once in a Calendar Year** for one festival only.
4. After deduction of contribution to Provident Fund/ Pension Fund/ NPS, Income Tax and various loan installments including recovery towards installment of proposed Festival Advance to be sanctioned, the take home salary of the employee should **not be less than 25% of the monthly Gross Salary**.
5. Festival Advance should be sanctioned only after ensuring that no other loan account of the concerned employee falls under Non Performing Asset (NPA) category.

Further, the Part Time confirmed employees will also be eligible for Interest Free Festival Advance e.g. a Part Time employee drawing 1/3rd, 1/2 and 3/4th scale wages will be eligible for advance to the extent of one month's Gross Salary* of the previous month, rounded off to the completed thousand rupees** subject to maximum of **Rs.8000/-, Rs.12000/- and Rs.18000/-** respectively.

PROCEDURE FOR SANCTION OF INTEREST FREE FESTIVAL ADVANCE

The branches will obtain the following documents from the borrowing employee:

1. Application-cum-sanction letter and Irrevocable Letter of Authority for deduction of monthly installments from the salary (Pro-forma as per **Annexure**)
2. Payment Voucher in duplicate (stamped for documents and unstamped for Day Book).

APPLICATION –CUM-SANCTION LETTER

The Manager,
Punjab National Bank,
.....

Dear Sir,

I request you to please sanction me a festival advance of Rs. _____
(Rupees _____ only) in connection with _____ Festival
adjustable in _____ equal monthly instalments. The amount of advance may
be debited to my Festival Advance A/C No. maintained at BO:..
.....

Details of my salary for the month of _____ are as under:-

Basic Pay	:	_____	(Signature) _____
Dearness Allowance:		_____	Name _____
Special Allowance:		_____	Designation _____
Gross Salary	:	_____	
Total Deductions	:	_____	
Dated _____			Office/Branch _____

The particulars given by the applicant are verified and is eligible for festival advance.
Hence recommended for sanction.

ASSTT. MANAGER/OFFICER/SPECIAL ASSTT.

SANCTIONED

(Signatures with name, designation and seal of the sanctioning authority)

IRREVOCABLE LETTER OF AUTHORITY

The Manager,
Punjab National Bank,
.....

Dear Sir,

MY FESTIVAL ADVANCE ACCOUNT WITH YOU

In consideration of your having sanctioned me a Festival advance of Rs _____(Rupees_____ only) I, hereby authorise you to deduct a sum of Rs _____(Rupees_____ only) from my salary every month till adjustment of my above advance.

2. The authority given to you herein is irrevocable until the advance is adjusted in full.

In case, however, I cease to be in the employment of the Bank or the same comes to an end under any circumstances, before the full and final adjustment of the advance amount as aforesaid, the outstanding in my account will become immediately payable and may be recovered in lump sum out of my salary or any other dues which may become payable to me.

74010-08-41
27/03/2020

Signature

Dated:_____

Name _____

Designation_____

Office/Branch_____

9. CANTEEN SUBSIDY

Canteen subsidy is provided to all the offices / branches, irrespective of the strength of employee @ **Rs. 100/- per employee per month**. The payment of Canteen Subsidy @ Rs. 100/- per employee per month to be made to the Canteen Vendor.

On the basis of staff working position in HRMS on the last day of the month, HRMD, HO debit the **Staff Welfare Account** centrally and credit the amount @ Rs. 100/- per employee per month in the Inter SOL Account of the concerned branch / Sundry Account of the concerned office on 1st of next month. Branch / Office would debit their Inter SOL account / Sundry Account and make payment to the Canteen Vendor.

10. LIMITS FOR PURCHASE OF BRIEFCASE BY OFFICERS

Briefcase facility is allowed to all the confirmed officers of the Bank for use of official purpose, irrespective of the scale in which he/she joins the services of the Bank.

The facility of reimbursement of cost has been allowed towards purchase of **Briefcase/ Suitcase/Handbag/Travel Bag**.

Officers are allowed to purchase briefcase/ suitcase/handbag/travel bag upto prescribed ceiling of cost as under:

Cadre	Ceiling (in Rupees) inclusive of all taxes
MD & CEO / ED	Rs.50000/-
Officers in Scale VIII	Rs.30000/-
Officers in Scale –VI & VII	Rs.25000/-
Officers in Scale – IV & V	Rs.7000/-
Officers in Scale II-III	Rs.3500/-
Dy. Manager / Branch Head in JMG Scale-I	Rs.2500/-

1. The facility is available **once in a year** for officers in Scale –VI, VII, VIII, ED and MD&CEO. The period will be reckoned from the date of last purchase.
2. The facility is available **once in three years** for officers' upto Scale – V. The period will be reckoned from the date of last purchase.

Reimbursement may be claimed on declaration basis through HRMS.

COMPETENT AUTHORITY

The Incumbent In-charge /Divisional Head will permit purchase of Briefcase to the officers working under him/her. Incumbents' In-charge will seek permission from their controlling Authority and CGM/GM/Divisional Heads at Head Office from GM, HRMD

for purchase of briefcase/Hand Bag for self. In respect of the CGM/GM posted in field, the amount for briefcase will be sanctioned by AGM/CM of concerned office—In-charge of Establishment Section.

Proper record of Purchase of Briefcase/ Suitcase/Handbag/Travel Bag by each officer should be maintained in HRMS invariably.

11. BEREAVEMENT LEAVE IN THE BANK

It is understandable that in case of demise of any family member of the employee, he/she needs to be with the family in the hour of grief. The concerned employee himself/ herself remains in distress and also his/her presence in family is required for making arrangements and to attend the funeral and other rituals as well as to cope up with the extreme circumstances.

Keeping in view of the same, “Bereavement Leave” as Special Leave is to be extended to the concerned employee. Salient Features of the Bereavement Leave are as under:

1. It will be a paid leave.
2. Maximum Period of leave will be **7 days** for each instance.
3. The same may be availed **within 15 days** from the date of death of the family member (as defined under).
4. The expression “family” for the purpose of Bereavement Leave will include following members, irrespective of their being dependent or not:
 - Spouse of the employee.
 - Children of the employee.
 - Brothers / Sisters of the employee.
 - Parents of the employee.
 - Parents-in-law of the employee.
5. The leave is to be availed at one stretch.
6. Leave, if not taken within stipulated time, will lapse.

Bereavement leave can be availed by **all the employees**.

12. SABBATICAL LEAVE SCHEME FOR WOMEN EMPLOYEES OF BANK TO MEET THEIR SPECIAL PROBLEMS DURING THEIR CAREER

A communication was received from the Ministry of Finance, Government of India, Department of Financial Services vide their letter No.9/20/2011-IR dated 28.02.2012 informing therein that the recommendations of Khandelwal Committee report in respect of introduction of Sabbatical Leave to the Women Employees of Public Sector Banks (PSBs) to meet their special problem during their career has been accepted by the Government and all the Public Sector Banks.

In view of the above guidelines, the Sabbatical Leave Scheme for the women employees of the bank has been approved to meet their special problems during their career.

Workmen employees & Officers upto MMG Scale -III can apply for the sabbatical leave in the pro-forma enclosed along with the Appendix containing **Part -I to Part II.**

Similarly, officers in SMG Scale-IV & above can apply for the sabbatical leave in the pro-forma enclosed along with the Appendix containing **Part -I to Part -III.**

The details of the Scheme are as under:

SABBATICAL LEAVE SCHEME - FOR THE WOMEN EMPLOYEES

1. Object

A Scheme for women employees to meet their special problems during their career.

2. Name of the Scheme

The Scheme will be called as **Sabbatical Leave Scheme**

3. Definition

Bank would mean **Punjab National Bank**

3.1. "Competent Authority" - would mean a Competent Authority as prescribed under para 8 of this scheme.

3.2. "Employee" would mean a lady officer under PNB Officers' Service Regulation 1979 and a female workmen employee of the Bank whose service conditions are governed by the provisions of Awards/Bipartite Settlements.

3.3. "**Scheme**" would mean **SABBATICAL LEAVE SCHEME**"

3.4. All other words and expressions used in this scheme but not defined, and defined in the rules, regulations governing the service conditions of the employees will have the same meaning respectively assigned to them under the said rules, regulations & the service conditions.

4. Operation of the Scheme

The Scheme will remain in operation till it is discontinued by the Board.

5. Eligibility

5.1. The employee applying for leave should have put in a minimum of 5 years of service. Sabbatical Leave before completion of 5 years of service will be sanctioned only in exceptional circumstances by the authority next above the Competent Authority, as specified under para 8 of the Scheme.

5.2. However, following categories of employees will not be eligible to seek Sabbatical Leave under this Scheme :-

- a. Employees serving abroad under special arrangements/bonds.
- b. Employees who have executed service bonds and have not completed it.
- c. Employees against whom disciplinary proceedings are contemplated/ pending or who are under suspension.
- d. Employees appointed on contract basis.
- e. Any other category of employee as may be specified by the Board

6. PURPOSE OF SABBATICAL LEAVE

Eligible and willing employees can request for Sabbatical Leave for any purpose like medical grounds, care of family members or children, higher studies, visit spouse etc.

7. PERIOD OF LEAVE

- i) The period of Sabbatical Leave will be maximum of 2 years during their entire career;
- ii) The leave is to be taken for a period of at least 3 months at a time and the leave cannot be taken more than once in a year

8. COMPETENT AUTHORITY FOR SANCTIONING LEAVE

	CATEGORY OF EMPLOYEE	COMPETENT AUTHORITY
A	Workmen Employees/Officers Upto Scale - III	
	Working in Circle including Circle Office & Zonal Office	Circle Head
	Working in HO Divisions	DGM (HRMD)
B	Officers in Scale IV	Executive Director looking after HR
C	Officers in Scale V & Above	MD & CEO

9. OTHER CONDITIONS

- 9.1.** Only completed years of service will be reckoned for arriving at the minimum eligible service.
- 9.2.** A mere request of the employee seeking Sabbatical Leave under the Scheme will not take effect until and unless it is accepted in writing by the Competent Authority.
- 9.3.** It will not be open for an employee to withdraw the request made seeking Sabbatical Leave under the Scheme after having exercised such option.
- 9.4.** The employee will not take up any employment/vocation/business/Profession elsewhere during the sabbatical leave.
- 9.5.** Employees on Sabbatical Leave will not be eligible to participate in any Promotion Process during the Sabbatical Leave period, even if otherwise eligible.
- 9.6.** The Competent Authority will have absolute discretion either to accept or reject the request of an employee seeking Sabbatical Leave under the Scheme depending upon the requirement of the Bank. The reasons for rejection of request of an employee seeking Sabbatical Leave will be recorded in writing by the Competent Authority. Acceptance or otherwise of the request of Sabbatical Leave will be communicated to her in writing.
- 9.7.** Sabbatical Leave will be without Pay, Salary, Allowances and any consequential monetary and non-monetary benefits including seniority, determination of seniority for promotion, superannuation benefits etc. Further, benefits like reimbursement of hospitalization expenses, bank's leased accommodation etc. will also not be admissible. The period of Sabbatical Leave will also not be considered for increment or qualifying service for pension, leave etc.
- 9.8.** No increments will be earned during the Sabbatical Leave and the employee will rejoin at the same stage of pay as was existing at the time of her availing the Sabbatical Leave.
- 9.9.** No leave of any kind will be credited for the Sabbatical Leave period. No type of leave will be prefixed or suffixed to the Sabbatical Leave.
- 9.10.** Official quarters/leased accommodation is to be vacated or surrendered before proceeding on leave.
- 9.11.** The employee will make herself available as witness in any investigation, court case, departmental enquiries etc. and will be paid TA/DA for attending such proceedings.

10. LIABILITIES

- 10.1.** All interest free loans/advances will be adjusted by an employee before proceeding on Sabbatical Leave. However, the Sabbatical Leave Sanctioning Authority may at its discretion and at the option of the employee may permit the employee to proceed on Sabbatical Leave after obtaining appropriate undertaking.

If the outstanding dues in PF contribution and gratuity payable to an employee by the Bank are over and above the outstanding in the interest bearing loan accounts such as Housing Loan, Vehicle Loan etc., the Sanctioning Authority may permit moratorium on the installments of such outstanding loan accounts, during the period of Sabbatical Leave, subject to maximum period of 2 years and on resumption of duties by

the employee, the repayment will be re-worked and the employee will pay the revised installments accordingly.

10.2 No loan facility for whatever nature will be sanctioned during the Sabbatical Leave period.

11. PROCEDURE

An employee eligible to seek sabbatical leave under this Scheme should make a request on the prescribed application enclosed with this Scheme as **per enclosed pro-forma** through proper channel addressed to the Competent Authority.

12. INTREPRETATION

In case of any doubt or difficulty in the interpretation of the terms and conditions of the Scheme, the Decisions of the HRMD, HO will be final and binding on all concerned.

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27/03/2020 08:47

APPLICATION TO SEEK SABBATICAL LEAVE
(FOR WORKMEN EMPLOYEES & OFFICERS UPTO SCALE III)

The Circle Head/DGM(HRMD)
Circle Office/Division,

(Through Proper Channel)

Sir,

SUB: SABBATICAL LEAVE

I intend to seek Sabbatical Leave in accordance with the terms and conditions stipulated in the Sabbatical Leave Scheme circulated vide Personnel Administration Division Circular No._____ dated _____, which I have carefully read and understood the contents of the same.

2. I accept the terms and conditions stipulated in the Sabbatical Leave Scheme unconditionally and irrevocably.

3. I furnish the required particulars in the APPENDIX enclosed for consideration of my Sabbatical Leave under the above Scheme.

Yours faithfully,

Signature of the Employee

Name: _____

PF No. _____

Designation: _____

BO/Division: _____

Place:

Date:

74070
27/03/2020 08:41

APPENDIX

TO BE FILLED IN BY THE WORKMEN EMPLOYEES/OFFICERS UPTO SCALE III

PART – I

SL. NO.	PARTICULARS	
1.	NAME OF THE WORKMEN EMPLOYEE/OFFICER	
2.	EMPLOYEE NO. (PF NO.)	
3.	DESIGNATION	
4.	NAME OF BRANCH/OFFICE	
5.	DATE OF BIRTH	
6.	AGE AS ON DATE OF APPLICATION	
7.	DATE OF JOINING THE BANK (EXCLUDING THE TEMPORARY PERIOD, IF ANY)	
8.	NO. OF COMPLETED YEARS OF SERVICE IN THE BANK AS ON DATE OF APPLICATION	
9.	DATE OF ATTAINING THE AGE OF SUPERANNUATION	
10.	HAS THE EMPLOYEE EXECUTED ANY BOND? GIVE DETAILS THEREOF	
11.	HAS THE EMPLOYEE UNDERGONE ANY SPECIALIZED INTENSIVE TRAINING WITHIN BANK OR OUTSIDE BANK WITHIN LAST 5 YEARS? IF SO, GIVE DETAILS THEREOF	
12.	HAS THE EMPLOYEE TAKEN LOANS FROM THE BANK? IF YES, GIVE DETAILS THEREOF HEAD-WISE. CONVEYANCE LOAN, CONSUMER LOAN ETC. GIVE DETAILS OF AMOUNT OF LOAN SANCTIONED & THE OUTSTANDING BALANCE AS ON DATE OF APPLICATION.	
13.	WHETHER THE EMPLOYEE HAS BEEN IMPOSED ANY MAJOR OR MINOR PUNISHMENT DURING THE PRECEDING 5 YEARS, IF YES, GIVE DETAILS THEREOF.	
14.	WHETHER ANY DISCIPLINARY ACTION IS CONTEMPLATED/PENDING – DETAILS THEREOF.	

PART-II

15. I hereby declare:

- a) That the information given above is complete and true
- b) That I intend to seek sabbatical leave in accordance with the terms and conditions stipulated in Sabbatical Leave Scheme which I accept unconditionally and irrevocably as circulated vide PAD Circular No. _____ dated _____.
- c) That I hereby undertake to repay all loans/dues etc. payable by me to the bank of whatever kind or nature.
- d) I undertake that I will not take up employment during the period of sabbatical leave.

SIGNATURE OF THE EMPLOYEE/OFFICER

Place:

Date :

PART –III

A) I hereby certify:

- i) that the information given by Ms. _____ in her application of seeking sabbatical leave is correct on the basis of official record*.
- ii) that no disciplinary action is pending or contemplated against Ms. _____

I recommend that the application of Ms. _____ seeking sabbatical leave be considered favourably.

**BRANCH MANAGER/
DIVISIONAL HEAD**

***If disciplinary action is pending or contemplated, a brief detail of the same be attached, if need be in a separate sheet.**

APPLICATION TO SEEK SABBATICAL LEAVE
(FOR OFFICERS IN SCALE IV & ABOVE)

The AGM/DGM,
Human Resources Development Division,
HEAD OFFICE: NEW DELHI
(Through Proper Channel)

Sir,

SUB: SABBATICAL LEAVE

I intend to seek Sabbatical Leave in accordance with the terms and conditions stipulated in the Sabbatical Leave Scheme circulated vide Personnel Administration Division Circular No._____ dated _____, which I have carefully read and understood the contents of the same.

2. I accept the terms and conditions stipulated in the Sabbatical Leave Scheme unconditionally and irrevocably.

3. I furnish the required particulars in the APPENDIX enclosed for consideration of my Sabbatical Leave under the above Scheme.

Yours faithfully,

Signature of the Employee
Name: _____
P.F. No. _____
Designation _____
BO/Division _____

Place:

Date:

74070
27/03/2020 08:41

TO BE FILLED IN BY THE OFFICER**PART-I**

SL. NO.	PARTICULARS	
1.	NAME OF THE OFFICER	
2.	EMPLOYEE NO. (PF NO.)	
3.	DESIGNATION	
4.	NAME OF BRANCH/OFFICE	
5.	DATE OF BIRTH	
6.	AGE AS ON DATE OF APPLICATION	
7.	DATE OF JOINING THE BANK (EXCLUDING THE TEMPORARY PERIOD, IF ANY)	
8.	NO. OF COMPLETED YEARS OF SERVICE IN THE BANK AS ON DATE OF APPLICATION	
9.	DATE OF ATTAINING THE AGE OF SUPERANNUATION	
10.	HAS THE EMPLOYEE EXECUTED ANY BOND? GIVE DETAILS THEREOF	
11.	HAS THE EMPLOYEE UNDERGONE ANY SPECIALIZED INTENSIVE TRAINING WITHIN BANK OR OUTSIDE BANK WITHIN LAST 5 YEARS? IF SO, GIVE DETAILS THEREOF	
12.	HAS THE EMPLOYEE TAKEN LOANS FROM THE BANK? IF YES, GIVE DETAILS THEREOF HEAD-WISE. CONVEYANCE LOAN, CONSUMER LOAN ETC. GIVE DETAILS OF AMOUNT OF LOAN SANCTIONED & THE OUTSTANDING BALANCE AS ON DATE OF APPLICATION.	
13.	WHETHER THE EMPLOYEE HAS BEEN IMPOSED ANY MAJOR OR MINOR PUNISHMENT DURING THE PRECEDING 5 YEARS, IF YES, GIVE DETAILS THEREOF.	
14.	WHETHER ANY DISCIPLINARY ACTION IS CONTEMPLATED/PENDING	

PART-II

15. I hereby declare:

- a) That the information given above is complete and true
- b) That I intend to seek sabbatical leave in accordance with the terms and conditions stipulated in Sabbatical Leave Scheme which I accept unconditionally and irrevocably as circulated vide PAD Circular No._____ dated _____.
- c) That I hereby undertake to repay all loans/dues etc. payable by me to the bank of whatever kind or nature.
- d) I undertake that I will not take up employment during the period of sabbatical leave.

SIGNATURE OF THE OFFICER

Place:
Date :

PART -III

I hereby certify:

- i) that the information given by Ms. _____ in her application of seeking sabbatical leave is correct on the basis of official record.
- ii)that no disciplinary action is pending or contemplated against Ms._____.

I recommend that the application of Ms. _____ seeking sabbatical leave be considered favourably.

CIRCLE HEAD/DIVISIONAL HEAD

***If disciplinary action is pending or contemplated, a brief detail of the same be attached, if need be in a separate sheet.**

13. SCHOLARSHIP SCHEME TO PROVIDE FINANCIAL ASSISTANCE TO ONE TALENTED CHILD OF THE EMPLOYEES

The Scholarship Scheme is framed for providing financial assistance to one talented child of subordinate staff for Graduation /Post graduation and one talented child of award/officer staff for Graduation /Post Graduation in Medicine, Engineering, Architecture, Agriculture (not as one subject), Computer (not as one subject) and Post Graduation in Management & Post Graduation Diploma of two years in the Management from any recognized university and/or from an Institution recognized by All India Council for Technical Education including Chartered Accountancy.

2. In order to expedite the processing of applications for grant of scholarships, power to sanction and disburse the sanctioned amount has been delegated to the respective Circle Offices/ Zonal Audit Offices/ Zonal Offices in respect of the employees working in their jurisdiction. However, competent authority for considering request for grant of scholarship for the employees working in HO Divisions would be HRMD, HO.

3. The amount of scholarship will be maximum of Rs.4,000/- for subordinate staff including permanent part-time employees for graduation/post graduation in any discipline of arts, science or commerce and Rs.7,000/- for award / officer staff for technical education from any recognized university and / or from an institution recognized by AICTE.

4. Those who study for Chartered Accountancy will be eligible for reimbursement of actual fee paid to the Institute of Chartered Accountants of India. Reimbursement will be made in two stages, one after the completion/qualifying the intermediate and final on completion and qualifying for becoming Chartered Accountant within an overall limit of Rs.7,000/-.

5. Scholarship will be considered for **only one talented** child per family of the employee i.e. graduation to post graduation level. In case the employee has availed scholarship for one child, he will not be eligible for scholarship for second child even though the first child has completed the course. An undertaking in this regard will be given by the employee while applying for the scholarship for his ward.

6. The Incumbent In-charge will verify and confirm the eligibility of the candidate under this scheme and forward the application complete in all respect to the respective controlling office on the pro-forma enclosed for processing in accordance with the scheme.

7. The last date of receipt of application in the controlling office is 31st December of the year of commencement academic session. The procedure of Sanctioning and disbursement of the Scholarship should be completed by 25th March of Budget Period.

8. Before submission of the application, points given in Check – list enclosed be taken care of.

9. The details of the Scheme are as under:

SCHOLARSHIP SCHEME

1 OBJECT:

The objective of the scheme is to provide financial assistance to one talented child of the subordinate staff for graduation / post graduation and to award/officer staff for pursuing technical education subject to other terms and conditions as prescribed here.

2 REIMBURSEMENT OF TUITION FEE FOR COLLEGE EDUCATION:

a) Reimbursement upto Rs.4,000/- will be made towards the actual expenditure incurred for payment of tuition fee, examination fee, deposits if any, not being refundable in nature (excluding hostel charges) to one son or daughter of subordinate staff including permanent part – time employees. There will be no minimum percentage of marks in the qualifying examination and the student should consistently succeed in the examination every year until graduation / post graduation is completed.

b) Reimbursement will be available for graduation / post graduation in any discipline of arts, science or commerce.

3 AWARD OF SCHOLARSHIP FOR TECHNICAL EDUCATION

I) Scholarship may be awarded to only one talented child of award/officer staff by way of reimbursement for graduation or post graduation in Medicine, Engineering, Architecture, Agriculture (not as one subject), Computer (not as one subject) and Post graduation in Management and Post Graduation Diploma of two years in the Management from any recognized university and /or from an institution recognized by AICTE.

II) The scholarship will be by way of reimbursement of the actual expenditure incurred for payment of tuition fee, examination fee, deposits if any, not being refundable in nature and other expenditure like slide-rules, drawing boards, stethoscope, books etc or Rs. 7000/- p.a., whichever is less.

III) There will be no requirement of minimum marks in the qualifying examination and mere fact of admission to the courses mentioned in clause 4(i) above will be adequate for grant of scholarship.

4 AWARD OF SCHOLARSHIP FOR CHARTERED ACCOUNTANCY:

Those who study for Chartered Accountancy will be eligible for reimbursement of actual fee paid to the Institute of Chartered Accountants of India. Reimbursement will be made in two stages, one after the completion / qualifying the Intermediate and second on completion and qualifying for becoming Chartered Accountant within an overall limit of Rs.7,000/-.

5 ADMISSION OF SCHOLARSHIP:

I) Reimbursement under the scheme will be available to only one child of award/officer staff, including the permanent part-time employee in the subordinate cadre.

- II) Child means any child of the member of the award / officer staff and / or legally adopted son or daughter.
- III) The student should be a regular student in a college or technical institute recognized by the Govt. or Board or University and scholarship will not be available for pursuing studies by taking correspondence course or postal tuitions as a private candidate.
- IV) Scholarship will not be available to any child who is already receiving scholarship or financial assistance either from any Govt. or the Agency or from any other institution.
- V) The reimbursement of tuition fee or scholarship will be allowed on the basis of certificate issued by the Institution in which the student is studying. They will also provide the marks sheet in respect of each qualifying examination. The scholarship may be renewed for succeeding year for the duration of the course in question.
- VI) The request for reimbursement should be accompanied by documentary proof of the actual expenditure incurred for tuition fee, examination fee and deposits, if any, not being refundable in nature and other expenditure like slide rules, drawing boards, stethoscope, books etc.

7 WITHDRAWAL OF SCHOLARSHIP:

Reimbursement of college fee or scholarship, as the case may be, may be withdrawn on any of the following conditions:

- Failure / Reappear of a student in any paper or detention of a student in any class or examination.
- If the student gives up the chosen course of study before its completion.
- If the student is not allowed to take examination on account of failure to put in, without any valid reason, minimum number of days of attendance.
- If the parent employee ceases to be in the services of the bank for any reason whatsoever.
- Decision of the Board of Directors of the Bank will be final in the matter of continuance or otherwise of this scheme.

8 PROCEDURE:

An employee who desires that his / her child may be considered for financial assistance under the scheme may make application in the prescribed form (enclosed) and submit the application to the respective Incumbent In-charge. The Incumbent In-charge will verify and confirm the eligibility of the candidate under this scheme and forward the application along with duly attested copy of marks sheet/certificates in respect of the last qualifying examination to their controlling office i.e. Circle Office/ Head Office/Zonal Office, as the case may be.

