

KNOW YOUR BENEFITS

01. CANTEEN SUBSIDY TO STAFF MEMBERS

Canteen subsidy is extended to all the staff members including permanent part-time sweepers drawing scale wages at the rate of Rs.15/- per employee per working day.

02. FREE EYE CHECKUP AND PURCHASE OF SPECTACLES

PARTICULARS	DETAILS	
OBJECTIVE OF THE SCHEME	To reimburse the cost of eye testing and spectacles to all the staff members who are more than 40 years of age.	
Interval between Two reimbursements	Will be Three Years with no Limit on the number of reimbursements.	
Who are eligible to apply	Applicable in Full to permanent part time employees also who draw scale of wages.	
Whom to Apply	HR Connect of CO: HRM Department.	
Cost of Reimbursement	Cadre/Scale	Eligible Limit
	MD & CEO / ED	Rs.6000/-
	Scale VII / VI	Rs.5000/-
	Scale V / IV	Rs.4500/-
	Scale I/II/III	Rs.4000/-
	Clerical	Rs.3500/-
	Sub Staff	Rs.3000/-

03. REIMBURSEMENT OF NEWSPAPER EXPENSES

Eligibility and other Terms & Conditions:

Cadre	Quantum
Officers in Scale VII & VI	Actual Cost of subscription of 2 Newspapers and / or financial periodicals subject to a maximum of Rs.500/- p.m.
Officers in Scale V & IV	Actual Cost of subscription of 2 Newspapers and / or financial periodicals subject to a maximum of Rs.350/- p.m.
Officers in Scale III , II & I	Actual Cost of subscription of 2 Newspapers and / or financial periodicals subject to a maximum of Rs.225/- p.m.
Clerk	Actual Cost of subscription of Newspaper subject to a maximum of Rs.175/- p.m.
Sub-staff including PTS	Actual Cost of subscription of Newspaper subject to a maximum of Rs.150/- p.m.
Other Conditions	<ol style="list-style-type: none"> 1. E-subscription is also permitted within the overall ceiling limits as above. 2. Declaration basis. 3. Staff members shall apply for the reimbursement online through HR Connect of CO: HRM within three months failing which the claim will be treated as lapsed. 4. Application on behalf of other staff members is not allowed.

04. OUTFIT / DRESS MAINTENANCE ALLOWANCE TO EXECUTIVES / OFFICERS

OVERALL GUIDELINES:

Eligibility	All Officers from Scale 1 to VII.	
Purpose	Towards dress maintenance.	
Quantum	Cadre / Scale	Ceiling on reimbursement of Amount.
	General Managers	Rs.1500/-
	Deputy General Manages	Rs.1000/-
	Asst General Managers	Rs.800/-
	Scale IV (Branch Manages)	Rs.625/-
	Scale III / II / I (Branch Managers)	Rs.500/-
	All other Officers	Rs.450/-
Other condition	Executives and Officers have to make the claim online every month through HR Connect of CO: HRM .	
Sanctioning Authority	AGM, CO: HRM Department	

05. REIMBURSEMENT OF CRECHE / BABYSITTING CHARGES TO WOMEN EMPLOYEES**OVERALL GUIDELINES:**

Eligibility	Women employees are eligible for reimbursement of crèche / babysitting charges.
Terms and Conditions	<ol style="list-style-type: none"> 1. Reimbursement of Creche / Babysitting charges is available till the child attains the age of three years. 2. Reimbursement is restricted for maximum of two children in the entire career of the employee. 3. Staff members shall apply for the reimbursement online through HR Connect of CO: HRM within three months failing which the claim will be treated as lapsed. 4. The claims shall be authorised by the branch / office and original bills to be retained in the file for future reference.
Quantum of Reimbursement	<p>ON SUBMISSION OF CRECHE BILLS:</p> <ol style="list-style-type: none"> 1. Urban & Metro centres – Rs.1500/- p.m. per child. 2. Other centres – Rs.1000/- p.m. per child. <p>ON DECLARATION BASIS:</p> <ol style="list-style-type: none"> 1. Women employees in rural & semi-urban centres – Rs.500/- p.m. per child
Sanctioning Authority	AGM at CO:HRM
Apply through	Online through HR Connect of CO: HRM and to be authorised

06. PROVISION OF RESIDENTIAL ACCOMMODATION TO OFFICERS ON LEASE BASIS

(Max. Eligible amount in Rs.)

