

STAFF WELFARE BENEFITS



PNB 2.0

DISCLAIMER

This document contains Highlights of Staff Welfare
Benefits Circulated vide
HRMD Master Circular No 495 dated 26.03.2020

The objective of this document is to provide an
Overview of Benefits
Covered under this circular related to various
Staff Welfare Schemes

Contents of this document shall not form the basis of any
reference and Bank Circular will be the only referral document.

This document does not carry any specimens of Forms.
Please refer to the Circular for the same.

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1. MEDICAL AID

Bank offers the facility of reimbursement of Medical Expenses incurred to its' employees, as per details below:

(Per Annum)

Cadre	Extent	Minimum
Officers – JMG & MMG	@50% of Basic Pay of previous year's December month	Rs. 8000/-
Officers – SMG & TEG		Rs. 9050/-
Award Staff	Rs. 2200/-	--

Medical aid is reimbursed on the basis of declaration.

This can be carry forwarded to the next 3 years. Thereafter, it will lapse.

2. Health Checkup for Officers & Employees

Facility of Annual Health Checkup is provided to full time employees (including their spouse) of the Bank.

Eligibility

1. All full time employees of the Bank and their spouses aged 35 years & above
2. This facility is provided once in a calendar year
3. Eligible Employees/Spouses of employees may get the prescribed tests done at hospitals approved by Circle Office/Head Office at their own cost at approved rates. Thereafter, request for reimbursement of costs be sent to respective controlling offices along with:
 - i) Original bill/receipt in respect of the medical health checkup
 - ii) Certificate from the hospital containing list of tests conducted (no films/reports need be submitted)

Tests Covered

Following tests are covered under the scheme and are required to be conducted within a period of 10 days.

- General Checkup by a Physician.
- Lab test-Urine, Stool, blood Hemoglobin, Total Count, Differential Count, RBC Count, Blood Indices, Blood Morphology, ESR, Blood group, Fasting Blood Sugar, Post Glucose Blood Sugar, S. Creatinine, BUN, Blood Cholesterol, Triglycerides etc.
- Investigative Test-X-Ray-Chest, ECG
- Ophthalmology-Eye Test & Dental Checkup
- Gyne test
- Lipid Profile
- TSH (TFT)
- SGOT & SGPT (LFT)
- Ultra sound whole Abdomen
- Alkaline Phosphates, Urea , Uric Acid, TMT, ECO
- Spirometry
- PAP Smear
- Electrolytes, Calcium & Phosphorus
- Mammography
- Vitamin D & Vitamin B-12, C: Reactive Protein
- Pulmonary Function Test

Maximum Permissible Limit

S No	Cadre of the employee	Limit (per person per year)
1	Officers in Scale VIII	Rs. 8000/-
2	Officers in Scale VI & VII	Rs. 6000/-
3	Officers in Scale IV & V	Rs. 4500/-
4	Officers upto Scale III	Rs. 3500/-
5	Award Staff	Rs. 3000/-

Other terms

1. Reimbursement is meant for complete medical checkup and individual tests are not eligible for reimbursement
2. No special leave/travelling allowance is permissible
3. Bed charges, if any are to be covered within maximum permissible limit

3. Purchase of stationary items (Fountain pens, ball pens, refills etc)

S No	Cadre of the employee	Limit (per person per year)
1	All Staff members	Rs. 350/- (inclusive of all taxes)

- i) Reimbursement is provided on the basis of undertaking
- ii) Such purchase of stationary items is allowed only once in a calendar year

4. Facility of Newspaper/Magazines at the residence of employees

S No	Cadre of the employee	Limit (per month)	Newspaper/Magazine
1	Scale VI & above	Rs. 600/-	Purchase of Newspaper/Magazine
2	Scale IV & V	Rs. 450/-	
3	Scale II & III	Rs. 300/-	
4	Scale I	Rs. 200/-	Purchase of Newspaper
5	Clerical Staff	Rs. 175/-	
6	Subordinate Staff (including PTS)	Rs. 150/-	

- i) Reimbursement is allowed on the basis of an undertaking submitted in HRMS.
- ii) Amount is reimbursed on quarterly basis

5. Reimbursement of Entertainment Expenses & Club Membership

Entertainment expenses to Officers (Scale I & above)

S No	Scale of the Officer	Annual Expenditure Limit
1	MD & CEO	Rs. 100000/-
2	Executive Directors	Rs. 75000/-
3	Chief General Managers	Rs. 50000/-
4	General Managers	Rs. 37500/-
5	Dy. General Managers	Rs. 19500/-
6	Assistant General Managers	Rs. 12900/-
7	Scale – IV	Rs. 12900/-
8	MMG – Scale III	Rs. 12200/-
9	MMG – Scale II	Rs. 11500/-
10	JMG Scale – I (service > 7 years)	Rs. 10800/-
11	JMG Scale – I (service upto 7 years)	Rs. 8600/-

- i) Limits are for Financial Years ending 31 March every year
- ii) Limit is to be used for “Business Development Meetings”
- iii) In case of mid - year transfer, limits be adjusted proportionately

Entertainment Expenses to Workmen Employees

S No	Cadre	Monthly Expenditure Limit
1	Clerical Staff (including SA)	Rs. 650/-
2	Subordinate Staff (including FTS)	Rs. 650/-
3	Part Time Sweepers	On Pro-rata basis

Expenses are reimbursed (undertaking basis) on half yearly basis, 50% in first half year and balance 50% in second half year of the Financial Year.

Additional Entertainment Expenses for Achievement of Budget

Parameters of Budget Achievement for Incumbent In-Charge :

1. Core deposits
2. Advances
3. Reduction in NPA
4. Agriculture/SME & Retail Advances
5. Fee based income

S No	Budget Achievement	Additional Entertainment Expenses entitlement
1	All 5 parameters	50%
2	Any 3 parameters	25%

Club Membership

Officers in Top Executive grade, Senior Management Grade, MMG Scale III & II are eligible for reimbursement of admission and membership fees of clubs /associations (patronized by high level state/Central Govt. officials) for the purpose of business development.

S No	Reimbursement of	Maximum Permissible Amount
1	Admission Fee	Rs. 1500/- per annum
2	Annual/monthly subscription	Rs. 2000/- per annum

Reimbursement is to be made as per the receipts issued by the Clubs against subscription received.

Banker's Club

Officers entitled to subscribe to Banker's club

- i) Branch Managers in Scale III & officers in Scale IV & above
- ii) Lead Bank Officers in Scale III.

