

8th Bipartite Settlement

MEMORANDUM OF SETTLEMENT dated 2nd June 2005 between the Managements of 50 Banks as represented by the Indian Banks' Association and their workmen as represented by the Bank Karmachari Sena Mahasangh.

[Under Section 2(p) and Section 18(1) of the Industrial Disputes Act, 1947 read with Rule 58 of the Industrial Disputes (Central) Rules, 1957]

Names of the Parties	50 Banks which are listed in Schedule I to this Memorandum of Settlement and their workmen.
Representing the Employers (Member Banks)	<ol style="list-style-type: none">1) Shri A K Purwar2) Dr. Dalbir Singh3) Shri V P Shetty4) Shri S C Basu5) Shri M S Kapur6) Shri M B N Rao7) Dr. A K Khandelwal8) Shri Ananthakrishna9) Shri A Datta10) Shri S A Farooqi11) Shri A C Varma12) Shri H N Sinor13) Shri R Sivasankarababu <p><i>Duly authorised on behalf of the Indian Banks' Association</i></p>
Representing the Workmen	<ol style="list-style-type: none">1) Shri Sudhir Joshi2) Shri Uttam Yadav3) Shri Umakant Kotnis4) Shri Baban Kale5) Shri Nitin Kamath6) Shri Hemant Nabar7) Shri Rajan Tulaskar8) Shri Anand Kabadi9) Shri Pravin Raje <p>Bank Karmachari Sena Mahasangh</p>

SHORT RECITAL OF THE CASE

- (A) The Indian Banks' Association (IBA) on behalf of its member banks named in the respective Schedule, signed settlements with the Bank Karmachari Sena Mahasangh representing the workmen employees of the Banks mentioned in the said Schedule on 27th March 2000 and 10th April 2002, inter alia regarding various terms and conditions of their service. The Settlement dated 27th March 2000 was operational for a period of 5 years from 1st November 1997.
- (B) The Bank Karmachari Sena Mahasangh (hereafter called the Union) submitted their Charter of Demands on 27th May 2002 for revision in wages and other service conditions of workmen to IBA and requested for negotiations on the same, with a view to arriving at an amicable settlement.
- (C) Simultaneously, IBA also raised with the Union, issues on behalf of the managements of banks concerned, to be discussed and settled with a view to improving efficiency of operations, customer service, utilization of manpower, discipline and maintaining harmonious industrial relations.
- (D) The parties initially agreed after negotiations that the total quantum of wage increase arising out of a Settlement to be signed in this regard shall be Rs.1,288 crores per annum including the cost of superannuation benefits and accordingly exchanged minutes on 23rd November 2004 at Mumbai. It is agreed that for the purpose of this settlement, the additional cost of pension be shared between the parties at the ratio as agreed and pension costed accordingly.
- (E) The Union demanded one more option for pension considering the fact that many could not opt earlier for various reasons. IBA, however, reiterated its inability to extend the present pension scheme to those who had not opted for pension. However, both the parties agreed to discuss alternative proposals.
- (F) The parties thereafter negotiated the aforesaid demands and issues and have now reached an agreement as set out herein under in full satisfaction of their demands.
- (G) The agreement reached as aforesaid shall amend, modify and supersede the relevant provisions of the Awards and the Settlements wherever referred to in this Settlement.

**For Indian Banks' Association
(S/Shri)**

**For Bank Karmachari Sena Mahasangh
(S/Shri)**

A K Purwar

Sudhir Joshi

Dr. Dalbir Singh

Uttam Yadav

V P Shetty

Umakant Kotnis

S C Basu

Baban Kale

M S Kapur

M B N Rao

Dr.A K Khandelwal

Ananthkrishna

A Datta

S A Farooqi

A C Varma

H N Sinor

R Sivasankarababu

G Sankaranarayanan

**WITNESSES
(S/Shri)**

Himadri Dutta

N Krishnamurthy

Nitin Kamath

Hemant Nabar

CC TO: 1. Assistant Labour Commissioner (Central)
2. Regional Labour Commissioner (Central)
3. Chief Labour Commissioner (Central), New Delhi
4. The Secretary to the Government of India,
Ministry of Labour, New Delhi.

NOW, IT IS HEREBY AGREED AND DECLARED by and between the parties hereto as under:-

TERMS OF THE SETTLEMENT

GENERAL

1. In respect of 50 Banks listed in Schedule 1 to this Memorandum of Settlement, except the State Bank of India, Indian Overseas Bank, State Bank of Saurashtra and Bank of Baroda, the provisions of the Sastry Award as finally modified and enacted by the Industrial Disputes (Banking Companies) Decision Act, 1955, the Industrial Disputes (Banking Companies) Decision Amendment Act, 1957 and the provisions of the Award of the National Industrial Tribunal presided over by Mr. Justice K T Desai in Reference No.1 of 1960 which Award inter alia modifies certain provisions of the Sastry Award (hereinafter referred to as the Awards) as modified by the settlements dated 19th October, 1966, 12th October, 1970, 23rd July, 1971, 8th November, 1973, 1st August, 1979, 31st October, 1979, 21st April, 1980, 8th September, 1983, 17th September, 1984, 5th January, 1987, 10th April, 1989, 29th June, 1990, 16th July, 1991, 29th October, 1993, 14th February, 1995, 14th December, 1996, 28th November, 1997, 27th March 2000 and 10th April 2002 shall continue to govern the service conditions except to the extent the same are modified by this settlement.

2. (i) In respect of State Bank of India, the provisions of the Awards as modified by the Settlements dated 31st March, 1967, 24th February, 1970, 15th September, 1970, 1st August, 1979, 31st October, 1979, 21st April, 1980, 8th September, 1983, 17th September, 1984, 5th January, 1987, 10th April, 1989, 29th June, 1990, 16th July, 1991, 29th October, 1993, 14th February, 1995, 14th December, 1996, 28th November, 1997, 27th March 2000, 10th April 2002 and 22nd July 2003 shall continue to govern the service conditions of the workmen except to the extent the same are modified by this settlement.

- (ii) In respect of State Bank of Saurashtra, the provisions of the Awards as further modified by the Settlements dated 11th November, 1966, 1st August, 1979, 31st October, 1979, 21st April, 1980, 8th September, 1983, 17th September, 1984, 5th January, 1987, 10th April, 1989, 29th June, 1990, 16th July, 1991, 29th October, 1993, 14th February, 1995, 14th December, 1996, 28th November, 1997, 27th March 2000 and 10th April 2002 shall continue to govern the service

conditions of the workmen except to the extent the same are modified by this settlement.

(iii) In respect of Bank of Baroda, the provisions of the Awards as further modified by the Settlements dated 23rd December, 1966, 19th December, 1970, 1st August, 1979, 31st October, 1979, 21st April, 1980, 8th September, 1983, 17th September, 1984, 5th January, 1987, 10th April, 1989, 29th June, 1990, 16th July, 1991, 29th October, 1993, 14th February, 1995, 14th December, 1996, 28th November, 1997, 27th March 2000 and 10th April 2002 shall continue to govern the service conditions of the workmen except to the extent the same are modified by this settlement.

(iv) In respect of Indian Overseas Bank, the provisions of the Awards as further modified by the Settlements dated 14th December, 1966, 17th December, 1970, 29th July, 1972, 23rd March, 1973, 1st August, 1979, 31st October, 1979, 21st April, 1980, 8th September, 1983, 17th September, 1984, 5th January, 1987, 10th April, 1989, 29th June, 1990, 16th July, 1991, 29th October, 1993, 14th February, 1995, 14th December, 1996, 28th November, 1997, 27th March 2000 and 10th April 2002 shall continue to govern the service conditions of the workmen except to the extent the same are modified by this settlement.

(v) In respect of State Bank of India, State Bank of Saurashtra, Bank of Baroda and Indian Overseas Bank, Settlements referred to in Clauses 2(i), (ii), (iii) and (iv) above refer to settlements entered into between State Bank of India, State Bank of Saurashtra, Bank of Baroda and Indian Overseas Bank with the All India State Bank of India Staff Federation, All India Bank of Baroda Employees' Federation and the All India Overseas Bank Employees' Union, respectively, representing the workmen of those banks (hereinafter referred to as the said separate settlements).

3. (i) The provisions of the said Awards, the First Bipartite Settlement dated 19th October, 1966 and/or other subsequent settlement(s) including the above

mentioned separate settlements hereinafter collectively referred to as said settlements shall stand modified or superseded to the extent and in the manner detailed hereunder.

3. (ii) Provisions in the aforesaid Awards/Settlements which have not been amended/modified or superseded by this Settlement shall continue to remain in force.

4. Scales of Pay

In supersession of Clause 4 of Bipartite Settlement dated 27th March, 2000, with effect from 1st November, 2002 the scales of pay shall be as under:-

Clerical Staff							
4410	<u>215</u> 3	5055	<u>335</u> 3	6060	<u>470</u> 4	7940	<u>500</u> 3
9440	<u>560</u> 4	11680	<u>970</u> 1	12650	<u>560</u> 1	13210	
Subordinate Staff							
4060	<u>105</u> 2	4270	<u>115</u> 2	4500	<u>135</u> 2	4770	<u>165</u> 3
5265	<u>195</u> 4	6045	<u>235</u> 3	6750	<u>270</u> 3	7560	

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.

5. Stagnation Increments

In partial modification of Clause 5 of Bipartite Settlement dated 27th March 2000 both clerical and subordinate staff (including permanent part-time employees on scale wages) shall be eligible for six stagnation increments w.e.f. 1st November 2002 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 six stagnation increments at the rate of Rs.560/- and Rs.270/- each due under the settlement, and at frequencies of 3 years and 2 years respectively, from the dates of reaching the maximum of their scales as aforesaid.

Provided that a clerical / subordinate staff (including permanent part-time employees on scale wages) already in receipt of five stagnation increments shall be eligible for the sixth stagnation increment on 1st November 2002 or three / two years respectively after receiving the fifth stagnation increment, whichever is later. In respect of employees who had received their fifth stagnation increment on and from 1st November 1999, the sixth stagnation increment shall be released on and from 1st November 2002.

6. 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 Schedule IV shall rank for superannuation benefits.

7. Dearness Allowance

In substitution of Clause 7 of Bipartite Settlement dated 27th March 2000 with effect from 1st November 2002, the dearness allowance shall be payable as per the following rates:-

1. (i) Subordinate Staff

0.18% of 'pay'

(ii) Clerical Staff

(a) 0.18% of 'pay' upto Rs.9,650/- plus

(b) 0.15% of 'pay' above 9,650/- and upto Rs.15,350/- plus

(c) 0.09% of 'pay' above 15,350/- and upto Rs.16,350/- plus

(d) 0.04% of 'pay' above Rs.16,350/-

2. On and from 1st February 2005, Dearness Allowance shall be payable at 0.18% of Pay.

Note:

Dearness Allowance 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 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.

