

Staff Diary

(Updated till December 2011)

The information furnished in this book is illustrative and not exhaustive.

Please refer to Circulars/ Memos & Manuals of Instructions issued by HO from time to time on the subject for complete details.

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Officers' Service Conditions - At a Glance

REGULATIONS GOVERNING OFFICERS - Important regulations

(For full details, please refer Canara Bank Officers' Service & Regulations 1979)

Regulation 15: Probation: Direct Recruit - 2 years, Promoted officer - 1 year

Regulation 16: Confirmation / Extension of Probation: If opined as unfit for confirmation. In case of promotee, he may be reverted to the grade or cadre from which he was promoted

Regulation 24: Medical Aid: May accumulate unavailed medical aid so as not to exceed 3 times the maximum amount.

Hospitalization expenses: Self 100%, Family members 75%. Domiciliary treatment etc. Officers placed under suspension also eligible.

Regulation 32: Casual Leave: 12 days in a year. Availment maximum 4 days at a time.

Privilege Leave: Eligible for PL of one day for every 11 days of service on duty. No PL may be availed before completion of 11 months of service on duty.

Accumulation of PL not more than 240 days except where leave has been applied for and it has been refused. Notice of not less than one month required for PL.

Regulation 34: Sick Leave: Eligible for 30 days sick leave for each completed year of service, maximum 18 months or 540 days on production of medical certificate. SL will be on half pay payable, commutation of SL with full pay permissible.

Regulation 35: Additional Sick Leave: Eligible after completing 24 years of service one month for each year of service in excess of 24 years subject to a maximum of 3 months.

Regulation 36: Maternity Leave: At a time - upto 6 months. Not more than 12 months during the entire service.

Regulation 39: Recall for Duty: An Officer on leave may be recalled to the duty by the Competent authority if it is deemed fit to do so.

Regulation 40: Furnishing Leave Address to the Bank: An Officer who is on sanctioned leave and leaving his place of duty shall furnish to the Bank his address at which he can be contacted, while out of station.

Compulsory Availment of Leave (Cir 245/2011)

As per advice of RBI, the following guidelines have been framed regarding availment of mandatory leave for the employees:

- All members of the staff will have to compulsorily avail leave for at least six continuous days in each calendar year against leave standing to their credit and after obtaining regular sanction thereof from the competent authority.
- The branch head / Manager (Administration) shall ensure and confirm that the password of the employee thus going on leave has been disabled during the period of leave.
- The employees shall plan their leave taking in such a way that the same shall not affect the smooth functioning the branch / office.
- Circles shall submit compliance report as on 31st December of every year before 15th January of the next year for having complied with the instructions to I R Section, Personnel Wing, Head Office.

Canara Bank Officer Employees' (Conduct) Regulations - 1976

- Every Officer employee shall, at all times take all possible steps to ensure and protect the interest of the bank and discharge his duties with utmost integrity, honesty, devotion and diligence and do nothing which is unbecoming of an Officer Employee.
- Every Officer employee shall maintain good conduct and discipline and show courtesy and attention to all persons in all transactions and negotiations.
- No Officer employee shall, in the performance of his official duties or in the exercise of powers conferred on him, act otherwise than in his best judgement except when he is acting under the direction of his official superior. Provided wherever such directions are oral in nature, the same shall be confirmed in writing by his superior official.
- Every Officer Employee shall take all possible steps to ensure the integrity and devotion to duty of all persons for the time being under his control and authority.

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- ☒ Wherever directions are oral in nature the same shall be confirmed in writing by his superior official". (Cir 56/2001)
- ☒ An Officer employee may, without sanction undertake honorary work of a social or charitably nature or occasional work of a literary, artistic, scientific, professional, cultural, educational, religious or social character, subject to the condition that his official duties do not thereby suffer. He shall not undertake or shall discontinue such work if so directed by the Competent Authority after recording reasons for the same". (Cir 56/2001)
- ☒ No officer employee shall accept any payment, in the form of fee, remuneration, honorarium and the like in cash or kind for any work done by him for any public body or any private person without the sanction of the Competent Authority". (Cir 56/2001)

Observance of Secrecy

Every Officer employee shall maintain the strictest secrecy regarding the Bank's affairs and the affairs of its constituents and shall not divulge directly or indirectly any information of a confidential nature either to a member of the public or to an outside agency or to any other employee of the bank not entitled to such information unless

- ☒ Divulging of such information is in accordance with the law or in accordance with the practices and usages customary amongst banks.
- ☒ He is compelled to divulge such information by judicial or other authority
- ☒ Instructed to do so by a superior officer in the discharge of his duties.

No officer employee shall, except with the previous sanction of the bank, engage directly or indirectly in any trade or business or undertake any other employment: Canvassing by an officer employee in support the business of insurance agency or commission agency, owned or managed by a member of his family shall be deemed to be a breach of this sub-regulation.

No officer employee shall except with the previous sanction of the competent authority publish or cause to be published any book or any similar printed matter of which he is the author or not or deliver talk or lecture in public meetings or otherwise.

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Absence from duty:

- a. No officer employee shall absent himself from his duty or be late in attending office or leave the station without having first obtained the permission of the competent authority. Provided that in the case of unavoidable circumstances where availing of prior permission is not possible or is difficult, such permission may be obtained later subject to the satisfaction of the competent authority that such a permission could not have been obtained.
- b. No officer employee shall ordinarily absent himself in case of his sickness or accident without submitting a proper medical certificate. Provided that in the case of temporary indisposition or sickness of a casual nature, the production of a medical certificate may, at the absolute direction of the competent authority, be dispensed with.

Acceptance of Gifts:

- Save as otherwise provided in these regulations, no officer employee shall accept or permit any member of his family or any person acting on his behalf to accept any gift. **Explanation:** A. In so far as it relates to the acceptance of gift by any member of the family of the officer employee from the members' near relative or from a personal friend having no official dealings with the officer employee, the same shall be excluded from the purview of "Gift" in the said Regulation. Consequently, there would be no need to obtain prior permission or approval of the Competent Authority in such cases. The expression "gift" shall include free transport, boarding, lodging or other service or any other pecuniary advantage when provided by any person other than a near relative or a personal friend having no official dealings with the officer employee.
- On occasions such as marriages, anniversaries, funerals or religious functions when the making of gifts is in conformity with the prevailing religious or social practice, an officer employee may accept gifts from his near relatives but he shall make a report to the competent authority if the value of the gift exceeds ₹.500/- .
- On such occasion as specified in sub-regulation (2) an officer employee may also accept gifts from his personal friends having no official dealings with him

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but he shall make a report to the competent authority if the value of such gift exceeds ` .200/-.

- ☒ In any other case, the officer employee shall not accept any gifts without the sanction of the competent authority if the value of the gifts exceeds ` .75/-.
- ☒ Provided that when more than one gift has been received from the same person or concern within a period of 12 months the matter shall be reported to the competent authority if the aggregate value thereof exceeds ` .500/-.

Note: As a normal practice, an officer employee shall not accept any gift from any person or institution having Official dealings with the officer employee.

Lendings and borrowings:

No officer employee shall in his individual capacity:

- ☒ borrow or permit any member of his family to borrow or otherwise place himself or a member of his family under a pecuniary obligation to a broker or a money lender or a sub-ordinate employee of the bank or any person, association of persons, firm, company or institution, whether incorporated or not, having dealings with the bank;
- ☒ buy or sell stocks, shares or securities of any description without funds to meet the full cost in the case of purchase of scrips or delivery in the case of a sale;
- ☒ incur debts at a race meeting;
- ☒ lend money in private capacity to a constituent of the bank or have personal dealings with such constituent in the purchase or sale of bills of exchange, Government paper or any other securities; and
- ☒ Guarantee in his private capacity the pecuniary obligations of another person or agree to indemnify in such capacity another person from loss except with the previous permission of the competent authority.
- ☒ Provided that an officer employee may, give to or accept from a relative or personal friend a purely temporary loan of a small amount free of interest, or operate a credit account with a bonafide tradesman or make an advance of pay to his private employee.
- ☒ Provided further that an officer employee may obtain a loan from a co-operative credit society of which he is a member or stand as a surety in respect

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of a loan taken by another member from a co-operative credit society of which he is a member.

Indebtedness: An Officer employee shall so manage his private affairs as to avoid habitual indebtedness or insolvency. An officer employee against whom any legal proceedings are instituted for the recovery of any debt due from him or for adjudging him as an insolvent shall forthwith report the full facts of the legal proceedings to the Bank.

Advance drawal of Salary: No officer employee shall draw his salary in advance or over draw his account with the bank against security or otherwise, without the previous sanction of the competent authority.

Subscriptions: No officer employee shall, except with the previous sanction of the competent authority, ask for or accept contributions to or otherwise associate himself with the raising of any funds or other collections in cash or in kind in pursuance of any objective whatsoever.

Speculations in Stocks and Shares and Investments:

- No officer employee shall speculate in any stock, share, or Securities or Commodities or Valuables of any descriptions or shall make investments, which are likely to embarrass or influence him in the discharge of his duties.
- Provided that nothing in this regulation shall be deemed to prohibit an officer employee from making a bonafide investment of his own funds in such securities as he may wish to buy.
- Note: Frequent purchase or sale or both of shares or securities or other investments shall be deemed to be speculation for the purpose of this regulation.

Consumption of intoxicating drinks and drugs:

An Officer employee shall:

- strictly abide by any law relating to intoxicating drinks or drugs in force in any area in which he may happen to be for the time being;

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- not be under the influence of any intoxicating drink or drugs during the course of his duty and shall also take due care that the performance of his duties at any time is not affected in any way by the influence of such drink or drugs;
- refrain from consuming any intoxicating drink or drug in a public place;
- not appear in a public place in a state of intoxications;
- Not use any intoxicating drink or drug to excess.

Explanation : For the purpose of this rule 'public place' means any place or premises (including clubs, even exclusively meant for members where it is permissible for the members to invite non-members as guests, bars and restaurants, conveyance) to which the public have or are permitted to have access, whether on payment or otherwise.

Rigour of penalty for Officer Employees for Promotions (Cir.46/2010)

The Board of Directors have permitted the rigour policy in respect of Officer employees for Promotions, the same is furnished below:

- a. In case of punishment under Minor Penalty, **NO** rigour of punishment is prescribed for the purpose of promotion. However, wherever punishment of "Withholding of promotion" under Regulation 4 (c) of Canara Bank Officer Employees' [Discipline & Appeal] Regulations, 1976, is imposed, the period ordered by the Disciplinary Authority for withholding the promotion shall be the rigour period.
- b. In case an Officer employee is imposed with the punishment of Major penalty under Regulation 4 [f] of Canara Bank Officer Employees' [Discipline & Appeal] Regulations, 1976, the rigour of punishment for the purpose of promotion shall be **ONE YEAR** from the date of imposition of the punishment. By this, the Officer employee would not be eligible for promotion if he had not completed the period of rigour of one year as on the cutoff date prescribed for eligibility for promotion for that application.

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- c. An Officer employee imposed with the punishment of reduction in Grade or Post under Regulation 4 [g] of Canara Bank Officer Employees' [Discipline & Appeal] Regulations, 1976, the rigour of punishment for the purpose of promotion shall be **TWO YEARS** from the date of imposition of the punishment. By this, an Officer employee would not be eligible for promotion if he had not completed the period of rigour of **TWO YEARS** as on the cutoff date prescribed for eligibility for promotion for that application.

The above rigour policy has come into effect from 01.01.2010.

Movable, Immovable and Valuable property (Cir.124/1993, 61/2004)

Every Officer employee, on his first appointment, and every other employees of the bank, on promotion to a post of an Officer Employee in the bank, shall submit a return of his assets and liabilities giving full particulars regarding:

- a. The immovable property inherited by him or owned or acquired by him or held by him on lease or mortgage, either in his name or in the name of any member of his family or in the name of any other person:
- b. Shares, debentures and cash including bank deposits inherited by him or similarly owned or acquired or held by him.
- c. Other movable property inherited by him or similarly owned or acquired or held by him, and
- d. Debts and other liabilities incurred by him directly or indirectly.

No Officer employee shall except with the previous knowledge of the competent authority acquire or dispose of any immovable property by lease, mortgage, purchase, sale, gift or otherwise either in his own name or in the name of any member of his family.

Every Officer employee shall report to the competent authority every transaction concerning movable property owned or held by him either in his own name or in the name of a member of his family, if the value of such property exceeds ₹.25,000/-.

The bank may at any time, by general or special order, require an Officer Employee to furnish within a period to be specified in the order a full and complete statement of such movable or immovable property held or acquired by him or on his behalf or by any member of his family as may be specified in the order. Such a statement shall, if so required the bank, include the details of the means by which or the sources from which such property was acquired.

Circular 61/2004:

1. In terms of Regulation 20(2) of Canara Bank Officer Employees' (Conduct) Regulations, 1976, every officer employee shall every year submit a return of his movable/immovable and valuable property including liquid assets like shares, debentures as on 31st March of that year to the Bank **before 30th June of that year.**
2. The revised modified format duly including the columns for providing the value at the time of acquisition, present market value and deletions, if any made during the year etc are given in Cir 61/2004 as annexure.

Reporting of transactions concerning movable property Cir. 302/2006

As per Regulation 20(4) of Canara Bank Officer Employees' (Conduct) Regulations 1976:

Every officer employee shall report to the competent authority every transaction concerning movable property owned or held by him either in his own name or in the name of a member of his family if the value of such a property exceeds ₹.25,000/-, provided that the previous sanction of the competent authority shall be obtained if any such transaction is:

- With a person having official dealings with the officer employee; or
- Otherwise than through a regular or reputed dealer.

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Definition of Movable Property (Cir.13/1993):

For the purpose of the above referred Sub - Regulation, the definition of movable property would include:-

1. Jewellery
2. Insurance Policies, Annual Premia which exceeds ` .25,000/- or one sixth of the total annual emoluments received from the Bank whichever is less.
3. Investment in shares, debentures etc.
4. Investment in NSCs, NSS, PPF etc, irrespective of the fact that such investments are done for the purpose of getting exemption from payment of tax or not.
5. Loans advanced by such employees whether secured or not.
6. Motor Cars, Motor Cycles, horses or any other means of conveyance.
7. Refrigerators, Radio (radiogram and television sets) VCR, VCP, DVD, etc.
8. Fixed Deposits with Bank such as FD, KDR, etc.

In other words all investment transactions and purchase of durable articles value of which exceeds ` .25,000/- are to be reported by the officer employees in terms of the above Regulations.

All officer employees are requested to note the above, and report transactions as above within 30 days of such transaction to the Competent Authority.

The competent authority for the purpose of this Sub - regulation is as follows:	
Cadre of Officers	Competent Authority
Officers in Scale I to III working under Deputy General Manager of the Circle Circles/International Division / Office/International Division / Inspection Wing	Inspection Wing, HO
Officers in Scale I to III working in Head DGM/ Office	Asst. General Manager of Personnel Wing
Officers in Scale IV & V	General Manager, Personnel Wing
Officers in Scale VI and VII	(through PM Section, HO) Executive Director (through PM Section, HO)

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Bringing outside influence by officer employees in the matter of transfer, promotion, foreign posting, etc.

(Cir. 176/2005, 2/2006(Box), 101/2006, 188/2011)

1. Bank employees should refrain from bringing outside influence in respect of service matters such as, transfers, promotions, foreign postings, disciplinary matters, etc. as per Officer Employees the Provision of Regulation 12 of Canara Bank Officer Employees' (Conduct) Regulations 1976.
2. In spite of clear guidelines if any officer continues such undesirable practices the same will be **treated as a misconduct** and appropriate disciplinary action will be initiated.
3. In addition to disciplinary action, necessary **remarks will be made in the personal /service records** for future reference.
4. We hereby bring to the notice of all officer employees that bringing outside influence on the matters referred above including promotion, will be remarked in the service record of the officer employees without any further reference to them, which may adversely affect the prospects of promotion of such officers.

Prohibition of Sexual Harassment of Working Women (Cir 58/2001)

Amendment to Canara Bank Officer Employees' (Conduct) Regulations, 1976 - inclusion of Regulation 24 (A).

- No officer employee shall indulge in any act of sexual harassment of any woman at her work place.
- Every officer employee who is in-charge of a work place shall take appropriate steps to prevent sexual harassment to any woman at such work place.

EXPLANATION - For the purpose of this regulation, "sexual harassment" includes such unwelcome sexually determined behaviour (whether directly or otherwise) as:

- Physical contact and advances;
- A demand or request for sexual favours.
- Sexually coloured remarks;

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- Showing pornography; or
- Any other unwelcome physical, verbal or non- verbal conduct of a sexual nature.

**Annual Performance Appraisal (A.P.A) System for Officers in Scale I,
II and III Memo No: 21/2009**

- OPAS for Officers in Scale I, II & III modified and renamed as **Annual Performance Appraisal (APA) System w.e.f. 2008-2009**.
- Annual Performance Appraisal (APA) System is introduced to bring about greater objectivity and fairness in ratings &** is conceived with more objective parameters to evaluate the performance in a more realistic way.
- In the new APA system, for Officers posted as Branch-in-charge, Business Dimensions and Qualitative aspects of business are covered with 70% weightage.
- In respect of Officers posted as other than Branch-in-charge or in Administration and who are assigned with line functions, the performance assessment is based on Key Responsibility Areas with 70% weightage.
- Managerial Dimensions are assigned 20% weightage and judicious use of discretionary powers and Outstanding Performance including creative / innovative quality has been given 10% weightage.
- The qualitative assessment aspect focuses on attributes, which reflects the potential of the Officers.
- The NF - 735 form also includes detailed guidelines on "Yardsticks for evaluation" on various parameters so as to make the appraisal system more objective.
- Soft copy of Annual Performance Appraisal form (NF 735) is furnished in CANNET as ANNEXURE-I to this Memo.
- The detailed guidelines regarding the appraisal system/processes have been given vide HO Circular 250/91 dated 25.7.1991 and subsequent Circulars/Memos issued in this regard.
- There is no change in the basic objectives of the Appraisal System.

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☒ Officers may refer 'Handbook on Performance Appraisal' for clarifications, illustrations, illustrative KRAs, etc., subject to changes mentioned in this Memo.

Gist of modifications in APA:

Goal Setting - No modification

1. Ongoing Performance Appraisal System (OPAS) - Annual Performance Appraisal (APA) System

2. Evaluation - Will be under 4 broad parameters: (Earlier - KRA (70%) + Mgl. dimensions (20%) + Potential (10%).

	Business Dimension and qualitative aspects of business posted as Branch-in-charge)	(Officers 70
i)	OR KRAs (Officers other than Br-in-charge or in administration)	
ii)	Managerial dimensions and Managerial experience	20
iii)	Judicious exercise of discretionary powers	
5iv)	Outstanding performance including creative and innovative quality	5
	TOTAL	100

Each broad parameter has sub parameters.

Marks can be awarded in fractions upto 2 decimal points

☒ The marks awarded/rating matrix under each parameter is as follows :

Sl No	Rating	Matrix
a)	Extra-ordinary	Above90%
b)	Outstanding	81% to 90%
c)	Good	61% to < 81%
d)	Average	40% to < 61 %
e)	Below Average	Below 40%

☒ Only when the overall rating under APA system is 'AVERAGE' or 'BELOW AVERAGE', the rating would be communicated to the employee with an advice to improve.

The process, key dates and responsibilities in the APA system:

Sl No.	End Date	Activity	Responsibility
GOALSETTING			
3	30 th April	Goal Setting exercise to be completed for current year and a written confirmation of completion of process to be sent to respective HRM Sections at Circle Offices	Appraisers
MID-YEARREVIEW			
4	31 st October	Mid-Year Review to be conducted for all Officers and written confirmation of process completion to be sent to respective HRM Sections at Circle offices	Appraisers
APPRAISAL			
5	30 th April	Submission of Appraisal as at 31 st March of previous year to Appraiser	Appraisee
6	30 th May	Evaluation of performance of Appraisees and to forward the APA forms to Reviewing Authority	Appraiser
7	30 th June	Review of the Appraisals submitted by the Reviewing Appraiser and to send the reviewed APA forms Authority to respective HRM Sections at Circle Offices	
8	31 st July	Moderation of Appraisals wherever required	HRMCO
9	31 st July	The officers whose overall rating is 'AVERAGE' or 'BELOW AVERAGE', a communication to be sent to them with an advice to improve	HRM:CO
10	31 st July	Appraisals to be sent to HR&OD Section for placing before the HO-Review Committee, wherever required	HRM:CO
11	31 st Aug	Review by Committee at HO.	HR&OD,HO
12	15 th September	Recording the observations/ratings of the HO-Review Committee on the APA form and return	HR&OD, HO

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to respective HRM Sections, Circle Office.

- 13 30th Updating the APA marks/ratings in PINSC/HRMS HRM:CO
September and other personal records and APA form to be
filed in personal file of respective appraisees.

It is the duty of the respective appraisal authorities viz., Reporting Authority, Appraiser, Reviewing Authority and Moderation Authority to ensure completion of the entire appraisal process within the stipulated time lines.

Goal Setting

1. At the beginning of the year, the respective Appraiser has to set the goals / fix KRAs to all the Appraisees working with them in NF 782.
2. In respect of officers heading the branches, the areas covered under the business dimensions will be their goals. As regards officers assigned with line functions at branches, the areas to be covered depend upon the functions performed by the officer, including the various business parameters covered under Business Dimensions applicable to them.
3. The areas to be covered by officers in administration depend upon the functions performed by them, the duties expected and the objectives fixed with Unit / Department.

Half Yearly Review

1. A non-rated Mid Year Review of performance should be conducted by the Appraiser in one-on-one discussion with Appraisee, with an objective to take appropriate measures for course correction in case of weak performance against any set Goals/KRA & recognise good performance. FEEDBACK PROVIDED SHOULD BE CONSTRUCTIVE & SPECIFIC. The process is to be completed within the scheduled time lines.
2. There shall not be submission of any half yearly review report by the Appraisee and evaluation etc., by the Appraiser. However, a written confirmation for having completed the process in respect of all Appraisees has to be sent by the concerned Appraiser to respective HRM Sections at Circle Office.

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Annual Appraisal

1. All the Officers have to submit the Annual Appraisal in new APA Form (NF 735) to the authority concerned within the stipulated time duly recording their performance / achievements / facts etc. The APA form has to be prepared in duplicate. Appraisee to submit original APA form to the respective Appraiser.
2. The Appraiser has to evaluate the performance of the Appraisee with reference to the set goals / KRAs, self appraisal submitted by the Appraisee, the present position of the department, inspection remarks/report of the branch/office etc. He has to award marks/ratings and record his views and remarks in the appraisal form and forward the report to the Reviewing Authority for review.
3. The Reviewing Authority, on receipt of the appraisal reports from the appraisers, should review the same, record his remarks, award marks/rating and send the APA form to the respective HRM Section of Circle Office.
4. Wherever the overall rating of an officer is 'OUTSTANDING', he/she should be brilliant and good to the Bank. The Appraiser should specify the reasons as to why the officer is rated Outstanding.
5. In case the Appraiser/Reviewing Authority decides to award an overall rating of 'EXTRA-ORDINARY', they should specify the achievements of such officer, which could not be achieved by any other person. Such an officer should be flawless, should have no complaint against him and is always useful & helpful for the cause of Bank. His record should be totally unblemished, besides being '**ACE**' achiever in life.

Unilateral Appraisal

1. Wherever Appraisees fail to submit their APA report within the stipulated time, the Appraiser concerned should write a letter to the Appraisee, informing that his/her performance has been rated UNILATERALLY, owing to the failure on the part of the appraisee to submit performance appraisal within the stipulated time norms.
2. The letter should be delivered to the Appraisee against acknowledgement. Format given in the Memo as ANNEXURE-II).
3. The acknowledged copy of the letter will be part of APA report of concerned Appraisee.

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4. Then the Appraiser has to evaluate the performance of the appraisee UNILATERALLY duly recording the details of goals set / KRAs, performance against set goals / KRAs in APA form (NF 735) itself and forward the same to the Reviewing Authority.
5. The Reviewing Authority should review UNILATERALLY only when acknowledged copy of letter addressed to the Appraiser is available alongwith APA report.
6. Wherever the performance of the appraisee has been UNILATERALLY appraised, the Appraiser and the Reviewing Authority shall not award either 'OUTSTANDING' or 'EXTRA-ORDINARY' ratings to such appraisees.

Moderation Authority

Moderation Authority has been set up at various levels to ensure a check on aberrations, if any, in the marks/ratings awarded by the Appraiser/Reviewing Authority. The role of the Moderation Authority will be to evaluate appraisals where:

- Appraisals of officers where overall rating is 'OUTSTANDING' and
- There is variation of +/-10% or more in total marks or two steps or more in overall rating between the Appraiser and Reviewing Authority.

The Moderation Authority specified has to independently evaluate the appraisals by obtaining any additional information/data from the Appraiser/Reviewing Authority/Unit/Branch/Office, which in his opinion, is necessary for evaluating the appraisal and thereafter, confirm the marks/ratings or change the same by duly recording the reasons. The decision of Moderation Authority will be final.

Review Committee at Head Office

1. The appraisals where the overall rating awarded as 'EXTRA-ORDINARY' by Reviewing Authority or by Moderation Authority during the Moderation process, will be subjected to a review by a Committee at Head Office.
2. The Committee will look into the specific reasons justifying the award of such marks and the decision of the Committee in this regard shall be final.
3. Only when the overall rating under APA system is 'AVERAGE' or 'BELOW AVERAGE', the rating would be communicated to the employee with an advice to improve.

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FORMS OF APPRAISAL	
Forms for Goal Setting	NF 782 - no change in the existing format
Annual Performance Appraisal	NF735

- Goal setting form (single copy) to be prepared duly signed by both the Appraiser and Appraisee and to be retained with the branch/office.
- The Appraiser has to send a written confirmation of completion of goal setting process, to respective HRM Section, Circle Office.
- Appraisee to prepare his/her appraisal in APA Form (NF 735) in duplicate.
- Original to be submitted to Appraiser for evaluation and retain duplicate copy for his/her records.
- Original APA form to be sent to respective HRM Section of Circle Office after final appraisal.
- Appraiser & Reviewing Authority need not retain a copy of the appraisal report.

The new Annual Performance Appraisal (APA) form (NF 735) consists of following:

Part I	Bio-data profile
Part II	Business Dimension (Operations) - (for officer posted as Branch in-charge)
Part III	Self Appraisal for all officers in Scale I, II & III
Part IV	Overall Assessment
Part V	Qualitative Performance Appraisal Report
Part VI	Appraisal by Reviewing Authority
Part VII	Moderation of Overall Assessment
Part VIII	Evaluation by Review Committee
Yardstick for evaluation on various parameters (for Branch in-charge)	
Yardstick for evaluation on various parameters (other than Branch in-charge)	

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Modified Performance Appraisal Systems for officers in Scale I to VII
(Cir.28/2009)

- ☒ It is our experience that majority of the Officers are awarded maximum marks though the overall performance of the branch/office is not outstanding/excellent, thereby vitiating the objective of differentiating between a performer and a non performer.
- ☒ The performance appraisal system should be merit oriented reflecting the real performance of an officer.
- ☒ Therefore the appraisal/review has to be made objectively with specific reason for awarding marks.
- ☒ It may also be noted that, in case any officer is rated above 80% by the appraiser, without proper justification / performance by the concerned officer, it reflects on the assessment capabilities of the officer who has assessed/reviewed the performance of such Officers and accordingly will have a bearing on their assessment.
- ☒ In order to bring about greater objectivity and more effectiveness to the system of performance evaluation of officers, it has been decided to effect certain modifications in the Appraisal System. The revised format is conceived with more objective parameters with a view to evaluate the officers' performance in a more realistic way with focus on business dimension, qualitative aspects of business, potential and managerial dimension.
- ☒ The new appraisal system covers officers in Scale I to VII and will be effective from the year 2008 - 09.
- ☒ Under the modified system of evaluation, more focus is bestowed on the merit of the officers, his/her potential, strength and weakness, which enables the organization to assign them with responsibilities objectively.
- ☒ **All the Appraisers & Review Authorities to bestow their utmost attention in evaluating the performance of the officers qualitatively.**

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Motivated False Complaints

Scheme for extending legal and financial support Cir.345/2006 & 84/2010

- ☒ This is in supersession of the earlier Scheme (Cir.345/2006).
- ☒ Objective is to enable Officer Employees, existing as well as retired to initiate legal action in India against outsiders / private parties who with a malafide intention make baseless allegations, pass derogatory remarks, lodge motivated false complaints on matters arising out of bonafide execution of Bank's work.
- ☒ This scheme shall not be applicable in case of a complaint / allegation made by an employee of the Bank.
- ☒ This scheme shall cover all Officer Employees on regular rolls and retired Officer Employees from Bank.
- ☒ It shall also be applicable in case of Officer Employees on deputation within India to Joint Ventures and Subsidiaries of the Bank.
- ☒ For retired Officer Employees, the Scheme will be applicable only in respect of bonafide execution of bank work **while in service**.
- ☒ Outsider/Private party means any outsider other than a Government Agency such as CBI, CVC etc.
- ☒ Baseless allegation, derogatory remarks, motivated false complaints against Officer Employees of the Bank by an outsider / private party for the purpose of this scheme shall hereinafter be referred to as the '**Cause of Action**'.
- ☒ A **motivated false complaint** should have been a written complaint & not anonymous or privileged.
- ☒ A **privileged complaint** means any written complaint, which is protected under law.
- ☒ A baseless allegation / derogatory remark shall mean so only if it is in writing.
- ☒ Litigation expenses include court fee and other related miscellaneous expenditure, advocate fee, TA, DA and accommodation charges as per entitlement.

Procedure:

- ☒ Officer, who desires to initiate legal action for 'Cause of Action', should seek permission through proper channel with relevant facts / documents.

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- Such proposals shall be placed before an Executive Committee at HO (GMs of PW, RW, CCW, Inspection Wing)
- The Committee to examine the gravity of the 'Cause of Action', and recommend for permission to pursue legal action and for reimbursement of litigation expenses to the Competent Authority **within a period of 15 days** on receipt of such proposal.
- Competent Authority for Officer Employees in Scale I to V shall be the Executive Committee itself.
- Competent Authority for Executives in Scale VI & VII (DGMs & GMs), the Competent Authority shall be the ED or in his absence the CMD
- suitable Advocate will be identified by Legal Section, Recovery Wing, HO or the R&L Section of CO.
- The fee and other charges: As prescribed by the Bank.
- The Officer Employee to execute a deed of undertaking as per the format.
- Since CMD and ED are more susceptible to slandering, wild allegations made by persons both inside and outside the Bank, they would be competent to decide and file a suit [Criminal / Civil or both] against the individual[s] who has made such allegations / complaints against them.
- If Court awards any compensation for the Officer, the amount so received shall be retained by the Officer concerned after payment to the Bank, of the amount spent by the Bank.
- The Officer concerned shall pursue the case with due diligence.
- If Officer concerned retires before the culmination of the case, even then the Officer concerned shall pursue the case till its conclusion at Bank's cost.
- In the event the employment of the Officer concerned with the Bank comes to an end for whatever reasons except otherwise than by superannuation or on health grounds, the Bank shall not provide the facility under the scheme any further.

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Schedule of Discipline and Appeal Regulations (Cir 114/2010)

Amendment to the Schedule to the Canara Bank Officer Employees' [Discipline & Appeal] Regulations, 1976

In exercise of powers conferred by Section 19 of the Banking Companies [Acquisition and Transfer of Undertakings] Act, 1970 [5 of 1970] the Board of Directors of Canara Bank in consultation with the Reserve Bank of India and with the previous sanction of the Central Government, hereby makes the following Regulations, further to amend the Canara Bank Officer Employees' [Discipline & Appeal] Regulations, 1976 namely:

SHORT TITLE AND COMMENCEMENT:

1. These Regulations may be called the Canara Bank Officer Employees' [Discipline & Appeal] Amendment Regulations, 2009.
2. This Regulation came into effect from the date of publication in the Official Gazette on 20.03.2010.
3. In the Canara Bank Officer Employees' [Discipline & Appeal] Regulations, 1976 for the existing Schedule, the following Schedule shall be substituted namely:

	Disciplinary Authority	Appellate Authority	Reviewing Authority
Scale-I to III	Assistant General Manager or In his absence Deputy General Manager	Deputy General Manager, Head Office or in his absence General Manager, Head Office. In cases where the Deputy General Manager is the Disciplinary Authority, the Appeal shall lie to the General Manager, Head Office.	General Manager, Head Office or in case he is functioning as Appellate Authority, the Executive Director.
Scale IV & V	General Manager	Executive Director or in his absence Chairman & Managing Director	Chairman & Director or in his absence or in case he

is functioning as
Appellate Authority,
the Committee of the
Board

	Executive Director	or	Chairman & Managing Director or in his absence or in case he is functioning as Board DA, Committee of the Board	
Scale VI	Chairman Managing Director	&		
	Chairman Managing Director	or	Committee of Board	Board
Scale VI	Executive Director			

Amendment to the Schedule to the Canara Bank Officer Employees' [Discipline & Appeal] Regulations, 1976 (Cir 142/2010)

The Schedule to Canara Bank Officer Employees' [Discipline & Appeal] Regulations, 1976 detailing the Disciplinary Authority, Appellate Authority and Reviewing Authority for Officers in Scale-I to III has been amended w.e.f. 20.03.2010 and we have issued HO Cir. No.114/2010 dated 31.03.2010 in this regard.

It is hereby informed that for all Officer Employees in JMG Scale-I, MMG Scale-II and MMG Scale-III, who are presently not working in the Circle where the misconduct took place, the Disciplinary Authority shall be the Assistant General Manager who is functioning as the Disciplinary Authority in the Circle where the misconduct took place.

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In respect of Officer Employees in JMG Scale-I, MMG Scale-II and MMG Scale-III, who are working in the Circle where the misconduct took place, there is no change in the position that the Disciplinary Authority in such cases shall be the Assistant General Manager functioning as the Disciplinary Authority in that Circle

Minor Penalties :

- (a) Censure;
- (b) Withholding of increments;
- (c) Withholding of promotion;
- (d) Recovery from pay or such other amount as may be due to him of the whole or part of any pecuniary loss caused to the bank by negligence or breach of orders;
- (e) Reduction to a lower stage in time scale of pay for a period of not exceeding 3 years, without cumulative effect and not adversely affecting the officer's pension.