Subscription to Banker's Club is to be paid to the debit of Miscellaneous Expenses, HO Sanction.

Miscellaneous Guidelines

- i) Membership of club/association is linked to the place of posting and is primarily meant for development of bank's business.
- ii) Institutional memberships are to be encouraged /preferred.
- iii) Reimbursement of Entertainment expenses and Club membership are for a Financial Year.
- iv) An Officer on transfer can avail the balance of available limits for the year, i.e. limit available to him will also be transferred to the new office.
- v) An Officer who has been promoted or who has joined the Bank in the middle of the year would be entitled to pro-rata limits.
- vi) Officers due to retire during the year, are entitled to full extent for the year.

6. Reimbursement of cost of Business Attire

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

S No	Scale of the Officer	Maximum Annual Limit
1	MD & CEO/ED	Rs. 25000/-
2	Chief General Managers	Rs. 15000/-
3	General Managers	Rs. 10000/-
4	Dy. General Managers	Rs. 10000/-

7. Reimbursement of expenses of Cleansing Material

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

S No	Cadre of the employee	Amount (per quarter)
1	Officers in Scale VIII	Rs. 2000/-
2	Officers in Scale VII	Rs. 1500/-
3	Officers in Scale VI	Rs. 1200/-
4	Officers upto Scale V	Rs. 1000/-
5	Clerical Staff (including SA)	Rs. 1000/-
6	Subordinate Staff	Rs. 1000/-

8. Interest Free Festival Advance to Bank employees

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

Officers

S No	Scale of the Officer	Gross Salary of previous month (rounded off to completed "000) subject to maximum of
1	Officers in Scale I	Rs. 35000/-
2	Officers in Scale II	Rs. 50000/-
3	Officers in Scale III	Rs. 60000/-
4	Officers in Scale IV & V	Rs. 85000/-
5	Officers in Scale VI & VII	Rs. 100000/-
6	Officers in Scale VIII	Rs. 125000/-

Award Staff

S No	Cadre of the employee	Gross Salary of previous month (rounded off to completed '000) subject to maximum of
1	Clerical Staff	Rs. 30000/-
2	Subordinate Staff	Rs. 25000/-
3	Part Time (1/3) Confirmed staff	Rs. 8000/-
4	Part Time (1/2) Confirmed staff	Rs. 12000/-
5	Part Time (3/4) Confirmed staff	Rs. 18000/-

Gross Salary means Basic Pay, DA and Special Allowance rounded to the completed thousand rupees.

Other terms & conditions

1. Repayable in 10 equal monthly installments
2. Given only once in a calendar year
3. This facility to be allowed if after total deductions including monthly installment of proposed Festival loan, take home salary is not less than 25% of the monthly Gross Salary

9. Canteen Subsidy

Canteen subsidy is provided to all offices/branches @ Rs. 100/- per employee, and is to be made to the Canteen Vendor. Number of employee is taken as those on the roll of the office/branch on the last day of the month for which subsidy is being paid.

10. LIMIT FOR PURCHASE OF BRIEFCASE BY OFFICERS

Briefcase facility is allowed to all the confirmed officers of the Bank for use of official purpose, irrespective of the scale in which he/she joins the services of the Bank, and is reimbursed towards purchase of Briefcase/ Suitcase/Handbag/Travel Bag, upto the prescribed ceiling of cost as under, based on the undertaking given in HRMS:

S No	Cadre of the employee	Ceiling (inclusive of taxes)	Period (reckoned from date of last purchase)
1	MD & CEO/ED	Rs. 50000/-	Once in a year
2	Officers in Scale VIII	Rs. 30000/-	
3	Officers in Scale VI & VII	Rs. 25000/-	
4	Officers in Scale IV & V	Rs. 7000/-	Once in 3 years
5	Officers in Scale II & III	Rs. 3500/-	
6	Dy Manager/Branch Head in JMGS – I	Rs. 2500/-	

Competent Authority

S No	Scale	Sanctioning Authority
1	Officers working in branches/divisions	Incumbent In charge/Divisional Head
2	Incumbent In Charges	Controlling Authority
3	CGM/GM/Divisional Heads in HO	GM, HRMD
4	CGM/GM posted in field	AGM/CM of concerned office – In charge of establishment section

11. BEREAVEMENT LEAVE IN THE BANK

“Bereavement Leave” is a Special Leave for employees, where in case of demise of a close family member, he/she needs to be with the family in the hour of grief.

Salient features of Bereavement Leave are:

1. The leave can be availed by all Employees
2. It is a paid leave
3. Maximum period of leave is 7 days for each instance
4. It is to be availed within 15 days of the demise of the family member
5. This leave is to be availed at one stretch
6. If not availed within the prescribed period, the leave would lapse.

Family member (for purpose availment of leave) includes:

1. Spouse
2. Children
3. Brother/Sister
4. Parents
5. Parents in law

12. SABBATICAL LEAVE SCHEME FOR WOMEN EMPLOYEES

This scheme has been introduced for the benefit of women employees to meet their special problems faced during their career, viz. requirement of leave on medical grounds, care of family members or children, higher studies, visiting spouse etc.

Eligibility

1. The Employee should have put in minimum 5 completed years of service. In exceptional cases, leave may be sanctioned by an authority higher to the competent authority.
2. The following categories of Employees are not covered under the scheme :

- i) Those serving abroad under special arrangement/bond
- ii) Those who have executed service bonds & have not completed it.
- iii) Those against whom disciplinary action is contemplated /pending
 - a. or who are under suspension.
- iv) Those who are appointed on contract basis
- v) Any other category of employee specified by Board

Period of Leave

1. Leave for maximum upto 2 years during entire career
2. At one time, leave be taken for minimum 3 months.
3. Leave can be allowed only once in a year

Competent Authority for Sanctioning leave are as under :

S No	Scale	Sanctioning Authority
A	Workmen/Officer Upto Scale III	
	Working in Circle including Circle Office & Zonal Office	Circle Head
	Working in HO Divisions	DGM (HRMD)
B	Officers in Scale IV	ED (HR)
C	Officers in Scale V & above	MD & CEO

Other Conditions

1. An Employee seeking sabbatical leave must make a request on the prescribed format
2. After having exercised the option, the employee cannot withdraw the same
3. Competent Authority has absolute discretion to either accept or reject the leave application. Decision of the competent authority would be communicated to the applicant in writing. Reasons of rejection will be recorded by the competent authority.
4. The Employee is not permitted to take up any employment / vocation / business / profession elsewhere during leave period.