8. City Compensatory Allowance

In substitution of Clause 8 of the Bipartite Settlement dated 27th March 2000, with effect from 1st November 2002, the City Compensatory Allowance shall be payable as per the following rates:

A. Clerical Staff	RATES
(i) At the higher CCA Centres i.e. with population of over 12 lakhs including the State of Goa	4% of Basic Pay Minimum Rs.175/- p.m. Maximum Rs.375/- p.m.
(ii) At the lower CCA Centres i.e. places with population of 5 lakhs and over, State Capitals, Chandigarh, Pondicherry and Port Blair.	3% of Basic Pay Minimum Rs.145/- p.m. Maximum Rs.300/- p.m.
B. Subordinate Staff	RATES
(i) At the higher CCA Centres i.e. with population of over 12 lakhs including the State of Goa	4% of Basic Pay Maximum Rs.270/- p.m.
(ii) At the lower CCA Centres i.e. places with population of 5 lakhs and over, State Capitals, Chandigarh, Pondicherry and Port Blair.	3% of Basic Pay Maximum Rs.190/- p.m.

Note: All other existing provisions relating to City Compensatory Allowance shall remain unchanged.

9. House Rent Allowance

In substitution of Clause 9 of the Bipartite Settlement dated 27th March 2000, with effect from 1st November, 2002 the House Rent Allowance payable shall be as under:

	Area	Rate as percentage of Pay [No Minimum/No Maximum]
(i)	Places with population of more than 45 lakhs	8.5
(ii)	Places with population of more than 12 lakhs	7.5
(iii)	Places with population of 2 lakhs and over [other than places in (i) and (ii) above] and State Capitals and Capitals of Union Territories.	6.5
(iv)	Places with population below 2 lakhs	6.0

Note:

- (1) Where quarters are provided, HRA shall not be payable and the rent to be recovered shall be 1% of the first stage of the Scales of Pay.
- (2) All other existing provisions relating to House Rent Allowance shall remain unchanged.

10. Transport Allowance

In partial modification of Clause 10 of the Bipartite Settlement dated 27th March, 2000 Transport Allowance shall be paid @Rs.105/- per month with effect from 1st November, 2002.

Note:

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

11. Special Pay

- (1) In supersession of Clause 11 of the Bipartite Settlement dated 27th March, 2000, with effect from 1st November 2002:
- (i) The Special Pay payable to the clerical staff and subordinate staff in banks other than State Bank of India, shall be as mentioned under Part-A in Schedule II to this Settlement.
 - (ii) The duties and responsibilities as improved or retained as they are and attracting Special Pay in banks other than State Bank of India shall be as set out in Schedule III and shall be in partial modification of Schedule III to the Bipartite Settlements dated 17th September 1984 and 14th February 1995.
 - (iii) Posts attracting Special Pay as listed in Schedule II to the Bipartite Settlement dated 27th March 2000 and which do not find a mention in Part A of Schedule II to this Settlement shall stand discontinued. Present incumbents in these posts (other than those who are on locum tenens basis) shall continue to perform functions attached to such posts (as detailed in Schedule III to Bipartite Settlements dated 17th September 1984 and 14th February 1995) if such functions are required to be performed or else their services shall be utilised for performing such other duties of the cadre as per requirement and they will draw special pay as mentioned in Part-B of Schedule II to this Settlement. Once such an employee is promoted or is assigned duties of a higher nature or is retired or ceased to be in service for any reason whatsoever or is divested of the function of the post in accordance with the provisions in the Bipartite Settlements, there shall not be any further appointment / entrustment to that post.
 - (iv) 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.

- (v) Graduation Pay and Professional Qualification Pay payable to the clerical staff in banks shall be as mentioned in Part 'C' of Schedule II to this Settlement.
 - (vi) The special pay, graduation pay and professional qualification pay as mentioned in Schedule II shall rank for superannuation benefits.
 - (vii) The rates of Special Pay and the duties of Special Pay carrying posts for workmen staff in State Bank of India may be reviewed and settled at the bank level.
- (2) In partial modification of Part II of clause 23 of the Bipartite Settlement dated 12th October 1970, 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 increments for such qualification/s acquired to the extent available in the scale and in lieu of the remaining increments(s) not available for being so released as advance increments be granted / released the first instalment 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 instalment of Graduation Pay or PQP, as the case may be and the 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 further that in a case where the employee as on the date of this settlement, 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 2002 or the date of acquiring any of the said qualifications, whichever is later, released increment/s or Graduation Pay / PQP as provided herein above.

12. Hill and Fuel Allowance

In partial modification of Clause 15(a) of the Bipartite Settlement dated 10th April, 1989 and Clause 12 of the Bipartite Settlement dated 27th March, 2000, the Hill and Fuel Allowance shall be payable at the following rates with effect from 1st November 2002:

a. At places situated at a height of 3000 metres and above	8% of pay (Max. Rs.950/-p.m.)
b. At places situated at a height of and over 1500 metres but below 3000 metres	4% of pay (Max. Rs.375/-p.m.)
c. At places situated at a height of over 1000 metres but less than 1500 metres and Mercara Town	3% of pay (Max. Rs.300/-p.m.)

Note: All other existing provisions shall remain unchanged.

13. Fixed Personal Pay

In partial modification of Clause XIV of the Bipartite Settlement dated 29th October, 1993 and Clause 13 of the Bipartite Settlement dated 27th March 2000, the Fixed Personal Pay shall be revised with effect from 1st November 2002 as per

Schedule IV.

14. Payment of Overtime Allowance

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

15. Provident Fund

In supersession of Clause 15 of the Bipartite Settlement dated 27th March 2000, w.e.f. 1st November 2002, the rate of Provident Fund shall be at 10% of Pay.

16. Pension (in Banks other than State Bank of India)

In respect of an employee other than the employee in State Bank of India, who is a member of the Pension Fund, who retires or dies while in service or otherwise ceases to be in employment on or after the 1st May 2005, 'Pay' for the purpose of pension shall be the pay as in clause 6 of this settlement. This shall be subject to the necessary amendments to be made to the relevant provisions of Bank (Employees') Pension Regulations, 1995.

Note: The Bank (Employees') Pension Regulations, 1995 does not apply to the employees of State Bank of India.

17. Medical Aid

In substitution of Clause 17 of the Bipartite Settlement dated 27th March 2000, with effect from 1st November 2002, the reimbursement of medical expenses under medical aid scheme shall be restricted to an amount of Rs.1,500/- per annum.

For the year 2002, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months i.e. November and

December 2002.

18. Definition of 'Family':

- a. In supersession of para 5 of the Bipartite Settlement dated 5th January 1987, 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) as also parents ordinarily residing with and wholly dependent on the employee.
- b. The term wholly dependent child/parent shall mean such member of the family having a monthly income not exceeding Rs.2,550/- p.m.

If the income of one of the parents exceeds Rs.2,550/- p.m. or the aggregate income of both the parents exceeds Rs.2,550/- 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 parents/parents-in-law are ordinarily residing with and wholly dependent on her.

19. Leave Fare Concession

- (i). In supersession of Paragraph 6(i) of Bipartite Settlement dated 16th July 1991 and Paragraph 2(iii) of Bipartite Settlement dated 28th November 1997, w.e.f. the date of this Settlement, leave fare concession payable will be the actual return railway fare or steamer fare incurred by the workman and members of his family subject to the following:

- a) For avilment of leave fare concession under a 2 year block for visit to any place within India, the maximum permissible distance shall be 2250 km. for subordinate staff and 1750 km. for non-subordinate staff.
- b) For avilment of leave fare concession under a 4 year block for visit to any place in India, the maximum permissible distance shall be 4500 km. for subordinate staff and 3500 km. for non-subordinate staff.
- (ii). In supersession of Paragraph 10.3 of Bipartite Settlement dated 19th October 1966, Paragraph X(2) of Bipartite Settlement dated 17th September 1984, Paragraph 2 of the Bipartite Settlement dated 28th November 1997 and in partial modification of Paragraph 23(v) of Bipartite Settlement dated 31st October 1979, the class of fare to which the workman and the members of his family would be entitled, shall be as follows :

Subordinate Staff :

Sleeper class fare for the journey by mail/express train.

Non-subordinate Staff :

First class fare for the journey by mail/express train.

Provided where the employee and/or members of his family travel actually by AC-II Tier class by mail/express train (including Rajdhani and Shatabdi Express trains), the employee will be reimbursed the actual AC-II tier class fare incurred for the admissible distance.

Provided further that where the employee and / or members of his family

undertake travel by air either to his place of domicile or to any other place for rest and recuperation within India, he shall be entitled to be reimbursed the actual air fare so incurred or the AC-II Tier class fare by train by a direct route

in case of travel to place of domicile or to the extent of the maximum admissible distance in case of travel to any other place for rest and recuperation, whichever is less.

- (iii). In supersession of Paragraph 6(v) of the Bipartite Settlement dated 16th July 1991 and in partial modification of Paragraph 19 of Bipartite Settlement dated 27th March 2000, an employee and/or members of his family, when availing leave fare concession may undertake travel by any mode of surface transport between places not connected by train or partly connected by train and the employee will be eligible to claim in respect of such journey his actual expenditure or the notional train fare by the entitled class for the distance so travelled, whichever is less, within his overall entitlement.

For the purpose of this sub-clause travel by any approved mode of surface transport would mean such travel undertaken through any public transport or transport (including taxi) operated by agencies / tour operators approved by appropriate Government authorities.

- (iv). By exercising an option anytime during a block of 2 years or 4 years, as the case may be, an employee can either undertake travel availing of leave fare concession and claim reimbursement upto his entitlement or to encash the facility for the concerned block. The option so exercised shall be irrevocable for the block concerned. On opting to encash the facility, he will be entitled to receive a lump sum equivalent to 75% of notional train fare for the admissible distance (depending on a 2 year or 4 year block) by the entitled class, subject to deduction of admissible tax at source. Leave Fare Concession for travel to place of domicile is not encashable. An employee opting to encash his LTC shall prefer the claim for himself and his

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 LFC.

Provided, however that an employee so encashing the facility of leave fare concession shall proceed on leave for a minimum period of 4 days.

20. Hospitalisation

In substitution of Clause 18 of the Bipartite Settlement dated 27th March 2000, with effect from the date of this Settlement, the reimbursement of hospitalisation expenses shall be as detailed in Schedule V to this Settlement.

21. Part-Time Employees

a) In substitution of Clause 20(i) of the Bipartite Settlement dated 27th March, 2000, with effect from 1st November 2002, Part-Time employees who are members of the subordinate staff and whose normal working hours per week are as given below shall be paid consolidated wages as under:

a. Upto 3 hours	: at bank's discretion with a minimum of Rs.750/- p.m.
b. More than 3 hours but less than 6 hours	: at bank's discretion with minimum of Rs.1,050/- p.m.