Major Penalties :

- a Save as provided for in (e) above, reduction to a lower stage in time scale of pay for a specified period with further directions as to whether or not the officer will earn increments of pay during the period of such reduction and whether on expiry of such period the reduction will or will not have the effect of postponing the future increments of his pay.
- b Reduction to a lower grade or post
- c Compulsory retirement
- d Removal from service which shall not be a disqualification for future employment.
- e Dismissal which shall ordinarily be a disqualification for future employment.

Reimbursement of Conveyance Expenses

Revision in fuel / petrol limits:

Confirmed officers who are claiming the reimbursement of petrol cost, subject to production of bills for use of own vehicle and whose basic pay is ` . 19400/- & above:

CATEGORY OF OFFICERS	LIMITS FROM 01.08.2004			
	Metropolitan cities	Area I	Area II	Area III
All Officers in MMG Scale - III owning Car	65	60	55	50
Officers in MMG Scale III owning Two Wheeler	45	40	35	35
Officers in MMG Scale II & JMG Scale I drawing Basic Pay of ` . 19400/- and above owning Car / Two Wheeler.	45	40	35	35

Monetary limits:

Officers' Owing Vehicle:

Reimbursement of conveyance expenses on consolidated basis (monetary limit) to confirmed officers drawing basic pay of less than Rs 19400/- and owning vehicle:

Limits from 01.08.2004	
Officers in junior management grade scale I Metro & Area I	Area II & III
Rs700	Rs500

Subject to production of petrol bills, they will be reimbursed actual cost of petrol incurred, as per bills or the monetary ceiling fixed, whichever is lower.

Officers' not owning vehicles:

Confirmed Officers who do not own vehicle are eligible to claim reimbursement of monthly conveyance allowance as follows:

Officers in junior management / middle management grade	Limits from 01.08.2004	
	Metro & Area I	Area II & Area III
SCALE III	600	400
SCALE II	500	350
SCALE I	400	300

Officers during their probationary period:

(Direct recruits in Scale I, II & III and Promotee's to JMG Scale I)

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- A. Metropolitan Centres - ₹. 100/- per month
B. Other Centres - ₹. 75/- per month

Sanctioning Authority:

SCALE/GRADE	SANCTIONING AUTHORITY
Scale I and Second Line Managers in Scale II/III.	Senior Manager / Manager in charge of the Branch / Office / Section, I Line Senior Manager / Manager in ELB / VLB
Officers in Scale I II & III in charge of Divisional Branches / Section in the Office	Managers (O) / Divisional Managers (A) / AGM as the case may be
I Line Senior Managers / Managers in ELB / VLBs	AGM / C M in charge of the branch

Period within which the reimbursement is to be claimed:

If the claim for the expenses incurred during any particular calendar month is not made within a reasonable period, say **7 days** in the succeeding month, the same shall automatically lapse. However, reasonable delay may be **condoned by the Sanctioning Authority**.

Reimbursement

1. Officers may claim conveyance at the end of every month.
2. The Officers claiming reimbursement under Petrol limit have to produce receipts / vouchers along with monthly declaration.
3. Cost of motor oil is not reimbursable.
4. Wherever the Officers produce Vouchers/Receipts with regard to the "speed/Other type of Costlier Petrol", the reimbursement shall be restricted to the cost of normal petrol.
5. Officers claiming reimbursement of conveyance expenses under this scheme will not be eligible for any other reimbursement for local conveyance expenses. However, Officers eligible under this scheme will be eligible for travelling expenses as per the rules in force for travel beyond 8 kms.
6. The declaration received preferring claim for amounts in excess of fixed limit should not be entertained and are to be returned to the claiming officer.

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Whenever there is a **change in Petrol Rates** during a month, the reimbursement shall be made at the prevailing rate for the actual amount of Bills / Vouchers produced on the relevant dates for the applicable limit.

Deputation / Training:

Local Deputation / Training:

1. If the training centre is within the radius of 8 kms from the place of work, officers are eligible to claim reimbursement of expenses under this scheme.
2. If Officers posted for training / deputation beyond 8 kms from the place of work, they may claim actual conveyance expenses in terms of Cir.No.1/2004. In such cases, the reimbursement under the scheme shall be made on pro-rata basis by **excluding** the actual period of Training/Deputation from the number of days in the calendar month

Deputation to Outstation Branches/Offices:

The Officers on deputation to outstation branches / offices are not eligible to claim the reimbursement under this scheme for the period of their deputation.

Leave period:

1. Wherever eligible Officers proceed on leave (other than Casual Leave / Joining time) reimbursement under this scheme will be on pro-rata basis only.
2. In such cases, the reimbursement of Conveyance expenses is not permissible for the Preceding and succeeding weekly holiday / public holiday of the leave period.

General:

1. The petrol limit is non-cumulative.
2. Officers of the bank eligible for banks vehicle (two wheelers / four wheelers) will not be eligible for reimbursement under this scheme.
3. If the Office vehicle is under repair for a continuous period of 1 month or more, reimbursement under this scheme may be made.
4. Officers in JMG Scale I who own vehicle and who officiate in the place of Managers during their leave period will be eligible under this scheme and they may be reimbursed conveyance expenses if not already eligible, on pro-rata

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basis subject to limits specified for Officers in JMG Scale - I drawing a Basic Pay of ` .19400/- and above.

5. The amounts being recovered from the customers towards conveyance for godown inspection etc may be continued as is being done hitherto & appropriated to General Charges - Conveyance.
- 6. Journey from residence to branch/office and vice-versa is not treated as official.**
7. Official/Bank work may be undertaken by eligible officers before and / or after office hours also, for development / recovery and any other official work.
8. The eligible officers can claim reimbursement of expenses incurred for official purposes. However as long as the claim is within the fixed limit, the sanctioning authority does not have to verify / call for records. They have to pass the claims of the officer on the basis of declaration submitted by the officer subject to limits specified.
9. An officer having both two-wheeler and four-wheeler cannot claim reimbursement for both vehicles. The Officer may use either a two-wheeler or four-wheeler by exercising option for claiming reimbursement.
10. An Officer/Manager, who does not know driving/does **not possess a valid driving license**, when posted to a branch/office, eligible for Bank vehicle is **expected to learn the driving/obtain driving license** within a reasonable period. In case he/she is not inclined to learn driving/obtain valid driving license, he/she should not be reimbursed conveyance expenses in terms of this circular. However, the above stipulation is not applicable to the **Officer of the age of 50 years or more**. In such cases he/she may claim actual conveyance expenses in terms of Circular No. 1/2004 duly submitting the TA/Conveyance bill to Divisional Manager (Operations) with full details of local visits made and results thereof.
11. Officers under suspension are not eligible for reimbursement of conveyance expenses.
12. Whenever there is change in scale of pay of Officers on account of Wage Revision, the Basic Pay in the revised scale corresponding to ` .19400/- of the old scale shall be taken as the basis for reckoning the basic eligibility criteria for reimbursement of conveyance expenses under Petrol limit.

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13.If a Scale III Manager having two wheeler purchases a four wheeler, he/she may be reimbursed eligible conveyance expenses as applicable to four wheeler so long as he/she owns the four wheeler.

Reimbursement of Lodging Expenses (Cir no.68/2008)

In terms of Regulation 41 (4) (b) of Canara Bank Officers' Service Regulations-1979, actual hotel expenses are considered for reimbursement, subject to single room occupancy charges in ITDC Hotels of starred category, specifically laid down in the Regulations.

Where, however, an Officer stays in a Non ITDC Hotel either because there is no ITDC Hotel at the Centre or accommodation in the ITDC Hotel of the eligible starred category is not available at the Centre, the limits, upto which hotel reimbursement should be considered, shall be decided by the Board of Directors from time to time.

Board of Directors have permitted revision in limits regarding reimbursement of lodging expenses to Officers, who stay in Non ITDC Hotels, with effect from 01-03-2008:

SCALE	STAR STATUS	MAXIMUM ROOM TARIFF PERMISSIBLE (EXCLUSIVE OF ADMISSIBLE TAXES)		
		MAJOR 'A' CLASS CITIES	AREA I	OTHER PLACES
Scale-VI & VII	4	₹. 6,800/-	₹. 3,400/-	₹. 3,000/-
Scale-IV & V	3	₹. 4,000/-	₹. 2,400/-	₹. 2,000/-
Scale-II & III	2	₹. 2,400/-	₹. 1,600/-	₹. 1,200/-
	(Non AC)			
Scale-I	1 (Non AC)	₹. 1,600/-	₹. 1,200/-	₹. 800/-

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- Lodging expenses as above are permissible in respect of outstation visits on duty (other than transfer).
- In the case of Officers from one station to another, reimbursement of lodging expenses in lieu of quarters for the period of taking over charge has been withdrawn w.e.f.01-08-1999 vide HO cir no.188/99.

Lodging Tariff for Scale VI & VII:

A top executive unable to stay in ITDC Hotels in Delhi, Kolkata and Mumbai is eligible for reimbursement of lodging expenses not exceeding 125% of the entitled tariff at these centres.

Shifting of personal belongings from one quarter to another in same city/town:

SCALE/GRADE	MAX. LIMIT w.e.f.01-01-1998
Officers in Scale I, II and III	a) "A" Class City : ` .800/- b) Other Places: ` . 600/-
OFFICERS IN SCALE IV AND ABOVE	All Centres : ` .1200/-

- The reimbursement in this regard is permissible on the basis of declaration.
- The claim should be preferred with Regional Office concerned / Premises and Estate Section of Circle Office as the case may be.

Rental Ceiling for Officers / Managers (Cir.173/2011)

- The enhancement in rental ceilings will be effective from 01.05.2011.

Place/ Centre / Classification	Scale I	Scale II	Scale - III
Delhi(Including Noida & Ghaziabad) & Mumbai	7800	7900	8200
Bangalore, Kolkata, Chennai, Hyderabad, Secunderabad, Ahmedabad, Chandigarh, Faridabad, Gurgaon	7300	7600	7900
All State Capitals, Area - I and places with a population of 10 lacs and above	5400	5700	5900
Port Blair	4400	4600	5700
Area II (Centres with population of 1 Lac and above but below 10 lacs)	3900	4000	4200
Area III (All Other Centres)	2900	3100	3300

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- ☒ In respect of quarters of Officers / Managers / Sr.Managers working in Urban agglomeration of cities, the rental ceiling as applicable to cities will be made applicable.
- ☒ Fixing up of quarters either on personal lease or on Bank's lease should have prior approval from the concerned sanctioning authorities.
- ☒ The rental limits mentioned in the Circular are only the maximum permissible limits and efforts should be made to secure suitable quarters for rent below the ceiling.

Recovery on housing accommodation and Furniture

Scale	1st Stage	Recovery for Housing (1.75%)	Recovery for Furniture (0.40%)	Recovery where Both Housing and Furniture are provided
I	₹.10,000	₹.175.00	₹.40.00	₹.215.00 I
	₹.13,820	₹.241.85	₹.55.28	₹.297.13
III	₹.18,240	₹.319.20	₹.72.96	₹.392.16
V	₹.20480	₹.358.40	₹.81.92	₹.440.32 V
	₹.24140	₹.422.45	₹.96.56	₹.519.01
VI	₹.26620	₹.465.85	₹.106.48	₹.572.33
VII	₹.29340	₹.513.45	₹.117.36	₹.630.81

Standard rent:

Living area in sq mtes	Standard (Rs)	Living area in sq mtes	Standard (Rs)	Rent
Upto 50	183	151 to 180	924	
51 to 60	241	181 to 225	1087	
61 to 75	279	226 to 300	1557	
76 to 90	387	301 to 400	1924	
91 to 105	520	401 to 500	2290	
106 to 120	632	Beyond 500	2672	
121 to 150	773			

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Scheme for Reimbursement of expenses incurred towards purchase of cleaning material to Officer Employees (Cir.128/2010)

We are pleased to inform that the Board of Directors have permitted to introduce a Scheme for reimbursement of the expenses incurred by the Officer Employees towards purchase of cleaning material to upkeep the ambience of the quarters provided by the Bank. The details are furnished below:

LIMITS

SL No	Designation	Allowance Per month (Maximum)
1	JMG Scale I	₹.300.00
2	MMG Scale - II & III	₹.400.00
3	SMG Scale - IV & V	₹.600.00
4	TEG Scale- VI	₹.800.00
5	TEG Scale- VII	₹.1000.00

5CONDITIONS:

1. The reimbursement is restricted only to Officers staying in the quarters allotted by the Bank i.e. Bank owned quarters and Bank leased quarters.
2. Reimbursement shall be made towards the cost of cleaning materials only.
3. The reimbursement is on non-cumulative basis and against the invoice/bills.
4. The reimbursement shall be claimed before 10th of the succeeding month.
5. The Officer will be responsible for proper upkeep of the quarters allotted by the Bank i.e. Bank owned quarters and Bank leased quarters.

THE SANCTIONING AUTHORITY:

A Upto Scale -III	Senior Manager/Manager in charge of the branch/office and in respect of VLBs/ELBs, the Senior Manager/Manager (Administration)
B Branch Heads Executives in	Self -Sanctioning
C Administrative Units	Concerned HRM Sections/HOSA Section

Residential Telephone Facility to Managers

ELIGIBILITY

I.GENERALBRANCHES

Residential Telephones (without STD) are provided by the Bank to the Managers on their branch achieving certain level of Average Deposits as at the end of the preceeding financial Year.

II.SPECIALISEDBRANCHES

Residential Telephone Facility (without STD) are also provided to the Branch Managers of Asset Recovery Management Branches / NRI Branches and to Specialised Branches on need cum merit basis.

TERMS & CONDTIONS

In view of the delay in getting the new telephone connection and the fact that some of the landlords have provided Telephone at the quarters leased to the Bank, permission has been accorded to reimburse the telephone expenses to the eligible Manager in cases where telephones are provided by the landlord subject to the following conditions:

1. The Ceiling fixed for Bimonthly call is 1000 exclusive of free calls allowed by P & T Department. Charges beyond this Ceiling are to be recovered from the concerned Executive / Manager
2. The Telephone should not have the STD facility.
3. There should not be any dues of the previous billing cycle at the time of taking possession of the house. An undertaking from the eligible Senior Manager / Executive is to be obtained to clear all the Bills at the time of vacating the quarters and obtain no due certificate from the landlord.
4. Call Charges upto the prescribed limit and rent will be reimbursed subject to production of Bills.
5. The telephone provided shall be under the exclusive use of the occupant officer and shall not have any extensions or plug and socket arrangement with other portions / occupants.
6. In so far as the telephones offered by owner employees / Officers are concerned , the same may be taken by the Bank provided the Bank has not

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provided its own telephone in such quarters , at the time of offer by the owner officer / employee. Other conditions are as applicable to other landlord i.e. 1 to 5 detailed above.

7. FURTHER, it should be clearly explained to the landlord / owner employee that reimbursement of expenses is subject to the occupant officer being eligible for residential telephone facility.

SANCTIONING AUTHORITY

Deputy General Manager has been empowered to permit reimbursement of telephone expenses to the eligible Managers under similar circumstances in future subject to the conditions stated above.

Relief on Transfer & Journey Period (Cir no. 1/2004)

1. Actual period spent on journey shall alone be treated as journey period. If the journey is undertaken by circuitous route, notional journey period by shortest route shall only be permitted.
2. If the journey is undertaken on working days during working hours, journey period is permissible. In other words, if the travel is undertaken other than on working days and / or outside working hours, no notional journey period is permissible.
3. If Officers are required to travel in the night / next day morning before commencement of working hours, they may be relieved a.o.h. on that day.
4. If the Officers are commencing travel during office hours they are to be relieved sufficiently in advance on the date of travel so that they will have reasonable time to reach place of stay and commence travel.
5. If the Officers reach place of work / destination during working hours, Senior Manager / Managers have to insist them to report for duty on the same day during office hours. This is, however, subject to permitting them reasonable time to reach the place of stay on arrival. Otherwise, the absence on that day should be treated as joining time / leave of appropriate category.
6. Public Holidays / Weekly Holidays immediately following the date of relief shall be excluded for computing either Joining Time or Journey Period but not for both.

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7. Officers are required to commence journey immediately on relief by eligible mode of conveyance.
8. Night travel by bus on the date of relief need not be insisted wherever the distance between the two places is comparatively more. Only when the distance between the two places is commutable within one or two hours and frequent transport facilities are available in such case, the Officers may be insisted for return journey on the same day.
9. If the train facility is available, journey should be commenced immediately on relief even if it involves night journey.

Joining Time on Transfer - (Cir 1/2004)

1. An Officer shall be eligible for joining time of 7 days exclusive of the number of days spent on travel, for joining duty at the transferee place. However, no joining time shall be permissible in case of local transfers (i.e. in the same city / town including the areas under urban agglomeration of main centres / within same municipal / panchayat limits).
2. An Officer shall be eligible for joining time when asked to report at the transferee place on return from leave.
3. In calculating the joining time, the day on which the Officer is relieved from the earlier place shall be excluded. Only public / weekly holidays immediately following the date of relief shall be excluded in computing the joining time. In other words, intervening public holidays and weekly holidays shall be included in computing the joining time.
4. Joining time spent at the transferee place shall be treated as on duty.
5. Joining time can be availed in two instalments with prior permission from the Competent Authority, within stipulated time for shifting family and belongings.
6. The Officer shall not be eligible for any joining time for temporary transfers even though such transfers are to places other than the Officer's place of permanent posting.
7. When the joining time is availed before reporting at the transferee place, an Officer shall be eligible to draw the emoluments as applicable to the place of transfer.

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Permissible Time Limit for Taking Over Charge:

The Officers in all grades, on transfer, are permitted specified number of days, to get apprised of the matters relating to the new assignment in connection with taking over charge. The above period is meant to go through the relevant files/ books / registers / inspection report, etc. so far as to get themselves familiar with the matters, facilitating to take over of the charge.

The maximum permissible number of days for taking over charge as applicable to Officers in each grade / scale are furnished below:

Categories of officers & No. of days permissible for taking over charge	
Officers in JMG Scale - I / Second Line Managers / Managers in Scale – III in branches /Offices and Officers in JMG Scale - I posted to proposed branch to attend preliminary work.	4 days
Senior Managers / Managers in HO / CO / RO / ID / Inspection Wing / ZIs, STC / RSTCs CLC, other administrative units (not covered in (a) to (c) & Senior Manager / Manager posted to proposed new branch / office to attend to preliminary work	7 days
Officers in JMG Scale - I in-charge of small branches Senior Manager / Managers in-charge of small branches.	7 days
Senior Manager / Manager in charge of medium branches	10 days
Senior Managers / Managers in charge of Large branches / Clearing Section / Foreign Dept. / Cur. Chests, A/c Sections	10 days
Senior Managers of ELBs / VLBs	10 days
Officers in Scale – IV and above	10 days

Note: The incoming Officer / Line Manager Scale - III has to get apprised with regard to nature of assignment to be handled in the transferee branch / office in connection with taking over charge. The number of days indicated above is meant for completion of the process of taking over charge.

The period of taking over charge should commence from the date of arrival of the Officer to the transferee office / branch and shall not exceed the days specified under any circumstances.

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The number of days leave availed, Sundays and other public holidays shall be excluded for the purpose of arriving at the permissible days for taking over charge.

Halting allowance during taking over charge period:

In case no residential accommodation is made available by the Bank to the Officer at the transferee place and hence, the Officer incurs additional expenses for the reasons beyond his control, during the process of taking over charge, the Bank on merit, consider granting Halting Allowance as applicable to him at the new place of work, not exceeding the maximum number of days permissible for taking over charge.

An Officer owning a house at the transferee place is not eligible for payment of Halting Allowance as the Officer is expected to occupy the same straight away on arrival. Similarly Officers who have been allotted the quarters but do not occupy the same for personal reasons are also not entitled for Halting Allowance during the period given in Annexure - III.

The Officer claiming Halting Allowance for the period of taking over charge is required to submit a declaration or bills / vouchers for having incurred additional expenses for the purpose of claiming Halting Allowance as per Proforma given in Annexure - III.

An Officer is entitled for HA from the date of reporting at the transferee branch / office till the date of taking over charge or the date of providing quarters, whichever is earlier, excluding the number of days leave availed, subject to a maximum permissible period. However, the Bank may consider payment of Halting Allowance for intervening Sundays / holidays provided the total number of days claiming Halting Allowance including holidays, etc does not exceed the maximum permissible days for taking over charge.

An Officer shall not be eligible for reimbursement of Halting Allowance beyond the stipulated days even if the quarter is not made available at the transferee place or for any reason/s, whatsoever.

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During taking over charge period, if quarters are not provided, in addition to the HA, the Officers shall be eligible for minimum HRA as applicable to the place. However, if the Officer stays in a lodge / hotel, lodging expenses shall be reimbursed, subject to the maximum of rental applicable to that place. Further, if reimbursement of rental ceiling is extended, recovery at 1.75% of the initial stage of the Basic Pay shall be recovered towards HRR.

Further, an Officer employee is not entitled to Halting Allowance, during the period of taking over charge in respect of request transfers. However, if transfers are effected on request with TA and other benefits, the Officer shall be reimbursed HA during the taking over charge period, as available in the normal transfer.

Stay In Hotel / Lodge Beyond The Taking Over Charge Period:

In case quarters is not provided by the Bank or the Officer is not in a position to fix up a quarters on Bank / personal lease and hence, prefers to stay in a hotel / lodge beyond the taking over charge period, the Officer shall be eligible to seek reimbursement of lodging expenses subject to the rental ceiling fixed to the quarters at the place of work, as applicable to the Scale. In such cases, the recovery towards HRR of 2.50% of the first stage of the Basic Pay in the scale in which the Officer is placed shall be effected and will not be eligible for HRA for this period.

The sanction for reimbursement of lodging expenses in such cases is to be obtained from Staff Section (Officers).

The reimbursement of lodging expenses permissible under the above clause for the Officer where quarters are not provided / could not fix-up quarters on Bank / personal lease, shall be considered for a reasonable period of 3 months only. All efforts have to be made by the Officer concerned to fix-up the quarters at the earliest. If quarters are not fixed up within the reasonable period of 3 months, the Officer shall be eligible for minimum HRA only.

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Reimbursement for use of own Vehicle on Transfer/LFC (Cir.348/2011)

Four Wheeler with 1000 cc or more	₹.9.00 per km
Four Wheeler with less than 1000 cc	₹.7.00 per km
Motor Cycle/ Scooter	₹.4.50 per km
Mopeds	₹.3.00 per km

Prior permission from competent authority should be obtained for use of own vehicle for outstation visits on official duty except in the case of transfer.

Reimbursement of Business Development Expenses

(Cir.113/2004, 177/2008)

- Revision in limits for reimbursement of entertainment business development expenses wef 1.4.2008.
- Normal entertainment expenses incurred by the eligible officers for providing items like Coffee, Tea, Softdrinks, Snacks etc. are reimbursed at the rates specified.
- One half of the limit is reimbursable against simple declaration and the other half is reimbursable against production of bills.
- The limit is fixed for a year and the amount could be utilised on a monthly, pro-rata basis.

CATEGORY	PERANNUM
Scale - VII	₹. 25,000/-
Scale - VI	20,000/-
Scale - V	12,000/-
Scale - IV	₹. 10,000/-
Scale - III	₹. 8,000/-
Scale - II	₹. 7,000/-
Scale - I	₹. 6,000/-

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- ☒ Promotee probationary Officers are treated on par with Scale I Officers for the purpose of reimbursement of Business Development Expenses.
- ☒ They are eligible for the full quantum for the financial year irrespective of the date of promotion.
- ☒ Direct recruit officers in JMG Scale I are **not eligible** for reimbursement of Business Development Expenses during the period of On-the-Job training.
- ☒ However, on their regular placement at a branch/ office, they are eligible for Business Development Expenses.
- ☒ Direct Recruit Officers in MMGS-II are eligible for Business Development Expenses (and also subscription to periodicals) even during the probationary period as in the case of other officers in MMGS -II.

Medical Aid (Cir 170/2005, 211/2010)

On the basis of declaration with effect from 1.11.2007:

- | | |
|---------------------------------|-----------------------|
| Officers in Scale I, II and III | : ` .5100/- per annum |
| Officers in Scale IV and above | : ` .6320/- per annum |

1. An officer may accumulate unavailed medical aid, to the extent of 3 times of the above eligible amount. Beyond that, the same will get lapsed.
2. An officer and his family members (spouse, wholly dependent children and wholly dependent parents) are eligible for reimbursement of medical expenses actually incurred, on the strength of self-declaration by the Officer.
3. Officers under suspension are also eligible to draw medical aid.
4. Executives those who opted for reimbursement of medical expenses as per CBOSR, 1979 and those who promoted to Scale IV & above on or after 01.01.1999, are eligible for the differential medical aid. Executives those who opted for old scheme for reimbursement of medical expenses, are not eligible for reimbursement of medical aid.

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Subscription to Newspapers/Magazines (Cir 1/2002, 161/2010, 325/2011)

- All officers (including Probationary Officers) are eligible.
- Claiming reimbursement is permitted for purchase of any one National / Regional / Local Daily/ Financial Newspaper (Economic Times, Financial Express, Business And Political Observer, Business Standard etc.)
- Air surcharge, if any, included in the cost of papers / magazines is not permitted.
- Reimbursement can be claimed for either newspaper or business Magazines. General Charges - Subscription & Presents Account is to be debited.
- Contributions for any month, for which reimbursement has not been made during the month, can be carried forward and debited later but within the financial year.
- Out of the cost of the paper, 10% (wef 1.5.2010) has to be recovered towards the sale of old Newspapers, rounded off to the lowest rupee, at the time of passing the bill.
- Return of the old newspaper is not expected.
- Business magazines:** All officers including Scale I Officers are permitted reimbursement of subscription paid to Business Magazines - Business India, Business world, India Today, Business Today - in lieu of Newspaper, subject to a maximum of ` . 60/- per month. Annual subscriptions paid to the above magazines subject to the limit of ` . 720/- Per annum is also permitted.

- Reimbursement of Newspaper subscription.Cir.325/2011**
- The reimbursement of expenses towards newspaper subscription shall be against declaration on quarterly basis.(January 2011 onward)
- The employee shall submit claim for reimbursement of expenses incurred for subscribing news papers incurred during a quarter in the prescribed format as per Annexure before the last day of succeeding quarter.
- The present procedure of punching in HRMS Package, shall continue as it is, except that claim to be submitted quarterly on declaration basis.
- Overall limits permitted to the employees is as under.

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Workmen Employees

: 90% of the cost of newspaper subject to a maximum of ` .108/- per month.

Officer Employees - upto Scale-III -

: 90% of the cost of one newspaper irrespective of the amount.

- The above modified procedure shall be applicable to the Executives also, without any change in the existing permissible limits of reimbursement of news paper subscription.
- The above procedure shall be effective from quarter starting from January 2012.
- However, the reimbursement of expenses upto the month of December 2011 shall be claimed as usual.

Salary Revision for Officer Employees (Cir.211/2010)

- The salary revision for officers can be implemented when the related Regulations under CBOSR, 1979, are amended by our Board in accordance with the statutory provisions as provided under Section 19(1) of Banking Companies (Acquisition & Transfer of Undertakings) Act-1970.
- The revised salary & allowances on an ad-hoc basis from the month of June 2010 till such time amendments are carried out in CBOSR, 1979.

1) Scales of Pay:

Scale I	14500	<u>600 / 7</u>	18700	<u>700 / 2</u>	20100	<u>800 / 7</u>	25700
Scale II	19400	<u>700 / 1</u>	20100	<u>800 / 10</u>	23100	-	-
Scale III	25700	<u>800 / 5</u>	29700	<u>900 / 2</u>	31500		
Scale IV	30600	<u>900 / 4</u>	34200	<u>1000 / 2</u>	36200		
Scale V	36200	<u>1000 / 2</u>	38200	<u>1100 / 2</u>	40400		
Scale VI	42000	<u>1200 / 4</u>	46800				
Scale VII	46800	<u>1300 / 4</u>	52000				

- The revised salary payable from June 2010 on ad-hoc basis may be taken into account while determining the eligible amount of repayable withdrawal from SPFA/c

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FITMENT:

Fitment shall be stage-to-stage, i.e. on corresponding stages from 1st stage onwards and the increments shall fall on the anniversary date as usual.

2) STAGNATION INCREMENTS

a) Officers in Junior Management Grade Scale I who have moved to scale of pay for MMG Scale II in terms of Regulation 5(b) after reaching maximum of the higher scale shall be eligible for four stagnation increments for every three completed years of service of which first two shall be ` .800/- each and next two ` .900/- each.

Provided that officers who have completed three years or more after receipt of the second stagnation increment as on 1.11.2007 will get the third stagnation increment on 1.11.2007 and another stagnation increment on or after 1.11.2008 on their completion of six years after receipt of second stagnation increment.

Officers in MMG Scale II who have moved to scale of pay for MMG Scale III in terms of Regulation 5(b) after reaching maximum of higher scale shall be eligible for three stagnation increments of ` .900/- each for every three completed years of service.

c) Provided that officers who have completed three years or more after receipt of the first stagnation increment as on 1.11.2007 will get the next stagnation increment with effect from 1.11.2007 and a subsequent stagnation increment on or after 1.11.2008 on their completion of six years after receipt of the first stagnation increment.

d) Provided further those officers in substantive MMG Scale III i.e. those who are recruited in or promoted to MMG Scale III shall be eligible for four stagnation increments of ` .900/- each for every three completed years of service. Those who have already received two stagnation increments and completed more than three years of service after receipt of second stagnation increment as on 1.11.2007 will get the third stagnation increment on 1.11.2007 and the fourth stagnation increment, on or after 1.11.2008 on their completion of six years after receipt of second stagnation increment.

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3) DEARNESS ALLOWANCE: On and from 1.11.2007, Dearness Allowance shall be payable for every rise or fall of four points over 2836 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.15% of Pay.

4) HOUSE RENT ALLOWANCE

	I	II
i)	Major "A" Class Cities and Project Area Centres in Group A	8.5% of Pay
ii)	Other places in Area I and Project Area Centres in Group B	7.5% of Pay
iii)	Other places	6.5% of Pay

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him/her shall be the actual rent paid by him/her for the residential accommodation in excess over 1.2% of Pay in the first stage of the Scale of Pay in which he/she is placed with a maximum of 150% of the House Rent Allowance payable as per aforesaid rates mentioned in Column II above.

NOTE:

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

5) CITY COMPENSATORY ALLOWANCE

	Area	Rate	Max Amount
i)	Places in Area 1 and in the State of Goa	4% of	₹.540/-
		Basic Pay	p.m.
ii)	Places with population of five lakhs and over 3% and State Capitals and Chandigarh, Puducherry and Port Blair	3% of	₹.375/-
		Basic Pay	p.m.

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6) PROVIDENT FUND

- a. While the officers who are presently covered under the Pension Scheme and those who will join the Pension Scheme in terms of option being made available under Joint Note dated 27th April, 2010 shall continue to contribute 10% of the Pay towards Provident Fund, there shall be no matching contribution.
- b. Officers of State Bank of India will continue to be covered by Contributory Provident Fund Scheme as hitherto.
- c. Officers who are presently covered under Contributory Provident Fund Scheme who do not opt for Pension Scheme being made available under Joint Note dated 27th April, 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.
- d. There shall be no Provident Fund to officers joining the services of banks on or after 1st April 2010 . They shall be covered by a Defined Contributory Pension Scheme, where the officer will contribute 10% of Pay plus Dearness Allowance and the bank will make a matching contribution. The Scheme shall be governed by the provisions of the Contributory Pension Scheme as introduced for employees of Central Government w.e.f. 1st January 2004 and modified from time to time.

7) PENSION

1. The terms of the Bank Employees' Pension Regulations, 1995 dated 29th September 1995/ 26th March 1996 shall not apply to the officers who join the services of Banks on or after 1st April 2010; and they shall be covered by a Defined Contributory Pension Scheme, which shall be governed by the provision of the Contributory Pension Scheme introduced for officers of the Central Government w.e.f. 1st January 2004, and as modified from time to time. Necessary amendments to the relevant provisions of the Bank Employees' Pension Regulations, 1995 dated 29th September 1995 / 26th March 1996 shall be carried out following the procedure in this regard.
2. Further to Clause 6 of the Joint Note signed on 2nd June 2005 between representatives of Officers' Associations and IBA, it is agreed between the parties as under:

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- i. With effect from 1st May 2005, the pension of officers who retired or died while in service during the period 1st April 1998 to 31st October 2002 will be re-fixed based on the definition of 'Pay' as defined in Clause 5 of the Joint Note dated 14th December 1999. No arrears of pension and commuted value of pension will be payable on account of such re-fixing of pension.
- ii. With effect from 1st May 2005, the pension of officers who retired or died while in service during the period 1st November 2002 to 30th April 2005 will be re-fixed based on the definition of 'Pay' as defined in Clause 6 of the Joint Note dated 2nd June 2005. No arrears of pension or commuted value of pension will be payable on account of such re-fixation of pension.

