

Foreword

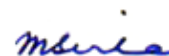
A simple and concise definition of a Manual is that it is a book which gives instructions and/or information. This edition of the General Administration aims to be precisely that – an updated source of general information and extant instructions governing the administration of the Bank.

Over the last few years, the Bank's mandate underwent significant changes which, in turn, resulted in modifications in the nature and scope of responsibilities being handled by this august institution. Side by side, there were rapid advancements on the technological front that prompted us to alter, sometimes drastically, our work – processes with a view to discharging our responsibilities more efficiently. Thus, a dynamic scenario prevailed in terms of both *what* we did and *how* we did it. While the above made the need for revising the GAM a pressing one, it also added to the complexity of the task. I am, therefore, happy to note that the Human Resource Management Department (HRMD) has brought out a revised edition of the Manual in a time bound manner. The document before you is a comprehensive one but, given that most of our establishment related processes have now been automated, is sparing as far as operational details are concerned.

The Bank appreciates the cooperation extended by the Heads of various Central Office Departments in preparing and updating the material pertaining to their respective areas. Members of the team led by Shri A K Sarangi, Chief General Manager-in-charge, HRMD viz. Shri H N Panda, CGM, Belapur, Shri Rajesh Kumar, Regional Director, Dehradun, Shri Tamal Biswas, GM (Oic), Agartala, Shri Anurag Asthana, GM (Oic), Shillong, Shri P N Raghunath, GM and Vice Principal, RBSC, Smt Sushmita Phukan, GM, Shri K Santhakumar, GM, Shri S Shankar, GM, Shri Shivaji Radhakrishnan, GM, Shri Vinod Apparao, GM, Shri C S Ramkumar, DGM, Shri N Gireesan, DGM, Shri Suramya Mohan, DGM and Smt Navjot Kaur, DGM contributed in various ways at different stages of the preparation of this Manual. Smt. Radhika Menon, Manager, Shri Manikanta Guraja, AM, Shri Padarabinda Tripathy, AM and Ms. Nayana Kulkarni, Assistant extended the necessary secretarial support. Efforts put in by all of them are duly acknowledged.

We hope that this edition of GAM will be of use to all concerned.

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Human Resource Management Department
Central Office
Mumbai



Malvika Sinha
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List of commonly used abbreviations

1	AAC	Academic Advisory Council
2	AAs	Account Aggregators
3	AIRBEA	All India Reserve Bank Employees' Association
4	AIRBWF	All India Reserve Bank Workers' Federation
5	ATP	Annual Transfer Programme
6	AML	Anti-Money Laundering
7	AA	Appellate Authority
8	ACU	Asian Clearing Union
9	ARCs	Asset Reconstruction Companies
10	AGM	Assistant General Manager
11	AM	Assistant Manager
12	APP	Assured Personal Promotion
13	ARMS	Audit and Risk Management Sub-Committee
14	BIS	Bank for International Settlement
15	EFIs	Bank's External Funded Institutions
16	BMFS	Bank's Medical Facility Scheme
17	BCSBI	Banking Codes and Standards Board of India
18	BMC	Bank's Medical Consultants
19	BMO	Bank's Medical Officers
20	BTE	Bank's Training Establishments
21	BFS	Board for Financial Supervision
22	BPSS	Board for Regulation and Supervision of Payment and Settlement Systems
23	BCM	Business Continuity Management
24	CRR	Cash Reserve Ratio
25	CL	Casual Leave
26	COD	Central Office Department
27	CAPIOs	Central Assistant Public Information Officers
28	CPIOs	Central Public Information Officers
29	CRILC	Central Repository of Information on Large Credit
30	CVC	Central Vigilance Commission
31	CGM	Chief General Manager
32	CAB	College of Agricultural Banking
33	CFT	Combating Financing of Terrorism
34	CSG	Combined Seniority Group
35	CBT	Commercial Bank Training
36	CCB	Committee of the Central Board

37	CPMI	Committee on Payments and Market Infrastructures
38	CSF	Consolidated Sinking Fund
39	CEPD	Consumer Education and Protection Department
40	CSAA	Control Self-Assessment Audit
41	CBS	Core Banking System
42	CICs	Core Investment Companies
43	CSBD	Corporate Strategy and Budget Department
44	CTC	Cost to Company
45	DA	Dearness Allowance
46	DBR	Department of Banking Regulation
47	DBS	Department of Banking Supervision
48	DoC	Department of Communication
49	DCBR	Department of Co-operative Bank Regulation
50	DCBS	Department of Co-operative Bank Supervision
51	DCS	Department of Corporate Services
52	DCM	Department of Currency Management
53	DEPR	Department of Economic and Policy Research
54	DEBC	Department of Expenditure and Budgetary Control
55	DEIO	Department of External Investments and Operations
56	DGBA	Department of Government and Bank Accounts
57	DIT	Department of Information Technology
58	DNBS	Department of Non-Banking Regulation
59	DNBR	Department of Non-Banking Supervision
60	DPSS	Department of Payment and Settlement Systems
61	DSIM	Department of Statistics and Information Management
62	DPC	Departmental Promotion Committee
63	DGM	Deputy General Manager
64	DGC	Deputy Governors' Committee
65	EWG	Early Warning Group
66	e-DMS	E-Document Management System
67	EFD	Enforcement Department
68	ESCAMS	Enterprise wide Smart Card based Access Management System
69	EOP	Equal Opportunity Policy
70	EDC	Executive Directors' Committee
71	XBRL	Extensible Business Reporting Language
72	EOL	Extra Ordinary Leave
73	FCs	Financial Conglomerates
74	FIDD	Financial Inclusion and Development Department