22. Compensation for losses due to breakage or damage to goods on Transfer

In supersession of Clause 28 of Bipartite Settlement dated 27th March 2000, with effect from the date of this Settlement 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 : Rs.900/-
 Subordinate Staff : Rs.600/-

b. Where no receipts/statement of loss are produced a lumpsum payment of –

Clerical Staff : Rs.600/-
 Subordinate Staff : Rs.450/-

23. Halting Allowance

In modification of clause 23 of the Bipartite Settlement dated 27th March 2000, with effect from the date of this Settlement halting allowance shall be payable at the following rates for the days spent on duty outside the headquarters :

	Higher CCA Centres	Lower CCA Centres	Non CCA Centres
Clerical Staff	Rs.400/- per diem	Rs.300/- per diem	Rs.250/- per diem
Subordinate Staff	Rs.300/- per diem	Rs.200/- per diem	Rs.150/- per diem

24. Washing Allowance

In supersession of clause 9 of Bipartite Settlement dated 10/04/1989 and clause 21 of Bipartite Settlement dated 27/03/2000, w.e.f. 1st August 2004, washing allowance shall be payable at Rs.75/- p.m., where the washing of livery is not arranged by the bank.

25. Cycle Allowance

In supersession of clause 22 of Bipartite Settlement dated 27/03/2000, w.e.f. 1st November 2002, 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 Rs.60/- 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.

26. Split Duty Allowance

In partial modification of clause 4 of the Bipartite Settlement dated 28/11/1997 and clause 24 of the Bipartite Settlement dated 27/03/2000, w.e.f. 1st November 2002, Split Duty Allowance shall be payable at all centers at Rs.90/- p.m.

27. Project Area Compensatory Allowance

In partial modification of clause 12 of the Bipartite Settlement dated 31/10/1979 and clause 3 of the Bipartite Settlement dated 28/11/1997, w.e.f. 1st November 2002, workmen in project areas shall be paid a project area compensatory allowance as under :

(i) Project Area Group 'A'

Clerical Staff – Rs.150/- p.m.

Sub-Staff - Rs.130/- p.m.

(ii) Project Area Group 'B'

Clerical Staff – Rs.130/- p.m.

Sub-Staff - Rs.110/- p.m.

28. Special Area Allowance

In supersession of all earlier provisions relating to Special Area Allowance, w.e.f. 1st November 2002, Special Area Allowance shall be payable at places specified in column 2 of the Schedule VII hereto, as per the quantum indicated in column 3 thereof against each such place subject to the condition that if at any of the place mentioned in column 2 of Schedule VII hereto, Hill and Fuel Allowance is payable in terms of this Settlement, then at such places only higher of the two allowances shall be payable.

29. Officiating Pay

In partial modification of paragraph III (f) of Bipartite Settlement dated 8th November 1973, if a workman other than subordinate staff officiates in a post in higher cadre either for a continuous period of 7 days or more or an aggregate of 7 days in a calendar month, he shall be paid with effect from 1st June 2005 officiating pay at the rates laid down in Clauses 9.11 (a)(i) or 9.11(a)(ii) of the Bipartite Settlement dated 19th October 1966.

30. Reimbursement of expenses on Road Travel

In substitution of clause 19 of Bipartite Settlement dated 27/03/2000, w.e.f. the date of this Settlement, where an employee has to travel on duty / LFC between two places not connected or partially connected by rail or steamer, he shall be reimbursed actual road mileage cost or at Rs.2/- per k.m., whichever is less.

**31. Computerisation/Mechanisation
and Technological upgradation**

In supersession of all subsisting industry level settlements relating to Computerisation and Mechanisation for the time being in force it is hereby agreed between the parties as follows:

- a. In the matter of computerisation of banks' business and technological upgradation of its operations, banks may decide on the level, type, scope and

extent of application, function and location of state-of-the-art technology and equipments to the extent necessary.

- b. Arising out of business process re-engineering necessitated by introduction of state-of-the-art technology and equipments, banks may redesign and assign role, duties and responsibilities to their staff within the provisions of the settlement.
- c. Banks may utilise the services of staff for marketing and selling of different products of Banks / their subsidiaries / joint ventures or any other product of any agency / entity with whom the banks may have arrangements, based on their business needs and requirements.
- d. Banks may acquire/modify/change or discontinue businesses and business processes, wherever necessary.
- e. Banks may, arising out of technology, review the existing jobs, and work processes, systems and procedures and re-engineer them.
- f. Banks may switch to the single window and such other system of operations wherever so decided.
- g. Banks may adopt new systems and procedures which are demanded/facilitated by latest technology solutions such as networking of branches and centralised accounting, shared operations centres, call centers, processing centres, acting on electronically communicated messages,

dependence on digital/electronic signatures and the like.

- h. While it shall be the banks' endeavour to retain/re-skill staff and to develop in-house competencies, they may outsource IT and its related activities in respect of specialised areas where in-house capability is not available.
- i. The selection and/or placement of staff for work to make the fullest and most efficient use of the computerised systems/ devices/ equipments etc. will be based on combination of skill tests, aptitude test, hands-on test and suitability, to be determined by the bank.
- j. The bank may, depending upon its requirements, resort to round-the-clock and seven-days-a-week working and staggering of working hours at its branches/offices/service units.
- k. It is clarified that the Computer Operators may be assigned any other routine duties of their cadre as already provided in subsisting Bipartite Settlements.
- l. Where a female operator who is in the family way desires to discontinue working on Computer during the period of her pregnancy, she will be exempted at her written request from operating the Computer. The special pay shall not be paid to her for the period during which she is on duty but exempted from operating the Computer, but shall be paid during the period of her leave of any kind subject to her acceptance to perform duties as Computer Operator on resumption.
- m. There will be no retrenchment on account of computerisation. Staff displaced at a centre/ place as a result of computerisation / mechanisation shall be deployed in terms of this settlement.

Note:

In case of State Bank of India, the extant provisions of Settlement dated 22nd July 2003 arrived at Bank level with the All India State Bank of India Staff Federation on **Technology, Redeployment / Transfer of Staff and Other Issues** shall remain unchanged and shall remain operative.

32. Deployment of Staff

In continuation of clause 32 of 7th Bipartite Settlement dated 27th March 2000, it is agreed between the parties that deployment of non-subordinate staff in banks which are parties to this settlement shall be in accordance to the terms and conditions set-forth in Schedule VI to this Settlement.

Note:

In case of State Bank of India, the extant provisions of Settlement dated 22nd July 2003 arrived at Bank level with the All India State Bank of India Staff Federation on **Technology, Redeployment / Transfer of Staff and Other Issues** shall remain unchanged and shall remain operative.

33. Voluntary Cessation of Employment

- (i) When an employee absents himself from work for a period of 90 or more consecutive days without prior sanction from the Competent Authority or beyond the period of leave sanctioned originally including any extension thereof or when there is satisfactory evidence that he has taken up employment in India or outside, the management at any time thereafter may give a notice to the employee at his last known address as recorded with the Bank calling upon him to report for work within 30 days of the date of notice.

Unless the employee reports for work within 30 days of the notice or gives an explanation for his absence within the period of 30 days

satisfying the management inter alia that he has not taken up another employment or avocation, the employee shall be given a further notice to report for work within 30 days of the notice failing which the employee will be deemed to have voluntarily vacated his employment on the expiry of the said notice and advised accordingly by registered post.

In the event of the employee submitting a satisfactory reply, he shall be permitted to report for work thereafter within 30 days from the date of expiry of the aforesaid notice without prejudice to the bank's right to take any action under the law or rules/conditions of service.

If the employee fails to report for work within this 30 days period, then he shall be given a final notice to report for work within 30 days of this notice failing which the employee will be deemed to have voluntarily vacated his employment on the expiry of the said notice and advised accordingly by registered post.

- (ii) If an employee again absents himself for the second time within a period of 30 days without submitting any application and obtaining sanction thereof, after reporting for duty in response to the first notice given after 90 days' of absence or within the 30 days' period granted to him for reporting to work on his submitting a satisfactory reply to the first notice, a further notice shall be given after 30 days of such absence giving him 30 days' time to report. If he fails to report for work or reports for work in response to the notice but absents himself a third time from work within a period of 30 days without prior sanction, his name shall be struck off from the rolls of the establishment after 30 days of such absence under intimation to him by registered post deeming that he has voluntarily vacated his appointment.
- (iii) Any notice under this clause shall be in a language understood by the

employee concerned. The notice shall be sent to him by registered post with acknowledgement due. Where the notice under this clause is sent to the employee by registered post acknowledgement due at the last recorded address communicated in writing by the employee and acknowledged by the bank, the same shall be deemed as good and proper service.

34. Graduation Pay

Non-subordinate employee who acquires graduation / post graduation qualification from Universities / Open Universities which are recognised by the University Grants Commission will be considered as having acquired graduate qualification and would be eligible for being granted the two additional increments for graduation or graduation pay, as the case may be, as provided hereinabove subject however to the following conditions :

- (i) Employees who registered under the Graduation / Post-Graduation courses of Open University have either passed the foundation 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.

This provision shall take effect from the date of the Settlement.

35. Special leave

In supersession of para 13.39 of the 1st Bipartite Settlement dated 19/10/1966, with effect from the date of the Settlement, Special leave will be allowed to certain employees for attending meetings and conferences of trade unions of bank employees as provided below:

a. Principal Office Bearers of All India Workmen Unions/ Associations subject to a maximum of- Upto 21 days in a calendar year.

- i. 20 such members in the case of unions having more than 25% membership.
- ii. 15 such members in the case of unions having less than 25% membership.

b. Central Committee Members of All India Workmen Unions/ Associations subject to a maximum of- Upto 17 days in a calendar year.

- i. 40 such members in the case of unions having more than 25% membership.
- ii. 30 such members in the case of unions having less than 25% membership.

c. Office Bearers of the Executive Committee of the State or Regional Level Units of All India Workmen Unions/ Associations subject to a maximum of- Upto 7days in a calendar year.

- i. 20 such members in the case of unions having more than 25% membership.
- ii. 15 such members in the case of unions having less than 25% membership.

The benefit of special leave as above shall be available only to those office bearers nominated for the purpose by the All India Workmen Unions/ Associations who are parties to the Settlement and signing it.

36. Special provision for State Bank of India

- i) The provisions of Settlements dated 30th January 1995 and 22nd July 2003 relating to Special Compensatory Allowance (SCA) as prevailing in the Bank shall be continued unchanged.
- ii) Special compensatory provisions in respect of State Bank of India as in bank level settlements may be reviewed and settled at bank level.

37. General Provisions

- (i) In supersession of clause 22(c) of Bipartite Settlement dated 10th April 1989, watch and ward staff and employees manning installations which require round-the-clock maintenance and surveillance on duty on days of agitation / strike action are exempt from participating in such action.
- (ii) A member of the award staff shall submit details regarding his assets and liabilities to the bank as and when sought for. Failure to do so shall be treated as a gross misconduct.

38. Implementation

- (i) The various provisions of this Settlement shall take effect from the dates specified hereunder, unless provided to the contrary and the financial benefits emanating therefrom shall be given effect to within a period of 90 days from the date of this Settlement.