Application for scholarship / reimbursement of tuition fee etc. should be submitted immediately after getting admission to the college/institution.

CO/ZO will process the application received for the staff working under their jurisdiction and will recommend to HO, HRMD for award of reimbursement of Scholarship.

HRD Section at respective Offices will process and put up such cases to the Dy. Circle Head at Circle Office/ Dy. Zonal Head at Zonal Office and Dy. General

Manager at HO, HRMD, who will be the sole judge as to the number of scholarships to be awarded and the discipline for which the scholarship is to be allowed.

9 MODE OF PAYMENT:

All the applications should be sent to the Circle Office / Zonal Office/ HRMD, HO as the case may be, on the prescribed application form annexed herewith.

The scholarship will be paid in one installment. The installment will be paid on completion and submission of mark sheet of yearly examination on the basis of which the candidate was admitted to next higher class / session / semester. All the bills etc. including bills for purchase of books will be duly certified by the Head of the Institution. The employee will verify the bills and the payment will be made directly to the beneficiary.

10 ACCOUNTING PROCEDURE:

No Budget amount will be provided for controlling offices in HRMS.

The officials in controlling offices after getting the applications duly approved by the Sanctioning Authority at theirs, will enter & authorize the same in HRMS.

HRMD, HO will generate the report on monthly basis and **reimburse the scholarship amount by credit to the account of Staff members.**

11 FUNDS FOR AWARDING SCHOLARSHIP

The Personnel Committee on the recommendations of Core Working Group on welfare measures will decide the amount to be allocated for awarding scholarships each year. The allocation will be made immediately after the finalisation of the Balance Sheet for respective year.

12 ADMINISTRATION OF THE SCHEME:

The Personnel Committee of the Bank may modify the scheme or any term thereof any time in the light of the experience gained, on the basis of recommendations of the Core Working Group on welfare measures.

APPLICATION FOR AWARD OF SCHOLARSHIP

PUNJAB NATIONAL BANK
BO/CO/HO_____

The Chief Manager Punjab National Bank CO/ZAO/HO

Dear Sir,

REG: AWARD OF SCHOLARSHIP

1 DETAILS OF THE CANDIDATE SEEKING REIMBURSEMENT:

- i) Name of the Candidate:

- ii) Course in which admission secured:
 - a) Details of session:
 - b) Name of the Institute:
 - c) Duration of the Course:
 - d) Last examination passed after which admission has been sought in the present course:

- iii) Total Tuition fee paid (original Bills from the Institute):
 - a) Refundable (i.e. security money etc.)
 - b) Non-Refundable (i.e. Exam. Fee, Tuition Fee) :
 - c) Books / Stationery:

iv) DECLARATION BY THE CANDIDATE:

The particulars furnished above are true to the best of my knowledge and belief. I confirm that I am not in receipt of any scholarship from the Govt. / its agency or other institute for continuing the said course.

SIGNATURE OF THE CANDIDATE.

2. DETAILS OF THE EMPLOYEE:

- i) Name of the employee :
- ii) Designation :
- iii) BO./Department :
- iv) P.F. No. :

v) DECLARATION BY THE EMPLOYEE:

I hereby declare that Shri/Ms. _____, my son/daughter is not receiving any scholarship from the Govt. or any other institution. The claim lodged above is for one child only. Particulars furnished above are true to the best of my knowledge and belief. If at any time it is found that any of the particulars mentioned above are not correct, scholarship already sanctioned by the bank will not only be discontinued, but I am liable to refund the entire amount already drawn and / or the bank is also entitled to recover the amount already drawn by me without prejudice to the right of the bank to take such action that the bank deem fit against me for this wrongful declaration.

SIGNATURE OF THE EMPLOYEE

3 RECOMMENDATION OF THE INCUMBENT INCHARGE:

That the particulars given above are correct. I have verified the mark sheet, certificates as well as the bills claimed by the employee and recommend for sanction of scholarship as per bank's guidelines. The copies of mark sheet / certificate and other relevant documents duly attested by the undersigned and original bills / vouchers duly verified by the employee are enclosed herewith.

INCUMBENT INCHARGE
BO: DEPTT._____

Certificate to be issued by the Principal / Head master / Head of the Institute where the candidate is continuing his education. The certificate must be signed by the Head of the institute and not by any of the authorities of the Institute.

CERTIFICATE BY THE SCHOOL/COLLEGE AUTHORITIES:

This is to certify that Shri/Miss _____ son/daughter of _____ is a bonafide student of this School/College and he/she was admitted to this School/College on _____ and at present he/she is studying in _____. His/her conduct, behavior and progress in the class is _____. He/she is not receiving any scholarship from Govt. or its Agency, any other institution through this School / College. Further, the institution/college is recognised & affiliated to _____ University. The course is recognized by UGC /All India Council of Technical Education (AICTE).

Signature _____
Designation _____
Office Seal _____
Date _____

CHECK - LIST

1. All column of Annexure A are duly filled
2. Mention P. F. No. and Circle Office clearly.
3. Fee receipts in original duly certified / verified by the Head of Institution and by employee also.
4. Books bill in original duly certified by Head of the Institution and verified by the employee.
5. Mark sheet of last examination (yearly) passed verified by the employee.
6. The claim should be for one talented child per family.
7. One copy of Application for each session be sent. In no case Advance / Duplicate copy is required to be sent, unless called by us.

14. SCHEME FOR PROVIDING FINANCIAL ASSISTANCE TO THE EMPLOYEES HAVING CHILDREN WITH SPECIAL NEEDS

The Scheme for payment of **financial assistance at Rs.5,000/-** per financial year per employee having children with special needs is in force from FY 2010-2011, out of Staff Welfare Fund.

SPECIAL NEEDS - Person with Intellectual disability which requires additional or specialized services in Education or recreation.

All the employees having children with Special Needs are as such requested to ensure that the relevant data is captured in HRMS and all the Controlling Offices are requested to verify the details of such employees in HRMS on the basis of the certificate pertaining to Intellectual Disability of the child issued by the Govt. Hospital.

The details of the same should be entered in HRMS. In case there is any change in the status of the dependent child, the revised information should also be incorporated in HRMS in “**Inactive From**”.

Further, every subsequent year the financial assistance to such employees at Rs. 5000/- per employee will be granted on the basis of this information, out of Staff Welfare Fund.

15. PAYMENT OF CONVEYANCE ALLOWANCE AND SPECIAL CASUAL LEAVE TO BLIND & ORTHOPAEDICALLY CHALLENGED EMPLOYEES AND DEAF & DUMB EMPLOYEES.

Guidelines regarding payment of Conveyance Allowance to Blind & Orthopedically Challenged employees Deaf & dumb employees and special casual leave are as under:

CONVEYANCE ALLOWANCE:

- Blind & Orthopedically Challenged and Deaf & Dumb employees would be eligible for conveyance allowance only if he has a minimum of 40% permanent partial disability of either upper or lower limbs or 50% of permanent partial disability of both upper and lower limbs together.
- Conveyance Allowance to Blind & Orthopedically challenged and Deaf & Dumb employees at 5% of the Basic Pay subject to maximum of Rs.400/- per month.
- In case of award staff, the conveyance allowance is in addition to the transport allowance payable to all workmen employees as per Bipartite Settlement.
- Recommendations of the Head of concerned Deptt. of a Govt. Civil Hospital will be submitted by the Blind & Orthopedically Challenged and Deaf & Dumb employees in support of his claim.
- This allowance will not be admissible during leave (except Casual Leave), joining time or suspension.

- The Conveyance Allowance would not be admissible to those Blind & Orthopedically Challenged and Deaf & Dumb employees who are receiving any kind of separate Conveyance Allowance for travel between residence and place of work under bank level scheme/arrangement (other than the transport allowance under Bipartite Settlement), which is higher than the Conveyance Allowance payable to them under this scheme.
- The eligible employees who are provided with bank's vehicle for use of the same for travel between office and residence will not be eligible for Conveyance Allowance under this scheme. Eligible employees who are allotted residential accommodation in the same campus where the branch/office is located, will not be eligible for this allowance.
- The requests from employees for grant of such allowance should be referred to the **Circle Head/Divisional Head for sanction**, provided they conform to the stipulations laid down above.

SPECIAL CASUAL LEAVE:

- Special Casual leave may be provided to PWD employees for 4 days in calendar year for specific requirements relating to their disabilities with prior approval of Competent Authority- Circle Head /Divisional Head.
- In addition to the above, 10 days Special Casual leave may be provided to PWD employees in a calendar year subject to exigencies/specific requirement relating to their disabilities with prior approval of Competent Authority- CGM/GM-HRMD
- No carry over of special casual leave is allowed.

16. COMPENSATION/COMPENSATORY LEAVE TO OFFICERS FOR WORKING ON SUNDAYS/HOLIDAYS

Compensatory off for officers who are required to attend branch/office on Sundays and /or on Bank holidays.

The Salient Features of the Compensatory off Scheme are enumerated below:

Reason	Guidelines
<p>Working on Sundays/Holidays other than CTS/ECS/RTGS/SWIFT and RBI/ Govt. Directions</p>	<p align="center">A.</p> <p>For officers up to Scale III who are required to work up to 4 hours on a Sunday/ Holiday:</p> <p>Half Day Diem Allowance as per entitlement.</p> <p align="center">B.</p> <p>For officers up to Scale III who are required to work for more than 4 hours on a Sunday/Holiday:</p> <p>1 Day Diem Allowance as per entitlement</p> <p align="center">Or</p> <p>1 Day Compensatory leave to be availed within 30 days from the day of working on Sunday/Holiday. After completion of 30 days, the compensatory leave will lapse automatically.</p> <p>Compensatory leave will not be allowed in combination with any other type of leave including another compensatory leave.</p>
<p>CTS/ECS/RTGS/SWIFT and RBI/ Govt. Directions</p>	<p>Considering the hardship faced by the officers working on holidays in Back offices for CTS/ECS/RTGS/SWIFT and the officers required to work on Holidays consequent to RBI/Govt. Direction, these officers will be paid an amount of Rs. 2000/- without any stipulation of number of hours worked in lieu of 01 day Diem Allowance.</p> <p>Considering that officers carrying out the above functions are generally headed by Scale IV officers, this facility is also being extended to officers in Scale IV.</p>

2. Prior permission of the Competent Authority i.e. Circle Head/Divisional Head/Zonal Head is to be taken for requisitioning the services of Officers on Sundays and/or holidays. In case, it is not possible to obtain prior approval, post-facto confirmation of the Appropriate Authorities must be obtained immediately thereafter.

3. Compensatory off will not ordinarily be allowed for clearance of routine work or any other work which could have been done during the normal working hours.
4. Compensatory off will not be allowed for participation of Officers in the business conferences / meetings / training programmes / examinations / tests organized by the Bank or outside agencies on Sundays / holidays. However, Officers who are asked to assist the organisers of the conferences / meetings / seminars / training programmes / examinations / tests will be allowed compensatory off on Sundays and/or holidays if they are not allowed any compensatory allowance or Diem allowance for the said purpose.
5. Officers who are required to undertake journey/travel on Sundays/holidays to attend conferences/seminars/trainings/ meetings etc. who are otherwise eligible for Diem allowances will not be eligible for Compensatory off.
6. Compensatory off will not be allowed to Officers who attend Security/Protocol Duty and are eligible to draw compensatory allowances or Diem allowances for the same.

The following guidelines are to be followed for availing the Compensatory off by the Officers:

- The Officer concerned should seek Compensatory off **within 30 days** from the date when he/she was required to work on a Sunday/Holiday.
- It is to be ensured that the normal functioning of the branch/office is not affected while sanctioning Compensatory off to the Officer concerned.
- The Compensatory off should not be combined with any holiday/Sunday or any kind of leave.
- Two or more Compensatory off should not be allowed to be taken on consecutive days.

The Officers required working on Holidays consequent to RBI/Govt. directions, officers will be paid in lieu of 1 day Diem Allowances, these officers may be paid an amount of Rs.2000/- without any stipulation of number of hours worked.

The offices carrying out the above functions are generally headed by Scale-IV officers, this facility is also being extended to officers in Scale-IV.

It may be noted that the above expense / facility will only be made/provided in the interest of the Bank as per Bank exigencies and not as a matter of routine.

17. OUT OF POCKET EXPENSES TO STAFF MEMBERS FOR WORKING IN SHIFT DUTIES OR DURING EXTENDED WORKING HOURS.

Payment of out of pocket expenses is provided to the staff members for working in shift duties or during extended working hours.

A) PURPOSE

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

B) SCOPE

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

C) FACILITIES AVAILABLE

- Staff Members who are posted at such offices which have round the clock shift duties and actually work in such shift such as Data Centre (IT Division), Exchange Counter (IGIA) will be entitled to the benefit of rest for 36 hours after working each shift of 12 hours. The rest period will also include the rest on account of weekly off. Such officers will not be entitled to weekly off/any leave of Sundays.
- The facility will not be available at such offices where work is not performed in round the clock shifts. Also those staff members who are not assigned duties in day & night shift of 12 hours each will not be entitled to 36 hours off.

Ceiling of Allowances may be allowed as under:

For Officers employees upto Scale III

SHIFT	TIMING	ALLOWANCE
Morning Shift	06.00 A.M. to 1.00 P.M. or 07.00 A.M. to 3.00 P.M.	Rs.160 per day subject to maximum limit of Rs.4800/- per month.
Evening Shift	02.00 P.M. to 09.00 P.M. or 03.00 P.M. to 11.00 P.M.	Rs.160 per day subject to maximum limit of Rs.4800/- per month.
Night Shift	11.00 P.M. to 07.00 A.M.	Rs.380 per day subject to maximum limit of Rs.8500/- per month.

For Workmen Employees

Sale/Cadre	Amount to be paid (per day) in Rs.
Clerical	90
Sub-staff	60

D) OTHER CONDITIONS

- i) It will be discretion of the bank to assign duties in shifts/extended working hours. However, in case of award staff the maximum numbers of hours of work fixed by Bipartite Settlement must be observed meticulously so that the question of payment of overtime dose not arise in any eventuality.
- ii) The General Manager/Circle Head under whose jurisdiction a particular office falls, is the competent authority to permit working in shift duties/during extended working hours. Reimbursement of this allowance to the officer at the specified offices and for specific number of officers against written orders of the authority may be made at above rates.
- iii) The list of offices given above for payment of this allowance is only illustrative. With the change in work profile or working hours of some office under the policy of the bank, such office may be considered for reimbursement of allowance by the competent authority.
- iv) Payment of allowance should be permitted only at such offices where work is undertaken in shifts or during extended working hours as specified above round the year on continuous basis. It may not be permitted at such offices where bank work has to be performed during early or late hours for a limited period in a year or is related to ad-hoc performance of some specific assignment except for CBS migration and implementation of Clean Note Policy or such exigencies.
- v) The reimbursement should be confined to officers/ workmen employees whose presence is necessary for smooth functioning of the office and who

- actually work against written orders of the authority. It has to be ensured that staff members are rotated in the shift duties/extended working hours.
- vi) No other benefits/reimbursement on any account would be extended to the officers except those which are otherwise available in terms rules/guidelines.

However, it is advised that working in shift duties be to the minimum & in exigencies only.

18. REIMBURSEMENT OF EXPENSES INCURRED FOR ENGAGING PERSONAL DRIVERS.

(Supersedes HRMD Circular Letter No. 6/18 dated 24.04.2018 & HRDD Circular Letter No. 1/2014 dated 19.12.2014 & HRDD Circular Letter No. 19/2008 dated 30.08.2008)

The Senior Executives and other Senior Officers of the Bank are entitled to the reimbursement of expenses incurred by them for engaging personal drivers purely by way of private arrangement on actual basis.

Senior Executives and other Senior Officers of the Bank

- Asstt. General Manager and above
- Chairman of RRBs
- Circle Heads
- Chief Managers at Circle Offices/ Branch Offices who have been promoted to SMG Scale IV prior to 1991 batch
- Lead District Managers
- Any other officers where specific sanction has been given for engaging personal drivers

The limits for reimbursement of the above expenses to the eligible Senior Executives and other Senior Officers are as under:

(Amt. in Rs)

Place of Posting of Senior Executive	Monthly limit of Reimbursement	Monthly Reimbursement of cleaning charges	Total amount of reimbursement
At Mumbai, Kolkata, Delhi and Chennai,	17,000/-	1,500/-	18,500/-
At other places	16,000/-	1,500/-	17,500/-

19. HOLIDAY HOME

Holiday Homes may be made available to all categories of permanent employees of the Bank and their families, subject to the following rules:

1. Family for the purpose would have the same meaning as defined under the extant Bipartite Settlement for workmen staff and PNB (Officers') Service Regulation in respect of officer staff.
2. The employees requiring accommodation at any of the Holiday Homes can make **on-line request** for booking of Holiday Homes through HRMS. However, VIP rooms have been kept out of the purview of booking through HRMS. The request of employees for booking of Holiday Home is to be done through HRMS.
3. The application for booking accommodation is required to be made not more than 3 months in advance from the proposed dates and full amount of prescribed charges are to be paid to the respective Circle Office in advance.
4. The members of the staff, workmen as well as officers, will not be allowed to book the same Holiday Home more than once in a year.
5. Provisions for Retired Employees:
 - a. This facility is available to the retired employees also. However, the existing employees will get preference in case the request has been made by the existing employee as well as a retired employee for identical dates.
 - b. The facility would not be available to the retired employees from April to July and in the month of December.
 - c. The accommodation to the retired employees will be provided for a maximum period of 7 days at one occasion.
 - d. The retired employees will make a request for the Holiday Home at any of the Offices who will enter the request in HRMS and the allotment letter generated from the system will be provided to the retired employees by the Office.
 - e. The facility of Holiday Home for the retired employee is for his own visit only.

ALLOTMENT

Allotment of rooms in the Holiday Homes will be made by the Circle Offices under whose jurisdiction the Holiday Home is situated, normally on first come first serve basis, with a waiting list for pending applications. Keeping in view the facility of on-line booking of Holiday Home incorporated in HRMS, after the employee makes a request on-line, the days for which request has been made will get carved in the system & 24 hours will be available to the employee for making the payment in the specified a/c of the circle and entering the Transaction ID of this payment in HRMS. After 24 hours, the right of the employee for allotment will lapse in case Transaction ID in respect of rent is not entered in the system.

The approval of booking of Holiday Home applications submitted by the employees in HRMS will be done at the Circle Office level and the employee will be able to generate the allotment letter after the approval by the Circle Office.

In case the Circle Office is not in a position to give the allotment for the period for which the employee proposes to avail the facility and the amount has already been deposited by the employee in the non-customer account of the Circle Office, the money will be refunded by the Circle office immediately and the **required non-allotment will be done in HRMS as well.**

The Circle Office will send communication to the Holiday Home caretaker about the allotment of Holiday Home to the concerned employee.

PERIOD OF STAY

An employee can request for booking for a maximum period of two weeks at one centre, provided there is no demand for that Holiday Home during those days. However, the maximum period of stay be restricted to one week during the months of April to July or if there are more than one applicant for the same period.

SUPERVISION AND CONTROL

The Circle Office under whose jurisdiction the Holiday Home is functioning will ensure regular inspection of Holiday Home by the Circle Level Supervisory Committee constituted for the purpose.

OCCUPANCY & FEED BACK REGISTER

In case the Holiday Home is functioning from the premises other than a Hotel, occupancy register will be maintained by the caretaker and the possession of the room will be given after the employee makes entry in the occupancy register. Similar entry will also be made in the register at the time of vacating the room for having handed over the charge in good order and condition.

The employee can give feedback about the maintenance and infrastructure of the Holiday Home in that register.

PAYMENT OF CHARGES

At present, room rent of Rs.50/- per day per room is being charged from the existing employees while Rs.10/- per day per room are being charged from the retired employees.

A day for such purpose will be deemed to commence from the time of his arrival and part of the day after 24 hours will be considered full day. The rent specified above will include rental on account of provision of accommodation, use of crockery & other utensils, if available, electricity & water supply etc.

CANCELLATION/EXTENSION/CHANGE OF RESERVATION

The employee not availing of the reservations made by him or availing it partially will not be entitled to any refund of the charges paid by him. However, he can make a request for cancellation in HRMS.

In case the employee desires to change the reservation, he will not have any preference over others and will be considered along with others in the prescribed manner.

In case the extension of period is desired, the employee must move well in advance and will not be allowed to stay unless he has obtained sanction of his extension of stay before the expiry of the period for which reservation of accommodation has been originally made by him.

The employees staying in such Holiday Homes will be liable for loss that may be sustained on account of his act to any property including electrical & other fittings, crockery, utensils, part of the building and/or garden during the period of his occupation and will have to pay for it according to the assessment made by the Circle Head for which necessary undertaking would be given at the time of his application for allotment.

In case an employee who has already booked the Holiday Home does not report there within 24 hours from the scheduled arrival, the concerned Circle Office under concurrence of Circle Head will be authorized to make booking for any other employee arriving at the place of such Holiday Home, limited to the period for which the accommodation was reserved for the original allottee. Under these circumstances also, the employee will not be entitled to any refund of charges already paid by him.

RULES OF CONDUCT AND BEHAVIOUR

It is expected that all employees and the members of their family availing of the facility would observe the applicable rules. The following, besides other rules, be exhibited at such Holiday Homes:

- Gambling of all kinds is strictly prohibited.
- The main gate of the premises will be closed at zero hours (midnight) and members will not ordinarily be allowed entry thereafter.
- Taking alcoholic drinks is strictly prohibited.
- The cottage/room or a part thereof allotted to the employee must be kept neat and clean. The occupants should maintain full decorum throughout their stay.
- Singing, dancing and playing transistor/raid/tape recorder in loud tone so as to cause disturbance or annoyance to other occupants are strictly prohibited.
- Employees should take care of their baggage/luggage. The bank will not be responsible for any loss/damage thereto.
- The management reserves the right to ask any occupant to vacate the accommodation even before the expiry of the stipulated period for violation of prescribed rules.

The list of Holiday Homes operational as on date is as under:

S.No	Location of Holiday home	Circle
1	Agra	Agra
2	Amritsar	Amritsar
3	Bangalore	Bangalore
4	Chennai	Chennai
5	Dalhousie	Dharamshala
6	Goa	Kolhapur
7	Jaipur	Jaipur
8	Shimla 1 & Shimla 2	Shimla
9	Katra	Jammu
10	Manali	Mandi
11	Mumbai	Mumbai
12	Mussoorie	Dehradun
13	Nainital	Haldwani
14	New Delhi	Delhi
15	Puri	Bhubaneshwar
16	Udaipur	Udaipur
17	Varanasi	Varanasi
18	Shirdi	Nashik
19	Haridwar	Haridwar

20. GUEST HOUSE POLICY

The bank has its own Sixteen Guest Houses at 8 locations i.e. Kolkata, New Delhi, Mumbai, Guwahati, Durgapur, Gurugram, Jaipur and Hyderabad as detailed under:-

Sr. No.	Place	Description	Accommodation Type	Bed Type	Address
1	Kolkata	VIP Guest Room	Single Occupancy	1 Double Bed	Staff Training College Plot No- 19 A & B , Raja Santosh Road, Alipore, Kolkata-700027
		Transit House	Twin Occupancy (Three Rooms)	2 single Bed in Two rooms & 1 Double Bed in One room	Flat-GD, Block-B, Shantikunj Apartment, 204, A/B/C, N.S.C. Bose Road, Bansdroni, Kolkata-700047
2	New Delhi	VIP Transit House	Single Occupancy (Three Rooms)	1 Double Bed in each room	574, Padam Bahadur Mal Block, Asiad Games village complex, New Delhi-110049
		Transit House	Single Occupancy (Two Rooms)	1 Double Bed in each room	658, Kamaljit Sandhu Block, Asiad Games village complex, New Delhi-110049
3	Mumbai	VIP Transit House	Single occupancy (Three Rooms)	1 Double Bed in each room	Flat no.-10, Hindustan House, 28, Altamount Road, Near Kemp's corner, Mumbai-400026
		Transit House	Triple occupancy (Two Rooms)	3 Single Bed in each room	B-106, First Floor, B-Wing, Andheri Mistry Apartment, Shankarwadi, Near Parsi Panchyat Road, Western Highway, Andheri (East), Mumbai-400069
		Transit House	Twin Occupancy (One Room)	Single Bed	A-301, 3 rd floor, B-Wing, Andheri Mistry Apartment, Shankarwadi, Near Parsi Panchyat Road, Western Highway, Andheri (East), Mumbai-400069
		VIP Guest House	Single occupancy (Three rooms)		Flat No-122, 12 th Floor, Jupiter Apartment, Cuffee Parade, Mumbai

		VIP Guest House	Single occupancy (Four rooms)		Flat no-41, 4 th Floor, Vijaydeep Apartment, Malabar Hills, Mumbai
		VIP Guest House	Single occupancy (Two rooms)		Flat No-403, 4 th Floor Palm View Apartment, Sarojni Naidu Road, Santacruz (W), Opp- Akash Apartment, Mumbai
		VIP Guest House	Single occupancy (Two rooms)		A-601, 6 th Floor, OBC Ashiana, Upper Govind Nagar, Malad (E), Mumbai
4	Guwahati	Guest Room	Twin occupancy	2 Single Bed	Staff Training College, Girijanandan Choudhary Bye Lane, P.O., Kalapahar, Pahartoli, Guwahati - 781018
5	Durgapur	Transit House	Single occupancy	1 Double Bed	Burdwan Regional Office, 1 st floor, Red Cross Road, City Centre-Durgapur, West Bengal-713216
6	Gurugram	VIP Guest House	Single occupancy (Two rooms)		Tower-6,G-02,Malibu Town, Sohna Road, Gurugram
7	Jaipur	VIP Guest House	Single occupancy (Four rooms)		129,Hari Marg, Civil Lines, Jaipur
8	Hyderabad	VIP Guest House	Single occupancy (Two rooms)		1 st Floor Plot No-1271,Road No-63,Jubilee Hills, Hyderabad

ENTITLEMENT

1. The VIP guest Houses/Rooms/Transit Rooms will be available for MD & CEO, Executive Directors, Directors, CVO, Chief General Managers, General Managers, Deputy General Managers, Chairman of sponsored RRBs and Ex ED/MD & CEO, Ex- CGM & GM who have superannuated from the bank. They may avail the facility for their family members and friends also.
2. The other Transit House and Guest House/Room are available for all officers upto Scale-V.