75	FMC	Financial Markets Committee
76	FMOD	Financial Markets Operations Department
77	FMRD	Financial Markets Regulation Department
78	FSDC-SC	Financial Sector Development Council Sub-Committee
79	FSDC	Financial Stability and Development Council
80	FSR	Financial Stability Report
81	FSU	Financial Stability Unit
82	FED	Foreign Exchange Department
83	FEMA	Foreign Exchange Management Act
84	GM	General Manager
85	GRC	Grievance Redressal Cell
86	GRF	Guarantee Redemption Fund
87	HoD	Head of Department
88	HI	Hearing Impaired
89	HRMD	Human Resource Management Department
90	HRM-SC	Human Resource Management Sub-Committee
91	ISA	Information Security Audit (ISA)
92	IDFs	Infrastructure Debt Funds
93	IFCs	Infrastructure Finance Companies
94	ID	Inspection Department
95	IDG	Inter Departmental Group
96	IDMD	Internal Debt Management Department
97	IRF	Inter-Regulatory Forum
98	IRTG	Inter-Regulatory Technical Group
99	ITSC	IT Sub-Committee
100	KRA	Key Result Area
101	LPT	Language proficiency test
102	LFRC	Leased Flat Rental Ceiling
103	LD	Legal Department
104	LAF	Liquidity Adjustment Facility
105	MIS	Management Information System
106	MSS	Market Stabilisation Scheme
107	MFI	Micro Finance Institutions
108	MHRD	Ministry of Human Resource Development
109	MPC	Monetary Policy Committee
110	MPD	Monetary Policy Department
111	MPR	Monetary Policy Report
112	MPS	Monetary Policy Strategy
113	MGCs	Mortgage Guarantee Companies

114	NEFT	National Electronic Funds Transfer
115	NPS	New Pension Scheme
116	NOC	No Objection Certificate
117	NEER	Nominal Effective Exchange Rate
118	NBFCs	Non-Banking Financial Companies
119	NOFHC	Non-Operative Financial Holding Company
120	ORFS	On-line Report Filing System
121	OMO	Open Market Operation
122	OH	Orthopedically Handicapped
123	OBC	Other Backward Classes
124	P2P	Peer to Peer
125	PARs	Performance appraisal reports
126	PMS	Performance Management System
127	PwBDs	Persons with Benchmark Disabilities
128	PwD	Persons with Disabilities
129	PD	Premises Department
130	PDs	Primary Dealers
131	PCGM	Principal Chief General Manager
132	Psl	Priority sector lending
133	PSLCs	Priority Sector Lending Certificates
134	PCA	Prompt Corrective Action
135	PF	Provident Fund
136	REER	Real Effective Exchange Rate
137	RTGS	Real Time Gross Settlement
138	RO	Regional Office
139	RD	Regional Director
140	ReBIT	Reserve Bank Information Technology Pvt Ltd
141	RBIOA	Reserve Bank of India Officers' Association
142	RTI	Right to Information Act
143	RBIA	Risk Based Internal Audit
144	RMD	Risk Monitoring Department
145	SPC	SAARC Payment Council
146	SC/ST	Scheduled Caste/Scheduled Tribe
147	SMC	Senior Management Committee
148	SL	Sick Leave
149	SCL	Special Casual Leave
150	SMO	Special Market Operations
151	SSL	Special Sick Leave
152	SPDs	Standalone Primary Dealers

153	SRCC	Statutory and Regulatory Compliance Cell
154	SLR	Statutory Liquidity Ratio
155	SRM	Systemic Risk Monitor
156	T AFCUB	Task Force on Co-operative Urban Banks
157	TA	Technology Audit
158	TBP	Time Bound Promotion
159	TA	Travelling Allowance
160	VBR	Vacancy Based Rosters
161	WMA	Ways & Means Advances
162	ZTCs	Zonal Training Centres
163	ZoC	Zone of Consideration

ORGANISATIONAL SET-UP OF THE BANK

1.1 Central Board of Directors

The general superintendence and direction of the affairs and business of the Bank are vested in a Central Board of Directors which comprises:

- (i) The Governor and not more than four Deputy Governors appointed by the Central Government;
- (ii) Four Directors nominated by the Central Government, one from each of the four Local Boards as constituted under Section 9 of the Reserve Bank of India Act, 1934;
- (iii) Ten Directors nominated by the Central Government representing various economic and functional interests;
- (iv) Two Government officials nominated by the Central Government usually the Secretaries from the Ministry of Finance.

1.2 Governor/Deputy Governors

The Governor and Deputy Governors are full time Directors of the Bank and are appointed by the Central Government for a period not exceeding five years as the Central Government may fix when appointing them, and shall be eligible for re-appointment. The Governor is the Chairman of the Central Board of Directors. The Deputy Governors are not entitled to vote but on occasions when the Governor is, for any reason, unable to attend any meeting of the Central Board, the Deputy Governor, authorized by the Governor in writing to act on his behalf, is entitled to vote.

1.3 Directors

The Directors nominated to the Central Board from the Local Boards shall hold Office during their tenure with the Local Boards. Directors nominated to represent the professional and functional interests may hold Office for a period of four years. A retiring Director is eligible for re-nomination, provided that any such Director shall not be nominated for more than two terms that is for maximum period of eight years either continuously or intermittently.

1.4 Chief Executive Authority

The Chief Executive Authority of the Bank is the Governor. In the absence of the Governor, the Deputy Governor nominated by him performs functions of the former. The Governor is assisted in the performance of his duties by Deputy Governors. The Governor and Deputy Governors are assisted by Executive Directors. The sphere of operations/allocation of work areas/Departments among the Deputy Governors and Executive Directors is decided by the Governor.

1.5 Local Boards

For each of the four regional areas of the country specified in the First Schedule to the Reserve Bank of India Act, 1934, a Local Board has been constituted by the Government of India under Section 9 of the Reserve Bank of India Act, 1934.

Each Local Board consists of five members appointed by the Central Government to

represent, as far as possible, territorial and economic interests and the interests of co-operative and indigenous banks.

The members of the Local Board elect a Chairman from among themselves. Every member of a Local Board holds office for a term of four years and is eligible for reappointment for maximum two terms either continuously or intermittently.

The Regional Directors of Kolkata, Chennai, Mumbai and New Delhi office function as the Secretary to the respective Local Board.

The Local Boards advise the Central Board on such matters as may generally or specifically be referred to them and perform such duties as the Central Board may delegate to them.

In terms of Section 9(4) of the Reserve Bank of India Act, 1934, the Central Board of the Bank has delegated the following matters/areas to be deliberated upon by the Local Boards:

- (i) Position of Urban Co-operative Banks in the Local Area;
- (ii) Position of NBFCs in the Local Area;
- (iii) Currency Management in the Local Area;
- (iv) Customer service, complaints, grievances etc. in the Local Area (including implementation of the Banking Ombudsman Scheme);
- (v) Economic and financial developments or market intelligence of the Local Area relevant to RBI; and
- (vi) Review the functions of State Level Bankers Committee (SLBC) and Government Sponsored Schemes.