Sr.No.	w.e.f.
1. Scales of Pay, 6 th Stagnation Increment, slab rate Dearness Allowance, Special Pay and consolidated wages to part time employees working less than 6 hours per week.	1 st November 2002
2. Dearness Allowance – Single Slab Rate (i.e. 0.18% of Pay)	1 st February 2005

- | | |
|---|-------------------------------|
| 3. Professional Qualification Pay
House Rent Allowance, City
Compensatory Allowance,
Provident Fund and Gratuity,
Recovery of House Rent,
Fixed Personal Pay, Hill & | 1 st November 2002 |
|---|-------------------------------|

Fuel Allowance, Transport
Allowance, Annual Medical
Aid, Special Area Allowance,
Project Area Allowance, Split
Duty Allowance, Cycle
Allowance.

- | | |
|--|-----------------------------|
| 4. Pension | 1 st May 2005 |
| 5. Hospitalisation Expenses,
Halting Allowance,
Compensation of losses on
Transfer, Expenses on Road
Travel, LFC and Overtime
Allowance | Date of Settlement |
| 6. Washing Allowance | 1 st August 2004 |
| 7. All other items agreed to but
not covered by the above
Clauses. | Date of Settlement |

39. Date of Effect and Operation

- i. This Settlement shall be binding on the parties for five years from 1.11.2002.
- ii. The terms and conditions hereof shall continue to govern and bind the parties even thereafter until the Settlement is terminated by either party giving to the other a statutory notice as prescribed in law for the time being in force.
- iii. The AIBEA, NCBE, BEFI, INBEF, NOBW and BKSM on behalf of the workmen agree that during the operation of this Settlement the

workmen will not for any reason whatsoever, raise any demand of any nature whatsoever on any of the banks in respect of matters, monetary or otherwise, covered by this Memorandum of Settlement.

- iv. Copies of the Memorandum of Settlement will be jointly forwarded by the parties to the authorities listed in Rule 58 of the Industrial Disputes (Central) Rules, 1957 so that terms and conditions thereof are binding on the parties as provided in law.

40. Interpretation

If there is any difference of opinion regarding interpretation of any of the provision of this Settlement the matter will be taken up only at the level of the Indian Banks' Association, the All India Bank Employees' Association, the National Confederation of Bank Employees, the Bank Employees' Federation of India, the Indian National Bank Employees Federation, the National Organisation of Bank Workers and the Bank Karmachari Sena Mahasangh for discussion and settlement.

**For Indian Banks' Association
(S/Shri)**

**For Bank Karmachari Sena Mahasangh
(S/Shri)**

A K Purwar

Sudhir Joshi

Dr. Dalbir Singh

Uttam Yadav

V P Shetty

Umakant Kotnis

S C Basu

Baban Kale

M S Kapur

M B N Rao

Dr. A K Khandelwal

Ananthakrishna

A Datta

S A Farooqi

A C Varma

H N Sinor

R Sivasankarababu

G Sankaranarayanan

**WITNESSES
(S/Shri)**

Himadri Dutta

N Krishnamurthy

Nitin Kamath

Hemant Nabar

- CC TO: 1. Assistant Labour Commissioner (Central)
2. Regional Labour Commissioner (Central)
3. Chief Labour Commissioner (Central), New Delhi
4. The Secretary to the Government of India,
Ministry of Labour, New Delhi.

SCHEDULE - I

LIST OF BANKS TO BIPARTITE SETTLEMENT

1. Allahabad Bank
2. Andhra Bank
3. Bank of Baroda
4. Bank of India
5. Bank of Maharashtra
6. Canara Bank
7. Central Bank of India
8. Corporation Bank
9. Dena Bank
10. Indian Bank
11. Indian Overseas Bank
12. Oriental Bank of Commerce
13. Punjab & Sind Bank
14. Punjab National Bank
15. Syndicate Bank
16. UCO Bank
17. Union Bank of India
18. United Bank of India
19. Vijaya Bank
20. State Bank of India
21. State Bank of Bikaner & Jaipur
22. State Bank of Hyderabad
23. State Bank of Indore
24. State Bank of Mysore
25. State Bank of Patiala
26. State Bank of Saurashtra
27. State Bank of Travancore

28. The Bank of Rajasthan Ltd.
29. Bharat Overseas Bank Ltd.
30. The Dhanalakshmi Bank Ltd.
31. The Federal Bank Ltd.
32. The Jammu & Kashmir Bank Ltd.
33. Karnataka Bank Ltd.
34. The Karur Vysya Bank Ltd.
35. The Lakshmi Vilas Bank Ltd.
36. Lord Krishna Bank Ltd.
37. The Nainital Bank Ltd.
38. The Ratnakar Bank Ltd.
39. The Sangli Bank Ltd.
40. The South Indian Bank Ltd.
41. ING Vysya Bank Ltd.
42. ABN-AMRO Bank, N.V.
43. American Express Bank Ltd.
44. Bank of America NA
45. The Bank of Tokyo-Mitsubishi Ltd.
46. BNP Paribas
47. Citibank, N.A.
48. Hongkong and Shanghai Banking Corpn. Ltd.
49. Sonali Bank
50. Standard Chartered Bank

SCHEDULE - II

**SPECIAL PAY
PART A**

For Clerical Staff

Sr.No.	Post	Amount of Special Pay (Rs.)
1	Telephone Operator	155
2	Audit Clerks – Category ‘A’ Category ‘B’	260 490
3	Agricultural Assistant	370
4	Teller	840
5	Stenographer	745
6	Asstt.Head Cashier	475
7	Head Cashier – I	925
8	Head Cashier - II	1300
9	Special Assistant	1600
10	Computer Operator - A	910
11	Computer Operator – B (with passing powers)	1100

Note:

1. In the case of Special Assistant, the Special Pay payable for the period 1st November 2002 to the date of the Settlement shall be Rs.1,400/- p.m. and thereafter Rs.1,600/- p.m.
2. Erstwhile Teller Category ‘B’, Assistant Head Cashier – Units of 5 and above, Head Cashier Category ‘D’ and Head Cashier Category ‘E’ shall now be termed /named as Teller, Assistant Head Cashier, Head Cashier – I and Head Cashier - II respectively.

For Subordinate Staff

Sr.No.	Post	Amount of Special Pay (Rs.)
1	Liftman	255
2	Cash Peon	255
3	Watchman	255
4	Armed Guard	430
5	Daftary	505
6	Head Peon	580
7	Electrician / AC Plant Helper	1170
8	Driver	1320
9	Head Messenger in IOB	990

SPECIAL PAY**PART B****For Clerical Staff**

Sr.No.	Post	Amount of Special Pay (Rs.)
1	Relieving Telephone Operator	80
2	Comptist	305
3	Telex Operator	385
4	Teller – Category ‘A’	500
5	Punch Card Operator	425
6	Accounting Machine Operator	660
7	IBM / ICT Machine Operator	745
8	Head Clerk	745
9	Assistant Head Cashier – - Units of 4 clerks and below	330
10	Cashier-in-charge of cash in Pay offices or branch	500
11	Head Cashier – Category ‘A’ - Units of 5 clerks and above - Units of 4 clerks and below	660 500
12	Head Cashier – Category ‘B’ - Units of 5 clerks and above - Units of 4 clerks and below	745 595
13	Head Cashier – Category ‘C’	835
14	Data Entry Operator	630
15	Encoder Operator	540
16	Advanced Ledger Posting Machine Operator / Advanced Electronic Accounting Machine Operator	770

For Subordinate Staff

Sr.No.	Post	Amount of Special Pay (Rs.)
1	Cyclostyle Machine Operator	205
2	Relieving Liftman	155
3	Bill Collector	430

PART C

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 -

Rs.180/- p.m. after they complete 1 year
Rs.360/- p.m. after they complete 2 years
2. Those who have passes JAIIB or Part I of CAIB/CAIIB-
Rs.180/- p.m. after they complete 1 year
3. Those who have passed JAIIB and CAIIB or Both Parts of CAIB/CAIIB -

Rs.180/- p.m. after they complete 1 year
Rs.360/- p.m. after they complete 2 years
Rs.540/- p.m. after they complete 3 years
4. Those who are graduates/NDC and have passed JAIIB or Part I of CAIB/CAIIB -
Rs.180/- p.m. after they complete 1 year
Rs.360/- p.m. after they complete 2 years
Rs.540/- p.m. after they complete 3 years
5. Those who are graduates/NDC and have passed JAIIB or Both Parts of CAIB/CAIIB -

Rs.180/- p.m. after they complete 1 year
Rs.360/- p.m. after they complete 2 years
Rs.540/- p.m. after they complete 3 years
Rs.720/- p.m. after they complete 4 years
Rs.900/- p.m. after they complete 5 years.

Note: Refer to Clause 11(2) of this Settlement.

SCHEDULE - 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
POSITIONS IN CLERICAL CADRE**

POSTS	DUTIES
Telephone Operators	Their work involves operating a Telephone PBX/EAPBX Board with a minimum of three external lines on regular assignment.
Audit Clerks Category 'A'	<p>Clerks in the Internal Audit Department whose work involves audit checking of completed vouchers, entries, statements, balances, books of accounts, etc. with a view to confirming their correctness and ascertaining whether office procedures and rules are being correctly followed. The irregularities detected by them are reported to the head of the Audit Department and/or his immediate superior, who is responsible for taking necessary action.</p> <p>(Note: checking of returns and statements from branches by other than Internal Audit Department clerks would not be covered by 'audit checking').</p>
Audit Clerks – Category 'B'	<p>Audit clerks category 'B' would be audit clerks attached to inspectors on tours and will perform all routine checking functions and generally assist the inspector in the functions including preparation and typing of reports.</p> <p>Their duties include:</p> <ol style="list-style-type: none"> 1. Assisting in the counting of cash balances, securities, etc. in the presence of the inspecting officials; 2. Assisting the inspecting officers in checking the quantities and values of the securities charged to the bank; 3. Checking the balancing of various deposit account ledgers and verifying the outstandings in inter-branch/sub-office(s) items-in-transit, suspense sundry deposits, drafts payable, term deposits and deposits at call accounts; 4. Checking items of stationery and marking off vouchers and acknowledgements and assisting in the examination of vouchers other than those of inter-branch/sub-office(s) items-in-transit, suspense charges, sundry deposits and stationery accounts; 5. Assisting in preparing the audit returns/reports and typing and generally assisting the inspecting officer in his functions as may be required.

Tellers	Passing and cash payment of all cheques/ withdrawal forms/travelers' cheques/ gift cheques/demand drafts/pay orders/bank orders, etc. upto and including Rs.10,000/-. Receipt of cash and issuance of pre-signed drafts/gift cheques/travellers' cheques/pay orders/bank orders, etc. both against cash and transfer upto and inclusive of Rs.15,000/-.
Stenographers	Employees required to take dictation in shorthand and/or type letters, statements, documents, etc. and attend to secretarial work.
Assistant Head Cashiers	Their job is to assist the head cashier in looking after and checking the work of clerks in the cash department.
Head Cashier – I	<p>Their duties involve :</p> <ol style="list-style-type: none"> 1. 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; 2. opinion compilation; 3. verification of vernacular signatures/ endorsements; 4. countersigning cheques and/or drafts (on selves or correspondents), payment orders, deposit receipts, etc. 5. Attending to Government Treasury work. 6. In banks where the practice of discharging bills/hundies, for payment received only, is in existence, it may be continued to be done by this category.

