

**All India Bank Employees Association**  
**ACHIEVEMENTS**

SEN AWARD	12-08-1950
SASTRY AWARD	20-04-1953
LABOUR APPELLATE TRIBUNAL DECISION	28-04-1954
INDL. DISPUTES (BANKING CO) DECISION	
AMENDMENT ACT. 1955	25-07-1955
INDL. DISPUTES (BANKING CO) DECISION	1955
AMENDMENT ACT. 1957 FOR 'C' CLASS BANKS	1957
GOVT. NOTIFICATION ON D.A. CALCULATION	13-02-1960
DESAI AWARD	30-06-1962
1st BIPARTITE SETTLEMENT	19-10-1966
2nd BIPARTITE SETTLEMENT	12-10-1970
SETTLEMENT ON INTERPRETATIONS	23-07-1971
SETTLEMENT ON OTHER ISSUES	08-11-1973
3rd BIPARTITE SETTLEMENT	01-08-1979
3rd BIPARTITE SETTLEMENT-B & C CLASS BANKS	22-11-1979
SETTLEMENT ON OTHER ISSUES	21-04-1980
SETTLEMENT ON COMPUTERS/RESIDUAL ISSUES	08.09.1983
4th BIPARTITE SETTLEMENT	17-09-1984
SETTLEMENT ON 'B' CLASS BANKS	28-02-1985
SETTLEMENT ON OTHER ISSUES	05-01-1987
SETTLEMENT ON COMPUTERS	29-03-1987
SETTLEMENT ON 5TH BPS	23-02-1989
5th BIPARTITE SETTLEMENT	10-04-1989
SETTLEMENT FOR 'B' CLASS BANKS	03-02-1990
SUPPLEMENTARY SETTLEMENT	29-06-1990
SETTLEMENT FOR 'B' CLASS BANKS	13-10-1990
RESIDUAL ISSUES SETTLEMENT	16-07-1991
PENSION & COMPUTER SETTLEMENT	29-10-1993
MINUTES ON HRA	22-06-1994
6th BIPARTITE SETTLEMENT	14-02-1995
MOU ON RELATIVITY	30-09-1996
RELATIVITY SETTLEMENT	14-12-1996
SETTLEMENT ON RESUDUAL ISSUES	28-11-1997
7th BIPARTITE SETTLEMENT	27-03-2000
DISCIPLINARY ACTION PROCEDURE	10-04-2002
8th BIPARTITE SETTLEMENT	02-06-2005
9th BIPARTITE-SETTLEMENT	27-04-2010
PENSION-ONE MORE OPTION	27-04-2010
10th BIPARTITE SETTLEMENT	25-05-2015

**Internal Settlements between  
Federation of Bank of India Staff Unions and  
Management of Bank of India**

	<b>Contents</b>		<b>Date of Settlement</b>
1	Sub-Staff to Clerical-Promotion & Supplementary Settlements	<b>i) Policy</b>  <b>ii) Fitment</b>  <b>iii) Graduates</b> <b>iv) One time Promotion</b>	10.04.1985 20.06.1990 25.06.1991 23.04.1996 28.09.1995 21.10.1997 10.12.1987 25.01.1991 08.01.1996
2	Clerical to Officers Promotion & Supplementary Settlements	<b>i) Policy</b>  <b>ii) Fitment</b>	05.05.1989 18.02.1993 17.04.1993 08.02.1993 21.10.1997
3	Selection procedure For Head Cashier "E" & its Supplementary		03.06.1988 25.01.1990 03.02.1990 07.07.1994 18.09.1995 23.04.1996 09.12.1999
4	Selection Procedure for Data Entry operator & Supplementary		24.03.1988 12.01.1989
5	Selection Procedure  Duties Single Window  Modification	<b>CTO</b>	09.05.1994 29.09.1998 03.01.1995 19.05.1999 28.04.2005 16.12.2008

	<b>Contents</b>		<b>Date of Settlement</b>
6	Selection procedure for AELPM operator & Supplementary		24.07.1987 16.12.1988
7	Spl. Asstt. Selection procedure & their dates & Supplementary Spl. Asstt. to Officer 1 time promotion		03.07.1992 29.04.1993 26.09.1999
8	M.O.U. for Double Shift, 7 days Banking & Extended Business Hours.		17.08.1999
9	Conversion of Part- Time Sweepers		17.08.1999
10	Cashier category II - settlement Modification  Head cashier II - Conversion of category C		21.02.2007 21.03.2008 24.03.2011  05.05.2011
11	Sub-staff Promotion		21.02.2007
12	Special Asst. (One time settlement)		21.05.2007
13	Fittment on Sub-staff Promotion		24.01.2008
14	MOU on Part Time Safai Karmachari		16.12.2008
15	Clerical to Officer Promotion		20.03.2010 19.04.2011
16	One time special Promotion for Sub-staff to clerical cadre		30.04.2010
17	Fitment Formula from substaff to clerk		17.11.2017
18	Fitment Formula from clerk to officer		17.11.2017
19	SWO-B Settlement		17.11.2017
20	Promotion from sub-staff to clerk		17.11.2017

## SERVICE CONDITIONS OF AWARD STAFF

1. **Basic Pay Scales** ( w.e.f. 1-11-2012) : Including stagnation increments  
As per 10th Bipartite Settlement.

**Clerical Staff :**

11765 – 655 – 815 – 980 – 1145 – 2120 – 1310 – 31540 – 1310 – 42020  
3 3 4 7 1 1 8

**Substaff :**

9560 – 325 – 410 – 490 – 570 – 655 – 18545 - 655 - 23785  
4 5 4 3 3 8

Stagnation Increments: Rs. 32850- 42020

2. **Stagnation Increments :**

**Clerical :** 8 stagnation Increments of Rs.1310 each

5 increments once in 3 years and rest increments once in 2 years

**Substaff :** 8 Stagnation Increments of Rs. 655 each

All stagnation increments once in 2 years

**Additional 8<sup>th</sup> Stagnation Increment :** Those already in receipt of 7 stagnation increments shall be eligible for the 8<sup>th</sup> stagnation increment on 1-5-2015 or 2 years after receiving the 7<sup>th</sup> stagnation increment, whichever is later.

**5<sup>th</sup> to 6<sup>th</sup> Stagnation Increment :** Period reduced to 2 years ( 3 years under 9<sup>th</sup> BPS) : An employee who has completed 2 years or more after receiving 5<sup>th</sup> stagnation increment shall receive the 6<sup>th</sup> stagnation increment as on 1st May 2015.

**NEW PROVISION :** In case where the non-subordinate employee as on the date of this Settlement, has already acquired JAIIB (Part-I) or CAIIB (Part-II)/ Graduation after reaching maximum of the scale of Pay (in case of JAIIB/ CAIIB/ Graduation) or after reaching 19<sup>th</sup> stage of scale of Pay (in case of CAIIB/Graduation), and has not earned increment(s), otherwise entitled on account of acquiring such qualification, when there were no increments to provide in the scale of pay of those employees, **the stagnation increment in such cases may be advanced by one year or two years as the case may be.**

### 3. Dearness Allowance:

0.10% of pay on every rise or fall of 4 points over 4440 points in Quarterly Average of Working Class Consumer price Index ( General) Base 1960=100. DA is also payable on Special Allowance (New)

### 4. House Rent Allowance:

Places - 45 Lacs & above	10 %
Places – 12 to 45 lacs + Goa	9 %
Places – 5 to 12 lacs + capitals of States/UT	7.5 %
Other places	7.5 %

### 5. Special Allowance ( New ) :

- ♦ For clerks, substaff and part time employees
- ♦ On Basic Pay including Stagnation Increment: 7.75 %
- ♦ D.A. shall be paid on this Special Allowance
- ♦ This Special allowance shall not count for superannuation benefits

### 6. Professional Qualification Pay/Graduation Pay (PQP) :

1 year after reaching 20 <sup>th</sup> stage	410
2 years after reaching 20 <sup>th</sup> stage	800
3 years after reaching 20 <sup>th</sup> stage	1210
4 years after reaching 20 <sup>th</sup> stage	1620
5 years after reaching 20 <sup>th</sup> stage	2010

### 7. Fixed Personal Pay ( FPP ) : Clerks

- |  |        |
|--|--------|
| (i) Places with population of more than 45 lakhs                     | 1585   |
| (ii) population of 12 lakhs and above including State of Goa         | 1570   |
| (iii) Population of 5 lakhs and above, Capitals of States, UTs       | 1550 & |
| Other places not covered in above( Increment component is Rs.1310/-) |        |

### Sub-Staffs

- |  |     |
|--|-----|
| (i)Population of more than 45 lakhs                                  | 790 |
| (ii)Population of 12 lakhs and above including State of Goa          | 790 |
| (iii)Population of 5 lakhs and above, Capitals of States, UTs        | 780 |
| & Other places not covered in above.(Increment comonent is Rs.655/-) |     |

## 8. Annual Medical Aid

Rs.2200/- per annum on declaration basis.

**9. Split Duty Allowance :** Rs. 150 per month

## 10. Transport Allowance:

Clerks and substaff - Upto 15 <sup>th</sup> stage	425
Clerks and substaff -16 <sup>th</sup> stage and above	470
Upto 15 years service	425
Above 15 years service	470

Note: Substaff drawing Rs. 470 on being promoted as clerk will continue to get Rs. 470 even if fitted at below 16<sup>th</sup> stage.

**11. Definition of Pay for DA and HRA :** Basic Pay, Stagnation increments, PQP, Special Pay, Offg. Pay

**12. Definition of Pay for Superannuation Benefits :** Basic Pay, Stagnation increments , PQP, Special Pay, Offg. Pay, Increment portion of FPP.

## 13. SPECIAL PAY :

### Clerical Staff

Single Window Operator	820
Head Cashier	1280
Special Assistant	1930

### Subordinate Staff

Bill Collector/Armed Guard	390
Daftary	560
Head Peon	740
AC Plant Helper/Electrician	2040
Driver	2370

## 14. PASSING POWER

**Special Assistant:** Cash cheque Passing Up to Rs.35,000 independently  
Clg / Transfers Upt o Rs. 150,000 Independently

**Head Cashier E (II):** Clg / Transfers Up to Rs. 50,000 Independently  
Cash Vouchers Upt o Rs. 50,000 jointly

**SWO - B :** Passing And Paying Cash Up to Rs. 20,000 Independently,  
Passing Clg / Transfers/ Receipts : Rs. 25,000, independently,

**SWO - A :**Passing and Paying cash up to Rs. 10,000 independently,  
Passing Clg/Transfers/Receipts Rs. 15,000 independently,

## 15. Halting Allowances

	<b>Clerks</b>	<b>Sub - Staff</b>
12 Lakhs & above & Goa	Rs.700	Rs.500
5 Lakhs & above & State capitals	Rs.600	Rs.400
Other Places	Rs.450	Rs.250

**16. Washing Allowance:** Rs. 150 per month

**17. Cycle Allowance :** Rs. 100 per month

## 18. Project Area Compensatory Allowance

<b>Project Area Group 'A'</b>	<b>Project Area Group 'B'</b>
Clerical Staff – Rs.250/-p.m.	Clerical Staff – Rs.200/- p.m.
Sub-Staff - Rs.200/- p.m.	Sub-Staff - Rs.175/- p.m.

## 19. Definition of 'family'

- ◆ Employees' wife/husband
- ◆ Unmarried children including step children and legally adopted children
- ◆ physically and **mentally** challenged brother/ sister
- ◆ widowed daughters and divorced/ separated daughters, sisters including unmarried/ divorced/ abandoned or separated from husband/ widowed sisters, & parents
- ◆ Wholly dependent family member shall mean such member of the family having a monthly income not exceeding **Rs.10,000/-** p.m

## 20. Hill & Fuel Allowance:

At places situated at a height of 3000 metres and above	: 8% of pay (Max. Rs.1500/-p.m.)
At places situated at a height of & over 1500mtrs but below 3000 mtrs	: 4% of pay (Max. Rs.600/-p.m.)
At places situated at a height of over 1000 metres but less than 1500 mtrs and Mercara Town	: 3% of pay (Max. Rs.500/-p.m.)

( XI BIPARTITE SETTLEMENT DUE FROM 01.11.2017)

## GRATUITY w.e.f 24-04-2010

1. In terms of section 4(5) of the Payment of Gratuity Act. 1972, Gratuity calculated under Act (max. 20 lakhs) or Gratuity calculated under BPS provision - whichever is higher is payable.
2. For those who have retired from 24-04-2010 Gratuity will be recalculated both ways & arrears/difference, if any, will be paid to them.

### GENERAL

1. Payable on superannuation retirement, voluntary retirement, resignation after 10 years of service, death of the employee, incapacitation, termination of service,
2. service of 6 months and above will be reckoned as one year.
3. 26 days is construed as a month.
4. BP & all other allowances qualifying for PF & incremental portion of FPP are eligible for gratuity.
5. Gratuity cannot be forfeited under any circumstances except in case of dismissal where Bank has incurred loss due to misconduct of the employee.

Gratuity Amount under the Act	Gratuity amount under BPS
$\frac{\text{Pay} + \text{DA}}{26} \times 15 \text{ Days} \times \text{No. of years of service}$ <p><b>Max. Rs. 20 lakhs</b></p> <p><b>(PAY CONSTITUTE BP+SPECIAL PAY RANKING FOR PF+ INCREMENTAL PORTION OF FPP)</b></p>	<p><b>Pay x No. of years service</b></p> <p><b>i. One month pay for one year of service</b></p> <p><b>ii. Max. 15 months Pay upto 30 years service.</b></p> <p><b>iii. Above 30 years, half month pay per year of service.</b></p>

### PENSION

- Superannuation Pension is granted to an employee who has put in minimum ten years of service.
- Maximum service counted for full pension is 33 years.
- Pension on VRS (Pension Regulation 29) is granted after 20 yrs of active service, additional 5 yrs. notional service is added to the qualifying service provided it does not take beyond the date of superannuation.



- ♦ Basic pension calculated on the average of last ten months basic pay. FPA, PQA & Special Pay Formula -

$$\text{Basic Pension} = \frac{\text{BP+FPP+ PQP+Spl. Pay}}{2 \times 33 \text{ years}} \times \text{No. of years active service (maxium 33years)}$$

- ♦ **Pension for part time employees shall be calculated on actual years of service and not pro rata w.e.f. 1st November 2012**
- ♦ D. A. is paid on basic pension, which is revised in Feb. & Aug. every year.
- ♦ Commuted Pension (1/3rd of B.P.) is restored after 15 years from date of commutation.

Age on Date of Commutation	Age on Next Birth Date	Commutation Factor
40	41	15.64
41	42	15.40
42	43	15.15
43	44	14.90
44	45	14.64
45	46	14.37
46	47	14.10
47	48	13.82
48	49	13.54
49	50	13.25
50	51	12.95
51	52	12.66
52	53	12.35
53	54	12.05
54	55	11.73
55	56	11.42
56	57	11.10
57	58	10.78
58	59	10.46
59	60	10.13
60	61	09.81
61	62	09.48

## Calculation of Pension & Commutation

- \* Take average of last 10 months Basic + FPP + PQP + SPL Pay
- \* Divide above by 2 to arrive at Basic Pension.
- \* Above Basic Pension is available provided an employee has completed 33 years of service including 5 years notional service (i.e. 28 years of service.) In case of service lesser than 33 years then Basic Pension to be on prorata basis.
- \* Basic Pension divide by 3 = commutable pension.
- \* Commutable pension X12 X commuting age factor (See Chart) = Commutation amount.
- \* Calculate DA on the **entire** basic pension corresponding to date of retirement by applicable DA rates.
- \* Basic Pension - Commutable Pension + DA on BP= Total Pension receivable.

### **Please Note :**

- \* Commuted pension is restored after 15 years from the date of commutation.
- \* Pension Scheme detail Cir. No. - Br.Cir.No. 89/123 dt. 01.11.95
- \* As per clause 22 of Pension Scheme 1995 Pension optees can apply for V.R.S. under Pension Provision after 20 yrs. of service by giving 3 months notice in advance & exit-interview as per IOM No. HO/HR/TR/MKG/1442 dt. 01.08.2011. This will be treated as **“Retirement” & not “Resignation”**.

## **DEFINED CONTRIBUTORY PENSION SCHEMES**

Those who have joined / joining the Bank on and from 01.04.2010 will be governed by the New Defined Contributory Pension Scheme.

### **Features of New Pension Scheme:**

- Effective from 01.01.2010
- There will be two tiers of contribution i.e. Tier I and Tier II
- Contribution to Tier I is compulsory and under Tier II is optional
- Under Tier I employees will contribute 10% of Pay plus DA
- Bank will make matching contribution
- For Tier II contributions, there will be no matching contribution by the Bank
- Tier I contribution will be kept in Non- Refundable Account
- Tier II contribution will be kept in a separate account and are withdrawable at the option of the employee
- There will be no separate PF account or the contribution by the employees
- The Account will be maintained by Central Record Keeping Agency
- The contributions will be managed by Pension Fund Managers
- PFRDA- Pension Fund Regulatory and Development Authority will regulate the scheme.
- On retirement at the age of 60, it would be mandatory to invest 40% of the contributions in Pension Annuity and 60% can be taken as cash. Employee can invest more than 40% in Pension Annuity.
- For those who retire / exit service before the age of 60 years, 80% of the contributions shall be invested in Pension Annuity.
- Each employee will be given a Permanent Pension Account Number (PPAN) Permanent Retirement Account Number (PRAN)
- Pension Fund Manager will offer three options to employees to invest their contributions according to their choice.