PURPOSE

The Guest House/Transit House/Guest Room may be allotted for official as well as personal purposes.

This facility is also available to officers for temporary stay arrangement on transfer.

COMPETENT AUTHORITIES FOR BOOKING OF GUEST HOUSE.

1. The Guest House/Transit House will be booked by the concerned Circle Office as per the request of officers.
2. The concerned Circle Office will maintain the record of allotment.
3. The occupancy position for the Financial year along with the complete details will be sent to the HRD/HRMD and General Services Administration Division Department of Zonal/ Head Office.
4. While applying for booking of guest room, the concerned executive will mention the purpose, type of guests and will make payment accordingly.
5. Booking for personal purpose will be done maximum for 2 rooms for 4 days during a Financial Year. However, in exceptional cases the booking will be extended upto 15 days by General Manager (HRMD).

MAINTENANCE

1. One care taker for each Guest House may be engaged by the concerned Circle Head.
2. Expenses for the maintenance will be borne by the concerned Circle office as per discretionary Power Chart.
3. Caretaker will look after the maintenance/upkeep of these Guest Houses.
4. A separate account will be maintained by concerned Circle office for keeping the record of income/expenditure of the said account.
5. The concerned Circle Head will visit the concerned Guest Houses on quarterly basis.
6. The GM/DGM (HRMD/GSAD) will visit the guest houses on yearly basis.

CHARGES FOR GUEST HOUSE/TRANSIT HOUSE

Purpose of stay	Single Occupancy (Amount in Rupees)	Double Occupancy (Amount in Rupees)
Official	Nil	Nil
Personal- Self, spouse, dependent children, and dependent parents wholly dependent on the officer/ employee	Double Bed- 200 Single Bed- 150	Double Bed-100 Single Bed- 50 each
Outsiders -	Double Bed-500 Single Bed-300	Double Bed-500 Single Bed- 250 each

Meal Charges

Purpose of stay	Lunch & Dinner (per person per meal)	Breakfast (per person)
Personal	75	50
Outsiders	150	75

INCASE OF ALLOTTED GUEST HOUSE/TRANSIT HOUSE THE PERSONAL EMPLOYEES AS UNDER:-

1. Serving employees who are on official visit and/or transferred to respective location of the transit accommodation.
2. Family of existing employees who accompany the employee during transfer to respective location of the Transit accommodation. Family for this purpose would mean spouse, dependent children, and dependent parents wholly dependent on the officer/employee.
3. Employees coming for treatment with serious medical condition may be allowed Transit Accommodation upon letter of forwarding from the Circle Head / Divisional Head in case of circles/Head Office.
4. Retired officials of the respective cadre may avail the same facility when called as witness by the investigative Agencies.

OUTSIDER IN CASE OF ALLOTMENT OF GUEST HOUSE/TRANSIT HOUSE/ROOM AS UNDER:-

1. Family members of the retired employees (in the rank of Ex CMD, Ex ED, Ex GM) may also avail the same facility only when they are accompanied by the retired officials.
2. Government officials or close acquaintance or distant relatives of the employees. However, allotment of Guest/Transit Rooms to other relative and friends should be avoided as far as practicable.

21. FACILITY OF LEASED ACCOMMODATION

All Officers are entitled for leased accommodation as per their House Rent limit entitlement in terms of Bank guidelines issued from time to time subject of provisions of Regulation 25 of the PNB (officers') Service Regulations, 1979. The monthly rental ceilings of residential accommodation provided to officer employees are as under:-

(Amt. in Rs.)	
SCALE	LIMITS PER MONTH
SCALE-I	
OFFICERS	
MAJOR A CLASS	
- DELHI & MUMBAI	20000
- OTHERS	17500
STATE CAPITALS & AREA – I	16000
AREA – II	10000
AREA –III	7500
DY. MANAGERS	
MAJOR A CLASS	
- DELHI & MUMBAI	20500
- OTHERS	18000
STATE CAPITALS & AREA – I	16500
AREA – II	10500
AREA –III	8000
SCALE –II	
MAJOR A CLASS	
- DELHI & MUMBAI	21000
- OTHERS	19000
STATUS CAPITAL & AREA – I	17000
AREA –II	11000
AREA –III	9000
SCALE - III	
MAJOR A CLASS	
- DELHI & MUMBAI	22000
- OTHERS	20000
STATE CAPITALS & AREA – I	18000
AREA – II	12000
AREA –III	10000
SCALE – IV	
MAJOR A CLASS CITIES	

- DELHI & MUMBAI	26000
- OTHERS	25000
STATE CAPITALS & AREA – I	21000
OTHER AREAS	13000
SCALE V	
MAJOR A CLASS CITIES	
- DELHI & MUMBAI	35000
- OTHERS	30000
STATE CAPITALS & AREA – I	25000
OTHER AREAS	18000
SCALE – VI	
MAJOR A CLASS CITIES	
- DELHI & MUMBAI	50000
- OTHERS	40000
STATE CAPITALS & AREA I	30000
OTHER AREAS	20000
SCALE VII	
MAJOR A CLASS CITIES	
- DELHI & MUMBAI	60000
- OTHERS	50000
STATE CAPITALS & AREA I	40000
SCALE VIII	
MAJOR A CLASS CITIES	
- DELHI & MUMBAI	70000
- OTHERS	60000
STATE CAPITAL & AREA I	50000

Major 'A' Class cities – Delhi, Mumbai, Kolkata, Chennai, Hyderabad, Ahmadabad and Bangalore, Pune, Surat.

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

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

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

Standard rent to the deduction of 0.75 % of basic pay in the first stage of scale of pay of the officer, whichever is less will be recovered from the salary of the officer where leased accommodation has been provided by the bank.

There is no upper limit for hiring leased accommodation by the officers; however the rent payable by the Bank will be restricted to the lease limit applicable to the officer concerned. The amount of rent over and above the lease limit plus 0.75% of the basic pay of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less, will be recovered from the salary of the officer.

No enhancement of lease rental will be permissible during the currency of existing lease and period of lease to be renewed will not be less than a period of 33 months.

The lease rental limits will be the outer limits and no further discretionary increase will be permissible. The lease limits will be applicable in case of new lease agreements only and in no case upward revision in the existing lease agreements will be considered before the expiry of existing lease period.

1. GUIDELINES FOR AVAILING LEASED ACCOMMODATION

1. An officer owing a house in his own name or in the name of spouse or a dependent child at the center of his posting will not be allowed the facility of Bank's flat/leased accommodation at that center. However in exceptional cases where the house owned by the officer is far below his/her status, his/her case with full details of the accommodation may be referred by the respective Circle/Zone/Division to HRMD, HO for approval by the Board of Directors for allowing the officer the facility of bank's flat /leased accommodation at that center.
2. A house belonging to the spouse of the officer will not be taken on lease by the Bank for residential purposes of the concerned officer.
3. An officer who is presently residing in Bank's flat /leased accommodation and acquires at any time, in future, a house at that center either in his own name or in the names of his/her spouse or a dependent child, the officer will have to vacate Bank's flat /leased accommodation from the date of acquisition of the house or seek exception from the Board.
4. The officer applying for the facility of leased accommodation will give an undertaking that he/she does not own a house either in his/ her own name or in the name of his/her spouse or a dependent child at the center of his/her posting.

2. ELIGIBILITY CRITERIA

1. All Officers whether directly recruited or promoted to officer cadre, who do not own a house in their name or in the name of their spouse or dependent children at the place of posting are eligible for facility of residence from the date of joining the service of the Bank or promotion to Officer cadre.
2. officer is also allowed to avail the facility of residence (except bank owned flats) at a place other than his place of posting so as to enable him to keep his family at that place for continuing the education of his children up to any level or due to medical problems of family members or for fulfilling any other social obligations, subject to the following conditions:-

- The officer does not own a house in his name or in the name of his spouse or dependent children at the place of posting and/or at the place where he intends to avail the facility of residence for his family. The officer has to reside at his place of posting.
 - The rental ceilings will be as per his entitlement at the place of posting or at the place of availing facility of residence whichever is lower.
3. An eligible officer is allowed to avail of the facility of residence at his/her place of posting only. However, an officer posted at a rural centre are allowed to keep their families at a place other than the place of posting, if educational and housing facilities are not available at the place of their posting. The officers, however, have to reside at his/her place of posting i.e. within Panchayat/ village area.

3. AREAS FORMING PART OF URBAN AGGLOMERATION

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

4. LEASED ACCOMODATION FOR INTERNAL AUDITORS & CONCURRENT AUDITORS

Auditors (Touring)/ Concurrent Auditors are entitled to leased accommodation as per the limits of their family Headquarter/ Place of posting respectively, subject to recovery of standard rent or 0.75% of initial stage of Basic pay whichever is less in terms of Regulation 25 of OSR.

5. FACILITY OF DOUBLE LEASED ACCOMMODATION

- i) On Mid-Term transfer, where required, officers (including Inspecting Officials posted as Concurrent Auditors) may be permitted to retain the house at their former place of posting for a limited period of one year or till the end of academic year whichever is earlier and they may also be provided with house if eligible at the transferee place subject to recovery of rent for accommodation from salary for unfurnished or furnished accommodation respectively as may be applicable at both the places in terms of Bank guidelines. However, this facility will not be available to those officers who are transferred on their specific request.

If the employee intends to avail the HRA at new place of posting he may be allowed the same in lieu of Mid academic transfer allowance.

- ii) **Incumbent In-charge posted in the states of Assam, Meghalaya, Manipur, Nagaland, Tripura, Arunachal Pradesh and Mizoram** on their transfer / posting from one state to another state within the North Eastern Region may be allowed to retain their unfurnished / furnished

accommodation at the last place of posting and may also be provided with leased accommodation at the transferee place subject to the recovery of rent for accommodation from salary for unfurnished / furnished accommodation respectively as may be applicable to both places in terms of bank guidelines.

- iii) **The Incumbent In-charge posted in deficit / difficult areas such as Bihar, J&K, and Himachal Pradesh except Shimla, Dharamshala, Jammu, Srinagar and District H.Q. of J&K and H.P.,** may be allowed to retain their unfurnished or furnished accommodation at the last place of posting or alternatively may be allowed accommodation at the place of their choice and may also be provided with house at the transferee place subject to recovery of rent on accommodation from salary for unfurnished / furnished accommodation respectively as may be applicable to both places in terms of bank guidelines.
- iv) Inspecting official posted as Concurrent Auditor, on their promotion / transfer, can keep their families at the place of their choice in view of their entitlement at their present place of posting. The concurrent Auditors who are retaining the leased house at their previous place of posting can opt for keeping their family at the same place.
- v) Officers posted in rural areas are allowed to keep their families at a place other than the place of posting if educational and housing facilities are not available at the place of their posting. The Officers, however, have to reside at the place of posting only. Such officers will be eligible to leased accommodation or fixed HRA or HRA on Rent receipt basis or in case of family residing in a house owned by the officer, HRA on Capital Cost basis as per their entitlement within the limits applicable to the place of posting in rural areas. However, no extra HRA/House Rent (Lease) or Bank's accommodation will be admissible to these officers.

6. COMPETENT AUTHORITY

The competent authority to sanction leased accommodation for all the scales is Circle Head in respect of officers working in Circles, Chief Managers in respect of officers working in Zonal Office and AGM/DGM of respective Division for HO Divisions.

7. PROCEDURAL GUIDELINES FOR INTERNAL AUDITORS & CONCURRENT AUDITORS.

- i) The cases of fresh lease will be sanctioned by Zonal Inspectorate / H.O. I & A Division.
- ii) If an inspecting official, before joining the Division has already surrendered the leased house provided at the previous place of posting, he has to submit no dues certificate of the previous branch / office in this respect after his joining the Division. In case he desires to surrender leased accommodation after his joining the Division, he will have to apply in duplicate for the permission of the authorities. At the time of handing over the vacant possession of the house, subsequent to his obtaining permission, he has to obtain "No Dues Certificate" of

the landlord. The "No Dues Certificate" will be submitted to the Zonal Inspectorate / H.O. Inspection & Audit Division.

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

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

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

8. VACATION OF LEASE BEFORE EXPIRY OF LEASE PERIOD

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

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

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

- i) Officers posted in Field offices/Branches – Head of Controlling office
- ii) Officers posted in HO Divisions – Divisional Head.

However it may be noted that such vacation may be permitted only in case of houses, which do not belong to the close relative of the officers.

Officers who do not vacate the leased accommodation on expiry of the Lease period or get the lease renewed on time will be liable for Disciplinary Action.

9. GENERAL GUIDELINES FOR LEASED ACCOMMODATION

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

officer , the officer may be allowed to take the same houses on rent receipt basis after expiry of lease period.

10. ADMISSIBILITY OF HOUSE RENT TO OFFICERS ON SUSPENSION

Where an officer has been placed under suspension and where Bank's accommodation has already been provided, the facility may be continued on payment of 10% of subsistence allowance.

However, in the event of reimbursement of such an officer with full pay and allowances/ part pay and allowances, difference of the House Rent recovered on the basis of subsistence allowance and House Rent due on the basis of emoluments ultimately drawn will be recovered from him/her.

These rules will also be applicable in the case of those officers where the accommodation is leased in their favour.

11. FACILITY OF LEASED ACCOMMODATION TO RETIRED OFFICERS

An officer retiring from Bank's service may be permitted to retain the Bank's residence/ leased accommodation for a period of 2 months after retirement, on making a written request in advance. In such cases, the officer is charged only such amount as the officer was paying just prior to his retirement.

However, such facilities is available only on submission of an undertaking to earmark an **amount of Rs.3,00,000/- (three lakhs only) from the terminal benefits credited in the SB Account**, the officer may be permitted to continue to avail the facility of Bank's residence/leased accommodation for a period of 2 months only. This amount will be under Bank's lien till getting the vacant possession of the accommodation /flat, settlement of bills etc.

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

In case of premature demise of an officer, family of the officers living in Bank's flat or flat leased in the name of the officer , be permitted to stay in the premises for a maximum period of 3 months from the date of death subject to payment of amount equivalent to prescribed deduction from basic pay in terms of Bank guidelines.

These payments would be recovered from the dues payable to the deceased officer. PF dues will be settled only after the vacating the Bank's flat/leased accommodation. vacant possession of the house .

13. REIMBURSEMENT OF LOCAL SHIFTING

Wherever officers availing of the facility of residence are allowed to shift their residential accommodation within the same city for any reason, they are allowed actual expenses against proper bills/receipts etc for transportation of house hold goods from old residence. The following is the upper limit of reimbursement of shifting charges in case of officers who shift their residential accommodation:-

Scale of Officers	Centre	
	Major 'A' class cities & other centers in Area I	Others
Scale VI, VII & VIII	10000	7500
Scale IV & V	7500	5000
Scale II & III	5000	3000
Scale I	4000	2500

The reimbursement of shifting charges at the same station/centre is allowed only once in 33 months.

14. TEMPORARY ACCOMMODATION

- i) An officer posted at a new station on transfer who does not get suitable accommodation immediately, may be allowed to hire a house temporarily for a period not exceeding 3 months without entering into any lease agreement with the permission of respective Competent Authority. The rent on such accommodation on monthly basis should not exceed the entitlement of the officer concerned or the actual amount paid whichever is less. Temporary accommodation includes hotels, guesthouses, hostels, flats and houses.

The officer should however find a suitable accommodation within his entitlement and in terms of rules within 3 months failing which no rent will be payable on the temporary accommodation after expiry of 3 months . no further brokerage/shifting charges are payable if the same are already availed in respect of the temporary accommodation.

- ii) An officer who is promoted and posted at the same station may be allowed to hire fresh accommodation within his entitlement on expiry on the existing lease.
- iii) No enhancement in rent should be permitted within the validity period of existing lease. On expiry of lease period suitable enhancement may be considered on merit of the case keeping in view the prevailing rents in the locality. Similarly, in case of houses, which were rented long ago on perpetual lease basis on low rents, suitable enhancement may be considered. It may be noted that the powers for upward revision of rents of residential accommodation are vested with the Zonal Managers only and such cases should be referred to Zonal Manager with suitable recommendations.
- iv) In order to avoid sanction of leased accommodation after the concerned officer has occupied the house , proposal should be moved well in time for sanction and accommodation be occupied only after obtaining prior permission from the Competent Authority. In case no suitable accommodation is available the facility of temporary lease accommodation may be availed after obtaining proper sanction from the competent authority.

- v) The facility of leased accommodation has also been extended in cases where the officers had already leased their own houses and are subsequently transferred to that station and have applied for leased accommodation facility. The same may be allowed provided :
- His own house is rented under proper lease agreement, sufficiently long before his transfer and the tenant is not of his own family member or relative.
 - The facility of leased accommodation should be allowed only upto the expiry of the present lease period. All effort should be, made by the officer concerned to get the lease vacated and the lease period should not be extended under any circumstances.
 - Individual cases on merits i.e. effort made by the officers to get the premises vacated etc. may be considered after the initial lease period is expired, to decide whether the facility may be continued.
 - The aforesaid guidelines will also apply to those officers having own houses at the place of their posting but they were occupying bank's flat/leased accommodation.
- vi) The lease agreement for the house taken on rent by the bank owned by an officer to some other officer should not be renewed after the expiry of the lease agreement and the officer concerned may be advised to move to his own residence after vacating the premises provided by the bank.

15. LEASE AGREEMENT

(i) The agreement for taking the house on rental basis for residential purpose is an oral agreement. The terms and conditions of such oral agreement are narrated on unstamped paper as per standard pro-forma and signed by the landlord and the bank.

There are two types of lease agreements:

- a) For allotment to any officer as decided by the Bank.
- b) For occupation of a specific officer on the condition that on his leaving the station due to transfer /promotion etc. vacant possession of the house will revert back to the landlord automatically.

The two types of lease agreement (a) and (b) are enclosed. The signing of lease agreement by the parties is essential in all the cases preferable as per pro-forma (a) and where it is not possible and in exceptional cases, at the discretion of the Circle Head as per pro-forma (b)

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

Apart from the lease agreement, letter of occupancy, as enclosed is to be exchanged between the landlord and the Bank. In addition an undertaking as enclosed is to be obtained from the officer occupying the house.

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

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

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

16. SECURITY DEPOSIT:

A security Deposit upto three (03) months permissible rent is allowed only where the officers face genuine problem in arranging suitable accommodation and deposit of security is demanded by their landlord. Payment of security deposit is made directly to the landlord and it is the responsibility of the officers concerned to get the security deposit refunded to the bank at the time of vacating the accommodation. The complete record of security deposit allowed will be maintained by the controlling offices.

17. BROKERAGE

If, the residential accommodation is arranged through a Estate Agent/Property Dealer/ Broker, the reimbursement of brokerage charges equal to one month's rent (rent agreed upon or entitled rent, whichever is lower) is permissible on production of proper receipt. Brokerage is admissible in case of each officer only once in 33 months in any particular station.

However, brokerage and shifting charges of permissible limit can be paid to the officers second time at a station provided the house / flat has been vacated to meet the demand of the landlord for which permission to surrender has been accorded by the competent authority.

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

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

*** (BANK)**

(OWNER)

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

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

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

*** (BANK)**

(OWNER)

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

LETTER OF OCCUPANCY

Shri. _____

Dear Sir,

This is to confirm that pursuant to the oral agreement entered into by the Bank through

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

Yours faithfully,

For PUNJAB NATIONAL BANK

Acknowledged

Manager

Landlord

Dated:

The Circle Head/ Zonal Manager/ Divisional Head,

Sir,

Reg: House rent proposal – House at

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

OR

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

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

Yours faithfully,

Strike out whichever is inapplicable.

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

The Circle Head/ Zonal Manager/ Divisional Head,

_____,

Reg: House at _____

My aforesaid house / flat is already under occupation of the bank at a monthly rent of Rs. _____ on terms and conditions mutually agreed on _____ at my request the bank has agreed to enhance the rent from Rs. _____ per month to Rs. _____ per month w.e.f _____.

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

Thanking you

Yours sincerely,

74070
27/03/2020 08:47

22. REIMBURSEMENT OF EXPENSES ON TRAVEL TO THE OFFICER STAFF – LODGING EXPENSES.

(Supersedes HRDD Circular No. 379 dated 27.02.2007)

In terms of Regulation 41(4)(b) of Officers' Service Regulations, actual hotel expenses are considered for reimbursement, subject to single room occupancy in ITDC Hotels of the eligible Star Category.

At places where ITDC Hotels are established, officers will be entitled to reimbursement of lodging expenses subject to the maximum tariff notified by the ITDC Hotel(s) in which they are entitled to stay.

Where, however, an officer stays in a non- ITDC Hotel either because there is no ITDC Hotel at the center or accommodation tariff notified by the ITDC Hotel of the eligible starred category is not available at the center, the limits up to which Hotel reimbursement may be considered have been laid down by the Bank from time to time.

The maximum room tariff that can be reimbursed to the officers who stay in non-ITDC Hotels will be as under:-

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

For this purpose, the following places fall in the categories of Major 'A' class cities & Area – I

1. Major 'A' class cities: - Mumbai, Kolkata, Delhi, Chennai, Ahmedabad, Bangalore, Hyderabad, Pune & Surat.
2. Area –I Centers:- , Nagpur, Kanpur, Jaipur, Lucknow, Vishakapatnam, Patna, Vadodara, Kochi, Indore, Bhopal, Ludhiana, Coimbatore, Madurai, Agra, Varanasi.

Further, if the officers in Top executive Grade (Scale VI, VII & VIII) are unable to stay in eligible Hotels in Delhi, Kolkata, Mumbai, Chennai and Bangalore with the permissible room tariff, they may be reimbursed actual lodging expenses for staying in other hotels not exceeding 125% of the room tariff of their entitled class at Delhi, Kolkata, Mumbai, Chennai and Bangalore.

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

23. HALTING ALLOWANCE TO OFFICERS JOINING AT NEW STATION ON PROMOTION AND OTHER ADMINISTRATIVE TRANSFERS

All officers, regardless of the branch category will be entitled for Halting Allowance up to 15 days, on transfer to a new station, on promotion or on administrative grounds.

Further,

1. This facility will be available to an officer only if he/she avails the facility of accommodation provided by bank (either Bank's quarters or leased accommodation or on rent receipt) at the new place of posting.
2. The facility will not be available to an officer getting transferred on request (including transfer on compassionate / spouse grounds).
3. The facility will not be available to an officer who is transferred to a station where he/she is having own residential accommodation (or in the name of spouse or dependent children).
4. 'Up to 15 days' signifies that Halting Allowance is restricted to 15 days or till the day the bank's accommodation is made available to the officer, whichever is earlier. In case of an officer availing Leased accommodation, the same will be restricted to 15 days till the day from which the Bank will pay rent to the Landlord, whichever is earlier. The admissibility of Halting Allowance will be counted from the day of reporting of the officer at the permanent place of posting.

24. REIMBURSEMENT OF EXPENSES FOR TRAVEL ON DUTY

Regulation 41(1)(v) of PNB (Officers') Service Regulations, 1979 provides that officers may be authorized by the Competent Authority having regard to the exigencies of business, to travel by own vehicle, or by taxi, or by Bank's vehicle. In terms of Regulation 41(2)(ii), officers are eligible to claim reimbursement of travelling expenses at the rate prescribed by the Bank.

Officers who are maintaining their own vehicles and are authorized by the Competent Authority to use the same for official duty may claim reimbursement of expenses on monthly consolidated basis under Scheme-A (Monetary limit) or Scheme-B (Petrol limit). Officers who do not own a vehicle can claim reimbursement of expenses spent on local conveyance on consolidated monthly basis.

Limits for reimbursement of local conveyance to officers as above

I. RATES OF REIMBURSEMENT OF LOCAL CONVEYANCE TO OFFICERS UPTO SCALE-III

A. Scheme-A (Monetary limit) for maintenance/use of vehicle for official duty (p.m.):

These rates remain unchanged. The same are as under:

		Metro cities (Rs.)	Area I (Rs.)	Area II (Rs.)	Area III (Rs.)
Car	Scale-III & above not provided with Bank's car/vehicle	750	700	650	600
Car/Two-wheeler	All Incumbents Incharge & other officers in Scale-I & II, all Scale-III officers not covered above	525	500	475	475

B. Scheme-B (Petrol limit) per month for use of vehicle for official duty (Litres of petrol):

EMPLOYEES UPTO SCALE III

Type of vehicle	Scale	Limits per month (Litres of petrol)	Maintenance per month
Car	Scale III	95	Rs. 150/-
Car	Scale II	60	Rs. 150/-
Car	Dy. Manager/ Branch Manager in Scale I	60	Rs. 150/-
2 wheeler	All officers in Scale-I other than Incumbent Incharge / Dy. Managers who own car, Scale II & Scale III not covered above.	40	Rs. 50/-
		Limits per month (Litres of petrol) - All stations	
2 wheeler	SA	25	Nil
2 wheeler	Clerical	19	Nil
2 wheeler	Subordinate Staff including PTS (on pro rata basis)	12	Nil

OFFICERS IN SCALE IV

	Limits per month (Litres of petrol)	
	Metro centres	Other Areas
Scale IV , having own car (litre/month)	135	120
	Limit of reimbursement of Monthly consolidated amount (Rs.)	
Scale IV , not having own car	Rs.2400/-	Rs.1900/-

Note:

- **Metro & Major 'A' cities:** Delhi, Mumbai, Kolkata, Chennai, Ahmedabad, Bangalore, Hyderabad, Pune & Surat.

- **Area-I:** Kanpur, Nagpur, Jaipur, Lucknow, Visakhapatnam, Patna, Vadodara, Kochi, Indore, Bhopal, Ludhiana, Coimbatore, Madurai, Agra and Varanasi.
- **Area-II:** All cities other than those included in Area-I which have population of 1 lakh and more.
- **Area-III:** All places not included in Area-I & Area-II.