1.6 Committee of the Central Board (CCB)

In accordance with the provisions of Reserve Bank of India General Regulations, 1949 there is a Committee of the Central Board comprising the Governor, Deputy Governors and other Central Board Directors who may at the time be present in the area in which the meeting is held. At present, the Committee meets once a week. The meetings, other than last meeting of the month, are e-meetings. Executive Directors of the Bank attend these meetings as special invitees.

1.7 Sub-Committees of the Central Board

The Bank has constituted four Sub-Committees of the Central Board viz., the Human Resource Management Sub-Committee which attends to the staff matters, the Building Sub-Committee which attends to the building projects, the Audit and Risk Management Sub-Committee which reviews and monitors the Bank's inspection and audit process, internal control systems, financial reporting process, risk management and risk monitoring framework, and the IT Sub-Committee which guides the Bank on overall IT strategy. The composition of these Sub-Committees is as under:

1.7.1 Human Resource Management Sub-Committee (HRM-SC)

HRM-SC comprises three Directors from the Central Board of the Bank (one of them to be Chairman and the other two as members), the Deputy Governor and the Executive

Director in-charge of the Human Resource Management Department (HRMD). The Chief General Manager-in-charge of HRMD is the Member-Secretary and CGM, HRMD, a permanent invitee.

1.7.2 Building Sub-Committee

Building Sub-Committee comprises two or more Directors of the Central Board, (one of them to be nominated as Chairman), the Deputy Governor and the Executive Director in-charge of Premises Department, four Architects/Engineers of repute, and Chief General Manager of Premises Department as Member-Secretary.

1.7.3 Audit and Risk Management Sub-Committee (ARMS)

ARMS comprises four Directors of the Central Board (one of them to be nominated as Chairman), the Deputy Governor and Executive Director in-charge of the Inspection Department, RMD and HRMD. Chief General Manager, Inspection Department acts as the Member-Secretary. The other Deputy Governors and Executive Directors attend the meetings of the Sub-Committee by invitation. The ARMS assists the Central Board in its oversight responsibilities in reviewing and monitoring the inspection and audit process and compliance thereof, internal control process, financial reporting process, Bank's risk management framework, Business Continuity Plans (BCPs) and Disaster Management functions.

1.7.4 IT Sub-Committee (IT-SC)

IT-SC comprises two Directors of the Central Board, Deputy Governor in-charge of Department of Information Technology; Executive Directors in-charge of Department of Information Technology and Inspection Department; External Experts from IITs/ IISc/IIMs and Director IDRBT. Chief General Manager-in-charge, Department of Information Technology acts as Member-Secretary.

1.8 Board for Financial Supervision (BFS)

BFS has been set up by the Central Board under Section 58 (2) of the Reserve Bank of India Act, 1934 to perform functions and exercise powers of supervision and inspection vested in the Bank under Reserve Bank of India Act, 1934 and Banking Regulation Act, 1949 in relation to different segments of the financial system, viz., banks, non-banking financial institutions, and other financial institutions.

The Board consists of the Governor, Deputy Governors and four Directors from the Central Board of the Bank to be nominated by the Governor as members. The Governor, who is the Chairman, nominates one of the Deputy Governors as full time Vice Chairman of the BFS.

The BFS set up a Sub-Committee of the Board for Financial Supervision under Para 11 and 12 of the Reserve Bank of India (Board for Financial Supervision) Regulations, 1994, in terms of the decision of the 257th Meeting of BFS held on December 13, 2017. The Sub-Committee performs the functions and exercises the powers of supervision and inspection under the Reserve Bank of India Act, 1934 and Banking Regulation Act, 1949 in relation to Payment Banks, Small Finance Banks, Local Area Banks, Small Foreign Banks, NBFCs (Non-Deposit taking), NBFCs (Micro Finance Institutions), Asset Reconstruction Companies and Credit Information Companies. The Deputy Governor of the Bank, who is designated as the Vice-Chairman of BFS, is the ex-officio Chairman of the Sub-Committee. Two Directors from the Central Board and the three

Deputy Governors are the Members of the Sub-Committee. The Department of Banking Supervision provides secretarial assistance to the BFS and Sub-Committee of BFS.

1.9 Board for Regulation and Supervision of Payment and Settlement Systems (BPSS)

The Payment and Settlement Systems Act, 2007 empowers the Reserve Bank of India to regulate and supervise the payment and settlement systems in the country. The Board for Regulation and Supervision of Payment and Settlement Systems (BPSS), a committee of the Central Board, functions in accordance with the provisions of the Board for Regulation and Supervision of Payment and Settlement Systems Regulations, 2008. The BPSS is empowered to exercise all powers vested in the Bank in terms of the provisions of the Act *ibid*.

The Board consists of the Governor as the Chairperson, Deputy Governors and not more than three Directors of the Central Board of the Bank to be nominated by the Governor as members. The Deputy Governor-in-charge of the Department of Payment and Settlement Systems is the Vice Chairperson of the Board. Two Executive Directors nominated by the Chairperson and the Principal Legal Adviser/Legal Adviser-in-charge of Legal Department are permanent invitees to the meetings of the Board. Persons with experience in the fields of payment and settlement systems can be invited to the meetings of the BPSS either as permanent invitees or as ad-hoc invitees.

1.10 Other Committees

1.10.1 Deputy Governors' Committee (DGC)

The Deputy Governors' Committee, constituted with the approval of Governor in 2004, takes decisions on policy matters, operational, regulatory/supervisory and other issues marked to the Committee by Governor/Deputy Governor(s). The Committee meets as and when required. Secretary's Department provides secretarial assistance to the Committee.

1.10.2 Senior Management Committee (SMC)

Senior Management Committee comprising the Governor, Deputy Governors and Executive Directors. The Committee looks into strategic issues, policy matters and any other issues marked to it by Governor/Deputy Governors. The meetings are held as and when called by the Chairman. Secretary's Department provides secretarial support to the Committee.