- Employees will have the choice to invest the contributions in Equity or in Corporate Sector or in Government Sector.
- Maximum Permissible Limit for investments:
  - In Equity - 50% of Contribution**
  - In Corporate Sector - 100% of Contribution**
  - In Government Sector- 100% of Contribution**
- Employees can choose any mixture of investment upto above ceilings.
- If employees does not give his choice, Fund Manager will invest the contribution under Auto Choice Method.
- Even Under Auto Choice Method, investment in equity will not exceed 50% of the contribution.
- Employee will have the choice to choose the Fund Manager and the investment pattern.
- Employee has the right to change the Fund Manager annually.
- Employee has also the choice to change the investment pattern between investment in equity, in corporate sector and in Government Sector looking to the returns on investment and perceived risks in investment.
- Contribution to Tier I is non-withdrawable during service but Tier II contribution can be withdrawn at his option.
- Pension based on Annuity purchased will be payable for lifetime of the employee / dependent parents / spouse.
- Pension Fund Managers (PFMs) will be the same as appointed by Pension Fund Regulatory and Development Authority (PFRDA) for NPS introduced for Central Government employees. Presently three Pension Fund Managers have been appointed viz:
  - i) **LIC Pension Fund Limited**
  - ii) **SBI Pension Fund Limited**
  - iii) **UTI Retirement Solutions Limited**

Each of the PFMs will invest the Funds in the proportion of 85% in fixed income instruments and 15% in equity and equity linked mutual funds.

- Board of Directors of our Bank in their meeting held on 08.12.2012 has approved the name of SBI Pension Fund Ltd. as PFM for management of the funds of the employee of our Bank, as per the guidelines of PFRDA. (Ref. Branch Circular No.- 107/19 dated 10.04.2013.

### **CHECK LIST FOR NPS**

1. KYC documents submitted by the employees should be self attested and also to be attested by the branch officials with word “Verified with originals” with officer Code, designation and branch seal.
2. All the documents should be as per the list attached with the CSRF form. Other than the documents listed in the form will not be acceptable to NSDL.
3. In page no.4 & 5 of CSRF form, branch has to fill up the “Applicable to Corporate Subscribers only” column and verify .Otherwise NSDL will return the form.  
In page no.3 ‘ DECLARATION OF FATCA’, even it is ‘NO’ , then also put it in section-I,  
One has to enter Country ( INDIA) and Local Address in section -II
4. If the nominee is more than one person than Annexure-III to CSRF Form to be filled up.
5. Address proof should be in the name of subscriber. If the permanent address and correspondence Address is different, proof of both the addresses is required to be submitted . However, subscriber can submit certificate issued by the Branch Manager as Address proof if no other address proof is available with her/him.
6. Form should be filled in by CAPITAL Letters and by BLACK Ink only.
7. Stamp/Signature/Staple is not allowed on photograph.
8. All verification/ attestation should be made by Branch Officials with Officer Code, designation & Branch Seal.

NSDL is rejecting forms for not complying with above norms. Please ensure all the points before submitting to Head Office for generation of PRAN.

For more information visit : <http://www.npscra.nsdl.co.in>

## FAMILY PENSION

Family Pension is calculated on the last pay drawn by the deceased employee.

Scale of Pay per month	Amount of monthly family pension
<b>Upto Rs. 7090</b>	30% of the 'Pay' shall be the basic family pension plus 30% of allowances which are counted for making contributions to P.F. but not for D.A. shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs. 1,779 per month.
<b>Rs. 7091 to Rs. 14180</b>	20% of the 'pay' shall be basic family pension plus 20% of allowances which are counted for making contributions to P.F. but not for D.A. shall be the additional family pension shall not be less than Rs. 2186 per month.
<b>Above Rs. 14181</b>	15% of the 'pay' shall be the basic family pension plus 15% of allowances which are counted for making contributions to P.F. but not for the D.A. shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs. 2841 p.m. and more than Rs. 5930 p.m.

- a) In case of an employee who dies after completion of 7 yrs. Service, higher family pension equal to 50% of pay last drawn by deceased employee or twice the ordinary rate & family pension whichever is less is payable.
- b) In the event of the death of an employees after retirement before attaining age 65 years family pension is payable at twice the ordinary rate of family pension or @ 50% of pay last drawn by the employee at the time retirement, which ever is less. The max period for which higher family pension will be payable is 7 years or till the deceased employee would have attained 65 yrs. Of age if it occurs earlier.
- c) In case of death of an employee & spouse, minor children are eligible for family pension upto age of 25 yrs.

## OTHER PROVISIONS

### 01. Compensation to employees injured in robberies/Terrorist Attacks

(Ref Br. Cir No. 106/100 dt. 20.09.2012)

- i. In case of death : The family of the deceased will get -
  - a) Monetary Compensation Clerk / Sub-staff - Rs. 10 lakhs
  - b) Education expenses upto Graduation will be borne by Bank
- ii. Employees who actively resist bank robberies and terrorist attacks will get. a) A cash reward not exceeding Rs.2,00,000/- and out of turn promotion b) Those who are injured in the above act will get all the expenses for treatment of injury including hospitalization.

### 02. BOI Staff Benevolent scheme : Ref : 87/183 20.11.93

Every member should contribute Rs. 5/- in the event of the death of a member of the scheme .Amt. Rs.1,75,000/- so collected will be given to the legal heirs of the deceased. After retirement employee need not contribute Rs. 5/-but will enjoy the benefit up to 70years.All new staffs are automatically enrolled in the scheme.

### 03. Salary Advance for festival : Ref : HO. Cir. 103/88 dt. 18/08/2009(Modified) - Eligibility is nearest thousand of 1 month's Basic Pay subject to min Rs.8000/- & Rs.6000/- to Clerks & Sub-staff respectively.It will be recovered by ten (10) monthly equated instalments.

### 04. Small family incentives : Ref : 81/168 Dt. 23.6.87

Employees who undergo sterilisation operation for promoting small family norms are sanctioned ex-gratia Medical Aid.

#### a) For Vasectomy operation : Rs. 150/- and 6 days Special Leave

#### b) For Tubectomy : Rs. 350/- and 14 days special Leave

**Incentive** : Rs. 1500/- and Special leave of 7 days to male employee to take care of patient in case of "b" above.

It is to be noted that employee will get above benefits if the age of Male is within 45 years and for Female 40 years with Minimum one child and Max. 3 children criteria .

### 05. Maintenance of staff service records & Supply thereof to Employee :

Ref : 81/303 dt. 3.11.87/PRO/PERS/NBD/54 dt. 22.9.98. CCC decided that Branches have to provide to all employees their service particulars/records by end of January every year, giving details of leave.

- 06. Milestone Award :** (HO/P/IR/RS/1-1694 Dt. 18/02/06 - Br Cir. 95/45 dt.11.07.2001)After completion of 25 years of unblemished service Milestone Award is given by Bank In form of a Silver Medal / Memento(170 gms)
- i) Milestone award can be released even in case of disciplinary action viz minor penalty (censure/warning)
  - ii) In case of major penalty award can be released only after the rigor of punishment is over.
  - iii) Award can be released with recommendation of the Branch and application of the employee not required.
  - iv) Ex. Servicemen with 25 years of combined service in Armed forces & Bank can be considered for award. At the time of retirement such case may be referred to H.O. PERS Dept.
- 07. Resignation :** 1 months notice or 1 months pay in lieu of notice.  
15 days notice if within probation period.
- 08. Retirement age :** For Award staff the retirement age is 60 years .If the employee has joined on the first date of the month; he will retire on the last day of the previous month.Otherwise retirement date irrespective of joining date is last day of the the month in which the employee completes 60 years of age.
- 09. Incentive Scheme for Award Staff :** Br. Circular No. 100/172 dt. 25.01.07 & 102/58 dt. 03.07.08 & 102/66 dt. 12.07.08
- 10. Education Benefit Scheme :** 1st std. to +2 Post Graduation & Diploma & Govt. reco. Courses Rs. 1700 & Rs.2800 for clerk & officer. For Sub staff Rs. 2200/- for one child if more than one Max Rs. 3300/- for two children. (Subject to Change in Amt. & norms, if any by HO Welfare Committee, every year.)
- 11. Computer courses/Management Courses to staff / reimbursement of fee :** Ref. 87/1 Dt. 1.4.93, 90/145 Dt. 30.11.96 & Br. 96/173 Dt. 27.3.2003
- i) All confirmed employees are eligible to undergo computer courses ii) Prior permission from higher authority is required. iii) After Successful completion of course reimbursement of fees Rs. 2500 (Max.) is made for computer course. For other Courses Pl. refer above circular. iv) Sub-staff are also eligible for computer courses Ref. 97/115 Dt. 17.11.2003.



**12. Prevention of Sexual harassment :** Prevention of Sexual harassment in work places and Procedure for setting up complaint cells and complaint committees. Ref. Br. Cir. No. 92/53 Dt. 06.07.98.

**13. Reimbursement of travelling & out of pocket Exp. To employees deputed to training college :** Ref. 104/137 dt. 25.01.2011

Particulars of Trainee	Residential Training Programme
Local Trainees	Rs.75/- P.D at Mumbai, Delhi etc
	Rs.65/- P.D at other centres
Up-country trainees	Same as above

For upcountry employees 2 days halting allowance as per B/P settlement over & above their travelling expenses.

**Compensation on Transfer :**

**BY TRAIN**

An employee on transfer shall be paid the cost actually incurred for transporting his personal effects

	<b>Sub-staff</b>	<b>Clerks</b>
For married staff	2000 kg	3000 kg
For unmarried staff	1150 kg	2000 kg

**BY ROAD.**

Actual expenses will be reimbursed by road by an IBA approved Transport Operator. Compensation for losses due to breakage of damage to goods on transfer

	<b>Clerk</b>	<b>Sub Staff.</b>
With receipts	Rs. 1500/-	Rs. 1000/-
Without receipt	Rs. 1000/-	Rs. 750/-

Loading / Unloading charges & packing charges extra.

**14. Preferential Rate of Int. on Deposits :** 1% extra int. rate on deposits available to employee / ex-employee. Additional 0.5% benefit will be given to ex-staff members who are Senior Citizens. (Br. Cir. No. 102/27 dt. 07.05.08). For SDV also, concession on rentals is available. 102/20 dt. 25/04/08. In case of joint A/c, Staff name should appear first & Declaration that money belongs to staff required. Staff resigned can not avail this facility.

**15. Briefcase/Attachee :** Head Cashier II, Agricultural assistant and Special Assistant will be reimbursed cost of one Briefcase in 5 years Max Cost Rs. 1000/-Ref.104/137 dt.25.01.2011

16. **Holding of charge of Branch by Spl. Assistant** : As per provision of Clause 29 of 8th BP settlement - The charge of Branch if so desired by the Administrative Office can be held by Spl. Asstt in Single Man Branch ONLY. If during the month holding of Charge exceeds 7 days (not necessary continuous 7 days) is eligible for Officiating Allowance. (Ref. PZO/PRS/NVS/43 dt.08.08.98)
17. **Farewell Scheme to retired employee** : Rs. 500/- may be spent for organizing function & additionally Rs. 25/-per Employee in Branch for arranging Tea/Coffee/ snacks etc can be allowed to spent by debiting P/L misc. (HO/97/145 dt. 06.01.04 & 1-106 dt.14.05.2011). The farewell function should be organized on the last date of his/her service. With the approval of the employee, his/her spouse should also be invited. Arrangements should be made to drop the retiree employee and his/her spouse at their residence, preferably accompanied by Head of the Branch/Office/Department. The felicitation should be done by handing over the memento given by our ZO and a certificate appreciating his/her service to the bank. The certificate can be laminated/framed at the Bank's cost.. Now it is coming rom HO. Format is gien below.

### **CERTIFICATE OF APPRECIATION**

Dear Shri \_\_\_\_\_

On behalf of all staff members of Bank of India, I place on record our most sincere appreciation for the dedicated services rendered by you, during your tenure with the Bank from \_\_\_\_\_ to \_\_\_\_\_ and bid you farewell on your retirement.

2. We wish you and your family all happiness, and also hope that you will be able to carry your post-retirement plans in the years to come.

With warm greetings

Your Sincerely

(Designation)

18. **No Professional Tax can be deducted for Physically Handicapped Employee.**
19. **Voluntary Provident Fund Contribution** (Ref. HO/TBDR/RLB/975-31.12.01) Voluntary P/F contribution can be started / stopped / modified only from April every year. At the time of wage revision / arrears paid month, one can avail this facility - (1) Request for VPF is to be made first week of March. (2) Request can be made after probation period within one month - but before 15 days earlier from salary date.

20. **Permission to employee for visiting abroad** : Pl. refer HO/0141/139 dt. 20.11.2000 & 96/114 dt. 08.11.02,2006-07/10 Dated 31.01.2007.2007-08/1 Dated 08.06.2007.
21. **Inconvenience Allowance** for Branches working 8 a.m. to 8 p.m. Ref - Administrative Circular No. 2006/2007 dt. 12.04.06. For Service Branches - Ref : 100/194-Personnel/2006/07/16-HO-P-IR-RS- Dtd. 05/03/07 & Br. Cir. No. 102/136-HO/HR/IR/VGK-12 dt. 03/11/08 regarding increase in reimbursement of ceiling limit. Rs. 60/- for Clerks and Rs. 30/- for sub-staffs on daily basis.
22. **Facility for Holiday Homes to VRS- 2000 & retired Staff** Ref. HO/P/IR/703 dt. 11.09.06. This facility is available to VRS 2000 and retired staff.
23. **Employee motivation scheme to award staff** Ref. 98/116 13.09.04 regarding Bank Business mobilization.
24. **Reimbursement of expenses incurred by Award Staff for Health Check-up.**All permanent staff members of 35 years & above can claim reimbursement of expenses for Health check up at Metro centre upto Rs.3500/- & in other centres upto Rs.3000/- only once in two years.(Ref.HO:HR:IR:MSS:06 DT 11.10.2017)
25. **Health Check-up Safai Karmachari** : Safai Karmachari below 35 years age, after completion of 1year are eligible for health check-up of Rs. 450/- ( 200 general checkup + 250 for chest X-Ray) & Rs.250/- where Bank's Doctor is available.
26. **Reimbursement of entertainment expenses to Special Assistants** BC No.105/ 22dt.05/05/.2011-Rs.280/- per month is payable to Special Assistants.
27. **Reimbursement of news paper expenses incurred by Award Staff** BR. CR No. 106/83 dt.03.09.2012. Rs.225/- for Clerks and Rs. 175/- for sub-staffs per month is reimbursable on quarterly basis.
28. **Bonus Payment** - Ref. HO/HR/IR/KVVSP/16 dt. 18.08.09 (103/89). Bonus payment is made to those whose salary is within the limit of Rs. 21,000/- (Subject to change as per the Govt. guideline)
29. **CLEANING MATERIAL** : payable on quarterly basis.B.C No.106/83 dt.03.09.2012
- |                |                     |
|----------------|---------------------|
| Clerical Staff | Rs. 425/- per month |
| Sub Staff      | Rs. 300/- per month |

### 30. Facilities Available to Sub-Staff :

#### UNIFORMS

**MALE EMPLOYEES** :HO:HR:IR:MSS:1-185 DT. 21.07.2015 effective from January 2017 to Dec 2018.

- 1) **Summer Suit** : 3 Sets in Terrycot/Khadi- Once in 2 years at Rs.1400/- per set including Stitiching charges .
- 2) **Winter Suit** : Blue Suit -once in 3 years- Max cost Rs.3800/- including Stitiching charges .
- 3) **Shoes** : One pair of shoe and 2 pairs of socks- Maximum cost Rs.1300/- every year.

#### FEMALE EMPLOYEES

**SUMMER** : 4 White sarees with blue borders & Blouse once in 2 years

**WINTER** : One Sweater once in three years.

Female Sub-staff be supplied with Uniforms at the same cost (cost of cloth + stiching charges) at par with total cost applicable to male Sub- Staff.All other existing guide-lines regarding periodicity,number of sets of uniform,etc remain unchained.Even Salwar, Kameez and Blue Dupatta/Odhani can considered in lieu of Saree & Blouse-Ref- I-370:B-21 dt. 11.08.2011

**Chappal** : One pair of Chappal - Maximum cost Rs.1300/- every year.

**Raincoat/Umbrella** : Raincoat (Max cost Rs.600/-)once in every four years or One Umbrella (Max cost Rs.300/-) once in Two years.

#### FOR SAFAI KARMACHARI :

- A) Rubber Hand gloves - one pair per month -Rs.80/-per pair
- B) Apron - once in a year-Rs. 200/-
- C) Washing Allowance for Apron- Rs.10/- per month
- D) 4 Nos of Mask Rs.80/- (Rs.20/-per Mask)

### 31.REIMBURSEMENT OF PETROL COST ON DECLARATION :

**QUANTUM** : Sub Staff -3 ltrs , Clerks-6 ltrs, Special Asst.- 8 ltrs per month  
For those having **NO VEHICLE**, fixed amount per month will be reimbursed on quarterly basis.

Sub Staff Rs.200/- ,Clerks Rs.400/-, Spl.Asst Rs.500/- per month

(HO:HR:IR:MSS:02/dt.14.07.2015)

**32. Payment of Conveyance allowance to Blind/Orthopedically handicapped Employees:**

Conveyance Allowance to Blind and Orthopaedically Handicapped employees (Officers and Award Staff) @ 5% of Basic Pay, subject to maximum of Rs.400/- per month w.e.f. 18.02.2009. The said allowance is to be paid in addition to regular transport allowance in terms of the provisions of Bipartite Settlement.(Ref. No. Head Office Branch Circular No.103/7 dated 15.04.2009 & HO/HR/IR/MSS/04 DT.28.06.2014)

**33. Reimbursement of charges for collecting key of branch premise from residence of Officer/Manager**

Reimbursement for collecting keys from the residence of officer / Manager of the branch for cleaning purpose to the Full Time Safai Karmachari - cum- Sepoy would be made on actual basis or mutually agreed in ZCC.For Urban & Ruaral Branches, It is Rs.625/- & Rs.500/- respectively in our State.