3. Further to Clause 2(b) of the Joint Note dated 2nd June 2005, it is agreed between the parties as under:

- (i) On and from 1.5.2005, in the case of officers who retired during the period 1.4.1998 to 31.10.2002, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 1684 points in the quarterly average of the All India Average Consumer Price Index for Industrial Workers in the series 1960=100. Such increase or decrease in dearness relief for every said four points shall be calculated in the manner given below:

Scale of Basic Pension per month	The rate of Dearness Relief payable as a percentage of Basic Pension
(i) Upto ` . 3550	0.24 percent
(ii) `.3551 to `.5650	0.24 per cent of ` . 3550 plus 0.20 per cent of the basic pension in excess of ` .3550
(iii) `.5651 to `.6010	0.24 per cent of `.3550 plus 0.20 per cent of the difference between `.5650 and ` . 3550 plus 0.12 per cent of basic pension in excess of `.5650
(iv) Above `.6010	0.24 per cent of ` . 3550 plus 0.20 per cent of the difference between `.5650 and `.3550 plus 0.12 per cent difference between `.6010 and `.5650 plus 0.06 per cent of basic

	pension in excess of ₹. 6010
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- (ii) In respect of retirees for the period 1.11.2002 to 30.4.2005 for whom pension has been revised w.e.f. 1.5.2005 based on definition of pay in terms of Clause 6(2) of the Joint Note dated 2nd June 2005, dearness relief shall be payable w.e.f. 1.5.2005 for every rise or be recoverable for every fall as the case may be of every four points over 2288 points in the quarterly average of All India Average Consumer Price Index for Industrial Workers in the series 1960=100 @ 0.18% of the basic pension.
- (iii) In respect of officers who retire on or after 1.5.2005, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every four points over 2288 points in the quarterly average of the All India Average Consumer Price Index for Industrial Workers in the series 1960=100, at the rate of 0.18 per cent of basic pension.
- (iv) In respect of officers who retired or died while in service on or after 1.05.2005 Dearness Relief shall be payable at 0.18% of the basic pension or family pension or invalid pension or compassionate allowance as the case may be. Dearness Relief in the above manner shall be paid for every rise or fall of 4 points over 2288 points in the quarterly average of the All India Average Consumer Price Index for industrial workers in the series 1960 = 100.

NOTE:

The Dearness Relief as above shall be payable for the half year commencing from the 1st day of February and ending with 31st day of July on the quarterly average of index figures published for the months October, November and December of the previous year and for the half year commencing from 1st day of August and ending with the 31st day of January on the quarterly average of the index figures published for the months of April, May and June of the same year.

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8) MEDICAL AID

On and from 1st November 2007, reimbursement of medical expenses shall be as under:

- a) Officers in JMG & MMG Scales - ` .5100/-p.a.
- b) Officers in SMG & TEG Scales - ` .6320/-p.a.

9) HOSPITALISATION EXPENSES

On and from 1st May 2010, reimbursement of hospitalisation expenses under Regulation 24(1(b)(i) of Officers' Service Regulations, 1979/1982, shall be in terms of the Hospitalisation Scheme laid down under Bipartite Settlement dated 27th April 2010 for workmen employees, subject to following limits:-

Scale of Officer	Limits
a) Junior Management Grade Scale I and Middle Management Grade Scales II & III.	i. Bed Charges Self - ` .700/- per day. Family - ` .525/- per day. ii. Other charges - At the scale of 125% of the limits laid down under the Hospitalisation Scheme applicable to workmen employees.
b) Senior Management Grade Scales IV & V and Top Executive Grade Scales VI & VII.	i. Bed Charges Self - ` .900/- per day. Family - ` .675/- per day. ii. Other charges - At the scale of 150% of the limits laid down under the Hospitalisation Scheme applicable to workmen employees.

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Scheme for Extending Cashless Facility for Hospitalisation to Our Employees (cir 87/2011)

- ☒ The Bank will enter into a tie-up arrangement with reputed hospitals for cashless facility in the matter of treatment of our employees and their dependants as inpatients
- ☒ An employee entitled to get himself / his dependents admitted to any of the empanelled hospitals for treatment of any illness/ disease requiring hospitalization without payment of any initial admission fees.
- ☒ Immediately on discharge and on submission of the bills as per the procedure through HRMS package, the respective HRM Section shall sanction the eligible amount as per his eligibility under the Bipartite Settlement/ Joint Note and make payment to the concerned hospital as per their bills within thirty days from the date of receipt of bills by the Bank
- ☒ In case the eligible amount sanctioned to the employee is less than the bill submitted, HRM Section shall debit the employee's account to that extent and remit the total amount to the hospital
- ☒ While requesting for availing the cashless facility for Hospitalisation, the employee shall give a letter of undertaking that, he shall immediately make available the funds for the excess amount payable by him over and above his eligibility as per the Bipartite Settlement / Joint Note in his operative account and authorize the Bank to debit his account to that extent and remit the amount to the Hospital as per the bills submitted by the Hospital and it is the responsibility of employee to provide funds in the a/c.
- ☒ The HRM Sections at Circle Offices will be the nodal section for this purpose and shall monitor the empanelment/depanelment of the hospitals and effective functioning of the Scheme
- ☒ As per the MOU the details and cost of the packages etc., shall be provided by the Hospitals which will be circulated by way of Sectional Circular by HRM Section of the concerned Circle Office for the benefit of our employees
- ☒ It shall be the responsibility of the employee to ensure/satisfy himself about the service provided by the hospital/ its quality and cost involved etc., well before admission to the hospital.

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Bank shall not be involved in any dispute whatsoever which may arise between the employee and Hospital for deficiency in service or fee charged etc

This is a benevolent Scheme for all the employees.

10) RECOVERY OF HOUSE/FURNITURE RENT

- i. House rent recovery shall be @ 1.20 % of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less.
- ii. Furniture rent recovery shall be @ 0.25% of the first stage of the scale of pay in which the officer is placed.

11) FIXED PERSONAL PAY (W.E.F. 1.11.2007)

Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service.

Increment Component (₹)	DA as on 01.11.2007 (₹)	Total F.P.P. payable where bank's accommodation is provided (₹)
(A)	(B)	(C)
800	88	888
900	65	965
1000	72	1072
1100	79	1179
1200	86	1286
1300	94	1394

NOTE:

- (i) F.P.P. as indicated in "C" above shall be payable to those officer employees who are provided with bank's accommodation.
- (ii) F.P.P. for officers eligible for House Rent Allowance shall be "A" + "B" plus House Rent Allowance payable on the last increment of the relevant scale of pay.
- (iii) The increment component of F.P.P. shall rank for superannuation benefits.

12) PROFESSIONAL QUALIFICATION PAY (PQP) (W.E.F. 1.11.2007)

(A) **Gurgaon**

(i) Officers shall be eligible for professional qualification pay as under :

Those who have passed only CAIIB - Part I / JAIIB

`.410/- p.m. one year after reaching top of the scale.

(ii)

a Those who have passed both parts of CAIIB -

b `.410/- p.m. one year after reaching top of the scale.

`.1030/- p.m. two years after reaching top of the scale.

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

Provided further that in a case where an officer, as on the date of this Joint Note, has already acquired any of the above said qualifications and has not earned any increment or PQP on account of acquiring such qualification/s, he may be, with effect from 1st November 2007 or the date of acquiring such qualification/s, whichever is later, released PQP as provided herein above.

13) OTHER ALLOWANCES

(i) Deputation Allowance

On and from 1st May 2010 , Deputation Allowance shall be at the following rates:

a. An officer deputed to serve outside the bank - 7.75% of Pay with a maximum of
`.2,300/- p.m.

b. An officer deputed to an organization at the same place or to the training establishment of the bank - 4% of Pay with a maximum of `.1200/- p.m.

ii) HILL AND FUEL ALLOWANCE (W.E.F. 1.11.2007)

Place	Rate
a) Places with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	2% of Pay subject to a maximum of `.550/- p.m.
b) Places with an altitude of 1500 metres and above but less than 3000 metres.	2.5% of Pay subject to a maximum of `.680 p.m.

Gurgaon c) Places with an altitude of 3000 metres and above.	5% of Pay subject to a maximum of ` .1570/- p.m.
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iii) HALTING ALLOWANCE (W.E.F. 1.5.2010)

Grade / Scales of Officers	Major 'A' class cities (`.)	Area I (`.)	Other Places (`.)
Officers in Scale IV & above	1000/-	800/-	700/-
Officers in Scale I/II/III	800/-	700/-	600/-

Provided that in the case of officers in Scale IV and above, halting allowance payable per diem while on outstation work at the four metros, viz. Delhi, Mumbai, Kolkata and Chennai, shall be ` .1200/- and for officers in Scale I/II/III ` .1000/-.

Area I- Pune, Nagpur, Jaipur, Lucknow, Surat, Madurai, Coimbatore, Agra, Bhopal, Indore, Kochi, Ludhiana, Patna, Vadodra, Varanasi & Visakapatanam.

Other Places- Other than mentioned above.

iv) SPECIAL AREA ALLOWANCE (W.E.F. 1.11.2007)

At places where special area allowance is payable in terms of Regulation 23(ii) of Officers' Service Regulations, 1979/1982, the said allowance shall be payable at rates as furnished separately in the circular.

v) MODE OF TRAVEL AND EXPENSES ON TRAVEL (W.E.F. 1.5.2010)

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

- a. An officer in Junior Management Grade is entitled to travel by 1st Class or AC 2-tier Sleeper by train. He may, however, travel by air (economy class) if so permitted by the Competent authority, having regard to the exigencies of business or public interest.
- b. An officer in Middle Management Grade is entitled to travel by 1st Class or AC 2-tier Sleeper by train. He may, however, travel by air (economy class) if the distance to be travelled is more than 1000 kms. He may, however, travel by air (economy class) even for a shorter distance if so permitted by the

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Competent Authority, having regard to the exigencies of business or public interest

- c. An officer in Senior Management or Top Executive Grade is entitled to travel by AC1st Class by train or by air (economy class).
- d. An officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail provided that the distance does not exceed 500 km. However, when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car.
- e. Any other officer may be authorised by the Competent Authority, having regard to the exigencies of business, to travel by his own vehicle or by taxi or by the Bank's vehicle.
- f. The remaining provisions as in Sub-regulations (2) & (3) of Regulation 41 of Officers' Service Regulations shall remain unchanged.

vi) LEAVE TRAVEL CONCESSION : (W.E.F. 1.5.2010)

- 1. During each block of 4 years, an officer shall be eligible for leave travel concession for travel to his place of domicile once in each block of two years. Alternatively, he may travel in one block of two years to his place of domicile and in another block of two years to any place in India by the shortest route.
- 2. Alternatively, an officer, by exercising an option anytime during a 4 year block or two year block, as the case may be, surrender and encash his LTC (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to 75% of the eligible fare for the class of travel by train to which he is entitled upto a distance of 4500 kms. (one way) for officers in JMG Scale I and MMG Scale II & III and 5500 kms (one way) for officers in SMG Scale IV and above. An officer opting to encash his LTC shall prefer the claim for himself / herself and his / her family members only once during the block / term in which such encashment is availed of. The facility of encashment of privilege leave while availing of Leave Fare Concession is also available while encashing the facility of LTC.
- 3. The mode and class by which an officer may avail of Leave Travel Concession shall be the same as the officer is normally entitled to travel on transfer and

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other terms and conditions subject to which the Leave Travel Concession may be availed of by an officer, shall be as decided by the Board from time-to-time.

Provided that w.e.f.1st May 2010 an officer in Junior Management Grade Scale I while availing LFC will be entitled to travel by air in the lowest fare economy class in which case the reimbursement will be the actual fare or the fare applicable to AC 1st Class fare by train for the distance travelled whichever is less. The same rules shall apply when an officer in Middle Management Grade Scale II and Middle Management Grade Scale III while availing LTC where the distance is less than 1000 kms.

vii) DEFINITION OF FAMILY :

- a. For the purpose of medical facilities and for the purpose of leave fare concession, the expression 'family' of an officer shall mean an officer's spouse, wholly dependent unmarried children (including step children and legally adopted children), physically challenged brother/sister with 40% or more disability, as also parents ordinarily residing with and wholly dependent on the officer.
- b. The term wholly dependent child/parent, wholly dependent physically challenged brother/sister shall mean such member of the family having a monthly income not exceeding `3500/- p.m.

If the income of one of the parents exceeds `3,500/- p.m. or the aggregate income of both the parents exceeds `3,500/- p.m., both the parents shall not be considered as wholly dependent on the officer.

14) PROJECT AREA ALLOWANCE :

On and from 1st November 2007 , Project Area Compensatory Allowance shall be payable at the following rates :

Project Areas falling in Group A - `290/- p.m.

Project Areas falling in Group B - `255/- p.m.

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15) MID-ACADEMIC YEAR TRANSFER ALLOWANCE :

On and from 1st May 2010 , mid-academic year transfer allowance shall be payable at ` .700/- p.m. subject to other conditions.

16) SPLIT DUTY ALLOWANCE :

On and from 1st November 2007 , Split Duty Allowance shall be payable at ` .165/- p.m.

17) COMPENSATION ON TRANSFER (W.E.F.1.5.2010)

An officer on transfer will be eligible to draw a lumpsum amount as indicated below for expenses connected with packaging, local transportation, insuring the baggage etc.

Grade/Scale of Officer	(`)
Officers in Scale IV and above	12,000.00
Officers in Scale I, II and III	9,000.00

18) MATERNITY LEAVE (W.E.F.1.5.2010)

- (a) Maternity leave, which shall be on substantive pay, shall be granted to a female employee for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.
- (b) Within the overall period of 12 months, leave may also be granted in case of miscarriage/abortion/ MTP.
- (c) Within the overall period of 12 months, leave may also be granted in case of hysterectomy up to a maximum of 45 days.

House Rent Allowance:

Major "A" Class Cities and Project Area Centres in Group A - 8.5% of Pay

Other places in Area I and Project Area Centres in Group B - 7.5% of Pay

Other places - 6.5% of Pay

Provided that if an officer produces a rent receipt, the HRA payable to him shall be the actual rent paid by him for the residential accommodation in excess over 1.2% of Pay in the first stage of the Scale of Pay in which he is

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placed with a maximum of 150% of the HRA payable as per aforesaid rates mentioned in Column II above.

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

Hospitalization Expenses: On and from 1st May 2010

- ☒ Scale I, II & III:

- ▶ **Bed Charges:** Self - ` .700/- per day /// Family - ` .525/- per day.
- ▶ **Other charges** - At the scale of 125% of the limits laid down under the Hospitalisation Scheme applicable to workmen employees.

- ☒ Scales IV to VII:

- ▶ **Bed Charges:** Self - ` .900/- per day /// Family - ` .675/- per day.
- ▶ **Other charges** - At the scale of 150% of the limits laid down under the Hospitalisation Scheme applicable to workmen employees.

- ☒ **Recovery of House/Furniture Rent:** (a) House rent recovery @ 1.20 % of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less. (b) Furniture rent recovery @ 0.25% of the first stage of the scale of pay in which the officer is placed.

- ☒ **Professional Qualification Pay** (w.e.f. 1.11.2007): (a) Officers who have passed only CAIIB-Part I / JAIIB - ` .410/- p.m. one year after reaching top of the scale.
(b) Officers who have passed both parts of CAIIB: (a) ` .410/- p.m. one year after reaching top of the scale. (b) ` .1030/- p.m. two years after reaching top of the scale.

- ☒ **Deputation Allowance:** (wef:1.5.2010) (a) Outside the bank - 7.75% of Pay with a maximum of ` .2,300/- p.m. (b) Organization at the same place or training system - 4% of Pay with a maximum of ` .1200/- p.m.

- ☒ **Hill and Fuel allowance** (w.e.f. 1.11.2007) (a) Altitude above 1000 to 1500 metres and Mercara Town - 2% of Pay subject to a maximum of ` .550/-p.m. (b) Altitude of 1500 to 3000 metres - 2.5% of Pay subject to a maximum of ` .680

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p.m. (c) Altitude above 3000 metres - 5% of Pay subject to a maximum of
` .1570/- p.m.

☒ **City Compensatory Allowance:** (a) Places with population of five lakhs and over and State Capitals and Chandigarh , Puducherry and Port Blair - 3% of Basic Pay or max ` .375/- p.m.(b) Places in Area 1 and in the State of Goa - 4% of Basic Pay or Max ` .540/- p.m.

☒ **Provident Fund:** Officers shall continue to contribute 10% of the Pay towards Provident Fund.

☒ **Pension: Refer HO Cir.211/2010**

☒ **Pension Option:** All officers in the service as on 27.4.2010 who exercise their option to join the Pension Scheme will have to contribute 2.8 times of the revised pay payable for November 2007.

☒ **Project Area Allowance:** (1.11.2007): (a) Group-A Project Areas- ` .290/- p.m.
(b) Group-B Project Areas- ` .255/- p.m.

☒ **Mid-Academic Year Transfer Allowance:** (1.5.2010), ` .700/- p.m. subject to other conditions.

☒ **Split Duty Allowance:** (1.11.2007): ` .165/- p.m.

☒ **Compensation On Transfer (1.5.2010):** A lump sum amount for expenses connected with packaging, local transportation, insuring the baggage etc. (a)
Scale IV and above - ` .12,000.00 (b) Scale I, II and III - ` .9,000.00

Mode of Travel and Expenses on Travel on duty (w.e.f. 1.5.2010)

☒ **Scale -I:** Entitled to travel by 1st Class or AC 2-tier Sleeper by train. {Travel by air (economy class) if so permitted by the Competent authority}

☒ **Scale - II & III:** Entitled to travel by 1st Class or AC 2-tier Sleeper by train. {Travel by air (economy class) if the distance is more than 1000 kms. Travel by air (economy class) even for a shorter distance if permitted by the Competent Authority}

☒ **SMG & TEG:** Entitled to travel by AC 1st Class by train or by air (economy class). Entitled to travel by car between places not connected by air or rail provided that the distance does not exceed 500 km. However, when a major part of the

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distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car.

Leave Travel Concession: (w.e.f. 1.5.2010)

- ☒ During each block of 4 years (4YB), an officer shall be eligible for leave travel concession for travel to his place of domicile once in each block of two years (2YB).
- ☒ Alternatively, he may travel in one 2YB to his place of domicile and in another 2YB to any place in India by the shortest route.
- ☒ Alternatively, an officer, by exercising an option anytime during a 4YB or 2YB, as the case may be, surrender and encash his LTC (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to 75% of the eligible fare for the class of travel by train to which he is entitled upto a distance of 4500 kms. (one way) for officers in JMG Scale I and MMG Scale II & III and 5500 kms (one way) for officers in SMG Scale IV and above.
- ☒ An officer opting to encash his LTC shall prefer the claim for himself and his family members only once during the block in which such encashment is availed of.
- ☒ The facility of encashment of privilege leave while availing of LFC is also available while encashing the facility of LTC.
- ☒ The mode and class by which an officer may avail of LTC shall be the same as the officer is normally entitled to travel on transfer and other terms and conditions subject to which the LTC may be availed of by an officer, shall be as decided by the Board from time-to-time.
- ☒ Provided that w.e.f.1.5.2010 Scale I officer while availing LFC will be entitled to travel by air in the lowest fare economy class in which case the reimbursement will be the actual fare or the fare applicable to AC-1st Class fare by train for the distance travelled whichever is less. The same rules shall apply when an officer in Scale II and III while availing LTC where the distance is less than 1000 kms.

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Definition of Family:

- ☒ For the purpose of medical facilities and for the purpose of LFC, the expression 'family' of an officer shall mean an officer's spouse, wholly dependent unmarried children (including step children and legally adopted children), physically challenged brother/sister with 40% or more disability (from 01.05.2010), as also parents ordinarily residing with and wholly dependent on the officer.
- ☒ The term wholly dependent child/parent, wholly dependent physically challenged brother/sister shall mean such member of the family having a monthly income not exceeding `3500/- p.m.
- ☒ If the income of one of the parents exceeds `3,500/- p.m. or the aggregate income of both the parents exceeds `3,500/- p.m., both the parents shall not be considered as wholly dependent on the officer.

Maternity Leave (1.5.2010):

- ☒ Maternity leave, which shall be on substantive pay, shall be granted to a female employee for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.
- ☒ Within the overall period of 12 months, leave may also be granted in case of miscarriage/abortion/ Medical Termination of Pregnancy-MTP.
- ☒ Within the overall period of 12 months, leave may also be granted in case of hysterectomy up to a maximum of 45 days.
- ☒ **Eligibility criteria for conveyance, freight charges etc:** Whenever there is a change in scale of Pay of Officers on account of wage revision, the Basic Pay of Rs 19,400 in the revised scale corresponding to Rs 13,820/- of the old scale, shall be taken as the basis for reckoning the basic eligibility criteria for reimbursement of conveyance expenses under petrol limit, freight charges, etc.
- ☒ **Differential PL Encashment:** The consequential difference in cash equivalent on encashment of Privilege Leave availed during the period from 01.11.2007 to 31.05.2010 on account of revision in scales of pay shall also be paid.

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Pay & Allowances(Cir 170/2005)

Balance Sheet Allowance: ` .250/- for Officers who are involved in Balance Sheet preparation work at Branches. Payable for September half year & March annual Balance sheets only.

Freight Entitlement on Transfer (Cir no.170/2005)

Officers will be reimbursed the equivalent charges collected by Indian Railways for the weights mentioned below or the actuals incurred, whichever is lower:

Basic Pay	With Family		Without Family
Upto ` .19400/-	3000 Kgs		1500Kgs
Above ` .19400/-	Unapproved transport operators	Approved transport operators	2500 Kgs
	6000Kgs	12000Kgs	

Small Family Norms (Cir 327/1988)

Employees are eligible for the following benefits for adoption of Small Family Norms:

- a. Not exceeding 6 days Special Casual Leave for male employees undergoing Vasectomy Operation.
- b. Not exceeding 14 days Special Casual Leave for female employees who undergo Puerperal or Non-Puerperal Tubectomy Sterilization Operation.
- c. One day special Casual Leave for female employees who have IUD insertions.
- d. Upto 7 days Special Casual Leave to male employees whose wives undergo tubectomy subject to the production of medical certificates from the doctor who performed the operation to the effect that the presence of the employee was essential to look after his wife during her convalescence.

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- e. A lumpsum incentive of ` .500/- will be granted to those employees who undergo sterilization operation for promoting small family norms.
- f. Claim under the lumpsum cash incentive scheme must be made by the employee within six weeks from the date of sterilization operation.

**Permission to Stand As Co-Obligant For Educational Loan / Other
Loans (Cir 128/1997, 414/1987, 372/1989)**

Officers are permitted to stand as co-obligant/ guarantor for educational loans/ other loans granted to his/her close relatives only viz. Spouse, parents, children, brothers, sisters with prior permission from the Competent Authority.

50% of gross salary as net take-home salary is not insisted for standing as co-obligant in respect of Educational Loans.

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Application for Standing as a Guarantor / Co-Obligant (BY EMPLOYEES)

1.	Name of the employee	
2.	Staff Number	
3.	Designation	
4.	Branch / office	
5.	Gross and net take home salary	
	For the month of	
6.	The name of the borrower and the relationship	
7.	Purpose - name of the course	
8.	Loan amount sanctioned / to be availed and repayment conditions	
9.	Institution from which the loan is to Be availed (if from canara bank, from which branch)	
10.	Whether any co-obligation is given Earlier and if so full particular (i.e., loan amount, present liability & from which branch / institution)	
11.	Any other matter	
12.		

DATE:

SIGNATURE OF THE EMPLOYEE

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Banks New Brand Identity Standardization of Business Cards

Cir. 132/2008

Size	55mm x 90 mm
Paper quality	300 gsm Lycum Mat Finish Art Board or equivalent
Colours	Canara Bank Blue (100% Cyan) Canara Bank Yellow (0C 25M 100Y 0K) Black.
Bank name with logo	Two colour logo on a white background. It should be placed at the top-right corner.
Printing	DIGITAL printing for GMs / Circle Heads & SCREEN printing for other executives / eligible officers
Eligibility	Scale I officers heading branches // All Managers / Senior Managers // Scale I officers drafted/designated for Marketing

// Public Relations // Deputation to other Institutions

Incentive Scheme for Completing PG / Certificate / Diploma Courses

(Cir.311/2006)

Group I - Certificate / Diploma Courses:

Incentive of `3000/- for completing PG Diploma in Financial Advising and Certificate course in Anti Money Laundering (AML) & Know your Customer (KYC)

Group II - PG Courses

`5000/- for Masters in Financial Management (MFM)

Officers who successfully complete ICWA, ACS, PG courses like MBA, MCA shall be reimbursed fees towards registration, tuition and examination. In addition, a cash incentive of `5000/- will be permissible if he/she secures an average of 60% or more marks or equivalent grade.

The employees who obtain reimbursement as above have to serve the Bank for a minimum period of 3 years failing which they have to refund the amount

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reimbursed by the bank towards fees/incentive. Employees desirous of taking up the course shall have to inform Staff Section concerned in advance.

Inclusion of Life Insurance Certification for sourcing Life Insurance Business by our Employees under the Bank's Incentive Scheme(Cir 271/2011)

As per Insurance Regulatory and Development Authority (IRDA) Regulation, it is mandatory for a person to obtain Life Insurance Certification to source Life Insurance Business.

Life Insurance Certification for sourcing Life Insurance business has been included under the Bank's "Incentive Scheme for Officers and Clerical employees for taking up Post Graduate/Certificate/Diploma Courses". The actual training expenses will be reimbursed by the Bank and a cash award of ` .2500/- will be paid to the employees on successful completion of the Certificate course. **The incentive shall be applicable w.e.f. 29.8.2011 .**

Interested employees may get in touch with Bancassurance Section, Retail Banking Wing, Head Office [e-mail: bancassurance@canarabank.com] for further details.

Special Training to Direct Recruits by Indian Institute of Banking (Cir 256/2011)

In order to provide an opportunity for the new recruits to understand the finer aspects of communication skills, soft skills and customer interface to enable them to work confidently, Indian Institute of Banking and Finance (IIBF), Mumbai has conceptualised a specialized training. The main objective of the programme is to make available structured and qualitative inputs to the new recruits in the form of e-learning. This new e-learning venture will facilitate effective learning to the new recruits and enable them to intricacies of branch banking.

The e-learning package has the following four components:

- 1. e-Book on Basics of Banking** - contains 17 chapters on various aspects of banking and a glossary
- 2 e-Learning on introduction to Banking** - contains 31units (Detailed in Annexure I)
- 3 e-Learning on Core Banking** - provides 5-6 hours of complete insight into the banking business under CBS banking application environment, viz.,
 Core Banking Solution usage

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- Products and Services overview in CBS
- KYC, AML norms
- Teller operations
- Transactions like creation of new customer file, standing instruction
- RTGS transactions
- Cheques for collection
- GL Reports
- Transaction Reports
- Cashier Reports, etc.

4. Testing - At the end of e-learning and classroom training, the Institute will conduct an online objective type test. The candidates will be given a mark sheet and performance indicated in terms of marks scored and not in terms of pass or fail. If the candidates have any queries, they can approach IIBF for clarification on a dedicated email and one faculty member from the Institute will be exclusively assigned with the task of attending to such clarifications.

The cost for the e-learning programmes and testing is ` .1103/- (` .1000 + 10.3% Service Tax) per candidate. The candidates shall pay the fee to Account No.0413201028550 - Canara Bank - e learning @ Townhall Branch, Thapar House, Bangalore 560 002. The amount will be transferred to IIBF account in bulk (in lots of 100). Once the registration is confirmed by IIBF, same will be intimated to candidates separately. Post registration, the portal will be open to the candidates for a period of 6 months during which an online exam will be conducted at mutually agreed venue/date, preferably after 4th /5th month.

Candidates scoring 50% or more in the said exam will be reimbursed the full fee amount of ` .1103/- paid initially by them.

LFC Rules for Officers (Cir.356/2006)

Eligibility

- All the officers who are in the permanent service of the bank are eligible for LFC.
- Directly recruited probationary officer employees who have completed **eleven months** of active service are also eligible for LFC. LFC is permissible for self / family to visit : (A) Home town (B) Any place in India within the block.

Not permitted in the following Cases:

1. Officers who are employed on contract basis.
2. Officers who are posted or deputed abroad
3. Officers who are under suspension.
4. Officers who are on sabbatical leave.
5. Officers who are on special leave (except Spl leave for mountaineering).

Entitlement:

Grade / Scale	Eligibility/Entitlement
Officer in Top/Executive Grade Scale-VI and VII and Senior Management grade scale IV and V	TRAIN : AC-I CLASS AIR : BY ECONOMY CLASS SHIP : BY EXECUTIVE CABIN
Officers in Middle Management Grade Scale-II & III	TRAIN: I-CLASS / II AC SLEEPER AR : BY ECONOMY CLASS (Provided the shortest route is more than 1000 kms) SHIP : BY I-CLASS CABIN
Officers in Junior Management Grade Scale-I	TRAIN : I-CLASS / II-AC SLEEPER SHIP : BY I-CLASS CABIN

Officers and eligible family members are eligible to travel by the same mode and class of travel as while on duty/transfer.

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Note:

A. Officers in Top Executive Grade/SMG

1. Officers in Top Executive Grade and Senior Management Grade scales may travel by taxi between places not connected by AIR or RAIL. 2.
The distance in such cases should not exceed 500 kms.
3. If the major part of the distance could be covered by RAIL or AIR then, only the rest of the distance would only normally be permitted to be covered by Taxi, in the above cases.
4. Actual reasonable taxi charges at the rates permitted by the competent authority from time to time for one way for actual travel will only be reimbursed.

B. Officers in JMG

1. Officers in Junior Management Grade are not eligible for Travel by AIR. If the travel is undertaken by Air, the amount reimbursed shall be I-Class Train fare only.
2. They are eligible to travel by I-Class by train or II-Class A/c sleeper, if the route is direct, shortest.
3. If the journey is undertaken by different/lower modes and class of travel or by circuitous route, the entitlement will be calculated taking into account only I- Class fare.
4. If the part of such a journey is covered by II-Class A/c Sleeper by shortest route, reimbursement of differential fare between I-Class by train and II class A/c sleeper will be made for that part of the journey in addition to their entitlement of I-class Rail Fare. To claim AC II tier fare, the Officer should have actually travelled AC II tier.

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5. Officers working in Andaman & Nicobar Islands :

- A. Not eligible for travel by Air-May undertake travel between Mainland and Portland by Ship/Steamer in any class cabin including Deluxe Class Cabin.
- B. If Journey is undertaken by AIR, fare as applicable to the lowest class cabin by Ship / Steamer will only be taken into account for the Purpose of calculating entitlement.

Entitlement for children:

In case of Officers not eligible for travel by AIR

Age of children	Entitlement
For children below 5 years	Nil
5 Years and Above but less than 12 years	1/2 of the entitlement of the officer

In case of Officers eligible for travel by AIR

If They Travel By Air

Age of children	Entitlement
Children below 2 years	10% of the charge levied by IA for adults or actuals whichever is less is reimbursed
Children above 2 years but below 12 years	50% of the charge levied by IA for adults or actuals whichever is less is reimbursed
If They Do Not Travel By Air	10% or 50% of the Fare Normally Charged for adult member will be taken into consideration for reimbursement

The Reimbursement for other mode of transport for children normally is as per chart given here below:

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Reimbursement for children:

MODE of Travel	Less than 5 years	5 years and above but below 12 years	12 Years and above
TRAIN	Nil	Actual fare	Actual fare
BUS	Actual fare	Actual fare	Actual fare
SHIP	Actual fare incurred for full adult/eligible class of fare whichever is less	Actual fare for full adult / eligible class of fare whichever is less	Actual fare

Entitlement for Family members residing at a place other than the place of work:

Whenever LFC is availed both to go to ANY PLACE in India or NATIVE PLACE, the entitlement for eligible family members who are not staying with the officer shall be (A) or (B) whichever is lower:

A. Entitlement by eligible mode and class of travel:

1. From the place of work of the officer to the exact place of destination/place of visit or native place by shortest route.
2. From the place of stay of the eligible family members to the exact place of destination/place of visit or native place by shortest route.

B. LFC under 'LFC TO GO TO NATIVE PLACE': LFC to go to Native Place may be availed for the following :

- (1) Travel from place of work of the officer to the Native place and back. // LFC may be availed independently by the family and the officer. // LFC should be availed within the sub-block/block concerned.
- (2) LFC by the eligible family members of the officer who are staying at Native Place
- (3) For travel from native place to the place of work of the officer and back, provided the officer accompanies the family members either on onward

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journey or return journey by availing LFC. LFC by children of the officers who are left behind at the Transferor place for continuing their studies: For travel from place where children continue to study to Native place of the officer or to the place where the officer is working.

Block

1. An LFC block consists of **four years** duration and is divided into **two sub-blocks** of 2 years each.
2. In a LFC block of 4 years, an officer along with his eligible family members is eligible to avail LFC to visit Home town/Native place or Place of Domicile (in lieu of native place) ONCE in a sub block of 2 years each by the Shortest Route.
3. Alternately, in a 4 year block, in one sub block of 2 years, the officer may avail LFC to go to native place/home town or place of domicile (in lieu of native place) by shortest route and in the other sub block of 2 years, they may avail LFC to go to any place in India by Shortest Route.
4. The position is explained as follows: i.e. An officer may
 - Go to home town/native place/place of domicile in lieu of native place- Twice in four years - in every sub block of two years - both by shortest route.
 - Go to home town/native place/place of domicile in lieu of native place, Once in a sub-block of two years & to any other place in India in the next sub-block of two years-both by shortest route.

Commencement Of LFC Block

NEWRECRUITS

- A. The LFC block commences from the date of joining the service of the bank/appointment/recruitment.
- B. LFC can be availed only after 11 months of active service.

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PROMOTEEOFFICERS

- A. The 4 year block in officers cadre will commence after the expiry of the current LFC block (which commenced before the date of promotion to officers cadre) for which he has availed LFC as a Workmen employee.
- B. In case the promotee officer has not availed LFC for the current block of LFC or which commenced before the date of promotion to Officers cadre , he has the following two options:
1. Avail LFC under workmen's entitlement for the current block,as if he is a workmen employee for all purposes (LFC block, entitlement etc.).
 2. Surrender LFC as a workmen employee and avail under entitlement as an officer employee of the Bank. In such cases, the four year LFC block in the officers cadre will commence from the date of promotion to officers cadre.

Encashment Block

The encashment block will run concurrently with that of the LFC block.

Availment of Block

- A. If the officer is working in Hometown, the officer can avail LFC only once in FOURYEARS.
- B. If the officer is working in a place other than the home town, the OFFICER can avail LFC
- to visit home town in both the blocks or
 - avail to visit any place in the first two year block and home town in the second two year block and vice-versa.

Eligibility for Female Officer Employees

1. Unmarried female officer employees: Unmarried female officer employees can avail LFC with parents, brothers and sisters who are wholly dependent on her and who are ordinarily residing with her.
2. Married female officer employees: Married female officer employees can avail LFC with spouse, dependent children, either dependent parents or parents-in-law, but not both.
3. Female employee and spouse employed in the same Bank :

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- Husband's block will be considered for LFC purposes. Wife's LFC term will run concurrently with that of her husband.
- A married female employee can use her own block (in her own right) to claim LFC for self and for her parents or parents-in-law.