C. Monthly consolidated amount reimbursable to officers for local conveyance on Bank's duty who do not own a vehicle:

Scale/Cadre	Limit per month
Scale III	Rs.900/-
Scale II	Rs.750/-
Scale I	Rs.575/-
S.A	Rs.800/-
Clerk	Rs.700/-
Sub Staff including PTS (pro rata basis)	Rs.600/-

The following conditions with regard to above at point numbers I & II will be observed:

1. Those officers who do not own a vehicle and claim reimbursement of expenses for travel on duty as monthly consolidated amount would be eligible to opt for monetary/petrol limits after they own a vehicle, subject to the conditions applicable to officers owning vehicles.
2. The officers who are maintaining their own car, scooter, motor cycle, moped and are authorized by the Competent Authority to use the same for official work may claim reimbursement of expenses incurred for travel on bank's business on monthly consolidated basis subject to the limit as per Scheme-A (Monetary limit) or Scheme-B (Petrol limit).
3. An officer who had already exercised option for either of the Schemes i.e. Scheme-A or Scheme-B will not be allowed to change the option unless there is a change in the type of vehicle (from Two-wheeler to Four-wheeler or vice versa) and/or place of posting (from one office to another office in the same city). However, change of office in the same building would not be treated as change in place of posting such as transfer from one HO Division to another in the same building.
4. Officer must have a vehicle registered in his/her or spouse name and must hold permanent valid driving license in his/her name. **Learner license** cannot be treated as a valid license for allowing the office to claim conveyance charges in terms of these provisions.

However, those officers who own a car but do not possess the driving license in their own name and actually employ driver may be reimbursed conveyance allowance for using their car for bank's work subject to the condition that the officer's car is driven by hired driver. To this end the officer concerned must produce a receipt from the engaged driver for the salary paid along with the conveyance allowance reimbursement claim from the bank.

5. The officer must be deputed for bank's work and must use vehicle for the purpose.
6. Competent Authority to authorize use of own vehicle for official work will be Circle Head/AGM/CM for Incumbent In-charge and Officers in Scale-II & III and Branch Incumbents of respective Branches/Depts. for other Officers.
7. Promotee officers during their probation may be allowed reimbursement of conveyance expenses on monthly consolidated basis subject to existing limits under Scheme-A (Monetary limits)/Scheme-B (Petrol Limits)/fixed conveyance. Further, directly recruited officers will also be eligible to claim reimbursement of conveyance expenses during probation period for performing official duty subject to existing limits under scheme A and Scheme B (for Two wheelers only) after getting permanent posting i.e. after completion of on the job training.
8. Eligible officers may claim reimbursement at the end of each month subject to the prescribed limit. It should be noted that claims within the limit represent actual expenses incurred and should not become a source of profit and practice should not degenerate into an automatic payment of consolidated amount.
9. In exceptional cases, where expenses incurred by an officer are more than the limit applicable to him, he will have to justify his claim by giving cogent reasons and details of log book entries containing records of journeys undertaken by him on bank's business. In all such cases, separate sanction should be obtained from the Circle Head/AGM/CM. The log book maintained for this purpose will contain the following particulars:-
 - Date
 - Particulars of journey
 - Meter reading at the commencement of the journey
 - Meter reading at the end of the journey
 - Mileage for duty runs
 - Mileage for personal use
 - Initial of the officer
10. Officers covered by the above facility will not be eligible to claim any other local conveyance expenses except for journey to and fro airport/railway station for travel on bank's duty out of Headquarter.
11. Actual conveyance expenditure incurred for the inspection of securities by the officers working in branches may be paid to those officers who do not own a vehicle. Such officers may seek reimbursement over and above the monthly consolidated limits mentioned above.

12. Journeys undertaken from residence to office and vice versa will not be treated as official.
13. Those officers who do not own a vehicle can either opt for reimbursement of conveyance charges on monthly consolidated basis as mentioned above or may seek reimbursement of actual expenses incurred by them on travel for official work.
14. For reimbursement of conveyance charges under Scheme-B (Petrol limits), the cost of petrol and Mobil oil may be reimbursed, subject to the condition that maximum reimbursement on these accounts should not exceed the cost of entitled literage of petrol in different areas.
15. Officers who own diesel driven vehicle and opt for reimbursement under Scheme-B (Petrol limits) would be entitled to reimbursement of the cost of specified liters of diesel as per their entitlement.
16. Officers deputed to RRBs may be reimbursed the expenses incurred for travel on bank duty by own vehicle on the same lines as is done in case of officers working in our bank. Those officers who do not own vehicle are also eligible for reimbursement on consolidated basis as per rules. The authority to permit use of own vehicle on bank duties and payment of these expenses is vested with the Chairmen of RRBs. The reimbursement of expenses will be made by our bank along with other establishment expenses of deputed staff.
17. Those officers who have been provided bank's vehicle, are not entitled to the above facility for reimbursement of conveyance for using own vehicle.
18. Officers who are on deputation to other organizations are also eligible to reimbursement of conveyance allowance as per their entitlement if otherwise admissible in terms of bank rules.
19. An officer can claim reimbursement at the new place of posting for the full month if he has not claimed reimbursement at his previous place of posting.
20. In case of newly recruited SWO-As /Substaff may avail this facility after 01 year from date of joining in Bank.
21. The newly promoted SWO-A from Sub staff may avail this facility from date of promotion in Clerical Cadre.

Reimbursement of Petrol /Diesel/Fixed Conveyance expenses is done in the subsequent month to which the expenditure relates e.g. for August month the reimbursement is made in the month of September, except for the quarter –ending months i.e June, September, December & March , where reimbursement will be done on the last working day of the month.

25. MEMENTO TO THE EMPLOYEES ON RETIREMENT AND ON VOLUNTARY RETIREMENT

All staff members (Officers in all scales, Clerical staff and Subordinate staff including Part time) on attaining the age of superannuation are eligible for memento of **Rs.10,000/- (inclusive of GST)**, further, contribution of the expenses by the bank towards organizing function for bestowing the Memento is also payable @ **Rs.60/- per employee of that branch/office** .

The same guidelines are applicable in case of employees opting for Voluntary retirement from the Bank's service under Regulation 29 of PNB (Employees') Pension Regulations, 1995.

The amount of Expenditure incurred for presenting the memento and Bank's contribution towards farewell party is to be paid by debiting "**Miscellaneous Expenditure HO Sanction**".

The Branch Manager should preside over the farewell function and as far as possible, the function to facilitate the retiring employees be also attended by Circle Head/Dy. Circle Head of the circle office and it should be treated as a mark of respect and regard for the employee who is retiring after putting in long years of service.

As regards Auditors who are stationed at different Head quarters, the Memento be given by Circle Head at the Head Quarter of the Auditor and farewell party may be hosted at Circle Office. For this limited purpose, the Auditor concerned will be treated as an employee of the Circle Office and amount spent for presentation of the Memento and farewell party may be accounted as per the procedure laid down as above. However, for Auditors Head Quartered at Delhi, IAD (HO) will arrange for the presentation of the Memento and Farewell party.

26. SCHEME FOR GRANT OF SILVER JUBILEE AWARD TO THE EMPLOYEES

In terms of the scheme approved by the Government for grant of Silver Jubilee Awards to honor employees on completion of 25 years of service in Bank, they will be granted an award as under:

ELIGIBILITY

- The honor should be bestowed on an employee on completion of 25 years of service, provided no penalty /punishment (other than censure / warning) has been imposed upon him during immediately preceding three years or the rigour of penalty was in operation, whichever was longer. The award could be released after the debarment period was over. Debarment in the above context will mean the period for which the rigour of penalty will remain in the operation or a period of 3 years succeeding the date of imposition of the punishment, whichever is longer. It is clarified that if any disciplinary proceeding is pending against any employee as on date of attaining 25 years

of service, his case for giving Silver Jubilee Award may be kept in abeyance and his eligibility or otherwise for the same may be considered on conclusion of the disciplinary proceeding having regard to the punishment awarded therein.

- The leave record of the employee should be non assailable in the sense that all leave availed by him should be duly sanctioned by the concerned authorities, it is, however, clarified that the employee's absence without sanction by the competent authority will be excluded while determining 25 years of unblemished service for the purpose of above award.

TERMS

- The award may be in the form of an article like wrist watch, silver salver or any other article of employee's choice.
- The cost of the award should not exceed **Rs. 10,000/.**
- The award should be given uniformly irrespective of the status of the recipient i.e. whether he is an officer, clerk or subordinate staff.
- The Bank may release the amount of award to the employees who have completed 25 years of unblemished service without waiting for receipt of any request from concerned employee subject to his eligibility
- Contribution of the expenses by the bank towards organizing function for bestowing the Award will be **Rs.60/- per employee posted in that branch/office.**

PRESENTATION

The presentation of the award may be made by the Branch Manager or Head of the Department/Office, if the employee is attached to an Administrative Office. A simple function may be arranged for the purpose in which other employees may participate and light refreshment may be served. A joint function may be held if there is more than one employee eligible for the Silver Jubilee Award and the expenses to organize the function, as mentioned above, may be debited to " Miscellaneous Expenditure (Silver Jubilee Award) HO Power ".

Incumbent In-charge will be the competent authority for sanctioning the Silver Jubilee Awards for employees of their respective branches/ offices. The cases of employees posted in a Circle/ELBs/ VLBs, administrative offices and HO Divisions including Incumbent In-charge will be decided by the Circle Heads/ Chief Managers. Zonal Manager/DGM of HO Divisions will be the competent authority in respect of Scale-IV and above officers working within Zone/HO Divisions. Cases of CGMs/GMs/Zonal Managers/DGMs and above (in HO Divisions) are to be referred to HO, HRMD.

Further, the Competent Authority should ensure conferring this Award to the concerned employees, whenever they become eligible, suo-moto and all efforts be made to present the Award on the date the employee become eligible. Further, it should be ensured that detail of the Silver Jubilee Award is entered in HRMS invariably.

27. THE POLICY FOR PREVENTION, PROHIBITION AND REDRESSAL OF SEXUAL HARASSMENT OF WOMEN AT WORK PLACE.

The Bank is committed to providing a workplace that is free from inappropriate and unwelcome actions that meet the definition of sexual harassment and contribute to a hostile work environment.

2. This commitment has been translated into action by framing a comprehensive policy on prevention and prohibition of sexual harassment and redressal of complaints of sexual harassment at workplace. The policy has been structured in terms of provisions of The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and the rules thereof.

3. Guidelines provide the basic tenets for the prevention of sexual harassment at workplace; detailed procedure for making a complaint of sexual harassment; procedures for inquiry of complaint and punishments for false or malicious complaint or false evidence. Further, certain responsibilities, as regards the protection of women against sexual harassment at workplace, have also been made incumbent upon the employers, which are as follows:

A. Every employer of a workplace is required to constitute, by order in writing, a Committee to be known as an Internal Complaints Committee (ICC). The ICC will be constituted by the GM - HRMD / Circle Head at Head Office/Circle Office level respectively. The ICC will consist of the following members to be nominated by the employer:

- i) Presiding Officer who will be a woman employed at a senior level at workplace from amongst the employees.
- ii) Not less than two members from amongst employees preferably committed to the cause of women or who have had experience in social work or have legal knowledge.
- iii) One member from amongst non-governmental organizations or associations committed to the cause of women or a person familiar with the issues relating to sexual harassment.

The presiding Officer and every member of the Internal Committee will hold office for a period not exceeding three years from the date of their nomination, as may be specified by the employer.

B. Every employer will provide necessary assistance to the woman if she so chooses to file a complaint in relation to the offence.

C. Pursuant to the framing of aforesaid policy, Circle Offices have been expressly advised to constitute the ICC in compliance of the provisions of the Act and to bring the names and contact details of the members of the ICC to the notice of all the employees working under respective Circles so as to dispose of the references and grievances pertaining to sexual harassment at workplace.

D. The ICC at the Circle Office level will submit its findings to respective Circle Head and the ICC at the HO level will submit its findings to GM (HRMD) for further consideration as per the provisions of the Act as discussed hereinbefore.

E. The complaint against the employee upto Scale IV under the jurisdiction of Circle Head be investigated by the committee constituted at Circle Office level and the complaint against the employees posted in HO Divisions and the officers in Scale V to VII be investigated by the committee constituted at HO level. The Chairperson of the committee will be an official at Senior Level. If the need arises, the constitution of the committee be changed depending upon the circumstances.

F. Every employer will cause to initiate action under the Indian Penal Code or any other Law for the time being in force, where the perpetrator is not an employee, in the work place in which the incident of sexual harassment took place.

G. The ICC will conclude the inquiry within a period of 90 days and will provide a report of its findings to the employer within a period of 10 days from the date of completion of the inquiry and such report is to be made available to the concerned parties also.

H. Where the ICC arrives at a conclusion that the allegation against the respondent has not been established, it will recommend to the employer that no action is to be taken in the matter.

I. Where the ICC arrives at a conclusion that the allegation against the respondent has been established, it will recommend to the employer as follow:

- a. To take action for Sexual harassment as a misconduct in accordance with the provisions of the service rules applicable to the respondent.
- b. To deduct, notwithstanding anything in the service rules applicable to the respondent, from the salary or wages of the respondent such sum as it may consider appropriate to be paid to the aggrieved woman or to her legal heirs, as it may determine, in accordance with the provisions laid down in section 15 of the Act.
- c. To take any action including a written apology, warning, reprimand or censure, withholding of promotion, withholding of pay rise or increments, terminating the respondent from service or undergoing a counseling session or carrying out community service.

J. The employer will act upon the recommendation of the ICC within 60 days of its receipt by him.

K. Where the ICC arrives at a conclusion that the allegation against the respondent is malicious or the aggrieved woman or any other person making the complaint has made the complaint knowing it to be false or misleading document, it may recommend to the employer, to take action against the woman or the person who has made the complaint in accordance with the provisions of the service rules applicable to her or him or to take action in accordance with the provisions of the service rules applicable to her or him or to take action in accordance with the provisions mentioned in point I (c) above.

28. PROVIDING IMMEDIATE RELIEF TO THE FAMILY OF THE EMPLOYEES WHO DIE WHILE IN SERVICE

In case of sudden demise of our employees, the bereaved family needs immediate support, financial as well as for taking care of the last rites/funeral which may also involve transportation of mortal remains of the deceased employees etc.

Accordingly, in order to provide immediate relief to the family of an employee dying in harness, it has been decided to provide financial assistance to the family on death of employees while in service.

The amount will be paid by the Incumbent In-charge after ascertaining the facts and other relative details for the purpose of making the lump sum payment. The amount is to be debited to "Miscellaneous Expenditure- HO Sanction".

The lump-sum amount is exclusive of any Ex-gratia payment considered by the Bank depending upon the merits and circumstances of the particular case.

Nature of Support

FINANCIAL SUPPORT FOR FUNERAL EXPENSES: Rs. 20,000/- (in cash) to the Next of Kin (NOK) of the deceased employee.

(Definition of Next of Kin (NOK) for the purpose of this scheme would be employee's closest living blood relative/s, preferably dependents or the person who performs last rites, such as spouse, children including legally adopted children, parents, brothers, sisters etc. in that order.)

29. SCHEME TO PROVIDE FINANCIAL AID TO THE FAMILIES OF THE EMPLOYEES WHO DIE WHILE IN SERVICE OF THE BANK

The Scheme for extending Financial Aid to the family of employees expire while in service, as a staff welfare measure has been initiated with a view to extend immediate financial support to the bereaved family to meet sudden crises.

The guidelines are reiterated:-

- a) Cases of all employees, both workmen as well as officers, who die while in service of the bank may be considered for sanction of Financial-Aid.
- b) The employee should have served the bank at least for a period of five years.
- c) Financial - Aid may not be allowed In respect of such employees who were involved in a fraud case and enquiry against whom could not be completed/ punishment could not be awarded during the period of service.

THE QUANTUM OF FINANCIAL AID TO BE PROVIDED TO THE FAMILY OF THE STAFF MEMBERS IS AS UNDER:-

Cadre	Financial Aid (In Rs.)
Officer	1,50,000/-
Clerical	80,000/-
Subordinate	50,000/-

PROCEDURE FOR PAYMENT

The following procedure may be followed for payment / reimbursement of the amount of Financial Aid:

The concerned branches/offices including HO Divisions will make payment to the legal heirs of the deceased employees against receipt (across revenue stamp) by debiting their suspense account after receipt of sanction from the Competent Authority. The branches/offices including HO Divisions after making payments of Financial-Aid, will submit claim along with Photostat copy of the receipt obtained from legal heirs as under:

- **All Employees upto Scale III working under:**
 - Branches – Circle Office
 - Zonal offices – Concerned Circle Office
 - HO Divisions – Concerned Divisions

Circle Offices/HO Divisions will book the expenses under the Scheme to the debit of **Staff Welfare A/c** (Code – 1042601)

- **Officers in Scale IV and above irrespective of their place of posting – HRMD, HO**

The Proposal for payment of Financial-Aid should be submitted in the format enclosed.

COMPETENT AUTHORITY TO SANCTION FINANCIAL-AID WILL BE AS UNDER:-

Sr. No.	Staff	Competent Authority
1	Subordinate staff, Clerical staff and officer staff upto MMG Scale-III working in Circle	Circle Head
2	Subordinate staff, Clerical staff and officer staff upto MMG Scale-III working in Zonal Office and all other offices, reporting directly to ZOs	Zonal Manager
3	Subordinate staff, Clerical staff and officer staff upto MMG Scale-III working in Head Office Divisions	Divisional Head
4	All the Officers in SMG Scale-IV and above.	Dy. General Manager (HRMD)

The guidelines in respect of payment of Financial-Aid and the accounting procedure as stated above should be strictly adhered to.

PROPOSAL FOR SANCTION OF FINANCIAL –AID IN FAVOUR OF LEGAL HEIRS/ FAMILIES OF THE EMPLOYEES WHO DIE WHILE IN SERVICE OF THE BANK.

1.	Name of the deceased employee	
2.	Designation	
3.	Place of Posting	
4.	Date of Birth	
5.	Date of Joining the Bank	
6.	Date of Death	
7.	Length of Service	
8.	Number of dependents	
9.	Has any application been received for payment of Ex-Gratia (lump-sum amount) or case of Compassionate appointment.	
10.	Whether any departmental action pertaining to fraud was pending against the employee at the time of death.	

Recommendations of Incumbent Incharge:-

.....
**(Signature of Incumbent Incharge
with Office stamp)**

30. COMPENSATION TO BANK EMPLOYEES WHO ARE KILLED IN BANK ROBBERIES, TERRORIST INCIDENTS INCLUDING LEFT- WING EXTREMISM.

The Ministry of Finance, Department of Financial Services, Government of India vide letter No.6/4/2012-IR dated 03.07.2012 addressed to all the Public Sector Banks informed that the package of compensation to the employees who are killed in bank robberies, terrorist incidents including left-wing extremism has been reviewed and further stated that bank may take further appropriate action in the matter.

1. The guidelines in this regards are as under:

- i) In case of death of an employee as a result of or during bank robbery or attacks by terrorists, including left-wing extremism on bank employees, the family of deceased will be given compensation by the bank as follows:

Particulars	Amount
In case of death of Officers	Rs 20 lakh
In case of death of Clerical/Sub Staff	Rs 10 lakh

- ii) The bank will look after educational expenses of the children of the deceased upto and inclusive of graduation.
- iii) The bank will give immediate employment to one member of the family of the deceased in accordance with the guidelines of compassionate appointment. In case none is able to immediately take up employment, the entitlement will be held in abeyance till one of the members of the family becomes eligible for and is in a position to take up such appointment.

In case Compassionate employment is not taken up, the pay and allowances last drawn by the deceased may be extended to the family till one of the children of the family reaches 21 years of age or till the date on which the deceased would have retired in normal course, whichever is earlier. Such payment of pay and allowance will be available only if the dependent is not gainfully employed elsewhere.

- iv) The loans for housing etc., which might have been availed of by the employee may be transferred to the family member if any compassionate appointment is given, irrespective of his/her normal eligibility. If compassionate employment is not sought by the family, the interest part may be waived and only principal be recovered from the compensation/other dues payable.
- v) In respect of the persons other than the Bank employee who may get killed as a consequence of or during robberies and/or attack of terrorists, the bank will pay a lump-sum compensation of Rs.3 lakhs to the family of the deceased.
- vi) In case of Bank employees/customers/members of public who actively resists bank robberies and terrorist's attacks on banks, the bank may consider a cash reward not exceeding Rs. 2 lakhs. In addition, the bank employees may be given an out of turn promotion, if they satisfy the minimum conditions of eligibility prescribed for direct recruits to the post but without reference to the numbers of years of service rendered. Employees not

covered under criterion for promotion may be allowed three advance increments in their existing grade on a permanent basis.

- vii) All expenses for treatment of injury caused during or at the time of resisting bank robbery/terrorist attack on banks, including hospitalization of the victims (bank employees/members of public/customers) will be borne by the bank.
- viii) The cash reward mentioned in clause (vi) above, will be in addition to the compensation, if any, to which the person may be entitled to under the provisions of various Acts/Rules governing him/her.

2. In the deserving cases of the employees/customers/members of public, in terms of the above Scheme, proposals may be forwarded HRMD, HO soon after the incident. It should be ensured that the information/documents etc. as per the list enclosed herewith is sent along with the recommendations of the Circle Head.
3. These guidelines will be uniformly applicable throughout the country including North-East and in left –wing extremist areas and will be effective with immediate effect.

4. Competent Authority for allowing the compensation are as under:

Particulars	Authority
Officers in Scale VII & VIII	ED (HR)
Officers in Scale IV , V & VI	CGM/GM (HR)
Officers in Upto Scale-III	GM (HRMD)
Clerical & Sub staff	GM (HRMD)

CHECK LIST OF DOCUMENTS/INFORMATION FOR SUBMISSION OF PROPOSALS

1. A Brief gist of the whole incident alongwith death certificate.
2. A copy of FIR lodged (English version must be enclosed).
3. A copy of the report of the Security Officer.
4. A confirmation that bank has borne the expenses incurred on treatment of injured employees/members of public/customers. The amount of expenses may be given.
5. Amount of terminal benefits paid to the family i.e. PF, Gratuity, Leave encashment & Family Pension.
6. A confirmation that proposal/application for waivment of Housing Loan, Financial Aid, Contributory Benefit Fund, Self Financed Group Insurance Scheme etc. has been submitted to the respective authorities.
7. The complete proposal for providing employment on compassionate grounds to one of the dependent is sent, wherever applicable.
8. In case compensation is payable on the analogy of Workmen Compensation Act, proposal/recommendations is also submitted along with.
9. The recommendations of Circle Head complete with respect to cash reward as well as the other benefits.
10. Any other document as considered necessary

31. SCHEME FOR CONSIDERATION OF EXTENDING FINANCIAL ASSISTANCE AS EX-GRATIA (LUMP-SUM) AMOUNT TO FAMILY OF EMPLOYEES WHO EXPIRE WHILE IN SERVICE.

The Ministry of Finance, Government of India vide their letter no. F.No.18/2/2013-IR dated 05.12.2014, has advised that all Public Sector Banks can have both the options i.e Compassionate Appointment or Payment of Lump sum Ex-gratia amount. However, any of these two options can be used only when the other conditions of Compassionate Appointment are met.

The matter was accordingly approved by the Board and is reintroduced along with the scheme of appointment on compassionate grounds. Both the schemes viz the scheme for compassionate Appointment & the Scheme for payment of Ex-gratia lump sum amount, will remain in operation with the provision that benefits under either of the two schemes is available to the dependents of the deceased employees subject to their eligibility for the same. However, the option for payment of lump sum Ex-gratia amount can be used only when the other conditions of compassionate appointment are met.

If otherwise found to be eligible, sanction of Ex- Gratia is subject to the following ceilings:

- | | |
|----------------------------------|-----------------|
| a. In case of sub-staff | : Rs.6.00 lakhs |
| b. In case of Clerical Staff | : Rs.7.00 lakhs |
| c. In case of Officers Employees | : Rs.8.00 lakhs |

If otherwise found to be eligible, payment of Ex-Gratia (lump-sum) amount may be considered if the monthly income of the family from all sources, after the death / pre-mature retirement on medical grounds of the employee, is less than 60% of the last drawn gross salary (net of taxes) of the employee concerned.

A copy of the Scheme along with Application Form enclosed as under:

SCHEDULE 'I'

SCHEME FOR PAYMENT OF EX-GRATIA (LUMP-SUM) AMOUNT.

1. NAME OF THE SCHEME :

The Scheme is to called the “**SCHEME FOR PAYMENT OF EX-GRATIA (LUMP-SUM) AMOUNT**”

2. OBJECT OF THE SCHEME:

a. The scheme envisages a balance between the business objectives of the bank and its social obligations, and is aimed towards providing financial assistance to the family of an employee:

- died while in service,
- pre-mature retirement owing to incapacitation on medical grounds before the employee has attained 55 years of age.

b. To provide relief to the family of such employees, to tide over the sudden crisis brought about by premature death/incapacitation of the earning family member and to offer immediate financial assistance and succor to the distressed family to recover from the (unexpected) deprivation of the income of the breadwinner.

3. DEFINITIONS UNDER THE SCHEME :

- a. 'Employee' would mean and include a confirmed regular employee drawing full wages or a part-time employee drawing scale wages.

The term does not include anyone engaged on contract / temporary / casual / part-time on consolidated wages or any person who is paid on commission basis.