Cadre / Scale	I	II	III	IV	V	VI	VII
New Delhi (including Gurgaon, Ghaziabad and Noida), Mumbai	16000	17000	18000	22000	25000	30000	35000
Chennai, Bangalore & Kolkata	15000	16000	17000	20000	24000	28000	32000
Hyderabad, Secunderabad, Pune, Ahmedabad, Surat and other cities with Population more than 45 Lakhs	14000	15000	17000	20000	24000	28000	32000
Places with population from 12-45 lakhs and state capital, Project Area A, and B, Guwahati and the state of Goa other than ones covered above	13000	14000	15000	18000	20000	25000	30000
Places with population between 1-12 Lakhs (Other than the locations covered above)	8000	9000	10000	12000	15000	19000	20000
All other areas	5000	5000	6000	8000	10000	12000	-
For General Managers the above stated ceilings may be kept as Benchmark and the actual limit will be decided on a case to case basis.							
Additional Limit for Branch Managers – 10% with a minimum of Rs.500/-							
Additional Limit for Zonal Managers – 25% over and above their otherwise eligibility.							
Rental Advance:-							
1) Maximum 6 months Rent – For a lease period of 1 year and above but less than 2 Years.							
2) Maximum 10 months Rent-For a lease period 2 years and Above.							

07. REIMBURSEMENT OF CONVEYANCE EXPENSES

Ceiling on Monthly Reimbursement	Cadre	Ceiling Amount
	Officers in Scale IV	Rs.1800/-
	Officers in Scale III	Rs.1300/-
	Officers in Scale II	Rs.1200/-
	Officers in Scale I	Rs.1100/-
	Clerk	Rs.1000/-
	Sub-staff including full time Sweeper	Rs.500/-
	Part time Sweeper	Rs.450/-
Other Terms	1. Officers claiming reimbursement of Petrol Expenses are not eligible under this scheme. 2. Reimbursement will be done monthly through HR Connect of CO:HRM. 3. Staff members who are on leave for one full calendar month will not be eligible to claim reimbursement of conveyance expenses, for that particular month.	

Lump Sum for AGMs in case of usage of personal car for official purposes:

Scale / Area	Metro	Urban	Others
AGM	Rs.20,000/-	Rs.18,000/-	Rs.15,000/-

Reimbursement of petrol / fuel expenses to Officers - Ceiling on Monthly Fuel Limit (Qty in Liters):

Cadre	For Branch Managers		For Officers other than BMs	
	2-Wheeler	4-Wheeler	2-Wheeler	4-Wheeler
Scale IV	50	80	45	70
Scale III	40	75	40	60
Scale II	40	60	35	55
Scale I	35	50	30	40

08. INCENTIVE TO WOMEN BRANCH MANAGERS

Lady Officers in Scale I, II and III posted as Branch Managers are eligible for a monthly incentive of Rs.1000/-. Eligible BMs shall apply online in HRM portal within three months.

09. KIT ALLOWANCE FOR PURCHASE OF FORMAL WEAR AND BOOKS FOR EXECUTIVES

Executive Cadre	Formal Wear	Books
Scale VII	Rs.20,000/-	Rs.5,000/-
Scale VI and ZM in Scale V	Rs.17,000/-	Rs.3,000/-

10. PROVISION OF MOBILE PHONE / TELEPHONE TO OFFICERS / EXECUTIVES

	Cadre / Scale	Maximum Limit per Month
Reimbursement for purchase of mobile handset – Maximum Eligibility (for all officers)	Scale VII	Rs.25,000/- + GST
	Scale VI	Rs.20,000/- + GST
	Scale V	Rs.15,000/- + GST
	Scale IV	Rs.10,000/- + GST
	Scale III	Rs.5,000/- + GST
	Scale II	Rs.5,000/- + GST
	Scale I	Rs.3,500/- + GST

Periodicity of Replacement:

- ❖ An Office/Executive is eligible for replacement of existing mobile handset after THREE years of earlier purchase, if he/she continued in the same scale.
- ❖ In case of Promotion of an Office/Executive to the next Scale, the existing Mobile handset can be retained and will be eligible for NEW mobile handset commensurate with the scale. However, the gap between the two purchases should be minimum TWO years.