4. Option available for female married employees : Married female officer employees can opt to claim LFC as follows :
 - A. Female officer employee can claim for self and wholly dependent parents while her husband will claim for self, his children, his parents, brothers, sisters OR
 - B. Husband of the female officer employee will claim for self, spouse, their children and his wholly dependent parents, brothers and sisters.
 - C. If the option (B) is exercised, the married female officer employee's parents are not eligible.
5. The calculation of eligible amount under LFC is as follows: Husband's eligibility or wife's eligibility-whichever is beneficial will be considered.
6. Married female officer employee can avail encashment facility once in 4 years. Encashment block will run concurrently with that of her husband.

Definitions

A. Shortest route

Officers eligible for AIR travel:

- A. If the place of work and destination/native place are directly connected by AIR: Air travel by flight directly connected between place of work and destination/native place will be shortest route. If place of work and place of destination/native place are not directly connected by Air , the shortest route is the SHORTEST ROUTE by train.

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Note:

- If the place of work and destination are not directly connected by air a reasonable deviation to get the air facility will be permitted provided the sanctioning authority is satisfied with the reasonableness of the deviation.
- In case there is a AIRLINK from the place of work to place enroute destination or B. Airlink is available from a place (enroute destination) to destination, the officer may travel by AIR between places connected by air by SHORTEST ROUTE.

Officers are not eligible for Air Travel:

The shortest route would be shortest route by train from place of work to place of destination.

B. Family

1. Family for the purpose of LFC will be limited to (A) the employee's spouse and dependent children (B) Parents and Widowed/Deserted Daughters and Sisters (C) step children, legally adopted children, (D) step mother (E) un-married brothers and sisters.
2. All are ordinarily residing and wholly dependent on the officer employee.
3. The term "wholly dependent" means such dependents having an aggregate income or not exceeding ` . 2550/- per month.
4. Brothers and sisters shall not include step brothers/ sisters, married brothers and married sisters except widowed/deserted sisters.
5. Parents shall not include stepfather.
6. The Income of either of the parents (A) if it exceeds ` . 2550/-Per month or (B) if the aggregate exceeds ` . 2550/- Per month, then both the parents will not be eligible for the LFC facility.
7. The brothers and sisters, in the above case, will also be considered as dependents on the parents only and hence they will not be eligible for the LFC facility, irrespective of their individual income and place of stay.
8. All earnings like salary, pension, scholarship, business, and profit or unemployment relief shall be taken into account for computation of income.
9. Unmarried female officers are also governed by the above definition of family.

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10. In the case of married female officer employee, the definition of family shall mean spouse, dependent children.

11. As regards the others, the following conditions are to be satisfied :

- A The female officer is the only earning member of the family.
- B Dependent parents or parents-in-law but not both are eligible.
- C The parents or parents-in-law should ordinarily reside with her and wholly be dependent on the female officer employee.
- D Brothers/Sisters/widowed/deserted daughters and deserted sisters of the female officer employee shall also be eligible.
- E The brothers/sisters/widowed/deserted daughters and deserted sisters of the female officer employee should ordinarily reside with her and wholly be dependent on the female officer employee.
- F If the members in the family are married daughters and earning members, the bank may consider on merits the claims of the officer for inclusion of parents/parents-in-law/brothers/sisters/widowed/deserted daughters and sister for LFC purposes.
- G Declaration to be given along with the LFC bill (by the married female officer employee). "I hereby declare that members of my family mentioned above are wholly dependent on me and we traveled by the class and transport for which the actual fare is claimed in this bill. I further declare that the information furnished by me are true. I further declare that (I) the income of either of wholly dependent parents/parents-in-law or their aggregate income does not exceed ` . 2550/- Per month. (II) The income of my wholly dependent son/daughter/brother/sister/widowed/deserted daughters and sisters as also parents/parents-in-law does not exceed ` .2550/- Per month. (iii) The brother/sister/widowed/deserted daughters and sisters/parents /parents-in-law ordinarily reside with me.
- H In case the brothers, sisters are in Boarding schools/colleges, they will be eligible for LFC in case they are wholly dependent on the officer.

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C. Destinations - different:

1. The exact place of visit of Officers and eligible family members could be different when the LFC availed is to go to ANY PLACE IN INDIA.
2. FAMILY members may visit some place and officers may visit some other place.
3. The entitlement for the purpose of reimbursement will be calculated independently.

Note

1. Whenever LFC is availed by family members and Officers independently, the sub-lock/block for which the LFC is availed by the officer and family must be the same. i.e. LFC availed by officer "To Go To native place" in a sub block- the family members should also avail LFC "To Go To Native place" only. The family members in the above example should not avail LFC to go to any place in India.
2. Whenever LFC is availed by officer and eligible family members on different dates, the facility of traveling by own car/taxi will not be available TWICE.
3. In such cases, if the members of family travel separately by road, the entitlement will be ACTUAL FARE OR FIRSTCLASS RAIL FARE FOR THE DISTANCE whichever is lower.
4. Family members are free to avail (A) LFC prior to or (B) at a later date but within the sub-block/block.
5. Prior permission for family availing LFC independently must be obtained.
6. Return journey by family should be completed within 4 months from the date of undertaking onward journey.
7. If LFC availed together, return journey by family: If they are unable to complete journey, the same should be completed within 4 months from the date of officer rejoining duty. Advance for return journey, if permitted earlier, to be recovered.

Leave

LFC may be availed by proceeding on Casual Leave // Privilege Leave // Sick Leave // Extra ordinary leave on Loss of Pay on medical grounds (when no other

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category of leave is available) // Special leave for Mountaineering/Trekking // Maternity Leave.

LFC cannot be availed on: a. Duty Leave b. Joining Time leave c. Any public Holidays

Change in place of destination

1. Claim for reimbursement of fare incurred will be rejected, if an officer fails to touch the exact place of destination for which he is permitted LFC.
2. If the officer could not visit the exact place of destination due to unavoidable reasons/circumstances, the officer may be permitted to change the destination.
3. Request for such a change should be made to the LFC Sanctioning Authority on or before the submission of the bill.

Cancellation

1. LFC permitted should normally be availed.
2. If the officer could not avail the sanctioned LFC due to unavoidable circumstances, the officer has to take up the matter with Staff Section (Officers) of the Circle Office, concerned.
3. LFC permitted will be treated as not availed and the officer be permitted to avail LFC at a later date but within the same block/sub block if
 - The advance drawn is paid back within 7 days from the date of drawal
 - OR
 - If tickets were purchased out of the advance, then the advance is returned within 7 days from the date of cancellation of the tickets.

Reimbursement:

- A. Officers are free to travel by any route, mode and class of travel by approved mode of transport. Reimbursement amount is calculated on the basis of the eligible class fare for place of visit viz., HOME TOWN or ANY PLACE in India.
- B. There is no restriction on the distance travelled.

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- C. Reimbursement is restricted to actual fare incurred or entitlement by mode and class of travel entitled to travel by shortest route from place of work to destination/native place/place of domicile in lieu of native place and return as the case may be whichever is lower.
- D. Members can travel in a lower class than the class for which they are eligible, to keep the claim within the overall eligibility.
- E. If the place of destination is not accessible by train/air as per eligibility, the officer will be free to travel by other means of transport. Such distance will be notionally taken as if covered by road and reimbursement will be restricted to the extent of entitlement by the eligible mode and class of travel or actual fare incurred, whichever is lower.
- F. Officer to indicate place of destination in the application while applying for LEAVEFARECONCESSION.
- G. Officer is free to travel by any mode and class of approved mode of transport :
Bus // Train // Air // Taxi // Private Car // Own car // Ship // Tata Sumo (Tata Sumo should have been registered as TAXI. & Persons undertaking LFC should be five or more ie. Employee plus four or more dependent family members).
- H. Reimbursement of Taxi fare on LFC is permitted subject to a maximum of `7.50 per Km. In case the number of passenger is more than 4 including the employee and where TATA Sumo, Bolero, Qualis, Safari, Trekker, Scorpio etc is engaged, then reimbursement shall be subject to maximum of `8.50 per Km(W.e.f 01.01.2012)(Memo 78/2011)
- I. An officer is prohibited to travel on LFC by 1. Two-wheeler 2. Own two-wheeler 3. Autorickshaws
- J. Reimbursement of fare will be made to the extent of the lower of the two mentioned herebelow: 1. Actual fare incurred under LFC journey (or) 2. Entitlement by shorterst route from place of work of the officer to the exact place of destination (indicated by the officer in the LFC application form) by mode and class of travel to which the officer is eligible.

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NOTE:

Helicopter travel, provided by some State Tourism Development Corporation will not be treated as Air Link Between Two places and expenses incurred by such journey will be restricted to the entitlement calculated by the shortest route between such places.

LFC by specific vehicles:

1. PRIVATE CAR/TOURIST TAXI

Application for LFC should mention about travel by Tourist Taxi/Car

- Reimbursement will be the lowest of the following : A. Reimbursement made at the rate per km decided by the Board for use of own car for official work
OR
B. Entitlement as per eligible mode and class of Travel OR C. Actual expenses incurred for Petrol/Diesel and Oil.
- Drivers Bata and Waiting Charges will not be reimbursed.

2. Van

- Application for LFC should mention about the travel by Van.

Matador Van is a registered Taxi.

- In case LFC journey is undertaken by an Officer by Matador Van, entitlement fare shall be subject to reasonable one way taxi fare which shall be reimbursed.

3. By own car

- Application for LFC should mention about the travel by own car
- The car should be registered in the name of the officer availing LFC or in the name of his spouse.
- Petrol Bills for proof of travel is to be submitted.
- Reimbursement is restricted to the lower of the two.
- Reimbursement is restricted to the extent of entitlement by eligible mode and class of travel (or) At the rate per kilometer decided by the Board of Directors from time to time for use of own car for Official Work.

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Drivers Batta will not be reimbursed.

4. By ferry boat/camel/pony:

Permitted to places not connected by any other mode of travel, especially Hilly Regions.

Reimbursement shall be restricted to the least of the following:

- A. Actual charges as evidenced by a stamped receipt
- B. Maximum as fixed from time to time on paise per kilometre basis.

Evidence of travel must be produced.

Claim should be within the overall limit of the officer

5. Local sight seeing by tourist buses

Local sight seeing charges are not reimbursable.

In Major Indian cities of Ahmedabad, Bombay, Bangalore, Calcutta, Delhi, Hyderabad and Chennai, the expenses incurred for local sight seeing for visit on a single day and for one occasion will be reimbursed if the following conditions are satisfied i. Travel is undertaken by ITDC/State Tourism Development Corporation / StateTransport Corporation Bus ii. Such expenses come within the overall entitlement of the Officer

6. Local conveyance

Local conveyance expenses incurred at intermediately places: i.e. Travel from Airport to Bus station / railway station or from one bus station/railway station to another bus station/railway station/airport from where the Officers are going to board and continue their LFC journey will be reimbursed , provided

- i) Such type of local conveyance is incurred for continuation of journey and the officers board the next available transport.
- ii) Such reimbursement is permissible if it comes within the entitlement
- iii) Other local conveyance incurred : Other than the one incurred for travel from residence to board the conveyance and vice-versa (for commencement of LFC and completion of LFC) will not be eligible for reimbursement under LFC.

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Note:

A. The reimbursement of LFC is restricted to actual bills as above or the overall eligible fare whichever is less.

B. The following are reimbursed over and above the entitlement:

- i) Reservation charges/superfast charges/ sleeper charges / reasonable service charges for booking tickets (against Both for Production of receipts) ONWARD & Booking of Air-tickets of Indian Airlines: (where there RETURN is no local office) booking agent's reasonable service JOURNEY charges - Supported by bills and vouchers
- ii) Local conveyance: The travel from residence to the Airport/Railway Station/Bus Station and vice-versa can be claimed subject to A maximum of ` . 50/- per LFC per eligible member in the case of Officers eligible to travel by AIR. B. Maximum of ` . 25/- per LFC per eligible member in the case of others.

C. Officers in Middle Management Grade Scale-II and III are eligible for local conveyance expenses incurred subject to a maximum of ` . 50/- Per LFC per eligible member only when they are eligible for travel by Air (where the distance to be travelled is more than 1000 kms)

This reimbursement is over and above the normal entitlement.

C. LFC & Children of the Officer Employees :

I. TRAVEL BY BUS :

Children below the age of 12 years, if conductor charges full fare, reimbursement will be made to the lowest of the following:

- i) Bus fare incurred
- ii) Paise per kilometre as fixed from time to time
- iii) Entitlement of Officer for self

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II. TRAVEL BY AIR :

Officers who are not eligible for travel by Air where the destination is not accessible by train/steamer and the officer undertakes journey by AIR alongwith Children, the expenses incurred for children who in the normal course are not eligible for any fare, will be reimbursed at the least of the following:

- i. At the rate per kilometre as fixed from time to time
- ii. Entitlement of the officer for self
- iii. Actual expenses

GENERAL

Where children are not entitled for any fare, but the officer incurs fare for travel, the same will be reimbursed provided it comes within the overall entitlement on the basis of treating the family as a Unit.

D. Travel by Rajdhani/Shatabdhi express:

Fare paid without going into the aspect of supply of food, will be reimbursed provided it is within the entitlement. For the purpose of reimbursement of LFC expenses incurred, entitlement for onward & Return journey will be combined.

Commencement of Journey

- Journey under LFC should be commenced on or before the expiry period of the LFC block. Leave may commence even after the expiry of the block.
- The onward and return journey should be within four months from the date of commencement of the journey.
- After the commencement of journey, the member or dependents can touch the place of work but should not stay overnight in the place of work, when it is deemed that his/her LFC has come to an end.

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Dependents Travel

- Officers can avail LFC for self and their dependents separately within the Block.
Officers can now avail LFC for self, and for the dependents at a later date or vice-versa within the currency of the block.
- Officers and dependents may travel on two different dates and to two different destinations but eligibility is restricted to the farthest place of visit by the shortest route for self and dependent. In case of dependents, the travel should be either from the place of work of the officer, or from the place of hometown only.
- The officer should inform the sanctioning authority about the separate travel by the dependent at the time of availing LFC.

Home Town:

Reimbursement is restricted to the least of the following: From place of work by direct/shortest route to his/her hometown (or) Actual Claim

Advance Payment:

1. Advance may be permitted but only after the sanction is received.
2. Advance may be permitted for self and eligible family members after obtaining request letter (TA/LFC advance form).
3. Officer to produce the tickets i. Within seven days from the date of drawing the advance (OR) ii. Before commencement of journey, whichever is early
4. On producing the onward journey tickets, advance may be permitted to the extent of entitlement without restrictions to the officer concerned.
5. In case of travel by conducted tours, advance towards onward and return journey may be made available before availing LFC itself-without going into the aspect of production of onward journey tickets.
6. Advance for onward journey may be permitted 30 days prior to the date of commencement of leave for LFC.
7. If advance is required earlier to 30 days, the employee/officer should specifically request circle office and only after obtaining prior permission from SS(O), Circle office concerned, the advance shall be permitted.

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8. Advance for return journey may be permitted to the extent of production of tickets purchased for onward journey subject to entitlement.
9. In case of travel by taxi too, the return journey fare may be reimbursed.
10. In case eligible family members avail LFC before or after the officer himself avails LFC for self, appropriate advance towards onward journey may be permitted but after obtaining an undertaking from the officer to the effect that he would produce evidence for travel within 30 days from the date of permitting the advance. Advance towards Return Journey fare may also be permitted but after producing the tickets purchased for onward journey to the Bank not later than 30 days from the date of permitting the advance for onward journey.
11. In the case of eligible family members undertaking return journey at a later date but within four months from the date of onward journey, advance for onward journey only will be permitted initially.
12. Advance for return journey in their cases will be permitted 30 days before their undertaking return journey.

Family as a unit :

- Whenever LFC is availed by the Officer and eligible family members to the same place of destination/visit, for the purpose of reimbursement, entitlement for all eligible family members shall be combined.
- Entitlement will be computed by taking family as a unit and reimbursement of fare incurred will be permitted to the extent of least of the following : a) Total fare incurred OR b) Entitlement for family as a unit
- For computing entitlement for family as a unit the Officer and eligible family members may travel by a different mode and class of travel and also by a different route. The exact place of destination should be the same and all members of family and the officer should avail LFC together that too within the leave period of the officer.

Expenses not eligible for reimbursement under LFC

1. Local sightseeing expenses within city/centre
2. Local transportation charges enroute
3. Porterage/coolie charges
4. Travel agent booking charges

Submission of bills

- The LFC bill should be submitted within 7 days from the date of rejoining duty.
- In case of dependents, if they undertake travel at a later date without the officer concerned then the bill should be submitted within ten days of their return.
- In case the LFC claim happens to be less than the advance drawn, the advance drawn in excess of the claim should be remitted by the officer employee concerned, immediately on rejoining duty. A certificate to this effect should be given in the LFC bill itself by the Senior Manager/Manager incharge of the branch.
- If the officer is unable to reimburse the excess advance drawn while submitting the bill, a report to be made to circle office while forwarding the BILL.
- Such an excess advance should be however recovered from the salary payable for the current month, even though report has been made to SS(O) of circle office.
- Despatch of LFC Bills:** LFC bill should be sent by registered post in the case of outstation branch and By Local delivery in the case of local branches Obtain acknowledgement from the SS(O) for sending the bill by local delivery. Preserve acknowledgement obtained from Staff Section safely until the Bill is sanctioned, if the bill is sent by local delivery.

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Proof of Journey

Mode of travel	Documents to be submitted
Train	Complete details of Train numbers, name of Train, PNR numbers & date traveled, date purchased, issued station, amount of train fare with breakup details, destination, number of persons traveled (in combined ticket), class of travel, excess of fare paid etc.
Bus	All the original tickets evidencing travel
Air	Original air ticket
Travel by Registered Taxi	Stamped receipt containing details like names & Address of vehicle owner exact destination, distance covered, period of journey, places visited with order of visit, registration number of vehicle amount paid, drivers batta Charges, night halt charges, number of persons traveled
Travel by own car	Officer's declaration giving the following details of travel by own car like registration number of the vehicle, exact destination, distance traveled, Period of journey, places visited with dates in the order of visit, type of vehicle with engine capacity
Travel by private Car	Officer's declaration giving the details of travel by private car like the details listed in (5) above along with petrol bills in respect of expenses incurred for petrol/diesel and oil
Travel by bus-operated by the	Ticket/receipt issued should contain registration Number of bus, if full particulars are not available in the ticket, a private travel declaration with details like date of journey, issuing station, agency destination, number of seats occupied, charges per seat, total amount paid and registration number of the bus.

CIRCULAR TOUR BY TRAIN:

The consolidated money receipt issued by the railway authorities OR the xerox copy of the ticket evidencing Circular Tour.

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CIRCULAR TOUR BY BUS:

- Officers are permitted to undertake LFC travel by conducted tours conducted by travel agents.
- The conducted tours must be conducted by approved/reputed travel agents.
- The tickets should clearly indicate the details of fare and distance traveled, charges for lodging/boarding, charges for guide, Bus number, date of undertaking journey, permit number, distance covered for local conveyance and amount paid towards darshan fee/entry fee included in the Bill.
- D. Reimbursement will be only towards fare, provided it is within the entitlement by eligible mode and class travel as per guidelines in force from place of work to the exact place of destination indicated by the officer and Return.
- Even for conducted tours, the exact place/destination should be mentioned by the Officers availing LFC.
- Travel by conducted tours organised by private agencies/persons will not be eligible for reimbursement.
- A copy of the permit obtained from Regional Transport Authority alongwith the list of passengers travelled should be submitted.
- The officer should submit the list of places visited with dates of visit in the order of visit.

By govt. agencies / undertaking / govt. authorized tourist operators:

- A. A stamped receipt issued by the appropriate authorities conducting the circular tour.
- B. A certificate from the appropriate authorities conducting the circular tour covering all relevant facts like distance covered, place visited, actual cost of travel, actual cost of boarding and lodging involved and details of any other miscellaneous expenses involved and included in the receipt.
- C. A list of the persons travelled under the Circular tour programme.

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NOTE:

Xerox copy of air ticket / computerized boarding passes containing names or certificates from travel agents are not acceptable.

1. If original air ticket is lost/misplaces/surrendered for part cancellation, a certificate of Travel from the concerned Airlines is to be submitted.
2. Officer, if he travels by own car, he has to produce petrol bills bearing his car number from the place of his final visit and from other centres.
3. If there is no petrol bunk at the place of destination / native place, petrol bills for having touched the nearest place may be produced.
4. Proof of visit to native place:

Based on the mode of travel, the officer has to produce proof of having touched the native place / place of domicile/place of destination. Otherwise the entire claim will be rejected.

If the native place/place of domicile/destination is not accessible by approved mode of transport viz. ,Steamer, air, bus, rail, the officer may submit proof of travel having touched the nearest place to native place/place of domicile/place of destination and also furnish a declaration in confirmation of having touched his native place/place of domicile/place of destination.

General aspects:

1. 30 DAYS NOTICE should be normally given for availing LFC.
2. LFC if sought to be availed on Sick Leave or Casual Leave, 30 days notice will not be insisted. But prior sanction is a must.
3. LFC availed on medical grounds, certificate from Doctor should insist on change of place/weather.
4. LFC is treated as availed, once onward journey is commenced.
5. LFC if availed by family members and officers independently, return journey should be completed within 4 months from the date of undertaking onward journey by them.
6. Prior permission necessary for officer for his family members availing LFC prior to/after the officer himself availing LFC for self.

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7. Non availing of LFC by officer for self is not a bar for his family members availing LFC in a particular block/sub-block.
8. If family members do not undertake either onward journey or return journey or they do not produce proof of onward as well as return journey, their claim will not be considered even to the extent of one way Journey Fare/Proof of Journey established.
9. Spouse if employed in our Bank, the Officer is entitled to avail LFC for self and his eligible family members Either under his/her entitlement or Under entitlement of his/her spouse But not under both.
10. **LFC availed to go to native place block/sub-block:** Officers are not permitted to operate after touching the native place and also from the place of work after the Return Journey. Expenses incurred for operating from Native place / place of work will be rejected.
11. **LFC availed to go to any place in India:** Officers are free to operate from destination or third place but not from place of work. If while availing LFC, officers are forced to touch/return the place of work due to unavoidable reasons, fare incurred for LFC JOURNEY undertaken subsequent to touching place of work/stay at place of work will be considered depending on merits of individual cases.
12. Officer availing LFC will, if he/she so requests be advanced any salary falling due during his/her leave period. Such advance payment of salary (salary means the normal net take home salary) shall be made on the date of relief. Payment of advance salary shall be by debiting Sundry Assets-Sundry Debtors and the same to be adjusted on payment of regular salary for the month on the due date of salary.
13. LFC claim which is not bonafide will be treated as gross misconduct. It attracts Disciplinary action. If established, liable for imposition of appropriate punishment, including dismissal from the services of the Bank.

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Physically Handicapped Officer Employees:

Such an officer drawing permanent allowance for their disability are eligible to take one companion alongwith them when they avail LFC alone (without family/dependent).

Change of Home Town

Officers are eligible to change the place of domicile once in their service. For female officer employees, the place of Hometown changes to that of her husband immediately after marriage. Change of hometown could be for any of the following places:

- The officer requires his / her physical presence for discharging various domestic and social obligations and if so, the member has been visiting that place frequently.
- The officer owns residential property in the place if he/she is a member of a joint family having such a property there.
- His/her near relatives are permanently residing there.
- Prior to this service, the officer had been living there for some years.
- The officer should forward his/her request for change of place of domicile through the Regional/Divisional office with their recommendations to Circle Office.
- Only circle office can permit change of place of domicile. Future LFC for hometown could be availed to go to this changed place only.

Travel Outside India

Officers can visit place outside India. In such cases, the reimbursement is restricted to travel upto the last place of visit within Indian Border by direct / shortest route in the eligible Mode and class of travel or actual claim amount whichever is less. It is not necessary that the Officer should touch such a last place/town in India, during his leaving India for Foreign Travel.

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LFC-Shifting Of Family:

In case of officers, who have shifted their family to the place of work on transfer and subsequently shifted them to the native place / third place for personal reasons, the family members will not be eligible to visit the officer's place of work either under LFC to go to native place or under LFC to go to any place in India.

However, they will be eligible to visit a third place under LFC to go to any other place in India and their entitlement will be in terms of LFC rules

Privilege leave encashment

Eligibility

1. Encashment block will run concurrently with LFC block.
2. Once in a block of 4 years, or sub-block of 2 years, PL encashment can be availed by Officers
3. Maximum encashment : 30 days Privilege Leave while availing LFC in a 4 year block (or) A maximum of 15 days Privilege leave while encashing LFC in a 2 year block

Commencement of PL encashment block:

Direct recruits: Encashment block will commence from the date of appointment.

Promotee officers

☒ 4 Year PL encashment Block or 2 year encashment block will commence after the expiry of the current block (which commenced before promotion to officers cadre for which he availed PL encashment as a workman employee). ☒

Those who have not availed PL encashment facility as a workmen employee for the block commenced before promotion to officers cadre, the 4 years PL encashment block or 2 year Encashment block will commence from the date of promotion to officers cadre.

General conditions for PL encashment:

1. PL may be encashed while availing LFC by proceeding on Casual Leave/PL/Sick leave/Special leave for Mountaineering/Maternity Leave.
2. Prior sanction from sanctioning authority is a must.

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3. Salary payable as on the date of relief for proceeding on leave with LFC will be the basis for disbursing PL encashment.
4. 30 Days shall be taken as a month for encashment purposes.
5. For the purpose of encashment of PL, Basic pay + DA + CCA + PQA + HRA and such other allowances which are permanent in nature and payable for the month shall be admissible. It is calculated as on the date of relief for availing LFC.
6. Officers residing in Quarters, Notional HRA at the place of work without reference to the rent paid receipts (minimum HRA) shall be taken into account for the purposes of PL encashment.
7. Personal allowance, if any, paid shall also be taken into account.
8. Encashment may be calculated and paid one week prior to the commencement of LFC/journey.
9. Encashment is treated as having been availed as on the date of commencement of Onward journey under LFC.
10. PL encashment is allowed only when officer avails LFC for self and not at the time when the dependents travel.
11. If LFC journey is not established and LFC claim is not sanctioned, he cannot be permitted to encash the privilege leave and the same is to be recovered. 12. If LFC bill is rejected for technical reasons, amount disbursed towards leave encashment need not be recovered as LFC is treated as availed.

LFC Encashment (Cir. 170/2005, 356/2006)

- a. Any category of leave as applicable to LFC should be availed.
- b. Along with LFC encashment, PL encashment is also permitted.
- c. Both the disbursement are permitted on the date of relief / proceeding on leave.
- d. For encashment of LFC, the Train fare prevailing on the date of relief / proceeding on leave is reckoned. For PL encashment, salary payable as on the date of relief / proceeding on leave shall be reckoned.

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- e. Application for LFC encashment to be submitted to HRM Section in the prescribed format as per Appendix. Disbursement to be made only after sanction, by debiting SA. Input to be sent to establishment section, and SA entry to be adjusted after receiving Branch Advice from them.
- f. LFC encashment for self and permission to undergo LFC journey by family members and vice versa is not permitted. Encashment is applicable for family as a whole.
- g. Wholly dependant brothers / sisters do not come under the "Family" definition. Spouse, Children and wholly dependent parents are covered under the "Family" definition.
- h. If the spouse is employed in our Bank, an officer can avail LFC encashment for self and family members either under his or her eligibility, but not under both.
- i. Extension of LFC block is permitted only for availing LFC, but not for LFC encashment.
- j. LFC encashment once sanctioned, cannot be modified.
- k. LFC encashment is subject to deduction of admissible tax.
- l. LFC to native place / place of domicile is not encashable. In a block of four years, an employee can encash only one sub block meant for "Rest & Recuperation".
- m. Permissible encashment of LFC at the prevailing Railway rates are furnished here below :

Scales	Entitlement	Distance	Encashment amount per person
JMG Scale I, MMG AC II Tier by Train Scale II & III		9000Kms (4500 Kms one way)	₹. 3795.00*
SMG Scale IV & AC Above	I Class by 11000Kms Train	(5500 Kms one way)	₹. 7683.00*
* Amount changes whenever the Train fare is revised. In case of Children aged above Five years, but below Twelve years, encashment is permissible half the amount specified.			

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Special Leave Scheme (Sabbatical Leave) Cir. 20/2000

PURPOSE:

- Prosecuting higher studies (inland & abroad)
- Health grounds of self/dependant
- Joining the spouse
- Taking care of family in pressing conditions
- Participation in artistic/cultural activities
- Assisting children who have settled abroad
- Supervision of work relating to house construction

ELIGIBILITY: Employees who have put in 3 years of active service

PERIOD OF LEAVE:

- Minimum period of leave - 5 years at a time continuously and can be extended upto 10 years.
- Number of occasions leave can be availed shall be restricted to 2 times in the entire service of the employee subject to a maximum of 10 years.
- Before expiry of sanctioned leave, employees cannot rejoin duty.

TAKING UP EMPLOYMENT DURING LEAVE PERIOD :

Employees who intend to undertake Honorary Work of Social/Charitable nature/work of literacy/artistic/scientific/professional/educational/ religious or social character may take up such assignments without prior permission. For outside employment, prior permission from Competent Authority is to be obtained.

GENERAL :

Employees who intend to avail leave under this scheme shall submit an application with other undertakings to the GM, Personnel Wing and shall give 3 months notice. In the case of woman employees, this can be availed as an extension of Maternity leave even though minimum stipulated service of 3 years is not completed.

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**Canara Bank (Officers') Service Regulations, 1979- Amendment to
Regulation 5 - increments Cir.62/2008**

The following amendment is effective from **24.11.2007**.

a. In sub-regulation (1), under clause (c), after the proviso and before the Note the following proviso shall be inserted, namely:

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

b. In sub-regulation (2), in clause (d) of the Explanation, after Note (ii), the following Note shall be inserted, namely:

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

Some Important Circulars on Staff Matters

No.	Topic	Circular No.
1.	Revised Employee Suggestion Scheme	233/2010
2.	Salary Revision, Scales of Pay, HRA, CCA, PF, Pension, Medical Aid, Hospitalization, Fixed Personal Pay, HRR, Furniture Rent, PQA, Deputation, Hill Allowance, Compensation for transfer	170/2005, 211/2010
3.	Rental Ceiling	36/03, 357/06
4.	T A Rules	2/89, 1/04, 170/05, 79/05 & 68/2008
5.	Conveyance	201/2004
6.	Subscription to Daily's & Magazines	1/2002, 161/2010, 325/2011
7.	LFC Encashment	170/05, 356/2006,
8.	Vehicle Loan	258/2004
9.	Car Loan - Officers	175/2003, 159/04,

		205/2005
10	Housing Loan	26/2003,135/2003, 249/2003,275/2003 217/2006, 31/2004, 268/2004,64/2004, 331/2010
11	Clean OD/DPN	100/03, 83/2005, 316/2009
12	Business Development Expenditure	113/04, 201/04,177/2008,
13	Entry and Exit Interview	227/04
14	APAS	28/2009, Memo 21/2009
15	Reporting of Irregular Practices	279/04,17/2005, 336/2005 & 15/2008
16	Job Rotation	75/05, 217/2007, 88/2011
17	Wearing of ID Cards	81/05
18	Incentive Scheme for Officer and Clerical employees for taking up PG/Certificate/ Diploma Courses inclusive of new courses	311/06
19	Cash Incentive Scheme	6/07, 255/07, 280/07
20	Salary payment	141/2009
21	Livery to staff	64/2008, 356/2011
22	Consolidated guidelines on incentive scheme to honour our alert staff for timely prevention/detection of frauds	255/2007
23	Introduction of Incentive scheme for the grant of Cash Incentives to the Employees / Officers of our Bank	06/2007 , 280/2007
24	Enhancement In Rental Ceiling To The Quarters Of Officers, Managers And Senior Managers	357/2006

25.	Regulation 20[4] of Canara Bank Officer Employees' Regulations, 1976 - Reporting of transactions concerning movable property	302/2006
26.	Rigour of penalty for Officer Employees for Promotions	46/2010
27.	Scheme for extending legal and financial support to all Officer Employees & retired Officer Employees of the Bank.	84/2010
28.	Amendment to the Schedule to the Canara Bank Officer Employees' [Discipline & Appeal] Regulations, 1976	114/2010, 142/2010
29.	Scheme for Reimbursement of expenses incurred towards purchase of cleaning material to Officer Employees	128/2010

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Human Resources Development

STAFF MEETING (Cir no.224/04)

- ☒ Staff meeting was introduced in our bank in the year 1982.
- ☒ Staff meeting, Job rotation, APAS, etc - compulsory HRD tools. ☒
QC, BSS, SC - Optional tools.
- ☒ Manager may act as coordinator by designating a Convener. Or else, Convener may be chosen by rotation and decided in the previous meeting.
- ☒ The concept of Branch Management Board is - Quarterly. Now Dispensed with. Issues to be handled in Staff meetings instead. ☒
- Periodicity of Staff meetings monthly.
- ☒ Date and time is to be notified well in advance (particular day of the month like third Thursday or particular date could also be fixed, depending on business and convenience) for staff meetings.
- ☒ Staff Meeting may be conducted during office hours and may stretch beyond office hours at times.
- ☒ Reading of all the circulars need not be ritualistic. Gist of all important communications may be read.
- ☒ Communications from our Inspection Wing on Vigilance and Fraud Prevention may be discussed to improve their level of awareness.
- ☒ The proceedings are to be recorded, minutes prepared and reports sent to concerned authorities within a Week's time.
- ☒ As an encouraging corporate facilitation and considering various other factors, expenditure per person per staff meeting has been increased to ` .5/- per person per staff meeting.
- ☒ Staff meeting minutes should be sent in NF 738.
- ☒ It aims at 'Open Culture', 'Family Feeling', 'Group Synergy' and 'Talent Recognition'.
- ☒ Agenda can reflect variety, topicality of issues and branch specific priorities.
- ☒ ISO certified branch to have specific agenda as per ISO norms. A goal oriented, target, task oriented, education oriented meetings.