**34. Grant of two additional increments to Sub-staff for Passing H.S.C.Examination**

H.S.C. Board taking the examination should be recognized one by the concerned State Government / Board and should have recognition of the Department of Education of the concerned State.In other words, the sub-staff who are working in the states which have recognized the H.S.C. examination only are eligible and the sub-staff who are working in the states which have not recognized the said examination are not eligible for the said additional increments.(Ref. No.- Head Office IOM No. P:IR:CMR:C2-61:1177 DATED 01.22.2001 )

**35. HOURS OF WORK**

14.2 of First Bipartite Settlement dt.19.10.1966 & As per 10th Bipartite Settlement dt.25.05.2015.**Second & Fourth Saturday** of the month are declared as Holiday.Other saturday will remain open for fullday & working hours as of Week days.

	HOURS PER DAY
Workmen other than members of the subordinate staff (excluding category below)	6.30
Godown – keepers engaged solely for that work other than those required to remain in attendance at the bank during office hours	8
Members of the subordinate staff other than Drivers and Watch and Ward Staff	7
Drivers and Armed Guards	7.30

## Matrix of Transactions :

Designation / Work class	Type of transactions	Proposed Transaction rights	Transactions	Remarks
Single Window "A" work class 1 10	Teller/cash payment	upto Rs. 10,000/-	DE & PO	Includes tallying of Signature
		Above Rs. 10,000/-	DE	Payment over the limit after the Instrument is passed and posted by Supervisory official
	Cash/receipt	Upto Rs. 15,000/-	DE & PO	Transaction to be posted/verified immediately by supervisory official
		Above Rs. 15,000/-	DE	
	Clearing and transfer	Upto Rs. 15,000/-	DE & PO	Includes tallying of signature
Above Rs. 15,000/-		DE		
Single Window "B" work class 1 30	Teller/cash payment	Upto Rs. 20,000/-	DE & PO	Includes tallying of Signature
		Above Rs. 20,000/-	DE	Payment over the limit after the Instrument is passed and posted by
	Cash/receipt	Upto Rs. 25,000/-	DE & PO	Includes tallying of signature
		Above Rs. 25,000/-	DE	Transaction to be posted/verified immediately by supervisory official
	Clearing and transfer	Upto Rs. 25,000/-	DE & PO	Includes tallying of signature
Above Rs. 25,000/-		DE		
Head Cashier II Work Class 200 & 250 Head Cashier	Teller/cash payment	Above Rs. 20,000/-	DE & PO	Includes tallying of Signature
		Above Rs. 20,000/-	DE	Payment over the limit after the Instrument is passed and posted by Supervisory official
	Cash/receipt	Upto Rs. 20,000/-	DE & PO	Transaction to be posted/verified immediately by supervisory official
		Above Rs. 20,000/-	DE	
	Clearing and transfer	Upto Rs. 50,000/-	DE & PO	Includes tallying of signature
Above Rs. 50,000/-		DE		
Special Assistant- Work Class 300	Cash payment	Upto Rs. 35,000/-	PO/VO	
	Cash receipt	Upto Rs. 35,000/-	PO/VO	
	Clearing / and transfer	Upto Rs. 150,000/-	PO/VO	Includes tallying of signature
		Above Rs. 150,000/-	DE	

## **DO'S & DON'TS FOR PASSWORD**

( Ref No. Head Office Branch Circular.No.- 102/141 dated 15.11.2008) effective from 01.12.2008 are as under:

### **CREATION OF PASSWORD**

1. The length of the Password will be minimum 8 characters and maximum 14 characters.
2. The Password should consist of minimum one alphabet and one numeral and one special character ( say \$, \* etc)
3. System would maintain a history of the passwords and would not allow the user to re-use past 2 passwords.
4. In case of 3 failed login attempts the system will lock the User Account. Authority to undelete the same is allowed to users of the work class 600 and above only.
5. The system will enforce the user to change his / her passwords on first login creation of user / reset by the Authority
6. The system will delete the User-id not used for a continuous period of 30 days
7. The application will force the user to change password every 15 days

### **PASSWORD PROTECTION**

- a. User should not share their passwords with any one including colleagues and IT staff
- b. User should ensure that nobody is watching when they are entering password in the system
- c. User should not keep a written copy ( in paper or electronic form) of passwords in easily locatable places
- d. User should change their password regularly

- e. User should report to the Branch Manager or System Administrator if account is locked out before 3 bad attempts
- f. User should choose passwords that are easy to remember but difficult to guess
- g. All User-Ids created should be recorded and acknowledged in a User-id register to be maintained by the branch
- h. Whenever the user proceeds on leave, he / she should get his her User-id suspended to prevent fraudulent use. The user can get it reactivated upon his / her return from leave.

### **WORK CLASS LEVELS**

(1) SWO (A)	:	110	(2)		SWO (B)	: 130
(3) HEAD CASHIER II	:	200				
(4) SPECIAL ASISTANT	:	300				

### **NEW WORK CLASS IN FINACLE IN RURAL – SEMI URBAN BRANCHES**

It has been decided to create a New Group A with work class 250 as 'Rural Branch cashier' at the single officer Rural and Semi-Urban Branches The work class 250 includes work class 110 and 130 are CTOs and work class 200 is CTO with Head cashier designation. The following additional menus will be made available to the work class 250.

1. HUPM Resetting of password required in case same is blocked
2. EFM To assign the work class of head teller to another teller during leave etc.
3. DDC for canceling a Demand Draft
4. RMTDS for remitting TDS deducted
5. RFTDS for refund to TDS in TDR

(Ref. No.: Head Office Brfanch Circular NO : 103/1 Dated 02.04.2009)



## **DETECTION AND REPORTING OF COUNTERFEIT NOTES REVISED PROCEDURE, COMPENSATION AND PENALTIES**

### **Procedure for detection of counterfeit notes at banks**

Detection of counterfeit notes, at banks, should be at the back office / Currency chest only. Bank notes when tendered over the counter may be checked for arithmetical accuracy and other deficiencies like whether there are mutilated notes, and appropriate credit passed on to the depositor / account or value in exchange given.

Thereafter the notes should be passed over to the back office / currency chest, as the case may be, for detailed verification and authentication through machines. The notes categorized as suspect during machine processing should be subject to manual verification for checking their authenticity.

The notes identified as counterfeit should be kept separately with proper impounding stamp in the prescribed format. (Annex-I). Details of each impounded note should be recorded under authentication in a separate register. There will not be any requirement to issue acknowledgement to the tenderer.

In the cases of detection of up to four pieces of counterfeit notes, in a single transaction, consolidated monthly statement should be sent to the Nodal Police Station through the Nodal Officer of the bank.

In case of detection of five or more pieces, FIR in the prescribed format should be lodged. Banks should monitor the patterns / trends of such detection and suspicious trends / patterns should be brought to the notice of RBI / police authorities immediately. The reporting procedure to the Regional Offices of RBI in the prescribed format will remain unchanged. (Ref. No.- RBI Circular No. -RBI/2012-13/562DCM (FNVD) No. 5840/16.01.05/2012-13 dated 27.06.2013 as explained in Annex)

## **STRENGTHENING OF SECURITY ARRANGEMENTS**

**Security Precautions for Cash in Transit:**As per extant instructions, following security precautions are to be followed for cash in transit :

**Cash Van :** Cash can be transported in Bank's own or hired cash van which should be duly modified as per Bank's necessary security requirement like cash cage with grill gate, hook and chain for chaining the cash boxes, alarm system, GPS. The Cash Vans are generally being fabricated on Mahindra Bolero / Tata Sumo Vehicle.

**Shadow Van:** In case the amount to be transported exceeds Rs.3.00 crore , an additional vehicle with at least one Armed Guard should be used as "shadow Van". This shadow vehicle should follow the cash van. No remittance should exceed the insurance limit.

**Cash Escort :** The cash is required to be escorted by Armed guards, preferably Bank's own guards.(Upto 20 Lakhs -No Armguard/ above 20 Lakhs- One Arm Guard/ Above 50 lakhs- Two Arm Guards)Remittance should be accompanied by Guard where ever available. These guards should be equipped with 12 Bore Pump Action Guns or at least 12 Bore DBBL Guns. The guards while escorting should keep their guns loaded with safety catch on. While one Armed Guard should sit next to the Driver and the second guard should sit behind the driver.

**Cashier:** Mobile phone provided on hired cash van should be with the cashier, so that he is in communication with the currency chest and the branches. The Cashier and staff should have the telephone numbers of all branches and police stations enroute, so that these can be contacted immediately in case of any emergency.

**Driver:** The vendor of hired cash van should submit the police verification report in respect of driver provided on the cash van. All drivers should be holding valid driving license.Necessary documents related to cash van should be up-to-date and be available in the Vehicle.(Ref. No. Head Office Circular Letter No.- 2012-13/99 dt.20.07.2012 Cir.No.HO/2015 -16dt.30.07.2015/BR.109/99 dt.27.07.2015, IOM:SD/AK/2017-18/1824-1877 dt. 26-02-2018)

## **BANK'S SOCIAL MEDIA POLICY**

Ref: HO/RM/2018-19/06-19 dt. 10.04.2018

### **DON'Ts OF SOCIAL MEDIA:**

- No employee of the bank should not use / respond / comment on social media channel through internet, smart phone during **office hours**.
- No employee shall write/ express anything in any internet site or social media that may damage the reputation of the Bank or any of its employees.
- No employee shall post/ express any remarks/ views in any internet site or social media which may defamatory to the Bank or officials or its employees.
- No employee shall disclose any information about any employee or customer of the Bank including their personal details on any internet site or social media.
- No employee should criticize the management of the Bank or the business processes or strategies of the Bank or policies of the Bank on any internet site or social media.
- No employee shall without express authority, use the name of the Bank of India or BOI while expressing any views.
- If any employee of the Bank is creating any social network profile he/she should create such profile in his/her real name.
- No employee of the Bank shall establish / form /promote/ become a member of any group/ community/ on any internet Social networking sites which uses the name and logo of the Bank, unless such is expressly created or permitted by the Bank.
- DON'T' disrespectful or insult the thoughts and opinion of others.
- SPAM-Do not post random comment on line in large numbers.
- Do not turn into Social Media Stalker- Take time and weigh each word before posting on line.
- No employee shall canvass for any donation, lottery or third party marketing / business promotional activities/ affairs in internet site or social media.

### **DOs OF SOCIAL MEDIA:**

- Staff are required to maintain Confidentiality / Secrecy, Integrity and availability of Bank's information assets / Computing Resources.
- Engage and create positive content.
- Think before posting and commenting.

## LEAVE

Particulars	Casual	Privilege	Sick
<b>1. Calculation</b>	12 days in a calendar year. One day for every completed month in 1 <sup>st</sup> year of Service	1 day for 11 days of active Service. Fraction can be taken as full day of P/L.	30 days for each completed year of service Plus after 25 years, 30 days per year Max. 90 days
<b>2. Availability</b>	Not more than 4 days per occasion. Total absence exceeding any No. of days allowed	Max. 4 occasions in a year & should be applied not less than 15 days before the proposed date of commencement of such Leave.	On Medical ground supported by Certificate
<b>3. Emoluments</b>	Full	Full	HPHA (Optional)
<b>4. Accumulation</b>	Balance Converted into UCL (Stick Leave) without limit.	<b>270</b> days (w.e.f. 01.06.2015)	540 days + 90 days (HPHA) OR 215 days (FPFA) in entire service
<b>5. Prefix and Suffix of Holidays</b>	Allowed with Prior Sanction	Allowed	NA
<b>6. On Retirement (Superannuation- voluntary)</b>	Will lapse	Balance of P/L can be encashed Max. <b>240</b> days (Month = 30 days) Gross salary (including transport allowance) × No. of Months.	Will lapse
<b>7. On Death/ Cessation of Service</b>	Will lapse	Legal Heir will get encashment balance P/L	Will lapse
<b>8. Resignation</b>	Will lapse	50% of Bal Max. <b>120</b> days	Will lapse

## FOOTNOTES (Leave)

1. Leave will be credited on 1st January every year (Calendar Year).
2. Maternity Leave 12 months during entire service subject to :
  - a. Max 6 months for one occasion. Max-60 days leave for Hysterectomy.
  - b. Available for miscarriage / abortion / MTP within the overall 12 months period.
  - c. Legal Adoption for only 1 child who is below one year- 6 months Max. Leave is applicable to all female employees.
  - d. The leave shall also be available to biological mother in case of surrogacy.
3. Paternity leave can be availed by Male employee for 15 days during his wife's confinement. It can be combined with other Leave except CL & can be availed before or upto 6 months from child birth.
4. Spl. Leave : Spl. C/L for blood donation, curfew, family planning etc. can be availed. Ref. IBA Circular No. PD/Cir/76/II (V) 2101 dt. 07.01.91. (Br. Cir. 84/51 dt. 31.05.90 and Br. 85/140 dt. 02.09.1991 & 102/49 dt. 19.06.08)
4. S/L and UCL can be availed without Medical Certificate for Max. 10 days in a year after all C/L availed . Such leave can be availed for Max. 3 days per occasion.
5. UCL Can also be availed Max. 4 days at a time without Medical Certificate irrespective of balance of C/L once a year or 2 days at a time twice a year.(X bipartite.)
6. Special Sick Leave upto 30 days(full salary & over above normal entitlement) will be allowed for donation of Kidney/any other organ.
7. Sabbatical Leave : Discontinued for male employee. But female employee with minimum 5years of service can avail this facility under BOISLF scheme for minimum period not less than 3 months and maximum 2 years. Leave should be pre-sanctioned and cancellation is not allowed. B.C No.106/20 dt.25.04.2012.

8. Spl. Leave in case of injuries on duty - Fully reimbursed with Medical Cost & Treatment / Hospitalisation over & above of Normal entitlement.
9. For Calculation of S/L. Pl. refer latest Circular No. H/O P/IR CMR/518-B-4 dt. 12.07.02.
10. Calculation of P/L take active service only (excluding leave availed i.e. P/L, S/L, Spl/L., EoL, Strike.) Prorate P/L & S/L can be granted for genuine reason sanction - Z.M. (Cir. No. 80/172-P/IR/MMD-86/18 dt. 27/06/86).
11. P/L Encashment on resignation 50% of Balance or 120 days Max. (which ever is less) Branch Cir. 95/16 Dt. 18.05.01.
12. Additional Sick Leave will be credited after completion of 25 yrs. Of service, on the joining date of the employee every year for 3 yrs. Maximum (i.e. 90 days H.P.H.A, which can be availed as F.P.F.A.)
13. Joining time on transfer for award staff : PZO/PERS/SBK/173 Dt. 20.11.99
  - i) Transfer within same town or station not more than one day (inclusive of holiday and Sunday)
  - ii) Joining time not exceeding six days are allowed to an employee and to be availed within 6 months from the date of reporting. Joining time should be availed at one stretch only. Joining time shall not be available if the transfer is effected at the request of the employee.



You may see the emergence of a new political party from the body of the trade union movement which represents a very clear-cut socialist alternative policy and which gives expression to the views of the trade union movement in parliament.

*- Arthur Scargill*

## **SCHEME FOR COMPASSIONATE APPOINTMENT**

**After sustain struggle by ABEA, Scheme is restored again. It will be immensely helpful to families of those died in harness.**

**COVERAGE:** To a dependant family member of a permanent employee who 1) dies while in service & 2) is retired on medical grounds due to incapacitation before reaching 55 years of age w.e.f 05.08.2014.

**DEPENDENT FAMILY MEMBER:** a) Spouse, or b) Wholly dependent unmarried/married son, or c) Wholly dependent unmarried daughter or d) wholly dependent brother or sister in case of unmarried employee.

**COMPETENT AUTHORITY FOR APPOINTMENT:** Chairman/ Managing Director/Board of Directors

**POSTS:** The appointment shall be only in Clerical & Sub-staff cadre as per provisions of the relevant Recruitment Rules.

### **ELIGIBILITY & OTHER PROVISIONS:**

- a) Family is in acute financial destitution
- b) Applicant should fulfill all provisions of relevant Recruitment Rules.
- c) Upper Age can be relaxed but not minimum age limit of 18 years.
- d) Application can be considered upto 5 years from date of death.
- e) Cases of missing employees of more than 2 years are also included in scheme.
- f) **The person eligible for compassionate appointment shall give a undertaking that he/she will maintain properly the other family members. In case he/she fails to do so, the appointment may be terminated forthwith.**
- g) Compassionate appointment shall be sympathetically considered more for erstwhile Sub-staff died or resigned on medical ground.

HO.CIR/HR&IR/2014-15-15/532/476 dt. 11.08.2014

Ministry of finance DOF No. 18/2/2013-IR dt. 07.08.2014

**BENEFITS TO NOMINEE / LEGAL HEIR  
OF THE DECEASED EMPLOYEE  
(WHO DIES IN HARNESS)**

- 1) Rs. 1,25,000/- is to be paid immediately after death of the employee to the spouse/Dependant by the Branch Under Death Relief Scheme.(HO:HR:IR:SD/11 dt.12.02.2014)
- 2) if the Employee was a member staff Benevolent Scheme Rs. 1,75,000/- (Max. at Present)to be received.
- 3) Rs. 50,000/- under Group Link Insurance Scheme (GSLIS) of the Bank
- 4) Provident Fund Contribution upto date of death plus Bank's contribution if he opted for CPF. And own contribution only if he opted for pension.
- 5) Gratuity will be paid as per Bipartite Settlement or As per Gratuity Act (Max-20 lacs) whichever is more. No Income tax will be deducted.
- 6) Pension under Family pension scheme will be paid If Deceased employee had opted for Pension. No Commutation of pension will be allowed.
- 7) Encashment of P/L - Balance of P/L to his credit on date of death, Max. 240 days allowed. No Income tax will be deducted.
- 8) Scheme for appointment on Compassionate ground to dependent w.e.f 05.08.2014.Married dependant son also elligible under the Scheme.
- 9) All the above mentioned claims to be sent to Zonal Office through the Branch.