Status of Benefits during Sabbatical Leave

1. The Employee will not be eligible to participate in any promotion process during the period of leave
2. No Pay, Salary, Allowances or any consequential monetary as well as non-monetary benefits like seniority, determination of seniority for promotion, superannuation benefits will be admissible for this period
3. Benefits like hospitalization expenses, leased accommodation etc. will not be admissible
4. Period of sabbatical leave will not be considered for increment or qualifying service for pension, leave etc
5. No increments would be earned during sabbatical and the employee would rejoin at the same stage of pay
6. No leaves are to be credited during the period of Sabbatical leave.
7. No leaves can be prefixed or suffixed with Sabbatical Leave.
8. Any official quarter / leased accommodation provided is to be vacated/surrendered before proceeding on Sabbatical Leave
9. If required, an Employee on Sabbatical Leave must be available as witness in any investigation, court case, departmental enquiries etc during sabbatical. Permissible TA/DA will be paid for the same.

Status of Liabilities

1. All interest free loans are to be adjusted before proceeding on Sabbatical Leave. However, Sanctioning Authority may accept an appropriate declaration from the employee.
2. If the outstanding of interest bearing loans are more than the PF Contribution and Gratuity Payable to the employee, Sanctioning Authority may permit moratorium for repayment of loan installments during the Sabbatical period, for a maximum of upto 2 years. In that case, repayment schedule of these loans would be reworked on resumption of duties and the employee would be required to pay revised installments.
3. No loan is to be sanctioned during the Sabbatical period.

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

The Scholarship Scheme has been framed for providing financial assistance to talented children of employees as per details below:

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

Eligibility & Extent

S No	Scale/Cadre of employee	Course (recognized university/AICTE)	Amount* Per Annum
1	Subordinate Staff incl permanent part time employees)	Graduation/Post Graduation in any discipline of Arts, Science or Commerce.	Rs. 4000/-
2	Award/Officer Staff	Graduation/Post Graduation in any technical stream	Rs. 7000/-

Sanctioning Authority

S No	Sanctioning Authority	Employee
1	Circle Office/Zonal Audit Office/Zonal Office	Employees under their respective jurisdiction
2	HRMD, HO	Employees working in HO Divisions

Salient Features of the Scheme:

1. Reimbursement of fee under the scheme is available for one child per family. Child also includes legally adopted child.
2. No minimum marks are required, but the student should consistently succeed in the examination every year.
3. The Student should be a regular student. Scheme is not applicable to correspondence courses or postal tuitions.
4. Scholarship will not be available to the child who is already getting scholarship from Central/State Government/any Institution.

Circumstances when Scholarship can be withdrawn :

1. Failure/reappear of child in any paper or detention of child in any class or examination
2. If course given up before completion
3. If child is not able to appear in examination due to shortage in minimum attendance requirement of the institution
4. If parent employee of the child ceases to be in service of the Bank due to any reason.

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

This Scheme is for **payment of financial assistance of Rs.5,000/-** per financial year per employee **having children with special needs.**

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

Relevant data regarding the child is required to be captured in HRMS on the basis of certificate issued by the Govt. Hospital.

This payment under this scheme is to be made from Staff Welfare Fund.

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

Conveyance Allowance can be offered to Blind & Orthopedically Challenged and Deaf & Dumb employees having a minimum of 40% permanent partial disability of either upper or lower limbs or 50% of permanent partial disability of both upper and lower limbs together, as per the details below:

S No	Eligibility	Extent
1	40% partial disability of either upper or lower limbs OR 50% of partial disability of both upper & lower limbs together	5% of Basic Pay subject to Maximum Rs. 400/- per month

In case of award staff, the conveyance allowance is over and above the transport allowance payable under Bipartite Settlement.

This Conveyance Allowance will not be admissible if / where :

1. During leave (except casual leave), joining time or suspension
2. Where beneficiary is already getting any kind of separate allowance to commute between residence and office under bank level scheme/arrangement and such allowance is more than the allowance admissible under the scheme
3. If the beneficiary is provided with Bank's vehicle to commute between place of residence and office.
4. If the beneficiary has been allotted a residential accommodation in the same campus where place of work is located.

Special Casual Leave

Special Casual leave may be provided to PWD employees with prior approval of the competent authority, as under:

S No	Special Casual Leave	Purpose	Competent Authority
1	4 days in a calendar year	For specific requirements relating to their disabilities	Circle Head/Divisional Head
2	Additional 10 days leave in a calendar year	For exigencies/specific requirements relating to their disabilities	CGM/GM-HRMD

Unavailed Special Casual Leaves cannot be carried over.

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

Compensatory off is applicable for officers who are required to attend branch/office on Sundays and /or on Bank holidays, owing to exigencies of work.

For Officers working in offices other than CTS/ECS/RTGS/SWIFT or under RBI-Govt Directions, the compensation to be paid would be as under :

S No	Scale	Working Hours	Compensation
1	Officers upto Scale III	Upto 4 hours	Half Day Diem Allowance as per entitlement
2	Officers upto Scale III	More than 4 hours	Full Day Diem Allowance as per entitlement, OR One day compensatory Off to be availed within 30 days

For Officers working at Back Offices for CTS/ECS/RTGS/SWIFT or under RBI-Govt Directions, the compensation would be as below :

S No	Scale	Working Hours	Compensation
1	Officers upto Scale III (including Scale IV under whom these officers carry these functions)	No stipulation for number of hours	Rs. 2000/-

Other Conditions

1. Prior permission from competent authority is required. In case, it is not possible to obtain prior permission, post-facto confirmation from appropriate authority must be obtained.
2. Compensatory off will not be allowed for participation of officers in the business conferences / meetings / training programmes / examinations / tests organized by the Bank or outside agency on Sunday / Holidays. However, if an officer is asked to assist the organizers to organize any such activity on Sunday/Holiday, then he may be allowed compensatory off, if he is not paid any compensatory allowance or Diem Allowance for the same.
3. Compensatory off will not be allowed to Officers who are required to undertake journey / travel on Sunday / Holiday to attend conferences / seminars / training / meeting etc. and are otherwise eligible for Diem Allowance for the same.
4. Compensatory off will not be allowed to Officers who attend Security/Protocol duty and are eligible to draw compensatory allowance or Diem Allowance for the same.

Guidelines To Be Followed :

1. Compensatory off is to be claimed within 30 days from the date when the officer was required to work on a Sunday / Holiday
2. Normal functioning of office / branch should not be affected by allowing compensatory off
3. Compensatory off should not be clubbed with any Sunday / Holiday / any kind of leave.
4. Two or more compensatory offs should not be allowed to be taken on consecutive days.