1.10.3 Executive Directors' Committee (EDC)

The Executive Directors' Committee is empowered to sanction expenditure in accordance with the powers delegated to the committee under RBI Expenditure Rules, 2018. The minimum quorum for sanction of expenditure will be any three Executive Directors (EDs) including the ED of the department concerned.

Besides the above, the Inspection Department convenes, at quarterly intervals, meetings of the Executive Directors' Committee, chaired by the Executive Director in charge of Inspection Department. EDC supports ARMS by deliberating on the compliance to action points of the previous ARMS meetings as well as on the High Risk/High Design gap paragraphs of the Risk Based Internal Audit Reports of Offices/Departments and their compliance.

1.11 Central Office – Structure

The Central Office of the Bank is situated at Mumbai. The office of the in-charge of the Human Resource Management Department is the principal administrative office of the Bank. The other Central Office Departments are:

1. Consumer Education and Protection Department
2. Corporate Strategy and Budget Department
3. Department of Banking Regulation
4. Department of Banking Supervision
5. Department of Communication
6. Department of Co-operative Bank Regulation
7. Department of Co-operative Bank Supervision
8. Department of Corporate Services
9. Department of Currency Management
10. Department of Economic and Policy Research
11. Department of External Investments and Operations
12. Department of Government and Bank Accounts
13. Department of Information Technology
14. Department of Non-Banking Regulation
15. Department of Non-Banking Supervision
16. Department of Payment and Settlement Systems
17. Department of Statistics and Information Management
18. Enforcement Department
19. Foreign Exchange Department
20. Financial Inclusion and Development Department
21. Financial Markets Operations Department
22. Financial Markets Regulation Department
23. Financial Stability Unit
24. Human Resource Management Department

25. Inspection Department
26. Internal Debt Management Department
27. International Department
28. Legal Department
29. Monetary Policy Department
30. Premises Department
31. Rajbhasha Department
32. Risk Monitoring Department
33. Secretary's Department

Apart from these departments, the Bank has

34. Central Vigilance Cell
35. Reserve Bank of India Services Board

(The major / core activities of various Departments / Divisions of the Bank are furnished in Para 1.15)

1.12 Regional Offices/Branches

The primary functions of note issue and general banking business are carried out through the Issue Department and Banking Department, respectively, at various Regional Offices/branches of the Bank. Other functions are carried out by Regional Offices of Central Office Departments, viz., Department of Banking Supervision, Department of Co-operative Bank Supervision, Financial Inclusion and Development Department, Department of Non-Banking Supervision, Foreign Exchange Department, etc. The Regional Offices/Branches/Sub-Offices function under the overall charge of the Regional Director/General Manager/Deputy General Manager.

1.13 Full-fledged Offices/Branches

There are 4 offices and 23 branches of the Bank (headed generally by Regional Directors/Chief General Managers/General Managers) functioning at the following centres:

Offices

- (i) Mumbai
- (ii) Kolkata
- (iii) New Delhi
- (iv) Chennai

Branches

- (i) Agartala

- (ii) Ahmedabad
- (iii) Bengaluru
- (iv) Belapur (Navi Mumbai)
- (v) Bhopal
- (vi) Bhubaneswar
- (vii) Chandigarh
- (viii) Dehradun
- (ix) Gangtok
- (x) Guwahati
- (xi) Hyderabad
- (xii) Jaipur
- (xiii) Jammu
- (xiv) Kanpur
- (xv) Lucknow
- (xvi) Nagpur
- (xvii) Panaji
- (xviii) Patna
- (xix) Raipur
- (xx) Ranchi
- (xxi) Shillong
- (xxii) Shimla
- (xxiii) Thiruvananthapuram

At the centers indicated below, there are sub-offices, generally headed by senior officials, to take care of the local needs pertaining to the areas such as rural credit, financial literacy, financial inclusion, non-banking finance companies, banking services and facilities provided by commercial banks, urban co-operative banks and foreign exchange related facilities:

- (i) Kochi
- (ii) Srinagar
- (iii) Aizawl
- (iv) Imphal

1.14 Internal Administration

The Governor as Chairman of the Central Board of Directors is responsible for internal administration of the Bank. Save as otherwise provided in regulations made by the

Central Board, the Governor and in his absence, the Deputy Governor nominated by him, shall also have powers of general superintendence and direction of the affairs and the business of the Bank. Central Board is the policy making body, the Governor and Deputy Governors act on behalf of the Central Board and take decisions on internal matters subject to the approval of the Central Board, wherever necessary. The day-to-day operations are attended to by Deputy Governors and Executive Directors under whose guidance various Departments of the Bank function.

1.15 Activities of Central Office Departments (CODs)

1. Consumer Education and Protection Department

The Customer Service Department was renamed as Consumer Education and Protection Department (CEPD) in November 2014 as part of restructuring process in the Bank. The department has been entrusted with the responsibility of consumer education and redressal of external complaints on deficiency of services provided by the Reserve Bank of India and the Reserve Bank-regulated entities. Besides, CEPD also acts as the nodal department for enforcing desired behaviour by the financial services providers under the regulatory purview of the Reserve Bank and is expected to create consumer awareness and educate the public on banking and financial services.

- a. Dissemination of instructions/information relating to customer service and grievance redress by banks and the Reserve Bank of India;
- b. Overseeing the grievance redressal mechanism in respect of services rendered by various offices/ departments of the Reserve Bank;
- c. Administering the Ombudsman Schemes of the Reserve Bank;
- d. Ensuring redress of complaints about deficiencies in customer service in banks received directly and through Centralized Public Grievance Redress and Monitoring System (CPGRAMS) - Portal of Government of India;
- e. Liaison between banks, Indian Banks' Association, Offices of Banking Ombudsman and regulatory departments of the Reserve Bank on matters relating to customer services and grievance redress and providing policy inputs to regulatory departments of the Reserve Bank, and IBA BCSBI in this regard;
- f. Compile and publish Annual Report of the Ombudsman Schemes of the Reserve Bank.

2. Corporate Strategy and Budget Department

Corporate Strategy and Budget Department was carved out of erstwhile Department of Expenditure and Budgetary Control (DEBC) in November 2014 as part of restructuring process in the Bank. The department has been entrusted with the responsibility of formulation of budget guidelines, collection of inputs and comparing Bank's actual performance *vis-à-vis* budget estimates, policy guidelines related to Provident Fund and maintenance of various staff welfare funds, formulating Corporate Strategy, implementation of Business Continuity Management, Opening of new offices, etc.