- b. 'Bank' means Punjab National Bank.
- c. 'Board' means Board of Directors of Punjab National Bank
- d. 'Competent Authority' means an Official as approved by the Board in terms of the Scheme.
- e. 'MD&CEO' would mean Managing Director & Chief Executive Officer of Punjab National Bank.
- f. 'Executive Director' would mean Executive Director of Punjab National Bank.
- g. 'Chief General Manager/General Manager' would mean Chief General Manager/ General Manager of Punjab National Bank, an Executive of the Bank designated as such, and would include an Executive who may work or officiate in a stop-gap arrangement as such, irrespective of his actual designation.
- h. 'Family' for this purpose would include
- Spouse; or
 - Wholly dependent son (including legally adopted son); or
 - Wholly dependent daughter (including legally adopted daughter); or
 - Wholly dependent brother or sister in the case of unmarried employee
- i. 'Scheme' would mean the **SCHEME FOR PAYMENT OF EX-GRATIA (LUMP-SUM) AMOUNT.**

4. ELIGIBILITY TO SEEK FINANCIAL ASSISTANCE UNDER THE SCHEME :

APPLICABLE UNDER THE FOLLOWING CIRCUMSTANCES:-

- i. Employee who dies while in service (other than due to injuries sustained while performing official duty as a result of violence, terrorism, robbery or dacoity);
- ii. Employee dying due to injury sustained while performing official duty within or outside office premises (other than due to injuries sustained while performing official duty as a result of violence, terrorism, robbery or dacoity);
- iii. Employee Sanctioned Premature Retirement by the competent authority owing to incapacitation on medical grounds, before reaching the age of 55 Years.
- iv. However, the family of an employee who dies while in service due to injuries sustained while performing official duty as a result of violence, terrorism, robbery or dacoity, would also have the option to apply for financial assistance under this scheme, if they so desire.

5. COMPETENT AUTHORITY TO ACCORD APPROVAL UNDER THE SCHEME

The following executives will be competent to sanction Ex-Gratia payable under the Scheme:

1. MANAGING DIRECTOR AND CHIEF EXECUTIVE OFFICER; OR
2. EXECUTIVE DIRECTOR designated by MD&CEO for the purpose; OR
3. CHIEF GENERAL MANAGER/ GENERAL MANAGER designated by MD&CEO for the purpose.

6. PROCEDURE :

Claims under the Scheme of Ex-Gratia (lump-sum) amount would be considered only on receipt of written request for the same on the prescribed proforma appended with this circular. Such request, among other criteria, would also be examined keeping in view the past record of the employee. Other criterions applicable with regard to the procedure for application are:

i. In case of pre-mature death of employees while in service:

1. Such requests should be received from the family by the Bank within a period of 6 months from the date of death of the employee.
2. In case 'Family' as defined under the Scheme under para 3 above, consists of only (a) minor(s), the application should be moved by his / her legal guardian.

ii. Where an employee seeks pre-mature retirement owing to incapacitation on medical grounds before reaching the age of 55

years, payment of Ex-Gratia would be considered subject to the following conditions:

- a. On receipt of an application seeking pre-mature retirement owing to incapacitation on medical grounds, the Bank will constitute a Medical Board for deciding the claim of the employee whether he/ she is medically fit to continue in Banks' service. On the basis of the report of the Medical Board, the Competent Authority will take a decision on the application. In such cases, the application to seek financial assistance under the scheme of Ex-Gratia (lumpsum amount) may be sought by / on behalf of the employee, provided such pre-mature retirement is approved by the competent authority before the employee has attained 55 years of age.
- b. Before approval, the Competent Authority should satisfy itself about the genuineness of the case.
- c. In cases of pre-mature retirement owing to medical incapacitation, the application for sanction of Ex-Gratia should be received by the Bank within a period of 60 days of date of retirement.

7. PAYMENT OF EX-GRATIA (LUMP-SUM) AMOUNT :

If otherwise found to be eligible, sanction of Ex- Gratia is subject to the following ceilings:-

- | | |
|----------------------------------|-----------------|
| 1. In case of sub-staff | : Rs.6.00 lakhs |
| 2. In case of Clerical Staff | : Rs.7.00 lakhs |
| 3. In case of Officers Employees | : Rs.8.00 lakhs |

If otherwise found to be eligible, payment of Ex-Gratia (lump-sum) amount may be considered if the monthly income of the family from all sources, after the death / pre-mature retirement on medical grounds of the employee, is less than 60% of the last drawn gross salary (net of taxes) of the employee concerned.

8. CALCULATION OF MONTHLY INCOME :

- A) Amounts received under terminal benefits:
1. Provident Fund
 2. Gratuity
 3. Leave Encashment
 4. Any other amount paid under a scheme of the Bank.

SUB-TOTAL (a):

1. Liabilities to the bank :

- i) Loans taken from bank and/or
Other Financial institutions with
prior approval of the Bank

SUB-TOTAL (b):

- C) **Net Corpus of Terminal Benefits:** (c = a-b):
D) **Investments :**

- i. Deposits
- ii. NSCs
- iii. PPF
- iv. LIC policies
- v. Any Other

SUB-TOTAL (d):

- | | | |
|----|--|--------|
| E) | Details of Moveable property, if any, held and monthly income derived there from | : |
| F) | Details of Immoveable property, if any, held and monthly income derived there from | : |
| G) | Monthly income of the family from all sources | : |
| | i) Notional monthly income from interest at Bank's maximum term deposit rate as applicable as on the date of death of the employee, on the net corpus of terminal benefits received | : |
| | ii) Notional monthly income from investments Based on notional monthly interest at Bank's maximum term deposit rate as applicable as on the date of death of the employee, on the net corpus of terminal benefits received | : |
| | iii) Monthly income from movable and Immoveable property | : |
| | iv) Monthly income of family Members | : |
| | v) Any other monthly income | : |
| | Total Monthly income of the family | :_____ |

9. AMOUNT OF EX-GRATIA PAYABLE UNDER THE SCHEME :

If otherwise eligible to seek assistance under the scheme, the family of an employee may be considered for receiving this assistance where the total monthly income of the family arrived at para 8 (G) above is less than 60% of the last drawn notional gross salary of the employee (net of notional taxes) for the complete month, during which he/she has expired or has been approved for premature retirement owing to incapacitation on medical grounds.

In such cases, the amount of Ex-Gratia payable will be equivalent to 60% of the last drawn notional gross salary (net of notional taxes), payable for each month of remaining notional service of the employee (i.e. up to the notional age of normal superannuation in terms of extant service rules / conditions) at the time of his death / incapacitation, subject to cadre-wise ceiling of "Maximum Amount" as follows:-

Category	Maximum Amount Payable
----------	------------------------

Officers	Rs.8.00 lakhs
Clerical Staff	Rs.7.00 lakhs
Subordinate Staff	Rs.6.00 lakhs

OTHER GUIDELINES APPLICABLE:

10. In case of an employee seeking premature retirement due to incapacitation to work on medical grounds, Ex-Gratia (lumpsum amount) is payable only if all the extant provisions for such retirement are fully satisfied and the said pre-mature retirement has been duly approved by the competent authority before the employee attaining 55 years of age.

11. While dealing with proposals for grant of Ex-Gratia, in cases where disciplinary action had been taken / was pending against the employee dying in harness or where the deceased employee was involved in financial irregularities, embezzlement of funds, committing of frauds etc., Bank will continue to abide by the guidelines issued by the Government of India requiring consideration and decision in each case by the Board of the Bank.

12. For eligible cases complete in all respects, the Ex-Gratia (lumpsum) amount will be payable within 3 months of receipt of application at Head Office.

13. Assistance under the Scheme of Ex-Gratia is not an entitlement but may be granted in deserving and eligible cases only at the sole discretion of the bank, keeping in view the financial conditions of the family.

14. The Scheme will come into force with retrospective effect from 31.07.2004. Cases of death that may have occurred under the specific circumstances as mentioned under para 2 a & b of this scheme, that may have occurred on or after 31.07.2004, and where a decision may either have been taken or may still be pending under the scheme of Ex Gratia circulated vide HRD Circular No. 235, may now be reconsidered under the Modified Scheme for Employment on Compassionate Grounds.

15. The Board of the bank reserves its right to substitute, amend or vary any provision of the Scheme mentioned above, as and when required.

(TO BE FILLED AND SIGNED BY APPLICANT FROM FAMILY OF DECEASED EMPLOYEE)

Date : _____

THE GENERAL MANAGER
PUNJAB NATIONAL BANK
HRMD DIVISION
HO : NEW DELHI.

REQUEST FOR SANCTION OF EX-GRATIA

(To be submitted in Duplicate)

I, _____ (relation) _____ of Late Shri/Smt./Km. _____, who was employed as _____ at PNB BO/RO/ZO/HO/: _____ has expired on _____ while in the service of the Bank. I hereby submit my request for being considered under the Revised Scheme for Payment of Ex-Gratia (lump-sum) Amount in lieu of Employment on Compassionate Grounds, in terms of the Scheme circulated vide HRD Circular No. _____ dated _____.

In this regard I submit as under:-

1. I, hereby state that none of my children / parents / brother / sister (please strike out whichever is not required) is/are in employment or engaged in any other business / occupation.

OR

I, hereby state that although Mr. / Ms. _____ my son / daughter / brother / sister, is / are in employment or is / are engaged in the business as per details given below, but taking into account the circumstances of my case, i.e. the income and assets & liabilities of the family (as defined under the scheme), I request the bank to sanction Ex-Gratia amount on account of death of my spouse / father / mother / son / daughter.

2. Particulars of the family and related information thereof is as under:-

A. PARTICULARS OF THE DECEASED EMPLOYEE:

- | | | | |
|----|--|---|----------------------|
| a) | Name | : | |
| b) | PF No | : | |
| c) | Designation | : | |
| d) | Last posting | : | |
| e) | Region/Zone | : | |
| f) | Date of Birth | : | |
| g) | Date of joining the Bank | : | |
| h) | Date of Death | : | |
| i) | Cause of Death | : | |
| j) | Category | : | SC / ST / OBC / GEN. |
| k) | Whether pension optee | : | Yes / No |
| l) | Whether in receipt of pension from any other source (Pl specify) | : | |

B. PARTICULARS OF FAMILY MEMBERS

Name	Relation-ship with deceased employee	Age (in completed Yrs.)	Educational Qualifications	Marital Status	Whether employed / in Business	Income per month (in Rs.)

C. DETAILS OF ASSETS & LIABILITIES

- I) Immovable Properties :
- i) House Properties :
- (a) No. of House Properties :
- (b) Address(es) thereof :
- (c) Whether self occupied :
- (d) Monthly Income, thereon :
- (e) Market Value :
- ii) Landed Property
- (a) No. of Plots/farmland owned by the Deceased employee & family members:
- (b) Details with addresses :
- (c) Monthly Income, thereon :
- II) Details of Moveable property :
- Monthly income there from, if any :

D) Details of dues settled by Bank :

Dues (Payable/paid)	Amount (In Rupees)	Outstanding Loans (including intt. payable as on date of expiry of Employee)	Amount (In Rupees)
Provident Fund (amount settled)		Housing Loan	
Gratuity		O/s in Clean OD	
Leave Encashment		Vehicle Loan	
Contributory Benefit Fund		Festival Loan	
Financial Aid (under staff)		Society Loan with Bank's permission	

welfare)			
Group Insurance		Any other Loan with Bank's permission (please specify)	
H/L Waivement		Any other amount recoverable from the employee (please specify)	
Others, if any (please specify)		Amount paid, if any, towards adjustment of an o/s loan a/c out of terminal dues, where deceased employee was a guarantor/co-borrower (eg. Education loan etc)	
TOTAL (A)		TOTAL (B)	

NET AMOUNT RECEIVED FROM BANK (A-B):

E) Details of Amounts Received/Receivable from Other Sources:

(All investments to be reported as on date of death)

	Amount (In Rupees)	Amount of Loan there against, if any (In Rupees)
LIC: (For all the policies payable on the death of the deceased employee)	Sum assured:	
	Amount settled:	
Accident Insurance : Amt. Settled (apart from Bank's Group Insurance Policy)	Sum assured:	
	Amount settled:	
Amt. Received from Debit/Credit Card Insurance		
Amt. Settled under any other type of Insurance Cover		
Fixed Deposit : With accrued intt. thereon		
NSCs : With accrued intt. thereon		
PPF : Amt Received		
Bonds :	Face Value:	
	Amt. payable / due:	
Shares :	No. of shares:	
	Name of the co:	

	Market value per share:	
	Total value of shares:	
Any other Investment (please specify)		
	TOTAL (A)	TOTAL (B)

NET AMOUNT RECEIVED FROM OTHER SOURCES / INVESTMENTS (A-B):

F. DETAILS OF MONTHLY FAMILY INCOME INCL. PENSION :

- (a) Family Pension (Break-up as Basic+ DA)
- (b) Army Pension (Break-up as Basic+ DA)
- (c) Pension from Insurance Co., if any
- (d) Income of family members
Employed or engaged in business

UNDERTAKING

I hereby affirm that the particulars furnished above are true and undertake that in case the information is found to be incorrect, I undertake to refund to the bank the amount of payment received under the scheme of Ex-Gratia (lump-sum) amount. I further undertake, that this application is being moved by the undersigned on behalf of the family of Late Shri/Smt/Km. _____, who was in the employment of the Bank.

(Signature of applicant)

Name: _____

Date: _____

Place: _____

Address: _____

**PROPOSAL TO BE SUBMITTED TO HRD DIVISION, HO: NEW DELHI IN TERMS
OF HRMD CIR. NO..... DATED.....**

(TO BE PREPARED BY THE BANK AND NOT BY THE FAMILY / APPLICANT)

(Copy of Form -16 last issued to the employee to be attached with this form)

(One copy of Annexure 'A' submitted by the family to be attached herewith)

ZONAL OFFICE: _____

REF. NO. _____

Date: _____

THE GENERAL MANAGER
PUNJAB NATIONAL BANK
HRMD DIVISION
HO : NEW DELHI.

**RE : PROPOSAL FOR SANCTION OF EX-GRATIA (LUM-SUM) AMOUNT
ON BEHALF OF LATE SHRI / SMT. / KM. _____, EX-
_____ AT BO/RO/ZO _____, EXPIRED ON _____.**

We are in receipt of an application on the prescribed format from Shri / Smt./ Km.
_____, widow / son / daughter / parent/ brother / sister of the above
deceased employee in terms of HRD Division Circular No. _____ dated _____.

We confirm that Shri / Smt. / Km. _____ was posted at _____
at the time of his / her death and the particulars submitted by the family have been
verified and found correct.

We are giving below the requisite particulars / details of the deceased employee and
his family, as required under the Scheme for payment of Ex-Gratia (lump-sum)
Amount :

A. PARTICULARS OF THE DECEASED EMPLOYEE:

- a) Name :
b) PF No :
c) Designation :
d) Last posted at :
e) Region/Zone :
f) Date of Birth :
g) Date of joining the Bank :
h) Date of Death :
i) Cause of Death :
j) Category : SC / ST / OBC / GEN.
k) Whether pension optee : Yes / No
l) Whether in receipt of
pension from any other
source (Please specify) :

B. PARTICULARS OF FAMILY MEMBERS

Name	Relation-ship with deceased employee	Age (in completed Yrs.)	Educational Qualifications	Marital Status	Whether employed / in Business	Income per month (in Rs.)

C. DETAILS OF ASSETS & LIABILITIES

(In case of officer employees to be tallied with the statement of Assets & Liabilities last submitted by the deceased employee. Copy of the said statement to be attached)

- I) Immovable Properties :
- i) House Property :
- (a) No. of House Properties :
- (b) Address(es) thereof :
- (c) Whether self occupied :
- (d) Monthly Income, thereon :
- (e) Market Value :
- ii) Landed Property :
- (a) No. of Plots/farmland owned by the Deceased employee and family members :
- (b) Details with addresses :
- (c) Monthly Income, thereon :
- II) Details of Moveable property :
- Monthly income there from, if any :
- D) **Details of dues settled by Bank :**

Dues (Payable/paid)	Amount (In Rupees)	Outstanding Loans (including intt. payable as on date of expiry of Employee)	Amount (In Rupees)
Provident Fund (amount settled)		Housing Loan	

Gratuity		O/s in Clean OD	
Leave Encashment		Vehicle Loan	
Contributory Benefit Fund		Festival Loan	
Financial Aid (under staff welfare)		Society Loan with Bank's permission	
Group Insurance		Any other Loan with Bank's permission (please specify)	
H/L Waivement		Any other amount recoverable from the employee (please specify)	
Others, if any (please specify)		Amount paid, if any, towards adjustment of an o/s loan a/c out of terminal dues, where deceased employee was a guarantor/ co-borrower (eg. Education loan etc)	
TOTAL (A)		TOTAL (B)	

NET AMOUNT RECEIVED FROM BANK (A-B):

Notional monthly interest income on net amount received from the Bank derived (A-B) @ Bank's maximum term deposit card rate, as applicable as on date of death of the employee:

E) Details of Amounts Received/Receivables from Other Sources:

(INVESTEMENTS / RECIEVABLES TO BE REPORTED AS ON DATE OF DEATH)

	Amount (In Rupees)	Amount of Loan there against, such amounts, if any, with intt. upto the date of death (In Rupees)
LIC: (For all policies payable on the death of deceased employee)	Sum assured:	
	Amount settled:	
Accident Insurance : Amt. Settled (apart from Bank's Group Insurance Policy)	Sum assured:	
	Amount settled:	
Amt. Received from Debit/Credit Card Insurance		
Amt. Settled under any other type of Insurance Cover		
Fixed Deposit : With accrued intt. thereon		

NSCs : With accrued intt. thereon		
PPF : Amt Received		
Bonds :	Face Value:	
	Amt. payable / due:	
Shares :	No. of shares:	
	Name of the co:	
	Market value per share:	
	Total value of shares:	
Any other Investment (please specify)		
	TOTAL (A)	TOTAL (B)

Net Amount Received (incl. notional receivables) after the death of the employee (A-B):

Notional monthly interest income derived @ Bank's maximum term deposit card rate, as applicable as on date of death of the employee, on the net corpus of the Amount received from other Investment / Sources (A-B):

F. DETAILS OF MONTHLY FAMILY INCOME INCL. PENSION:

- (a) Family Pension (Break-up as Basic+ DA) :
- (b) Army Pension (Break-up as Basic + DA) :
- (c) Pension from Insurance Co., if any :
- (d) Income of family members Employed or engaged in business / profession :

G. TOTAL MONTHLY INCOME OF THE FAMILY:

Total of C+D+E+F above:

H. PAST RECORD OF THE DECEASED EMPLOYEE

1. Whether any discipline proceedings Were contemplated or pending at the time of death of the employee YES / NO
2. If yes, punishment proposed / warranted For such misconduct. (enclose details separately)
3. Whether any disciplinary action was taken and decided Against the late employee YES / NO
4. If yes, following documents be annexed & details furnished:-
 - (i) Copies of Documents Required:
 - a. Charge Sheet served
 - b. Order of Disciplinary Authority
 - c. Show Cause notice (if sent)

(ii) Details to be furnished:

- a) Date of Charge Sheet served :
- b) Date of DA order :
- c) Details of Punishment imposed :

5. a. Whether any financial implications were involved? YES / NO
b. If yes, give quantum of apprehended loss.

RECOMMENDATIONS OF INCUMBENT INCHARGE

Certified that the facts and information provided in the above proposal have been verified and found correct. It is, accordingly recommended that the application of Shri /Smt. / Km. _____ for payment of Ex-Gratia (lump-sum) Amount, moved owing to the untimely death of Shri./ Smt. / Km._____, PF No. _____ may be considered in terms of the provisions of the Scheme provided in HRD Cir. No._____ dated _____.

(Signature of Incumbent Incharge
with date and seal)

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**(TO BE FILLED IN BY CONCERNED CIRCLE / ZONAL OFFICE/ HO DIVISION) :
ELIGIBILITY FOR BEING CONSIDERED FOR EX-GRATIA PAYMENT**

1. MONTHLY INCOME OF FAMILY :

a	Net terminal dues paid	
b	Net amount of other investments / receipts	
c	Monthly income (notional) at interest on Bank's maximum term deposit rate on net corpus of terminal dues paid	
d	Monthly income (notional) from interest on other investments / receivables at Bank's maximum term deposit rate	
e	Monthly income from immoveable property	
f	Monthly income from moveable property	
g	Monthly income from pension (if any)	
h	Monthly income of family member(s)	
i	Any other income of the family	
j	TOTAL INCOME (a to i)	

2. Salary (Net of Taxes) of Deceased Employee

a	Notional Gross salary of the Employee for the complete month in which he/she has expired	
b	Amount of notional income tax on 'a' above	
c	Notional monthly Salary (net of taxes) (a – b)	
d	Amount to taken into account (Notional Eligible Amount i.e. 60% of 'c')	

3. Eligibility to be considered under Ex-Gratia Payable:

- (i) If the monthly income of the family (1-j above), is less than 60% of the deceased employee's last drawn notional gross salary (net of taxes) (i.e. Eligible Amount at 2-d above), the proposal for Ex-Gratia can be considered for :

(Eligible Amount) x (No. of remaining months of notional service) = Rupees _____

- (ii) If the monthly income of the family (1-j above), is more than 60% of the deceased employee's last drawn notional (net of taxes) gross salary (i.e. Eligible Amount at 2-d above), the family is not eligible to be considered under the scheme of Ex-Gratia.

4. Recommendations of Sr. Regional Manager / Regional Manager / Chief Manager ZO/HO Division (strike out whichever is not applicable) :-

- a. The family may be considered for receiving payment of lump sum amount Rs _____ under the scheme of Ex-Gratia, as per details above.

OR

- b. The family is not eligible to receive financial assistance under the scheme of Ex-Gratia, as per details above. Hence the proposal may be declined.

(Circle Head/ Chief Manager ZO/HO Division)

9. Recommendations of Zonal Manager/Divisional Head at HO

(ZONAL MANAGER/ DIVISIONAL HEAD AT HO)

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32. ENGAGING PART TIME MEDICAL RETAINER AT ADMINISTRATIVE OFFICES

The Bank has been engaging Doctors on part time basis at the administrative Offices to provide the following services and on the following terms and conditions:

1. Medical consultation to staff in the circles/Zones/Head Office.
2. Medical examination of staff that habitually remain on sick leave.
3. The retainership agreement will be initially for a period of one year and it is terminable at any time by giving one month notice or on payment of one month retainership fee by either without assigning any reason.
4. It is not a regular or part time appointment and is only a retainership for the specified time/period.
5. The Doctors so engaged at the circle/Zonal/Head offices provide their services for two hours on all working days.
6. The part-time medical consultant should render free consultancy to Bank's regular/retired employees and/or their families.

Ceiling of Retainership fee payable to Doctor , is as under :

Place/Centre	Retainership fee (per month)
<ul style="list-style-type: none">• Metro Centres• Major 'A' class cities viz. Hyderabad, Ahmedabad ,Bangalore, Pune & Surat• All Zonal Headquarters excluding single Circle Zonal Headquarter other than those situated at Metro Centres and Major A Class Cities.• CSC Delhi	Rs.13000/-
<ul style="list-style-type: none">• All Circle Offices• Single Circle Zonal Headquarter other than those situated at Metro Centres and Major A Class Cities• RSC Belapur IT center Faridabad	Rs.10000/-
The Competent Authority to enhance the honorarium payable to Part-time medical consultant for Head Office Building will be MD & CEO.	

COMPETENT AUTHORITY

For making appointment of Medical Retainer at all administrative offices except HO Building will be the Head of the Controlling Authority.

PROCESS

To engage the Doctors on part time basis at the Circle / Zonal Offices by giving an **ADVERTISEMENT** in the Classified Column of widely circulated local newspaper. The qualification of Doctor so engaged will not be less than MBBS and the preference would be given to doctors possessing MD degrees.

33. PNB PARIVAR BHAVISHYA AROGYA YOJANA & OBC PARIVAR HEALTH CARE SCHEME.

The Punjab National Bank provided for a medical insurance cover for all employees with a life time coverage of upto Rs.50,000/- and had introduced by the bank as a welfare measure which would cover all regular employees of the Bank as on 01.05.2006. The benefit of this insurance cover comes into effect after the retirement of an employee.

The policy, inter-alia, provides that an employee can opt for additional medical cover and above the cover of Rs.50,000/- being provided by the Bank for upto Rs.4.50 lakh for self i.e. for total amount of Rs.5.00 lakh. Similarly medical insurance cover for upto Rs.5.00 lakh (In multiples of Rs.10,000/- beyond Rs.50,000/-) for each eligible family members can be obtained on payment, on the same term & conditions as being provided to the bank.

However the above policy was terminated w.e.f. 25.06.2014 and no new policies were issued after that.

All other conditions are same as per the Punjab National Bank Policy.

The Oriental Bank of Commerce had entered into a memorandum of understanding with the United India Insurance Company Ltd and taken an insurance policy effective from January 2017 under which post-retirement medical insurance cover made available to all employees of Oriental Bank of Commerce.

This was a Hospitalization / Domiciliary Hospitalization reimbursement policy for a sum insured for rupees one Lakh only over balance life span after retirement of employee. Maximum reimbursement under the cover will be upto 40% of sum insured on any single Hospitalization / Domiciliary or balance amount available from Rs.1.00 lakh.

Enhancement of sum insured over & above Rs.1.00 lakh (subject to maximum cover of Rs.5.00 lakh) and coverage of spouse upto 5.00 lakh can be taken by the employee by paying extra premium in single installment. Premium can also be paid either in annual installments upto the age of 59 years. Risk of spouse will also commence from the retirement age of the employee. Sum insured once opted cannot be changed.

All other conditions are same as per the Oriental Bank of Commerce Policy.

However, It is to inform that the employee who had already opted OBC Parivar health care Scheme in Oriental Bank of Commerce and the employee who had already opted PNB Parivar Bhavishya Yojana in Punjab National Bank as detailed

above will be continued with the respective policy after the amalgamation. However, no further employee will be covered under this scheme.

34. IBA's GROUP MEDICAL INSURANCE POLICY/IES FOR ACTIVE AND RETIRED EMPLOYEES.

In all the three Banks i.e. PNB, OBC and UBI, IBA Group Medical Insurance Policy for Active Employees has since been renewed from 01.10.2019 to 30.09.2020 and has been implemented with the same terms and conditions of the Policy.

The Policy is being serviced by the same Insurance Company i.e. United India Insurance Company.