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

Working in shift duties refers to offices which have round the clock working and employees are required to work in shifts of 12 hours each.

Working during extended hours means where staff members are required to commence work before 8.00 a.m. or where work continues after 8.00 p.m. Competent authority to permit working in shifts / for extended hours is General Manager / Circle Head under whose jurisdiction office comes.

Facilities Available (For Offices having round the clock shifts)

Rest Period

S No	Scale	Rest Period (includes rest on account of weekly off. No separate weekly off/Sunday off permissible)
1	All staff members	Rest of 36 hours after working each shift of 12 hours

Ceiling of Allowances

For Officers upto Scale III

Shift	Timing	Allowance
Morning Shift	06.00 AM to 01.00 PM OR 07.00 AM to 03.00 PM	Rs. 160/- per day subject to maximum Rs. 4800/- during the month
Evening Shift	02.00 PM to 09.00 PM OR 03.00 AM to 11.00 PM	Rs. 160/- per day subject to maximum Rs. 4800/- during the month
Night Shift	11.00 PM to 07.00 AM	Rs. 380/- per day subject to maximum Rs. 8500/- during the month

Workmen Staff

Cadre	Amount per day
Clerical Staff	Rs. 90/-
Subordinate Staff	Rs. 60/-

Other Conditions

1. Payment of allowances should be permitted at offices where work is undertaken in shifts/during extended hours round the year on continuous basis. It may not be permitted where such working is performed during a limited period in a year or is related to ad-hoc performance of some specific assignment **except** CBS Migration, implementation of clean note policy or such exigency.
2. No benefits/reimbursements, other than those mentioned as above, will be allowed to the staff on this account.

18. REIMBURSEMENT OF EXPENSES INCURRED FOR ENGAGING PERSONAL DRIVERS

Senior Executives & Senior Officers are entitled to reimbursement of expenses incurred by them to engage personal drivers, as under:

1. AGM & above
2. Chairman of RRB
3. Circle Heads
4. Chief Managers at Circle Offices/branches who have promoted to the Scale IV prior to 1991 batch
5. Lead District Managers
6. Any other officer where specific sanction has been given for engaging personal driver

Limit of expenses to be reimbursed :

Place of posting of the officer	Monthly limit of reimbursement	Monthly reimbursement of cleaning charges	Total amount of reimbursement
Mumbai, Kolkata, Chennai & Delhi	Rs. 17000/-	Rs. 1500/-	Rs. 18500/-
Other centers	Rs. 16000/-	Rs. 1500/-	Rs. 17500/-

19. HOLIDAY HOME

Stay at Holiday Homes of the Bank is made available to all the permanent and their families. Family means as defined under extant Bipartite Settlement for workmen staff and PNB (Officers) Service Regulations for officers staff.

Serving Employees:

Booking Process	On line Through HRMS
Advance booking	Not more than 3 months in advance
Frequency	Same Holiday Home not more than once a year

Provisions for Retired Employees:

1. Retired employees can also avail the facility of Holiday Home subject to certain stipulations.
2. A Retired employee has to visit a branch office to book the accommodation, which will enter the request online in HRMS
3. This facility would not available from April to July & December
4. Accommodation can be booked for a maximum period of 7 days for one occasion
5. Facility is available for his/her own visit only

Process of Allotment

Once the request for booking a Holiday Home is entered on line by an employee, the same would be carved in the system. The employee would be required to deposit the payment in the specified account of the concerned circle office within 24 hours of such booking and enter the Transaction ID in the system. After 24 hours, if Transaction ID related to rent payment is not entered in HRMS, the right of the employee for allotment is treated as lapsed.

After payment of requisite rent, approval of accommodation is done by the concerned Circle Office. Allotment Letter for approval of accommodation can be generated from HRMS.

Period of Stay

1. A serving employee can book a holiday home for maximum two weeks subject to availability
2. Maximum period is restricted to one week during the period from April to June **OR when** there is more than one applicant for the same period.

Charges

Serving Employees	Rs. 50/- per day
Retired Employee	Rs. 10/- per day

Cancellation of Booking

1. No refund of booking charges in case of an accommodation that has been booked but not availed/has been partially availed. However, employee can request for cancellation of booking in HRMS.
2. In case an employee doesn't report at a holiday home accommodation booked by him within 24 hours of the time of scheduled arrival, Circle Office with the consent of Circle Head can allot that accommodation to another employee. Rent will not be refunded in that case.

Employees & their families staying in Holiday Homes must abide by the norms set by the Bank, as enumerated in the Circular.

The List of 19 Holiday Homes is enclosed with HRDD Circular No 495/2020 dated 26.03.2020.

20. GUEST HOUSE POLICY

Bank has its own 16 Guest Houses at 8 locations viz. Kolkata, New Delhi, Mumbai, Guwahati, Durgapur, Gurugram, Jaipur and Hyderabad.

Entitlement

Scale of Officer	Accommodation
MD & CEO, EDs, Directors, CVO, CGM, GMs, DGMs, Chairmen of sponsored RRBs, Ex-MD & CEO/ED/CGM/GM who have superannuated from Bank Their Family members (spouse, dependent children & dependent parents) & friends are included. In case of retired officers, family members to accompany them.	VIP Guest Houses/Rooms/Transit Rooms
Officers upto Scale V	Other Transit Houses and Guest House/Room

Purpose

This Facility is available for official as well as personal purpose.

Employees coming for treatment of serious ailment may be given transit accommodation through Circle Head/Divisional Head.

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

Booking

1. Competent authority to book the facility is the respective Circle Office.
2. Booking for personal purpose will be done maximum for 2 rooms for 4 days during a Financial Year. The period may be extended to 15 days by GM (HRMD)

Charges

Purpose of Stay	Single Occupancy (Rs.)	Double Occupancy (Rs.)
Official	Nil	Nil
Personal – Self, spouse, dependent children, wholly dependent parents	Double Bed – 200 Single Bed – 150	Double Bed – 100 Single Bed – 50 each
Outsiders	Double Bed – 500 Single Bed – 300	Double Bed – 500 Single Bed – 250 each

Meal Charges

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

21. FACILITY OF LEASED ACCOMMODATION

Officers are entitled for leased accommodation as per their entitlement limit for House Rent in terms of Bank guidelines issued from time to time.

The monthly rental ceilings for residential accommodation that may be provided to officer employees in various scales are as follows:

(Monthly Entitlement in Rs.)