	Cadre	Maximum Limit per Month
Monthly Call Charges Reimbursement for Residential Landline and Cell Phone (Post paid only) – Maximum Limit	CMs (including BMs)	Rs.1,200/- + GST
	BMs in Scale II and III	Rs.1,000/- + GST
	BMs in Scale I	Rs.750/- + GST
	Non-BMs in Scale II and III	Rs.300/- + GST
	Non-BMs in Scale I	Rs.250/- + GST

11. REIMBURSEMENT OF LODGING EXPENSES TO OFFICERS – Maximum eligible amount:

Grade / Scale	METRO	MAJOR A		AREA I	OTHERS
		Ahmedabad, Bangalore, Hyderabad	Surat and Pune		
SCALE VI & VII	Rs.9000/-	Rs.9000/-	Rs.7500/-	Rs.5000/-	Rs.4000/-
SCALE IV & V	Rs.5500/-	Rs.5500/-	Rs.4500/-	Rs.3000/-	Rs.2700/-
SCALE II & III	Rs.3200/-	Rs.3200/-	Rs.3200/-	Rs.2600/-	Rs.2400/-
SCALE I	Rs.2600/-	Rs.2600/-	Rs.2600/-	Rs.2100/-	Rs.1800/-

Halting Allowances (w.e.f. 01.11.2020):

Grade / Scale	Metro	Major 'A' Class Cities	Area I Places	Other Places
SCALE VI & ABOVE	Rs.2700/-	Rs.1950/-	Rs.1650/-	Rs.1425/-
SCALE IV & V	Rs.2250/-	Rs.1950/-	Rs.1650/-	Rs.1425/-
SCALE I/II/III	Rs.1950/-	Rs.1650/-	Rs.1425/-	Rs.1200/-

Area Classification:

Metro	: New Delhi, Mumbai, Kolkata and Chennai.
Major 'A'	: Ahmedabad, Bangalore, Hyderabad, Surat and Pune.
Area-I	: Nagpur, Kanpur, Jaipur, Lucknow, Vishakapatnam, Patna, Vadodara (Baroda), Kochi, Indore, Bhopal, Ludhiana, Coimbatore, Madurai, Agra, Varanasi, Ghaziabad, Vijayawada, Rajkot, Faridabad, Srinagar, Jamshedpur, Kozhikode, Thrissur, Malappuram, Thiruvananthapuram, Kannur, Jabalpur, Nashik, Vasai-Virar City, Meerut, Allahabad and Asansol.

**For JMG Scale -1 – Area-I shall also include all places with population of 5 Lacs & above.

12. ENTERTAINMENT EXPENSES TO EXECUTIVES / OFFICERS FOR BUSINESS DEVELOPMENT

The Expenses have to be utilized for Business development purposes only during the meetings with customers. Scale wise limits per month is given below:

Cadre / Scale	Branch Managers / Zonal Heads	All other Executives / Officers
TEG Scale VII	Rs.1400/-	Rs.1400/-
TEG Scale VI	Rs.1200/-	Rs.1200/-
SMG Scale V	Rs.1000/-	Rs.900/-
SMG Scale IV	Rs.800/-	Rs.500/-
MMG Scale III	Rs.600/-	Rs.400/-
MMG Scale II	Rs.500/-	Rs.300/-
JMG Scale I	Rs.400/-	Rs.200/-

13. MOMENTO TO THE STAFF RETIRING

A momento in the form of an article is presented to staff retiring on superannuation on the day of his/her retirement in recognition of the services rendered to the Bank. The eligible limits are as follows:

Cadre / Scale	Maximum Amount
MD & CEO / EDs	Rs.50,000/-
Scale VII & VI	Rs.40,000/-
Scale V & IV	Rs.30,000/-
Scale I & II	Rs.25,000/-
Clerks	Rs.20,000/-
Sub-staff	Rs.15,000/-

(For PPTS on scale wages – proportionate amount)

14. PROVISION OF FURNITURE AT THE RESIDENCE OF OFFICERS

Cadre / Scale	Revised Monetary ceiling exclusive of Taxes (Rs.) wef 21.09.2022
Scale I	Rs.115000/-
Scale II	Rs.130000/-
Scale III	Rs.140000/-
Scale IV	Rs.175000/-
Scale V	Rs.220000/-
Scale VI	Rs.270000/-
Scale VII	Rs.350000/-

15. HOLIDAY HOMES / TRANSIT QUARTERS

Sno.	Name of the Holiday Home (Link Branch – Bank)	Zone
1.	DIGHA (ALANKARPUR – eAB.)	MIDNAPORE
2.	GOA (MAPUCA – eAB)	MUMBAI
3.	HARDWAR (HARDWAR –eAB)	DEHRADUN
4.	KATRA (JAMMU-eAB)	AMRITSAR
5.	MOUNT ABU (JAIPUR-eAB)	JAIPUR
6.	MUSSOORIE (MUSSOORIE-eAB)	DEHRADUN
7.	NAINITAL (NAINITAL-eAB)	DEHRADUN
8.	DARJEELING (DARGEELING-eAB)	SILIGURI
9.	SHIMLA (SHIMLA-eAB)	CHANDIGARH
10.	AMRITSAR (AMRITSAR-eAB)	AMRITSAR
11.	OOTY (COIMBATORE-eAB)	CHENNAI
12.	MANALI (MANDI-eAB)	CHANDIGARH
13.	VARANASI (ZO VARANASI-eAB)	VARANASI
14.	PURI (PURI DOLAMANDAP SAHI –eAB)	BHUBANESWAR
15.	OOTY (OOTY – IB)	COIMBATORE
16.	KODAIKANAL (KODAIKANAL – IB)	MADURAI
17.	DARJEELING – (DARJEELING – IB)	BARDHAMAN
18.	TIRUMALA (KANCHI – MUTT) – (TIRUMALA – IB)	TIRUPATHI
19.	TIRUMALA ANDAVA ASHRAM (TIRUMALA – IB)	TIRUPATHI
20.	GURUVAYOOR (GURUVAYOOR – IB)	KOZIKODE
21.	PURI – (PURI – IB)	BHUBANESWAR

The Bank has Transit Homes at the following Centres:

Sno.	Quarter Address	Controllingn Office
01.	KOLKATA** Flat No.101, Gg Block, Ashbari Complex, Basinabghata, Patuli Township, Kolkata. Pin – 700094.	Kolkata Metro
02.	VELLORE** Flat No.112, Hotel Khanna, No.16, Officers Lane, Vellore, Tamilnadu. Pin – 632001.	Vellore (212116)
03.	MUMBAI** Flat No.3, Second Floor, Saikunj, Above Jeevak Hospital, No.180, Dr.Ambedkar Road, Dadar (E), Mumbai.	ZO Mumbai
04.	CHENNAI Mariam Apartment, Flat H-Third Floor, Door No.8B, Casa Major Road, Egmore, Chennai 600029.	CO:Expenditure