In all the three Banks i.e. PNB, OBC and UBI, following IBA.s Group Medical Insurance Policies for Retirees have since been renewed from 01.11.2019 to 31.10.2020:-

- **Without Domiciliary Policy**
- **With Domiciliary Policy**
- **Super Top Up Policy**

The above policies have been renewed relating to the Retirees who have opted for the above policies. The same have been implemented from 01.11.2019. In case of Retirees the premium is born by the Retirees themselves. The Policies are being serviced by the same Insurance Company i.e. United India Insurance Company.

35. PNB HOSPITALISATION CONTRIBUTORY BENEFIT SCHEME FOR RETIRED EMPLOYEES

“PNB Hospitalisation Contributory Benefit Scheme for Retired Employees” under the Staff Welfare Fund covers the retired employees both officers and workmen and the existing members of the scheme. The funds for running the scheme come from Staff Welfare Fund as well as by way of One Time subscription of Rs. 5000/- by retiring employees in the amalgamated entity.

The salient features of the scheme are:

i)	Objective	To provide Hospitalisation assistance to the eligible retired employees of the Bank and their spouse who have settled anywhere in India if at any time during the currency of the scheme, he/she and his/her spouse sustains injury or contacts disease/illness, and if such injury/disease or illness required hospitalization in nursing home/hospital.
ii)	Eligibility	All officers/workmen employees retired on superannuation can become member of the scheme. Those retiring thereafter can also opt for the scheme within three months from the date of their retirement. Employees discharged/dismitted/removed from service/compulsorily retired or terminated on grounds of misconduct will NOT be eligible. Employees who have retired under PNBEVRS 2000 are also NOT eligible.
iii)	Subscription	One Time subscription of Rs.5000/- alongwith Application Form.
iv)	Reimbursement	Reimbursement limit for self and spouse (put together) under the scheme will be Rs.1,00,000/ per annum (including charges payable under Non hospitalisation) with overall limit of Rs.2 lakh upto the age of 75 years. This limit will be restored after the age of 75 years.
v)	Domiciliary Treatment	Not covered. The claims are processed at HO Hospitalisation Cell.

36. RESIDENTIAL SFF GUIDELINES

1. Bank is providing Residential SFF items to staff members as per the scale which is revised from time to time keeping in view the rising prices. Present residential SFF limits are:

SCALE	LIMIT exclusive of GST(Rs.)
I Officer	1,75,000/-
I Dy. Manager	1,75,000/-
II Manager	2,00,000/-
III Sr. Manager	2,25,000/-
IV Chief Manager	2,30,000/- +1 AC (upto Rs.35,000/-)*
V Asstt. Gen. Manager	2,60,000/-+1 AC (upto Rs.35,000/-)*
VI Dy. Gen. Manager	3,45,000/-+1AC (upto Rs.35,000/-)*
VII General Manager	4,80,000/-+2ACs (each upto Rs.35,000/-)*
VIII Chief General Manager	6,00,000/-+2ACs (each upto Rs.35,000/-)*

*To be entered in FAMS as extra SFF items.

2. Conversion of one room into office at the residential premises of MD & CEO, EDs & Chief General Managers/ General Managers/ZMs

2.1 MD & CEO, EDs, GM/CGM's in HO & Field have to perform urgent/ outstanding office work at their residence. Besides, at times, they have to entertain official visitors at their residence.

2.2 In view of it, Drawing room-cum-study room, out of the residential accommodation of the MD & CEO/EDs and one room at the residential accommodation of GM/CGM's at HO & Field, may be converted into "Office Space". This room will be suitably furnished keeping in view of the status of the senior official (within a ceiling of Rs.2.50 lakh for MD & CEO/EDs and Rs.1.20 lakh for GM/CGM's). Furnishing of office room includes - Room AC, Sofa set, Centre Table, Telephone Table, Book Case, Computer Table, Study Table, Study/Computer Chair, Curtain (Rs.0.15 lakh), Dish TV, TV Antenna and Couch with Mattress etc.

2.3 The reimbursement of electricity bill of the above will be as under:

Scale	Limit
GM & CGM	60 % of the Bill amount
DGM	25 % of the Bill amount upto Rs 1,000/- per month

3. Eligibility for providing residential furniture to officers

SFF facility will be allowed to Directly Recruited officers after “On the Job Training” and Officers promoted to JMG Scale-I will be eligible from the date of promotion.

4. Permissible SFF items at the residence of all officers

Revised List of permissible SFF items, with life span, for Officers in Scale IV & above and for Officers from Scale I to III is given in Annexure I & II respectively. SFF items be purchased preferably from the vendors having GSTIN number and bill be got generated in the name of Bank i.e. PNB A/c _____(name of employee with PF no.) along with GST no. of state where the items are to be capitalized. HSN code of SFF item purchased be also mentioned in the bill. In such cases, ITC (Input Tax Credit) would be available to Bank. In all other cases, no ITC would be available and as such, no benefit will be passed on to employees.

5. SFF Item-wise Limit

There will be no restriction regarding number of items admissible to officers e.g. an officer can opt for more than 1 TV/LCD or more than 2 beds. Similarly there will be no restriction with regard to per unit cost which means an officer can opt for more expensive items within overall limits. **However, this provision is not applicable in the case of Mattress, Curtains and Battery** in respect of which the following will be applicable:

Item	No. of units admissible		LIMIT exclusive of GST(Rs.)	
	Upto Scale III	Other scales	Upto Scale III	Other scales
Mattresses	-	-	40,000/- (Max. Limit)	70,000/- (Max. Limit)
Curtains	-	-	20,000/- (Max. Limit)	40,000/- (Max. Limit)
Battery	1	2	9,000/- per unit	9,000/- per unit (Max.18000/)

6. Permanent Fixture in Bank's Own flats/On General Lease

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

S. no.	Name	S. no.	Name
1	Geyser,	5	Pelmets / Rods
2	Tube light fitting	6	Cupboard/storage units
3	Ceiling fan	7	RO Water purifier*
4	Exhaust fan	8	Kitchen Chimney *
9	AC**	10	CCTV**
11	Curtains**		

*These items will be treated as permanent fixture only for flats allotted to Scale V & above.

** These items will be treated as permanent fixture only for flats allotted to MD & CEO/ED.

7. PARKING OF SFF ITEMS (Office and Residential)

Location of capitalization of the SFF items is as under:

- a. All SFF items for office use, relating to branches will be capitalized at the concerned Branch Office.
- b. All SFF items (for office use + residential) relating to Circle Office, residential SFF items of officers posted at Branches/offices under CO, will be capitalized at the respective Circle Offices.
- c. All SFF items (for office use + residential) relating to Zonal Offices + residential SFF items of officers posted under ZO will be capitalized at the respective ZOs.
- d. All SFF items (for office use + residential), relating to Other Offices (CSC, RSC, IT Centre, ZAO, ZTC, ZSC, FEO, TFC, CAML etc.) will be capitalized at the respective Offices.
- e. All SFF items for office use, relating to HO Divisions, will be capitalized at the GSAD, HO.
- f. All SFF items (residential) provided to Officers in various HO Divisions will continue to be capitalized at GSAD, HO. Further record of Residential SFF provided to officers posted on deputation to PNB subsidiaries as well as on foreign posting will continue to be maintained at GSAD, HO.

8. USEFUL LIFE OF SFF ITEMS

- 8.1 Estimated useful life of eligible residential SFF items is given in Annexure I for all scales.
- 8.2 After completion of useful life of Residential SFF items, these may be given to the user officer itself on Book Value under menu option "written off".
- 8.3 After the SFF items have completed their useful life, no repairs of such items will be allowed.

9. CURTAINS

- 9.1. Though the cost of curtain is reimbursed through revenue head – Misc. Expenses (11422), the same will continue to be added to the overall entitlement limit of officer and shown notionally in SFF a/c of the officer.
- 9.2. Dry cleaning of curtains may be allowed after every six months upto 8% of original cost of the curtains by keeping separate record. Amount may be reimbursed on the basis of Undertaking by the concerned officer and entered in menu FAMS- M.

10. REPLACEMENT OF BATTERY – ACCOUNTING PROCEDURE

Whenever an officer is provided inverter with battery, the same may be allowed to be replaced after 30 months (if necessary) from the date of purchase on a cost ceiling of Rs.9000/- (excluding GST) or replacement cost, whichever is lower, under buy-back system of the existing Battery/ batteries. The said limit of one Battery will be applicable for officers up to Scale III. Officers in Scale IV and above may avail the limit of two Batteries i.e. Rs.18,000/- only (excluding GST). Period of 30 months is minimum and existing battery should be replaced only after expiry of its working life. Competent authority will be Circle Head/Incumbent of Other Offices & Divisional

In case original cost of Inverter, Battery and Trolley is entered as a single unit, it will continue to be capitalized till its estimated useful life is completed. Replacement of Battery (if necessary) would be allowed/reimbursed to be debit of Revenue Head – Repair & Maintenance by entering it under FAMS – M menu & Rs.1/- as capitalized value for each Battery.

In case original cost of inverter and battery are entered as separate units, before replacement of battery, Battery earlier entered be first disposed off in the system and after that new battery should be entered. In such cases, user has to execute menu option EXTM and select Category code as “SFF” and subhead “Batteryresdnce”.

11. REPAIR OF AVAILED SFF ITEMS

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

Name of SFF Item	Max. % of Original Purchase Value Booked (Exclusive of GST)
Sofa, Dinning Chair, Puffy etc. which need upholstery	40
Bed, Table, Diwan etc.	30
Steel Furniture	10

After the SFF items have completed their useful life, no repairs of such items will be allowed.

Dry cleaning of curtain may be allowed after every six months upto 8% of original cost of the curtains by keeping separate record. Amount may be reimbursed on the basis of undertaking by the concerned officer.

Electrical/Electronic items – AMC of water purifier/RO system & A.C. only at competitive rate from OEM/authorized dealer is allowed. Repair & Maintenance may be Need based not exceeding 20% of OPV booked per annum.

NOTE: If AMC is taken, no repair during that period would be permissible except for RO where it will be paid on actual basis.

11.1 Repair of SFF items be got done from the vendors having GSTIN number and bill be got generated in the name of Bank i.e. PNB A/c _____(name of

employee with PF no.) alongwith GST no. of state where the items are to be capitalize.

12. RECOVERY FROM THE OFFICER

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

13. CARRYING OF AVAILED SFF ITEMS ON TRANSFER OF EMPLOYEES

Officers in all scales will carry all the SFF items at their residence and will not be permitted to surrender.

14. PLACE OF PROVIDING OF SFF

14.1 Officers may be allowed to keep SFF items at the place of posting and/or family HQ, as per their choice. However, for controlling purpose, the SFF items will be capitalized at the place of posting of the officer.

14.2 "Transfer in" menu in FAMS be used for getting residential SFF transferred to the transferee place.

15. PURCHASE OF SFF ITEMS BY VRS/ RESIGNING OFFICERS

At the time of voluntary retirement/resignation/exit from service on account of punishment, entire furniture may be transferred/sold to him (Scale I to VIII) at Book Value + applicable GST.

16. PURCHASE OF SFF ITEMS BY RETIRED STAFF ON SUPERANNUATION:

16.1 In case of retirement on superannuation, officers upto Scale VI will not be allowed to surrender residential SFF items. However, GM-GSAD will be the competent authority for surrender of SFF items for Scale VII & above on case to case basis. MD & CEO/ED's may retain SFF items at Book value or surrender on their demitting from office.

16.2 However they will not be allowed to surrender items of purely personal items like vacuum cleaner, curtains, food processer/mixer grinder, kitchen chimney, sewing machine, cycle/sports cycle, foot massager, air fryer etc.

16.3 All residential SFF items will be sold to employees at Book value as below GST payable on such sale would be borne by the Bank.

- a. If the furniture has been in use upto 5 years, the ownership of the furniture/fixtures will be transferred to the concerned officer at Book Value. GST payable on such sale would be borne by the Bank but the

same would be included as perquisite value in the total income of concerned employee

- b. If the furniture has been in use for more than 5 years, no recovery will be made and the ownership of the furniture/fixtures will be transferred to the concerned officer without any recovery and the book value of the same will be written off from Bank's records.
- c. In case the Curtains, mattresses & Battery have completed useful life of more than one year, these would be written off.

Though GST on the amount of sale proceeds would be borne by the Bank, but the same would be included as perquisite value in the total income of concerned employee.

17. SFF ITEMS AT THE RESIDENCE OF DECEASED OFFICER

SFF items provided at the residence of Deceased Officer will be written off to the debit of revenue head "Misc. Expenditure-HO sanction not specified.

18. ACCOUNTING OF SALE/WRITE OFF OF SFF

18.1 Whenever any asset is Sold/Written off, branch/office should run the appropriate menu in FAMS.

18.2 Expenditure incurred on Repair of SFF items(after prior approval of competent authority), AMC of permissible items, replacement of battery & Dry Cleaning Charges, following Revenue heads be debited :

S. No	Particulars	P & L Revenue Head
1	Repair/Maintenance of SFF residential items including replacement of inverter battery	R & M of SFF (11220)
2	Cleaning Charges for curtains after every six months	Other exp.-Not specified elsewhere (11422)

- 19. Some identification marks may be made on residential SFF items by inscribing or engraving our bank logo at a particular place, where it is not visible, so that the issued items may easily be identified by the concerned official at the time of taking over from the user

20. IN CASE OF SPOUSE IN BANK

Both are permitted to avail SFF as per their entitlement.

21. COST OF TRANSPORTATION

Transportation cost of furniture from the suppliers shop to residence of officer upto a maximum limit of 2% of cost of furniture is to be reimbursed. However, the officer can purchase the furniture from any place/city subject to the condition that the reimbursement of the cost of local transportation of the

furniture from the supplier's shop to the residence of the officer will be restricted to Max.2% only on declaration basis.

22. PROCEDURE

An officer is allowed to directly purchase the item as per list of revised items/rates within his/her SFF limits, subject to the condition that the payment to the vendors will be made by the officer directly to the vendors account and duly verified original bills are to be submitted immediately after purchase.

Curtains and battery are debited to P&L heads whereas SFF bills are debited to Capital heads. Bills for purchasing curtain and battery should be separate. They should not be mentioned in the bills of other SFF items..

All purchases of SFF items should be done from vendors registered with GST and proper GST invoice should be obtained from the vendor.

Staff should ensure that invoice of SFF items should be issued on bank's name and GSTIN of Bank and HSN Code of SFF item must be mentioned in the Invoice. Staff should provide GSTIN of the Bank of the state where the expenditure will be capitalized or booked so that bank can claim ITC of GST paid on such Invoice.

Staff should ensure that HSN Code of any such item which is not allowed under Residential SFF must not be included in the invoice so that bank can claim ITC of GST. The invoice also must not contain transportation and installation charges as these are charged to revenue heads.

In case of buy back (normally battery) the buyback amount must be deducted from original cost (pre-GST) and then GST be charged on the residual amount so that the bank can claim ITC on GST.

PERMISSIBLE SFF ITEMS FOR ALL OFFICERS

S.No	NAME OF ITEMS	Life span (Yrs)	S. No	NAME OF ITEMS	Life span (Yrs)
1	Steel Almirah	20	27	Easy Chairs	10
2	Bed (wooden)	10	28*	Curtains	04
3	Bed Mattress	05	29	Computer Table	10
4	Dining Table	10	30	Computer chair	10
5	Dining Chairs	10	31	Water Filter/Purifier/ RO System	07
6	Centre Table	10	32	Crockery stand	10
7	Sofa Set	10	33	Microwave oven	07
8	Bed-side table	10	34	Refrigerator	07
9	Dressing Table	10	35	AC (Window/Split with stabilizer)	07
10	Dressing Stool	10	36*	Food Processor/Mixer Grinder	07
11	Study Table	10	37	Oil Filled Heater	07
12	Study Chair	10	38	TV set	07
13	Dewan	10	39	Morning Walker	07
14*	Carpet	04	40	Treadmill	07
15	Ceiling fan	07	41*	Kitchen Chimney Hub	07
16	Geyser	07	42	Air Purifier	07
17	Heat Convector	07	43*	Exercise Cycle/Cycle/Sports Cycle	10
18	Desert Cooler	07	44*	Air Fryer	07
19	Folding Cots	10	45*	Cooking Range	07
20	Telephone table	10	46*	Dish Washer	07
21	Book Case	10	47*	Foot Massager	07
22*	Vacuum Cleaner	07	48*	Electric Toaster	07
23	Exhaust Fan	07	49*	Hand Blender	07
24	Washing Machine	07	50	Home Theatre	07
25	Generator Set	07	51*	Sewing Machine	10
26	Inverter + Battery with trolley	07			

• Items mentioned at Sr nos.14, 22, 28, 36, 41, 43 to 49 & 51 are not permitted for surrender (wherever applicable).

37. POLICY FOR TELEPHONE (LANDLINE) / MOBILE PHONE / INTERNET SERVICE PROVIDER- MOBILE HANDSET

Limit for mobile handset and combined limit for Mobile/ landline & Internet Services-

SR NO	CADRE	Cost of Mobile phone EXCL OF GST	Total Combined limit for Mobile, Landline & Internet Services excluding GST per month	Approving Authority
1	SCALE VIII	50000	UNLIMITED	ENTITLED
2	SCALE VII	40000	UNLIMITED	ENTITLED
3	SCALE VI	20000	6000 (Incumbent) 5000 (OTHERS)	ENTITLED
4	SCALE V	15000	3500(Incumbent) 3000(OTHERS)	ENTITLED
5	SCALE IV	5000 (Branch Incumbent)	2500(Incumbent) 2000 (others)	ENTITLED
6	SCALE III	-----	1500(Incumbent) 1000(OTHERS)	ENTITLED In Circles-Circle Head In Zones- Dy Zonal Manager In ZAO- ZAO Incharge In HO Div- Divisional Head
7	SCALE II	-----	1300(Incumbent) 800 (OTHERS)	ENTITLED In Circles-Circle Head In Zones- Dy. Zonal Manager In ZAO- ZAO Incharge In HO Div- Divisional Head
8	SCALE I	-----	1200(Incumbent) 700(OTHERS)	ENTITLED In Circles-Circle Head In Zones- Dy. Zonal Manager In ZAO- ZAO Incharge In HO Div- Divisional Head
	Mobile Accessories (including antivirus software): 10% of cost of mobile handset.			
1.	Combined landline / mobile facility of incumbent in charge in Scale I-III is within their entitlement. For other than Incumbent Incharges the combined landline / mobile phone facility will be applicable, if approved by competent Authority.			

	<p>Proposed combined limit for mobile, landline and Internet Services. However, internet services on standalone basis at home will be permitted along with mobile phone within overall limit</p> <p>Reimbursement of Mobile Bill (P.M) – Reimbursement of mobile bills will be made only for postpaid connections. No reimbursement is be permissible against prepaid/cash cards for mobile phone except for other officers category up to scale-III, who are not permitted higher reimbursement limit. Reimbursement for these officers will be made on declaration basis in HRMS.</p> <p>Choice of Telecom company to be left with Officers.</p>
2.	<p>Residential Telephone - upto Scale III Officers</p> <p>Combined landline/mobile phone facility of incumbent Incharges in Scale I-III is within their entitlement. For other than incumbent Incharges the combined landline/mobile phone facility will be applicable, if approved by competent authority. HO Divisions to send monthly report of higher limit sanction by their Divisional Head to GSAD-HO.</p> <p>The said facility will be provided for performing specific job/duties and the same will be withdrawn as soon as the officer is transferred or ceases to perform the present duties for which the telephone was provided. In-charge Establishment are to ensure that no reimbursement of telephone expenses is effected as soon as the officer is transferred or ceases to perform the present duties for which the telephone facility at the residence was sanctioned.</p> <p>Officers are not entitled for landline connection at residence other than the place of posting. However, for inspecting officials, the guidelines are mentioned at point no 8b</p>
3.	<p>Reimbursement of Rental Charges to Other Officers:</p> <p>Officers who are not permitted higher reimbursement limit and officers under probation may be allowed reimbursement of Telephone Charges for fixed line phones/postpaid mobile phone/Internet Service Provider subject to a maximum of Rs. 400/- per month which include all type of services. Pre-paid connection may also be permitted.</p>
4.	<p>Telephone Reimbursement to Personal Assistant</p> <p>An amount of Rs.300/- + Tax per month may be sanctioned to employees (Award Staff) working as Personal Assistants to Circle Heads and Executives in Scale VI and above & also to the officers working as PA to Executive Director, MD & CEO.</p>
5.	<p>Reimbursement of Mobile Expenses of</p> <p>MD/EDs/GMs and GSAD pool drivers may be reimbursed an amount of Rs 250/- pm lump sum in respect of drivers and drivers engaged in VIP duties respectively, on</p>

	Personal Drivers	undertaking basis towards payment of telephone expenses. The amount will be reimbursed to executives' along with the salary reimbursement for drivers.
6.	Other Guidelines	<p>Choice of opting the best available tariff plan of telecom company and also the choice of telecom company may be left with the officers within their overall monetary limits. However, cost effectiveness must be taken into account by the officer so as to minimize the total Bank's revenue expenditure on Telecommunication.</p> <p>Mobile phone/ Internet Service Provider connection should be in the name of the concerned officer.</p>
7.	ISD/ Roaming Facility	<p>ISD facility on office/ residential telephone will not be permitted except to the offices dealing in overseas operations & any other officers as per business requirement on merits, subject to the approval of the same from the competent authority within entitlement i.e. For Head Office – CGM/ GM(GSAD) and for Branches/ other officers in the Zone- Zonal Manager/ CGM.</p> <p>Permanent ISD/ International Roaming Facility will NOT be allowed on Bank's mobile phone to any officer except with the specific sanction of MD & CEO based on the business requirement.</p> <p>Further, ISD/ISD Roaming facility will be allowed to officers of rank GM/DGM/AGM during their official visits abroad viz to attend seminar, training etc. and the authority competent to sanction this facility is GM GSAD/ZM and per day ceiling limit for same will be Rs 500/-. Please note that prior permission be obtained for availing this facility before proceeding on the official tour and the same will stand withdrawn automatically as soon as the officer returns back.</p> <p>Further keeping in view the abundant availability of Free Wi-Fi facility in almost all the parts of the globe, right from the Airport to the work place/hotels and also different modes of transport, the concerned official should avoid using the Data Roaming which is very costly. Free communication channels like whatsapp etc MUST be used through WiFi as far as possible.</p>
8.	Other Operative Guidelines	
8a.	Office Telephone	Every office of the bank, as far as possible, should be provided with a telephone. Authority to sanction as per

		Annexure-I. Branches to ensure economical use of telephone. During audit and visit by Sr. Officers it should be cross checked.
8b.	Inspecting Officers (Touring & Concurrent Auditors)	Inspecting Officers (Touring & concurrent Auditors) can exercise their option of availing residential landline telephone facility at place of posting or at family headquarter within the overall monetary limit. This facility of availing landline telephone other than place of posting is not entitled as such competent authority to sanction such facility is DGM of concerned Zonal Audit Office.
8c.	Transferred Officers	Telephone/Internet Service Provider installed at the residence at the previous place of posting will be withdrawn on transfer of officer. However the officer can retain the landline connection / Internet Service at previous place of posting for 2 months or till he gets accommodation whichever is earlier.
8d.	Retired Officers	<p>In case of retirement of an officer, the facility of telephone/ Internet Service Provider, if already provided at the residence on the date of retirement may be retained for a maximum period of two months subject to the condition that all charges on account of local/STD calls/Data Usage in excess of free limit allowed by Service Provider will be borne by the officer himself/herself & only Rental Charges will be paid by the Bank.</p> <p>In terms of Govt. guidelines, only officers who are living in "Bank's Flats" or in houses leased in the name of the Bank have been allowed the facility of retention of telephone for a period of two months after retirement. Accordingly, the officers who are paid HRA or are living in self-owned house or in a house for which, the Bank is reimbursing rent, will not be eligible to the above facilities.</p> <p>On transfer/retirement of the officers the following information should invariably be furnished:</p> <ul style="list-style-type: none"> ➤ Dynamic STD Code Number of the telephone. ➤ Date of surrendering of telephone. ➤ Copy of the last telephone bill, duly paid.
9.	Permanent Mobile Phone numbers of Branches.	<p>In addition to landline phone in branches headed by MMG Scale III and above, in Urban and Metro Areas will have one Mobile Connection in name of the Bank.</p> <p>However CH to ensure to surrender one landline number of the branch where more than three landline numbers are</p>

		<p>working.</p> <p>When BM of above specified branches is transferred from the branch, the SIM card provided at the branch should be retained in the branch.</p> <p>Branch specific mobile connection will help in facilitating our esteemed customers to get replies to various queries and reduce foot falls in branch offices.</p> <p>Mobile being preferred mode of communication, Customers will not have to change contact numbers of Branch Manager even on change of Incumbent/BM.</p> <p>The Instruction for other offices (other than mentioned above) are as under:</p> <p>On transfer of BM/Circle Head to other office, mobile connection will not be changed and the new incumbent joining the Circle.</p> <p>Office/Branch Office will continue to use the mobile connection used by the Officer transferred.</p> <p>This arrangement will be reviewed after 6 months by MD & CEO for extension of this facility to remaining offices.</p>
10.	Other facilities provided by service Providers	<p>Certain telecom companies are providing city wise Intercom facilities to Basic Telephone Subscribers either free or at nominal cost per month per connection or so over and above the rentals per month per line basis in a cluster of residences, like complex of Cooperative group housing societies, Local Development authorities' housing schemes etc. with Maximum 300 dwelling units. Number of group members and per month charges may vary from company to company.</p> <p>The calls made within the group are free just as on EPABX.</p> <p>MTNL, BSNL, RELIANCE, AIRTEL, VODAFONE etc. have issued various Tariff Plans for the landline subscribers and the subscribers may opt any plan as per their requirement and derive the benefits under most suitable plan.</p> <p>Circle Heads may take a view about the economics of the scheme after studying the expenditure pattern of each bill and requirement of STD facility of a particular office on the basis of average of three months expenditure under this head and suitable instructions be issued to their offices to change office plan according to the usage to make the bill</p>