Head Cashier II	<p>Their duties involve :</p> <ol style="list-style-type: none"> 1. 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; 2. opinion compilation; 3. verification of vernacular signatures/ endorsements; 4. countersigning cheques and/or drafts (on selves or correspondents), payment orders, deposit receipts, etc. 5. attending to Government Treasury work; 6. discharging/endorsing bills, cheques, etc.; 7. being in charge of clearing and godown departments, etc.; 8. passing independently clearing and transfer cheques, vouchers, etc. (whether credits or debits) upto and including Rs.50,000/- and cash vouchers upto Rs.50,000/- jointly with an authorized person.
Special Assistants	<p>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 substaff and will include :</p> <ol style="list-style-type: none"> 1) Passing independently, manually or online, cash instruments upto Rs.35,000/- and clearing and transfer cheques vouchers etc., (whether credits or debits) upto and including Rs.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 non payment 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).

	<p>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 are taken by himself or by the clerks placed under him and shall ensure that, wherever necessary :</p> <ul style="list-style-type: none"> 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.
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<p>Agricultural Assistant</p>	<p>i) To assist in the bank's lending and/or operations for agricultural development and/or financial assistance to small enterprises (other than small scale industries) such as vegetable/fruit vendors, artisans, self employed persons including beneficiaries under the differential rate of interest scheme</p> <p>ii) To distribute and collect application forms and assist the farmers/small borrowers in filling up the forms</p> <p>iii) to scrutinise application forms, title deeds, farm plans etc., to ensure that applications are complete in all respects and the particulars furnished in the forms are prima facie in order and for this purpose he may be required to visit the farms for verification and for collection of relevant data.</p> <p>iv) To take necessary steps to ensure that the periodical details, as called for are received from the farmers/small borrowers in time.</p> <p>v) To keep in constant touch with farmers and to bring any adverse features to the management's notice.</p> <p>vi) To verify farms/all farms machinery/equipments livestock/tractors, etc.,</p> <p>vii) To verify proper utilisation of the bank's loans or the progress in work in respect of which loans are granted and to furnish reports on such verifications.</p> <p>viii) To make efforts and effect recoveries upto amounts not exceeding Rs.15,000/- from farmers/ small borrowers from their place of work/residence, subject to the necessary arrangements being made with regard to fidelity and transit insurance and personal risk insurance by the bank.</p> <p>Note: Banks will evolve appropriate procedure about issuance of provisional receipts etc., of the cash not exceeding Rs.15,000/- collected on a day by an agricultural assistant from the agricultural / small borrowers / depositors.</p>
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	<p>ix) To assist in the deposit mobilisation efforts by encouraging farmers/small borrowers to deposit their savings in the Bank.</p> <p>x) To collect information about the conditions of crops in the villages.</p> <p>xi) To collect necessary data for determination of village, adoption of financing of agriculture like farmers' land holdings, availability of infrastructure facilities, source of irrigation, use of tractors, pumpsets etc., credit facilities available in village, recovery performance and the like.</p> <p>xii) To maintain liaison with Land Record and Registration Officers and other Governmental/ Developmental agencies for expeditious handling of the bank's work.</p> <p>Note: With a view to making optimum use of the technical skill of the agricultural / development assistant, normally he may not be entrusted with usual clerical work, but where necessary he may be asked to do the clerical work.</p>
Computer Operator 'A' (without passing powers)	Computer Operator will perform all duties and functions of clerical cadre, either online or 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.
Computer Operator 'B' (with passing powers)	<p>In addition to the duties of Computer Operator 'A', their duties will include –</p> <p>a. Passing and cash payment of all cheques/withdrawal forms/bankers' cheques/gift cheques, etc. upto and including Rs.20,000/-</p> <p>b. Passing independently clearing and transfer cheques, vouchers, etc. (whether credits or debits) upto and including Rs.25,000/-</p> <p>c. Receipts of cash and issuance of pre-signed drafts / gift cheques / travellers' cheques / pay orders / bank orders, etc. upto and including Rs.25,000/-</p>

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.

(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.

SPECIAL PAY CARRYING POSITIONS IN SUBORDINATE CADRE

POST	DUTIES
Liftman	Persons required to operate the lifts on regular assignment
Cash Peon	Persons required 1. To take money orders, to buy stamps etc., which involves carrying of cash not exceeding Rs.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.
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 Note: ‘Retainers’ Peons (other than watchmen) whose names are registered in the Bank’s licence as Retainers will, when they perform “Armed Guard” duties, be entitled to special pay for “Armed Guards” pro rata.

Daftary	<p>Their work involves :</p> <ol style="list-style-type: none"> 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. <p>They may also be required to collect cash not exceeding Rs.5,000/- at a time against various instruments.</p> <ol style="list-style-type: none"> 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	<p>Persons required to assist in supervision of various matters pertaining to subordinate staff like:</p> <ol style="list-style-type: none"> i) Cleanliness of the office premises; ii) Cleanliness of uniforms; iii) Leave arrangements; 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.
Head Messenger in IOB	

SCHEDULE - IV

FIXED PERSONAL PAY

Area of Posting	Total FPP payable where bank's accommodation is not provided	Total FPP payable where bank's accommodation is provided	Increment Component of FPP
(1)	(2)	(3)	(4)
CLERICAL STAFF			
(i) Places with population of more than 45 lakhs.	635	585	560
(ii) Places with population of more than 12 lakhs upto 45 lakhs	630	585	560
(iii) Places with population of 2 lakhs and over [other than places in (i) above] and State Capitals and Capitals of Union Territories	625	585	560
(iv) Places with population below 2 lakhs	620	585	560
SUBORDINATE STAFF			
(i) Places with population of more than 45 lakhs.	310	280	270
(ii) Places with population of more than 12 lakhs	305	280	270
(iii) places with population of 2 lakhs and over [other than (i) above] and State Capitals and Capitals of Union Territories	300	280	270
(iv) Places with population below 2 lakhs	295	280	270

SCHEDULE V

SCHEDULE FOR REIMBURSEMENT OF HOSPITALISATION EXPENSES

1. Hospitalisation expenses will be reimbursed to workmen staff in the bank to the extent of 100 per cent in case of self and 75 per cent in case of dependent members of family subject to the procedure for reimbursement of hospitalisation expenses as enumerated hereunder:

- (a) Hospitalisation charges to the extent stated above will be reimbursed in case of all ailments and major accidents which require hospitalisation.
- (b) A workman or his dependent family member(s) will be considered to have been hospitalised only if they are admitted as indoor patient(s) in the hospital in respect of diseases/accidents as mentioned above in sub-para (a). However, cases where the patient is admitted as an out-patient and discharged the same day after surgical procedures involving advanced techniques may also be considered for reimbursement of hospitalisation expenses.
- (c) Medical expenses incurred for the hospitalisation will be reimbursed on the strength of bills/vouchers to the extent of 100% in case of self and 75% in case of family members subject to limits prescribed hereunder.

2. For the purpose of medical facilities :

The expression 'family' of an employee shall mean the employee's spouse, wholly dependent children including dependent step children and legally adopted children and parents wholly dependent on the employee and ordinarily residing with the employee.

Notes:-

- (i) The term 'wholly dependent child/parent' shall mean such relative having a monthly income not exceeding Rs.2,550/- p.m. If the income of one of the parents exceeds Rs. 2,550/- p.m. or the aggregate income of both the parents exceeds Rs.2,550/- p.m., both the parents shall not be considered as wholly dependent on the employee.
- (ii) A married female employee may include her natural parents or parents-in-law under the definition of family - but not both – provided that the parents/parents-in-law are ordinarily residing with and wholly dependent on her and satisfy the income criteria as stated above.

3. The reimbursement of hospitalisation expenses will be restricted to the following charges:

Sr.No.	Details	Extent of reimbursement
3.1	(a) Hospital Registration Fees	100% for self and 75% for dependent family members of the amount actually incurred or Rs.200/- whichever is lower.
	(b) Surcharge/tax on hospital bills	Proportionate to the extent of the bill passed by the bank

3.2	Charges for bed per day (excluding boarding charges)	100% for self and 75% for dependent family members of the amount actually incurred or Rs.4 00/- whichever is lower.
3.3	ICU/CCU/Neo-natal Nursery	100% for self and 75% for dependent family members of the amount actually incurred or Rs.500/- per day, whichever is lower. This is in addition to bed charges.
3.4	Diagnostic material charges, X-rays, Pathological tests, ECGs, etc.	As per Annexure-I hereto
3.5	Medicines, drugs, injections (including disposable syringes), bandage and dressing materials, etc. except tonics/vitamins. (However, tonics/vitamins which are prescribed by the attending doctor and certified as essential for the period of hospitalisation, may be considered for reimbursement.)	100% or 75% as the case may be of actual expenses.
3.6	Operation charges, etc.	As per Annexure-II hereto

3.7 Physician's and Consultant's fees per visit:		
	100% for self and 75% for dependent family members of the amount actually incurred or the amount as mentioned below against each item, whichever is lower	
	Major 'A' Class cities viz. Mumbai, Chennai, Delhi, Kolkata, Ahmedabad, Bangalore & Hyderabad	Other Places
	Rs. per visit	Rs. per visit
VISIT AT THE CHAMBER		
First Consultation	200/-	120/-
Subsequent Consultations	75/-	60/-
VISIT AT RESIDENCE		
In case of emergency leading to Hospitalisation	300/-	190/-
Second Consultation	225/-	150/-
Subsequent Consultations	150/-	100/-
VISIT MADE BY SPECIALISTS AT THE HOSPITAL:- SPECIAL VISIT		
During the day time	125/-	85/-
During the night time	300/-	150/-
Routine visits	125/-	85/-

4. The workmen or members of their families (as the case may be) are expected to secure admission in a Government/Municipal Hospital or any 'private' hospital (i.e., hospitals under the management of a Trust, Charitable Institution or a religious mission). The reimbursement will be restricted to the percentage applicable to the workman / dependent family member, i.e. 100% or 75% of the charges applicable to the lowest paying bed in such hospitals according to hospital rules or the maximum amounts mentioned above, whichever is lower.