**LIST OF PAPERS TO BE SUBMITTED TO GENERAL MANAGER TERMINAL BENEFITS DEPT. HEAD OFFICE - ON RETIREMENT (RETIREMENT / BENEFITS)/DEATH**

Following Papers are to be submitted before retirement

1. Provident fund Application -  
Claim application by Employee
  - a) Own Contribution only for Pension optees.
  - b) Own + Bank's Contribution for PF optees
2. Gratuity Claim -  
Calculation Sheet as per Claim Under -
  - i) Bipartite Settlement
  - ii) Payment of Gratuity Act 1972
3. Pension Application -
  - i) Pensioner's profile
  - ii) Service Particulars of Employee (Pensioner)
  - iii) Nomination for pension / Commutation
  - iv) Commutation of pension
4. **Family Pension Application -  
List of papers required -**
  - A) Covering Letter from Branch
  - B) Request Application for Family Pension
  - C) Family Pension Profile
  - D) Worksheet For Family Pension
  - E) Death Certificate Duly Attested
  - F) Two Latest Passport Size Photo of the Applicant
  - G) Other format required if any.
5. G.S.L.I. Deposit Portion with Interest.
6. BOI retd. Employees medical assistance scheme/Insurance linked Hospitalisation Scheme as per Xth Bipartite Settlement (Optional).  
Membership form should be submitted within 6 months from retirement.
7. Silver Plate with Bank Name & Logo (Approx weight. 250 gms.)  
(No need to submit paper / application)

## **MEDIBUDDY LATEST POLICY DETAILS**

MASTER INSURER : UNITED INDIA INSURANCE CO LTD.

POLICY NO. : 5001002818P109894428

PERIOD OF COVERAGE : 01-10-2018 TO 30-09-2019  
FOR SERVING EMPLOYEES.

REIMBURSEMENT AMOUNT: MAX Rs.3 LAKHS.

TPA : MEDIASSIST INSURANCE TPAPVT. LTD.  
Tower D, 4th Floor, IBC Knowledge Park,  
4/1, Bannerghatta, Main Road, Bengaluru,  
Karnataka Pin. 560029  
Toll Free No : 1800 425 9449  
E-mail Address: info@mediassist.in  
Website : www.medybuddy.in  
Contact person in Odisha :  
Sambit Satpathy Ph.9337007954

### **PROCEDURE FOR CLAIM**

- A) All staff members should update the details of their family members/dependants in HRMS module. Any addition & deletion data should also be carried out promptly so that there is no mismatch between HRMS and TPA data.
- B) Employee id ( P.F No.) prefixed by word BOI will be the login id and date of birth will be the password for login in the website of TPA. (Example- login Id- BOI189301 / password- 11June95 ).
- C) All claims- Hospitalisation/ Domiciliary - shall be submitted by the employees in the prescribed claim Form through Zonal Office within 7 days.

## EMPLOYEE POLICY CONDITIONS

- Family Definition : Employee + Spouse + Dependent Children + 2 dependent Parents /in laws • No age limit for dependent children. Would be considered dependent if their monthly income does not exceed Rs. 10,000/- Widowed daughter and dependent divorced / separated daughters, sisters including unmarried / divorced / abandoned or separated from husband/ widowed sisters and crippled child shall be considered as dependent for the purpose of this policy. Physically challenged Brother / Sister with 40% or more disability. Subject that there individual monthly income does not exceed Rs. 10,000. • No Age Limits for Dependent Parents. Either Dependent Parents or In-laws will be covered. A parent would be considered dependent if their monthly income does not exceed Rs. 10,000/-
- New Joinee's : All New Employees to be covered from the date of joining as per their appointment letter. For additions /deletions during policy period, premium to be charged /refunded on pro rata basis. Additional pro-rata premium would be collected on promotion for increase in Sum Insured.
- Geographical Limits : Treatment taken in India Only.
- Continuity Benefits : Continuity benefits coverage to employees on retirement till the end of the policy period provided there is no request for refund of the premium.
- 1. Revision in Room Rent Limit to Rs. 4,000/-
- 2. All bills / receipts for purchase of medicine upon which a claim is made shall bear the valid GST No. of the issuer of such bills, receipts, etc.
- Please note that the condition 2 is applicable for both

hospitalisation and Domiciliary (OPD) claims.

- 3. Intensive Care Unit (ICU) expenses not exceeding Rs. 7500 per day or actual amount whichever is less.
- 4. Surgeon, team of surgeons, Assistant surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees.
- 5. Nursing Charges , Service Charges, IV Administration Charges, Nebulization Charges, RMO charges ,Anaesthetic, Blood, Oxygen, Operation Theatre Charges, surgical appliances, OT consumables, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, Defibrillator Ventilator, orthopaedic implants, Cochlear Implant, any other implant, Intra-Ocular Lenses, , infra cardiac valve replacements, vascular stents, any other valve replacement, laboratory/ diagnostic tests, X-ray CT Scan, MRI, any other scan, scopies and such similar expenses that are medically necessary, or incurred during hospitalization as per the advice of the attending doctor,
- 6. Hospitalization expenses (excluding cost of organ) incurred on donor in respect of organ transplant to the insured.
- 7. Pre and Post Hospitalization expenses payable in respect of each hospitalization shall be the actual expenses incurred subject to 30 days prior to hospitalization and 90 days after discharge.
- 8. HOSPITAL / NURSING HOME: A Hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the Clinical establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act

OR complies with all minimum criteria as under :

- -Has qualified nursing staff under its employment round the clock.  
- Has at least 10 in-patient beds in towns having a population of less than 10 lacs and at least 15 in-patient beds in all other places;  
- Has qualified medical practitioner(s) in charge round the clock;  
- Has a fully equipped Operation Theatre of its own where surgical procedures are carried out; - Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.
- The term ' Hospital / Nursing Home ' shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or place for alcoholics, a hotel or a similar place. This clause will however be relaxed in areas where it is difficult to find such hospitals and in the case of an emergency.
- 9. Domiciliary Treatment : (A) Medical expenses incurred in case of the following diseases which need domiciliary treatment as may be certified by the attending medical practitioner and / or bank's 'medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100% subject to the overall limit of Sum Insured under the policy. 1. Animal/Reptile/ Insect Bite Or Sting, 2. Aplastic Anaemia, 3. Arthritis, 4. Asthma, 5. Cancer, 6. Cardiac Ailments, 7. Cerebral Palsy, 8. Chronic Bronchitis, 9. Chronic Obstructive Pulmonary Disease, 10. Chronic Pancreatitis, 11. Connective Tissue Disorder, 12. Diabetes And Its Complications, 13. Diphtheria, 14. Epidermolysis Bullosa, 15. Glaucoma, 16. Graves' Disease, 17. Growth Disorders, 18. Haemorrhages Caused By Accidents, 19. Hemophilia, 20. Hepatitis - C, 21. Hepatitis –B, 22. Hypertension, 23. Hyperthyroidism, 24. Hypothyroidism, 25. Immuno Suppressants, 26. Kidney Ailment, 27. Leprosy, 28. Leukemia,

29. Malaria, 30. Motoneuron Disease, 31. Multiple Sclerosis, 32. Muscular Dystrophies, 33. Myasthenia Gravis, 34. Non-Alcoholic Cirrhosis Of Liver, 35. Organ Related (Chronic) Condition Of Any Kind, 36. Osteoporosis, 37. Paralysis, 38. Parkinson'S Diseases, 39. Physiotherapy, 40. Pleurisy, 41. Polio, 42. Psoriasis, 43. Psychiatric Disorder Including Schizophrenia And Psychotherapy, 44. Purpura, 45. Radiotherapy And Chemotherapy In The Treatment Of Cancer And Leukemia, 46. Seizure Disorders Of All Kinds, 47. Sequalea Of Meningitis, 48. Sickle Cell Disease, 49. Sleep Apnea Syndrome(Not Related To Obesity), 50. Status Asthamicus, 51. Strokes Leading To Paralysis, 52. Swine Flu, 53. Systemic Lupus Erythematous (Sle), 54. Thalassemia, 55. Third Degree Burns, 56. Thrombo Embolism Venous Thrombosis/Venous Thrombo Embolism (Vte)], 57. Tuberculosis, 58. Tumor, 59. Typhoid Accidents Of Serious Nature, 60. Ulcerative Colitis, 61. Varicose Veins, 62. Venous Thrombosis(Not Caused By Smoking), 63. Wilson'S Disease,

- (B) Cancer , Leukemia, Thalassemia, Tuberculosis, Paralysis, Cardiac Ailments , Pleurisy , Leprosy, Kidney Ailment , All Seizure disorders, Parkinson's diseases, Psychiatric disorder including schizophrenia and psychotherapy , Diabetes and its complications, hypertension, Hepatitis –B , Hepatitis - C, Hemophilia, Myasthenia gravis, Wilson's disease, Ulcerative Colitis , Epidermolysis bullosa, Venous Thrombosis(not caused by smoking) Aplastic Anaemia, Psoriasis, Third Degree burns, Arthritis , Hypothyroidism , Hyperthyroidism expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia, Glaucoma, Tumor, Diptheria, Malaria, Non-Alcoholic Cirrhosis of Liver, Purpura, Typhoid, Accidents of Serious Nature , Cerebral Palsy, , Polio, All Strokes Leading to Paralysis,

Haemorrhages caused by accidents, All animal/reptile/insect bite or sting , chronic pancreatitis, Immuno suppressants, multiple sclerosis / motorneuron disease, status asthmaticus, sequelae of meningitis, osteoporosis, muscular dystrophies, sleep apnea syndrome(not related to obesity), any organ related (chronic) condition, sickle cell disease, systemic lupus erythematosus (SLE), any connective tissue disorder, varicose veins, thrombo embolism venous thrombosis/venous thrombo embolism (VTE)], growth disorders, Graves' disease, Chronic obstructive Pulmonary Disease, Chronic Bronchitis, Asthma, Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment.

- (C) The cost of Medicines, Investigations, and consultations, etc.in respect of domiciliary treatment shall be reimbursed for the period stated by the specialist and / or the attending doctor and / or the bank's medical officer, in Prescription. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.
- 10. Domiciliary Hospitalisation means medical treatment for a period exceeding three days for such an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances: a. The condition of the patient is such that he/she is not in a condition to be removed to a hospital or b. The patient takes treatment at home on account of non-availability of room in a hospital.
- 11. For Ayurvedic Treatment, hospitalisation expenses are admissible only when the treatment has been undergone in a Government Hospital or in any Institute recognised by the Government and/or accredited by Quality Council of India/National

Accreditation Board on Health.

- Company's Liability for all claims admitted in respect of any/all insured person/s during the period of insurance shall not exceed the Sum Insured stated in the schedule.
- 12. Expenses on Hospitalization for minimum period of a day are admissible. However, this time limit is not applied to specific treatments, such as
- 1 Adenoidectomy | 2 Appendectomy | 3 Ascitic / Pleural tapping | 4 Auroplasty not Cosmetic in nature | 5 Coronary angiography / Renal | 6 Coronary angioplasty | 7 Dental surgery | 8 D&C | 9 Excision of cyst/ granuloma/lump/tumor | 10 Eye surgery | 11 Fracture including hairline fracture /dislocation | 12 Radiotherapy | 13 Chemotherapy including parental chemotherapy | 14 Lithotripsy | 15 Incision and drainage of abscess | 16 Varicocele | 17 Wound suturing | 18 FESS | 19 Operations/ Micro surgical operations on the nose, middle ear/internal ear, tongue, mouth, face, tonsils & adenoids, salivary glands & salivary ducts, breast, skin & subcutaneous tissues, digestive tract, female/male sexual organs. | 20 Haemo dialysis | 21 Fissurectomy / Fistulectomy | 22 Mastoidectomy | 23 Hydrocele | 24 Hysterectomy | 25 Inguinal/ ventral/ umbilical/ femoral hernia | 26 Parenteral chemotherapy | 27 Polypectomy | 28 Septoplasty | 29 Piles/ fistula | 30 Prostate surgeries | 31 Sinusitis surgeries | 32 Tonsillectomy | 33 Liver aspiration | 34 Sclerotherapy | 35 Varicose Vein Ligation | 36 All scopes along with biopsies | 37 Lumbar puncture |
- This condition will also not apply in case of stay in hospital of less than a day provided – (A). The treatment is undertaken under General or Local Anesthesia in a hospital / day care Centre in less than a day because of technological advancement and (B)



Which would have otherwise required hospitalization of more than a day.

- 13. Alternative Therapy : Reimbursement of Expenses for hospitalization or domiciliary treatment (under clause 3.1) under the recognized system of medicines , viz, Ayurvedic ,Unani, Sidha, Homeopathy , Naturopathy , if such treatment is taken in a clinic /hospital registered, by the central / state government.
- 14. MATERNITY EXPENSES BENEFIT EXTENSION The hospitalization expenses in respect of the new born child can be covered within the Mother's Maternity expenses. The maximum benefit allowable under this clause will be up to Rs. 50000/- for Normal Delivery and Rs. 75,000/- for Cesarean Section.
- Special conditions applicable to Maternity expenses Benefit Extension: (I) 9 months waiting period under maternity benefit will be waived from the policy. (II) Pre-natal & post natal charges in respect of maternity benefit are covered under the policy up to 30 days and 60 days only, unless the same requires hospitalization. (III) Missed Abortions , Miscarriage or abortions induced by accidents are covered under the limit of Maternity (IV) Complications in Maternity including operations for extra uterine pregnancy ectopic pregnancy would be covered in the up to the Sum Insured Expenses incurred for Medical Termination of Pregnancy (V) Claim in respect of delivery to be given irrespective of the number of children
- 15. Baby Day one Cover: New born baby is covered from day one. All expenses incurred on the new born baby during maternity will be covered in addition to the maternity limit up to Rs, 20000/- . Per child. However if the baby contacts any illness the same shall be considered in the Sum Insured . Baby to be taken as an additional member within the normal family floater.

- 16. Ambulance Charges: Ambulance charges are payable up to Rs 2500/- per trip to hospital and / or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and Auto expenses in actual maximum up to Rs750/- per Hospitalization. Ambulance charges actually incurred on transfer from one center to another center due to Non availability of medical services/ medical complication shall be payable in full.
- 17. Pre- Existing Diseases / Ailments: Pre-existing diseases are covered under the scheme.
- 18. Congenital Anomalies: Expenses for Treatment of Congenital Internal / External diseases, defects anomalies are covered under the policy
- 19. Psychiatric diseases: Expenses for treatment of psychiatric and psychosomatic diseases be payable with or without hospitalization.
- 20. Advanced Medical Treatment: All new kinds of approved advanced medical procedures for e.g. laser surgery, stem cell therapy for treatment of a disease is payable on hospitalization / day care surgery.
- 21. Treatment taken for Accidents can be payable even on OPD basis in Hospital up to Sum Insured
- 22. Taxes and other Charges : All Taxes , Surcharges , Service Charges , Registration charges , Admission Charges , Nursing , and Administration charges to be payable. Charges for diapers and sanitary pads are payable if necessary as part of the treatment Charges for Hiring a nurse / attendant during hospitalization will be payable only in case of recommendation from the treating doctor in case ICU / CCU, Neo natal nursing care or any other case where the patient is critical and requiring

special care.

- 23. Treatment for Genetic Disorder and stem cell therapy is covered under the scheme.
- 24. Treatment for Age related Macular Degeneration (ARMD), treatment such as Rotational Field Quantum magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP), etc. are covered under the scheme. Treatment for all neurological/ macular degenerative disorders shall be covered under the scheme.
- 25. Rental Charges for External and or durable Medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Bi-PAP, Infusion pump etc. will be covered under the scheme. However purchase of the above equipment to be subsequently used at home in exceptional cases on medical advice shall be covered.
- 26. Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, elastocrepe bandages, external orthopedic pads, sub cutaneous insulin pump, Diabetic foot wear, Glucometer (including Glucose Test Strips)/ Nebulizer/ prosthetic devise/ Thermometer, alpha / water bed and similar related items etc., will be covered under the scheme.



The trade union movement represents the organized economic power of the workers... It is in reality the most potent and the most direct social insurance the workers can establish.

- *Samuel Gompers*

## **BOI RETIRED EMPLOYEES MEDICAL ASSISTANCE SCHEME**

- Ref. Cir. -
1. HO - 91/155 dt. 04/12/1997
  2. HO - 101/115 dt. 12/09/2007
  3. HO - IOM dt. 30/07/2009
  4. HO/HR/IR/VGK-12 (8/48) dt. 11/07/2007
  5. HO/TBD/SPVV-101 (10/98) dt. 14/08/2009
  6. Union Circular - 31/2009 dt. 19/08/2009
  7. Branch Circular-108/156 dt. 28.11.2014
  8. HO/TBD/SGS/2009 dt. 14.12.2016
  9. HOBC 111/66 dt.29.07.2017
  10. HOBC 111/175 dt. 31.01.2018

Retired employees of the banks his/her spouse only will be eligible for the benefits under the scheme. On the death of retired employees spouse will continue to be covered under the scheme.

Reimbursement of Insurance premium (\*) - Rs. 10,000/- p.a. (Max. Rs. 5000/- per person for both self & spouse).

REMAS MEMBERSHIP FEE : Clerk : 30,000/-  
Sub-Staff : 15,000/-

### **Hospitalisation expenses:**

- (\*) Reimbursement of 90% of the bill amount subject to max. of Rs. 20,000/- per annum (for minor ailment). Reimbursement of 90% of the bill amount subject to max. of Rs. 30,000/- per annum (for major ailment). However, in respect of neuro/cardiac/kidney/liver/cancer surgeries, if hospitalization expenses (including surgery charges) exceed Rs. 1.50 lakh, 90% of the bill amount subject to max. of Rs. 1.50lakh to be reimbursed.
- (\*) Note : Existing guidelines for reimbursement of medical insurance premium or hospitalization expenses (as the case may be) to the member subject to the ceiling of Rs. 1.50 lakh during the life time of the member to be continued as it is. As per 10th Bipartite Settlement, the insurance Based Medical Aid schme is also available to Retired Employees.

### **EX-GRATIA MEDICAL AID :**

Cir. No.2007- 08/96 dt.26/10/2007- Exgratia Medical aid is payable to award staff upto 70% of the balance amount **not covered under Hospitalisation scheme** as specified in the Bipartite Settlement.