- a. Policy work relating to the Reserve Bank's budget, sanction of additional budget, managing budget module in CBS, review and amendments of Expenditure Rules;

- b. Preparation of Core Purpose, Vision, Mission and Action Statement of the Bank as a whole;
- c. Finalisation of Corporate Strategy of the Bank, meetings / discussions with all the Central Office Departments (CoDs) regarding strategic action plan, monitoring the progress of action points of each department every quarter and putting up achievements to Top Management;
- d. Implementation of Business Continuity Management (BCM) framework in the Bank including revision and review of BCM policy, Business Continuity Plans, BCM Manual etc.
- e. Formulation of policy and management of Provident Fund (PF) including fixation of PF interest rates and other superannuation benefit funds, Actuarial Valuation, investment of various staff welfare funds in government securities;
- f. Preparation of Annual accounts for various Staff Welfare funds;
- g. Work relating to Review Committees of all External Funded Institutes, ensuring timeliness and compliance in regard to mandates while reconstituting Governing Boards / Councils, Committees and Sub-Committees of Boards of Bank's External Funded Institutions (EFIs);
- h. Opening and closing of offices / departments, construction / expansion of Bank's own premises, etc.

3. Department of Banking Regulation

The Department of Banking Regulation is entrusted with the responsibility of regulation of Commercial banks, Regional Rural Banks and Local Area Banks under the regulatory provisions contained in the Banking Regulation Act, 1949; the Reserve Bank of India Act, 1934; the Regional Rural Banks Act, 1976 and other related statutes in order to protect depositors' interests, to ensure safety and soundness of the banking system and to safeguard financial stability. It is also entrusted with regulatory oversight of select All India Financial Institutions (AIFIs) viz. Export Import Bank of India (EXIM Bank), National Bank for Agriculture and Rural Development (NABARD), National Housing Bank (NHB) and Small Industries Development Bank of India (SIDBI). Similarly, it is entrusted with the administration of the Credit Information Companies (Regulation) Act, 2005 and regulation of Credit Information Companies.

- a. Issuance of 'licenses' for opening of banks and 'authorisations' for opening of branches by banks in India, governing foreign banks' entry and expansion and approval of Indian banks to operate overseas;
- b. Policy formulation, review and implementation of Prudential Norms; Basel II and III frameworks; validation of quantitative models on Credit, Market and Operational risks; Stress testing; International Financial Reporting Standards (IFRS); Securitisation, Restructuring of advances; Liquidity Risk; Resolution Mechanism; etc.
- c. Monitoring of maintenance of Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) by banks;

- d. Granting approval for appointment/re-appointment of Managing Director and Chief Executive Officer (MD and CEO)/CEO/Part-time Chairman, other whole-time Directors of private sector banks including Payments Banks, Small Finance Banks, Local Area Banks, wholly-owned subsidiaries of foreign banks and foreign banks operating in India; and also their compensation;
- e. Advising the government on amendments of various banking related statutes;
- f. Overseeing the amalgamation, reconstruction and liquidation of banking companies;
- g. Dealing with the policy issues relating to customer service;
- h. Strengthening the banking system by studying International Best Practices and Codes on Anti-Money Laundering (AML) and Combating Financing of Terrorism (CFT); and issuing necessary instructions and continuously updating 'Know Your Customer' guidelines;
- i. Policy formulation on Wilful Defaulters and its review;
- j. Formulation of regulatory policy for the AIFIs;
- k. Administering and managing the Depositor Education and Awareness Fund, set up under the provisions of the Depositor Education and Awareness Fund Scheme, 2014;
- l. Regulation of Regional Rural Banks.
- m. Serving as the secretariat for the Banks Board Bureau (the Bureau) in fulfilling its various mandates under the guidance of the Chairman and members of the Bureau;
- n. Formulation of policy guidelines and granting approval for setting up of International Financial Services Centres (IFSC), Banking Units (IBUs), formulation of policy on various gold related matters and granting Gold import authorization to banks;
- o. Dealing with policy matters of Private Sector Banks relating to ownership, dilution of shareholding of promoter(s), acquisition of shares or voting right above 5 per cent, issue and pricing of shares etc.;
- p. Policy formulation and granting approval for undertaking various financial services or para-banking activities by banks;
- q. Policy formulation and review of prudential regulations for investment by banks in subsidiaries, financial services companies, non-financial services companies, Alternative Investment Funds, Real Estate Investment Trusts/Infrastructure Investment Trusts etc.
- r. Approving setting up/acquisition of subsidiaries/Joint Ventures by banks for undertaking various financial/non-financial activities.

4. Department of Banking Supervision

The Department of Banking Supervision carries out the mandate of supervising all scheduled commercial banks (excluding Regional Rural Banks), Local Area Banks, Payments Banks, Small Finance Banks and All India Financial Institutions (AIFIs)

within the legal framework of the Banking Regulation Act, 1949 and Reserve Bank of India Act, 1934.

- a. Undertaking planning and execution of Inspection for Supervisory Evaluation (ISE) under Risk Based Supervision and special targeted scrutinies as also post inspection follow-up for compliance;
- b. Off-site surveillance of banks/AIFIs by way of receipt and scrutiny of off-site returns, preparing reviews, analysis of balance sheet of banks/AIFIs. Managing the Central Repository of Information on Large Credit (CRILC) database. Carrying out various analyses including Indian Banking System reviews, specialized analysis, liquidity reviews and CRILC reviews;
- c. Supervisory policy formulation having system wide implication consistent with the existing supervisory stance. Monitoring/taking action with respect to banks falling under the revised Prompt Corrective Action (PCA) framework;
- d. Dealing with financial sector frauds and attending to the complaints received against the banks and FIs from public, banks, Government, etc.
- e. Determining the criteria for the appointment of statutory auditors and special auditors and assessing audit performance and disclosure standards;
- f. Policy oversight and supervision over the cyber-security infrastructure and operations of commercial banks/Local Area Banks (LABs)/Small Finance Banks (SFBs) and Payments Banks (PBs). Collecting reports pertaining to cyber security incidents and taking necessary follow-up action including issue of advisories/alerts/circulars;
- g. Serving as the secretariat for the Board for Financial Supervision (BFS) and the Sub-Committee of BFS. Convening meetings of the Board for Financial Supervision (BFS) and the Sub-Committee of BFS. Preparing agenda notes relating to policy matters/summaries of inspection findings, investigations, special scrutiny reports; initiating follow up action on the directions and reporting back to BFS/Sub-Committee of BFS on the action taken. Preparing half-yearly and annual reports of BFS for submission to the Central Board;
- h. Serving as the Secretariat to the Inter-Regulatory Forum (IRF), which was set up in 2012 under the aegis of the Financial Sector Development Council Sub-Committee (FSDC-SC) and functions as college of domestic supervisors viz. RBI, SEBI, IRDA and PFRDA to oversee the coordinated supervision of financial conglomerates (FCs);
- i. To strengthen the cross-border co-operation among supervisors by engaging with supervisors of other jurisdictions for sharing of supervisory information through the signing of Memorandum of Understandings (MoUs)/Letter of Co-operation (LoC).