5. Normally, the workman and members of family should avail of services of hospital as mentioned in paragraph 4 above. However, if he feels, that it is unavoidable to seek services of a private nursing home/hospital, he can do so in one of the hospitals/nursing homes, approved by the bank. Reimbursement in such cases will, however, be restricted to the extent of the amount which would have been reimbursable in case of admission to a public or private hospital as mentioned in paragraph 4 above.
6. Medical expenses incurred within 30 days of 'pre' and post-hospitalisation period on medical advice, on account of the ailment/disease for which the person was hospitalised, will be considered as hospitalisation expenses for reimbursement purpose. However, in cases of hospitalisation involving special or major operations, medical expenses incurred for a period not exceeding 45 days of post-hospitalisation will be considered for reimbursement, subject to medical advice.
7. Charges for engaging a nurse/attendant will not be reimbursed. However, nursing charges, if any, charged by hospital authorities in respect of days spent in ICU / CCU/ neo-natal nursery may be considered for reimbursement on the basis of certificate issued by the hospital authorities and in consultation with bank's Medical Officer. Reimbursement in such cases shall be 100% for workmen and 75% for family members of the actual charges.
8. Hospitalisation charges in connection with maternity will not be reimbursable. However, the expenditure incurred by an employee in cases involving operative interference because of complicated labour and caesarean operation and subsequent hospitalisation thereto will be reimbursed under the hospitalisation scheme to the extent of expenditure incurred in excess of normal maternity charges and consequent hospitalisation thereto subject to the condition that such reimbursement shall be 70% of the amount actually incurred or the limits as per Annexure II hereto, whichever is less.
9. The purchase of drugs/medicines will be restricted to approved chemists and arrangements will be made by banks wherever possible to make direct payments to the chemists.
10. Banks will have discretion to refuse payment of bills in cases where they are not satisfied about the genuineness of the bills.
11. **Ambulance Charges**
Ambulance charges for removing the workman or his dependent family member from residence to the hospital/nursing home or from hospital/nursing home to residence on discharge or from one hospital/nursing home to another hospital/nursing home, within the urban agglomeration or municipal limits may be reimbursed in full.

Actual expenses incurred on conveyance by mode other than ambulance shall be reimbursed subject to the maximum as under:

- (i) By public taxi - Actuals subject to maximum of Rs.150/- per trip
- (ii) By autorickshaw - Actuals subject to maximum of Rs.75/- per trip

In case the patient is to be moved to a hospital/nursing home outside the urban agglomeration/municipal limits, then the expenses incurred on conveyance may be reimbursed at the rate of Rs.5.00 per kilometer, with a maximum of Rs.1000/-

per trip or the amount actually incurred, whichever is the least.

Normally, services of an ambulance should be availed of. Where ambulance is not available or the facility of ambulance is not established, public mode of transport i.e. taxi/autorickshaw could be used. The bank shall consider such claims on merits and facts.

Abuse of the facility will be dealt with treating such claims as acts of gross misconduct.

12. **Domiciliary Treatment**

Medical Expenses incurred in respect of the following diseases which need domiciliary treatment as may be certified by the recognised hospital authorities and bank's medical officer shall be deemed as hospitalisation expenses and reimbursed to the extent of 100% in case of a workman and 75% in the case of his family.

Cancer, Leukaemia, Thalassaemia, Tuberculosis, Paralysis, Cardiac Ailment, Pleuresy, Leprosy, Kidney ailment, Epilepsy, Parkinson's Disease, Psychiatric disorder, Diabetes, Hepatitis-B, Hepatitis-C, Haemophilia, Myastheniagravis, Wilson's disease, Ulcerative Colitis, Epidermolysis bullosa, Venous Thrombosis (not caused by smoking), Aplastic Anaemia, Psoriasis and Third Degree Burns.

Note:- (i) The cost of medicines etc. in respect of domiciliary treatment shall be reimbursed for the period stated in the Specialist's prescription. If no period is stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

(ii) Expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukaemia shall be considered for reimbursement under domiciliary treatment to the extent of 100% in case of a workman and 75% in the case of his family.

13. The medical aid and reimbursement of expenses under the hospitalisation scheme under this Settlement will also be available for medical treatment under the recognised systems of medicines, viz., Ayurvedic, Unani, Homeopathy and Naturopathy if such treatment is taken in a clinic/hospital recognised by the Central/State Government. Further, reimbursement shall be limited to such expenses within the prescribed ceilings as would have been reimbursable in case the treatment was taken in a Government/Municipal hospital, subject to the overall limits under the scheme, i.e., 100% of approved expenses for self and 75% in case of family.

14. **Package Charges :**

Some hospitals are charging on the basis of 'package' for specialised treatment for diseases pertaining to heart, kidney, coronary, etc. These package charges generally include all charges pertaining to a particular treatment/procedure including admission charges, accommodation charges, ICU/CCU charges, monitoring charges, operation charges, anesthesia charges, operation theater charges, procedural charges/ Surgeon's fee, cost of disposables, cost of consumables like catheters, guide wires, etc., surgical charges and cost of medicine used during hospitalisation, related routine investigations, physiotherapy charges etc.

In the following cases, package charges will be reimbursed to the extent of 100% in the case of self and 75% in the case of dependent members of family, subject to the limits specified below:-

(a) Coronary Bypass Surgery	Rs.1,40,000/-
(b) Coronary Angiography	Rs. 15,000/-
(c) Angioplasty/Stentoplasty	Rs.70,000/-
(d) Kidney Transplant	Rs.1,60,000/-
(e) Liver Transplant	Rs.2,00,000/-

Note:-

- (i) For the above ailments, workmen employees can claim either as per schedule of expenses prescribed or package charges whenever the treatment is taken under package charges scheme.
- (ii) In the case of stentoplasty, cost of medicated stents(s), wires/balloon, implanted during surgery may be reimbursed at the rate of 75% for family members and 100% for workman himself at rates not exceeding the rates applicable to lowest paying bed of AIIMS, New Delhi, in addition to the package charges indicated above.
- (iii) Liver transplant charges are not reimbursable in cases where damage to the liver has been caused by alcoholism.

15. Reimbursement of Hospitalisation Expenses incurred on Treatment Abroad :

The procedure to be followed in respect of reimbursement of expenses incurred by the workmen and their families on treatment abroad shall be as laid down in Annexure-III hereto.

**SCHEDULE FOR REIMBURSEMENT OF CHARGES INCURRED BY
WORKMEN FOR PATHOLOGICAL ETC. INVESTIGATIONS**

NAME OF PROCEDURE	100% for self and 75% for dependent family members of the amount actually incurred or the amount as mentioned below against each item, whichever is lower (<i>Rupees</i>)
CLINICAL PATHOLOGY	
URINE EXAMINATION	
Urine Routine	40
Urine for Albumin	40
Urine for 17 Ketosteroids	360
Urine Culture	115
Urine for Column Count Test	115
Sensitivity Test	150
Urine for Acid Fast Bacilli (T B Culture)	105
Urine Bile Pigment and Salt	40
Urine Urobilinogen	40
Urine Occult Blood	40
Urine Total Proteins	80
Urine Sodium	80
Urine Chloride	80
Bence Jones Protein	50
STOOL EXAMINATION	
Stool Routine	40
Stool Occult Blood	40
HAEMATOLOGY	
EXAMINATION OF BLOOD	
Blood Count with Indices (Hb, TLC, DLC)	70
Blood Count without Indices (Hb, TLC, DLC)	65
RBC and Hb with Indices	70
RBC and Hb without Indices	55
Total WBC and Differential Count (TC/DC)	55
Blood Smears for parasites (MP, etc.)	40
Peripheral smear examination	45
Blood for Microfilaria	100
Platelet Count	70
Bleeding and Coagulation time (BT CT)	65
Clot Retraction Time	65
Prothrombin Time	75
Erythrocytes Sedimentation Rate (Westergren's method)	30
Sedimentation Rate (Both Methods) ESR	30
Hb, TLC, DLC, ESR	85
Blood Culture	160
Clot Culture	160

NAME OF PROCEDURE	100% for self and 75% for dependent family members of the amount actually incurred or the amount as mentioned below against each item, whichever is lower (Rupees)
Glucose Phosphate Dehydrogenase (G&PD)	150
Reticulocyte Count	45
Absolute Eosinophil Count	40
Packed Cell Volume (PCV)	40
R.B.C. Fragility Test	70
L.E. Cell	95
Haemogram	85
Bone Marrow Smear Examination	205
Partial Thromboplastin	135
BLOOD BANK	
Coomb's Test direct (for coating antibodies)	150
Coomb's Test (for complete and incomplete indirect antibodies)	200
Blood Grouping and Rh Factor only (not for matching) for Non-maternity Cases	65
Blood Transfusion per Bottle and Donor's fees (including Pathologist's attendance and cross-matching)	360
Packed Cell Preparation	255
BIOCHEMISTRY	
Blood Urea/Calcium/Phosphorus/Phosphatase/ Sodium/Potassium each	100
Blood Urea Nitrogen	100
Urea Clearance Test	170
Creatinine Clearance Test	170
Serum Proteins or Plasma Proteins	100
Serum Proteins Electrophoresis	200
Blood for Fibrinogen	110
Blood for Creatinine	75
Blood Uric Acid	100
Blood Sugar Curve (Glucose Tolerance Test) GTC or GTT	280
CO ₂ Combining Power of Plasma	130
Blood Cholesterol	75
Blood Protein Bound Iodine (PBI)	300
Blood Chlorides (S Cl)	100
Serum Sodium (S Na)	85
Serum Potassium (S K)	85
Serum Iron (S Fe)	130
Serum Iron Studies	220
Serum Calcium (S Ca)	85
Serum Phosphorous (S.P.)	85
Serum Alkaline Phosphatase	75
Serum Acid Phosphatase	135
Serum Glutamic Oxalic Transaminase (SG OT)	75
Serum Lipase	130
Serum Glutamic Pyruvic Transaminase (SG PT)	75
Serum Amylase	195
C P K	315
Glucose 6 Phosphate Dehydrogenase	170
Serum Lactic Dehydrogenase(LDH)	145
Serum Lactic Dehydrogenase with Isoenzyme	375
SMA 12-2 (14 Blood Chemistry)	625

NAME OF PROCEDURE	100% for self and 75% for dependent family members of the amount actually incurred or the amount as mentioned below against each item, whichever is lower (Rupees)
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HISTOPATHOLOGY

Smear Analysis	60
<i>Body Fluids-C.S.F./Plural/Ascitic, etc.</i>	60
Chemistry, Sugar, Protein, etc	170
Malignant Cells	135

BACTERIOLOGY & SEROLOGY

Brucella Agglutination Test*	130
Cold Agglutination Test for Virus Pneumonia	130
Paul Bunnell Test	150
C Reactive Proteins**	135
Smear Gram-Strain Examination	50
Sputum Smear A.F.B. Stain	50
V.D.R.L.	75
Widal Test	75
R.A. Test	100
Culture & Sensitivity (other specimens)	150
Vibro Cholera Culture	130
Conjunctival Swab for Microscopic and Culture Examination	140
Smear Examination for Micro Organisms	95
Fluids or Exudates for Malignant Cells	140