#### **Eligibility:**

1. Award staff for self and dependent family can claim balance amount of hospitalisation expenses in respect of ailments/special operation such as i)Cardiac ii) Brain iii) Cancer iv)Kidney v)Major Operation of Spine vi) Serious Burn casesvii) Major accidents resulting in fractures requiring surgical treatment viii)Cases of surgery resulting in the amputation of any limb of the body ix)Detachment of retina/retinal surgery x) Grafting of Bone Marrow xi)Tuberculosis xii) Liver ailments xiii) Alzheimerber/Parkinson xiv) Demntia.
2. Full reimbursement of hospitalisation expenses for self only in case of workman dies in harness.
3. Reimbursement @90% for self and 70% for dependants for dialysis, blood transfusion,pape maker,heart valve, CAT scanning and charges for Intensive care Unit

Percentage of Amt.to be Reimbursed : After reimbursing the hospitalisation expenses in terms of settlement, maximum upto 70% of the balance amount of such expenses can considered for sanction. Minimum Rs.10000/- by clerk and Rs.5000/- by sub-staff have to borne out of total expenses.

**Sanction** : It will be only considered at Head Office, HR Deptt, depending on the merits of the case.

#### **Scheme for intt free medical advance :**

(Ref :IOM NO.- HO:HR:IR:KVVSP:I-708 dated 20.09.2010)

To meet medical Exp. in emergent circumstances is generally granted in the following Cases.

- i) Amt to be deposited with the hospital Authority
- ii) Estimated expenses are large.
- iii) The employee is eligible for medical aid.

Int. will be charged if an advance amount is not settled within 30 days after final settlement of claim under hospitalisaiton.

## CLEAN OVERDRAFT

**ELIGIBILITY** : Confirmed Part Time/Full time Employees of the Bank

**PURPOSE** : Any bonafide purpose

**LIMIT** :

Service	Clerks	Substaff
After Confirmation to 5 yrs	Rs.1,65,000	Rs.1,35,000
5 yrs to 10 yrs	Rs.3,00,000	Rs.2,00,000
10yrs to above	Rs.7,00,000	Rs.4,00,000

**INTEREST** : At Present 8% w.e.f 30.09.2016

**MARGIN** : NIL

**REPAYMENT** : Monthly Interest to be recovered directly from Salary

### Notes :

- i) If employee avails P.F. Loan, the limit of OD will be reduced by the amount of P.F.Loan.
- ii) Total deduction should not exceed 65% of gross salary. Notional interest on the full amount of OD will be included in calculation of total deduction.
- iii) In case where the staff Member has already availed Personal Over Draft facility and if desired by the employee 60% of the sanction limit will be continued to be treated as over draft facility and remaining 40% to be converted to Term Loan & repaid in 84 EQM.
- iv) In other case 60% & 40% policy will be applicable with all other term.

HO:95/129 dt.13.12.2001, 2001-02/740dT.24.01.2002,101/38 dt.02.07.2007,102/42dT.12.06.2008,207-08/06 dT.25.07.2007,103/8 dT.15.04.09, 105/18dT.22.08.2011. 95/129 dt 13.12.2001, 112/84 dt.17.09.2018

## STAFF HOUSING LOAN

**ELIGIBILITY** : Minimum 2 years of service.

- i) After completion of 1 year of service, Staff can avail HSG Loan as applicable to public. It can be converted to Staff HSG Loan after 2 years of service.
- ii) In case both husband & wife being in service of the Bank, Both will be eligible for Loan

<b>PURPOSE</b>	:Purchase of Land for construction of house, purchase of house/flat OR Repair.
<b>LIMIT</b>	:Clerks : 90% of cost or 35 Lakhs Maximum :Sub-Staff : 90% of cost or 20 Lakhs Maximum
<b>INTEREST</b>	:Upto Rs.1.10 5% p.a Simple & above 6.5% p.a Simple.
<b>MARGIN</b>	:10%
<b>REPAYMENT</b>	:Purchase/Acquisition of House Principal-225 Months & Interest -75 Months. For repair/renovation Principal-90 & Interest -30 monthly instalment.

(Ref. Head Office Branch Circular. No.- 104/53 dated 31.07.2010)HO: 86/121 Dt. 19.6.87 , 91/42 dt. 03.06.97, 91/11 dt. 17.09.97, 95/135 Dt. 26.12.01,96/01 dt. 01.04.02, 96/21 Dt. 21.05.02, 99/117 Dt. 21.10.05.New Housing Loan: 104/53 Dt.31.07.2010, 104/42 Dt.08.07.10. For Operation Guidelines Cir Letter No: 2010-11/174 Dt. 30.10.2010, HOBC104/104 Dt. 06.12.2010, HOBC 104/133 Dt.24.01.2011,108/193 dt.16.01.2015, Cir No. 110/44 dt.19.05.2016(for Ex-Serviceman.)

**Modification Considering Loan for extension. Enlargement / Repair / Renovation of House / Flat :**

**Clerks:** Rs.6 Lakhs                      **Sub Staff:** Rs.3 Lakhs  
( B.C No.104/104 dt.06.12.2010]

**HOUSING LOAN AT THE TIME OF RETIREMENT :**

It will be recovered from terminal dues. But, if employee wants to continue then, review of account to be made & account will be allowed to continue upto 70 years of age.( B.C No.98-99/2 dt.16.04.1998)

## PROVIDENT FUND LOAN

(subject to the sanctioned limit available )

- A) **ELIGIBILITY** : All confirmed employee joined before 01.04.2010
- B) **PURPOSE** : 1. Medical, religious function, higher studies.  
2. Self marriage/dependent marriage
- C) **LIMIT** : 1. 3 X B.P. + Allow. Ranking for PF – For other Purpose  
2. 6 X B.P. + Allow. Ranking for PF- For Marriage
- D) **INTREST** : As applicable to PF –Rate decided by HO.
- E) **MARGIN** : NIL
- F) **REPAYMENT** : 1. 24.Months – For other Purpose  
2. 48.Months – For Marriage Purpose
- G) **NOTES** : No fresh Loan until Previous loan is closed and stipulated period of previous loan is completed  
(HO: 96/134 DT. 1.1.03./ 91/146 Dt. 21.11.97)

## VEHICLE LOAN

### ELIGIBILITY

- i) For Four Wheelers: Confirmed employees with five years of satisfactory service
- ii) For Two Wheelers: Confirmed employee with two years of satisfactory service
- iii) After completion of 6 months of service, Staff can avail Vehicle Loan applicable to Public.

### QUANTUM OF LOAN

For purchase of four wheelers- Motor Car, Jeep, Maruti Van fitted with Petrol, Diesel, CNG Engine **the maximum amount of staff vehicle loan should not exceed Rs.7.50 lacs for both i.e for car & 2 wheeler also.**

### RATE OF INTEREST

For Four Wheelers: 6.5% (Simple) for all limit .

For Two Wheelers: 6.5% (simple) for all limit .

Interest free upto Rs.25000/- for those joined prior to 18/09/1989.

### REPAYMENT PERIOD

For Four Wheelers: Repayable in 200 monthly instalments in the ratio of 3:2 i.e.principal in 120 instalments and interest in 80 instalments

For two wheelers: Repayable in 84 monthly instalments in the ratio of 5:1 i.e.principal in 70 instalments and interest in 14 instalments(Ref. No. Head Office Branch Circular No. 107/99 dated 05.09.2013/ 107/99 dt.05.09.2013 & 108/198 dt.27.01.2015)



Staff Members can avail loan under Star Autofin Scheme for bridging the gap between the cost of the vehicle and staff vehicle loan as per eligibility.

(Ref. No. :HEAD OFFICE IOM NO.-HO:P:IR:VGK:874:SL-20 dated 18th October, 2006)

If an employee repay vehicle loan prior to stipulated period then surplus proceeds will be Utilised for purchase of new vehicle.If loan a/c is closed in normal course,no need to utilise for purpose of new vehicle.Eligibility for purchase of fuel efficient/better vehicle only after 4 yrs of earlier Loan.

(Ref. No. - Head Office Branch Circular No.: 96/150 dated 18.02.03)

### **LOAN / OD AGAINST NSC**

- A. ELIGIBILITY : All staff
- B. PURPOSE : Domestic.
- C. LIMIT : NO MAXIMUM LIMIT. UPTO 1.LAC- BR.SANCTION
- D. INTREST : MCLR+BSS+3.5%.(Presently 12.3%  
(w.e.f.01.04.2016 )
- E. MARGIN : 15%
- F. REPAYMENT : Principal on the date of maturity or in instalments
- G. NOTES : Loan amount above Rs.50000/-,  
NSc should be Pledged.

HO: 83/323 Dt. 09.01.90, 88/171 Dt. 23.01.95, 96/149 Dt. 18.02.03  
and 99/25Dt.16.05.05.)103/12 dt.7.04.2009,100/96Dt.11.09.06, 101/  
18 Dt.09.05.07

### **NON REFUNDABLE WITHDRAWAL PROVIDENT FUND**

#### **(For marriage & medical treatment)**

NRWPF may also be permitted to all confirmed employees having completed 10 years of service for following purposes

**(A)** For marriage of self, close relatives like son, daughter, brother, sister, who are wholly dependent on the employee (member).for medical expenses of self / close relatives viz. spouse, son, daughter, father, mother, brother, sister etc., who are wholly dependent on the employee (member).

The quantum of NRWPF is as under :

- Officer : Rs.4,50,000/-**
- Clerk : Rs.3,00,000/-**
- Sub-staff : Rs.1,80,000/-**

(6 month's Basic Pay and other allowances ranking to PF or 50% accumulated balance of own contribution + voluntary contribution or actual expenditure. whichever is less.)

However, the facility is available on two occasions only during entire service period and also subject to the above ceiling.

(REF NO: HOBC: 100/170 Dated 24.01.2007& HOBC: 109/48 dt.21.05.2015)

**B. Non refundable withdrawal form P.F.:**

i. **Eligibility** : All confirmed employee

ii. **Purpose** : Expenditure on building of House/ purchase of Flat  
HO: 91/124 Dt. 09.10.97. 82/253 Dt. 22.11.1988  
/ For acquiring 2nd House/Flat  
Br.Cir.No.110/54 dt. 31.05.2016

iii. **Limit** : ½ of the amount of employee's portion.

**Foot Note (Staff Loans)**

1. Additional Housing Loan - 95/135 dt. 26-12-01 & 96/21 dt. 21.05.02 Additional Housing Loan could be granted in cases where the staff Hsg. Loan availed and has been fully repaid.
2. To avail loan of BOI Staff Society. Bank's permission is to be obtained.
3. Removal of limit clause of 40% Hsg. Inst Ref. PZO/CR/AUJ/ 419 Dt. 29.03.95
4. Cover bore wells / Tube wells under Aashiana Hsg. scheme. Ref. 91/81 Dt. 01.08.97.
5. All personal Loans available to public can be availed by staff members subject to total deduction ceiling of 60% of Gross salary Ref : H/O 98/8 dt. 10.04.04.
6. **All Award Staff members after completion of Six months of service are eligible ( even before confirmation ) to avail all the facilities applicable to confirmed staff as per entitlement and stipulation of the scheme.**

**(HO:BC-108/206 dt.12.02.2015 )**

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## LEAVE FARE CONCESSION

Sr.	Particulars	Clerical	Sub-Staff
1.	<b>For 2 years Span</b> <b>For 4 years Span</b>	2000 km one way 4000 km one way	2500 km one way 5000 km one way
2.	<b>Permissible mode of Transport for Entitled</b>	AC II Tier for the journey by mail/express train	AC III tier fare
3.	<b>Encashment Facility</b>	2 yrs. Span : 15 days 4 yrs. Span : 30 days	2 yrs. Span : 15 days 4 yrs. Span : 30 days
		<b><i>Amount to be credited / paid 15 days prior to Proceeding on leave</i></b> <b><i>30 days Leave Encashment can be availed by 2 years optees but no encashment in next span.</i></b>	
4.	<b>Type of Leave</b>	Any kind of leave Including C/L	Any kind of leave including C/L
5.	<b>Air Travel</b>	Allowed within overall entitlement	Not Allowed.
6.	<b>Salary in Advance</b>	Can be paid if salary dt. Falls within the leave period	Can be paid if salary dt. Falls within the leave period.

### Notes :

1. Local conveyance (To & fro) from residence to Rly. Station / ST Stand / Airport is permitted within the overall limit.
2. Where 2 places are not connected by Rly, will be reimbursed with actual Bus fare @ Rs. 6/- per km./Rly fare for same distance whichever is lower.
3. Reservation & Berth charges of Rly. Fare & supplementary & development charges can be reimbursed over and above entitlement.
4. LFC may be availed by family members for travel without attendance of workman. The workman and/or members of his family may visit the same place or different places of their choice within the permissible distance.

5. If an employee's spouse is working in the same bank, only one of them will be eligible for LFC in a block period. Both are entitled for encashment of P/L.
6. Physically Handicapped - Employee appointed under such category and who is eligible for payment of conveyance allowance is eligible for accompanying companion provided he has no family member to claim the LFC.
7. Family Definition - : Spouse, wholly dependent unmarried children (step & adopted), wholly dependent parents, married female employee's dependent parents or parents-in-laws depending on her. Wholly dependent's aggregate income should not exceed Rs. 10,000/- p.m.
8. Payment of LFC Advance can be availed for Inward Journey subject to production of O/W Journey tickets or receipts from Travelling Agency.

Note : a) Option will be given to choose between 2/4 years block at time of expiry of existing block.

b) Optional encashment of LFC amt. will be 100% of entitlement along with leave encashment .No need of taking any Leave .

\* Ready reconer for present railway one way fare w.e.f from 14.08.2018 for LFC calculation given for your ready reference /perusal for LFC Encashment. (Ticket Amt. is payable for actual availment of eligibility Kms.) It is subject to change from time to time as per order by Railway Authority.

Cadre	Class	Kms.	Span	Amount	
				Lean	Peak
Clerks	AC-II	4000	04 Years	Rs. 3739/-	Rs. 3849/-
	AC-II	2000	02 Years	Rs. 2562/-	Rs. 2644/-
Sub-Staffs	AC-III	5000	04 Years	Rs. 3013/-	
	AC-III	2500	02 Years	Rs. 1975/-	

**Incase of Sr. Citizens, entitlement is calculated after taking into consideration of concession by Rly. Authority- for Gents 40% & for Ladies 50% of the fare.**

**LIST OF HOLIDAY HOME**

<b>NAME OF THE HOLIDAY HOME</b>	<b>ADDRESS</b>	<b>ALLOTING AUTHORITY</b>	<b>NO. OF ROOMS AVAILABLE</b>
<b>ACHARE</b>	Zing n Swing Resort At-Post Achare, Off Mumbai Goa Highway Dist. Sindhudurg Tel : 02365-246248	Sr. Manager (HR) Ratnagiri Zone Tel. 02352-221755 Fax. 02352-226145	2 A.C Cottages for 3 persons with complimentary one way pickup or drop facility from Kankavali Station. Morning tea/coffee complimentary.
<b>AGRA</b>	Hotel Ashish Palace, Tourist Complex Area, Fatehabad Road, Agra - 282001 Tel : 0562-2230032 2330403 Fax: 2330404	Z.O. Agra Zone L.I.C. Building, 1st floor, Sanjay Palace, Agra - 282002 Tel: 0562-2527014, 2521324	3 A.C rooms with double bed Extra bed for Rs. 125/- 25% discount on food bills.
<b>AMRITSAR</b>	Hotel Lawrence 6, Lawrence Road, Amritsar 143001. Phone: 0183- 2400105/6/7 Fax: 0183-2401982	Z.O. Amritsar Zone Hall Bazar Amritsar 143001. Tel: 0183-5099336 5099344	3 double bedded AC Room. 25% discount on food and beverage.
<b>BENGALURU</b>	Hotel U T Elegance - Bengaluru, No.21, Ramachandra Road, Next to ICICI Bank, Near Swapn ngr, Gandhinagar Bengaluru-560009 080-48544447	Z.O. Bengaluru Zone 11 K.G. Road, Bangalore -560009 Tel: 080-22959410,	5 A.C Business Executive rooms, 2 Adults + 2 Children (below 10 years) per room 22959401 Rs. 100/- for extra bed. Complimentary Breakfast.