5. Department of Communication

The origin of the Department of Communication could be traced to the Division of Publications and Press Relations in the then Economics Department way back in 1960's. Recognizing the widening range of functions of the Reserve Bank and its associate institutions and the need for effective publicity and public relations, the office of the Press Relations Officer was converted into a full-fledged Press Relations Section in the seventies.

The Division was, in March 2007, given the status of a full-fledged department and was renamed Department of Communication (DoC). The main functions of the department are:

- a. Communicating with external public using appropriate medium of communication;
- b. Increasing outreach of Bank's publications;
- c. Maintaining healthy relationship with media for meaningful communication;
- d. Maintaining the RBI website;
- e. Publishing the fortnightly 'RBI Newsletter' and the monthly 'Monetary and Credit Information Review';
- f. Providing feedback on policies to management through media clipping service.

6. Department of Co-operative Bank Regulation

The Department of Co-operative Banking Regulation regulates State Co-operative Banks (StCBs), District Central Co-operative Banks (DCCBs) and Primary Cooperative Banks, popularly known as Urban Cooperative Banks (UCBs). The main functions of the department are:

- a. Administration/interpretation of Banking Regulation Act, 1949 (as applicable to cooperative societies);
- b. Formulation of policies for the regulation of Urban Co-operative Banks (UCBs)/ State Cooperative Banks (StCBs)/ Central Cooperative Banks (CCBs) on banking related matters;
- c. Processing of applications for regulatory approvals viz. licensing of new cooperative banks, scheduling, extension of area of operation, branch authorization, conversion into cooperative society, refinance, technology enabled services and all other facilities;
- d. Regulatory action on co-operative banks under direction and cancellation of bank license;
- e. Processing of merger proposal involving UCBs;
- f. Coordinating with the Government of India (GoI), State Governments, Central Registrar of Cooperative Societies (CRCS), Registrar of Cooperative Societies (RCS), Deposit Insurance and Credit Guarantee Corporation (DICGC), NABARD, State and National Level Federations;
- g. Facilitating Technology Adoption by UCBs.

7. Department of Co-operative Bank Supervision

Department of Co-operative Bank Supervision is entrusted with the task of supervising Urban Co-operative Banks (UCBs). The main functions of the department are:

- a. Supervision of Primary (Urban) Co-operative Banks (UCBs)/Salary Earners' Co-operative Banks through onsite and offsite mechanism.
 - i. Scrutiny of Inspection Reports of UCBs, follow-up with the UCBs for

compliance, examination of the compliance, processing for further supervisory action like issue of Operational Instructions, supersession of Board of Directors, imposition of All Inclusive Directions on the co-operative banks, imposition of monetary penalty, etc. in case of major irregularities/ violations by the UCBs;

- ii. Analysis of data received through offsite returns;
- b. DCBS enters into MoU with State Government for harmonizing supervision;
- c. DCBS undertakes on-site and off-site supervision through its Regional Offices;
- d. Monitors compliance to RBI directions;
- e. Also follows up for compliance to violations recorded in inspection reports;
- f. The findings of the inspection are placed before BFS/Sub-Committee of BFS/ and at RO level to Local Board/T AFCUB;
- g. Conducting T AFCUB meetings to review the financial positions and taking various supervisory actions on UCBs;
- h. Participating in T AFCUB meetings;
- i. Appointment of Administrator in multi-state UCBs;
- j. Preparation of Financial Highlights for Sub-Committee of BFS and Memorandum for BFS, compliance relating to the action points emanating from the meetings of the Boards/Committees of the Boards/RO Conference/several Co-ordination committees;
- k. Preparing agenda notes relating to policy matters/summaries of inspection findings, investigations, special scrutiny reports; initiating follow up action on the directions and reporting to BFS/Sub-Committee of BFS on the action taken;
- l. Evaluation and assessment of performance of UCBs through studies;
- m. Issue of circulars/instructions on supervisory aspects;
- n. Aggregating data from ROs pertaining to information such as violation of KYC/ AML norms, frauds and other information;
- o. Collection, dissemination and publication of data on the co-operative banks in various publications of the Bank;
- p. ROs work towards skill up-gradation of UCB staff/ Auditors through various capacity building programmes.

8. Department of Corporate Services

The Department of Corporate Services was constituted to provide certain internal corporate services so that specialized departments can focus on their core functions. The main functions of the department are:

I. Organising events/meetings/seminars

- a. Framing an event management policy for organising events/meetings/seminars which enumerates the responsibilities of the Department as well as hosts department(s);
- b. Framing Standard Operating Procedure (SOP) for events which would include the venue selection, checklist for amenities etc.;
- c. Coordination with various departments and organising the events/meetings/seminars on various dates.

II. Award of rate contracts for activities such as floatation of tenders

Framing guidelines for centralised procurement/arrangements of various stationary items, courier services, etc.

III. Policies and broad guidelines relating to Document management, covering issues like documents to be preserved, period of preservation, etc.

- a. Strengthening the existing Record Management system of the Bank and making it more efficient and easily retrievable;
- b. Monitoring the weeding out and destruction of old/outdated records.

IV. The work related to Protocol and Security to Top Management, Central Board Members and guests

- a. Framing policy for protocol arrangements;
- b. Framing guidelines/instructions for protocol/liaison officers;
- c. Protocol manual/Handbook.