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QUALITYCIRCLE

- For self development and mutual development
- Leader and Deputy leader will be there, selected within the team.
- Whether QC is voluntary group or compulsory group - It is voluntary.
- composition of QC members should be from same work area
- Can they take corporate problems for solving to get higher involvement? They should take simple work related problems only.
- QC - What is the minimum, maximum and ideal number of members?
Min -2. Max 8 - 10. Ideal = 6 - 7.
- Can there be more than one QC in one branch? Yes.
- QC meeting expenses at ` .5 per person for a maximum of 6 QC meeting per quarter.
- Expenditure on presentation materials:**
- ` .700 per QC team - Circle level QC contest.
- ` .3000 per QC team for external competition within India
- ` .5000 per QC team for International convention within the country and abroad.
- Outfit allowance (Uniform dress code)**
- For Circle level contest, ` .30 per badge is permitted.
- For Apex level contest, upto ` .1000 per member
- For external competition within India, upto ` .1000 per member
- For International convention within India or abroad, upto ` .3500 per member for purchase of uniform blazer.
- TA and HA would be paid on par with officer Scale I as corporate encouragement.
- Whether Managers can be members of QC? No. Upto scale - I permitted.
- How many people can present the case study? 4.
- Whose duty it is to behave as a facilitator? Only Senior Manager/Managers in charge of the concerned Department / Section / Branch could be the Facilitators of QC teams and Executives cannot be Facilitators.
- Whether Facilitators of the team could attend the Contest for better co-ordination and greater exposure? Yes. But they cannot be part of the presenting teams.

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- Seven Old tools are: Check Sheet. Stratification Pareto Analysis. Fish-Bone Diagram. Histogram. Control Charts. Correlation Diagram.
- Seven New tools are: MANAGEMENT Affinity Diagram. Relational Diagram. Matrix Diagram. Matrix Data Analysis. Tree Diagram. Arrow Diagram. PDPC Diagram.

STUDYCIRCLE

- To instill a desire to acquire new knowledge.
- To inculcate thinking process among the employees.
- Group Discussion, Seminars, debates, Quiz tests, Time Management, Stress Management, Yoga and Meditation, Taxation, Blood Donation, Basel II norms, Quiz Program etc can be discussed.
- Honorarium of ` .200 can be paid in case of branch having staff strength of less than 50 and ` .500 in case of RO/CO/Branch having more than 50 staff strength.

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EMPLOYEES' SUGGESTION SCHEME - REVISED GUIDELINES (Cir.no.233/2010)

01. ELIGIBILITY:

- a) **INDIVIDUALS:** All cadres of employees (including executives) of the Bank individually or as a team are eligible to participate.
- b) **NOTES PLACED BEFORE CMC:** Suggestions placed before CMC (Circle Management Committee) are also eligible. However, the copy of original note / letter submitted by the employee/s containing details such as name, staff number and designation of the employee who placed the suggestion before CMC is also to be sent along with the decision of the CMC.

02. SUGGESTIONS COVERAGE :

Suggestions to cover any area of the Bank functioning which increases the efficiency / business, quality of assets / liabilities / customer satisfaction, innovative products and services, fraud prevention initiatives, improves profitability and customer service and suggestions with thrust on IT related areas.

03. MODE OF SENDING SUGGESTION:

- a. Suggestions may be submitted by way of e-mail (inspwingom@canbank.co.in) duly highlighting the advantages and cost benefits, if any.
- b. All the suggestions received will be acknowledged by O&M Section, Inspection Wing, HO.
- c. The suggestions are to be sent in individual capacity and the same need not necessarily be routed through branch / office.
- d. Employees may also place the suggestion in web portal of our Cannaet under "Discussion Forum" which is akin to the one already available for CBS and where active participation is noticed. This will be an interactive portal where staff members can improve upon the suggestion ported.

04. AWARD / RECOGNITION - METHODOLOGY AND STRUCTURE:

METHODOLOGY:

i. SCREENING COMMITTEE OF GMs:

All suggestions received will be referred to a Screening Committee consisting of 4 GMs. The GMs Committee shall include GMs from SP&D Wing, RM Wing, DIT Wing and Inspection Wing. The suggestions which are accepted by the GMs' Committee would be forwarded to the concerned Section / Wing for taking necessary steps for implementation / issuing guidelines.

ii. CASH AWARDS:

Suggestions accepted by the Bank will be awarded with cash prize of ` .3000/- and ` .5000/- for individuals and teams respectively. There is no ceiling for the number of suggestions accepted for cash awards.

iii. ANNUAL AWARDS:

Apart from the individual awards, among the suggestions accepted during the financial year, the GMs' Committee will select Top 6 suggestions for annual awards/consolation prize, apart from the cash awards mentioned under Para (ii) above:

I PRIZE: ` . 10,000/- II

PRIZE: ` . 7,500/- III PRIZE:

` . 5,000/-

3 Consolation Prizes: ` . 3,000/- each

These awards are to be presented to the winners at the Branch Managers' Conference / Function organized / Staff Meeting at CO/HO level. The winners are eligible for claiming related expenses (by eligible mode of travel) as per the applicable TA/HA rules. In case of teams, only the facilitator or one of the team members can attend the function at CO/HO.

iv. SPECIAL AWARDS:

Accepted suggestions which result in substantial reduction in expenditure or in preventing frauds, are eligible for Special Awards. Such Awards will be decided by the GMs' Committee.

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Incentive / cash award for detection / prevention of frauds (324/2009)

1.	Upto ` .10000	CASH AWARD OF ` . 500/- + APPRECIATION LETTER
2	` .10001 to ` .1.00 lac	CASH AWARD OF ` .2000/- + APPRECIATION LETTER
3	` .100001 to .5.00 lacs	CASH AWARD OF ` .7000/- + APPRECIATION LETTER
4	` .500001 and above	CASH AWARD OF ` .10000/- + APPRECIATION LETTER
5	Inspecting Officers	AWARD AMOUNT SHALL BE AS APPLICABLE TO OTHER EMPLOYEES. However, award will be given only in such cases where Inspecting Officer has detected/prevented frauds beyond the normal duties entrusted to him. Inspection Wing, H.O will be recommending authority for such cases.

v. AWARD FOR ACTIVE PARTICIPATION:

Bank will also, at its discretion, award the staff members who have actively participated in the ESS during the previous year with a 'Participation Certificate' signed by the General Manager, Inspection Wing and a suitable monetary reward as decided by the GMs' Committee, after obtaining approval from ED.

vi. AWARD TO TEAMS:

Individual appreciation letters will be issued to all the team members. The cash award amount is to be equally distributed among team members.

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vii. APPRECIATION LETTER

Appreciation letter to the employees/Teams whose suggestions have been accepted shall be issued by O&M Section, Inspection Wing, HO. Copy of the appreciation letter shall be sent to the respective HRM Sections at CO/HO to note in personal records of the employees concerned. Besides, a copy of the appreciation letter will be endorsed to concerned Circle office/Section at HO, with a request to felicitate the concerned employee/s at the Branch Managers' Conference / Meeting organized at CO level/Staff Meeting (HO). In case of teams, only the facilitator or one of the team members can attend the function at CO/HO. Eligible TA/HA will be provided to the winners.

05. PUBLICATION IN "SHREYAS" / ESS NEWS LETTER :

On an ongoing basis, the names / photographs of winners will be published in our Bank's house magazine, 'SHREYAS". Besides names of the winners, the gist of accepted suggestions would be published in ESS News Letter. Also, a Memo covering all the accepted suggestions during the year will be issued by O&M Section, Inspection Wing, HO.

MEMBERSHIP IN CLUBS

	ELIGIBLE OFFICERS	ELIGIBLE FOR MEMBERSHIP OF
01.	DM/AGM/DGM/GM	One Social Club, One Service Club & Bankers Club
02	Sr. Manager/Manager (including Scale-I officer posted as Managers of Small branches) holding independent charge of branches, Sr. Club Managers of ELB/MLB and Sr. Managers/Managers of Merchant Banking Bureau	One Social Club or One Service Club & Bankers Club

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03.	Sr. Managers/Managers of Regional Office	Bankers Club only
04.	Sr. Managers/Managers of Customer Service One Centres / Welfare Offices	One Social Club or One Service Club
05.	Sr. Managers/Manager incharge of PR Cell at Circle Office/Regional Office	Press Club & Bankers Club

ADMISSION FEE:

Actual fee to eligible officers is reimbursable subject to a maximum of ₹. 1000/-

ANNUAL SUBSCRIPTION PAID TO THE CLUB:

Reimbursement permissible to eligible officers on the basis of bills / vouchers.

Apart from Admission Fee & Annual Subscription Charges, no other expenses/charges are reimbursable.

PROCEDURE FOR OBTAINING SANCTION:

Eligible Officers and Executives of VLB / ELB & Circle Office & Divisional Manager (operation) should obtain sanction from Deputy General Manager of Circle Office and eligible officers of other branches and Regional Offices should obtain sanction from concerned Divisional Manager.

Only after obtention of prior sanction as above, branches / offices can debit the expenses to General Charges.

MEMBERSHIP OF CLUBS AT NEARBY PLACES:

Normally membership of clubs should be confined to same place / city where officer is posted.

The Deputy General Manager of Circle Office may at his discretion permit Managers to become members of club at nearby places.

No TA / HA is permissible for visiting such outstation clubs.

OTHER CONDITIONS

Reimbursement of fees for membership of clubs can be made to eligible officers during an accounting year, only if effective membership of club is available for a period of more than 9 months.

CANTEEN SUBSIDY (H.O. Cir. 198/2001, 93/2007)
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I. Eligibility

All branches, irrespective of the staff strength, are eligible for canteen subsidy.

II. Quantum

The Subsidy amount at the rate of ` .50/- per month, per employee shall be released by the Bank to the caterer directly (w.e.f. 1/9/2001).

III. Mode of payment

Canteen subsidy shall be paid directly to the caterer who supplies coffee / tea / cool drinks or other eatables at the price lower than the price quoted by other caterers in the locality.

IV. Provision of facilities

1. Bank may provide space in the premises for preparation of tea and coffee in the Branch itself.
2. Eatables must, however be prepared outside the Branch premises and brought inside for distribution / sales to staff members.
3. Loan facility at concessional rate of interest shall also be made available for the caterer for purchase of utensils and other essentials, provided the caterer agrees to supply tea / coffee / cool drinks and other eatables at a price lower than the prices quoted by other caterers in the locality.
4. Price quoted by the caterer is to be approved by the concerned authority of the Branch.

V. General

1. While computing Canteen subsidy, the number of employees at the Branch as on the first day of every month as per the acquittance will be taken into account.
2. With regard to Extension Counters, the parent branch can claim subsidy excluding the employees posted to Extension Counters.

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Milestone Award (Cir 247/2011)

THE SCHEME

Canara Bank has introduced a scheme to honour employees of the Bank after completion of 25 years of meritorious service by presenting a 'MILESTONE AWARD'.

ELIGIBILITY

I. Service Aspects

The honour will be BESTOWED on an employee on completion of 25 years of meritorious service.

II. Leave Aspects

The leave record of the Officer should be non-assailable in the sense that he should have availed any leave strictly as per norms and should have been sanctioned leave by the concerned authorities.

DEFINITION OF MERITORIOUS SERVICE

MERITORIOUS SERVICE means service rendered without any blemish i.e. without any punishment other than 'censure' or 'warning' during the entire service of TWENTY FIVE YEARS.

THE AWARD

A. Nature of the Award

The award will be in the form of any one article, like wrist watch, silver, salver or any other article of the officer's choice.

B. Cost of the Award

The cost of the award should not exceed ` . 5000/- (Quantum enhanced from ` .2000/- to ` .5000/- w.e.f 01.04.2011 HO Cir 247/2011)

C. Presentation of the Award

1. The award will be presented in the monthly staff meeting.
2. The award shall be presented as per the following time schedule:

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For officers who become eligible for the award during	Award may be presented
1st October to 31st March	during the staff meeting of
	April - Every Year
1st April to 30th September	October - Every year

3. In case of Officers retiring before the months specified for bestowing the award, they may be awarded the MILESTONE AWARD in the staff meeting during the month in which they are retiring.

D. Meeting Expenses

A maximum amount of ` . 6/- Per employee present on that day may be incurred, as a part of the expenditure towards refreshment. The amount is inclusive of the permissible expenditure for the staff meeting.

GENERALASPECTS

1. Absorption of Expenditure

The amount of the article and the staff meeting expenses may be debited to General Charges-Staff Welfare Account and the bills will be lodged with the (third copy) of the GC slip at the branch itself.

2. Intimation by HRM Section

- (a) HRM Section will inform the branch of the grant of the Milestone award to the Officer of the branch concerned, one month in advance.
- (b) All the names of the eligible Officers to receive the award during the above mentioned 6 months block period will be informed by HRM Section.

3. Article Costing more than the Eligible Sum:

- (a) If an eligible Officer desires to have an article which costs more than the eligible sum given as milestone award, the officer may be presented the same, but subject to reimbursement of the differential cost in advance.
- (b) An endorsement to this effect should be made on the back of the bill which shall be preserved at the Branch.

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4. Cash Award

The award will be presented in the form of an article only and in no case, cash will be given to the Officer.

5. Counting of Service

The award is bestowed on an officer for twenty five years of meritorious service in the Bank, but the service rendered by the Officer in the erstwhile Bank may be given full weightage for the purpose of grant of award subject to

- i) All other terms and conditions and
- ii) That the Officer concerned has not received any such award whilst in the services of the erstwhile Bank.

6. Disciplinary Action Pending

In the case of eligible officers against whom disciplinary action is pending, giving the award shall be withheld.

7. Officer - on - contract /Trainee

Service of the Officers who had initially joined as officer-on-contract/officer trainee and who have been absorbed in regular service of the bank as Officer subsequently, for the purpose of granting the award their service may be computed from the initial date of appointment as officer-on-contract/officer trainee.

8. Date of Implementation

The scheme has come into force from February 1990.

Mementos to Retiring Employees on Superannuation (Cir 350/2011)

~~Bank has introduced a Scheme for presenting Mementos to retiring employees on~~

Superannuation in recognition of their services to the Bank. The details are furnished here below:

1. All employees who retire on superannuation on or after 31/10/2011 shall only be eligible under the Scheme.

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- 2 Any other mode of exit from the Bank other than retirement on attaining age of superannuation is not covered under the Scheme.
- 3 The HRM / HOSA / SAS as the case may be, after ensuring that an employee is eligible for memento under the scheme and that there is no pending/ contemplated Disciplinary Action against him/her, permit the employee by addressing a letter, to purchase a gift article of his/her choice clearly indicating that Bank will be reimbursing upto ` .10000/- against bill, on the day of his retirement. A copy of this letter shall be marked to Branch/ Office where the retiring employee is working. The Branch shall ensure that the letter so received from the HRM is served on the retiring employee against the acknowledgement.
- 4 On receipt of the said letter, the retiring employee shall purchase any gift article of his choice as Memento. He/she shall bring the memento to the Branch/Office along with the original bill for reimbursement on the day of superannuation. The Memento so procured shall be presented to him / her on the day of superannuation in recognition of his/ her services to the Bank.
- 5 Those who have already retired on superannuation on or after 31.10.2011 and before the date of issuance of this Circular, may be called to the branch / office where he/she was last working and the Memento may be presented as per this Scheme.
- 6 The Branch/ Office shall verify the original bill and keep a copy of the bill duly countersigned by the retiring employee and a Manager/Official of the Branch/ Office for having verified the original for their records. The Branch/ Office shall debit General Charges Miscellaneous and credit the eligible amount to the operative account of the retiring employee.
- 7 The Branch/ Office along with the records of "exit-interview" shall also send a confirmation having presented the memento to the retired employee and the information regarding details of reimbursement to the HRM/ HOSA/ SAS as the case may be.
- 8 The HRM/ HOSA/ SAS shall maintain the details of these cases and the amount of reimbursements made in the form of running register.
- 9 It shall be the responsibility of HRM/ HOSA/ SAS to ensure that all eligible retiring employees are presented with the memento under the Scheme.

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10. It is clarified that, the Officer Employees who were /are due for retirement on or after 31/10/2011, however, invoked with Regulation 20 (3) (iii) of Canara Bank (Officers ') Service Regulations, 1979 may also be given with the Memento not on the date of superannuation but on the disposal of departmental proceedings provided they are not imposed with the punishment of "Dismissal", " Removal" or "Compulsory Retirement".
11. Workmen Employees who are dismissed / discharged / removed / compulsorily retired on account of any disciplinary action are not covered under the Scheme.
12. Officer/Workmen Employees terminated from the services for any reason are not covered under the Scheme.

JOB ROTATION

- Job rotation is to be given to all employees including Officer / II line Managers where there is more than one Officer / II line Manager.
- Even under this environment, the employees should be given opportunities to handle different modules/types of transactions/types of customers,etc., keeping in mind the security aspects as well as individual development.
- As per our guidelines, Job Rotation is compulsory for administrative units.
- The Job Rotation should be normally effected once in every six months.
- Depending on the size of the branch and departments handled, the Branch in charge can have some flexibility regarding the period. But, the same should not be more than 12 months.

BRAINSTORMINGSESSIONS

- The periodicity regarding Brain Storming Sessions is quarterly.
- A corporate topic is debated at all levels by involving a cross section of employees and valuable feed back gathered will help HO to introduce new systems/ bringing changes in existing systems and procedures/schemes, etc. Report should be sent to controlling office.

ENTRY INTERVIEW AND EXIT INTERVIEW

- The Entry interview has to be conducted by Branch in charge.
- The purpose of Entry interview - The Branch-in-charge should volunteer information about the history of the Bank, its rich culture and heritage, its mission and goals to make the employee aware of the duties expected from him/her. He should also give general information about the Branch/Office, the people working there and also the place.
- Exit Interview is to be conducted by a person a rank higher than the retiring/resigning person.

DELPHI

- The Distance Education Programme of our Bank, which is complementary to the regular training has been playing a positive role in improving the knowledge and skill of the staff with the twin objectives of INDIVIDUAL EXCELLENCE&ORGANIZATIONAL SUCCESS.
- Developing Excellence through Learning Process for Higher Involvement.
- All staff members except - PTEs can apply for DELPHI
- The maximum duration permitted for completing one course under DELPHI - 2 Years.
- Types of courses are conducted :
- FOUNDATION COURSES - Cover preliminary and fundamentals of Banking.
- DEVELOPMENT COURSES - Cover the area beyond the purview of functional subjects.
- SPECIALISED COURSES - Possession of basic knowledge of the subject is desirable.
- Eligible members are issued with the` DELPHI Certificate' and awarded incentive by way of DD for purchase of books/CD worth`.2000/- . Member should complete any 4 courses for being eligible for the above incentive/s.
- The periodicity of DELPHI SPEAKS magazine - Quarterly.

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Pratibha Scheme (cir 189/07)

- Age limit of employee: 48 years & Minimum service required - 5 years.
- There are 7 areas of specialization. They are - Marketing - Retail Lending Products, Insurance, Mutual Fund, etc // Information Technology // Treasury Operation // Forex // Corporate Credit // Human Resources Development // Risk Management.
- To create a talent pool from among our Officers in Scale I, II and III, who are willing to take up challenging assignments. This will give them an opportunity to realize their aspirations of developing expertise in specialized field, besides enabling the Bank to have a contingent of experts to man its critical position in the future.

Group Personal Accident Insurance Policy for Employees

(Cir 286/2011)

Category	For death		For Temporary/Partial/ Total disability	
	Rest of India	Jammu & Kashmir	Rest of India	Jammu & Kashmir
Sub-staff/PTE	1,25,000/-	1,50,000/-	Not applicable	Not applicable
Clerks/Special Assistants	1,50,000/-	3,00,000/-	- do -	- do -
Officers in Scale I	2,50,000/-	4,50,000/-	50,000/-	
Officers in Scale II & III	3,00,000/-		1,00,000/-	1,00,000/-
Exes. In Scale-IV and V	4,00,000/-	7,50,000/-	2,00,000/-	2,00,000/-

Categorization of Branches (Cir.43/2009)

Category of Branch	BUSINESS PARAMETERS (AVERAGE AGGREGATE DEPOSITS & ADVANCES)	INCUMBENCY NORMS
Small Branches	Upto ` . 5.00 Crores	Scale I Officers (with a minimum of 4 years service as Officer)
Medium Branches	Above ` . 5.00 Crores upto ` . 25.00 Crores	Scale II Officers
Large Branches	Above ` . 25 Crores upto ` . 75 Crores with a minimum advances of ` . 10 crores & above	Scale III Officers
Very Large Branches	Above ` . 75 Crores upto ` . 250 Crores with a minimum advances of ` . 25 crores & above	Scale IV Officers
Exceptionally Large Branches	Above ` . 250 Crores upto ` . 1000 Crores with a minimum advances of ` . 100 crores & above	Scale V Officers
Premier Branch	Above ` . 1000 Crores with a minimum advances of ` . 750 crores & above	Scale VI Officers

Loans & Advances to Officers

Retail Lending Loans:

- Canara Budget upto an amount of ` .5000/- for purchase of books.
- Canara Site & Housing Loan subject to satisfying conditions as applicable to general customers.
- All employees loans are treated as Non Priority
- Permission to write of employees and ex employees loans - Only CMD can give.

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- The spouse of our employee is eligible for RL schemes of our bank with the coobligation or guarantee of our employee. It should be sanctioned by NHA.

Festival Advance:

- One month gross salary (of immediate previous month) for employees joined prior to 06-12-1990
 - One month's emoluments which may comprise of Basic Pay + Special Pay + DA etc. but excluding HRA & CCA - subject to a maximum of ` .30,000/- for Officers employees who joined after 06-12-1990.
 - Allowances which are not in permanent nature to be excluded.
- Repayment 10 months time. No interest.
- Request - 15 days before the observance of festival.
 - Net take home pay should not be less than ` .500/- after deducting the proposed FA instalment. For arriving the NTHP the rental income from the house property if any may also be added back.
 - Availment: Once in a calendar year.

Clean Overdraft/DPN Facility to Employees (Cir. 100/2003, 246/2004, 83/2005, 316/2009):

Eligibility: All confirmed employees who have completed 5 years of total service.

Purpose: To meet any genuine requirements but should not be used for speculative purposes.

NTH Salary: The NTH salary should not be less than 40% of the gross emoluments (excluding the deductions towards SPF and VPF contributions and LIC premia) at the time of sanction. Where DPN, DUAL and Jnana ganga loans are availed / outstanding, the installment amount on these loans are to be added back for determining 40% of the gross emoluments and immediately on availing OD limit, these loans are to be cleared in full with up-to-date interest before permitting any other transaction in the clean OD account.

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Quantum of OD limit: One & a half month's gross salary for every completed year of service with a maximum of 15 months' gross salary. OR the following amount whichever is lower:

Officers	500000
Workmen	350000
Sub-staff / PTEs	175000

Computation of eligible quantum in respect of Ex-Servicemen: (Cir.246/2004)

1. For every completed year of service in the bank one and half months' gross salary will be eligible quantum as hitherto.
2. For every 5 years of service in defence one and half months' gross salary will be the eligible quantum with a maximum of 3 months gross salary.
3. Total amount under (a) and (b) will be subject to maximum ceiling of 15 months gross salary, as at present depending on the category ceiling fixed as per the scheme.
4. Gross salary for the purpose will be the salary drawn by the EX-SERVICEMEN in the bank at the time of applying for clean OD.
5. For the purpose of computation, less than 5 years service in defence shall be ignored.
6. As a one time measure, the differential quantum of loan may be permitted to the existing clean OD account of ex-servicemen also. (HO Cir. 100/2003 & 246/2004)

Rate of interest : 9%

Sanctioning Authority: DM (CO) for all categories of employees. (Cir 236/2008)

Documentation: NF-481 + Authority letter to deduct any liability exceeding the limit on account of application of monthly interest from the salary payable to him / her. + Letter of authority to the Bank to appropriate the terminal benefits towards the OD liability with up-to-date interest if the employee ceases to be in the services of the Bank due to any reason.

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Repayment:

1. Liability should be always within the sanctioned limit.
2. Any liability beyond the sanctioned limit (not regularized) should be recovered from the salary payable for the immediate succeeding month.

Tenability / Renewal of limit: 2 years & renewal from time to time.

General Conditions:

1. In future, all new employees as and when become eligible, can avail only the DPN facility.
2. Should be maintained at the salary-paying branch only.
3. It will be mandatory for the employees to get their salary credited only to this clean OD account.
4. At the time of transfer of the employee, the overdraft account also should be transferred.
5. An existing employee shall have the option to continue to avail the existing loan facilities as hitherto and not to avail the overdraft facility permissible under this scheme. But, once an employee opts to avail the Clean DPN facility permissible under this scheme and the same is sanctioned to him / her, the existing liabilities under his / her DPN / DUAL / Jnanaganga loans, if any, are to be closed in full with up-to-date interest first from out of the proceeds of the OD facility.
6. The secured OD / VSL facility against the approved securities (viz., life insurance policies, NSCs, shares and debentures, etc.) would continue as per the prevailing guidelines. In these cases, branches to ensure prompt servicing of interest regularly by the employees concerned as is being done now. And, any irregular account in this regard should also be reported in the monthly statement.

Clean OD - Modification w.e.f. 01/02/2006

<p>Renewal and where NTH salary of 40% or above is maintained.</p>	<p>The existing Clean OD facility may continue with annual renewals, without any enhancement in the existing limit.</p> <p>Enhancement, if any upto the eligible limit, should be only by way of loan for the differential amount with repayments.</p>
<p>Renewal and where NTH salary 40% is At not maintained.</p> <p>In respect of employees</p>	<p>The outstanding liability should be converted as DPN loan repayable within a period of 120 months as under:</p> <p>At the time of conversion of Clean OD liability to DPN loan, monthly instalment of ` .2000/-, ` .1700/-, and ` .1100/- may be fixed for a loan of ` .2.5 lacs, ` .2 lacs and ` .1.25 lacs respectively irrespective of the quantum availed by individual employees.</p> <p>The instalment fixed as above should be reviewed once in 2 years and increased progressively, so that the entire liability is cleared within 10 years from the date of conversion or on attaining superannuation/cessation of service whichever is earlier.</p> <p>In all the above cases, it should be ensured that the liability is fully recovered within 10 years from the date of conversion or on attaining superannuation/cessation of service whichever is earlier.</p> <p>Henceforth, no Clean OD facility should be sanctioned afresh. However, the facility will be available by way of DPN loan</p>
<p>who have not repaid the Clean OD facility so far</p>	<p>repayable within 10 years. The repayment should be by way of EMIs. In case of employees having less than 10 years of balance service, EMIs as applicable to 10 years repayment period may be permitted with an undertaking by the employee to clear the balance outstanding out of terminal benefits.</p> <p>In respect of new loans (in lieu) of Clean OD facility), the eligibility criteria, quantum of loan, rate of interest, sanctioning authority, reporting system, NTH pay etc., shall continue, as it was hitherto applicable for Clean OD facility.</p>

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Conveyance Loan Scheme for Officers - 4 Wheeler (Cir. 166/1997, 135/1999, 71/2002, 258/2002, 159/2004):

- All Officers who are drawing basic pay of ` .19400/- & above per month.
- Physically Handicapped Officer employee drawing a basic pay of less than ` .19400/- per month, will be eligible for Car Loan for purchases of Special Motor Car marketed by M/s. Maruti Udyog Ltd, provided they have completed 5 years of continuous service in the bank.

Quantum:

Brand New	Used
<p>` .3,50,000/- or 80% of the cost of the vehicle whichever is less.</p>	<p>The maximum quantum of the loan amount for used cars shall be 80% of the value as per</p> <p>a. approved valuation by the approved qualified automobile engineer or</p> <p>b. actual purchase consideration / price or</p> <p>c. original invoice price - whichever is less, subject to a max. of ` .3,50,000/-.</p>

Repayment:

Brand New	Used
<p>The entire liability with interest is to be cleared in not more than 200 months and if he / she is not having 200 months remaining service, the repayment period should be restricted to the remaining period of service. whichever is less.</p>	<p><input checked="" type="checkbox"/> The entire liability with interest is to be cleared in 200 months or within the period for which the car is likely to be roadworthy as certified by the qualified automobile engineer, whichever is less.</p> <p><input checked="" type="checkbox"/> If he / she is not having 200 months remaining service, the repayment period is to be restricted to the remaining period of service or within the period for which the car is likely to be roadworthy as certified by the qualified automobile engineer,</p>

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- ☒ Instalment for a loan of ` .1000 is ` .8.00
- ☒ If the Officer is not having remaining period 200 months service but opts for 200 months repayment, the installments should be adjusted towards the principal for the first 130 months or the period of actual service left whichever is less. In such cases, he / she should clear the outstanding ostensible liability on or before the date of retirement from his / her own fund. An undertaking letter to this effect to be obtained. This is applicable for the used vehicle also provided the remaining period of roadworthiness of the vehicle is 200 months or more.
- ☒ The liability along with interest should be cleared out of retirement benefits.
- ☒ Continuation of the loan liability can be permitted by DGM on merit (Conditions: as applicable to customers).
- ☒ Though interest is charged on slab basis, there shall be only one loan account for the entire loan amount of the car loan.

ROI	For loans / liability upto ` .80,000/- 8.5% simple For loans / liability beyond ` .80,000/- 12% simple Additional Vehicle Loan as per HO Cir. 71/2002, 258/2002 - (Benchmark PLR + 0.75%) - 14.50% (Cir 30/2011)
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Other conditions:

1. The average NTH salary for the immediately proceeding six months should not be less than ` .2000/- p.m. after deducting installments commitments of the car loan proposed to be availed.
2. HL installments deducted from salary may be added back for arriving at the NTH salary. However where the house is let out to the bank or outsiders, the rental income should not be taken into consideration and only the housing loan installment may be added back to the NTH salary.
3. There shall be a minimum gap of 4 years period from the date of availment of earlier conveyance loan before considering a fresh application for a conveyance loan for purchase of another motor car.
4. The second loan or subsequent loan can be permitted only if the earlier loan together with interest is fully liquidated in the books of the bank.

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5. Where the Officer sells his vehicle purchased with the bank loan and applies for a fresh loan for purchase of another vehicle, apart from liquidating the earlier loan, surplus sale proceeds must be used for purchase of another vehicle with the new loan.
6. If the employee repays the conveyance loan granted to him in the normal course (normal repayment period of 200 months) and then applies for fresh loan for another vehicle it will not be necessary for the officer to utilise the sale proceeds of the earlier vehicle. This facility however shall not be available to those employee who liquidate the previous loan prematurely and apply for fresh loan after 4 years.
7. The amount of fresh loan will be restricted to ceiling prescribed for the loan (`.3,50,000) or estimated cost of the vehicle less margin whichever is lower subject to adjustment of sale proceeds of earlier vehicle wherever applicable.
8. The Officer should declare in the application form as to whether the loan application is for the first or the second occasion of availing car loan, along with full details of the first loan.

Sanctioning Authority: The DM of the Circle.

Additional Vehicle loan scheme for purchase of car (Cir. 71/2002, 258/2002)

Eligibility:

- All Officer employees who are eligible to avail loan under bank's existing car loan scheme at concessional rate of interest are eligible under the scheme.
- To be eligible to avail the AVL, an Officer should have a minimum NTH salary of 40% of his / her gross salary after providing for statutory deductions and all other deductions including the proposed AVL installment.

Purpose: To meet the differential amount between the cost of the car and admissible loan quantum under bank's regular car loan scheme.

Quantum of loan: New vehicle: Difference between 80% of the invoice and `.3.5 lacs. (H.O. Cir. 258/2002)

ROI: BPLR + 0.75% = 14.50% (Cir 30/2011)

Sanction: By DM of the Circle

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Car Repairs Loan

Purpose:

To meet the cost of repairs of the car, owned by the officer, purchased with or without the bank loan.

Eligibility:

1. Confirmed Officers.
2. Can be granted even where the car loan or two wheeler loan is outstanding.
3. Where two wheeler loan is outstanding, the car for which the repair loan is considered should have been purchased out of the Officer's own resources or by bank loan but, there should be no loan outstanding at the time of granting car repair loan.

Quantum :

₹.10,000/- or as per the quotation whichever is less. (Cir. 258/2002)

ROI:

At 8.5% (simple) (Cir 118/2009)

Repayment :

In not more than 84 monthly instalments.

Other conditions :

- Insurance claim if any received is to be credited to the bank loan account.
- If the vehicle is not under lien to the bank, the officer to produce the RC book, latest tax paid receipt, and insurance certificate for verification.
- The liability to be cleared as and when the officer ceases to be the owner of the vehicle or when he ceases to be in the services of the bank.

Subsequent loan for repairs:

- Can be granted once in every 5 years.
- However can be granted after 2 years subject to
 - The car to which the repairs were carried out with the earlier repair loan should have been disposed off.

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- The car for which the 2nd repair loan is sought should have been purchased out of Officer's own sources and not by availing loan from the bank.
- The earlier repair loan should have been cleared in full.
- After availing the repair loan under B, further repair loan can be availed only once in every five years on similar lines and by clearing the earlier loan in full.

Sanctioning Authority: By DM of the Circle. (Cir 236/2008)

Conveyance Loan Scheme for Officers - Two Wheelers(Cir.169/1997, 250/2002)

For Two Wheelers:

Power driven - viz Moped, Scooter, Motorcycle and three wheeler motor car (mini car) cir.

Purpose:

- Loans can be granted for purchase of brand new vehicle or used vehicle of not more than the 5 years old.
- In the case of the purchase of used vehicle, the age of vehicle will be reckoned from the date of original registration of the vehicle.
- The scheme does not envisage granting of loans for purchase of used vehicle from close relatives.