<b>BHUBANESWAR</b>	Hotel Residency 25 × 7, 13/W, Ashok Nagar, Bhubaneswar -751009. Tel.0674-2536044, 2533703	Sr. Manager (HR) Zonal Office, Bhubaneswar Tel. 0674-2559257 Fax. 0674-2559247	4 double bedded AC rooms.
<b>BODH GAYA</b>	Hotel Shashi International Near Bhutan Temple, Mastipur, Bodhgaya 824231 Tel. 0631-2200459 Mob. 94302 01308 Email : info@hotelshashi.com	The Sr. Manager (HR) Patna Zone H.R. Department Tel. : 0612-2506510 Fax - 0612 -2223178	2 double bedded AC Rooms Complimentary Tea/Breakfast Food at concessional rate.
<b>CHENNAI</b>	Hotel Royal Regency, 26/27, Poonamalee High Road Periamet, <b>Chennai 600 003</b> Tel : 044,49347777 Opp. to Egmore Railway Station	Z.O. Chennai Zone, Old No. 17, New No. 30 Errabalu Street Chennai - 600001 Tel: 044-66777502 66777555	4 A.C rooms with double bed 2 Adults plus 2 children below 11 years allowed Complimentary break- fast.
<b>DALHOUSIE</b>	Hotel Super Star Subhash Chowk, Dalhousie - 176304 Tel: 01899-242181 Mobile : 9418380291	The Sr. Manager (HR) Ludhiana Zone Personnel Deptt. R-579 Model Town, Ludhiana Tel: 0161-2408163 Fax-0161-2410648	2 double bedded rooms Extra bed charges Rs. 100/- per bed
<b>DAMAN</b>	Hotel Princess Park Devka Beach Nani Daman 396210 Tel No. 0260-2254323 2250900 Fax No. 0260-2250800	Sr. Manager (HR) Z.O. Ahmedabad Tel. 079-25351461 Fax. 079-25350451	Three rooms

<b>DARJEELING</b>	Norla Home Stay 35/4, Hill Cart Road, Krishna Villa, West Point, Darjeeling - 734 101.	Z.O. Siliguri Tel: 0353-2641098 -2641718 Fax:0353-2642985	4 (double bed) Rooms - 2 Adults with 2 children (extra bed charges) Complimentary breakfast for 2 persons
<b>DARJEELING (PATNA)</b>	Hotel Hill Grand Himalaya Bokshi Jhora Hill, Cart Road Dali, Darjeeling 734101.	The Sr. Manager(HR) Patna Zone H.R. Department Tel. 0612-2506510 Fax - 0612 -2223178	Two Rooms
<b>DIGHA</b>	Hotel Kanchan International Plot No. 62. New Digha Township, Dist. Purbha Midnapore (W.B.) Tel. : 03220-266641/ 642	The Sr. Manager (HR) Kolkata Zone Personnel Deptt 5 B.T.M. Sarani, Kolkata Tel. 033-22310292 Fax. 033.22104375	2AC rooms
<b>DWARKA</b>	Manek Svasti , Inn-Dwarka Opp Gayatri Temple, Near PVM Girls School, Chapati Dwarka 02892- 235695	Z.O. Ahmedabad Zone. Tel: 079-25353118 253 51461 Fax. 079-25350452	2 Non-AC Rooms 2 Adults plus 2 children below 12 years permitted in a room. Extra bed charges Rs. 100/- per bed
<b>GANAPATIPULE</b>	BOI Staff Co- op. Ganapatipule At- Ganapatipule, Village Ganapatipule, Tal-Ratnagiri Dist. Ratnagiri.	Sr. Manager (HR) Ratnagiri Zone Tel. 02352-221755 Fax. 02352-226145	2AC Rooms

<b>GANGTOK (Kolkatta)</b>	Hotel Marigold 31-A, National Highway Gangtok 737101. Tel. 03592-201254/55	The Sr. Manager (HR), Kolkata Zone Personnel Deptt 5 B.T.M. Sarani, Kolkata Tel. 033-22310292 Fax. 033-22104375	3 double bedded Rooms
<b>GANGTOK (PATNA)</b>	Hotel Marigold 31-A, National Highway Gangtok 737101. Tel. 03592-201254/55	The Sr. Manager (HR), Patna Zone H.R. Department Tel. : 0612-2506510 Fax. 0612-2223178	Three Rooms
<b>GOA</b>	GINGER HOTELS - GOA Ginger Hotel Goa SGO Complex, EDC Patto- Plaza Opp. BOI Star House, Pajim - 403001 0832-665636	The Sr. Manager (HR) 70/80 M.G. Road, Fort, Mumbai Tel: 22703543/44 2674857 /2623656 Extn. 2531,2612 Fax No. 22617903	4AC Rooms Mumbai South Zone H.R. Department
<b>GURUVAYUR</b>	Nandini Tourist Home Pvt. Ltd. P.O. Box No.6, East Nada, Guruvayur, Thrissur Dt. Kerala - 1 Ph. 487-2552455/54/53	Sr. Manager (HR) Kerala Zone Tel.0484-2349557 Fax. 0484-2349720	2AC Suits.
<b>HARIDWAR</b>	Hotel Ganges Rivera Delhi By Pass Road, Haridwar (Uttarakhand) Tel. 01334-240940 Fax. 01334-240942 Mob. 9358189261/263	Sr. Manager (HR) Ghaziabad Zone Tel. 0120-2404137 Fax. 0120-2403782	5 Double bedded AC Rooms, Extra Bed Rs. 100/-, Two children allowed. Complimentary pick- up and drop facility from Bus-stand/Rly.St.



<b>HYDERABAD</b>	Hotel Tourist Palace, Hyderabad, Beside ENT Hospital, Bank Street, Koti Hyderabad, Telangana. 040-66668686/ 040-66669494	Z.O. Zonal Office. Telangana Zone. Tel. 040- 23317302 23314721 / 23 Fax. 040- 23315173	4 AC fully furnished rooms with double bed 2 Adults and 2 children upto 12 years of age allowed. Complimentary breakfast for 4 persons. Extra Bed Rs. 250/-
<b>JAIPUR</b>	Hotel JAG Niwas D-190/B, Jagdish Marg, Banipark, Jaipur-302016 Telephone : 0141 - 4011001/2202233 Mob. 9950220069	Z.O. Jaipur Zone C-63B, Nakoda House, Sarojini Marg, C Scheme, Jaipur Tel.No. 0141-2658027	3 A/C double bed rooms with complimentary break- fast. Extra single bed without any charges.
<b>KANHA</b>	Mohua Hotels Pvt. Ltd. TF-2, Johnsons Tower Kanha. MP.	The Sr. Manager (HR) Khandwa Zone H.R. Department	2 rooms 2 Adults and 2 children (Available from 1st Nov. to 15th June)
<b>KANYAKUMARI</b>	Vivekanandapuram, Kanyakumari - 629702 Tel. 04652-246261, 246250 Fax. 04652-247177	Sr. Manager (HR) Z.O. Coimbatore Tel. 0422- 2392813 Fax. 0422- 2390806	3 double bedded Rooms
<b>KATRA</b>	Hotel Ginger Bhavani's Katra Jammu Road, Katra 09858752407	The Sr. Manager (HR), Amritsar Zone H.R. Department Tel 0183-5099336 Fax - 0183-2210456	5 deluxe rooms (Extra person charge Rs. 300/- ).
<b>KODAIKANAL</b>	C.V.N. COTTAGE Kodaikanal 5 / 163, Fern Hill Road, Kodaikanal - 624101 Tel: 04542-241497/8	Z.O. Coimbatore Zone 324 Oppanakara St. Coimbatore 641001 Tel: 0422-2392813 2397221	4 cottages / 5 rooms  2 Adults with 2 children or 3 Adults allowed

<b>LONAVALA</b>	Dream Holiday Resort, Plot No. 130, Shankar Nagar, Road, Tungarli, Lonavala - 410 401	ZO: Mumbai South 70/80 MG Road Fort, Mumbai	Two Bungalow with Two Double Bed
<b>MAHABALESWAR</b>	Hotel Madhuban Mahabaleswar Lake Road, Mahabaleswar, Dist. Satara,	Mumbai South Zone	Two Double Bed Rooms
<b>MAHABALESWAR</b>	Hotel Madhuban Mahabaleswar Lake Road, Mahabaleswar, Dist. Satara,	Z.O. Pune Zone 1162/6, Shivaji Nagar, Pune	
<b>MANALI</b>	Manali Co-op. Housing Society Ltd. Chichoga Estate Village - Chichoga Manali 175131 (HP) Tel: 01902 52471	Z.O. Chandigarh Zone SCO 181 - 182, Sector 17C Chandigarh-160017 Tel: 0172- 2671506/7/8	16 rooms 2 Adults plus 2 children upto 12 year allowed in a room.
<b>MATHERAN</b>	Dell Bungalow Sharlot Lake Lane (Behind West End Hotel) Near Police Station Acharya Atre Marg. Matheran - 410 102	The Sr. Manager (HR) Mumbai South Zone H.R. Department 70/80 M.G. Road, Fort, Mumbai Tel : 22703543/44 22674857 / 2623656 Extn. 2531,2612 Fax No. 22617903/ 22625985	7 rooms

<b>MOUNT ABU</b>	Hotel Sudhir, Post Box No. 50, Rajendra Marg Mount Abu. Rajasthan - 307 501 Tel: 02974 235311 Fax: 02974 238259	Z.O. Jaipur Zone C-63B, Nakoda House Sarojini Marg, C Scheme, Jaipur Tel: 0141-2658027	3 Air cooled bed rooms (2 adults and two children below 12 years will be allowed in one room)
<b>MOUNT ABU</b>	Hotel Sudhir, Post Box No. 50, Rajendra Marg, Mount Abu, Rajasthan - 307 501, Tel: 02974 235311 Fax: 02974 238259	Sr. Manager (HR) Z.O. Ahmedabad Tel. 079-25351461 Fax. 079-25350451	4 Air cooled bed rooms - (2 adults and two Children below 12 years will be allowed in one room)
<b>MUNNAR</b>	Ayur County Resorts Munnar Chinnakanal, Munnar Kerala - 685618 9447700017, 9447033077	ZO: Kerala Zone Kaloor Towers Kochin	2 Bed Rooms
<b>MUSSORIE</b>	Hotel Darpan, Mussorie Kulri - Landour Road, Below Office of Nagar Palika, (Near Picture Palace) Mussorie 8979244044	ZO: Dehradun Zone	5 Rooms
<b>MYSORE</b>	Shree Guru Residency 2249, 2249/I, New No. 10, 10/I, Jhansi Laxmi Bai Cross Road, Devraj Mohalla, Mysore, Pin-570 001 Tel : 91-821-5269111 Fax : 91-821-5269114	The Branch Manager, Mysore Branch. Bangaluru Zone Tel: 0821-2430147 Fax: 0821-2443913	4 Non-AC rooms with double bed 2 adults plus 2 children below 10 years of age per room allowed. For extra person charges Rs. 150/- per day.

<b>NAINITAL</b>	Headingly Cottage Above India Hotel Hydel Guest House Naintal, Uttarakhand	The Sr. Manager (HR) Lucknow Zone H.R. Department	Three rooms
<b>NEW DELHI</b>	Hotel Crest Inn 4/27, W.E.A. Saraswati Marg, Karol Bagh, New Delhi - 110005 Ph.: 011-25760224-25 Fax: 011-45063633	Z.O. New Delhi Jeevan Bharati Bldg. 124, Connaught Circus, New Delhi Tel: 011-28844093	6 AC Deluxe Double rooms. 25% discount on room services & restaurant food. Rs. 150/- for extra-bed. 23319231
<b>NEW DELHI</b>	Hotel Alfa Continental Opp. BOI Paharganj Branch New Delhi - 110005. Tel. 011-23561306/07 23589935 Mobile - 9811533522	The Sr. Manager (HR), Ranchi Zone Pradhan Towers Main Road Ranchi - 834001 Tel. : 0651 - 2331150/1270 Fax: 0651-2330138	Three AC Rooms
<b>OOTY</b>	Mahalaxmi Inn, Near ATC Theatre, Bombay Castle Ootacamund 643 001 Nilgiris - Tamil Nadu	Coimbatore Zone Manager, Coonoor Br., P.B. No. 27, Mount Road, Coonoor - 643102 Nilgiris - Tamil Nadu Tel. 0423- 2231971/0472 Fax: 0423-2231971	16 rooms 2 Adults per room allowed.
<b>PANCHMARI</b>	Hotel Saket Patel Road Near SBI Panchmarhi M.P. - 461881 Tel. 07578 - 2521165/252317 Mobile: 9425310465	The Sr. Manager (HR) Bhopal Zone Arera Hills, Bhopal Tel - 0755-4277564 2571984 Fax - 0755 - 2553779	Two Double Bedded Rooms

<b>PORT BLAIR</b>	Portblair Holiday Home Phoenix bay Near Carmel School, Ward No. 6, Portblair-1 9933222299/ 03192-234400	Z.O. Chennai Zone, Old No. 17, New-30 Errabalu Street Chennai - 600001 Tel. 044-66777502 66777555	Three A/c Bed Rooms and one common kitchen.
<b>PUDUCHERY</b>	Abirami Residency, Pondicherry No. 92Anna Salai, 0413 2229881 /82/83	Z.O. Chennai Zone, Old No. 17, New-30 Errabalu Street Chennai - 600001 Tel: 044-66777502 66777555	2 Double A/c rooms. Complimentary breakfast. Extra Bed : Rs. 300/-
<b>PUNE</b>	Hotel Ashray Near Laxminarayan Theatre, Parvati Road, Near Swargate ST Stand, Pune 411009. Tel. 020-24425468/69	Z.O. Pune Zone. 1162/6, Shivaji Nagar, University Road, Near observatory, Pune 411005 Tel. 020-25535766/ 25535418 Fax-020-25511200	3 Double bedded AC rooms. Complimentary breakfast for 2 persons. Extra bed Rs. 300/-
<b>PURI</b>	Shakuntala Palace, Gopal Ballav Road, Sea-Beach, Puri - 1 Tel: 06752 - 221347/ 233378 Fax: 06752 - 224924	Z.O. Bhubaneswar Zone. Tel. 0674-2559243 2559257 Fax: 0674-2559247	6 A.C Rooms 20% discount on food. 2 Children below 12 years are permitted without extra charge.
<b>RAMESWARAM</b>	GEETA DELUXE Rameswaram A/C, No. 33, New Street, Rameswaram- 623526 Tel: 04573-222244	Coimbatore Zone 324, Oppanakara Street Coimbatore	4AC Rooms

<b>SAPUTARA</b>	Star Holiday Home jain mandir Road Saputara	Sr. Manager (HR) Zonal Office, Ahmedabad Tel. 079-25351461 Fax : 079-25350451	3 double bedded rooms.
<b>SHIMLA</b>	Little Inn - Shimla Little Inn Guest House, Opp-Bal Asharam, Near Kamla Nehru Hospital, Cliff-end-Estate - Shimla 0177-2624352, 9805610525, 9805556609, 0177-2626596	Z.O. Chandigarh Zone. (HRD) SCO. 181-182, Sector 17-C, Chandigarh 160017 Tel. No. 0172-2671506/7/8	8 Double Bed rooms 20% discount on menu rates for food items. 15% discount on laundry telephone charges.
<b>SHIRDI</b>	The Pilgrim's Inn, Shirdi, MTDC Ltd., Shirdi, Tal. Rahata Dist. Ahmednagar, Maharashtra Pin 423109 Tel (02423) -255194 to 97 Fax. (02423)- 256103	Z.O. Mumbai North zone. 2nd floor, BOI Building; S.V. Road, Opp. Natraj Market; Malad (W) Mumbai 400064 Tel. No. (022) 28827771/5771 Fax. (022)- 28825578	Total 3 Non-AC rooms - 2 three bedded; 1 four bedded.
<b>TIRUPATHI</b>	Hotel Kesava Residency 18-3-60/1C, Tirumala Bypass Road, TIRUPATI -517501. Tel.. 0877-2233458/658	Sr. Manager (HRD) Zonal Office, Hyderabad Zone. Tel. 040-23317302 Fax. 040-23315173	4 AC rooms with double bed, 2 Adults plus 2 children below 10 yrs per room allowed. Complimentary tea/coffee. Extra bed at Rs. 150/- per day.

<b>TRIVANDRUM</b>	Hotel Horizon, Trivandrum Aristo Junction, Thampanoor, Trivandrum 0471-2326888, 2323222, Mob. 8281182811	Z.O. Kerala Zone Kaloor Towers, Kaloor, Cochin, PIN 682017 Tel. 0484-2349442 2349557 Fax: 0484-2349720	2 Double bedded AC rooms. (Rs. 500/- for extra bed).
<b>UDAIPUR</b>	Hotel Meera 6, Meera Marg, House, Sarojini Marg, Rajasthan 313001 Tel: 0294-2527554, 2524857	Z.O. Jaipur Zone C-63B, Nakoda C Scheme, Jaipur. Tel: 0141-2658027 Fax: 0141-2366483	3AC rooms One additional bed can be provided without any extra charge.
<b>UJJAIN</b>	Hotel Bhagwati Park, 1, Vikram Marg, Near Clock Tower, Freeganj, UJJAIN 456010 Tel. 0734- 2553699/2553700	The Sr. Manager (HR) Ujjain Zone H.R. Deptt. 18, Shanku Marg, Freeganj, UJJAIN 456001 Tel. 0734-2513066 2510466 Fax: 0734 - 2515793	2AC Rooms

All the evidence shows very clearly that if you are a member of a trade union you are likely to get better pay, more equal pay, better health and safety, more chance to get training, more chance to have conditions of work that help if you have caring responsibilities... the list goes on!

*- Frances O'Grady*

**General Guidelines :**

1. Please apply in the HRMS
2. Allotment of first-come-first basis and not more than 4 days at a time on day-to-day basis.
3. Room rent Rs. 100/- per day per room.