** For Medical Treatment only.

16. LEAVE RULES

<p>CASUAL LEAVE (CL)</p> <ul style="list-style-type: none">➤ Entitled to a maximum of twelve working days in each calendar year.➤ For Probationary officer during the first year of service, on pro-rata basis at the rate of one day for each completed month or part thereof.➤ To be sanctioned for a maximum of four days at a time and prefixing, suffixing, intervening public holidays and Sundays with CL is permitted.	<p>UNAVAILED CASUAL LEAVE (UCL)</p> <ul style="list-style-type: none">➤ To be availed only on sick grounds.➤ CL not availed in the year 2017 or in any subsequent years shall lapse in the following 5 years.➤ Can be availed without medical certificate for four days.
<p>PRIVILEGE LEAVE (PL)</p> <ul style="list-style-type: none">➤ Application for leave to be submitted at least one month before the date of commencement of leave.➤ Calculated at the rate of one day for every eleven days of active service including Sundays and holidays.➤ All kinds of leave excepting CL availed to be deducted while calculating PL.➤ During the first year of joining service, no PL to be sanctioned before completion of eleven months of active service.➤ To be availed only on three occasions in a calendar year under domestic grounds.➤ Can be clubbed with Sick Leave and UCL, but not with CL.➤ Can be availed for a maximum period of 30 days on any one occasion.➤ Can be accumulated beyond 240 days upto a maximum of 270 days. However, encashment of PL at the time of superannuation is restricted to 240 days.➤ While availing Leave Fare Concession (under any kind of leave), encashment of PL subject to a maximum of 30 days in a block of 4 years or maximum of 15 days in each two years block.➤ For PL encashment, all emoluments for the month during which LFC availed shall be admissible.➤ Encashment of PL will be made only 15 days in advance of commencement of leave under LFC.	<p>SICK LEAVE (SL)</p> <ul style="list-style-type: none">➤ Calculated at 30 days of Half Pay Sick Leave (HPSL) for each completed year of service subject to a maximum of 540 days of HPSL during the entire service.➤ To be availed only on production of Medical Certificate by Medical Practitioner acceptable to the Bank or at Bank's discretion from a Doctor nominated by it at its cost.➤ Can be availed for any number of days.➤ Permitted to avail as Full Pay Sick Leave (FPSL) also on request by debiting twice the quantum of leave taken in his Sick Leave account.➤ Can be combined with Privilege Leave, Maternity Leave and Unavailed Casual Leave.➤ Can be availed without Medical Certificate for 2 days on an occasion upto a maximum of 10 days in a calendar year, provided there is no Casual Leave at Credit.

<p>ADDITIONAL SICK LEAVE (ADDL.SL)</p> <ul style="list-style-type: none"> ➤ After completion of 24 years of service Officers are eligible for Additional Sick Leave at the rate of 1 month for each year of service in excess of 24 years, subject to a maximum of 3 months. Such additional leave can be availed either as Full Pay Sick Leave or as Half Pay Sick Leave. ➤ An Officer employee upon completion of 30 years of service, shall be eligible for further additional sick leave of 3 months at the rate of one month for each year of service in excess of 30 years, subject to a maximum of 720 days in entire service. ➤ Women officer employees can avail sick leave for the sickness of their children of 8 years and below subject to production of medical certificate. ➤ Available only after exhausting Sick Leave at Credit. 	<p>MATERNITY LEAVE (ML)</p> <ul style="list-style-type: none"> ➤ Shall be granted to a female Officer upto a period of 6 months at a time, not exceeding 12 months during the entire period of service. ➤ Can be combined with other kinds of leave also. But total period of leave including maternity leave should not exceed 180 days on any one occasion. ➤ Calculated on a month to month basis. ➤ Can be availed for prenatal and postnatal period or at the time of miscarriage or abortion on production of Medical Certificate. ➤ In case of miscarriage or abortion leave shall not exceed 6 weeks at a time. ➤ Available even in the first year of service. ➤ Probationary Officers are eligible. The period of probation would be extended to the extent of such leave availed. ➤ Please also refer 8th Joint Note on Officer Wage Revision for further updation.
<p>SPECIAL CASUAL LEAVE FOR BLOOD DONATION</p> <ul style="list-style-type: none"> ➤ Employees WHO DONATE Blood to a recognised Blood Bank or Bank sponsored Blood Donation Drive are eligible for Special Casual Leave for 1 day on the day of Blood Donation, subject to production of satisfactory documentary proof. 	

Circular Details:

1. Master Circular on Travelling Allowances and Leave Fare Concession to Officers / Award Staff – HRM-145/2015-16 dated 23.03.2016.