Scale of Officer	Major A Class		State Capitals & Area I	Area II	Area III
	Mumbai & Delhi	Others			
Scale –I	20000/-	17500/-	16000/-	10000/-	7500/-
Dy Manager	20500/-	18000/-	16500/-	10500/-	8000/-
Scale II	21000/-	19000/-	17000/-	11000/-	9000/-
Scale III	22000/-	20000/-	18000/-	12000/-	10000/-
Scale IV	26000/-	25000/-	21000/-	13000/-	13000/-
Scale V	35000/-	30000/-	25000/-	18000/-	18000/-
Scale VI	50000/-	40000/-	30000/-	20000/-	20000/-
Scale VII	60000/-	50000/-	40000/-		
Scale VIII	70000/-	60000/-	50000/-		

Major A Cities - Delhi, Mumbai, Kolkata, Chennai, Hyderabad, Ahmadabad, Bangalore, Pune, Surat

Area I – State Capitals and area with population of more than 12 lakh

Area II – Areas with population of 1 lakh & more (excluding those included in Area I)

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

Important Conditions

1. Standard rent @ 0.75% of first stage of existing scale of officer, whichever is lower, would be deducted from salary of an employee who avails of this facility.
2. There is no upper limit of lease amount. But any amount beyond the entitlement of the Officer is to be borne by the employee.
3. No enhancement in amount of lease rental is permissible during the currency of the existing lease.
4. Period of fresh lease or for renewal of lease will not be less than 33 months.

Guidelines

1. Where an employee owns a house in his own name, spouse or in the name of dependent child, he will not be allowed Bank's flat/lease accommodation at that centre. However, in exceptional cases, where such owned house is far below status of the officer, the matter may be referred to HO:HRMD through the controlling office for approval by the Board of Directors.
2. An Officer cannot take on lease a house that is owned by the spouse of the officer
3. An Officer can opt for the facility of Leased Accommodation at a place other than his place of posting for keeping his family, if / for:
 - A.
 - i) Continuing the education of his children
 - ii) In case of medical problems of family members
 - iii) For fulfilling any other social obligation

Subject to

- i) The officer does not own a house in his own name or in the name of his spouse / dependent children, either at his place of posting or where he wants to keep his family.
 - ii) The rental ceiling would be lower of rental entitlement applicable at these two places
- B. Where an Officer is posted at a rural area where proper educational and housing facilities are not available, the officer can keep his family in Bank's Leased accommodation at another center. However, the officer himself has to reside at place of posting i.e. within Panchayat/village area.

4. Security Deposit

Payment of Security Deposit for an amount of upto 3 months permissible rent is allowed and would be paid directly to the landlord. It is the responsibility of the officer to get back the security at the time of vacating the leased accommodation.

5. Brokerage

If the accommodation is arranged through an Estate Agent/Property Dealer/Broker, one month rent (agreed upon or entitled, whichever is lower) can be paid once in 33 months at a particular station.

Brokerage & shifting charges upto permissible limits can be paid second time at a station if accommodation is vacated to meet demand of the landlord and permission to surrender has been accorded by the competent authority.

6. Facility of Double Leased Accommodation

Facility of Double Leased Accommodation is allowed in certain cases as listed below, where an officer is allowed the additional Leased Accommodation for keeping his family, subject to recovery of rent from salary for both the places in terms of Bank guidelines:

- I. On Mid-Term transfer, at previous place of posting, for a period of one year or till end of academic year, whichever is earlier.
 - II. For Incumbent In-charge posted in states of Assam, Meghalaya, Manipur, Nagaland, Tripura, Arunachal Pradesh and Mizoram on their transfer / posting from one state to another state within the North Eastern Region
 - III. Incumbent In-charge posted in deficit / difficult areas such as Bihar, J&K, and Himachal Pradesh except Shimla, Dharamshala, Jammu, Srinagar and District H.Q. of J&K and H.P.
7. Inspecting Officials posted as Concurrent Auditor, on promotion / transfer, can keep their families at the place of their choice in view of their entitlement at their present place of posting.

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

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

Where, however, an officer stays in a non- ITDC Hotel, the maximum room tariff that can be reimbursed to the officers who stays in a non-ITDC Hotels will be as under:-

Scale of the Officer	Eligibility at ITDC Hotel	Maximum Room Tariff + Taxes (incl Luxury Tax)		
		Major A Class cities	Area I	Other Areas
Scale VI, VII & VIII	4*Hotel	6800	3400	3000
Scale IV & V	3*Hotel	4000	2400	2000
Scale II & III	2*Hotel (Non AC)	2400	1600	1200
Scale I	1*Hotel (Non AC)	1600	1200	800

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

For the above, the categorization of cities are as under :

Major A Cities - Delhi, Mumbai, Kolkata, Chennai, Hyderabad, Ahmadabad, Bangalore, Pune, Surat

Area I Cities – Nagpur, Kanpur, Jaipur, Lucknow, Vishakapatnam, Patna, Vadodara, Kochi, Indore, Bhopal, Ludhiana, Coimbatore, Madurai, Agra, Varanasi.

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

All officers are entitled to Halting Allowance upto 15 days on transfer to new station, on promotion or on administrative grounds (not on request transfer) from the date of reporting at the new station.

Guidelines

1. The Facility is available where officer avails accommodation facility provided by Bank (Bank's accommodation/Lease accommodation/rent receipt basis) and not where officer has house in his own name, name of his/her spouse or dependent children
2. "Upto 15 days" means 15 days or till Bank's accommodation is provided or date of payment of rent by Bank for leased accommodation, whichever is earlier.
3. The admissibility of Halting Allowance will be counted from the day of reporting of the officer at the permanent place of posting.