V. Other activities

Corporate tie up with hotels, airlines, empanelment of travel agents for the Bank.

9. Department of Currency Management

Currency management is a core function of the Reserve Bank of India. The Department of Currency Management plays a key role in meeting the legitimate demand of the public for banknotes and coins by ensuring continuous supply and circulation of notes and coins of various denominations across the country. The main functions of the department are:

- a. Issue of banknotes and putting into circulation coins issued by the Government of India;
- b. Estimation of demand for banknotes and coins, determination of design of banknotes in consultation with the Government of India and extend support to the Government for periodic up-gradation of security features;
- c. Review the infrastructure and manpower needs in relation to currency management;

- d. Managing logistics of currency management for distribution of banknotes and coins and withdrawal and destruction of unfit notes to achieve the objectives of Clean Note Policy;
- e. Ensure availability of banknotes and coins related services at banks;
- f. Frame policy on security arrangements at Issue Offices and Currency Chests and monitor its implementation;
- g. Address the problems relating to counterfeit notes through enhancement of banknote security, strengthening the system of banknote processing and detection of counterfeit banknotes in banks and creating awareness in the public on the features of genuine Indian banknotes;
- h. Liaise with the Government and other stakeholders in matters relating to currency management.

10. Department of Economic and Policy Research

A knowledge centre for macroeconomic policy-oriented research, the Department of Economic and Policy Research of the Reserve Bank is entrusted with the task of providing research inputs and Management Information System (MIS) services for policy-related decision making. The main functions of the department are:

- a. The research agenda of the department primarily focuses on macroeconomic challenges facing the Indian economy and covers multi-dimensional issues relating to monetary policy, growth and inflation dynamics, financial markets, forecasting of macroeconomic variables, banking sector, financial stability and external sector management;
- b. Publishing the statutory reports of the Reserve Bank, *viz.*, the Annual Report and the Report on Trend and Progress of Banking in India. Other publications of the department include State Finances: A Study of Budgets; the Reserve Bank of India Bulletin; the Handbook of Statistics on Indian States; and RBI Occasional Papers. The History of the Reserve Bank is also published by the department;
- c. Source of primary statistics on monetary aggregates, balance of payments and external debt, flow of funds, financial savings and state finances. The department has also been playing a crucial role in dissemination of long time series data on a host of macroeconomic variables through print and electronic media;
- d. Supporting and encouraging academic research across the country through RBI Professorial Chairs, fellowships and sponsoring of research projects and studies;
- e. The department also invites eminent researchers, scholars and policy makers from around the world for talks, seminars and interactive sessions with RBI researchers, the media and private sector analysts;
- f. The department organises four lectures - two in the memory of former Governors *viz.*, Shri C.D. Deshmukh and Shri L.K. Jha; and two lectures in the memory of eminent scholars *viz.*, Professor P. R. Brahmananda and Professor Suresh Tendulkar.

11. Department of External Investment and Operations

Within the framework of the provisions of the Reserve Bank of India Act, 1934, the department undertakes following functions:

- a. Investment and management of foreign currency and Gold assets of the Reserve Bank of India;
- b. Handling external transaction on behalf of the Government of India including transactions relating to the International Monetary Fund;
- c. All policy matters incidental to India's membership of the Asian Clearing Union (ACU);
- d. Other matters relating to Gold policy, membership of the Bank for International Settlements (BIS) and bilateral banking arrangements between India and other countries.

12. Department of Government and Bank Accounts

The Department of Government and Bank Accounts (DGBA) discharges the core central banking function of acting as Banker to the Government and Banker to banks. The main functions of the department are:

I. Banker to the Government - Government Banking Division (GBD)

- a. To make arrangements for conducting Central/State Government's general banking business;
- b. Authorisation of agency banks to conduct the Government banking business;
- c. Policy related to reporting, accounting and settlement of agency bank transactions;
- d. Overseeing agency commission related policy issues including budgeting thereof;
- e. Monitoring of Government Business – Overseeing the functioning of Government Banking Divisions at Regional Offices – Liaising with Central/State Governments including for integration of their systems with RBI's e-Kuber.
- f. Overseeing the policy related to inspection of agency banks conducting Government banking business.

II. Banker to banks - Division of Bank Accounts (DBA)

- a. Formulation of internal accounting policies of the Bank;
- b. Formulation of policy and procedures regarding maintenance of Current accounts of banks and financial institutions;
- c. Generation of Weekly Statement of Affairs of the Bank;
- d. Preparation of Income Review Statement in close co-ordination with all ROs and CODs at intervals indicated by DGBA;

- e. Appointment of Statutory Auditors of Banks in close co-ordination with GoI;
- f. Activities relating to annual closing of books of accounts of the Bank and preparation of Bank's Annual Accounts in close co-ordination with the Statutory Auditors' activities relating to review of the accounts of the Bank for periodicity other than annual as decided by the Bank and preparation of accounts for the said periodicity in coordination with the auditors;
- g. Reviewing the compliances of Statutory Audit observation appearing in audit report of ROs and CODs;
- h. Administration of RBI Modified Remittance Facilities Scheme;
- i. Monitoring of the internal transit accounts of the Bank through half yearly housekeeping reporting;

13. Department of Information Technology

The department has the mandate of designing and implementation of Information Technology systems for the Bank. The main functions of the department are:

- a. Formulating the IT Vision and monitoring its implementation;
- b. Functioning as the Secretariat to the Information Technology Sub-Committee (IT-SC) of the Central Board, conducting IT-SC meetings, review of the status of the directions of the IT-SC;
- c. Formulating and implementing Information Technology policies keeping in view the Bank's policy and business requirements of the Bank and banking and financial sector;
- d. Design, development, implementation and management of Information Technology based systems keeping in view Bank's policy and business requirements of the various Departments and Regional Offices of the Bank;
- e. Design, development, implementation, management and operation of critical IT systems from the Bank's Data Centres;
- f. Providing IT infrastructure and platform for hosting of critical Payment and Settlement Systems – such as Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT);
- g. Nodal department for interaction with Government (Ministry of Communications and Information Technology and Ministry of Finance) on Information Technology issues;
- h. Nodal department functions for the Institute for Development and Research in Banking Technology (IDRBT);
- i. Providing delivery channels for the payment systems such as Indian Financial Network (INFINET), Structured Financial Messaging System (SFMS) and Society for Worldwide Interbank Financial Telecommunications (SWIFT);