* For hospitalised patients only

** For Rheumatic disease to be reimbursed for hospitalised patient

X-RAY

Fluoroscopy Chest	120
Abdomen AP Erect (One Film)	135
Abdomen Lateral View (One Film)	135
Abdomen for Pregnancy	135
Chest PA View (One Film)	135
Chest Oblique or Lateral (One Film)	135
Mastoids	135
Extremities, Bones and Joints (One Film)	135
Pelvis (One Film)	135
Paranasal Sinuses (One Film)	135
T.M. Joints (One Film)	135
Abdomen & Pelvis for K.U.B.	225
Skull A.P. & Lateral	225
Spine AP & Lateral	225
Barium Swallow	525
Sinography/Sialography	600
Cystography/Urethrography	900
Arthrography	675
Retrograde Pyelography	750
Oral or I.V. Cholecystography	750
Barium Enema	975
Barium Meal Upper or Lower	975
Bronchography	1050
I.V. Urography	1050
Myelography	1200
Pneumo Encephalography	900

NAME OF PROCEDURE	100% for self and 75% for dependent family members of the amount actually incurred or the amount as mentioned below against each item, whichever is lower (Rupees)
Barium Meal Complete	1200
Cerebral/Femoral Angiography	1425
C T SCAN/MRI	
CT Scan	2500
CT Scan (with contrast)	4000
MRI	5000
MRI (with contrast)	6500
ULTRA SONOGRAPHY AND ECHOCARDIOGRAPHY	
Electro Cardiogram (ECG)	120
Indual Test	140
U C G (Phono-cardiography, Telemetry C, Cardiac Ex Test, Stress Test)	690
Echo Cardiography	790
Cardio Version	510
Ultra Sonography	395
US Guided Biopsy	530
SKIN	
Tuberculin Test (Mantoux) TT or MT	105
Scraping for Fungus	55
Skin Clipping & smear for Leprosy	105
Nasal smear for leprosy	85
LIVER FUNCTION TESTS	
Thymol Turbidity Test	90
Cephalin Cholesterol Flocculation Test	90
Vanden Berghn Reaction and Icterus Index (Quantitative Bilirubin)	150
Takata Ara Reaction	100
Bromsulphalein Excretion Test (Excluding injection charges)	220
PLEURAL AND PERICARDIAL AND ASCITIC FLUIDS	
Pleural Fluid for Routine Examination	140
Pleural Fluid for Cultural Pericardial and Ascitic Fluids	140
SPUTUM EXAMINATION	
Sputum Routine	90
Sputum for Acid Fast Bacilli only (Sputum AF B)	90
Sputum for Culture (Culture for TB)	140
CSF for Diptheria	125
Culture for Diptheria	105
GASTRIC ANALYSIS	
Gastric Contents for Routine Analysis (Gastric Analysis or Fractional Test Meal)	215
Sternal Marrow Routine Cytology (Bone Marrow)	285
Basal Metabolic Rate (BMR)	250
Lung Function Test	250
PSYCHIATRY TEST	
ECT	140
CO ₂	80
Psychology Testing	140

NAME OF PROCEDURE	100% for self and 75% for dependent family members of the amount actually incurred or the amount as mentioned below against each item, whichever is lower (Rupees)
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RIA

T ₃	300
T ₄	30
TSH, LH, FSH, Prolactin (for each test)	125
Testosterone	430
Parathyroid	430
Estrogen (Total)	430
ACTH	430
HBsAg by RIA or EIA	500

FOR SURGICAL INVESTIGATION & TREATMENT OF CANCER

Scopies and Biopsies	500
Chemotherapy:	
Single Drug Therapy per day	1000
Multiple Drug Therapy per day	2000
Infusional Chemotherapy	3000

OXYGEN CHARGES

Oxygen charges shall be reimbursed at the rate of Rs.30/- per hour subject to a maximum of Rs.300/- per day .

Comment [i1]: February 1, 2005: Dr.(Mrs.) Vajjayanti M Ajinkya, MBBS, CMO, SBI

Annexure II

OPERATION CHARGES

	100% for self and 75% for dependent family members of the amount actually incurred or the amount as mentioned below against each item, whichever is lower		
	<i>Rs.</i>	<i>Rs.</i>	<i>Rs</i>
	Special Operation	Major Operation	Minor Operation
(a) Operation Theatre Charges	3,000/-	2,000/-	650/-
(b) Anaesthetist's Charges	3,000/-	2,000/-	650/-
(c) Surgeon's Fees for Operation (including Fees for Assistants)	10,000/-	6,500/-	2,100/-
(d) Expenses for dialysis, blood transfusion, Heart valve replacement, angiography, implanted items during surgery wherever they do not form part of package charges and pace-maker may be reimbursed at the rate of 75% for family members and 100% for workman himself at rates not exceeding the rates applicable to lowest paying bed of AIIMS, New Delhi.			
Indicative list of Special, Major and Minor operations is appended below:			
SPECIAL OPERATIONS :			
Cardiac including By-Pass Surgery, Brain, Lung and Cancer Operations, Kidney/Liver Transplantation Operation, Bone Marrow transplant and Multiple Fractures (time taken is more than 3 hours).			
MAJOR OPERATIONS :			
Kidney Stone (including lithotripsy), Prostate, Thyroid, Caesarean Delivery, Gastrectomy, Hysterectomy, Fractures, Amputations, S.P.Nailing, Discoidectomy, Retina Detachment, Liver & Gall Bladder, Plastic Surgery (not for beautification), Cataract(wih IOL), Hernia subject to Bank's discretion (Time taken approximately 1 to 3 hours).			
MINOR OPERATIONS :			
D & C, Fissure, Circumcision, Small Hydrocele, Dilatation, Vasectomy, Abscess, Bilat, Hydrocele, Appendix, Tubectomy, Piles, Fistula, Minor Operations of the Eye, Nose and Ear (Time taken approximately 60 minutes or less).			
Note:- Operative interference done using state-of-the-art medical techniques taking less than the time indicated as above will not alter the nature of the operations.			

**SCHEME OF REIMBURSEMENT OF
EXPENSES INCURRED BY THE WORKMEN
FOR TREATMENT ABROAD**

1. As a rule, reimbursement of expenses incurred by workmen and their family members on treatment abroad will not be allowed.
2. In exceptional cases necessitating treatment of a kind yet to be widely established in the country, where workmen on medical advice obtained in the manner indicated below, choose to go on their own for treatment abroad, permission for treatment abroad may be granted by the Board of Directors of the bank subject to conditions laid down hereinafter and limited to the expenditure that would have been incurred had such treatment been received in India in a government hospital or a nursing home specially recognised by the Director General of Health Services of the Government of India.
3. The reimbursement of expenses incurred on air passage for travel abroad in connection with such treatment will not be reimbursed.
4. Foreign exchange may be released to the workmen for the purpose of treatment abroad to the same extent as is permissible to private citizens.
5. Hospitals and clinics indicated in paragraph 9 below have facility for specialist treatment for which requests are generally received for treatment abroad and in respect of which treatment facility in ordinary hospitals are still inadequate. The services provided by these hospitals may be availed of by the eligible workmen. In such cases, reimbursement may be allowed subject to the authority sanctioning reimbursement being satisfied about reasonableness of the claim.
6. The following ailments have been identified as ailments for which treatment in India is not yet widely established:
 - i. Cadaver Kidney Transplant;
 - ii. Old operated by-pass surgery cases (in which the initial operation was done abroad) needing revascularization;
 - iii. Bone marrow transplant;
 - iv. Operative correction for high myopia cases; and
 - v. Complex Cyanotic – Heart – Lesion and newly born infants suffering from heart diseases.
7. Reserve Bank of India (RBI) will constitute Medical Boards at Mumbai, Delhi, Kolkata and Chennai and at such other centres as may be considered necessary for the purpose of recommending whether an employee would be covered under the Scheme. The annual cost incurred on meeting of the Board by way of sitting fees, etc., shall be shared on an annual basis by such of the banks which avail of the services of the Medical Boards of examining cases of their workmen needing treatment abroad, in a manner as may be decided by the RBI. The Medical Board should make a specific recommendation and also give reasons for recommending treatment abroad. The Medical Board will submit its report to RBI, which in turn, could pass it on to the concerned bank.
8. For the purposes of reimbursement, as envisaged in the scheme, the schedule of charges as applicable for private ward treatment at the All India Institute of Medical Sciences, New Delhi, enforced from time-to-time, should be adopted.

9. The following institutions have been identified as having facilities for specialised treatment:

(a) Bypass Coronary Surgery :

- i. Southern Railways Headquarters Hospital, Perambur, Chennai.
- ii. Christian Medical College and Hospital, Vellore.
- iii. K.E.M. Hospital, Mumbai.
- iv. Jaslok Hospital, Mumbai.
- v. Bombay Hospital, Mumbai.
- vi. Kasturba Hospital, Bhopal.
- vii. Sree Chitra Tirunal Institute of Medical Sciences and Technology, Trivandrum.

(b) Kidney Transplant :

- i. Christian Medical College & Hospital, Vellore.
- ii. All India Institute of Medical Sciences, New Delhi.
- iii. Post Graduate Institute, Chandigarh.
- iv. Jaslok Hospital, Mumbai.

(c) Blood Cancer :

- i. Tata Memorial Hospital, Mumbai.
- ii. Cancer Institute, Adyar, Chennai.

(d) Complicated Heart Surgery Cases :

- i. Southern Railway Headquarters Hospital, Perambur, Chennai.
- ii. Christian Medical College & Hospital, Vellore.
- iii. K.E.M. Hospital, Mumbai.
- iv. All India Institute of Medical Sciences, New Delhi.
- v. Bombay Hospital, Mumbai.
- vi. G.B.Pant Hospital, Delhi.
- vii. Sree Chitra Tirunal Institute of Medical Sciences and Technology, Trivandrum.
- viii. Post Graduate Institute, Chandigarh.
- ix. S.S.K.M. Hospital, Kolkata.
- x. Samaritan Hospital, Alwaye (Kerala).
- xi. Kasturba Hospital, Bhopal (BHEL).
- xii. N.M. Wadia Institute of Cardiology, Pune.

SCHEDULE - VI

Deployment of Staff

- (i) A workman in the non-subordinate cadre is liable to be deployed anywhere within a 'District', irrespective of the distance involved.
- (ii) In cases necessitating deployment outside the District, the workman concerned may be deployed to any branch/office of the bank situated outside the District upto a distance not exceeding 100 km. from his present place of posting.
- (iii) Bank may identify, based on length of stay at the centre/branch/office, the number of workmen employees, to be redeployed from each centre/ branch / office to meet its requirements.
- (iv) The period of deployment shall be 2 years in a difficult centre decided by the bank in accordance with the Government guidelines and 3 years in other centres.
- (v) Repatriation to the original centre shall be after serving in the deployed centre for period as in (iv) above. In case it is not administratively possible for the bank to repatriate the employee to his original centre after the above period, the employee may be required to give 3 centres of his choice so that he can be transferred to any one of the 3 centres opted by him.
- (vi) Female employees above the age of 55 and male employees above the age of 56 shall be exempt from redeployment. However, if the required and eligible number of employees are not available to be deployed in terms of the Settlement, the age norms as above may be suitably relaxed upto the age of 58 years so as to ensure that the required and eligible number of employees are deployed to be identified centres.