Quantum:

Brand New	used Vehicle
<p>₹.60,000/- or less.</p>	<p>The max. quantum of loan amount is 80% of the actual purchase value as appraised and certified by the qualified automobile engineer / original invoice value whichever is less. is subject to a max. of ₹.20,000/-.</p>

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ROI:

loan upto ₹.15,000/- (7.5% Simple)	loan beyond ₹.15,000/- (12% Simple)
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Repayment:

- Max. 84 monthly instalments.
- Principal should be cleared in 69 equal monthly installments. Outstanding interest should be cleared in the next 15 months.
- The installments are to be credited fully towards the principal first and after the principal is cleared in full, towards the accumulated interest.
- No interest to be charged on the interest debited.
- The liability of the Officer at any time will be the total of the principal outstanding and the interest accumulated.

Sanction: By branch-in-charge of the branch where the salary a/c is maintained.

Additional Vehicle loan for purchase of Two Wheeler(Cir. 70/2002, 258/2002)

Eligibility:

- All Officers who are eligible to avail loan under bank's existing vehicle loan scheme for purchase of two wheeler.
- To be eligible to avail the AVL, an Officer employee should have a minimum NTH salary of 40% of his / her gross salary after providing for statutory deductions and all other deductions including the proposed AVL installments.

Purpose:

- To meet the differential amount between the cost of vehicle and admissible loan quantum under bank's regular vehicle loan scheme.
- Quantum of Loan : New Vehicle : Difference between 90% of the invoice value and ₹.60,000/- (₹.14,000/- in case of moped) Cir.258/2002

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ROI: At 14.50% (BPLR + 0.75%) - Cir 30/2011

Sanction: By the branch-in-charge where the salary a/c is maintained.

Car loan scheme to Workmen & Officers @ Concessional ROI (Cir.175/2003, 159/2004)

Eligibility:

Officers :	Workmen employees :
All those officers who are confirmed in the service of the bank, who are at present not eligible for conveyance loan scheme to officers.	All those workmen employees who have put in minimum 10 years of service and having basic pay of ` .10700/- and above per month.

Purpose:

1. To purchase a motor car.
2. An officer employee on reaching basic pay of ` .19400/-, at the specific request of the officer concerned, he/she may be permitted to transfer the outstanding liability under this loan to conveyance loan to officers for purchase of four wheelers (at concessional rate). (Cir.159/2004).
3. A workman employee, on his / her promotion to officer cadre and on reaching a basic salary of ` .19400/- p.m. and above, at his/her specific request, may be permitted to transfer the car loan liability under the car loan scheme to conveyance loan scheme to officers. (Cir.159/2004).

Quantum:

New Vehicle	Used Vehicle
80% of the invoice value.	80% of the value of the vehicle (determined as per existing guidelines)
	Vehicle should not be more than 10 years old from the Date of original registration

ROI: 9.5% (Cir 30/2011)

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Repayment :

1. New Vehicle: In not more than 200 EMIs (inc. int.)
2. Used Vehicle: In not more than 200 EMIs (inc. int.) or within the life of the car as certified by the qualified automobile engineer.
3. In case where the employee does not have remaining service to avail max. repayment period of 200 months, the repayment shall be restricted to his / her remaining actual period of service or the remaining period of roadworthiness of the car, whichever is less.
4. Where the remaining service period of the employee is less than 200 months but opts for repayment period of 200 months, the EMI shall be fixed as if he / she is having 200 months service. However, the outstanding liability if any with upto date int. should be cleared by the employee from own sources or shall be recovered out of terminal benefits on his / her retirement/resignation, etc.
5. If the remaining period of roadworthiness is less than 200 months, the above option is not available. Repayment to commence from the month immediately following the date of disbursement of the loan.

Take home salary : Min. NTH pay shall be 40% of gross salary after deducting the statutory and all other deductions including the proposed motor car loan installment.

Sanctioning Authority : By DM of the Circle.

EMPLOYEES' HOUSING LOAN (EHL) SCHEME OF THE BANK (Cir.331/2010)

1. Revised provisions/ Terms:

Quantum- 60 times of latest drawn monthly gross salary

Subject to a maximum of Quantum of loan amount ` .20 lacs, ` .12 lacs & ` .8 lacs for Officers, Clerical staff & Sub-staff respectively.

Margin - 10% of the project cost **Rate**

of Interest - 8% p.a. simple

Repayment -To be repaid in 240 months. Principal in 168 equal monthly instalments and interest in 72 equal monthly instalments thereafter for all employees uniformly. The monthly net take home salary after taking into account

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the proposed EHL repayment instalments shall not be less than 25% of the monthly gross salary.

2. Loan amount for repairs/ maintenance/ renovation/ enlargement of existing dwelling unit in case the employee has not availed loan under EHL:

Loan Amount (` in lacs) 5.00, 3.00 & 2.00 for Officers, Clerical staff & Sub-staff respectively.

Repayment: To be repaid in 120 months; Principal in 84 equal monthly installments and interest in 36 equal monthly installments thereafter. Other terms and conditions as applicable to EHL.

3. Revised limit to part-time employees (PTEs), who are confirmed in the services of the Bank and fitted with time scale of wages under Housing Loan scheme applicable to the sub-staff of the Bank:

Category	Revised limit*	Repairs/
Enlargement/Renovation**		
1/3 of the wages	` 2,67,000/-	` 68,000/-
1/2 of the wages	` 4,00,000/-	` 1, 00,000/-
3/4 of the wages	` 6,00,000/-	` 1,50,000/-

* 60 times of the latest drawn monthly gross salary subject to a maximum of the limit specified

** Where EHL is not availed

Other terms and conditions as applicable to EHL for substaff

4. Takeover of outstanding institutional liability in respect of housing loans availed for acquiring/constructing a house/flat from institutions/ banks such as housing finance institutions/companies, housing boards, commercial banks including our Bank can be permitted provided the sanctioning authority at Circle level is satisfied that the reasons for not availing EHL from the Bank initially were genuine.

5. Where an employee has already availed EHL and/ or AHL earlier, the balance eligible amount may be availed as AHL (Additional Housing Loan) under existing guidelines. Such AHL can be permitted to clear the outside borrowings from

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institutional and personal sources taken for the purpose of completing the house construction or for meeting the differential cost for acquiring subject to condition that the employee must have made prior declaration in this regard and proper documentary proof (complying with any statutory requirements) is submitted. AHL can be permitted for enlargement, repairs, renovation, completing incomplete houses etc. Further, it can be extended to meet the differential project cost of acquiring alternate house property while substituting the existing mortgaged property where the housing loan is permitted to be continued. AHL can also be permitted for acquiring alternate house/flat with larger accommodation where the housing loan earlier permitted is closed by disposing of the property acquired/ mortgaged.

6. The Rate of interest is fixed at 8% p.a. (simple) in place of existing slab structure. The revised ROI can be extended to existing EHL/AHL accounts at the option of borrower-employees. In such cases a request letter for availing revised ROI to be submitted to the branch where the Housing Loan is availed (advancing branch). The branch-incharge may permit to effect such modifications and confirm the same to the Circle Office. Format of the letter is enclosed.

7. Ceiling for Project Cost in case of officer-employees: The existing ceiling of project cost in case of housing loans proposal from officer employees is discontinued. Housing loan proposals from officer employees can be considered without reference to any maximum ceiling of project cost as in case of other employees. However, it should be ensured that other guidelines such as net take home salary, margin and applicable guidelines shall be adhered to.

Request Letter for availing revised ROI applicable for EHL/AHL

To

The Branch Manager (Advancing branch)

Canara Bank

☒☒

☒.

SUB: My Housing Loan account (no ☒☒☒.) with your branch

I/We have availed Employees' HL / Additional Housing Loan from your branch as follows:

Nature of Loan -

Loan Account No -

Amount of Loan - Rate of

Interest -

Bank has revised the interest structure for EHL/AHL. I/We request the Bank to permit switch over of the existing interest rate on my /our EHL/AHL to the ROI of 8% p.a., simple as specified in the H.O Circular 331/2010 dated 20.09.2010 which will be applied uniformly to the said loan.

I /We further agree that the interest rate as stated above will be applicable in respect of my loan account/s from the date of receipt of this letter at the advancing branch. I hereby authorise you to revise the repayment schedule as per Bank's norms, if warranted. This letter may be treated as part and parcel of the loan papers executed by me /us and I/we am/ are bound by all other terms and conditions stated in loan documents and Sanction letters.

Borrower/s / Co obligant Guarantor/s

Supplemental Housing Loan (Officers & Workmen)
(Cir. 243/95, 281/97, 116/01, 24/02, 135/03, 185/2004)

Purpose :	Margin	Repayment period
To meet the additional cost of construction or acquisition of house / flat over and above the quantum of EHL	25%	20 years or remaining length of service whichever is earlier
To repay the loan liability availed by the employee Nil to meet the differential original project cost only (not for enlargement purpose) from any other financial institution such as CFH, HDFC, LIC, Co-op. Housing Society, Apex Banks, Private sector Banks, Co-op. banks only.		20 years or remaining length of service whichever is earlier
Where the construction is already commenced / yet 25% to commence and project is yet to be completed, by accepting revised project cost due to escalation in cost / increase in built up area etc.		20 years or remaining length of service whichever is earlier
To enlarge the existing accommodation (availed 25% under EHL or not). For enlargement even if there exists pari pasu charge with CHFL / HDFC permitted initially while tying up project cost with such institutions.		10 years or remaining length of service whichever is earlier
To effect repairs / providing amenities of permanent Nil nature.		10 years or remaining length of service whichever is earlier
For substitution of property as a one time measure.	25%	

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SHL may be permitted more than once as **Additional Supplemental Housing Loan** (ASHL) with a stipulation that the total availment of SHL should not exceed the maximum quantum fixed for the respective category of employee as given above.

Wherever the employee is not having the required number of years of service (20 / 10 years) the benefit of ostensible repayment period may be permitted with a stipulation to the effect that the outstanding liability shall be cleared immediately on cessation from the service of the bank

Quantum

Sub-ordinate Staff including PTE	`.0.90 lacs
Clerical Staff	`.1.50 lacs
Officers Scale I	`.2.25 lacs
Officers Scale II & III	`.3.75 lacs
Officers Scale IV & above	`.5.00 lacs

Agricultural Loans To Bank Employees

- Loans were sanctioned to only such employees owning inherited lands, with the exception of EX-servicemen .
- The above condition has been causing a lot of inconvenience to those employees who have been allotted lands by the Government under the Special Scheme of the Government for cultivation (Example: SC/ STs are allotted lands by Government under Land Reforms ACT etc) wherein the lands were allotted by the Govt. to the employee prior to him / her joining the Bank.

The modified scheme of the Bank is as follows:

- Agricultural Loans (except for allied activities and construction of farmhouse) can be permitted to the employees of the Bank who owns lands by virtue of allotment / granted by the Government. The same terms and conditions as applicable to the Scheme of Agricultural Loans to Bank employees shall apply.

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- ☒ The entire details of the scheme is available in the Annexure to the Circular 12 / 2001.
- ☒ Employees should be confirmed in the services of the Bank to be eligible for the Loan
- ☒ The landed property which the employee owns should be either inherited or should have been granted / assigned / allotted by the Government , prior to the employee joining the Bank .
- ☒ The Land should not have been acquired.
- ☒ The land should be cultivated by the members of family of the employees or by hired laborers, in such a way that the duties of the employee at the Bank are not affected on account of the Agricultural activity undertaken by him / her.
- ☒ The purposes for which the loan facility could be extended are (a) Development purpose (b) Cultivation of Crops (c) Purchase of Tractors or power tillers (d) Bullock & Cart Loans. Loans given under (C) and (D) are for the sake of Ploughing of Lands and transport of produce.
- ☒ Loans are not to be given for Allied Activities like dairy ,poultry, Farm House etc.
- ☒ Divisional Manager in Circle Offices are now permitted to sanction agricultural loans to employees of the Bank upto their delegated powers. Proposals beyond the delegated powers of the DMs shall be placed to the respective sanctioning authority.
- ☒ Rate of Interest , Security Norms , Repayment and other terms & Conditions will be the same as applicable to others / as mentioned under individual schemes.

IX Bipartite Settlement (Cir.190/2010)

1. Scales of Pay

(a) With effect from 1st November, 2007 the scales of pay shall be as under:-

Clerical Staff							
6200	400 /3	7400	500 /3	8900	600 /4	11300	700 /7
16200	1300 /1	17500	800 /1	18300	(20 years)		
Subordinate Staff							
5500	200 /4	6300	250 /5	7550	300/4	8750	350/3
9800	400 /3	11000	(20 years)				

(b) With effect from 1st May 2010, the scales of pay shall be as under:-

Clerical Staff							
7200	400 /3	8400	500 /3	9900	600 /4	12300	700 /7
17200	1300/1	18500	800 /1	19300	(20 years)		
Subordinate Staff							
5850	200 /4	6650	250 /5	7900	300 /4	9100	350 /3
10150	400 /3	11350	(20 years)				

Note:

- (a) Fitment in the new scales of pay shall be on a stage-to-stage basis.
- (b) There shall be no change in the dates of annual increments because of the fitment.

2 STAGNATION INCREMENTS:

The Clerical and Subordinate staff (including permanent part-time employees on scale wages) shall be eligible for seven stagnation increments w.e.f. 1st November 2007 at the rate and frequency as stated herein under:

The clerical and subordinate staff including permanent part-time employees on scale wages on reaching the maximum in their respective scales of pay, shall draw seven stagnation increments at the rate of ` .800/- and ` .400 /- (pro rata in respect of part-time employees) each due under this settlement, and at frequencies of 3 years and 2 years respectively, from the dates of reaching the maximum of their scales as aforesaid, except that the seventh stagnation increment in clerical cadre will be released after two years of receiving the sixth stagnation increment.

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Provided that a clerical / subordinate staff (including permanent part-time employees on scale wages) already in receipt of six stagnation increments shall be eligible for the seventh stagnation increment on 1st November 2007 or two years after receiving the sixth stagnation increment, whichever is later.

3. DEFINITION OF 'PAY':

'Pay' for the purpose of D.A., HRA and superannuation benefits shall mean Basic Pay, Stagnation increments, Special Pay, Graduation Pay, Professional Qualification Pay and Officiating Pay if any.

Note: The increment component of Fixed Personal Pay as given in column 2 of Annexure - IV shall rank for superannuation benefits.

4. DEARNESS ALLOWANCE

With effect from 1st November 2007, the dearness allowance shall be payable as per the following rates:- **Clerical and Subordinate Staff** - 0.15% of 'Pay'.

Note: Dearness Allowance in the above manner shall be paid for every rise or fall of 4 points over 2836 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100.

- (a) It is clarified that there shall be no ceiling on Dearness Allowance.
- (b) Dearness Allowance shall be calculated and paid on Basic Pay, Special Pay, Graduation Pay, Professional Qualification Pay and Officiating Pay, if any, payable under this settlement in respect of both clerical and subordinate staff.
- (c) All other existing provisions relating to Dearness Allowance Scheme shall remain unchanged.

5 CITY COMPENSATORY ALLOWANCE:

No City Compensatory Allowance shall be payable w.e.f. 1st November 2007.

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6. HOUSE RENT ALLOWANCE:

With effect from 1st November, 2007 the House Rent Allowance payable shall be as under:

	Area	Rate as % of Pay
(i)	Places with population of more than 45 lakhs	10.00
(ii)	Places with population of 12 lakhs and above 9.00 including State of Goa	
(iii)	Places with population of 5 lakhs and above, State Capitals and Capitals of Union Territories and other than places mentioned in (i) and (ii) above	7.50
(iv)	Places with population below 5 lakhs not covered in (i), (ii) and (iii) above.	7.00

Note:

(1) Where quarters are provided, HRA shall not be payable and the rent to be recovered shall be 0.5% of the first stage of the Scales of Pay.

(2) All other existing provisions relating to House Rent Allowance shall remain unchanged.

7. TRANSPORT ALLOWANCE:

Transport Allowance shall be paid as under with effect from 1st November, 2007.

Clerical and Subordinate Staff

Upto 15th stage of the scale of Pay - ` .225/- per month.

16th stage of the scale of Pay and above - ` .275/- per month

Note:

(i) All permanent part time employees including those on probation and drawing scale wages shall be paid transport allowance on pro rata basis as under:

Upto 15 years of service - Pro rata @ ` .225/- per month

Above 15 years of service - Pro rata @ ` .275/- per month.

(ii) This provision by itself will not preclude the payment of any existing allowance of this nature paid as a result of Government guidelines/bank level settlements.

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8 SPECIALPAY:

(i) With effect from 1st May, 2010, posts attracting Special Pay in Clerical cadre shall stand modified and members of clerical staff performing the said duties shall be treated as those assigned with duties of Single Window Operator 'B' .

With effect from 1st May, 2010, posts attracting Special Pay in Subordinate cadre shall stand modified and members of Subordinate Staff performing the said duties shall be assigned with the duties of Cash Peon/ Liftman, Cyclostyle Machine operator / Relieving Liftman according to their suitability.

(iii) With effect from 1st May, 2010, posts attracting Special Pay and Special Pay thereon shall be as provided in **Annexure - I**.

(iv) With effect from 1st May, 2010, Clerical staff who are drawing Special Pay as on 30th April, 2010 shall continue to discharge the Special Pay duties as hitherto and as provided in Schedule III of Bipartite Settlement dated 2nd June, 2005. In addition, upon their re-designation as Single Window Operator 'B' w.e.f. 1st May 2010 as provided in Clause (ii) above, they shall also be liable to discharge the duties of Single Window Operator 'B' .

With effect from 1st May 2010, Subordinate staff who are drawing Special Pay as on 30th April 2010 shall continue to discharge the Special Pay duties as hitherto and as provided in Schedule III of Bipartite Settlement dated 2nd June 2005. In addition, w.e.f. 1st May 2010, they shall also be liable to discharge the duties of Cash Peon/ Liftman/ Relieving Liftman/ Cyclostyle Machine Operator according to their suitability.

(v) (a) With effect from 1st May 2010, all existing clerical staff who are not drawing any Special Pay as on 30th April 2010 shall be paid a Special Pay of ` 1000/- per month which shall be merged in their Basic Pay with effect from that date. They shall be designated as Single Window Operator 'A' and shall be liable to discharge the duties as provided in **Annexure I**.

(b) With effect from 1st May 2010, all existing Subordinate staff who are not drawing any Special Pay as on 30th April, 2010, shall be paid a Special pay of ` 350/- per month and they shall be liable to discharge the duties as provided in **Annexure - I**

(vi) With effect from 1st May 2010, all Clerical and Subordinate Staff joining the Bank on and from 1st May 2010 shall be liable to discharge the duties as provided

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in **Annexure - I**. Duties which require special skill such as Stenographer, Telephone Operator, Liftman, etc. shall be assigned only to those who possess the required skills.

(vii) With effect from 1st May 2010, clerical staff recruited in the Bank on and from 1st May 2010 may be required to perform, in addition to the duties provided herein under **Annexure - I**, specialized duties like Stenographer, Telephone Operator, etc. if their terms of recruitment so provides.

(viii) With effect from 1st May 2010, for all the existing Clerical staff as on 30th April 2010 and continuing in service on 1st May 2010, out of the Special Pay payable to them, an amount of ` . 1000/- shall be merged into Basic Pay and balance amount shall be payable as Special Pay. Basic Pay shall stand increased accordingly on and from 1st May 2010. Special Pay payable thereafter is provided in **Annexure - I**.

(ix) With effect from 1st May 2010, for all the existing Subordinate Staff as on 30th April 2010 and continuing in service on 1st May 2010, out of the Special Pay payable to them, an amount of ` . 350/- shall be merged into Basic Pay and balance amount shall be payable as Special Pay. Basic Pay shall stand increased accordingly on and from 1st May 2010. Special Pay payable thereafter shall be as provided in **Annexure - I**.

(x) With effect from 1st May 2010, the duties and responsibilities of Clerical and Subordinate Staff shall be as set out in **Annexure - III**.

(xi) In all other aspects, the general rules and provisions contained in Chapter V of the Bipartite Settlement dated 19th October 1966 relating to special pay carrying posts, as modified from time-to-time, shall continue to apply.

(xii) With effect from 1st November 2007, Graduation Pay and Professional Qualification Pay payable to the clerical staff in banks shall be as mentioned in **Annexure - II**

(xiii) The special pay, graduation pay and professional qualification pay as mentioned in **Annexure - II** shall rank for superannuation benefits.

(xiv) A member of the non-subordinate cadre acquiring a Graduate/National Diploma in Commerce or a JAIIB/CAIIB (either or both parts) qualification/s at a time when he/she does not have the requisite number of increments in the scale to be earned as advance increments shall in the first instance be released

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increments for such qualification/s acquired to the extent available in the scale and in lieu of the remaining increment(s) not available for being so released as advance increments be granted / released the first installment of Graduation Pay or PQP, as the case may be. Release of subsequent instalments of Graduation Pay or PQP shall be with reference to the date of release of Graduation Pay or PQP under this clause.

Provided that in the case of an employee acquiring such qualifications after reaching the maximum of the scale of pay, he shall be granted from the date of acquiring such qualification the first installment of Graduation Pay or PQP, as the case may be and the release of subsequent installments of Graduation Pay or PQP shall be with reference to the date of release of Graduation Pay or PQP under this clause.

Provided further that in a case where the employee as on 27th April 2010, has already acquired any of the said qualifications and has not earned any increment or Graduation Pay / Professional Qualification Pay on account of acquiring such qualification, he may be, with effect from 1st November 2007 or the date of acquiring any of the said qualifications, whichever is later, released increment/s or Graduation Pay / PQP as provided herein above.

(xv) Graduation Pay/ Additional increment for Direct Post Graduation:

Non-subordinate employees who acquire graduation qualification from Universities/Open Universities which are recognized by University Grants Commission will be eligible for being granted two additional increments for graduation/ graduation pay as the case may be, those who acquire post graduate qualification without being a graduate will be granted two additional increments for graduation/ graduation pay as the case may be subject to the following conditions:

- (i) Employees who are registered under the Post Graduation courses of Open University have either passed the foundation/entrance course or attended the Bachelor's preparatory Programme; and
- (ii) They pursue the same course and take the same examination as the formal stream students.

These provisions shall have effect from the date of this settlement.

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9. HILL AND FUEL ALLOWANCE:

Hill and Fuel Allowance shall be payable at the following rates with effect from 1st November 2007:

a. At places situated at a height of 8% of pay (Max. ` .1295/-p.m.) 3000 metres and above	
b. At places situated at a height of 4% of pay (Max. ` .510/-p.m.) and over 1500 metres but below 3000 metres	
c. At places situated at a height of 3% of pay (Max. ` .410/-p.m.) over 1000 metres but less than 1500 metres and Mercara Town	

Note: All other existing provisions shall remain unchanged.

10. FIXED PERSONAL PAY :

The Fixed Personal Pay shall be revised with effect from 1st November 2007 as per Annexure-IV.

11. PAYMENT OF OVERTIME ALLOWANCE:

The overtime allowance paid to the employees for the overtime work performed upto the date of 9th Bipartite settlement dated 27.04.2010 shall not be recalculated on account of this Settlement.

12. PROVIDENT FUND:

(a) While the employees who are presently covered under the Pension Scheme and those who will join the Pension Scheme in terms of option being made available under Settlement dated 27th April, 2010 shall continue to contribute 10% of the Pay towards Provident Fund, there shall be no matching contribution.

(b) Employees who are presently covered under Contributory Provident Fund Scheme who do not opt for Pension Scheme being made available under the Settlement dated 27th April, 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.

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(c) There shall be no Provident Fund to employees joining the services of bank on or after 1st April 2010. They shall be covered by a Defined Contributory Pension Scheme, where the employee will contribute 10% of Pay plus Dearness Allowance and the bank will make a matching contribution. The Scheme shall be governed by the provisions of the Contributory Pension Scheme as introduced for employees of Central Government with effect from 1st January 2004 and modified from time to time.

13. PENSION:

1. The terms of the Canara Bank Employees' Pension Regulations, 1995 dated 29th September 1995 shall not apply to the employees who join the services of Bank on or after 1st April 2010; and they shall be covered by a Defined Contributory Pension Scheme, which shall be governed by the provision of the Contributory Pension Scheme introduced for employees of the Central Government w.e.f. 1st January 2004, and as modified from time to time. Necessary amendments to the relevant provisions of the Canara Bank Employees' Pension Regulations, 1995 dated 29th September 1995 shall be carried out following the procedure in this regard.

(i) With effect from 1st May 2005, the pension of employees who retired or died while in service during the period 1st April 1998 to 31st October 2002 will be re-fixed based on the definition of 'Pay' as defined in Clause 6(ii) of the Bipartite Settlement dated 27th March 2000. No arrears of pension and commuted value of pension will be payable on account of such re-fixing of pension.

(ii) With effect from 1st May 2005, the pension of employees who retired or died while in service during the period 1st November 2002 to 30th April 2005 will be re-fixed based on the definition of 'Pay' as defined in Clause 6 of the Bipartite Settlement dated 2nd June 2005. No arrears of pension or commuted value of pension will be payable on account of such re-fixation of pension.

3 (i) On and from 1.5.2005, in the case of employees who retired during the period 1.4.1998 to 31.10.2002, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 1684 points in the quarterly average of the All India Average Consumer Price Index for

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Industrial Workers in the series 1960=100. Such increase or decrease in dearness relief for every said four points shall be calculated in the manner given below:

Scale of Basic Pension per The month	rate of Dearness Relief payable as a percentage of Basic Pension
(i) Upto ` .3550	0.24 percent
(ii) `.3551 to `.5650	0.24 per cent of pension exceeding `.3550 plus 0.20 per cent of the basic pension in excess of `.3550
(iii) `.5651 to `.6010	0.24 per cent of `.3550 plus 0.20 per cent of the difference between `.5650 and `.3550 plus 0.12 per cent of basic pension in excess of `.5650
(iv) Above `.6010	0.24 per cent of `.3550 plus 0.20 per cent of the difference between `.5650 and `.3550 plus 0.12 per cent difference between `.6010 and `.5650 plus 0.06 per cent of basic pension in excess of `.6010

(ii) In respect of retirees for the period 1.11.2002 to 30.4.2005 for whom pension has been revised w.e.f. 1.5.2005 based on definition of pay in terms of Clause 6 of the Bipartite Settlement dated 2nd June 2005, dearness relief shall be payable w.e.f. 1.5.2005 for every rise or be recoverable for every fall as the case may be of every four points over 2288 points in the quarterly average of All India Average Consumer Price Index for Industrial Workers in the series 1960=100 @ 0.18% of the basic pension.

(iii) In respect of employees who retire on or after 1.5.2005, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every four points over 2288 points in the quarterly average of the All India Average Consumer Price Index for Industrial Workers in the series 1960=100, at the rate of 0.18 per cent of basic pension.

(iv) In respect of employees who retired or died while in service on or after 1.05.2005 Dearness Relief shall be payable at 0.18% of the basic pension or family pension or invalid pension or compassionate allowance as the case may be. Dearness Relief in the above manner shall be paid for every rise or fall of

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4 points over 2288 points in the quarterly average of the All India Average Consumer Price Index for industrial workers in the series 1960 = 100.

Note:

The Dearness Relief as above shall be payable for the half year commencing from the 1st day of February and ending with 31st day of July on the quarterly average of index figures published for the months October, November and December of the previous year and for the half year commencing from 1st day of August and ending with the 31st day of January on the quarterly average of the index figures published for the months of April, May and June of the same year.

14. MEDICAL AID:

With effect from 1st November 2007, the reimbursement of medical expenses under medical aid scheme shall be restricted to an amount of `2,000/- per annum. For the year 2007, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months i.e. November and December 2007.

15. DEFINITION OF 'FAMILY':

- a. For the purpose of medical facilities and for the purpose of leave fare concession, the expression 'family' of an employee shall mean the employee's spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically challenged brother / sister with 40% or more disability, as also parents ordinarily residing with and wholly dependent on the employee.
- b. The term wholly dependent child/parent, physically challenged brother/sister shall mean such member of the family having a monthly income not exceeding `3500/- p.m.
If the income of one of the parents exceeds `3,500/- p.m. or the aggregate income of both the parents exceeds `3,500/- p.m., both the parents shall not be considered as wholly dependent on the employee.
- c. A married female employee may include her natural parents or parents-in-law under the definition of family - but not both - provided that the

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parents/parents-in-law are ordinarily residing with and wholly dependent on her.

18. PART-TIME EMPLOYEES:

With effect from 1st November 2007, Part-Time employees who are members of the subordinate staff on consolidated wages and whose normal working hours per week are 'upto 3 hours' and 'more than 3 hours' but 'less than 6 hours' shall be paid one third scale wages w.e.f. 1st May 2010. From 1st November 2007 to 30th April 2010, they shall be paid consolidated wages as under:

a. Upto 3 hours	at banks discretion with a minimum of ` .1030/- p.m.
b. More than 3 hours but less than 6 hours	at bank's discretion with minimum of ` .1440/- p.m.

The employees recruited on or after 1st May 2010 in part-time scale wages shall be at minimum of one third scale wages.

19. COMPENSATION ON TRANSFER:

With effect from 1st May 2010, compensation on transfer, shall be as under:-

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

By Train:

	Non Sub-staff	Sub-staff
a. For married persons	3000 kg.	2000 kg.
b. For unmarried persons	2000 kg.	1150 kg.

By Road:

If the places are not connected by rail/ out agency, actual expenses will be reimbursed for transporting the personal effects by road upto the stipulated weights by an IBA approved Transport Operator.

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20. COMPENSATION FOR LOSSES DUE TO BREAKAGE OR DAMAGE TO GOODS ON TRANSFER:

With effect from 1st May 2010, compensation on transfer, shall be as under:-

- a. Where an employee produces receipts or a statement of loss in respect of breakages subject to a maximum of:

Clerical Staff : `1,120/-

Subordinate Staff : `.745/-

- b. Where no receipts/statement of loss are produced, a lumpsum payment of:

Clerical Staff : `.745/-

Subordinate Staff : `.560/-

21. HALTING ALLOWANCE:

With effect from 1st May 2010, halting allowance shall be payable at the following rates for the days spent on duty outside the headquarters:

	(A)	(B)	(C) Places
		with Places population of 12 lakhs and above and State of Goa	with Other Places population of 5 lakhs and above, State Capitals/ Capitals of Union Territories not covered in (A)
Clerical Staff	`500/- per diem	`375/- per diem	`300/- per diem
Subordinate Staff	`375/- per diem	`250/- per diem	`185/- per diem

22. WASHING ALLOWANCE:

With effect from 1st May 2010, washing allowance shall be payable at `100/- p.m., where the washing of livery is not arranged by the bank.

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23. CYCLEALLOWANCE:

With effect from 1st November 2007, cycle allowance is payable to the members of the subordinate staff who are required to use a cycle on regular assignment for outdoor duties at ` .75/- p.m. at all centers.

Cycle allowance would not be paid to a workmen member of the subordinate staff entitled to the allowance for the period of leave where such leave exceeds 30 days.

24. SPLIT DUTY ALLOWANCE

With effect from 1st November 2007, Split Duty Allowance shall be payable at all centers at ` .125/- p.m.

25. PROJECT AREA COMPENSATORY ALLOWANCE:

With effect from 1st November 2007, workmen in project areas shall be paid a project area compensatory allowance as under :

- (i) Project Area Group 'A'
Clerical Staff - ` .205/-p.m. Sub-
Staff - ` .180/- p.m.
- (ii) Project Area Group 'B '
Clerical Staff - ` .180/- p.m.
Sub-Staff - ` .150/- p.m.

26. SPECIAL AREA ALLOWANCE:

With effect from 1st November 2007, Special Area Allowance shall be payable at places specified in column 2 Annexure - V of this Circular as per the quantum indicated in column 3 thereof against each such place, subject to the condition that if at any of the places mentioned in column 2 of Annexure - V hereto, Hill and Fuel Allowance is payable in terms of 9th Bipartite Settlement, then at such places only higher of the two allowances shall be payable.

27. MATERNITY LEAVE :

- (a) Maternity leave, which shall be on substantive pay, shall be granted to a female employee for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.

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- (b) Within the overall period of 12 months, leave may also be granted in case of miscarriage/abortion/MTP.
- (c) Within the overall period of 12 months, leave may also be granted in case of hysterectomy upto a maximum of 45 days.
- (d) Leave may also be granted once during service to a childless female employee for legally adopting a child who is below one year of age for a maximum period of two months or till the child reaches the age of one year, whichever is earlier subject to the following terms and conditions:
 - (i) Leave will be granted for adoption of only one child.
 - (ii) The adoption of a child should be through a proper legal process and the employee should produce the adoption-deed to the Bank for sanctioning such leave.
 - (iii) The temporary and part-time employees are not eligible for grant of leave for adoption of a child.

28. REIMBURSEMENT OF EXPENSES ON ROAD TRAVEL:

With effect from 1st May 2010, where an employee has to travel on duty / LFC between two places he shall be reimbursed actual road mileage cost or at ` .3/- per k.m., whichever is less.

29. ANOTHER OPTION FOR PENSION:

Workmen employees in the service of the bank as on 27th April 2010 and who exercise their option to join the Pension Scheme in terms of the Settlement dated 27th April 2010 will contribute from their arrears on account of wage revision in terms of 9th Bipartite Settlement an amount of `.878 crores towards their share in the amount of `.1800 crores offered by UFBU towards 30% of the estimated funding gap of `.6000 crores. The said amount is worked out @2.8 times of the revised pay payable for the month of November 2007.

In respect of employees who are in service as on 27th April, 2010 and presently covered by the Contributory Provident Fund, while making payment of arrears, the following procedure will be followed for smooth implementation of the Pension Settlement:-

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1. An amount equal to 2.8 times of the 'Pay' for the month of November 2007 will be withheld and kept in a suspense account for crediting to the Pension Fund in case the employee opts to join the pension Scheme complying with the terms of the Settlement dated 27th April, 2010.
2. If any employee given in writing an irrevocable letter stating that he does not intend to join the Pension Scheme, in terms of the Settlement, 2.8 times of the November 2007 pay as above will not be withheld.
3. Once the offer is made to join the Pension Scheme, on expiry of option, the amount withheld in respect of those who exercised the option to join the Pension Scheme will be transferred to the Pension Fund. The arrears withheld in respect of those who did not opt for pension within the stipulated time, will be refunded to them.
4. No portion of arrears will be with held in respect of non-optee employees who retired from 1st November 2007 to 27th April 2010. They will be joining the Pension Scheme by making contribution towards funding gap as retired employees in terms of the Settlement.