		<p>economical and should continue to review in future also if some more economical plan comes into effect.</p> <p>However, the bank will reimburse the expense within the overall monetary limit.</p>
11.	Depreciation on Mobile phones	<p>33.33% per annum.</p> <p>With a view to amortize the Mobile Phone within their estimated useful life, Depreciation on Mobile Phone instruments will be calculated at the rate as applicable to Laptop (33.33% per annum).</p>
12.	<p>Replacement of Mobile Phone instruments after 3 years:</p> <p>On Promotion</p>	<p>Old Mobile Phone can be replaced after 3 years & not required to be surrendered, book value of the same will be written off. Further, GM (GSAD) for staff working in Head Office and concerned Zonal Manager / CGM for staff working in field will be Competent Authority to change Mobile Phone on emergent circumstances before 3 years.</p> <p>In case of promotion, the employee will be allowed to purchase mobile handset subject to following conditions:</p> <ul style="list-style-type: none"> ➤ Existing mobile set has completed one year of life; and ➤ Employee has to pay Book value of existing mobile handset.
13.	<p>Disposal of Mobile Phone in case of Superannuation</p> <p>Disposal of Mobile Phone in case of VRS/ CRS/ Termination</p>	<p>Mobile Phone completed one year: Mobile Phone may be retained by the Senior Executives on superannuation with a payment of Rs.100/-. And the rest outstanding amount will be written off to the debit of revenue head "Misc. Exp.- HO sanction not specified"</p> <p>However, Mobile Phone not completed one year, the concerned employee will be charged as under:</p> <p>Upto 6 months-2/3rd of the book value</p> <p>Above 6 months upto 1 Year-1/3rd of the book value</p> <p>However the mobile phone provided will not be surrendered & the balance will be written off to the debit of Revenue Head "Misc. Exp.- HO sanction not specified".</p> <p>Mobile phone to be retained after recovery of book value.</p>
14.	Disposal of Mobile Phone in	Mobile phone provided need not be surrendered. Mobile phone to be retained by family members. It is to be written

	case of Death of Senior Executive	off to the debit of Revenue head "Misc. Expenditure- HO sanction not specified".
15.	Other Guidelines FOR CAPITALISATION OF MOBILE HANDSET	<p>Monthly Expenditure over and above the entitled limit will be borne by the concerned officers, unless the excess expenditure is confirmed by competent authority.</p> <p>The Competent Authority to confirm the expenditure over the limit is in Field-ZM & HO-GM GSAD.</p> <p>All the Officers entitled for the facility of mobile Phone will carry the Mobile Phone instrument on transfer subject to their eligibility for mobile phone at their new place of posting.</p> <p>Concerned officers will ensure that the accounting entries in respect of mobile phones are being transferred as per the procedures laid down for Transfer in/Out of SFF items and no entry should continue to outstanding in books of previous office.</p> <p>The cost of instrument will be debited to Capital Expenditure - SFF, while the rental and call charges will be debited to Revenue Expenditure - Telephones. The concerned offices will maintain complete record as per the bank rules.</p>
16.	Other Guidelines- Landline Telephone	<p>Shifting charges, accessories charges etc. will be paid only if shifting is done with the prior sanction of the Competent Authority. No late fee is admissible.</p> <p>Internet charges for using landline will not be payable over and above the prescribed combined limit.</p> <p>-Officers entitled for telephone can avail STD facility on residential telephone and mobile phone within the overall limits applicable to them.</p> <p>-In case an officer, who is entitled to residential telephone, is having telephone connection at the residence in his/ her name, the bills pertaining to such telephone may be reimbursed by the Bank subject to the prescribed limit.</p> <p>-Reimbursement of telephone bill which is in the name of officer or spouse can be allowed.</p> <p>-Calls made over and above the monetary limits will be payable by the concerned officers unless the excess calls are confirmed by the competent authority.</p>

Annexure-I

S. No.	Facility	Competent Authority
1	OFFICE TELEPHONE(Per Office) (i) Upto 3 lines (ii) Upto 5 lines (iii) Above 5 lines	(i) Incumbent In-charge of VLB office (ii) CM-HO,GSAD/CO /Other office (iii) AGM,DGM,GM-HO,GSAD/CO
2	FAX,EPABX (Per office) (within the financial sanction of Competent Authority as per power chart) i. Upto5 lines ii. Above 5 lines and all other case.	i. Incumbent In-charge of VLB office not less than Scale IV ii. Circle Head/ ZM/ DGM/ GM)
3	Transferred Officers Retention of Telephone at previous place of posting	(i)For HO Divisions :GM-GSAD (ii)In Field : ZM
4	Centrex (Intercom) Facility Offered by MTNL/BSNL	i)For HO Divisions :GM-GSAD (ii)For Circles :CH (iii)For ZO : ZM
5	ISD Facility on Office/residential Telephone Officers posted at HO Officers posted at ZO & Field	GM-GSAD ZM
6	ISD/International Roaming (Mobile) i. Permanent ii. Temporary after Prior Permission to AGM/DGM/GM (Visit abroad for official purpose to attend seminar, training etc.)	i) MD & CEO ii) GM GSAD

38. FACILITY OF BANK'S VEHICLE FOR SENIOR EXECUTIVES

(A). Eligibility, Make, Cost

Keeping in view, the models and variants available in the market, it has been decided to provide vehicles of any petrol variant, make & model of reputed company like Maruti Suzuki, Hyundai, Honda, Toyota etc. within under mentioned limit. The make and model will be decided by a committee of GMs at HO, and a committee headed by Zonal Manager for field at the time of procuring the vehicles, based on its availability on GeM portal and easy accessibility of Service Stations of the said model for after sale maintenance.

Rank of the Officers	Approved Make & Model of Bank Cars	Cost (Exclusive of GST) Ex-Showroom Price
Chief General Manager	Any petrol variant (BS VI and above) within the limit	Rs.12.00 lakh
General Manager / Zonal Managers	Any petrol variant(BS VI and above) within the limit	Rs. 9.00 lakh
DGM	Any petrol variant(BS VI and above) within the limit	Rs. 8.00 lakh
AGM	Any petrol variant(BS VI and above) within the limit	Rs. 6.00 lakh
LDM/ Secy. Off.	Bolero Jeep, AC (M&M),	Rs. 6.50 lakh

(B). Power for Purchase/Allocation of Budget for Vehicle

Permission for purchase/allocation of budget for vehicle is required to be sought from GM/CGM (GSAD), being the competent authority in the matter.

Any make of petrol variant within prescribed limit, of reputed company which is available on GeM Portal or as decided by Purchase Committee will be purchased.

No SUV is to be purchased within this limit. LDMs/ Security Officers will be provided Jeep, Mahindra Bolero/ Marshal.

(C). Maintenance of Bank's Vehicles

A limit of Rs. 20000/- per half year is fixed for maintenance and accessories of vehicles. Any expenditure beyond this limit will require approval of competent authority i.e. CGM/GM-GSAD.

Bank's vehicle should be got serviced / repaired from Company Authorized Service Center only. The bills in respect of all repairs should be verified by the officer to whom the vehicle is allotted.

It is required that the Officer who have been allotted car should make himself conversant with the instructions given in the operator's manuals supplied by the manufacturers of the vehicles /batteries and must ensure that these instructions are followed meticulously by the drivers. This will not only extend the life of the vehicles, tyres and batteries but also prevent frequent breakdowns.

It should be ensured that the drivers engaged (both bank employees and private drivers) are holding valid driving license.

All bank vehicles should be insured comprehensively covering all risks. In case of any accident or theft of the vehicle, information should be sent immediately to the Circle Office/Zonal Office/GSAD: HO, as the case may be, and FIR should be lodged with nearby police station. Necessary information should also be sent to the Insurance Co. as per the terms of policy.

(D). Vehicle History Sheet

Every bank vehicle should have a history sheet maintained at the office to which it is attached. The history sheet should contain the following particulars:-

- 1) Date of purchase:-
- 2) Make and model of the vehicle:-
- 3) Engine No. _____ Chassis no. _____ Registration No. _____
- 4) Cost price:-
- 5) Details of accessories provided/fitted with dates:-
- 6) Tyre(s) replacement details:-
- 7) Battery replacement details:-
- 8) Due date of insurance:-
- 9) Particulars regarding all repairs in officer's vested power & Higher Authority:-
- 10) Name of the officer to whom the car has been allotted with date:-
- 11) Date of transfer from one office to another, if any:-
- 12) Any other information:-

Original documents i.e. RC, Insurance etc. in respect of bank's cars/jeeps/cash vans should be safely kept with the officer concerned and the attested copy of the registration certificate along with valid original Insurance policy and Pollution control certificate in original should be kept with the vehicle/driver. These being important documents, proper record of their receipt and delivery should be maintained in a register.

(E). Personal use of Bank's Car

The facility of personal use of bank's car is available to the Officers subject to the following conditions:-

The officers who use bank's car for personal purpose would be required to pay a sum of Rs.150/- per month for such use.

The officers will maintain a log book with the following columns:-

- a) Date
- b) Particulars of journey.
- c) Meter reading at the commencement of journey.
- d) Meter reading at the end of journey.
- e) Mileage of official use.
- f) Mileage of personal use.
- g) Signature of the officer.
- h) Total for the month.

Bank's car may be used for personal purpose (250 km per month for LDM & Security Officers) up to a maximum of 500 Kms per month which can be accumulated on half yearly basis i.e. 3000/ 1500 Kms per half year from 1st January to 30th June and from 1st July to 31st December subject to the condition that maximum distance in a single to and fro journey for personal use will not exceed 1000/ 500 Kms. The credit of 3,000/1500 Kms for personal use may be given in the beginning of half year and all journeys beyond this limit for personal use may be debited to the account of the concerned Officer @ Rs3.50 per Km.

It should be ensured that vehicles give minimum average mileage in normal conditions. In case vehicle gives fuel average less than the stipulated norms, the corrective measures are taken immediately.

Bank's vehicle will be utilized only for bank's business by the officers who are not entitled for personal use even if they are officiating in higher capacity.

(F). Replacement of Tyres

The useful life of the tyre has been assessed up to 45000 Kms in normal conditions and these may be replaced only after covering said mileage, if the tyre is not roadworthy and requires replacement. Further tyres & Battery should be replaced under buy back arrangement of old tyres/battery.

In emergent circumstances where replacement is necessitated before the said mileage permission should be sought from GM/CGM (GSAD).

(G). Motor Insurance Policy

Bank's vehicles are to be insured under comprehensive insurance policy. The policy should cover bank's vehicles as well as third party damages. Insurance companies have extended the personal accidents coverage for drivers by charging nominal additional premium for covering one person as hired driver which enables WLL i.e wider legal liabilities. Keeping in view the increased instances of accident, it has been decided to get the wider insurance coverage of Bank's Vehicles especially towards persons travelling in the vehicle up to the authorized capacity of the vehicle including person on the driver's seat. This will cover person driving the vehicle other than insured that is insured under compulsory cover and paid driver who is covered by separate endorsement.

Accordingly, henceforth, all vehicles will be got insured as per the said provisions and where the vehicles are already insured under the comprehensive insurance policy, the remaining period will be covered with the wider insurance coverage clause by taking up the matter with concerned insurance company.

(H). Provision In case Vehicle is not provided to eligible Officers

If car is not available / not being provided, a lump sum amount of

Rs. 25000.00 per month to AGM; and

Rs. 35000.00 per month to DGM; may be given till the time car is made available. Once the car is provided to officer he/she has to accept it and he/she will have no option to continue with this scheme of getting Rs. 25000.00 in lieu of car. This provision will not be applicable for LDMs/Security Officers. LDMs/Security Officers will continue to be guided by the conveyance scheme to the officers till the time vehicle is not provided to them.

(I). Disposal of old Vehicle

With permission of GM/CGM(GSAD) an old vehicle may be disposed of provided the vehicle has covered 125000 kms or completed 5 years from the date of purchase, whichever is earlier.

The proposal for disposal of any vehicle should contain complete information as per history sheet mentioned above to enable the sanctioning authority to take a decision. Disposal of vehicles should be done by calling sealed tenders through press advertisement and not through public auction. The advertisement should also be uploaded on our Bank's Website.

Deviation in proposed guidelines, if any, is vested with the domain Executive Director.

(J). Misuse of Bank's Vehicles

Circle Heads in Circles and DGM/AGM-SECURITY at Head Office may permit LDMs/Security Officers to park bank's vehicles at their residence in the evening, Sundays and holidays. However, the controlling authority will ensure:

That the vehicles are used for official duty only and no personal use is permitted except till allowed.

That the logbook is maintained and countersigned by the controlling authority at the end of each month.

That such LDMs/Security Officers will not be entitled for reimbursement of expenses for travel on duty by their own vehicles and under the Scheme where monthly consolidated amount is reimbursed to the Officers who do not own any vehicle

No parking charges will be paid/ reimbursed for parking the vehicles at their residence.

(K). Parking Charges

Reimbursement of parking charges will be made as under:-

For night parking – Rs.1500/- per month on declaration basis, where parking is not available at residence.

For day parking – On actual basis on production of receipt.

In case of LDMs/Security Officers, who have to keep their vehicle overnight at office, actual expenses will be made (only for offices where parking space is not available).

The said expenses should be made once in a month against the written request of the concerned executive/Officer and be paid to the debit of Misc. Exp. HO Sanction.

(L). Other Guidelines

1. The officer must maintain Log Book on regular basis and place the same along with the monthly statement of petrol expenses and repair expenses to the Circle/ Divisional Head. This statement must be duly signed by the concerned officer only.
2. The statement of the vehicle allotted to AGM / Dy. Circle Head will be placed on monthly basis to Departmental Head / Divisional Head / Circle Head.
3. The vehicle statement of Departmental Head / Divisional Head / Circle Head will be placed to CGM/ GM (HO) / ZM every month
4. The vehicle statement of GM (HO) / ZM will be sent every month to GSAD, Head Office.
5. Repair and monthly monitoring of vehicles allotted to DGM / AGM ZAO will be placed to GM - IAD every month.

6. It is further reiterated that non-maintenance of proper log book will be treated as willful concealment of facts by the concerned officials and it will be dealt under vigilance category.

7. Use of bank's car by the Officer to whom the car is allotted for journeys from residence to office and back will be treated as duty runs.

8. The facility of bank's car for personal use is not available to the LDMs/Security Officers (except wherever allowed) who have been provided with car/jeep for development/monitoring of business and they should ensure to park the vehicle at bank's premises after completion of duty, however, they can park the vehicle at their residence on approval from competent authority

9. In case car allotted to officers is sent for repair and is in workshop for more than two days actual expenses of conveyance may be allowed including from Residence to Office and back.

10. The officers, including LDMs and Security Officers when provided bank's car/jeep, are entitled to reimbursement of salary of drivers not exceeding limits specified / advised by HRDD from time to time. It may be noted that such drivers are engaged by the concerned officers purely as a private arrangement. The amount should be paid to the concerned officer only against receipt and not to the driver. Present prescribed limit at various places as fixed by HRDD is as under:-

At Delhi, Mumbai, Kolkata & Chennai	Rs 17000/- plus Rs 1500/- cleaning charges PM
At Other Places	Rs 16000/- plus Rs 1500/- cleaning charges PM

11. In case the car provided to an officer is driven by himself and driver is not engaged by him through private arrangement, cleaning charges to be reimbursed are as under:-

Major A Class cities	Rs. 500/- pm
Area I	Rs. 400/- pm
All other centers	Rs. 300/- pm

12. The said reimbursement should be made once in a month against the written request of the concerned executive/Officer and be paid to the debit of Misc. Exp. HO Sanction.

13. Traffic violation challans to be checked and paid on regular basis by respective Executives to whom vehicle has been allocated.

14. Issue and recharge of Fast Tags to be taken care by respective Branch/ CO/ ZO/ ZAO/ Divisions at HO/ Other Offices etc. as per guidelines issued by GBD, HO.

39. CHARGES ON CREDIT CARDS OF STAFF / EX-STAFF

The interest rate on credit cards for staff /Ex-staff for non-payment of outstanding balance within due date, will be levied @1.5% per month.

40. REIMBURSEMENT OF UNIFORM (SUMMER AND WINTER) BILLS, SHOES & LIVERIES

The purchase of Uniform (Winter/Summer), Shoes & Liveries and claim from the respective offices, is allowed on the basis of Production of Bill including GST. The limit of amount for purchasing Summer/Winter uniform, Shoes & Liveries as under:-

Particulars		Amount (in Rupees) per set	Nos. of Sets	Frequency
Summer Uniform	Armed Guard	1502.00	3	Once in two years
	Other than Armed Guard	1113.65	3	Once in two years
Winter Uniform	Armed Guard	3157.00	1	Once in three years
	Other than Armed Guard	3001.35	1	Once in three years
Winter Uniform for Hill Stations	Armed Guard	3157.00	1	Once in a year
	Other than Armed Guard	3001.35	1	Once in a year
Shoes		1000	1	Once in two years
Turban		The Cloth amount of Rs.300/-		Once in two years
Socks (woolen & Cotton)		Rs. 75/-		Once in two years
Caps		Rs. 50/-		Once in two years
Leather Belt		Rs.120/-		Once in two years
Leather Pouch for ammunition to Armed Guard		Rs. 50/-		Once in two years

CONDITION FOR SUMMER UNIFORM

1. In terms of the Bipartite Settlement all permanent full time members of subordinate staff as well as permanent part time workmen of subordinate cadre working for not less than six hours per week, are to be supplied with three sets of Terry Khadi uniform once in two years.
2. At hill stations, one set of woolen uniform every year and one set of Terry Khadi uniform once in three years is to be supplied in lieu of the uniforms stated in 1 above.

3. If the majority of the subordinate staff of all the offices of a bank in a place request the management sufficiently in advance, one additional set of Terry Khadi uniform is to be supplied every 18 months to the entire subordinate staff in lieu of the set of woolen uniform to be supplied once in three years.
4. Watchmen, Armed Guards, Electricians, Air-conditioning plant helpers and drivers are also to be supplied with one pair of shoes once in two years.
5. Turbans are to be supplied to Sikh members of the subordinate staff or such other members of the staff who have been getting these in the past and wear the same while on duty.
6. The cost of one set of summer uniform other than security guards does not exceed **Rs.613.65** (excluding stitching charges).
7. The cost of one set of summer uniform of security guards does not exceed **Rs.952.00** (excluding stitching charges).
8. Lady members of staff will be provided with uniform as per specifications within the overall cost limit i.e. **Rs. 613.65** per uniform.
9. A set of uniform for male members of the staff consists of one pant and one full sleeves tie collar bush -shirt with two pockets.
10. Lady members of the staff are to be provided with Terry Cotton consisting of Kameez, Salwar and Dupatta or alternatively, Saree, Blouse and one Petticoat.
11. For **Armed Guards**, the uniform will be **collared safari suit** hence forth the shirt will have two pockets on top and two at the bottom on shirt.
12. The uniform should be of white colour for male members of the eligible sub-staff and white or grey for the eligible lady members of the staff.

The stitching charges of summer uniform mentioned as under

Particulars	Amount (in Rupees)
Stitching charges for Armed guards	Rs. 550/-
Stitching charges for other than Armed guards	Rs. 500/-

CONDITION FOR WINTER UNIFORM

1. All permanent subordinate staff posted at the places, other than hill station may be provided with one set of winter uniform once in three years.
2. The employees posted at hill station (as decided by central/state Government) and at places situated at a height of and over 1500 meters and those transferred from and to Hill stations one set of winter uniform may allow as per the provision of Bipartite settlement dated 05.01.1987.
3. Under the directions of the Government of India, for the purpose of uniform, woolen cloth manufacture by Khadi Gramodoyog has to be

purchased. In case branches find any difficulty in procuring cloth in the prescribed colour within the permissible range manufactured Khadi Gramodyog, they may purchase Terry wool cloth of any standard mill within overall limit.

4. The cloth of colour should be blue for the drivers and grey for other subordinate staff.
5. All the drivers will be provided a captain's cap of blue colour as a part of their Uniform within overall cost of his eligibility.
6. For female employees of subordinate staff, Uniform will consist of a ladies coat, a plain saree and Blouse of Grey colour. In alternative, in addition to the coat, a kameez, salwar and dupatta of the prescribed colour of the uniform may be provided.

THE STITCHING CHARGES OF WINTER UNIFORM MENTIONED AS UNDER

Particulars	Amount (in Rupees)
Stitching charges for all subordinate staff	Rs. 1650/-

It is reiterated that the managers should ensure that members of subordinate staff attend the office in proper uniform provided to them and not in a dress of their own choice. In case anyone is found without proper uniform, he/she should not ordinarily be allowed to join the duty for that day and he/she should be marked as absent. The subordinate staff who provided uniform but are found not wearing such uniform while on duty will be deemed to have committed a minor misconduct and attracts the disciplinary action.

41. CHARGES & SERVICE CHARGES OF DEPOSITORY SERVICES

In case of AMC charges for staff, it is decided to waive off the Charges of Rs.115/- per year of Staff members.

42. SCHEME FOR COMPASSIONATE APPOINTMENT TO A DEPENDENT FAMILY MEMBER OF A DECEASED EMPLOYEE/EMPLOYEE RETIRED ON MEDICAL GROUNDS

The Scheme for Compassionate Appointment to a dependent family member of a deceased employee/employee retired on medical grounds due to incapacitation before reaching the age of 55 years was circulate vide PAD circular No. 236 dated 25.09.2014 as per Government guidelines, in terms of approval accorded by the Board in its meeting held on 19.09.2014.

The Scheme covers all cases where death of the employee occurs while in service on or after 05.08.2014.

2. Subsequently, in terms of Government letter dated 05.12.2014 forwarded by IBA permitting all Public Sector Banks to have both the option i.e Compassionate Appointment or Payment of Lump sum Ex-gratia amount , the same was approved by the Board in its meeting held on 23.12.2014 and circulated vide PAD Circular No. 244 dated 3rd January 2015.

3. In order to bring an element of objectivity in assessment of proposal and to maintain uniformity and transparency in assessing the financial condition of a family, it is decided to set a standardized formula for assessing the financial condition of a family at minimum 60% of the last drawn gross salary (net of taxes) of the employee concerned.

3.1 A copy of the Revised Scheme is enclosed as **Annexure – A**.

3.2 Application for employment of dependent of a bank employee dying while in service/ retired on medical grounds is enclosed as **Annexure –B, B1**.

3.3 Proposal to be compiled by the Branch/Circle Office is enclosed as **Annexure – C, C1**.

3.4 A check-list for submission of proposal under the Scheme is enclosed as **Annexure – D**.

4. Circle office will forward the said applications duly recommended to the respective Zonal Offices, keeping in view the eligibility criteria with regards to age/ qualification and also financial condition of the family and Zonal Offices will forward the case along with the recommendations of Zonal Managers.

1. NAME OF THE SCHEME:

The Scheme is to be called the “**SCHEME FOR COMPASSIONATE APPOINTMENT TO A DEPENDENT FAMILY MEMBER OF A DECEASED EMPLOYEE/ EMPLOYEE RETIRED ON MEDICAL GROUNDS DUE TO INCAPACITATION BEFORE REACHING THE AGE OF 55 YEARS**”.

2. OBJECT OF THE SCHEME:

To enable family of a deceased employee/employee retired on medical grounds due to incapacitation before reaching the age of 55 years, tide over the sudden financial crisis.

3. DEFINITIONS UNDER THE SCHEME :

- ii) ‘Employee’ would mean and include only a confirmed regular employee who was serving full time or part-time on scale wages, at the time of death/retirement on medical grounds, before reaching age of 55 years. The term does not include any one engaged on contract/temporary/casual or any person who is paid on commission basis.
- iii) ‘Bank’ means Punjab National Bank.
- iv) ‘Board’ means Board of Directors of Punjab National Bank.
- v) ‘Competent Authority’ means an Official as approved by the Board in terms of the Scheme.
- vi) ‘Executive Director’ would mean Executive Director of Punjab National Bank.
- vii) ‘General Manager’ would mean General Manager of Punjab National Bank, an Executive of the Bank designated as such, and would include an Executive who may work or officiate in a stop-gap arrangement as such, irrespective of his actual designation.
- vii) ‘Scheme’ would mean “**SCHEME FOR COMPASSIONATE APPOINTMENT TO A DEPENDENT FAMILY MEMBER OF A DECEASED EMPLOYEE/ EMPLOYEE RETIRED ON MEDICAL GROUNDS DUE TO INCAPACITATION BEFORE REACHING THE AGE OF 55 YEARS**”

4. COVERAGE

4.1 To a dependent family member of a permanent employee of the Bank who -

- a) dies while in service (including death by suicide)
- b) is retired on medical grounds due to incapacitation before reaching the age of 55 years. (Incapacitation is to be certified by a duly appointed Medical Board in a Government Medical College/Government District Head Quarter Hospitals/Panel of Doctors nominated by the Bank for the purpose).

4.2 For the purpose of the Scheme, "employee" would mean and include only a confirmed regular employee who was serving full time or part-time on scale wages, at the time of death/retirement on medical grounds, before reaching age of 55 years and does not include any one engaged on contract/temporary/casual or any person who is paid on commission basis.

5. DEPENDENT FAMILY MEMBER

- 5.1 Spouse; or
- 5.2 Wholly dependent son(including legally adopted son); or
- 5.3 Wholly dependent daughter (including legally adopted daughter); or
- 5.4 Wholly dependent brother or sister in the case of unmarried employee

6. AUTHORITY COMPETENT TO MAKE COMPASSIONATE APPOINTMENT

6.1 Chairman & Managing Director.

6.2. Executive Director holding current charge of Chairman & Managing Director.

6.3. Board of Directors in special types of cases.

6.4. While dealing with proposals for appointment on compassionate grounds in otherwise eligible cases, where disciplinary action was pending against the deceased employee/employee retired on medical grounds or if the deceased employee was involved in serious financial irregularities, embezzlement of funds, committing frauds, etc., bank will continue to abide by the guidelines issued by the Government of India, requiring consideration and decision in each case by the Board of the Bank/Authority appointed by the Board.