- (vii) Employees having mentally retarded / spastic children, certified as such by the attending Doctor, may be deployed only at centres where specialised treatment for such children and special facilities their schooling are available.
- (viii) Employees affected by serious ailments requiring specialised treatment, as certified by the attending Doctor, will be deployed only at centres where medical facilities for treatment of such ailments are available.
- (ix) Redeployment of physically handicapped/challenged employees shall be in accordance with the extant Government guidelines.
- (x) A workman in the non-subordinate cadre so long as he serves in the deployed centre shall draw a lump sum amount of Rs.400/- p.m. (not ranking for any other benefit) besides protection of emoluments drawn at the original centre. These shall cease on the employee's repatriation to the original centre.
- (xi) The above lump sum amount is not payable in case of transfers made at the request of the employee.
- (xii) In North-Eastern States, banks may decide on the level and extent of deployment having regard to their requirements within the above norms.
- (xiii) The above provisions on deployment are without prejudice to the provisions of paragraphs 535 and 536 of the Sastry Award relating to transfer of workmen.
- (xiv) The above provisions on deployment shall be the minimum applicable to all the banks which are parties to this Settlement. Parties agree that any existing bank-level settlement on transfer or deployment whose provisions are restrictive and not upto the minimum provisions on deployment as mentioned above will be modified/terminated as per procedure under the Industrial Disputes Act so as to give effect to the above-mentioned provisions on deployment.

- (xv) Any bank which is a party to this Settlement and having bank-level Settlement on transfer or deployment may, however, modify and improve upon the above provisions to suit the needs of the bank ensuring, however, that the norms relating to the geographical minimum area of deployment, period of stay at the deployed centre, conditions for repatriation as mentioned hereinabove are not relaxed or diluted in any manner.

- (xvi) In banks which are parties to this Settlement where bank level settlements / policies on transfer or deployment of workmen exist which provide for transferability of employees over a larger geographical area, such bank level settlements on transfer or deployment shall remain operative.

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SPECIAL AREA ALLOWANCE FOR WORKMEN

Column 1	Column 2	Column 3				
Sr.No.	Area	Allowances				
		Pay below 4615	Pay from 4615 to 6990	Pay from 6991 to 10000	Pay from 10000 to 14000	Pay from 14001 and above
1	Mizoram					
	a) Chimgtuipui District of Mizoram and areas beyond 25 kms. from Lunglei Town in Lunglei District of Mizoram.	300/-	500/-	700/-	1,000/-	1,300/-
	b) Throughout Lunglei District excluding areas beyond 25 kms. from Lunglei town of Mizoram.	250/-	400/-	550/-	800/-	1,050/-
	c) Throughout Aizawl District of Mizoram	150/-	300/-	450/-	600/-	750/-
2.	Nagaland	250/-	400/-	550/-	800/-	1,050/-
3.	Andaman & Nicobar Islands					
	a) North & Middle Andaman, Little Andaman, Nicobar & Narcondum Islands	300/-	500/-	700/-	1,000/-	1,300/-
	b) South Andaman (including Port Blair)	250/-	400/-	550/-	800/-	1,050/-
4.	Sikkim	300/-	500/-	700/-	1,000/-	1,300/-

5.	Lakshadweep Islands	300/-	500/-	700/-	1,000/-	1,300/-
6.	Assam	40/-	80/-	120/-	160/-	200/-
7.	Meghalaya	40/-	80/-	120/-	160/-	200/-
8.	Tripura					
	a) Difficult areas of Tripura	250/-	400/-	550/-	800/-	1,050/-
	b) Throughout Tripura except difficult areas.	150/-	300/-	450/-	600/-	750/-
9.	Manipur	150/-	300/-	450/-	600/-	750/-
10.	Arunachal Pradesh					
	a) Difficult areas of Arunachal Pradesh	300/-	500/-	700/-	1,000/-	1,300/-
	b) Throughout Arunachal Pradesh other than difficult areas.	250/-	400/-	550/-	800/-	1,050/-
11.	Jammu & Kashmir	300/-				
	1) Kathua District: Niabat Bani, Lohi, Malhar and Machhodi		500/-	700/-	1,000/-	1,300/-
	2) Udhampur District:					

	a) Dudu Basantgarh, Lander Bhamag Illaqa, other than those included in Part 2(b).	300/-	500/-	700/-	1,000/-	1,300/-
	b) Areas upto Goel from Kamban Side and areas upto Arnas from Keasi side in Tehsil Mohre.	250/-	400/-	550/-	800/-	1,050/-
	3) Doda District: Illaquas of Padder and Niabat Nowgam in Kishtwar Tehsil	300/-	500/-	700/-	1,000/-	1,300/-
	4) Leh District : All places in the District	300/-	500/-	700/-	1,000/-	1,300/-
	5) Barmulla District					
	a) Entire Gurez-Nirabat, Tangdar Sub-Division and Keran Illaqua	300/-	500/-	700/-	1,000/-	1,300/-
	b) Matchill	250/-	400/-	550/-	800/-	1,050/-
	6) Poonch and Rajouri District : Areas in Poonch and Rajouri District excluding the towns of Poonch and Rajouri and Sunderbani and other urban areas in the two Districts.	150/-	300/-	450/-	600/-	750/-

	7) Areas not included in (1) to (6) above, but which are within the distance of 8 kms. from the line of Actual Control or at places which may be declared as qualifying for border allowance from time-to-time by the State Government for their own staff.	150/-	300/-	450/-	600/-	750/-
12.	<p>Himachal Pradesh</p> <p>(1) Chamba District</p> <p>a) Pangi Tehsil, Bharmour Tehsil, Panchayats : Badgaun, Bajol, Deol Kugti, Nayagam and Tundah, Villages: Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata</p> <p>b) Bharmour Tehsil, excluding Panchayats and Villages included in (a) above.</p> <p>c) Jhandru Panchayat in Bhatiyat Tehsil, Churah Tehsil, Dalhousie Town (including Banikhet proper).</p> <p>(2) Kinnaur District:</p> <p>a) Asrang, Chitkul and Hango Kuno/ Charang Panchayats, 15/ 20 Area comprising the Gram Panchayats of Chhota Khamba, Nathpa and Ruppi, Pooh Sub-Division, excluding the Panchayat Areas specified above.</p>	300/-	500/-	700/-	1,000/-	1,300/-
		250/-	400/-	550/-	800/-	1,050/-
		150/-	300/-	450/-	600/-	750/-
		300/-	500/-	700/-	1,000/-	1,300/-

	b) Entire District other than Areas included in (a) above.	250/-	400/-	550/-	800/-	1,050/-
(3)	Kullu District:					
	a) 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga	300/-	500/-	700/-	1,000/-	1,300/-
	b) Outer-Saraj (excluding villages of Jakat-Khana and Burrow in Nirmand Tehsil) and entire District excluding outer Seraj area and pargana of Pandrabis but including villages Jagat-Khana and Burrow of Tehsil Nirmand).	150/-	300/-	450/-	600/-	750/-
(4)	Lahaul and Spiti District :					
	Entire area of Lahaul and Spiti.	300/-	500/-	700/-	1,000/-	1,300/-
(5)	Shimla District :					
	a) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana-Sadana, Sarpara and Chadi-Branda.	300/-	500/-	700/-	1,000/-	1,300/-
	b) Dora-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan.	250/-	400/-	550/-	800/-	1,050/-
	c) Chopal Tehsil and Ghoris, Panjgaon, Patsnau, Naubis and Teen Koti of Pargana Sarahan, Deothi	150/-	300/-	450/-	600/-	750/-

	<p>Gram Panchayat of Taklesh Area, Pargana Barabis, Kasba Rampur and Ghorī Nog of Pargana Rampur of Rampur Tehsil, Simla Town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu).</p> <p>(6) Kangra District:</p> <p>a) Areas of Bara Bhangal and Chhota Bhangal</p> <p>b) Dharamshala Town of Kangra District and the following offices located outside the Municipal limits but included in Dharamshala Town-Women's ITI, Dari, Mechanical Workshop, Ramnagar, Child Welfare and Town and Country Planning Offices, Sakoh, CRSF Office at lower Sakoh, Kangra Milk Supply Scheme, Dugiār, HRTC Workshop, Sadher, Zonal Malaria Office, Dari, Forest Corporation Office, Shamnagar, Tea Factory, Dari, I.P.H. Sub-Division, Dan, Settlement Office, Shamnagar, Hinwa Project, Shamnagar.</p> <p>Palampur Town of Kangra District including HPKVV Campus at Palampur and the following offices located outside its municipal limits but included in Palampur Town – H.P. Krishi Vishwavidhalaya Campus, Cattle Development Office/Jersey Farm, Banuri, Sericulture Office/Indo-German Agriculture Workshop/HPPWD Division, Bundla, Electrical Sub-Division, Lohna, D.P.O.</p>	250/-	400/-	550/-	800/-	1,050/-
		150/-	300/-	450/-	600/-	750/-

	Corporation, Bundla, Electrical HESEE Division, Ghuggar.					
(7)	Mandi District: Chhuhar Valley of Jogindernagar Tehsil, Panchayats in thunag Tehsil-of Bagraa, Chatri, Chhotdhar, Garagushain, Gatoo, Garyas, Janjehli, Jaryar, Johar, Kalhani, Kalwan, Kholanal, Loth, Silibagi, Somachan, Thachdhar, Tachi, Thana, Panchayats of Dharampur Block- Binga, Kamlah, Saklana, Tanyar and Tarakholah, Panchayats of Karsog Tehsil – Balidhar, Bagra, Gopalpur, Khajol, Mahog, Mehudi, Manj, Pekhi, Sainj, Sarahan and Teban, Panchayats of Sundernagar Tehsil – Bohi, Batwara, Dhanyara, Paura-Kothi, Seri and Shoja.	150/-	300/-	450/-	600/-	750/-
(8)	Sirmaur District: Panchayats of Bani, Bakhali (Pachhad Tehsil), Bharog Bheneri (Paonta Tehsil), Birla (Nahan Tehsil), Dibber (Pachhad Tehsil) and Thana Kasoga (Nahan Tehsil) and Thansgin Tract	150/-	300/-	450/-	600/-	750/-
(9)	Solan District : Mangal Panchayat.	150/-	300/-	450/-	600/-	750/-
(10)	Remaining areas of Himachal Pradesh not included in (1) to (9) above.	40/-	80/-	120/-	160/-	200/-

13.	Uttar Pradesh: Areas under Chamoli, Pithoragarh and Uttar Kashi Districts	300/-	500/-	700/-	1,000/-	1,300/-
14.	Uttaranchal : Areas under Rudraprayag and Champavat Districts.	250/-	400/-	550/-	800/-	1,050/-