24. REIMBURSEMENT OF EXPENSES FOR TRAVEL ON DUTY

RATES OF REIMBURSEMENT OF LOCAL CONVEYANCE TO OFFICERS

Officers Upto Scale-III (per month)

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

Scheme A: Monetary Limit

(Rupees)

Vehicle	Scale	Metros	Area I	Area II	Area III
Car	Scale III & above (Bank's car/vehicle not provided)	750	700	650	600
Car/Two wheeler	All incumbent In charges & other Officers in Scale I & II. All Scale III officers not covered above	525	500	475	475

Scheme B: Petrol Limit

Employees upto Scale III (having own vehicle)

Vehicle	Scale/Cadre	Petrol Limit (litres p. m.)	Maintenance (Rs. p.m.)
Car	Scale III	95	150
Car	Scale II	60	150
Car	Dy Manager/BM in Scale I	60	150
2-wheeler	All Officers in Scale I (other than I/C & Dy Manager who own car), Scale II & Scale III not covered above	40	50
2-wheeler	SA	25	Nil
2-wheeler	Clerical	19	Nil
2-wheeler	Subordinate including PTS (pro-rata)	12	Nil

Employees upto Scale III (not having own vehicle)

Scale	Consolidated Amt (Rs. P. m.)		Cadre	Consolidated Amt (Rs. P. m.)
Scale III	900		SA	800
Scale II	750		Clerical	700
Scale I	575		Subordinate including PTS (pro-rata)	600

Officers in Scale IV

	Petrol (liters per month)	
	Metro	Other Areas
Scale IV (having own car)	135	120
	Consolidated Amt (Rs. per month)	
Scale IV (not having car)	2400	1900

Other Important Conditions

1. Officer must have vehicle in his/her own/spouse name and must hold permanent driving license. However, officers who don't have license & hire a driver to drive the car, can claim reimbursement.
2. In exceptional cases where actual expenses incurred by officer are more than the prescribed one, he has to maintain log book and seek sanction from Circle Head/AGM/CM.
3. Officers who don't have a vehicle can claim reimbursement of conveyance expenses incurred to inspect securities which will be over and above monthly consolidated limit.
4. Journeys from residence to office & vice versa will not be treated as official.
5. Officer having diesel driven vehicles, are given reimbursement of specified liters of diesel as per entitlement.

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

All staff members (Officers in all scales, Clerical staff and Subordinate staff including Part time) on attaining the age of superannuation or opting for Voluntary retirement are eligible for memento of **Rs.10,000/- (inclusive of GST)**.

Additionally, contribution of the expenses by the bank towards organizing function for bestowing the Memento is also payable @ **Rs.60/- per employee of that branch/office** .

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

Employee	Occasion	Memento	Function
All staff members (officers in all scales, clerical staff and subordinate staff including part-timers)	Retirement on superannuation, VRS	Rs. 10000/-	@Rs. 60/- per employee of branch/office

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

In terms of this scheme Silver Jubilee Awards would be given to honor employees on completion of 25 years of service in Bank as under :

Employee	Occasion	Award	Function
All staff members (officers in all scales, clerical staff and subordinate staff including part time)	Completion of 25 years of service	Rs. 10000/-	@Rs. 60/- per employee of branch/office

Employees under disciplinary proceedings

1. If disciplinary action is pending against the employee when he completes 25 years of service, the award is kept in abeyance and his eligibility considered only after completion of the proceedings.
2. Award may be considered after period of debarment is over for officer who has been penalized (other than censure/warning) by Bank or is rigour of penalty is in operation. Debarment means longer of
 - i) period for which rigour of penalty will remain in force, OR
 - ii) period of 3 years succeeding the date of imposition of the penalty

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

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

This commitment has been translated into action by framing a comprehensive policy on prevention & prohibition of sexual harassment & redressal of complaints of sexual harassment at workplace.

Guidelines provide the basic tenets for the prevention of sexual harassment at workplace; detailed procedure for making a complaint of sexual harassment; procedures for inquiry of complaint and punishments for false or malicious complaint or false evidence. For this, every employer of a workplace is required to constitute, by an order in writing, a Committee known as an Internal Complaints Committee (ICC).

ACT: The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013

Internal Complaints Committee (ICC):

ICC	HO Level	Circle Office Level
Constitution by	GM-HRMD	Circle Head
Jurisdiction against officers	Posted at HO Divisions. Officers in scale V to VII.	Upto Scale IV under respective circle office
Submitting authority	GM-HRMD	Respective Circle Head

Members to be nominated by the Employer :

1. Presiding Officer: A senior level Woman Employee
2. Not less than 2 members from employees: preferably committed to cause of women OR have experience in social work OR have legal knowledge
3. One member from NGO OR associations committed to women's cause OR sexual harassment.

A complaint against an employee upto Scale IV under the jurisdiction of Circle Head, be investigated by the committee constituted at Circle Office level and the complaint against the employees posted in HO Divisions and the officers in Scale V to VII be investigated by the committee constituted at HO level.

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

Tenure of an ICC: Not exceeding 3 years

Conclusion of inquiry: Within 90 days. Completed report is to be submitted to the employer within 10 days of completion of investigation.

Status of Allegation	Not established	Established	False Complaint
Recommendations of ICC	No action to be taken against respondent	1. Action as misconduct under Service Regulations 2. To deduct compensation as per Section 15 of Act from salary of respondent & to be paid to the complainant 3. To take any action including written apology, warning, withholding of promotion/increments , termination of services	To take action against the woman/person making such complaint as per service rule regulations.

The employer to act within 60 days of recommendations of the ICC.

Where the ICC arrives at a conclusion that the allegation against the respondent is malicious or the aggrieved woman or any other person making the complaint has made the complaint knowing it to be false or misleading document, it may recommend to the employer, to take action against the woman or the person who has made the complaint.

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

To provide immediate financial assistance to the family of an employee dying in harness, where the bereaved family may need immediate financial support for taking care of the last rites/funeral etc., it has been decided to provide Financial Support in cash to next of kin of the deceased as :

Funeral Expenses: Rs. 20000/-

The amount would be paid in cash as a lump sum payment, to the debit of “Miscellaneous Expenditure- HO Sanction” and would be exclusive of any Ex-gratia payment.

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

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

Eligibility: All staff members who have put in at least 5 years of service.

Financial Aid may not be allowed to employees involved in fraud and enquiry against whom could not be completed/punishment could not be awarded during the period of service.

Scale/Cadre	Quantum of Financial Aid (Rs)
Officer	150000/-
Clerical	80000/-
Subordinate	50000/-

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

The package of compensation to the employees who are killed in bank robberies, terrorist incidents including left-wing extremism has been reviewed as under :

1. Financial Aid

Scale/Cadre	Quantum (Rs)
Officers	20 lakh
Clerical staff/Sub Staff	10 lakh

2. Education of children

Bank will look after educational expenses of children of the deceased upto & inclusive of graduation.

3. Employment to One member of family

- i) Employment to one member of family on compassionate grounds. If immediately none of the family is able to take up employment, the entitlement is kept in abeyance till someone becomes eligible to take the employment
- ii) In case employment on compassionate grounds is not taken, then pay & allowances last drawn by the deceased may be extended to the family till one of the children reaches 21 years of age OR normal date of retirement of the deceased, whichever is earlier. This benefit is available only when no dependent is gainfully employed.