**LIST OF GUEST HOUSE OF FEDERATION / UNION**

MUMBAI	G-26, Pushpanjali Co-op. Hsg. Society, Vaswani Marg Near 7 Bungalows Bus Depot Andheri (West)	The President / General Secretary FOBOISU, Mumbai
GOA	Flat No. 410, 4th Floor Hemmady Residency Opposite SBI Personal Banking Behind Crunet Ice Factory	Mr. Joshi Cell No.- 09860231532
PATNA	Behind Bank of India Patna Main Branch Bandar Bagicha	General Secretary BOIEU (Bihar State)
RANCHI	100, Deshpriya Apartment North Office Para, Doranda, Ranchi	General Secretary BOIEU (Jharkhand State)
PUNE	Hotel Ashray Near Laxmi Narayan Theatre Parbati Road, ST Stand, Pune Ph. : 020-24425468 / 69	General Secretary BOIEU (Pune Unit)

**HISTORY OF MERGER OF DEARNESS ALLOWANCES :****A comparison - Increase**

	Year	Pay Scales at	Points	Slabs
I BPS	1966	100 points		-
II BPS	1970	100 points	-	-
III BPS	1979	200 points	100	25
IV BPS	1983	332 points	132	33
V BPS	1987	600 points	268	67
VI BPS	1992	1148 points	548	137
VII BPS	1997	1684 points	536	134
VIII BPS	2002	2288 points	604	151
IX BPS	2007	2836 points	548	137
X BPS	2012	4440 points	604	151



## **ADVISORIES ON DO'S & DONT'S .**

- 1. There is no contractual obligation to work beyond prescribed hours of work unless a requisition in writing is made by the competent authority/ official to work over time.**
2. However, a Clerk is to work during cushioning period (15 minutes beyond prescribed hours of work) only if unfinished item of work will not take more than 15 minutes. Provision of cushioning period is not intended to extend fixed hours of work and cannot be utilised by the management in a routine or regular manner.
3. For work done beyond fixed hours of work including cushioning period, as applicable above, a claim, in prescribed format, for payment of Over Time wages is essentially required to be submitted to the branch/ office Head or designated official against acknowledgment. If the branch official refuses to accept the claim, send the claim by "Registered Post" to the Branch Head with a copy to be endorsed to the Zonal Office & union.
4. While members are to endeavour for optimisation of output in performance of duties, they are to work in the normal way without compromising on work quality and laid down systems and procedures. There should not be any attempt to go slow to earn overtime wages.
5. There is an obligation to follow Bank's Rules and Provision of Service Conditions (Awards / Bipartite Settlements/ Bank Level mutual understandings etc).Any violation thereto may attract disciplinary actions.
- 6. It is not at all desirable to adopt short cut methods in entering / posting / verifying a transaction. Rather, the full details of a cheque / demand draft / pay order/ instrument and full narration of a voucher including name and designation of the sanctioning/ approving authority with date must be recorded/ entered meticulously in the relevant columns in the system (Particularly in case of entering Profit & Loss Vouchers and vouchers pertaining to Office Accounts). Members are to be extremely carefull in**

**examining instruments/ vouchers and tallying / verifying signature/s on the instrument / vouchers, subject to limits specified, to ensure the correctness thereof. Members must not enter description like: Cash, Tr, Clg, CTS, Dr, Cr,Intt, SI, charges or any abbreviated form as such in the system while putting through transactions. Let time be no constraint. All vouchers (BI-Bank Induced) are necessarily to be signed in full (not initial) by the delegatee/s.If two signatories are to sign (Full signature), it must be ensured that the voucher/s contain signatures of two authorised officials of the bank to enable a clerk to enter the voucher or the set of vouchers in bank's book.**

7. Members are advised not to entertain any request / oral order from a superior to enter a transaction in the system or pay cash which is not supported by a valid instrument / voucher. In other words, the instrument or order to pay must be signed by authorised signatory / signatories and the vouchers must be signed in full by the authorised official/s of the bank, as the case may be, depending upon the delegation of power. Vouchers / instruments not properly drawn or not in order are not to be processed. The instruments/ vouchers with any kind of alterations are not to be entertained/ accepted unless they are duly authenticated.
8. Members are not to open a loan account if the sanctioned proposal in original is not made available for entering the relevant fields /columns in the system and not to enter any debit / credit voucher/s unless it/they is/are signed in full by authorised official/s of the bank in accordance with power of delegation. It may be noted that proposal must be sanctioned by an officer who is duly authorised to do so.
9. Members are not to open an account or fill in any of the fields on the KYC sub page in the system unless that particular account is certified by a competent authority (Branch Head or an officer not below the level of MMM-III or designated officer in the branch) in Account Opening form stating the name and designation of authorised official. No instruction or request from a superior is to be entertained for bulk loading of KYC documents unless all of them are verified and certified by the delegatee.
10. Members are advised neither to pay cash nor to accept cash during failure of connectivity. However, only upon written authorisation by the competent official

(not Special Assistant) on paying-in-slip with specific instruction “**to accept cash without verifying details of account holder**”, members may accept cash over the counter. If such work results into non-completion of day’s work during prescribed hours of work, members are to lodge overtime claim with the Branch Head against acknowledgment. If the branch head refuses to accept, mail to him through registered post & send a copy to ZO marking it “**Advance Copy**”

11. Members are advised to carry out the instructions of the competent official of the bank to go to another branch which is connectivity-wise functional and complete the transactions thereat. In such case, members are entitled for to & fro travelling expenses. He/ She is also entitled to Halting Allowances/ Batta (half the amount of halting allowance) as the case may be.
12. Members are advised not to carry out instructions to lift and/or lodge cash between branches/Currency Chests or the likes in violation of laid down security norms exposing the banks to financial risks and risking their own lives. Always follow the laid down rules as given in the Diary.
13. Members are advised not to keep unaccounted cash with them. Cash received during business hours must be accounted for in the bank’s book. Any cash found to be excess for any reason whatsoever must be accounted for in bank’s book under appropriate head (SUNDEP-024).
14. Members are advised not to keep custody of sensitive stationery / security items / inventories under their control over night. All such items held during business hours must be transferred / handed back to custodian by way of creating appropriate record( EM to DL through IMC menu) in the system.
15. Members are advised to follow the laid down procedures of handing over and taking over of cash safe keys as and when required. The charge of cash has to be taken over only after a thorough count / examination and verifications of cash / valuables kept in cash safe. In no case, the charge of cash /valuables is to be taken over in casual or perfunctory manner. **The meaning of the word “Valuables” in BPS is not to include gold as security to secure gold loan. HC-II (excepting**

**in single officer branch) is not to become a joint custodian.**In no circumstances, the cash Key should be kept in the Branch.

16. Members are advised not to share or part with their pass words/ use other's password in any circumstance. Utmost secrecy needs to be maintained in the matter of pass words. Violation may warrant disciplinary action under Gross Misconduct.
17. Members are advised not to carry out pre-sanction/post-sanction inspection in the loan accounts unless they are specifically required to perform such duties under the provisions of Bipartite Settlement. Furthermore, all kinds of security documents need to be signed by borrower/ guarantor in presence of bank's officer and obtained by him/her. Further, the security documents so obtained are necessarily to be checked by an officer working in credit department and to affix rubber stamp with notation "Verified & Checked" under his/her full signature. No entry in security register is to be made by a clerk, if documents are unfilled/partially filled and not checked by bank's authorized officer/s;
18. Members are advised to ensure that he/she is working on his/her stipulated work class in terms of matrix of transactions (Ref. No. Head Office Branch Circular No. 105/130 dated 08-11-2011). **If work class assigned is higher, please ask for correction immediately. If correction in assignment of work class is not done despite having been pointed out, please give a letter to the branch head against acknowledgement pointing out failure to correct the assignment and coercive circumstances for performing duties on higher work class;**
19. Members are advised not to use LADISB menu which allows disbursement of loan/ advances up-to 1 lakh without authentication by an officer. Members are further advised not to use CGSTMAN which allows CSOLOP without verification of transactions;
20. Members excepting those working as Special Assistants in the bank are not to act as one of the custodians of Safe Deposit Vault locker (SDV). In other words, only Special Assistant in our cadre is authorised to allow access to lessee to operate the

lockers. It may importantly be noted that Subordinate Staffs are NOT authorised either to hold custodian's key or to allow access to lessee to open the locker;

21. Members are advised not to act as joint custodian of Cash Deposit Kiosks/Bulk Note Acceptor Machine during working hours, as the issue of keeping keys is yet to be resolved bilaterally. Cash collected through CDK (Cash Deposit Kiosk), BNAM (Bulk Note Acceptor Machine) is required to be examined, verified and counted in presence of an officer and accounted for in bank's book on the strength of a voucher duly signed by the officer concerned. No short cut methods to be adopted. For work done beyond prescribed hours of work, if any, members are to claim overtime wages;
22. In terms of RBI guidelines, SWO-A or SWO-B or HC-II is liable for arithmetical accuracy of currency notes while receiving cash over the counter. It is further prescribed in the guidelines that the bank is to create back office infrastructure for verification of currency notes so received for quality check. In no case, quality of currency note is to be compromised. Always follow the laid down procedure for detection of counterfeit Notes as given in this Diary.
23. Members are advised not to make cash payment against withdrawal slip over the counter without physical presence of the drawer or his duly authorised representative. Further, members are advised not to make cash payment against a bearer cheque without obtaining signature of the taker of cash on the back thereof. Further that, no cash payment is to be made to third party (Bank's official can take payment only on exception written order) against an especially designed KCC voucher/s or withdrawal slips. The identity of taker of payment must be ascertained and verified before tendering cash.
24. Members are advised not to keep cash door open/unlocked while working at the counter or when leaving the counter or in any circumstance. Further, cash is not to be kept on the desktop allowing access to strangers. Cash must be kept in drawer or box under lock and key to prevent theft;

25. Members are advised not to keep vouchers / cheques / other instruments/ filled-in Paying-in-Slips on the desktop when leaving the desk for any reason whatsoever. All instruments/voucher are to be kept under lock and key before leaving the desk, even for minutes, to prevent theft;
26. Members are advised to affix crossing stamp immediately after receipt of a cheque for collection or transfer of fund. Members are advised not to entertain any request either from drawer or third party or bank's official to enter a crossed cheque (with Account Payee and or Not Negotiable with Account Payee) in any account other than that of payee. No third party cheque is to be collected in saving bank account.
27. Members are advised not to credit the proceeds of the cheque drawn by a limited company (Private and public both) in any account other than that of payee or allow cash payment of a cheque to anyone other than the payee. Further, if payee is an employee or promoter or director of a company, caution needs to be exercised before allowing transaction in their personal accounts. In such case, specific instruction in writing from branch head is to be obtained. The instruction must contain full signature of the branch head;
28. No instruction like "Please accept/pay" is to be entertained. The instruction must not be vague. It has to be specific to convey what exactly instruction means. For instance, the instruction to be as "Please Pay Cash beyond business hours"/ "Please Receive Cash beyond business hours".
29. Any cheque with material alteration is not to be accepted and processed.
30. **Any indent for cheque book/ATM Card must be supported by a request in writing by the account holder and such request must be authenticated by bank's authorised official permitting issuance of cheque book. Any change in the status of account from "dormant to active is to be done on written authorisation of officer.**
31. No clerk is to issue receipt (either system generated or manual) in token of having received cash over the counter **without physical cash having been received at**

**the counter.** It is reported that to bring KCC accounts in order, such improper/fake/ accommodation transaction is entered into the account and subsequently cash is adjusted by showing payment in a KCC account. It is a rollover of account and not a proper banking procedure.

32. Workman employee is to exercise caution before posting messages, picture on social media to ensure that it does not contravene legally maintainable Social Media Policy put in place by the bank as given in details in this Info Diary .
33. Pass Book, Cheque Book, ATM Card / Pin and all other security items should not be delivered to customers by clerical staff. Exercise sufficient precaution and alertness about authenticity thereto while uploading bulk entries / datas in the system.
34. Members belonging to Subordinate Cadre are advised not to handle or keep custody of SDV lockers key, Sensitive security documents, PIN Mailers/ ATM / Debit or Credit cards /Branch Keys ( Branch Keys are to be retained by Head Peon if asked to do so during working hours only) and work on computers on other's passwords or on other's biometric authentication.
35. Safai-Karamacharis are advised not to open and clean the Branch Premises in absence of an officer. If a Safai -Karamchari is asked to collect keys of main gate/ door of the branch from any officer's residence, he/ she is entitled to claim reimbursement of reasonably and fairly incurred travel expenses.
36. Arm Guards should strictly follow all the security norms laid down by the Bank. Guard at branch should stay behind cash cabin from where entrance of the branch & entire premises can be viewed throughly.lifting of cash Box, writing pay-in slip/ withdrawal slip for customer etc should be avoided.

***NB: VIOLATION OF BANK'S RULES & PROVISIONS OF BIPARTITE SETTLEMENT WILL ATTRACT DISCIPLINARY ACTION UNDER GROSS MISCONDUCT WHICH MAY RESULT IN COMPULSORY RETIREMENT FROM SERVICE.ALWAYS FOLLOW RULES/ PROVISIONS/ SERVICE CONDITIONS.***

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## HRMS NAVIGATION

All the Menues are available in Self Service in  
Main Menu of HRMS .

<b>Leave Application</b>	Time Reporting> Report Time> Absence Request
<b>Leave History</b>	Time Reporting> Report Time> Absence Request Go to Bottom of the page> View Leave History Give Date Ranges and Click on Generate Leaves
<b>Cancellation of Leave</b>	Go to Leave History Click on cancel Check Box. On the right side of the respective leave & write comments then click on Submit Cancellation button on right side.
<b>Vehicle Set Up</b>	Reimbursement Claim > Vehicle Details.
<b>Quarterly Claims</b>	Reimbursement Claim > Reimbursement Claim
<b>Medical &amp; Uniform</b>	Reimbursement Claim > Medical and Uniform
<b>Festival Advance</b>	Apply Festival Advance(1Month Before Festival)
<b>LFC /PL Encashment</b>	<b>Step-I.</b> Time Reporting > Report Time > Absence Request > (Encashment) Leave Type- No Leave- Leave Name- LTC encachment-In Absence Reason select LFC / LTC. <b>Step-II.</b> Self Service>LFC Claim > LFC Encashment> Add New Value.
<b>IT Advice</b>	View My Pay Slip > Generate Pay Slip Click on 'Yes'. Press run Report and refresh till success. Self Service > Form 16 Download > search
<b>Holiday Home</b>	Self Service > Holiday Home >Book HH
<b>Main Menu</b>	Learning management Internet > e-learning.
<b>Travel Module</b>	Main Menu > Self Service > Travel Claim Advance Claim > Add New Value



## BASIC FINACLE MENUS

ACM	- ACCOUNT MAINTENANCE
CUMM	- CUSTOMER MASTER MAINTENANCE
OAAC	- OPENING AN ACCOUNT
KNCUSTID	- CUSTOMER IDENTITY INQUIRY
CCA	- CHANGE/MERGER OF CUSTOMER ID OF AN ACCOUNT
CACC	- CLOSURE OF ACCOUNT CHARGE COLLECTION
CAAC	- CLOSING AN ACCOUNT
KYCDDET	- KYC COMPLIANCE
ACLI	- ACCOUNT LEDGER INQUIRY
ACCBAL/HACCBAL - HACS	- ACCOUNT SELECTION AND LIST
HCUACC	- ACCOUNTS FROM CUSTOMER ID
UIDMAP	- ADHAAR LINKAGE FOR GAS SUBSIDY
ACXFRSOL	- TRANSFER OF ACCOUNT BETWEEN BRANCHES
NEWBPB/PBP	- PASSBOOK PRINT
DRP/NEWDRP	- FIXED DEPOSIT RECEIPT PRINT
TDEXT	- TERM DEPOSIT EXTENSION
TDREN	- TERM DEPOSIT RENEWAL
INTTM	- INTEREST TABLE MAINTENANCE
SIM	- STANDING INSTRUCTION MAINTENANCE
SII	- STANDING INSTRUCTION INQUIRY
DEPMOD	- DEPOSIT MODELLING
CREQ	- CHQ BOOK REQUEST
CHBM	- CHQ BOOK MAINTENANCE
INQACHQ	- INQUIRE ACCOUNT NUMBER FOR A CHQ
SPP	- STOP PAYMENT OF A CHQ
TM	- TRANSACTION MAINTENANCE
FTI	- FINACLE TRANSACTION INQUIRY
CTI	- CALENDER, HOLIDAY TABLE INQUIRY
BRTI	- BRANCH TABLE INQUIRY
VCHR	- PRINT DR/CR VOUCHER OF A TRANSACTION
TMDEX	- DEPOSIT OF CASH (AFTER DEMONITISATION)
IMC	- INVENTORY MOVEMENT BETWEEN LOCATION
ISI	- INVENTORY INQUIRY
MISRPT	- MISCELLANEOUS REPORTS PRINT

INTCERT	- INTEREST CERTIFICATE PRINT
SICL	- PRINT STANDING INSTRUCTION COVERING LETTER
PR	- PRINTING REPORTS
SCWRPTA	- PRINT CASH REPORT
CASHTR	- TRANSFER OF CASH FROM ONE BRANCH TO OTHER
DDCALC	- DD ISSUE CHARGE CALCULATION
PSCALC	- PAYSIP ISSUE CHARGE CALCULATION
CDDMI	- DD ENTRY
CDDMP	- DD PAYMENT
DDPALL	- PRINT ALL UNPRINTED DDs
DDC	- CANCELLATION OF DD
GMM	- GUARANTEE MASTER MAINTENANCE
GP	- GUARANTEE PRINTING
BM	- BILL MAINTENANCE
OCTM	- OUTWARD CLEARING TRANSACTION MAINTENANCE
OIQ	- OUTWARD CLEARING INSTRUMENT INQUIRY
IOCLS	- INQUIRY ON CLEARING TRANSACTION SET
JETCL	- CLEARING ENTRY TO OTHER CITY
STCON	- INTERNET BANKING REQUEST
IBSTATUS	- INTERNET BANKING STATUS
ADCREQ	- ATM/DEBIT CARD REQUEST
ATMCRA	- ATM CARD RELATED ACTIVITY
CARDSTAT	- ATM CARD INQUIRY FOR ACCOUNT
ATMREV	- ATM CHARGE BACK CLAIM
POSREV	- POS CHARGE BACK CLAIM
FORM60	- FORM NO. 60 ENTRY
15G	- FORM 15G/15H ENTRY
HRTGS	- RTGS/NEFT ENTRY
LDIMG	- LOADING SCANNED IMAGES
RTHQRY	- DAILY GOLD RATE
GBM	- GOVT.BUSINESSMODULE/PPFACCOUNTMAINTENANCE
HORD	- GOVT TAX DEPOSIT
GBMPEN	- GOVT. BUSINESS ( PENSION )
ALM	- ACCOUNT LIEN MAINTENANCE
LAMOD	- LOAN MODELLING
ACLHM	- ACCOUNT LIMIT HISTORY MAINTENANCE
SRM	- SECURITY REGISTER MAINTENANCE
PSP	- ACCOUNT STATEMENT PRINT