CanaraBankRSTOGurgaon**ANNEXURE-I****SPECIALPAY**

For Clerical Staff (w.e.f. 1.5.2010)

Post	Special Pay
1.Single Window Operator B	500
2.Head Cashier - II	780
3.Special Assistant	1180

For Subordinate Staff

Post	Special Pay
1.Cash Peon	0
2.Watchman	0
3.Liftman	0
4.Armed Guard	240 240
5.Bill Collector	340
6.Daftary	450
7.Head Peon	1250
8.Electrician	1250
9.AC Plant Operator	1450
10.Driver	

Duties of Clerical Staff w.e.f. 1st May, 2010 :-

All members of the clerical staff who do not get any special pay as on 30th April 2010 on regular basis shall be designated as Single Window Operator 'A'. The following duties shall inter alia form part of their normal duties:

- i. Acknowledgements of inward mail received.
- ii. Receipt of cheques, drafts, dividend warrants, pay orders and other like instruments other than bills and giving acknowledgements in the counterfoil.
- iii. Delivery of cheque books subject to authorisation by competent authority. Issue
- iv. of cash receipts.
- v. Issue of E.S.I. stamps wherever applicable or may become applicable.
- vi.

Recounting of currency notes by cash department staff.

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- vii. Ensuring the proper contents in covers and envelopes including registered ones before dispatch.
- viii. All clerks shall also perform all duties and functions of their cadre, either online or
- ix. manually, which does not involve any passing or supervisory function of an officer of the bank. He will, wherever and whenever required, function as a single window operator where he will also receive and pay cash.
- x. In addition, his duties will include -
 - a. Passing and cash payment of all cheques/withdrawal forms/bankers' cheques/gift cheques, etc. upto and including ` .10,000/-
 - b. Passing independently clearing and transfer cheques, vouchers, etc. (whether credits or debits) upto and including ` .15,000/-
 - c. Receipts of cash and issuance of pre-signed drafts / gift cheques / travellers' cheques /pay orders / bank orders, etc. upto and including ` .15,000/-

Duties of Subordinate Staff w.e.f. 1st May, 2010 :-

All the normal and routine duties of the subordinate staff cadre and for performance of which no special pay shall be payable. In addition they shall also be required to perform the following duties.

- 1) To take money orders, to buy stamps etc., which involves carrying of cash not exceeding ` .5,000/- and to carry insured letters., etc. to post office
- 2) To stitch currency note bundles;
- 3) To stitch and seal parcels and packets containing currency notes;
- 4) To transit cash from the bank to an office outside or vice versa, if unaccompanied by a watchman / Armed Guard.

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ANNEXURE - II

GRADUATION PAY/ PROFESSIONAL QUALIFICATION PAY

For those workmen who hereafter reach or have already reached 20th stage of the scale and have got increments in consideration of educational qualification(s),

Graduation

Pay/ Professional Qualification Pay shall be payable as under:

1. Those who are graduates and/or NDC -

`.250/- p.m. after they complete 1 year

`.490/- p.m. after they complete 2 years

2. Those who have passed JAIIB or Part I of CAIB/CAIIBRs.

`.250/- p.m. after they complete 1 year.

3. Those who have passed JAIIB and CAIB or Both Parts of CAIB/CAIIB -

`.250/- p.m. after they complete 1 year

`.490/- p.m. after they complete 2 years

`.740/- p.m. after they complete 3 years.

4. Those who are graduates/NDC and have passed JAIIB or Part I of CAIB/CAIIB -

`.250/- p.m. after they complete 1 year

`.490/- p.m. after they complete 2 years ` .740/- p.m. after they complete 3 years 5.

Those who are graduates/NDC and have passed JAIIB or Both Parts of CAIB/CAIIB-

`.250/- p.m. after they complete 1 year

`.490/- p.m. after they complete 2 years ` .740/-

p.m. after they complete 3 years

`.990/- p.m. after they complete 4 years

`.1230/- p.m. after they complete 5 years.

ANNEXURE - III**SPECIAL PAY DUTIES**

The Special pay duties do not include the routine duties of the cadre (clerical/subordinate) which a workman has to normally perform; but merely refer to those special allowance duties which if performed in addition to the routine duties will entitle a workman to a special pay on the terms and conditions provided in Chapter V of the First Bipartite Settlement as modified. For removal of doubts it is clarified that the workman entrusted with duties attracting special pay can be required to perform routine duties of his cadre and that the following duties shall inter alia form part of the normal duties of the clerical cadre and for performance of those duties no special pay shall be payable :

- i. Acknowledgements of inward mail received.
- ii. Receipt of cheques, drafts, dividend warrants, pay orders and other like instruments other than bills and giving acknowledgements in the counterfoil.
- iii. Delivery of cheque books subject to authorisation by competent authority.
- iv. Issue of cash receipts.
- v. Issue of E.S.I. stamps wherever applicable or may become applicable.
- vi. Recounting of currency notes by cash department staff.
- vii. Ensuring the proper contents in covers and envelopes including registered ones before dispatch.

DUTIES OF SPECIAL PAY CARRYING POSTS IN CLERICAL CADRE

Single Window Operator 'B':-

In addition to the duties of Single Window Operator 'A', their duties will include -

- (a) Passing and cash payment of all cheques/withdrawal forms/bankers' cheques/gift cheques, etc. upto and including ` .20,000/-
- (b) Passing independently clearing and transfer cheques, vouchers, etc. (whether credits or debits) upto and including ` .25,000/-
- (c) Receipts of cash and issuance of pre-signed drafts / gift cheques/travellers' cheques/pay orders / bank orders, etc. upto and including ` .25,000/-

Head Cashier II:-

Their duties involve:

Holding the bank's cash, key and/or other valuables in safe custody jointly with an officer and being accountable for them and being responsible for the running of the cash department;

1. Opinion compilation;
2. Verification of vernacular signatures/ endorsements;
3. Countersigning cheques and/or drafts (on selves or correspondents), payment orders, deposit receipts, etc.
4. Attending to Government Treasury work;
5. Discharging/endorsing bills, cheques, etc.;
6. Being in charge of clearing and godown departments, etc.;
7. Passing independently clearing and transfer cheques, vouchers, etc. (whether credits or debits) upto and including ` .50,000/- and cash vouchers upto ` .50,000/- jointly with an authorized person

Special Assistants :-

Special Assistants will be accountable and responsible for running of the department/section under them and their duties will involve looking after and checking the work of other clerk or clerks and sub-staff and will include :

1. Passing independently, manually or online, cash instruments upto ` .50000/-
(BI No-70/2010 dtd-17.09.2010- We refer to HO Cir.No.190/2010 dated 29.05.2010 in the subject matter. We wish to clarify that the Duties &

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Responsibilities of Special Assistants in our Bank furnished in HO

Cir.No.131/2003 dated 18.06.2003 shall remain unchanged) and clearing and transfer cheques vouchers etc., (whether credits or debits) upto and including `1,50,000/-. Passing will include verification of signatures and scrutiny as to the correctness of endorsements on and other particulars of such instruments. There shall be no limits for verification of signatures, passing of authenticated credit vouchers/entries and for verifying authenticated vouchers in the ledgers, books, computer print-outs etc.

2. Accept, verify and post cash / transfer / clearing cheques and other instruments, as the case may be, in appropriate books of accounts / ledgers, either manually or online, and give due acknowledgements.
3. Signing vouchers, cheques, drafts, mail transfers, pay orders, advices such as nonpayment advices, inter branch fate calling advices, bill schedules, demand notices, statements certificates etc.,
4. Checking all vouchers, advices, statements, cheques, drafts etc., bills and books of accounts including current savings and other ledgers, cash, postal and revenue stamps, franking machine balances, exchange, discount, brokerage calculations and initialing by way of authenticating them for accuracy/correctness;
5. Checking, manually or online, current, savings and other accounts,
6. Checking the coding and decoding of telegrams (excluding check symbols or cyphers).
7. Discharging, endorsing cheques, bills, etc.,
8. Perform, when required in a computerised set up, system control functions, either jointly with an officer or independently, upon specific authorisation in this regard;
9. Briefly explain, the features of Bank's various products and services to customers, to reply their queries and to refer interested customers to appropriate personnel;
10. Inspecting godown (only in banks where such work is already being done by workmen).

For the purpose of efficient and effective functioning of the section or department the special assistant shall ensure that all acts, things and steps necessary therefore

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are taken by himself or by the clerks placed under him and shall ensure that, wherever necessary:

- a. Reminders are sent on time and followed up
- b. Pass sheets/books are filled up and issued promptly
- c. Deposits are renewed on due dates or reminders sent to the parties
- d. Standing instructions are complied with
- e. Bills are accepted and due dates diarised/advised and followed up
- f. Interest, commissions and service charges are collected
- g. Proceeds of bills are received or remitted promptly;
- h. Confirmation of balance of accounts of the customers and its follow up.
- i. All securities relating to the department/section of which the special assistant is in charge are secured and/or kept in proper custody and properly handed to the authorized person at the close of the day.
- j. Balances promptly taken, tallied and reported and followed up and also returns submitted.
- k. Advices and/or duplicate advices /summaries are issued /responded promptly, whenever called for;
- l. Checking the proper recording of entries and all relevant particulars in regard to accounts opened under due authorisation.

Notes:-

(i) In respect of the above special pay carrying posts in clerical cadre -

- Countersigning would mean signing in a manner whereby the primary responsibility for ensuring that all the formalities are complete rests with the other signatory.
- Checking/verifying would mean verifying that the instrument / material checked is in order in all respects and also includes verification of signature irrespective of the amount of the instrument and authenticating the same on the instrument / material, initialing the relative entries in the respective books of accounts, manually and/or on line.
- Passing includes verification of signatures and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective books of accounts / ledgers / computer sheets and/or on line.

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- (ii) Henceforth, selection of staff for being entrusted with special pay carrying posts shall be on the basis of their suitability for the specialised function, norms for which shall be decided at the bank level.

**DUTIES OF SPECIAL PAY CARRYING POSITIONS IN SUBORDINATE CADRE
POSTDUTIES**

Cash Peon Persons required

- i. To take money orders, to buy stamps etc., which involves carrying of cash not exceeding ` .5,000/- and to carry insured letters., etc. to post office
- ii. To stitch currency note bundles
- iii. To stitch and seal parcels and packets containing currency notes;
- iv. To transit cash from the bank to an office outside or vice versa, if unaccompanied by a watchman / Armed Guard.

Liftman Persons required to operate the lifts on regular assignment.

Watchman Persons other than "Armed Guards" who are required to perform watch and ward duties i.e. to watch or look after the premises or a department, for the purposes of its safety, security and guard against infiltration and against removal of the bank's property by any unauthorised person AND/OR to watch and guard as above, the movement of cash from one place to another inside the bank premises or outside where an Armed Guard is not employed at the Branch / Office.

Armed Guard

Persons required to perform watch and ward duties i.e. to watch or look after the premises or department for the purposes of its safety, security and guard against attack or assault or infiltration and against removal of the bank's property by any unauthorized persons AND/OR to watch and guard as above the movement of cash from one place to another whether inside or outside the Bank, for which purpose they are required by the bank to carry any of the following weapons:

- i) Gun, Pistol or any other fire arm; or
- ii) Dagger, sword, khukri or spear; or
- iii) any other licensed weapon

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Note: 'Retainers' Peons (other than watchmen) whose names are registered in the Bank's license as Retainers will, when they perform "Armed Guard" duties, be entitled to special pay for "Armed Guards" pro rata.

Bill Collector Their work involves:

- 1) Obtaining acceptance of bills of exchange, hundies etc., drawn on local parties or banks and / or collecting payments thereof.
- 2) Collecting payments for cheques of postal order etc. from banks or post office counters

They may also be required to collect cash not exceeding ` .4000/- at a time against various instruments.

Daftary Their work involves:

- 1) Obtaining acceptance of bills of exchange, hundies etc., drawn on local parties or banks and / or collecting payments thereof.
- 2) Collecting payments for cheques or postal order etc., from banks or post office counters.

They may also be required to collect cash not exceeding ` .5,000/- at a time against various instruments.

- 3) Simple binding of books and registers;
- 4) Press copying;
- 5) Filing independently letters and other papers in respect files as per indications marked thereon;
- 6) Assisting in issuing stationery;
- 7) Stacking under guidance old records in orderly manner and assisting in giving them out when required; and
- 8) Undertaking the whole process of sorting, arranging, numbering, tallying the total number or stitching the vouchers.

Head Peon Persons

To assist in supervision of various matters pertaining to subordinate staff like:

- i) Cleanliness of the office premises;
- ii) Cleanliness of uniforms;
- iii) Leave arrangements;

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- iv) Arrangements for safekeeping of keys; and
- v) Distribution of duties amongst the subordinate staff

Air-Conditioning Plant Helper

Semi skilled persons who under the supervision of the technician attend to routine maintenance of and minor repairs to air conditioning plants.

Electrician

Their work involves carrying out semi-skilled electrical work like routine maintenance of electrical equipments, effecting minor repairs to electrical fixtures and appliances.

Drivers

Persons required to drive, maintain and effect minor repairs (not requiring a technician's skill) to motor cars, motor vans, station wagons, scooters, motor cycles or other motor vehicles.

Preferential Rate of Interest on Deposits of Employees Consolidated
Guidelines - Cir.15/2009

(I) ELIGIBLE CASES:

- As per RBI guidelines, preferential rate of interest [presently 1% p.a. over and above the applicable rates] should be paid only on deposits standing in the name/s of the following categories of employees:
 - a) An employee of the Bank [confirmed or probationary] either singly or jointly with any other member or members of his/her family. The
 - b) CMD / ED only during the period of their tenure.
 - c) An employee of our Bank, who has been deputed outside or elsewhere.
 - d) A PTE with staff number.
 - e) A retired employee [including an employee who has voluntarily retired] either singly or jointly with any other member or members of his/her family.

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- f) SVRS Workmen employees: Opted for pension + not less than 20 years of active unblemished service.
 - g) Resigned Workmen employees with 25 years of active unblemished service
 - h) SVRS Officer employees: Not less than 20 years of active unblemished service
 - i) Resigned (prior to SVRS - Circular No.160/86 dated 24/04/1986) Officer employees with not less than 25 years [active unblemished service].
 - j) The spouse of a deceased employee / retired employee in his/her single name.
 - k) The spouse of a deceased ex-employee/Officer mentioned in points f, g, h and i above.
 - l) An Association or a Fund, all members of which are our Bank employees.
- m) A person employed on a contract of a specified duration is eligible for a preferential rate of interest on his/her deposits till the expiry of the term of contract.
- n) A person employed on deputation is eligible for preferential rate of interest on his/her deposits. However, this benefit shall cease to accrue on the expiry of the term of deputation, in the case of persons taken on deputation for a fixed duration.
- o) For Ex-employee Senior Citizens (60 years and above) additional 1.00% over and above the rate offered for general public is to be extended for deposit period of less than 5 years, irrespective of the size of the deposit. For deposit period of 5 years and above to 10 years, additional 1.50% over and above the rate for general public, irrespective of the size of the deposit, is to be extended. (Cir-33/2011)

(II) INELIGIBLE CASES:

- ☒ As per extant RBI guidelines, the interest rates on NRE, FCNR and RFC term deposits should not exceed the LIBOR/SWAP rates, as on the last working day of the previous month. As such, employees / ex-employees of the Bank are presently not eligible for preferential interest on these term deposits.
- ☒ It may be noted that the following types of deposits are not eligible for preferential rate of interest:
- a) Deposits made jointly with others [other than family members as defined in Point II above].
 - b) Deposits of employees on contract.
 - c) Deposits of ineligible ex-employees and their widows.
 - d) Deposits of employees who have resigned [other than mentioned in points I(f), I(g), I(h) and I(i) above] or who have been terminated.
 - e) Deposits of dismissed employees/compulsorily retired employees as a sequel to disciplinary action.
 - f) Deposits of temporary employees.
 - g) In the case of an individual minor's account, employee would be signing only as a guardian and hence it is not eligible for preferential rate of interest. Only if the employee is a party to the deposit as a joint depositor, and on his/her giving the prescribed declaration to the effect that the amount deposited belongs to him/her, the account is eligible for preferential rate of interest.
 - h) If a person becomes an employee of the Bank during the currency of the deposit, then the benefit of additional interest cannot be extended to the term deposits [including RD].
 - i) If the depositor-employee ceases to be employee of the Bank during the currency of the deposit, then the benefit of additional interest can continue to be extended till the maturity of a term deposit account [including Recurring Deposits].

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(III) NF 118:

- In respect of all eligible deposits, a declaration in NF-118 to the effect that the monies deposited belong to the employee/s should be obtained without fail for each fresh eligible fixed deposit.
- Joint Deposits: Our employee should invariably be the first named depositor & he should give a declaration in NF-118.
- If additional amount is given along with original/previous deposit and interest accrued thereon, a fresh declaration in NF-118 should be obtained.
- NF-118 should be obtained from the depositor eligible to get the benefit of preferential rate of interest. If all the joint depositors are eligible employees, all should sign the declaration.
- NF 118 is NOT required again, if the NF 118 has already been obtained for the original deposit or for the operative account of the concerned employee. (For example: Renewal, Extension of period [Principle + Interest + no additional amount] or if the deposit is opened by transfer of funds from the operative account of the employee concerned.)

(IV) FAMILY:

For the purpose of joint deposits, the word "family" would mean and include the spouse of the employee/retired employee & the children, parents, brothers and sisters of the employee/retired employee, who are dependent on such employee/retired employee. However, the word "family" would not include a legally separated spouse.

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Income Leakage - Accountability on Erring Branch Employees

Cir.259/2002

Income Leakage amount is upto `5,000/-	
If the amount is recovered within 30 days	No letter need be addressed
If not recovered within 30 days	the same will be recovered from the employee with clean ROI from the date of erosion of income till the date of recovery and an advisory letter is also to be sent.

If the income erosion is more than `5000/- and less than `10000/- where the amount of income is recovered:	
1st instance	Advisory letter
2nd instance (irrespective of the amount even if the amount is less than `5,000/-)	Advisory letter
3rd instance (irrespective of the amount)	Caution letter & entry in the service record.
4th instance (irrespective of the amount)	Disciplinary action.

Income leakage amount from `10,000/- and above upto `25,000/- (even if the amount is recovered)	
1st instance	Advisory letter
2nd instance (irrespective of the amount)	Caution letter
3rd instance (irrespective of the amount)	Disciplinary action.

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Above ₹. 25,000/- (even if the amount is recovered)	
1st instance	Caution letter
2nd instance (Irrespective of the amount)	Disciplinary action

- In all cases of loss of income, the amount will be recovered from the concerned employee, if not reimbursed by the customer.

- Further any deliberate attempt on the part of employees to expose the Bank to loss of revenue will be viewed seriously by the bank, including disciplinary action.

Authorised signatories - Uniformity in making of Rubber Stamps (Cir.218/2001 Box)

- Rubber Stamps of Authorised Signatories shall contain only (a) Name (b) Designation (c) Signing Power Number.
- Name and Signing Power number alone shall be in BOLD LETTERS.
- In case the Signing Power Number on the Rubber Stamps are not clear, the same should be clearly written in BOLD on the instruments.
- Educational qualification should not be mentioned.

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Ten Commandments of Branch Security Cir. 138/2004

- ☒ **Keys.** Ensure custody and handling of premises and strong / safe room keys by authorized persons only. Keys shall not be handed over to unauthorized persons for any reason whatsoever.
- ☒ **Entrance.** Entrance shall be kept locked and closed before and after banking hours and at the time of removing/returning cash into the strong/safe room. during banking hours the entrance will be kept only so much open as to allow one person to enter at a time.
- ☒ **Strong/safe room operations.** Ensure strict compliance to safe practices laid down for strong/safe room operations.
- ☒ **Cash cabins.** Keep cash cabin doors closed and locked at all times. These should be opened only to allow the cashier to enter/leave the cash cabin. In addition, cashiers should lock the cash in cash drawers before leaving the cabin.
- ☒ **Security and safety devices.** Surveillance devices, security equipment, hotlines, telephones, alarm system, firefighting equipment and first aid kit should be regularly checked and kept in serviceable condition. Their location and operation should to be known to all concerned.
- ☒ **Cash holding.** Keep cash holding at the minimum required level.
- ☒ **Restricted areas.** Keep a watch over cash cabin area, strong/safe room entrance and server room and ensure that there is no unnecessary/ unauthorized movement, entry or crowding in these sensitive areas.
- ☒ **Liaison with police.** Maintain regular liaison with jurisdiction police and exchange information of common interest.
- ☒ **Security consciousness.** Inculcate security consciousness amongst staff by briefings, discussions and mock drills. Involve everyone in security.
- ☒ **Armed guard.** Ensure discipline, turnout, mental alertness and physical fitness of armed guard. Do not employ for sundry tasks.

Promotion Policy workmen to Officer
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TESTCHANNEL

- 5 Yrs active service
- 4 Yrs active service & Possess Part-I CAIIB/AIB(London) or JAIB
- 3 Yrs active service and possessing both part of CAIIB/AIB(London)

INTERVIEWCHANNEL

- 18 Yrs Active service
- For highly qualified person 2 Yrs active service is required

Policy for Promotion to MMG Scale-II / III & SMG Scale-IV
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1) PROMOTION FROM JMG SCALE I TO MMG SCALE II

a) THERE WILL BE THREE CHANNELS OF PROMOTION VIZ.,

- I) MERIT CUM INTERVIEW TRACK
- II) MERITTRACK
- III) FASTTRACK

b) ELIGIBILITY & APPORTIONMENT OF VACANCIES

The minimum eligibility criteria for promotion to Scale I under various channels are as follows: -

CHANNELS	MINIMUM ELIGIBILITY SERVICE IN JMG SCALE I	MINIMUM QUALIFICATION	APPORTIONMENT OF VACANCIES
MERIT CUM INTERVIEW TRACK	9 YEARS	-	20%
MERIT TRACK	5 YEARS	-	60%

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FASTTRACK	4YEARS	JAIIB / CAIIB-PART-I/ MBA/CA/ICWA	20%

An officer in Junior Management Grade Scale-I, who has completed minimum satisfactory service & possessing the requisite qualification as at 1 (b), as on the relevant date, shall be eligible to undergo the process of Promotion to Middle Management Grade Scale II and shall exercise his/her option to any one of the channel or one of the following combinations depending upon his/her eligibility.

- 1) Fast Track & Merit Track
- 2) Merit Track & Merit cum Interview Track

Depending upon the number of vacancies and the Government guidelines in force, the Bank shall determine the "Zone of Consideration".

2) PROMOTION FROM MMG SCALE II TO MMG SCALE III

a) THERE WILL BE THREE CHANNELS OF PROMOTION VIZ.,

I) MERIT CUM INTERVIEW TRACK

II) MERIT TRACK

III) FAST TRACK

b. ELIGIBILITY & APPORTIONMENT OF VACANCIES

The minimum eligibility criteria for promotion to Scale III under various channels are as follows :-

CHANNELS	MINIMUM ELIGIBILITY SERVICE IN MMG SCALE	MINIMUM QUAL- FICATION	APPORTION- MENT OF VACANCIES
MERIT CUM INTERVIEW TRACK	8 YEARS	-	20%
MERIT TRACK	5 YEARS	-	60%
FAST TRACK	4 YEARS	CAIB	20%

An officer in Middle Management Grade Scale-II, who has completed minimum satisfactory service & possessing the requisite qualification as at 2 (b), as on the relevant date, shall be eligible to undergo the process of Promotion to Middle Management Grade Scale III and shall exercise his/her option to any one of the channel or one of the following combinations depending upon his/her eligibility.

- 1) Fast Track & Merit Track
- 2) Merit Track & Merit cum Interview Track

Depending upon the number of vacancies and the Government guidelines in force, the Bank shall determine the "Zone of Consideration".

3) PROMOTION TO SENIOR MANAGEMENT GRADE SCALE-IV

a) THERE WILL BE TWO CHANNELS OF PROMOTION VIZ.,

- I) MERIT TRACK
- II) FAST TRACK

b) ELIGIBILITY & APPORTIONMENT OF VACANCIES

The minimum eligibility criteria for promotion to Scale IV under various channels are as follows: -

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	MINIMUM ELIGIBILITY SERVICE N MMG	MINIMUM QUALI-	APPORTION- MENT OF
CHANNELS	SCALE III		
MERIT TRACK	5 YEARS		70%
FAST TRACK	4 YEARS	CAIB	30%

An officer in Middle Management Grade Scale-III, who has completed minimum satisfactory service & possessing the requisite qualification as at 3 (b), as on the relevant date, shall be eligible to undergo the process of Promotion to Senior Management Grade Scale IV and shall exercise his/her option to any one or both the channels depending upon his/her eligibility.

4) NORMS FOR PROMOTION FROM JMG SCALE I TO MMG SCALE II
MODE OF PROMOTION

a) THERE WILL BE THREE CHANNELS OF PROMOTION VIZ.,

- a. MERIT CUM INTERVIEW TRACK
- b. MERIT TRACK
- c. FAST TRACK

All Officers who conform to the eligibility norms have to submit their willingness to undergo the promotion process.

The candidates who have opted for the "Merit cum Interview Track" are required to appear for the Interview process prescribed by the Bank for being considered for Promotion, subject to the prevailing guidelines.

The candidates who have opted for Merit Track/Fast track shall undergo Written Test and Interview process prescribed by the Bank for being considered for Promotion, subject to the prevailing guidelines.

(III) NUMBER OF ATTEMPTS:

An Officer will be given the opportunity to opt under Fast Track only 2 times. If he/she fails in both the attempts, then for the next promotion he / she will be

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considered only under Merit cum Interview Track / Merit Track. For the purpose of reckoning the attempts, a candidate who has submitted the willingness but not appeared for the written test will also be taken as an attempt.

(IV) METHOD OF SELECTION

The following factors will be taken for evaluation:

SLNO.	TRAITS	CHANNELS OF PROMOTION		
		MERIT CUM INTERVIEW TRACK	MERIT TRACK	FAST TRACK
	PERFORMANCE	MAXIMUM MARKS		
1	PERFORMANCE	55.00	45.00	45.00
2	WRITTEN TEST	NA	25.00	25.00
3	INTERVIEW	40.00	25.00	25.00
4	FRAUD PREVENTION / INNOVATIVE / NOVEL	5.00	5.00	5.00
	TOTAL	100.00	100.00	100.00

(IV) a. PERFORMANCE

i) Merit-cum-Interview Track & Merit Track

For awarding the marks under this trait for promotion under Merit-cum Interview Track and Merit Track, the average of the OPAS/APA of the previous 5 years (under part I in case of Ongoing Performance Appraisal System) will be taken in to consideration.

The actual marks secured will be converted as percentage marks for each year. The said percentage marks for the five years will be totalled and average will be arrived at and 55% / 45 % of such marks (i.e., as applicable to the respective tracks) shall be awarded for performance.

ii) Fast Track

For awarding the marks under this trait the average of the OPAS/APA of the previous 4 years (under part I in case of Ongoing Performance Appraisal

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System) will be taken in to consideration. The actual marks secured will be converted as percentage marks for each year. The said percentage marks for the four years will be totaled and average will be arrived at and 45 % of such marks shall be awarded for performance.

(IV) b. WRITTEN TEST (Applicable to Merit Track and Fast Track)

A Written Test will be conducted which will be objective in nature, covering the subjects on General Banking, Banking Law and Practice, Manuals of Instruction, Circulars, Memos, Other communications issued by the Bank from time to time & Computer Awareness.

The Test carries 100 Marks & for each incorrect answer 25% of the marks allotted for that particular question shall be deducted from the total.

Out of total 100 marks for Written Test, the Officers shall secure a minimum of 40 marks for a pass in respect of Merit Track and 60 Marks in respect of Fast Track. In respect of Scheduled Caste / Scheduled Tribe Officers, the minimum marks for passing shall be 35 & 55 respectively.

Officers securing marks below the minimum qualifying marks shall be treated as "unfit for promotion".

For awarding the weightage for marks for written test, for every 1 mark secured 0.25 weightage for promotion under Merit Track & Fast Track, will be extended for the purpose of ranking.

(IV) c. MARKS FOR FRAUD PREVENTION / INNOVATIVE / NOVEL IDEAS Marks for fraud prevention / innovative and novel ideas (during the preceding 3 years of the relevant date) will be awarded as below :

a) 1 mark for each occasion of preventing fraud under the incentive scheme of the Bank in terms of circular No. 324/09 Dated 15.09.2009.

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b) 1 mark for each innovative / novel idea which is accepted by the Bank under Employee Suggestion Scheme of the Bank.

The maximum marks that can be awarded under this trait is 5 marks.

(IV) d. INTERVIEW

i) MERIT CUM INTERVIEW TRACK

There will be two parts in the Interview: KNOWLEDGE

The interview for assessing the knowledge which carries a maximum of 20 marks will be an interview in which questions relating to Banking Law & Practice, Manual of Instructions and Circulars & Memos issued by the Bank and Practical banking aspects will be covered. An Officer belonging to General Category securing less than 40% of the marks and an officer belonging to SC/ST category securing less than 35% of the marks in this part of the interview shall be deemed as "unfit for promotion" and will not be ranked.

POTENTIAL

The interview for assessing the potential will carry 20 marks and the methodology of evaluation will be by way of interview and will be evaluated by a Committee of executives to be nominated for the purpose. One of the Members of the Committee will belong to Scheduled Caste / Scheduled Tribe category.

The potential here means the competency of the concerned officer to take managerial responsibilities.

ii) MERIT TRACK / FAST TRACK

The methodology of evaluation of potential will be by way of Interview

The interview will carry 25 marks for promotion to MMG Scale II. The marks will be awarded by assessing the potential of the candidate. The potential means the competency of the concerned Officer to take up managerial responsibilities and will be evaluated by a Committee of executives to be nominated for the

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purpose. One of the Members of the Committee will belong to Scheduled Caste / Scheduled Tribe category.

(V) RANKING

a) MERIT CUM INTERVIEW TRACK

Ranking list of the candidates who have Secured Minimum qualifying marks in the Knowledge part of the Interview shall be drawn taking into account the marks secured in the interview, performance appraisal & Weightage for Fraud prevention/Innovative / Novel ideas.

The vacancies earmarked shall be filled up as per ranking. If more number of Officers secure equal number of marks, then Officers who come within the ranking taking into account inter-se seniority will be promoted.

The vacancies will be filled as described above subject to concession extended to SC / ST Officers in terms of Government guidelines, in vogue.

b) MERIT TRACK / FAST TRACK

Channel wise Ranking list of the candidates who have come out Successful in the Written test will be drawn taking into account the marks secured in the interview, performance appraisal, Weightage for Fraud prevention/Innovative / Novel ideas & Weightage for Written test marks.

The vacancies earmarked for each track shall be filled up as per ranking list drawn for each track. If more number of Officers secure equal number of marks, then Officers who come within the ranking taking into account inter- se seniority will be promoted.

The vacancies will be filled as described above subject to concession extended to SC / ST Officers in terms of Government guidelines, in vogue.

5) NORMS FOR PROMOTION FROM MMG SCALE II TO MMG SCALE III

(I) MODE OF PROMOTION

THERE WILL BE THREE CHANNELS OF PROMOTION VIZ.,

a. MERIT CUM INTERVIEW TRACK

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b. MERIT TRACK

c. FAST TRACK

(II) NUMBER OF ATTEMPTS :

An Officer will be given the opportunity to opt under Fast Track only 2 times. If he/she fails in both the attempts, then for the next promotion he / she will be considered only under Merit cum Interview / Merit Track. For the purpose of reckoning the attempts, a candidate who has submitted the willingness but not appeared for the written test will also be taken as an attempt.

(III) METHOD OF SELECTION

The following factors will be taken for evaluation:

SLNO.	TRAITS	CHANNELS OF PROMOTION		
		MERIT CUM INTERVIEW	MERIT TRACK	FAST TRACK
		MAXIMUM MARKS		
1	PERFORMANCE	55.00	45.00	35.00
2	WRITTEN TEST	NA	25.00	40.00
3	INTERVIEW	40.00	25.00	20.00
4	FRAUD PREVENTION / INNOVATIVE / NOVEL IDEAS	5.00	5.00	5.00
TOTAL		100.00	100.00	100.00

(IV) a. PERFORMANCE

i) Merit-cum-Interview Track & Merit Track

For awarding the marks under this trait for promotion under Merit-cum Interview Track and Merit Track, the average of the OPAS/APA of the previous 5 years (under part I in case of Ongoing Performance Appraisal System) will be taken in to consideration.

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The actual marks secured will be converted as percentage marks for each year. The said percentage marks for the five years will be totaled and average will be arrived at and 55% / 45 % of such marks (i.e., as applicable to the respective tracks) shall be awarded for performance.

ii) Fast Track

For awarding the marks under this trait the average of the OPAS/APA of the previous 4 years (under part I in case of Ongoing Performance Appraisal System) will be taken in to consideration. The actual marks secured will be converted as percentage marks for each year. The said percentage marks for the four years will be totaled and average will be arrived at and 35 % of such marks shall be awarded for performance.

(IV) b. WRITTEN TEST (Applicable to only Merit Track and Fast Track)

A Written Test will be conducted which will be objective in nature, covering the subjects on General Banking, Banking Law and Practice, Manuals of Instruction, Circulars, Memos, Other communications issued by the Bank from time to time & Computer Awareness.

The Test carries 100 Marks & for each incorrect answer 25% of the marks allotted for that particular question shall be deducted from the total.

Out of total 100 marks for Written Test, the Officers shall secure a minimum of 40 marks for a pass in respect of Merit Track and 60 Marks in respect of Fast Track. In respect of Scheduled Caste / Scheduled Tribe Officers, the minimum marks for passing shall be 35 & 55 respectively.