4. Outstanding Housing Loans etc:

Outstanding Loans may be transferred to the family member if service on compassionate ground is given. Otherwise, Interest may be waived and amount be recovered from the compensation/other dues payable.

5. Cash reward for resisting robberies etc.: Upto Rs. 2 lakh.

6. Out of turn Promotion:

The bank employees may be given an out of turn promotion, if they satisfy the minimum conditions of eligibility prescribed for direct recruits to the post but without reference to the numbers of years of service rendered. Employees not covered under criterion for promotion may be allowed three advance increments in their existing grade on a permanent basis.

6. Payment of Medical Expenses:

All expenses for treatment of injury caused during or at the time of resisting bank robbery/terrorist attack on banks, including hospitalization of the victims will be borne by the bank.

These guidelines are uniformly applicable throughout the country including North-East and in left –wing extremist areas.

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

Where an employee expires while in service, benefits under either of the two schemes is available to the dependents of the deceased employees subject to their eligibility for the same:

- 1. Compassionate employment**
- 2. Payment of lump sum ex-gratia amount**

When can Payment of Ex-gratia be made:

The option for payment of lump sum Ex-gratia amount can be used in case of premature death of an employee while in service, when the other conditions of compassionate appointment are met.

Payment of ex-gratia amount may be considered if monthly income of the family from all sources, **(after the death/premature retirement on medical grounds)**, is less than 60% of the last drawn gross salary (net of taxes) of the concerned employee.

Payment of Ex Gratia may also be considered in cases of premature retirement of an employee before attaining 55 years of age, due to incapacitation on medical grounds.

3. Ex Gratia – Maximum Amount Payable :

Scale/Cadre	Ex-gratia ceiling (Rs.)
Sub Staff	6 lakh
Clerical Staff	7 lakh
Officer Staff	8 lakh

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

32. ENGAGING PART TIME MEDICAL RETAINER AT ADMINISTRATIVE OFFICES

Bank can engage services of a Doctor on part time basis, at administrative offices, at the Circle / Zonal Offices, by giving an **ADVERTISEMENT** in the Classified Column of widely circulated local newspaper. The qualification of Doctor will not be less than MBBS and the preference would be given to doctors possessing MD degrees.

Conditions

1. To provide free consultancy to Bank's regular/retired employees and/or their families
2. These Doctors to give their services for 2 hours on all working days

Ceiling on Fees

Place/Centre	Fee (Rs.)
1. Metros 2. Major A class cities 3. All Zonal HQs, excluding single Circle Zonal HQ other than situated at Metro or Major A city 4. CSC Delhi	13000/-
1. All Circle Offices 2. Single Circle Zonal HQ other than situated at Metro or Major A city 3. RSC Belapur 4. ITC Faridabad	10000/-

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

PNB Parivar Bhavishya Arogya Yojana

Punjab National Bank had provided for a medical insurance cover for all its' employees with a life time coverage of upto Rs.50,000/- as a welfare measure to cover all regular employees of the Bank as on 01.05.2006. Benefits of this insurance cover come into effect after the retirement of the employee.

The policy, inter-alia, provides that an employee can opt for additional

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

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

OBC Parivar Health Care

Post retirement medical insurance for sum insured of Rs. One lakh. Sum insured can be enhanced to Rs. 5 lakh & coverage of spouse upto Rs. 5 lakh can be taken by the employee by paying extra premium.

After the amalgamation, employees who had already opted for OBC Parivar health care Scheme in Oriental Bank of Commerce and the employee who had already opted PNB Parivar Bhavishya Yojana in Punjab National Bank as detailed above will be continued with the respective policies.

However, no further employees will be covered under this scheme

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

Group Medical Insurance Policy with United India Insurance Company for active employees of PNB 2.0. has been renewed from 01.10.2019 to 30.09.2020.

Similarly, IBA's Group Medical Insurance Policies for Retirees of the amalgamated unit has also been renewed from 01.11.2019 to 31.10.2020 with the following options :

1. Without domiciliary policy
2. With domiciliary policy
3. Super top up policy

In case of retirees, the premium is to be paid by the retirees.

35. PNB HOSPITALISATION CONTRIBUTORY BENEFIT SCHEME FOR RETIRED EMPLOYEES

Provides Hospitalization assistance to retired employees & their spouses for have suffered any injury/illness/disease and such injury/illness/disease requires hospitalization in nursing home/hospital. Domiciliary treatment is not covered.

Eligibility

1. Employee retired on superannuation can opt for the same within 3 months of retirement
2. Employees discharged, dismissed, removed from services OR compulsorily retired or terminated on ground of misconduct are not eligible
3. Employees retired under PNBEVRS are not eligible

One time subscription: Rs. 5000/-

Reimbursement Limit (Self & Spouse): Rs. 1 lakh per annum (including non hospitalization charges) with overall limit of Rs. 2 lakh upto 75 years of age. Limit is restored after 75 years of age.

Domiciliary Treatment is not covered under the scheme.

36. RESIDENTIAL SFF GUIDELINES

When an officer is provided residential furniture by the bank, recovery of FRR @ 0.15% of the first stage in the Scale of Pay in which he/ she is placed will be made every month.

Limits of Residential SFF limits

Scale	Limit Rs. (excl of GST)
Officer	175000/-
Dy Manager	175000/-
Manager	200000/-
Sr Manager	225000/-
Chief Manager	230000/- + 1 AC
AGM	260000/- + 1 AC
DGM	345000/- + 1 AC
GM	480000/- + 2 AC
CGM	600000/- + 2 AC

Value of AC can be upto Rs. 35000/-

Eligibility

Scale	When eligible
Directly recruited officers	After On the Job Training (OJT)
Officers Promoted	Date of promotion

SFF: Item wise limit

No restriction regarding number of items or cost per unit, excepting in for mattresses, curtains & battery, where maximum limits are as under:

Item	No of admissible units		Max Limit Rs. (excl of GST)	
	Upto Scale III	Other scales	Upto Scale III	Other scales
Mattresses	----	--	40000/-	70000/-
Curtains	--	--	20000/-	40000/-
Battery	1	2	9000/- per unit for all officers	Max 18000/- for 2 units

Dry-cleaning cost of curtains is admissible @8% of original cost after every six months.

Useful life of SFF items:

1. Useful life of SFF items is given in annexure to circular
2. After completion of useful life, item is given to the officer and book value is written off

3. After completion of useful life, no repairs are admissible for the item.

On transfer, Officers in all scales will carry with them all the SFF items at their residence.