## **IMPORTANT CIRCULARS**

### **STAFF MATTERS**

- |                                  |  |
|----------------------------------|--|
| 01. B.C.109/143 Dt. 29.09.2015   | Payment of Medical Aid   |
| 02. B.C.109/137 Dt. 22.09.2015   | 10th B.P.S.  |
| 03. B.C.109/120 Dt. 28.08.2015   | Payment of Bonus 2014-15.  |
|                                  | 10th BPS. Public Holidays on 2nd / 4th Saturday of month   |
| 04. B.C.109/117 Dated 21.08.2015 | 10th B.P.S. Clarification of Stagnation Increment from IBA.  |
| 05. B.C.109/111 Dated 11.08.2015 | Encashment of LTC /LFC.  |
| 06. B.C.109/093 Dated 14.07.2015 | Reimb of Petrol Exps. to Award Staff   |
| 07.B.C.109/48 Dated 21.05.2015   | Non Repayable Fm P.F.  |
| 08. B.C.108/193 Dated 15.01.2015 | Staff Housing Loan   |
| 09. B.C.108/198 Dated 27.01.2015 | Staff Vehicle Loan   |
| 10. B.C.108/183 Dated 03.01.2015 | Reimb.of Health Check up Exp. to Award Staff   |
| 11. B.C.108/181 Dated 05.01.2015 | Benefits Available to Retirees   |
| 12. B.C.108/132 Dated 29.09.2014 | Boi Scheme for Compassionate Appointment   |
| 13. B.C.108/64 Dated 28.06.2014  | Payment of Conveyance Allowance to Blind & Handicapped Employees                                     |
| 14. B.C.107/215 Dated 25.02.2014 | Death Relief Scheme  |
| 15. B.C.107/138 Dated 1s.10.2013 | New Pension Scheme(NPS) Others   |
| 16. HO:BC.100/188 Dt. 12/01/2016 | 10th BPS - Stagnation Increments to Clerical Staff - IBA Clarification.                              |
| 17. HO:BC.109/212 Dt. 12.02.2016 | Conveyance (Vehicle) Loan to Officers & Award Staff - Revision in Scheme                             |
| 18. HO:BC.109/215 Dt. 18.02.2016 | New Medical Insurance Scheme for Existing Staff- Retired Compulsorily as a Major Penalty/ Punishment |
| 19. HO:BC.109/222 Dt. 04.03.2016 | Staff Clean OD to Staff Members - Modifications in Documentation                                     |
| 20. HO:BC.110/131 Dt. 15.10.2016 | Dedicated Email Id for the Staff.  |

21. HO:BC.110/142 Dt. 21.10.2016 Including Retired Staff- Certification Employees Working in Ad Brs. / Foreign Exchange Deptts.
22. HO:BC.110/83 Dt. 01.08.2016 Revision in Limits Halting / Conveyance/ Lodging/ Rental-Officers & Award Staff as per Census 2011.
- 23.HO:BC.110/122 Dt. 06.10.2016 Safai Karmachari - Provision of Hand Gloves/Apron/Mask -Revision of Monetary Ceiling on Cost.
- 24.HO:BC.110/164 Dt. 01.12.2016 Encashment of PL To Officers / Award Staff - Retired Compulsorily as a Major Penalty/Punishment.
- 25.HO:BC.111/055 Dt.12.07.2017 Direct Credit of Staff PF/ GRATUITY /PENSION & Lifting of LIEN marked on Amount Credited.
- 26.HO:BC. 111/066 Dt.29.07.2017 BOI Retired Employees Medical Assistance Scheme (REMAS) Revision in MEMB Fees and Reimbursed Claim Amount.
- 27.HO:BC.111/086 Dt.01.09,2017 Provision for avilment of LFC by Retired and Staff within period of TWO Months from Superannuation.
- 28.HO:BC. 111/126 Dt. 17.11.2017 Modification on BOI Staff HO:BC. 111/134 Dt.29.11.2017 Benevolent Scheme & Clarification.
- 29.HO:BC: 112/003 Dt.07.04.2018 Payment of Gratuity Amendment to Payment of Gratuity Act 1972.
- 30.HO:BC:112/042 Dt.26.06.2018 Payment of Gratuity as per Payment of Gratuity Act, 1972 / Bank of India Gratuity Fund Rules Exemption from Income Tax .
- 31.HO:BC:112/084 Dt.17.09.2018 Scheme for extending Personal Overdraft facility to Staff Members.
- 32.HO:BC:112/114 Dt.09.11.2018 Scheme for extending financial assistance to the staff members who have suffered loss on account of natural calamities such as heavy rains, flood, earthquake and drought Enhancement in financial assistance

## **OTHERS:**

- |                                  |  |
|----------------------------------|--|
| 01. B.C.109/001 Dated 01.04.2015 | Star Home Loan                                       |
| 02. B.C.109/004 Dated 01.04.2015 | Star Loan Against Property                           |
| 03. B.C.109/006 Dated 01.04.2015 | Star Vehicle Loan                                    |
| 04. B.C.109/007 Dated 01.04.2015 | Star Education Loan                                  |
| 05. B.C.109/008 Dated 01.04.2015 | Star Vidya Loan                                      |
| 06. B.C.109/009 Dated 01.04.2015 | Star Vocational Studies Loan                         |
| 07. B.C.109/010 Dated 01.04.2015 | Star Personal Loan                                   |
| 08. B.C.109/011 Dated 01.04.2015 | Star Pensioner Loan                                  |
| 09. B.C.109/012 Dated 01.04.2015 | Star Holiday Loan                                    |
| 10. B.C.109/013 Dated 01.04.2015 | Star Mitra Personal Loan Updated Circular            |
| 11. B.C.109/015 Dated 01.04.2015 | Star Doctor Plus Loan                                |
| 12. B.C.109/159 Dated 23.10.2015 | E Learning Initiatives of our Bank                   |
| 13. B.C.109/157 Dated 19.10.2015 | Revision In Service Charges                          |
| 14. B.C.109/140 Dated 23.09.2015 | ATM -Guide Lines on Procedures / Responsibilities    |
| 15. B.C.109/134 Dated 14.09.2015 | General Delegation of Powers                         |
| 16. B.C.109/132 Dated 08.09.2015 | Revision of Penal Charges- Minimum Balance in SB A/C |
| 17. B.C.109/063 Dated 24.06.2015 | Pradhanmantri Mudra Yojana                           |
| 18. B.C.109/054 Dated 01.06.2015 | Atal Pension Yojana                                  |
| 19. B.C.109/051 Dated 25.05.2015 | Capital Gain A/C                                     |
| 20. B.C.109/040 Dated 11.05.2015 | Sukanyasamrudhi A/C                                  |
| 21. B.C.109/064 Dated 21.06.2015 | Credit Cards   |
| 22. B.C.108/133 Dated 29.09.2014 | Instant Money Transfer (IMT)                         |
| 23. B.C.108/121 Dated 19.09.2014 | Mobile Banking -National Unified Ussd Platform       |
| 24. B.C.107/186 Dated 11.01.2014 | EMV Cards With Chip Technology                       |
| 25. B.C.107/149 Dated 29.10.2013 | CTS -2010  |
| 26. B.C.107/103 Dated 10.09.2013 | BoI Star -BTM  |
| 27. B.C.107/104 Dated 15.03.2011 | Viewing Of Annual Tax Statement (Form 26 AS)         |
| 28. B.C.104/116 Dated 05.01.2011 | Tdr Online   |
| 29. B.C.107/023 Dated 04.05.2013 | PPF -S.I.Online                                      |
| 30. B.C.106/190 Dated 23.02.2013 | PPF Online Deposit Subscription                      |
| 31. B.C.107/198 Dated 03.02.2014 | Settlement of Claims of Deceased Depositors          |

32. B.C.108/140 Dated 13.11.2014	Additional ROI on Deposits - Senior Citizens / Ex-Staff
33. C.I.2015-16/104 Dt. 08/09/2015	Detection of Counterfeit Notes
34. C.I.2015-16/071 Dt. 24.07.2015	Introduction Bol Personalised Cheque Book
35. C.I.2015-16/062 Dt. 10.07.2015	Deduction of Tax at Source
36.HO B.C. 110/1 Dt.01.04.2016	BolStar Home LN Master Cir- Part II
37.HO B.C. 110/1 Dt.01.04.2016	Bol Star Home LN Master Cir Part I
38.HO B.C. 110/2 Dt.01.C 04.2016	Bol Star Diamond Home LN
39.HO B.C. 110/3 Dt.01.C 04.2016	Bol Star Pravasi Home LN for NRI Pios
40.HO B.C. 110/4 Dt.01.C 04.2016	Bol Star Loan Against Property Lap
41.HO B.C. 110/5 Dt.01.04.2016	Bol Star Lap Faq's
42.HO B.C. 110/6 Dt.01.04.2016	Bol Star Vehicle Loan
43.HO:BC. 110/7 Dt.01.04.2016	BOI Star Educational Loan
44.HO:BC. 110/8 Dt.01.04.2016	BOI Star Vidya LN Premium Institutes
45.HO:BC. 110/9 Dt.01.04.2016	BOI Star Pradhan Mantri Kaushal Rin Yojana
46.HO:BC. 110/10 Dt.01.04.2016	BOI Star Personal Loan
47.HO:BC. 110/11 Dt.01.04.2016	BOI Star Pensioner Loan
48.HO:BC. 110/12 Dt.01.04.2016	BOI Star Holiday Loan
49.HO:BC. 110/13 Dt.01.04.2016	BOI Star Mitra Personal Loan for Physically Challenged
50.HO:BC. 110/14 Dt.01.04.2016	Financing Central/State Govt Employees
51.HO:BC. 110/15 Dt.01.04.2016	BOI Star Doctor Plus Scheme
52.HO:BC. 110/16 Dt.01.04.2016	BOI Star Smart Home Loan
53.HO:BC. 110/17 Dt.01.04.2016	BOI Star Top Up Loan
54.HO:BC. 110/18 Dt.04.04.2016	Progressive Use Of Hindi in Bank
55.HO:BC. 110/19 Dt.01.04.2016	New MCLR ROI Advances w.e.f 01.04.2016
56.HO:BC. 110/19 Dt.01.04.2016	MCLR ROI wef 1.04.2016 Annex D
57.HO:BC. 110/19 Dt.01.04.2016	MCLR ROI wef 1.04.2016 Annex E
58.HO:BC. 110/21 Dt.01.04.2016	Credit Guarantee Fund Scheme (CGFSEL) For Star Vidya & Star Education Loan
59.HO:BC. 110/23 Dt.12.04.2016	Policy for Closure/Merger/Relocation of Loss Making Non Vaible Branches

60.HO:BC.110/24 Dt.12.04.2016	Star Vehicle LN Discretionary Powers/Delegation of Sanction
61.HO:BC.110/30 Dt.22.04.2016	Gems and Jewellery Policy 2016
62.HO:BC.110/32 Dt.29.04.2016	Star Home LN Financing Bare House / Flat
63.HO:BC.110/35 Dt.06.05.2016	Bol Star Energy Saver for MSME
64.HO:BC.110/40 Dt.07.05.2016	KYC Periodical Updation with New Form
65.HO:BC.110/45 Dt.18.05.2016	Revival of Star Sanjeevani Scheme
66.HO:BC.110/47 Dt.23.05.2016	Pradhan Mantri Awas Yojana (PMAY)(Urban) Application Form & Security Document
67.HO:BC.110/48 Dt.24.05.2016	Customer Profile Sheet CPS Revision in Format
68.HO:BC.110/49 Dt.19.05.2016	Credit Monitoring Policy Revised 2016 (Total Three Parts/Cirs)
69.HO:BC.110/51 Dt.27.05.2016	Stand Up India Scheme
70.HO:BC.110/52 Dt.27.05.2016	Savings Bank AC in The Name of Ineligible Entities Closure / Conversion to CD A/C
71.HO:BC.110/58 Dt.21.06.2016	Bancassurance-tie up with Star Health & Allied Insurance Co.Ltd.
72.HO:BC.110/60 Dt.02.07.2016	Banks Model Policy on Cheque Collection
73.HO:BC.110/66 Dt.08.07.2016	Staff Accountability Policy Review
74.HO:BC.110/72 Dt.13.07.2016	Master Cir Scheme Financing Against Gold / Gold Jewellery / Gold Coins
75.HO:BC.110/76 Dt.21.07.2016	Retail Advances - Bulk Credit In Loan Account
76.HO:BC.110/77 Dt.25.07.2016	Bank's Policy on Lending to MSME Sector- Review & Revision There Of
77.HO:BC.110/80 Dt.25.07.2016	Policy For Red Flagging of Advances
78.HO:BC.110/82 Dt.30.07.2016	Retail Advances - Modification in HomeLN/Delegation Personal Loan
79.HO:BC.110/85 Dt.06.08.2016	Debit Cards -handling of Debit Cards / Pin Mailers at Branches

80.HO:BC.110/88 Dt.30.07.2016	Launch of General Insurance Products - Reliance General Ins.co.ltd.
81.HO:BC.110/89 Dt.09.08.2016	PMMY-Pradhan Mantri Mudra Yojana Revised/Updated Guide Lines
82.HO:BC.110/94 Dt.24.08.2016	Go Green Initiative By Bank - E-Statement To Customers On Email
83.HO:BC.110/96 Dt.29.08.2016	Detection and Reporting of Counterfeit Notes
84.HO:BC.110/100 Dt.06.09.2016	Online Screening of Cust.Id Against Banned Entities/Pep List
85.HO:BC.110/101 Dt.14.09.2016	Product Ownership / Product Champions & Monitoring Committee
86.HO:BC.110/106 Dtd.16.09.2016	Credit Monitoring Policy 2016 - Review Of Staff OD / Loan A/Cs- Credit Inspection
87.HO:BC.110/107 Dtd.21.09.2016	Master Cir - Lead Bank Scheme
88.HO:BC.110/114 Dtd.26.09.2016	Facility of Mobile Banking Registration through ATMs
89.HO:BC.110/115 Dtd.23.09.2016	BoI Star Rewardz Royalty Programme For Credit Cards
90.HO:BC.110/120 Dtd.29.09.2016	Revision in Base Rate wef 30.09.2016
91.HO:BC.110/130 Dtd.07.10.2016	Forensic Audit Policy
92.HO:BC.110/135 Dtd.17.10.2016	Precautions to be taken for dealing with Bulk Deposits
93.HO:BC.110/146 Dtd.07.11.2016	Star Educational Loan Scheme - Routing Applications Through Vidyalaxmi Portal
94.HO:BC.110/149 Dtd.08.11.2016	MOU with Lic
95.HO:BC.110/150 Dtd.09.11.2016	BoI Star Doctor's Plus - Revised Scheme
96.HO:BC.110/151 Dtd.16.11.2016	Work Manual for Construction of Banks own Building, etc.)
97.HO:BC.110/161 Dtd.28.11.2016	TEVS - Techno Economic Viability Study Policy
98.HO:BC.110/162 Dtd.15.11.2016	Revision in Service Charges wef. 15.12.2016



99.HO:BC.110/165 Dtd.30.11.2016	Star Weaver Mudra Scheme
100.HO:BC.110/167 Dtd.02.12.2016	CPA Modification - Introduction of CPA-3 - Post Disbursement Verification
101.HO:BC.110/171 Dtd.08.12.2016	Offering of Rupay EMV Platinum Debit Cards Based on AQB to Customers
102.HO:BC.110/172 Dtd.08.12.2016	Activation Of Dormant A/Cs - AML/ KYC- Record Maintenance
103.HO:BC.110/173 Dt.08.12.2016	Modification in Eligibility Criteria & Approval Process for POS Terminals
104.HO:BC.109/146 Dt.03.10.2015	Provision of Mandatory Leave to Employees Posted in Sensitive Positions or Areas of Operations
105.HO:BC.109/159 Dt. 23.10.2015	E-learning Initiatives of our Bank
106.HO:BC.109/170 Dt. 24.11.2015	Staff Accountability Report (SAR)
107.HO:BC.109/189 Dt. 18.01.2016	Project Starshakti - Finacle Update - XVI
108.HO:BC.109/200 Dt. 28.01.2016	Staff Accountability Report (SAR)109.HO:BC.110/39 Dt. 11.05.2016 Encashment of PL - Officers / Award Staff - Retired Compulsorily as a Major Penalty/ Punishment.
110.HO:BC.110/44 Dt. 19.05.2016	Staff Hsg LN Scheme - Modifications -Reduction of Gap (Years)/Addl Staff HSG LN / Benefit to Ex-Serviceman
111.HO:BC.110/54 Dt. 31.05.2016	Non Repayable Withdrawal From PF (NRWPF) for Purchase of 2nd House/ Flat.
112.HO:BC.110/66 Dt. 08.07.2016	Staff Accountability Report - Credit Operational Matters 113.HO:BC.110/104 Dt. 14.09.2016 Staff Accountability Policy - Constitution of SAR Committee at Zones.
114.HO:BC.110/117 Dt. 01.10.2016	Staff Suggestion Scheme - Star Paramarsh.

115.HO: BC: 121 Dt.12.01.2018	Withdrawal of HOBC No.111/145 dated20.12.2017 on Intersol Activities and Charges.
116.HO:BC:19/22 Dt.11.10.2018	Customer request for effecting transfer of funds including for RTGS/ NEFT/ IMPS - Obtaining Beneficiary on the reverse of Cheque/Debit authority instrument.
117.HO:BC:19/24 Dt.11.10.2018	Request for Updation/Change of MobileNumber in the Customer Master (CUMM) of account.
118.HO:BC:111/173 Dt.29.01.2018	Introduction of "Green PIN" for Debit Cards through ATM.
119.HO:BC:111/187 Dt.17.03.2018	Provision of First Aid Kit at Branch & Office Premises.
120.HO:BC:112/009 Dt.10.04.2018	Bank's Social Media Policy & 112/029 Dt.02.06.2018 Guidelines/ Compliance & Usage of Social Media.
121.HO:BC:112/021 Dt.03.05.2018	Star Home Loan Scheme-Master Part I & II Circular.
122.HO:BC:112/041 Dt.25.06.2018	Policy on Model Operational Part I & II Procedure for Settlement of Claims in Deceased Depositors Account's. Changes propose.
123.HO:BC:112/106 Dt.20.10.2018	Detection, Impounding and Reporting of Counterfeit Notes.
124.HO:BC:112/108 Dt.30.10.2018	(NEFT) Grievance Redressal Mechanism for Erroneous Trnsactions.

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