

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	SSS Portal 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 in HRM Portal 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 I 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.	
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 in HRM portal 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	ON SUBMISSION OF CRECHE BILLS: <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. ON DECLARATION BASIS: <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 HRM Portal and to be authorised

06. PROVISION OF RESIDENTIAL ACCOMMODATION TO OFFICERS ON LEASE BASIS

(Maximum Eligible amount in Rs.)

Cadre / Scale	I	II	III	IV	V	VI	VII	VIII
New Delhi (including Gurgaon, Ghaziabad and Noida), Mumbai	19000	20000	21500	26500	30000	36000	42000	45000
Chennai, Bangalore & Kolkata	18000	19000	20500	24000	29000	34000	38000	40000
Hyderabad, Secunderabad, Pune, Ahmedabad, Surat and other cities with Population more than 45 Lakhs	16500	18000	20000	23000	28500	33000	37000	39000
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	15500	17000	18000	22000	24000	30000	35000	36000
Places with population between 1-12 Lakhs (Other than the locations covered above)	10000	11000	12000	15000	20000	25000	30000	--
All other areas	6000	7000	7200	10000	13000	15000	--	--
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, subject to a maximum of 25% over and above aforesaid ceiling.								
Additional Limit for Branch Managers – 15% with a minimum of Rs.1000/- over & above their eligibility.								
Additional Limit for Zonal Managers – 25% over and above their otherwise eligibility.								
Brokerage:- Maximum of half a month's rent for lease period of one year and above but less than 18 months and at one month's rent for a lease period of eighteen months and above.								
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 on declaration basis. 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	45	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
	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/-

12. Halting Allowances (w.e.f. 01.04.2024):

Grade / Scale	Metro (Rs.)	Major 'A' Class Cities (Rs.)	Area I Places (Rs.)	Other Places (Rs.)
SCALE VI & ABOVE	4050	2925	2475	2150
SCALE IV & V	3375	2925	2475	2150
SCALE I / II / III	2925	2475	2150	1800

Area Classification:

- Metro : New Delhi, Mumbai, Kolkata and Chennai.
- Major 'A' : Ahmedabad, Bangalore, Hyderabad, Surat and Pune.
- Area I Places : 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.

13. ENTERTAINMENT EXPENSES TO EXECUTIVES / OFFICERS FOR BUSINESS DEVELOPMENT

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

Cadre / Scale	Branch Managers / Zonal Heads (per month)	All other Executives / Officers (per month)
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/-

14. MEMENTO TO THE STAFF RETIRING

A memento 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 & III	Rs.25,000/-
Clerks	Rs.20,000/-
Sub-staff	Rs.15,000/- (For PPTS on scale wages – proportionate amount)

15. PROVISION OF FURNITURE AT THE RESIDENCE OF OFFICERS w.e.f. 27.09.2022:

Cadre / Scale	Maximum Amount
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/-

16. HOLIDAY HOMES / TRANSIT QUARTERS

S.NO.	NAME OF THE HOLIDAY HOME (LINK BRANCH – BANK)	CONTROLLING ZONE
1.	AMRITSAR (AMRITSAR KATRA, AHULWALIA)	ZO: AMRITSAR
2.	DIGHA (ALANKARPUR)	ZO: MIDNAPORE
3.	GOA (MAPUSA)	ZO: MUMBAI WEST
4.	GURUVAYOOR (GURUVAYOOR)	ZO: KOZIKODE
5.	HARIDWAR (HARIDWAR STATION ROAD)	ZO: DEHRADUN
6.	KATRA (KATRA VAISHNADEVI)	ZO: AMRITSAR
7.	KODAIKANAL (KODAIKANAL)	ZO: MADURAI
8.	MANALI (KULLU)	ZO: CHANDIGARH
9.	MOUNT ABU (ABU ROAD)	ZO: UDAIPUR
10.	MUSOORIE (MUSOORIE)	ZO: DEHRADUN
11.	NAINITAL (NAINITAL)	ZO: DEHRADUN
12.	OOTY (UTHAGAMANDALAM)	ZO: COIMBATORE
13.	PURI (DOLAMANDAP SAHI, PURI)	ZO: BHUBANESWAR
14.	SHIMLA (SHIMLA MAIN)	ZO: CHANDIGARH
15.	TIRUMALA (TIRUMALA)	ZO: TIRUPATHI
16.	VARANASI (NADESAR)	ZO: VARANASI
17.	DARJEELING (UNDER RENEWAL)	ZO: SILIGURI

THE BANK HAS TRANSIT QUARTER AT THE FOLLOWING CENTRES:

SNO.	QUARTER ADDRESS	CONTROLLINGN OFFICE
1.	CHENNAI MARIAM APARTMENT, FLAT H-THIRD FLOOR, DOOR NO.8B, CASA MAJOR ROAD, EGMORE, CHENNAI - 600029.	CO: ESTATE DEPARTMENT
2.	HYDERABAD NO.104, RAMU TOWERS, LAKDIKAPUL, HYDERABD, TELANGANA – 500004.	ZO: HYDERABD
3.	KOLKATA INDIAN BANK OFFICERS' QUARTER, HAZRA RESIDENTIAL COMPLEX, FLAT NO.4, 11-SEBAK BAIDYA STREET, KOLKATA – 700029.	ZO: KOLKATA CENTRAL
4.	MUMBAI FLAT NO.102, NUGGET APARTMENT, OPPOSITE TO SAMNA PRESS, PRABHADEVI, MUMBAI - 400025.	ZO: MUMBAI WEST
5.	VELLORE HOTEL SENTHUR INN, NEAR INDIAN BANK SATHUVACHARY BRANCH, VELLORE, TAMILNADU – 632001.	ZO: VELLORE / SATHUVAHARY BRANCH

** For Medical Treatment only.

17. 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 255 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. ➤ W.e.f. 01.04.2024, for calculating PL, all types of leave availed except casual leave and mandatory leave will be excluded. 	<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. ➤ In partial modification of Leave Rules, Annexure VI clause 5 of Joint Note dated 11th November, 2020, an employee shall be granted sick leave at the rate of one month for each year of service subject to a maximum of 720 days during the entire service. With effect from 01.04.2024, as per SNo.29, Clause 9 of 9th Joint Note dated 08.03.2024. ➤ 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>In partial modification of clause 5(b) under Annexure VI (Leave Rules) of the Joint Note dated 11th November 2020.</p> <ul style="list-style-type: none"> ➤ A single male / Female parent can avail sick leave for the sickness of his child of 8 years and below subject to production of medical certificate. ➤ Employees can avail sick leave for the sickness of their Special Child of 15 years and below for a maximum period of 10 days in a calendar year subject to production of medical certificate. ➤ Women employees shall be allowed to take one day Sick Leave per month without production of medical certificate.

<ul style="list-style-type: none"> ➤ W.e.f. 01.04.2024, accumulated PL may be encashed up to 255 days at the time of retirement/ upon death of an employee while in service. 	<ul style="list-style-type: none"> ➤ In case of employees of the age of 58 years and above, sick leave may be granted towards hospitalization of the spouse at a centre other than the place of work and for a maximum period of 30 days in a calendar year.
<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. 	<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.
<p>HALF DAY CASUAL LEAVE</p> <ul style="list-style-type: none"> ➤ A total of two days of Casual Leave may be availed for half a day on 4 occasions in a year out of which 2 occasions would be in the morning and 2 occasions in the afternoon. <p>Note : Casual Leave under this category can be availed after applying 24 hours in advance.</p>	<p>In partial modification of Leave Rules, Annexure VI clause 3 & 3 (d) of Joint Note dated 11th November, 2020, the following shall be added as Note 3.</p> <ul style="list-style-type: none"> ❖ In case of delivery of more than two children in one single delivery, Maternity Leave shall be granted up to 12 months. ❖ Maternity Leave may be granted for In vitro fertility (IVF) treatment subject to production of medical certificate, within the overall limit of 12 months. ❖ Maternity Leave shall be granted once to a female employee for a maximum period of 9 months, for legally adopting a child who is below one year of age, all other conditions remaining the same. ❖ Special maternity leaves up to 60 days shall be granted in case of still born or death of the infant within 28 days of birth. <p>Please also refer 8th & 9th Joint Note on Officers' Wage Revision for further clarifications.</p>

Circular Details of TA/LFC:

1. Master Circular on Travelling Allowances and Leave Fare Concession to Officers / Award Staff – HRM-145/2015-16 dated 23.03.2016.
2. Revision in the rate of reimbursement of expenses towards transport of personal effects of an officer on transfer from one place to another & Revision in Reimbursement of Traveling Expenses to Officers for using their own Vehicle for Office Duty - HRMD - 136/2022-23, dated 10.03.2023.

18. Financial Assistance to Family members of employees dying in harness (Aged below 40 Years):

In view of the financial constraints faced by family of staff members (aged below 40 years) who die in harness, the scheme has been introduced to extend monthly financial assistance to the family members. The financial assistance shall be payable upto three years from the date of demise or till the date of employment of dependents /ex-gratia, whichever is earlier. The proposed monthly ceiling under the scheme is as under:

Cadre	Monthly Assistance
Officer	Rs.20,000/-
Clerk	Rs.15,000 ² -
Sub-Staff	Rs.10,000/-

19. Scheme for additional Corporate Buffer for all Staff Members suffering from Critical illness:

In view of exponential cost incurred by staff members in treatment of Critical illness, and unavailability of insurance cover after a certain limit, the scheme has been introduced to support the medical requirements over and above Corporate Buffer ceilings.

20. Opening of 8 new holiday homes and 4 new Med-transit Guest Houses:

S.No.	Location of Holiday Homes
1.	Ayodhya
2.	Dwarka
3.	Gangtok
4.	Gaya
5.	Jaipur
6.	Kanyakumari
7.	Rameswaram
8.	Udaipur

S.No.	Location of New Med-Transit Guest Houses
1.	Chandigarh
2.	Delhi
3.	Lucknow
4.	Bengaluru