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

Approved Limits for cost of mobile handset and combined limit for Mobile/ landline & Internet Services are as under :

S No	Scale/ Cadre	Mobile Cost (excl of GST)	Combined limit for mobile/LL/Internet (excl of GST)	Approving Authority
1	Scale VIII	50000/-	Unlimited	Entitled
2	Scale VII	40000/-	Unlimited	Entitled
3	Scale VI	20000/-	6000 (incumbent) 5000 (others)	Entitled
4	Scale V	15000/-	3500 (incumbent) 3000 (others)	Entitled
5	Scale IV	5000 (Incumbent)	2500 (incumbent) 2000 (others)	Entitled
6	Scale III	--	1500 (incumbent) 1000 (others)	Incumbents- Entitled Sanction for other officers by : 1. Circle -Circle Head 2. Zone - Dy. ZM 3. ZAO-ZAO Incharge 4. HO Div - Div. Head
7	Scale II	--	1300 (incumbent) 800 (others)	
8	Scale I	--	1200 (incumbent) 700 (others)	

Guidelines:

1. Mobile Accessories allowed (including antivirus software): 10% of approved cost of mobile handset
2. Reimbursement of mobile phone bills is to be made for only post paid connections. No reimbursement permitted against prepaid/cash cards for mobile phones except for other officers upto Scale III who are not permitted higher reimbursement.
3. Other Officers: Other officers who are not permitted higher reimbursement, may be allowed reimbursement of charges for post paid/land line/ISP/prepaid connections subject to maximum Rs. 400/- per month.
4. Personal Assistants to officer scale IV & above: Employees (award staff) – Rs. 300/- + tax per month
5. MD/ED/GM & GSAD pool drivers: Rs. 250/- per month
6. Depreciation of Mobile Phones: 33.33%
7. Choice of Telecom company to be left with Officers.

38. FACILITY OF BANK'S VEHICLE FOR SENIOR EXECUTIVES

Scale	Make & Model	Cost (excl GST), ex-showroom (Rs.)
CGM	Any petrol variant(BS VI & above)	12 lakh
GM/ZM	Any petrol variant(BS VI & above)	9 lakh
DGM	Any petrol variant(BS VI & above)	8 lakh
AGM	Any petrol variant(BS VI & above)	6 lakh
LDM/Secy. Off	Bolero Jeep AC (M & M)/Marshal	6.50 lakh

Permission to purchase: GM/CGM (GSAD)

Limit for Repairs : Rs. 20,000/- per half year

Repairs through company authorized service centers

Parking Charges: Night parking Rs. 1500/- per month

Day parking: Actual receipt

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

Non payment of outstanding balance within due date: Interest to be charged @1.5 % per month

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

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

Particulars		Amount Rs (per set)	No of sets	Frequency
Summer Uniform	Armed Guard	1502.00	3	Once in 2 years
	Others	1113.65	3	Once in 2 years
Winter Uniform	Armed Guard	3157.00	1	Once in 3 years
	Others	3001.35	1	Once in 3 years
Winter Uniform (Hill stn.)	Armed Guard	3157.00	1	Once in a year
	Others	3001.35	1	Once in a year
Shoes		1000	1	Once in 2 years
Turban		Cloth amount Rs. 300/-		Once in 2 years
Socks (woolen & cotton)		Rs. 75/-		Once in 2 years
Caps		Rs. 50/-		Once in 2 years
Leather Belt		Rs. 120/-		Once in 2 years
Leather Pouch for ammunition to Armed Guard		Rs. 50/-		Once in 2 years

Stitching charges are payable as below :

Uniform	Armed Guard	Others
Summer	Rs. 550/-	Rs. 500/-
Winter	Rs. 1650/-	

Important conditions:

1. All permanent subordinate staff posted at places other than hill stations may be provided with one set of winter uniform once in three years.
2. If majority of subordinate staff request the management sufficiently in advance then one additional set of Terry Khadi uniform is to be supplied every 18 months to entire subordinate staff in lieu of one set of woolen uniform to be supplied once in 3 years.
3. Watchmen/Armed Guards/Electricians/AC plant helpers/drivers to be supplied one pair of shoes once in 2 years.
4. Turbans are to be supplied to Sikh members of the subordinate staff or such other members of the staff who have been getting these in the past & wear the same while on duty.
5. It be ensured that the cost of one set of summer uniform for other than security guards does not exceed **Rs.613.65** (excluding stitching charges) and that for security guards does not exceed **Rs.952.00** (excluding stitching charges).
6. Lady members of staff would be provided with uniform as per specifications with Terry Cotton consisting of Kameez, Salwar and Dupatta or alternatively, Saree, Blouse and one Petticoat within the overall cost limit i.e. **Rs. 613.65** per uniform.
7. The uniform should be of white colour for male members of the eligible sub-staff and white or grey for the eligible lady members of the staff.

41. CHARGES & SERVICE CHARGES OF DEPOSITORY SERVICES

AMC Charges: Charges of Rs. 115/- per year waived for staff members

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

Objective

To enable family of a serving deceased employee / an employee retired on medical grounds due to incapacitation before reaching the age of 55 years of age, to tide over the sudden financial crisis, where 'Employee' would mean and include only a confirmed regular employee who was serving full time or part-time on scale wages.

Coverage

Dependent family member of a permanent (confirmed regular) employee, who

1. Dies while in service (including death by suicide)
2. Retired on medical grounds due to incapacitation before reaching the age of 55 years

Dependent Family Member:

1. Spouse
2. Wholly dependent son/daughter (including legally adopted son/daughter)
3. Wholly dependent brother or sister in case of unmarried employee

Appointment: In Clerical / Sub staff cadre only

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

Eligibility:

Where monthly income of family from all sources be less than 60% of the last drawn monthly salary (net of taxes) of the employee.

Time Limit To Consider Applications:

1. Within 5 years of death/retirement
2. Beyond 5 years may be considered at Board level

Benefit in case of missing employee

Application can be considered after 2 years of employee going missing, provided

1. FIR has been lodged
2. Missing employee is not traceable
3. Competent authority feels that the case is genuine

However, this benefit will not be applicable if :

1. The missing employee has less than 2 years of service left
2. The missing person is suspected to have committed fraud/joined terrorist organization/have gone abroad

Decision in this case is to be taken at the level of MD & CEO.

Undertaking :

The person appointed on compassionate grounds under the Scheme, shall give an undertaking in writing that he/she will maintain properly the other family members who were dependent on the deceased employee in question.

In case it is proved subsequently (at any time) that the family members are being neglected or are not maintained properly by him/her, his or her appointment may be terminated forthwith.

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