7. POSTS TO WHICH APPOINTMENTS CAN BE MADE

7.1 The appointment shall be made in the **clerical** and **sub-staff cadre** only.

8. ELIGIBILITY

8.1 The family is indigent and deserves immediate assistance for relief from financial destitution.

To ensure this the compassionate appointment is to be granted only if the monthly income of the family from all sources is less than 60% of the last drawn monthly salary (net of taxes) of the employee.

Calculation of monthly Income

(A) Terminal Benefits

- a. Provident Fund
- b. Gratuity
- c. Leave Encashment
- d. Any other amount paid under Bank's Scheme(s) /NPS

Sub-total (A)

(B) Liabilities:

- a. Loans taken from bank and/or other financial institutions with the prior approval of the bank.
- b. If death is on account of prolonged illness and hospitalization, any unreimbursed expenses can be considered as liabilities.
- c. Personal borrowing from friends/ relatives can be considered under liabilities if the same was taken through proper Banking Channels but not prior to one year from the date of death, and proof of the said transfer of the respective amounts is shown to the satisfaction of the bank.

Sub-total (B)

(C) Net corpus of terminal benefits (C) (C = A-B)

(D) Investments

- a. Deposits
- b. NSCs
- c. PPF
- d. LIC Policies
- e. Others

Sub-total (D)

(E) Details of movable property, if any, held and monthly income derives there from.

(F) Details of immovable property, if any, held and monthly income derives there from.

(G) Monthly income of the family from all sources

- a. Monthly interest at the bank's maximum term deposit rate on the net corpus of terminal benefits at staff rate prevailing on date of death (C)
- b. Monthly income from investments (D)
- c. Monthly income from movable and immovable property
- d. Monthly income of dependent family members
- e. Any other monthly income.

Total monthly income of the family (G)

(H) Salary (net of taxes) of deceased employee:

- a. Notional Gross salary of the employee for the complete month in which he/she has expired.
- b. Amount of notional tax on (a) above.
- c. Notional monthly salary (net of taxes) (a-b)
- d. Amount to be taken into account (notional eligible amount i.e **60% of H (c)**)

Eligibility to be considered:

If the total monthly income of the family arrived at in (E) above is less than 60% of the last drawn /payable monthly gross salary (net of taxes) of the employee, compassionate appointment may be granted.

For arriving at Gross Salary, net of taxes, monthly tax liability will be worked out as per the Income Tax provisions of the immediately preceding financial year from the date of death/medical retirement due to incapacitation.

8.2 Applicant for compassionate appointment should be eligible and suitable for the post in all respects under the provisions of the relevant Recruitment Rules.

9. EXEMPTIONS

9.1 Compassionate Appointment under the Scheme are exempted from observance of the following requirements:

9.1.1 Normal Recruitment Procedure i.e., without the agency of selection like IBPS/Employment Exchange, Recruitment Board of Bank, etc.

9.1.2 The ban orders on filling up of posts issued by Government of India or any controlling authority.

10. RELAXATIONS

10.1 Upper age limit may be relaxed wherever found to be necessary. The lower age limit should, however, in no case be relaxed below 18 years of age.

(Note-1): Age eligibility shall be determined with reference to the date of application and not the date of appointment;

Note-2: Authority competent to take a final decision for making compassionate appointment in a case shall be competent to grant relaxation of age limit also for making such appointment).

11. TIME LIMIT FOR CONSIDERING APPLICATIONS

- 11.1 Application for employment under the Scheme from eligible dependent should normally be considered upto five years from the date of death or retirement on medical grounds and decision to be taken on merit in each case.
- 11.2 However, Bank can consider request for compassionate appointment even when the death or retirement on medical grounds of the employee took place long back, even five years ago. While considering such belated requests, it should, however, be kept in view that the concept of compassionate appointment is largely related to the need for immediate assistance to the family of the employee in order to relieve it from economic distress. The very fact that the family has been able to manage somehow all these years should normally be taken as adequate proof that the family had some dependable means of subsistence. Therefore, examination of such cases would call for a great deal of circumspection. The decision to make appointment on compassionate grounds in such cases may, therefore, be taken only at the Board level.

12. DETERMINATION/AVAILABILITY OF VACANCIES

- 12.1 Appointment on compassionate grounds shall be made only on regular basis and that too, only if regular vacancies meant for that purpose are available.
- 12.2 Compassionate appointment shall be made upto a maximum of 5% of vacancies falling under direct recruitment quota in clerical cadre or vacancies identified in the sub-staff category. The Bank shall hold back 5% of vacancies in the aforesaid categories to be filled by appointment on compassionate grounds. A person selected for appointment on compassionate grounds should be adjusted in the recruitment roster against appropriate category, viz., SC/ST/OBC/General Category, depending upon the category to which he/she belongs.
- 12.3 Widow appointed on compassionate ground upon re-marriage will be allowed to continue in service, even after re-marriage.

13. MISSING EMPLOYEE

Cases of missing employees are also covered under the scheme for compassionate appointment subject to the following conditions:-

- 13.1 A request to grant the benefit of compassionate appointment can be considered only after a lapse of at least 2 years from the date from which the Employee has been missing, provided that:
- (i) an FIR to this effect has been lodged with the Police,
 - (ii) the missing person is not traceable, and
 - (iii) the competent authority feels that the case is genuine;
- 13.2 This benefit will not be applicable to the case of an Employee:-
- (i) who had less than two years to retire on the date from which he has been missing; or
 - (ii) who is suspected to have committed fraud, or suspected to have joined any terrorist organization or suspected to have gone abroad.
- 13.3 Compassionate appointment in the case of a missing employee also would not be a matter of right as in the case of others and it will be subject to fulfillment of all the conditions, including the availability of vacancy, laid down for such appointment under the scheme;
- 13.4 While considering such a request, the results of the Police investigation should also be taken into account; and
- 13.5 A decision on any such request for compassionate appointment should be taken only at the level of the Chairman & Managing Director of the Bank.”

14. PROCEDURE

- a) The prescribed proforma for ascertaining necessary information and processing the cases of compassionate appointment is enclosed as per **Annexure-B & C**. Check list is available at **Annexure- D**.
- b) Some suitable Officer from the concerned Branch/Circle/HO Division, as the case may be, would meet the members of the family of the employee in question immediately after his death to advise and assist them in getting appointment on compassionate ground. The applicant should be called in person at the very first stage and advised in person about the requirements and formalities to be completed by him/her.
- c) An application for appointment on compassionate ground shall be considered by the Committee of officers consisting of three officers as under:
 - General Manager – HRMD in his absence GM-HRDD– Chairman of the Committee
 - Deputy General Manager or Asst. General Manager– HRMD– Member

- Deputy General Manager or Asst. General Manager– HRDD – Member

The Committee shall meet during the second week of every month to consider cases received during the previous month. The applicant may also be granted personal hearing by the committee, if necessary, for better appreciation of facts of the case. The recommendation of the committee shall be placed before the Competent Authority for a decision. If the Competent Authority disagrees with the committee's recommendation, such cases may be referred to the Board for decision.

15. UNDERTAKING FOR MAINTENANCE OF THE FAMILY OF THE DECEASED EMPLOYEE

The person appointed on compassionate grounds under the Scheme, shall give an undertaking in writing as per **Annexure-B** that he/she will maintain properly the other family members who were dependent on the deceased employee in question, and in case it is proved subsequently (at any time) that the family members are being neglected or are not maintained properly by him/her, his or her appointment may be terminated forthwith. This clause shall be incorporated as one of the conditions in the offer of appointment applicable only in the case of appointment on compassionate ground.

16. REQUEST FOR CHANGE IN POST/PERSON

When a person has been appointed on compassionate ground to a particular post, the set of circumstances, which led to such appointment should be deemed to have ceased to exist. Therefore –

- a) He/she should strive in his/her career like his/her colleagues for future advancement and any request for appointment to any higher post on considerations of compassion shall invariably be rejected.
- b) An appointment on compassionate ground cannot be transferred to any other person and any request for the same on consideration of compassion shall invariably be rejected.

17. SENIORITY

A person appointed on compassionate ground in a particular year may be placed at the bottom of all the candidates recruited/appointed through direct recruitment, promotion, etc. in that year, irrespective of the date of joining of the candidate on compassionate ground.

18. TERMINATION OF SERVICE

The compassionate appointment can be terminated on the ground of non-compliance of any condition stated in the offer of appointment after providing an opportunity to the compassionate appointee by way of issue of show cause notice asking him/her to explain why his/her services should not be terminated for non-compliance of the condition(s) in the offer of appointment and it is not necessary to follow the procedure prescribed in the Disciplinary Action and Procedure therefor.

In order to check misuse of this provision, the power of termination of service for non-compliance of the conditions in the offer of compassionate appointment shall vest only with the Chairman & Managing Director of the Bank.

19. GENERAL

- i) Appointment made on grounds of compassion shall be done in such a way that persons appointed to the post do have the essential educational and technical qualifications and experience required for the post consistent with the requirement of maintenance of efficiency of administration.
 - ii) It is not the intention to restrict employment of a family member of the deceased or medically retired sub-staff employee to an erstwhile sub-staff post only. As such, a family member of such erstwhile sub-staff employee can be appointed to a clerical post for which he/she is educationally qualified, provided a vacancy in clerical post exists for this purpose.
 - iii) Compassionate appointment shall be made available to the person concerned if there is a vacancy meant for compassionate appointment and he or she is found eligible and suitable under the scheme.
 - iv) Requests for compassionate appointment consequent on death or retirement on medical grounds of erstwhile sub-staff may be considered with greater sympathy by applying relaxed standards depending on the facts and circumstances of the case.
 - v) Compassionate appointment will have precedence over absorption of surplus employees and regularization of temporary employees.
-

APPLICATION FOR EMPLOYMENT IN THE BANK
ON COMPASSIONATE GROUNDS

(TO BE FILLED AND SIGNED BY APPLICANT FROM FAMILY OF DECEASED EMPLOYEE)

(TO BE SUBMITTED IN DUPLICATE)

Date_____

THE GENERAL MANAGER
PUNJAB NATIONAL BANK
HUMAN RESOURCE MANAGEMENT DIVISION
CORPORATE OFFICE, DWARKA
NEW DELHI.

A. PARTICULARS OF THE APPLICANT:

1. Name of the Applicant :
2. Date of Birth :
3. a. Place of birth :
- b. State which he/she belongs to :
4. Details of deceased employee in whose place employment is being sought:
 - a. Name :
 - b. PF No. :
 - c. Designation :

- d. Date of Birth :
- e. Last place of posting :
- f. Circle :
- g. Category:SC/ST/OBC/Gen :
- h. Date of Death/Retirement on medical grounds :
- i. Cause of death :
- j. Total length of service rendered :
- k. Whether permanent employee :
5. Relationship with the deceased Employee :
6. a. Details of Educational Qualifications:

Name of the examination passed	Year of passing	Name of the School/college	Subjects studied	% of marks obtained

b. Other qualifications, if any, with details thereof:

7. Past experience, if any, with details:

B. PARTICULARS OF ALL DEPENDANT FAMILY MEMBERS OF THE DECEASED EMPLOYEE (If some are employed, their income and whether they are living together or separately)

Name	Relationship with deceased employee	Age (in completed Yrs.)	Educational Qualifications	Address	Marital Status	Employed or not (if employed, particulars of employment and whether living together or separately)	Income per month (in Rs.)

C. DETAILS OF ASSETS & LIABILITIES AND INCOME

I) **Immovable Properties** :

i) **House Property** :

(a) No. of House Properties :

(b) Address(es) thereof :

(c) Whether self occupied :

(d) Monthly Income, thereon :

(e) Market Value :

ii) **Landed Property:**

(a) No. of Plots/farmland owned by the
Deceased employee and family members:

(b) Details with addresses:

(c) Monthly Income, thereon:

II) Details of **Moveable property** :

Monthly income thereof, if any :

D) Details of dues settled by Bank:

Dues (Payable/paid)	Amount (In Rupees)	Outstanding Loans (including intt. payable as on date of death of Employee)	Amount (In Rupees)
Provident Fund (amount settled)		Housing Loan	
Gratuity		O/s in Clean OD	
Leave Encashment		Vehicle Loan	
Contributory Benefit Fund		Festival Loan	
Financial Aid (under staff welfare)		Society Loan with Bank's permission	
Group Insurance		Any other Loan with Bank's permission (please specify)	
H/L Waivement		Any other amount recoverable from the employee (please specify)	
Others, if any (please specify)		Amount paid, if any, towards adjustment of an o/s loan a/c out of terminal dues, where deceased employee was a guarantor/co-borrower (eg. Education loan etc)	
TOTAL (A)		TOTAL (B)	

NET AMOUNT RECEIVED FROM BANK (A-B)

E) Details of Amounts Received/Receivable from Other Sources :
(All investments to be reported as on date of death)

	Amount (in Rupees)	Amount of Loan there against, if any (In Rupees)
LIC: (For all the policies payable on the death of the deceased employee)	Sum assured:	
	Amount settled:	
Accident Insurance : Amt. Settled (apart from Bank's Group Insurance Policy)	Sum assured:	
	Amount settled:	
Amt. Received from Debit/Credit Card Insurance		
Amt. Settled under any other type of Insurance		

Cover		
Fixed Deposit : With accrued intt. thereon		
NSCs : With accrued intt. thereon		
PPF : Amt Received		
Bonds :	Face Value:	
	Amt. payable / due:	
Shares :	No. of shares:	
	Name of the co:	
	Market value per share:	
	Total value of shares:	
Any other Investment (please specify)		
	TOTAL (A)	TOTAL (B)

NET AMOUNT RECEIVED FROM OTHER SOURCES/INVESTMENTS (A-B):

F. DETAILS OF MONTHLY FAMILY INCOME INCL. PENSION :

- (e) Family Pension (Break-up as Basic+ DA)
- (f) Army Pension (Break-up as Basic+ DA)
- (g) Pension from Insurance Co., if any
- (h) Income of family members
Employed or engaged in business

DECLARATION AND UNDERTAKING

1. I hereby declare that the facts given by me above are, to the best of my knowledge, correct. If any of the facts herein mentioned are found to be incorrect or false at a future date, my services may be terminated.
- 2 I hereby also declare that I shall maintain properly the other family members who were dependent on the deceased employee as mentioned in this form and in case

it is proved at any time that the said family members are being neglected or not being properly maintained by me, my appointment may be terminated.

Date:

Signature of the applicant

Name : _____

Address : _____

Tel.No. _____

E-mail _____

Shri/Smt/Kum _____ is known to me and the facts mentioned by him/her are correct and verified by me.

Date:

Signature of witness*

Name : _____

Address: _____

Tel.No. _____

E-mail: _____

***Either any employee in the Senior level of the Bank or Gazetted rank official from State/Central Government.**

Separate annexure may be enclosed wherever required.

(TO BE SUBMITTED IN DUPLICATE)

THE GENERAL MANAGER
PUNJAB NATIONAL BANK
HUMAN RESOURCE MANAGEMENT DIVISION
CORPORATE OFFICE, DWARKA
NEW DELHI.

Dear Sir,

REQUEST FOR EMPLOYMENT ON COMPASSIONATE GROUNDS TO MY SON/DAUGHTER

I, _____, _____ of Late Shri / Smt. _____, who was employed as _____ at _____ and died on _____, while in service of the Bank, request that my application for employment on compassionate grounds in Bank's service may be considered favourably.

Or

I hereby declare that I am not interested / am not in a position to accept employment on compassionate grounds in Bank's service. Hence I nominate my son / daughter, namely _____, whose application dated _____ seeking employment in the bank on compassionate grounds is enclosed, may be considered favorably.

And / Or

I hereby state that although my son / daughter namely _____ is / are in employment* / engaged in business / profession#, but taking into account the circumstances of my case, i.e. the income of the son / daughter already employed, the size of the family, the assets and liabilities of the family etc., as per details given in the enclosed application, I request the bank to give employment to my son / daughter nominated by me.

I declare that the particulars furnished above and in the application submitted by Shri / Smt. / Ms. _____ , who has been nominated by me, are true. I undertake that in case any information so furnished is found to be incorrect, services of the applicant nominated by me may be dispensed with.

Yours faithfully,

Date :

Place:

(Signature)
Name & Address
Phone/Mobile No._____

NOTE : 1. * Please enclose salary certificate(s), proof of income,

2. # State nature of business / profession,

3. Strike off whichever is not applicable & furnish details deemed necessary

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PROPOSAL TO BE SUBMITTED TO PERSONNEL ADMN. DIVISION, HO : NEW DELHI
IN TERMS OF PAD CIR. NO. _____ DATED _____

(TO BE PREPARED BY THE BANK AND NOT BY THE FAMILY / APPLICANT)

(ONE COPY OF APPLICATION BY FAMILY ANNEXURE 'II' & 'II-A' TO BE ATTACHED)

(Copy of Form -16 last issued to the employee to be attached with this form)

CIRCLE OFFICE : _____

REF. NO. _____

Date : _____

THE GENERAL MANAGER
PUNJAB NATIONAL BANK
HUMAN RESOURCE MANAGEMENT DIVISON
CORPORATE OFFICE, DWARKA
NEW DELHI.

**REG: PROPOSAL FOR SANCTION OF EMPLOYMENT ON COMPASSIONATE
GROUNDS ON BEHALF OF LATE SHRI / SMT. / KM. _____, EX-
_____ AT BO/CO _____, EXPIRED ON _____.**

We are in receipt of an application on the prescribed format from Shri / Smt./ Km. _____, widow / son / daughter / parent/ brother / sister of the above deceased employee in terms of PAD Circular No. _____ dated _____. (copy enclosed).

We confirm that Shri / Smt. / Km. _____ was posted at _____ at the time of his / her death and the particulars submitted by the family have been verified and found correct.

We are giving below the requisite particulars / details of the deceased employee and his family, as required under the Scheme for Employment on Compassionate Grounds :

A. PARTICULARS OF THE DECEASED EMPLOYEE :

- a) Name :
- b) PF No :
- c) Designation :
- d) Last posted at :
- e) Circle :
- f) Date of Birth :
- g) Date of joining the Bank :
- h) Date of Death :
- i) Cause of Death :
- j) Category : SC / ST / OBC / GEN.
- k) Whether pension optee : Yes / No
- l) Whether in receipt of Pension from any other source (please specify):

B. 1 PARTICULARS OF FAMILY MEMBERS

Name	Relationship with deceased employee	Age (in completed Yrs.)	Educational Qualifications	Address	Marital Status	Employed or not (if employed, particulars of employment and whether living together or separately)	Income per month (in Rs.)

B.2

- (a) Name of the candidate for Appointment _____
- (b) His/Her relationship with the deceased/
retired employee _____
- (c) Age (date of birth) _____
Educational Qualifications _____
Previous experience, if any _____
- (d) Post for which employment is proposed _____
- (e) Whether there is vacancy in that post within the
ceiling of 5% prescribed under the scheme of
compassionate appointment. _____
(To be filled in at PAD, HO)
- (f) Whether the candidate fulfils the requirements of the
Recruitment Rules for the post. _____
- (g) Apart from waiver of recruitment procedure
what other relaxations are to be given _____

C. DETAILS OF ASSETS & LIABILITIES

(In case of officer employees to be tallied with the Statement of Assets & Liabilities last submitted by the deceased employee. Copy of the said statement to be attached)

I) Immovable Properties:

i) House Property :

- (a) No. of House Properties :
- (b) Address(es) thereof :
- (c) Whether self occupied :
- (d) Monthly Income, thereon :
- (e) Market Value :

ii) **Landed Property**

(a) No. of Plots/farmland owned by the
Deceased employee and family members :

(b) Details with addresses :

(c) Monthly Income, thereon :

II) Details of **Moveable Property** :

Monthly income thereof, if any :

D) Details of dues settled by Bank:

Dues (Payable/paid)	Amount (In Rupees)	Outstanding Loans (including intt. payable as on date of expiry of Employee)	Amount (In Rupees)
Provident Fund (amount settled)		Housing Loan	
Gratuity		O/s in Clean OD	
Leave Encashment		Vehicle Loan	
Contributory Benefit Fund		Festival Loan	
Financial Aid (under staff welfare)		Society Loan with Bank's permission	
Group Insurance		Any other Loan with Bank's permission (please specify)	
H/L Waivement		Any other amount recoverable from the employee (please specify)	
Others, if any (please specify)		Amount paid, if any, towards adjustment of an o/s loan a/c out of terminal dues, where deceased employee was a guarantor/ co-borrower (eg. Education loan etc)	
TOTAL (A)		TOTAL (B)	

NET AMOUNT RECEIVED FROM BANK (A-B) :

E) Details of Amounts Received/Receivables from Other Sources:

(INVESTEMENTS / RECIEVABLES TO BE REPORTED AS ON DATE OF DEATH)

	Amount (In Rupees)	Amount of Loan against such amounts, if any, with intt. upto the date of death (In Rupees)
LIC: (For all policies payable on the death of deceased employee)	Sum assured:	
	Amount settled:	
Accident Insurance : Amt. Settled (apart from Bank's Group Insurance Policy)	Sum assured:	
	Amount settled:	
Amt. Received from Debit/Credit Card Insurance		
Amt. Settled under any other type of Insurance Cover		
Fixed Deposit : With accrued intt. thereon		
NSCs : With accrued intt. thereon		
PPF : Amt Received		
Bonds :	Face Value:	
	Amt. payable / due:	
Shares :	No. of shares:	
	Name of the co.:	
	Market value per share:	
	Total value of shares:	
Any other Investment (please specify)		
	TOTAL (A)	TOTAL (B)

Net Amount Received (incl. notional receivables) after the death of the employee (A-B):

F. DETAILS OF MONTHLY FAMILY INCOME FROM PENSION :

- (a) Family Pension (Break up as Basic + DA):
- (b) Army Pension (Break up as Basic + DA):
- (c) Pension from Insurance Co., if any:
- (d) Income of family member(s) Employed or engaged in any Business or Profession:

G. PAST RECORD OF THE DECEASED EMPLOYEE

1. Whether any disciplinary proceedings
Were **contemplated or pending** at

- the time of death of the employee YES / NO
2. If yes, punishment proposed / warranted
For such misconduct. (enclose details separately)
3. Whether any disciplinary action

was taken and decided

Against the late employee YES / NO

4. If yes, following documents be annexed & details furnished:-

(i) Copies of Documents Required:

- a. Charge Sheet served :
- b. Order of Disciplinary Authority :
- c. Show Cause notice (if sent) :

(ii) Details to be furnished:

- a) Date of Charge Sheet served :
- b) Date of DA order :
- c) Punishment imposed :
5. a. Whether any financial implications were involved? YES / NO
- b. If yes, give quantum of apprehended loss:

RECOMMENDATIONS

Certified that Late Shri/ Smt./ Km. _____ was posted at this office at the time of his/her death. The particulars furnished above with regard to the details of the deceased employee have been verified and found to be correct.

Particulars furnished by the applicant have been verified and found to be correct.

Date:

Place:

MANAGER/OFFICER INCHARGE

RECOMMENDATIONS OF CIRCLE HEAD / DIVISIONAL HEAD

Date:

Place:

CIRCLE HEAD/ DIVISIONAL HEAD
_____ **CIRCLE/DIVISION**

ELIGIBILITY FOR BEING CONSIDERED FOR COMPASSIONATE APPOINTMENT**MONTHLY INCOME OF FAMILY :**

A	Net terminal dues paid :	
	Provident Fund	
	Gratuity	
	Leave Encashment	
	Any other amount paid under Bank's Scheme(s) /NPS	
	Total	
B	Liabilities :	
	Loans taken from bank and/or other financial institutions with the prior approval of the bank.	
	If death is on account of prolonged illness and hospitalization , any unreimbursed expenses can be considered as liabilities.	
	Personal borrowing from friends/relatives can be considered under liabilities if the same was taken through proper Banking channels but not prior to one year from the date of death and proof of the said transfer of the respective amounts is shown to the satisfaction of the bank.	
	Total	
C	Net corpus of Terminal benefits (A-B)	
D	Investments :	
	Deposits	
	NSC	
	PPF	
	LIC Policies	
	Others	
	Total	

E	Monthly Income from all sources :	
	Monthly income (notional) at interest on Bank's maximum term deposit rate on net corpus of terminal dues paid	
	Monthly income (notional) from interest on other investments / receivables at Bank's maximum term deposit rate	
	Monthly income from immoveable property	
	Monthly income from moveable property	
	Monthly income from pension	
	Monthly income of dependent family member	
	Any other income of the family	
	TOTAL	

Salary (Net of Taxes) of Deceased Employee

A	Notional Gross salary of the Employee for the complete month in which he/she has expired	
B	Amount of notional income tax on 'A' above	
C	Notional monthly Salary (net of taxes) (A-B)	
D	Amount to taken into account (Notional Eligible Amount i.e. 60% of 'C')	

3. Eligibility to be considered:

- (i) If the monthly income of the family (as above), is less than 60% of the deceased employee's last drawn notional gross salary (net of taxes) the proposal for compassionate appointment can be considered :
- (ii) If the monthly income of the family (as above), is more than 60% of the deceased employee's last drawn notional (net of taxes) gross salary the family is not eligible to be considered under the scheme.

4. RECOMMENDATION OF CIRCLE HEAD/ ZONAL MANAGER/DIVISIONAL HEAD-HO.

CHECK LIST

1. Application be obtained from the dependent family member at the earliest after settlement of terminal dues of the deceased employee and eligible claims under various welfare schemes of the bank. Necessary assistance be provided to the family by meeting them immediately after the death of the employee.
2. If there is already an earning member in the family, necessary justification for seeking appointment on compassionate grounds from the family/BO/CO.
3. Supporting documents –
 - In respect of all dependent family members. The details should also have been entered in HRMS.
 - In case some of the family members are employed, their particulars of employment and emoluments.
 - ID of the applicant, his relationship with the employee, age (date of birth), educational qualifications and experience, if any.
4. In case there are more than one eligible dependent family members, necessary undertaking /mandate from the spouse/remaining family members.
5. In case any other dependent family member has been appointed on compassionate grounds, details thereof.
6. Separate Annexure in respect of any other assets.
7. Separate Annexure in respect of liabilities. Whether the liabilities shown are incurred with the bank's prior approval.
8. Any other document considered relevant.