For awarding the weightage for marks for written test, for every 1 mark secured 0.25 & 0.40 weightage for promotion under Merit Track & Fast Track respectively will be extended for the purpose of ranking

(IV) c. MARKS FOR FRAUD PREVENTION / INNOVATIVE / NOVEL IDEAS Marks for fraud prevention / innovative and novel ideas (during the preceding 3 years of the relevant date) will be awarded as below :

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a) 1 mark for each occasion of preventing fraud under the incentive scheme of the Bank in terms of circular No. 324/09 Dated 15.09.2009.

b) 1 mark for each innovative / novel idea which is accepted by the Bank under Employee suggestion Scheme of the Bank.

The maximum marks that can be awarded under this trait is 5 marks.

(IV) d. INTERVIEW

i) MERIT CUM INTERVIEW TRACK

There will be two parts in the Interview : KNOWLEDGE

The interview for assessing the knowledge which carries a maximum of 20 marks will be an interview in which questions relating to Banking Law & Practice, Manual of Instructions and Circulars & Memos issued by the Bank and Practical banking aspects will be covered. An Officer belonging to General Category securing less than 40% of the marks and an officer belonging to SC/ST category securing less than 35% of the marks in this part of the interview shall be deemed as "unfit for promotion" and will not be ranked.

POTENTIAL

The interview for assessing the potential will carry 20 marks and the methodology of evaluation will be by way of interview.

The potential here means the competency of the concerned officer to take-up higher managerial responsibilities and will be evaluated by a Committee of executives to be nominated for the purpose. One of the Members of the Committee will belong to Scheduled Caste / Scheduled Tribe category.

ii) MERIT TRACK & FAST TRACK

The methodology of evaluation of potential will be by way of Interview

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The interview will carry 25 marks for promotion under Merit Track & 20 Marks for promotion under Fast Track. The marks will be awarded by assessing the potential of the candidate. The potential means the competency of the concerned Officer to take up higher managerial responsibilities and will be evaluated by a Committee of executives to be nominated for the purpose. One of the Members of the Committee will belong to Scheduled Caste/Scheduled Tribe category.

(V) RANKING

a) MERIT CUM INTERVIEW TRACK

Ranking list of the candidates who have Secured Minimum qualifying marks in the Knowledge part of the Interview shall be drawn taking into account the marks secured in the interview, performance appraisal & Weightage for Fraud prevention/Innovative / Novel ideas.

The vacancies earmarked shall be filled up as per ranking. If more number of Officers secure equal number of marks, then Officers who come within the ranking taking into account inter-se seniority will be promoted.

The vacancies will be filled as described above subject to concession extended to SC / ST Officers in terms of Government guidelines, in vogue.

b) MERIT TRACK / FAST TRACK

Channel wise Ranking list of the candidates who have come out Successful in the Written test will be drawn taking into account the marks secured in the interview, performance appraisal, Weightage for Fraud prevention/Innovative/ Novel ideas & Weightage for Written test marks.

The vacancies earmarked for each track shall be filled up as per ranking list drawn for each track. If more number of Officers secure equal number of marks, then Officers who come within the ranking taking into account inter- se seniority will be promoted.

The vacancies will be filled as described above subject to concession extended to SC / ST Officers in terms of Government guidelines, in vogue.

6) NORMS FOR PROMOTION FROM MMG SCALE III TO SMG SCALE IV

(I) MODE OF PROMOTION

a) THERE WILL BE TWO CHANNELS OF PROMOTION VIZ.,

a. MERIT TRACK

b. FAST TRACK

Unfilled vacancies if any, in Fast Track shall be transferred to Merit Track.

(II) NUMBER OF ATTEMPTS :

An Officer will be given the opportunity to opt under Fast Track only 2 times. If he/she fails in both the attempts, then for the next promotion he / she will be considered only under Merit Track. For the purpose of reckoning the attempts, a candidate who has submitted the willingness but not appeared for the written test will also be taken as an attempt.

(III) METHOD OF SELECTION

The following factors will be taken for evaluation:

S. NO.	TRAITS	CHANNELS OF PROMOTION	
		MERIT TRACK	FAST TRACK
		MAXIMUM MARKS	
1	PERFORMANCE	45.00	50.00
2	WRITTEN TEST	NOWEIGHTAGE	NOWEIGHTAGE
3	GROUP DISCUSSION	20.00	15.00
4	INTERVIEW	30.00	25.00
5	BRANCH EXPOSURE	5.00 *	10.00 *
TOTAL		100.00	100.00

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* For Specialist officers, Interview marks shall be 35 for both the Channels and there will be no marks for branch exposure.

(III) PERFORMANCE MERIT TRACK

For awarding the marks under this trait the average of the OPAS/APA of the previous 5 years (under part I in case of Ongoing Performance Appraisal System) will be taken in to consideration. The actual marks secured will be converted as percentage marks for each year. The said percentage marks for the five years will be totaled and average will be arrived at and 45% of such marks shall be awarded for performance.

FASTTRACK

For awarding the marks under this trait the average of the OPAS/APA of the previous 4 years (under part I in case of Ongoing Performance Appraisal System) will be taken in to consideration. The actual marks secured will be converted as percentage marks for each year. The said percentage marks for the four years will be totaled and average will be arrived at and 50% of such marks shall be awarded for performance

(III) WRITTEN TEST

A Written Test will be conducted which will be objective in nature, covering the subjects on General Banking, Banking Law and Practice, Manuals of Instruction, Circulars, Memos, Other communications issued by the Bank from time to time & Computer Awareness.

The Test carries 100 Marks & for each incorrect answer 25% of the marks allotted for that particular question shall be deducted from the total.

Out of total 100 marks for Written Test, the Officers shall secure a minimum of 40 marks for a pass under Merit track & 60 marks for a pass under Fast Track.

(III) MARKS FOR BRANCH EXPOSURE

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Eligible Officers who have headed a branch or worked as a II line Manager, either in Scale II/III, will be given 1 mark for each completed year of branch experience, with a maximum of 5 marks for promotion under Merit Track & 10 Marks for promotion under Fast Track.

(III) GROUP DISCUSSION

i) MERIT TRACK

The Group discussion will carry 20 marks for promotion to SMG Scale IV. The marks will be awarded by assessing the performance of the candidate in the group discussion.

ii) FAST TRACK

The Group discussion will carry 15 marks for promotion to SMG Scale IV. The marks will be awarded by assessing the performance of the candidate in the group discussion.

(III) INTERVIEW

i) MERIT TRACK

The methodology of evaluation of potential will be by way of Interview

The interview will carry 30 marks for promotion to SMG Scale IV. The marks will be awarded by assessing the potential of the candidate. The potential here means the competency of the concerned Officer to take Senior Management responsibilities and will be evaluated by a Committee nominated by the Bank for the purpose.

ii) FAST TRACK

The methodology of evaluation of potential will be by way of Interview

The interview will carry 25 marks for promotion to SMG Scale IV. The marks will be awarded by assessing the potential of the candidate. The potential here means the competency of the concerned Officer to take Senior Management responsibilities and will be evaluated by a Committee nominated by the Bank for the purpose.

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iii) For Specialist Officers, Interview will carry 35 marks for both the Track

(IV) RANKING

a) MERIT TRACK

Ranking list of the candidates who have come out Successful in the Written test, shall be drawn taking into account the marks secured in the interview, performance appraisal, Group Discussion & Branch Exposure.

The vacancies earmarked shall be filled up as per ranking. If more number of Officers secure equal number of marks, then Officers who come within the ranking taking into account inter-se seniority will be promoted.

b) FAST TRACK

Ranking list of the candidates who have come out Successful in the Written test will be drawn taking into account the marks secured in the interview, performance appraisal, Group Discussion, Branch Exposure.

The vacancies earmarked for this track shall be filled up as per ranking list drawn. If more number of Officers secure equal number of marks, then Officers who come within the ranking taking into account inter-se seniority will be promoted.

7. APPEAL PROCEDURE

Appeal Procedure for Promotion to Middle Management Grade Scale-II, Middle Management Grade Scale-III & Senior Management Grade Scale-IV

Any Officer aggrieved by non-promotion and who is desirous of preferring an Appeal may prefer an appeal within 45 days from the date of announcement of results. The appeal must be on specific grounds with supporting facts to the Appellate/Competent Authority

Committee of three General Managers nominated by the Chairman & Managing Director shall process the appeal and submit recommendations to the Competent Authority

The Competent Authority may consider the appeal taking into account the recommendations submitted to him by the Committee and may, if necessary, review or modify the decision of the Committee. The decision of the Competent Authority shall be final and the same shall be communicated to the concerned officer.

8. DISABILITY CLAUSE ON ACCOUNT OF SUSPENSION AND CHARGESHEET:

(a) Such of those Officers against whom Chargesheets are pending and/ or who are under suspension or against whom criminal proceedings are pending will be assessed, but results will be withheld till the final outcome.

(b) If he/she is exonerated and if he/she comes within the ranking, he/she will be considered for promotion from the date on which he / she would have otherwise been considered on the basis of his/her ranking but for the chargesheet/other proceedings. Arrears of salary, etc., in such cases shall be decided by the competent authority keeping in view the government guidelines in this regard.

(c) If any penalty / punishment including "Censure", reduction in stage/s, withholding of future increment/s etc., is imposed after enquiry, promotions withheld if any, will not be released.

(d) In the case of Officers who have been charge sheeted and who come within the ranking and in whose cases it is subsequently decided not to proceed with the same, promotion shall be effective from the date of issuance of proceedings informing the Officer concerned that the chargesheet is not being proceeded with or the cut-off date whichever is later.

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(e) While computing the eligibility period as well as while assessing the performance, the period of suspension of an Officer shall be ignored unless he/she is exonerated of the charges or the competent authority specifically directs to treat the period as on duty.

(f) If during the review period, an Officer was under suspension and later if the suspension is revoked and the period is treated as on duty, the Officer's performance for the required number of years' period immediately preceding the suspension period may be assessed as per the promotion norms applicable and on this basis, the question of his/her promotion will be considered under the new ranking. However, during the period of appraisal if he/she has worked for at least a period of one year or more, the performance during the said period will be taken into account for the purpose of appraisal.

(g) If the period of suspension is treated as not spent on duty during the review period no marks shall be awarded for the corresponding year. However, if the period of suspension is less than 6 months in the corresponding year, the performance of the Officer for that year shall be taken into account.

9) If the Officer was on Sabbatical leave during the review period no marks shall be awarded for the corresponding year. However, if the sabbatical leave period is less than 6 months in the corresponding year, the performance of the Officer for that year shall be taken into account.

10) In case the Ongoing Performance Appraisal System/APA rating is not available for the required number of years to any Officers excepting the cases of suspension, sabbatical leave etc., mentioned above, the available Ongoing Performance Appraisal System/APA marks will be averaged and converted for the required number of years proportionately.

11) Any Officer who declines to go on posting to higher scale shall not be considered for promotion in the subsequent two promotion processes. This disability clause applies to both who either seeks reversion after reporting in

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transferee place or before getting relieved from the transferor place. In addition to the above, the disability clauses mentioned in our Circular No. 62/2008 shall also be applicable.

12)The Written test for all the process of promotion may be conducted by the Bank or outside agency.

13)The Chairman & Managing Director is authorized to decide the qualifying marks for calling the Candidates for interview depending upon group performance in the written test, and also to provide relaxation in the qualifying marks while ensuring that the total candidates to be called for interview is within three times of the vacancy declared.

14) RIGOUR OF PENALTY FOR OFFICER EMPLOYEES FOR PROMOTIONS TO MMG SCALE II, MMG SCALE III AND SMG SCALE IV.

i) In case of punishment under Minor Penalty, NO rigour of punishment is prescribed for the purpose of promotion. However, wherever punishment of "With holding of promotion" under Regulation 4 (c) is imposed, the period ordered by the Disciplinary Authority for withholding the promotion shall be rigour period.

ii) In case an officer employee is imposed with the punishment of Major Penalty under Regulation 4 (f), the rigour of punishment for the purpose of promotion shall be ONE YEAR from the date of imposition of the punishment. By this, the officer employee would not be eligible for promotion if he had not completed the period of rigour of one year as on the cut off date prescribed for eligibility for promotion for that application.

iii) An officer employee imposed with the punishment of reduction in Grade or Post under Regulation 4 (g), the rigour of punishment for the purpose of promotion shall be TWO YEARS from the date of imposition of the punishment. By this an officer employee would not be eligible for promotion if he had not

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completed the period of rigour of TWO YEARS as on the cut off date prescribed for eligibility for promotion for that application.

PART B PROMOTION POLICY FOR SPECIALIST OFFICERS

The promotion policy for Specialist Officers is furnished hereunder:

1. APPLICABILITY

The promotion policy for Specialist Officers shall be applicable to the Specialist Officers categorised by the Bank from time to time. An Officer who has been recruited for Specialist post directly, is treated as Specialist Officer.

TO WHOM THIS POLICY IS APPLICABLE

- a Law Officers
- b Hindi Officers
- c Security Officers
- d Technical Officers / Engineers
- e Junior Economists
- f Chartered Accountants
- g Financial Analysts including Equity Research Analysts
- h Computer Programmers
- i Systems Managers / Analysts
- j Network Administrators
- k Software Managers
- l Telecom Engineers
- m Marketing Managers

and all other posts where recruitment is directly made as Specialist Officers.

This policy shall not be applicable to Agricultural Extension Officers.

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2. CAREER PATH:

This Policy shall be applicable for vacancies upto Scale III. The Specialist Officers would move normally to a maximum of Scale III under Specialist category. The vacancies arising upto Scale III in the concerned Specialist area shall be announced by the Bank every year at the time of announcing the vacancies for promotions for the year.

3. PROMOTION OF SPECIALIST OFFICERS TO SMG SCALE IV

The Bank may consider promotion / up-gradation of position of Specialist Officers who have already been recruited / promoted to Middle Management Grade Scale III to higher scales depending upon the performance and potential of Officers and also requirements of the Bank.

All the Specialist officers in MMG Scale III who fulfill the eligibility criteria specified in para 8.b of PART A, are required to undergo the Written Test conducted covering the subjects of respective discipline applicable to the Specialist Officers (60 marks) and General Banking (40 marks). The Test shall be Objective in nature.

The Test carries 100 Marks & for each incorrect answer 25% of the marks allotted for that particular question shall be deducted from the total.

Out of total 100 marks for Written Test, the Officers shall secure a minimum of 40 marks for a pass under Merit track & 60 marks for a pass under Fast Track.

Officers securing marks below the minimum qualifying marks shall be treated as "unfit for promotion".

All the other terms & conditions applicable to Generalist officers shall also be applicable to them. The candidates who have come out successful in the written test shall be ranked alongwith the Generalist Candidates for promotion.

4. SWITCHOVER OF SPECIALIST OFFICERS TO GENERAL CATEGORY

Specialist Officers may be allowed to switch over to General Category based on the existing available Specialist Officers within the Bank and also the Specialist Officers additionally inducted, however, subject to the discretion of the Management and on the following terms and conditions:

- (a) A Specialist Officer in Scale I who wishes to opt for switchover to Generalist category should have put in a minimum of 4 years of service as Specialist Officer in the grade. Only after working for one year as General Officer, after switch over, they can compete for promotion to higher Scale.

- (b) Specialist Officer in Scale II and Scale III can opt to Generalist category after they have put in a minimum of 4 years of service as Specialist Officer in the grade. Only after working for one year as General Officer, after switch over, they can compete for promotion to higher Scale.

- (c) An Officer who gets promoted from one scale to another scale under Specialist category can switch over to the Generalist category only after the period of working stipulated as above in the respective scale ;

A Specialist Officer can exercise his/her option to become Generalist Officer only once in his/her career and after his/her option having been considered, he/she cannot opt to become Specialist Officer again.

5. SENIORITY LIST:

The Bank shall maintain a separate seniority list for Specialist Officers.

6. VACANCIES:

Each year, the Bank may declare the vacancies available in each scale. Eligibility Zone for the promotion for such vacancies shall also be declared each year.

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7. Promotion to MMG Scale II and MMG Scale III

All the eligible officers in JMG Scale I & MMG Scale II are required to undergo the Written test administered for Specialist Officers and qualify in the same, for being considered for promotion to MMG Scale II & MMG Scale III respectively.

8 NORMS FOR PROMOTION & ALLOCATION OF MARKS FOR VARIOUS TRAITS FOR PROMOTION OF SPECIALIST OFFICERS FROM JMG SCALE I TO MMG SCALE II AND MMG SCALE II TO MMG SCALE III :

S NO	TRAITS	PROMOTION TO MMG SCALE II	PROMOTION TO MMG SCALE III
	ELIGIBILITY	4 YEARS OF SERVICE IN JMG SCALE I AS ON THE RELEVANT DATE	4 YEARS OF SERVICE IN MMG SCALE II AS ON THE RELEVANT DATE
1	PERFORMANCE	45.00	50.00
2	WRITTEN TEST	30.00	25.00
3	INTERVIEW	25.00	25.00
	TOTAL	100.00	100.00

8. (i) Method of Selection

There will be only one channel of promotion. The selection shall be on the basis of weightage for performance, written test and interview.

8. (ii) PERFORMANCE

For awarding the marks under this trait for promotion, the average of the OPAS/APA of the previous 4 years (under part I in case of Ongoing Performance Appraisal System) will be taken in to consideration.

The actual marks secured will be converted as percentage marks for each year. The said percentage marks for the four years will be totaled and average will be

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arrived at and 45% / 50 % of such marks shall be awarded for performance for promotion to MMG Scale II and MMG Scale III respectively.

Where the OPAS/APA is not available for all the four years i.e., in case of direct recruit probationary Officers/Managers, the weightage for OPAS/APA for that period shall be extended on pro-rata basis.

8. (iii) WRITTEN TEST

A Written Test will be conducted covering the subjects of respective discipline applicable to the Specialist Officers (60 marks) and General Banking (40 marks). The Test shall be Objective in nature..

The Test carries 100 Marks & for each incorrect answer 25% of the marks allotted for that particular question shall be deducted from the total.

Out of total 100 marks for Written Test, the Officers shall secure a minimum of 40 marks for a pass. In respect of Scheduled Caste / Scheduled Tribe Officers, the minimum marks for passing is 35.

Officers securing marks below the minimum qualifying marks shall be treated as "unfit for promotion".

For awarding the weightage for marks for written test, for every 1 mark secured 0.30 & 0.25 weightage for promotion to MMG Scale II and MMG Scale III respectively will be extended for the purpose of ranking.

8. (iv) INTERVIEW

The methodology of evaluation of potential will be by way of Interview

The interview will carry 25 marks for promotion to MMG Scale II and MMG Scale III. The marks will be awarded by assessing the potential of the candidate. The potential means the competency of the concerned Officer to take up higher managerial responsibilities and will be evaluated by a Committee of

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executives to be nominated for the purpose. One of the Members of the Committee will belong to Scheduled Caste / Scheduled Tribe category.

8. (v) RANKING

Ranking list of the candidates who have come out Successful in the Written test will be drawn taking into account marks secured in the interview, performance appraisal & Weightage for Written test marks. The vacancies earmarked shall be filled up as per ranking. If more number of Officers secure equal number of marks, then the inter-se seniority will be the deciding factor for Promotion.

9 The vacancies will be filled as described above subject to concession extended to SC / ST Officers in terms of Government guidelines in vogue.

10. The other terms and conditions with regard to relevant date, appeal procedure, Disability clause, Rigour of punishment etc., which are not specifically provided herein are as applicable to promotion for Generalist officers.

TIPS FOR HANDING OVER CHARGE / TAKING OVER CHARGE

INTRODUCTION:

Identify the vital areas of branch functioning and make a study of them in relation to the task which you are expected to perform. In this endeavour, if you have the opportunity, please utilise the knowledge and experience of the outgoing manager in addition you also have another vital and vibrant source i.e. staff.

Study the following basic documents / areas:

- a. Performance Record, AER and RR, b. DM's quarterly Branch visit reports.
- c. Inspection reports both surprise and regular.
- d. Reports of any special investigation or of RBI.

- e. Branch performance Review Reports and Budget settlement sheets.
- f. The implementation of the system of Housekeeping and Sectoral Book keeping.
- g. Correspondence from Government and Governmental agencies.
- h. Pending correspondence and Credit reports.
- i. Government schemes implemented by the branch.
- j. Performance Appraisal Report i.e. goals set and performance achieved/appraised.
- k. Register of desirable/undesirable parties.
- l. Complaints Register.

Now, please consider the functional areas in isolation and give a micro look into them.

A few functional areas:

1. Advances, Deposits and Foreign busines (Figures in lakhs).

2. Cash:

- i. Physical checking and signature in Double Lock Register-cum Cash Abstract.
- ii. Standard Cash limit.
- iii. Cut

Notes.

- iv. Single lock keys.
- v.

Account with SBI.

- vi. TT discounting limit - SBI and other Banks.
- vii. Surprise checking of cash by Senior Manager if not a key holder.

3. Double lock arrangement:

- i. Name of the person who hold double lock keys.
- ii. Duplicate key where kept and its receipt / file and when last exchanged.

4. Credit Report:

- i. Grade of the branch and discretionary powers.
- ii. Pending Credit reports.

- iii. List of parties to be deleted with reasons.
- iv. Credit reports due and notices to be sent.
- v. Good credit informants.
- vi. List of parties with large limits.

5. Deposits:

- i. List of good depositors.
- ii. List of prospective parties - contacted and prospects.

iii. Inoperative accounts.

6. Projection and Targets.

7. Balancing: i.

Arrears.

ii. Pending differences, if any.

8. Inspection:

i. Date when last held and important remarks.

ii. Whether Inspection report is replied properly.

iii. Whether any DO letter / explanatory letters received by the branch.

9. Documentation of loan papers. i. Any

loan papers pending. ii. Scrutiny papers.

iii. Obtaining of acknowledgement of debt-list of time-barred loans if any and loan for which AOD is due.

10. Staff:

i. Name and addresses and phone numbers, if any, specimen signatures, initials. ii.

Staff Report - confidential file and performance appraisal file. iii. Adequacy of

clerical / supervisory staff-allocation of work. iv. Whether livery supplied to peons.

v. Festival advance / Medical Bill reimbursement - whether proper record is maintained.

vi. Job Rotation Cards.

vii. work distribution.

viii. Work Review Sheet.

ix. Regulations under Shops and Establishment Act. **11.**

Priority Sector Advance and Small Borrowers:

No. of loans and amount outstanding and pending applications in:-

i. Advance to priority Sector.

ii. Advance to weaker sections.

iii. DIR loans, IRDP loans, SEEUY, SEPUP, PMPY, SJSRY etc.

iv. Small Scale Industries.

v. Loans under 20 point programme.

- vi. Agricultural loans.
- vii. Recovery prospects. **12.**

Recovery Position:

- i. Overall recovery position of the branch (DCB position). ii.

Whether there is proper follow-up.

13. Gold Loan:

- i. Name of the Jewel Appraisers - security given by them - verification of their agreement.
- ii. Gold loans scrutiny with physical verification of security.
- iii. Figures under gold loan and checking of balancing.

14. Security Register / Security items: i.

Verification of securities in safe. ii. Verify security register.

iii. Verify Inward Register for loan papers - New B 132 and ensure number of loan papers held in Double lock, tally with the balance shown in New B 132. iv.

TT Check cypher sheets and cancode books.

v. Verify Lock Register with the Lockers kept.

15. Godown / Farm:

- i. Inspection of godowns (KCC, OCC, PC, PL etc.,).
- ii. Farm Inspection with location and nature of loan.

16. Sticky Advance (LPD):

- i. List of sticky advances.
- ii. Suit filed accounts and their position.
- iii. Name and address of legal adviser/s. iv. Go through LPD Register and files.
- v. DICGC claim preferred accounts and their position.

17. Premises & Furniture:

- i. Branch and Quarters.
- ii. Insurance - Rent - how much and due date of payment and to whom to be paid.
- iii. Scavenger / watchmen - Name and amount to be paid monthly nature of their work.
- iv. Lease deed / lease agreement - scrutiny - white wash when done - whether necessary conditions are fulfilled.

- v. Introduction to landlord.
- vi. List of furniture and fittings inventory.
- vii. Stock and stationery maintenance.
- viii. Post Bag / Telegraphic address, Name / Timing board.
- ix. Suggestion Box / First aid box.
- x. Enquiry Boards and other boards.

18. Lockers

- i. Locker position - whether new cabinet ordered - go through the file.
- ii. No. of vacant lockers and their verification with locker keys.
- iii. Locker rent for each size.
- iv. Any locker rent is due - Acknowledgement taken / to be taken.

19. A. List of Clearing agents - Limits / Sub-limits.

- B. List of Approved Transport Operators, Limits/Sub-limits.

20. Foreign Business - PC, Bills, NRE, FCNR etc.,

21. Names of NNND Agents - Security Agreement etc.,

22. Power of Attorney - To be got registered with SBI / RBI / LIC etc.,

23. Standing Instructions

24. Simple (Death) Claims pending settlements. 25.

Sundry Assets.

- i. Legal expenses.
- ii. OYT
- iii. Other items.

26. Library Books / Manuals:

27. Branch Vehicle / Vehicles, Log Book, Petrol Limit, Garage etc.,

28. Filing system for letters, Circulars etc., 29.

List of Pending statements (Important)

30. Meet Legal Advisors, Police Officials, Local Government Officials such as District Collector, Tahsildar, BDO etc., as well as important customers.

A) ABSENCE OF THE BRANCH-IN-CHARGE FOR A SHORT DURATION

i) The Concept

In case the Manager in charge of the branch proceeds on leave, Deputation/Training / outstation/official duties, charge is to be handed over to the next Manager/Officer of the branch and for this purpose of recording the

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handing over and taking over of charge, the last few pages of the Double Lock Register may be used. Format to be used for recording the above aspects (HO Cir. 27/89 Dt. 24.01.1989).

B.ONTRANSFER

The prescribed Form, for taking over charge in triplicate, is to be prepared duly incorporating the particulars of keys etc., and signed by both the incoming and outgoing Manager. One copy of this Form is to be sent to Circle Office.

SCHEME OF VOLUNTARY RETIREMENT FOR EMPLOYEES

(Cir. 160/86, 422/91, 343/93)

ELIGIBILITY

Applicable only for those officers who have completed 50 years of age or 20 years of total service as officer employee or otherwise, whichever is earlier.

The date of commencement of Probation will only be taken for computing the service for this purpose.

BENEFITS

1. Encashment of privilege leave:

Balance of privilege leave as on the date of voluntary retirement to the credit of the Officer subject to a maximum of 240 days will be permitted to be encashed. 2.

Freight/TA etc.

TA/freight and other expenses for the officer for self and other eligible family members as permissible in the case of transfers will be permitted from the last place of work to the place of settlement preferred by the officer on retirement. The mode of transport will be as per the officer's entitlement.

3. Provident fund account:

Balance in the provident fund account of the Officer as on the date of voluntary retirement will be paid.

4. Gratuity:

Subject to being eligible for gratuity, the gratuity at the rate of one month's basic pay for every completed year of service subject to a maximum of 15 years and for

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every service beyond 30 years at the rate of half months basic pay for every completed year of service will be paid.

5. Competent Authority

- A For officers up to and including General Manager,
Middle Management Grade Scale III Personnel Wing, HO.
Bangalore
- B For all other Officers Board of Directors

6. Other conditions:

- A The officer desirous of seeking voluntary retirement should give advance notice of not less than 3 months.
- B No chargesheet/vigilance/CBI case etc., should be pending or contemplated against the officer.
- C If any charge sheet issued by the Bank is pending for minor misconduct, or contemplated or explanation has been called for any irregularity, normally request for voluntary retirement shall not be entertained till the enquiry into the matter is contemplated and decision taken.
- D The decision of the competent authority to permit voluntary retirement or not shall be final and binding.
- E The voluntary retirement, if permitted to eligible officers by the competent authority is however subject to the condition that no Voluntarily Retired Officer shall without previous sanction of the competent authority (General Manager/Board of Directors) take up employment in a private concern within two years from the date of his retirement from the services of the Bank.

PROCEDURE TO APPLY

The eligible officers who desire to voluntarily retire may send an unconditional request letter in the specified format and addressed to the General Manager, Personnel Management Section, Personnel Wing, Head Office, through the Deputy General Manager, HRM Section / Circle Office/Staff Administration Section/Inspection Wing/HOSA Section, Head Office, Bangalore.

The Application should be accompanied by the Branch letter and it has to be routed through the last branch/office where the Officer is working, who in turn will check the contents declared therein and send the same to Circle Office, concerned.

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The Decision of the competent authority will be communicated to the officer by the Circle Office concerned.

APPLICATION FOR SUBMISSION OF RESIGNATION / VOLUNTARY RETIREMENT BY THE OFFICER EMPLOYEE

From	To
Name:	-----
Staff No:	(Competent Authority)
Designation:	Personnel Wing : Canara Bank
Scale	Head Office : Bangalore.

I hereby tender my resignation/voluntary retirement from the services of the Bank. In this regard, I submit the following information:

1. Date of joining the Bank:
2. Previous placement Record:
(Last 5 placements)
I
I
III V V
3. Date of promotion to the present scale:
4. Reason for resignation/voluntary retirement:
5. Resignation/Voluntary Retirement to be effective from:
6. If 3 months notice is not given the reason for shortfall in notice:
7. Whether willing to remit the amount in lieu of shortfall in notice:
8. Details of liabilities under Loans/Advances

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Nature of loan Liabilities Limit Loan No. Branch

A. Direct Liabilities

B. Indirect Liabilities as

Coobligant/Guarantor

9. How are the Liabilities proposed to be cleared:
10. Whether sought for continuance of any of the Secured Limit
11. If so, the decision of the Sanctioning Authority and Document in support of the same
12. Cancard Number & Liability
13. Whether made arrangements for Clearance of Cancard Liability before relief
14. Whether executed any Bond/Agreement Or Undertaking on account of training in India/Abroad/On Computers/ Deputation to Subsidiaries/CPD or On any other account
15. If so, How the liabilities are proposed to be cleared
16. Whether Computer Incentive has been received
17. If so, How would the amount be cleared 18, Identity Card No.
19. Any balance outstanding under Sundry Assets on account of TA Advance/LFC Advance etc., and date of submission of claim
20. Future address for communication
21. Any other information not stated above

I authorise the Bank that in case I am not in a position to clear all the liabilities due to the Bank under loans/advances before my relief, then the same may be recovered from the terminal benefits payable to me and in case the terminal benefits are not sufficient to cover all the liabilities then I shall make alternate arrangements to set off the same.

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If any salary has been disbursed to me for any period of my absence which has been subsequently treated as sick leave on 1/2 pay, leave on loss of pay, absence without leave and hence on loss of pay, I shall reimburse the same to the BANK before relief.

** I hereby inform that I conform to the eligibility norms as laid down in Cir. No.422/91 Dated 16th December 1991.

** I undertake that in the event of my acceptance of job in a private sector concern within 2 years from the date of my voluntary retirement from the services of the Bank, I shall seek the previous sanction from the competent authority as envisaged under "CANARA BANK OFFICER (EMPLOYEES) (ACCEPTANCE OF JOBS IN PRIVATE SECTOR CONCERNS AFTER RETIREMENT) REGULATIONS 1979". I

hereby declare that the particulars given above are true and correct.

PLACE:

DATE:

Signature of the Officer.

** The information is to be furnished in case of voluntary retirement.

***DETAILS TO BE SUBMITTED BY THE BRANCHES/OFFICES WHILE FORWARDING
THE APPLICATION OF EMPLOYEES FOR RESIGNATION / VOLUNTARY
RETIREMENT***

From

Canara Bank

.....Branch

To

The Deputy General Manager

HRM Section

Circle Office

Sub : Application for Resignation/Voluntary Retirement submitted by

Sri.....

We forward herewith the application seeking for resignation/voluntary retirement of the subject employee. Other required details are furnished here under:

1. Date of application seeking Resignation/Voluntary retirement
2. Date of receipt of the application at the Branch

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3. The date from which the Resignation or Voluntary Retirement is to be effective

4. Details of liabilities under loans/Advances due to the Branch

and also any other liability known to the branch

Nature of loan	Limit	Loan No.	Branch	Liabilities
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A. Direct Liabilities

B. Indirect Liabilities as Coobligant/Guarantor

5. How the officer proposes to clear the same

6. Whether the Officer proposes to clear the liability before relief

7. Whether sought for continuance of any

Secured loan like LHV/HL/Etc.,

8. Details of amounts outstanding in Sundry Assets

9. CANCARD liability known to the branch

10. Whether leave has been granted for All the periods of absence

11. Whether recovery on account of leave on loss of pay, sick leave on half pay, absence without leave, strike etc., have been effected completely

12. Whether any recovery to be made on account of staff lapse, or irregularity

13. Any other relevant information

We confirm that the particulars furnished above are correct. The
application of the officer and enclosures thereof are enclosed.

Place:

Date:

Senior Manager/Manager
(Cir. 343/93 Cir. 422/91 Cir.160/86)

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BUSINESS DEVELOPMENT EXPENSES - DECLARATION FORM

(Declaration for claiming Business Development expenses without bill)

From	To
	The
	Canara Bank

I hereby declare that I have incurred a sum of `.....
 (Rupees.....
only) as Entertainment / Business Development
 Expenses. As I am not in a position to produce the bills for the same, I request you
 to reimburse 25% of the permissible limit of Entertainment / Business
 Development Expenses of `.....
 (Rupees.....only) by debiting General
 Charges - Business Development Expenses Account.

Place:

Date:
Employee

Signature of the

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**PROFORMA OF THE CLAIM FORM IN
RESPECT OF HOSPITALISATION EXPENSES**

1. Name of the Employee :
2. Staff Number :
3. Designation :
4. Branch / Office where working :
5. Name of the person hospitalized :6.
- Relationship of the patient to the employee :
7. Income in case of parents & Children - mention
whether wholly dependent (in case of married
female employees declaration as
per Cir. 442/80) :
8. *Nature of ailment / operation
(specially whether special/
major/minor operation) :
9. *Date/s of admission and discharge :
10. Name and address of the
hospital where treatment is taken :
11. If the patient was admitted to private nursing
home, reasons for admission therein is to be
mentioned :
12. Total number of certificates/
prescription enclosed :
13. Total number of cash bills/ vouchers submitted:
14. Total amount claimed :

Place :

Date :

SIGNATURE OF THE EMPLOYEE

* Certificate to that effect is to be submitted.