- j. Providing support to the office of Chief Information Security Officer (CISO) in formulating and implementing the Guidelines of Information Security in RBI and to interact with Government agencies involved in information security;
- k. Planning, designing, developing, implementing, managing and operating E-Kuber Core Banking System (CBS) of the Bank for internal accounting and budgeting, vendor payments, inter-bank payments, funds management, government business, treasury operations, currency management, etc., in coordination with various business owners;
- l. Spearheading e-receipts and e-payment for Central and State Governments;
- m. Designing, developing, implementing, managing and operating the Bank's intervention operations, open market operation (OMO), as well as new schemes such as the Inflation Indexed Bonds, Sovereign Gold Bonds Scheme and other such new initiatives;
- n. Reserve Bank Information Technology Pvt Ltd (ReBIT) has been setup to take care of IT requirements including cyber security needs of the Bank and its regulated entities;
- o. New project implementation – Electronic Document Management System, new security system etc.
- p. Performing administrative functions for Department of Information Technology and Department of Payment and Settlement Systems.

14. Department of Non-Banking Regulation

The Department is entrusted with the responsibility of regulation of Non-Banking Financial Companies (NBFCs) under the regulatory provisions contained in Chapter III of the Reserve Bank of India Act, 1934, to protect depositors' interests, to ensure orderly development of the sector, to minimize the regulatory arbitrage between banks and non-banks.

- a. Formulation and review of regulatory policies for Non-Banking Financial Companies (NBFCs) including Micro Finance Institutions (MFIs), Core Investment Companies (CICs), Factors, Infrastructure Debt Funds (IDFs), Infrastructure Finance Companies (IFCs), Mortgage Guarantee Companies (MGCs), Non-Operative Financial Holding Company (NOFHC), Standalone Primary Dealers (SPDs), Account Aggregators (AAs) and Peer to Peer Lending Platforms (P2P);
- b. Formulation and review of regulatory policies for Asset Reconstruction Companies (ARCs);
- c. Framing of policies with respect to emerging activities/services with respect to NBFCs;
- d. Extending specific exemption and permission to regulated entities;
- e. Providing inputs to Government of India and inter-regulatory/intra-regulatory coordination on policy related issues;
- f. Issue and cancellation of Certificate of Registration (CoR) to NBFCs including

MFIs, CICs, Factors, IDFs, IFCs, MCGs, NOFHCs, SPDs, AAs and P2P and ARCs.

15. Department of Non-Banking Supervision

The Department of Non-Banking Supervision (DNBS) is entrusted with the responsibility of supervision of Non-Banking Financial Companies (NBFCs) – registered with the Reserve Bank of India under Chapter IIIB of the Reserve Bank of India Act, 1934 and Asset Reconstruction Companies (ARCs) registered under the Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002.

- a. Comprehensive on-site inspections/scrutiny of the Non-Banking Financial Companies (NBFCs) and Asset Reconstruction Companies (ARCs), as per extant policy in place;
- b. Forming and issuing supervisory policy through, Regional offices Circular;
- c. Off-site surveillance of the NBFCs and ARCs through an appropriate mechanism of on-line returns;
- d. Gather market information on the sector to pick up early warning signals of malaise, if any;
- e. Providing inputs/data on sector specific issues to DNBR for policy formulation;
- f. Inter-Regulatory co-ordination, co-ordination with other departments of the Bank as also with various state authorities, police authorities and other law enforcing agencies to ensure better surveillance - SLCC platform;
- g. Initiate appropriate supervisory action against delinquent NBFCs, prohibiting acceptance of deposits, filing criminal proceedings and initiate action for winding up/liquidation;
- h. Administration of the provisions of Chapter IIIC of the Reserve Bank of India Act, 1934 and provide appropriate advice and assistance to the State Governments in measures for protection of depositors' interest;
- i. Provide training to the state government agencies and police officials and auditors;
- j. Disseminate information on NBFCs to the public through awareness programs;
- k. Issue instructions to NBFCs through circulars/letters;
- l. Interact with other stake holders of the sector including statutory auditors;
- m. Host the SACHET portal;
- n. Give approval for various activities change in Ownership/Management.

16. Department of Payment and Settlement Systems

The Department of Payment and Settlement Systems, as a separate department of the Reserve Bank, came into existence in March 2005. The main functions of the department are:

- a. Secretariat to the Board for Regulation and Supervision of Payment and Settlement Systems (BPSS) and functions under the overall directions of the Board. It implements the directions of the Board;
- b. Undertakes regulation and supervision of the payment and settlement systems and matters related therewith under the Payment and Settlement Systems Act, 2007;
- c. Overall administration of the Payment and Settlement Systems Act, 2007;
- d. Prescribing access criteria for payment systems;
- e. Lay down policies relating to regulation/supervision/governance and oversight of payment systems;
- f. Design, develop and integrate new payment systems and/or facilitate such implementations;
- g. Framing guidelines and regulations governing the operations of large value payment systems as also the retail payment systems;
- h. Issue authorisation to any person/entity desirous to commence or carry on a payment/settlement system in India; such as PPI issuers, WLA operators, card networks;
- i. Revoke authorisation if the system provider contravenes any provision of the Act *ibid* or fails to comply with the regulations or directions given by the Reserve Bank or conditions subject to which authorisation was issued;
- j. Impose penalties/fines when a person/company contravenes any of the provisions of the Payment and Settlement Systems Act 2007, its regulations or directions issued thereunder by the Bank from time to time and initiate prosecution for violations. Exercise the Bank's powers under the Act *ibid*, for compounding of offences punishable thereunder;
- k. Adjudicate disputes between system participants and system providers or between system providers referred to the Bank in pursuance of the provisions of the Act *ibid*;
- l. Oversight of systemically important infrastructure like Structured Financial Messaging System (SFMS) and SWIFT India;
- m. Regulation and oversight of Legal Entity Identifier (LEI) and overseeing of the Local Operating Unit (LOU);
- n. Monitoring the developments/innovations/frauds and taking appropriate action for facilitating developments and innovations at the same time taking measures for mitigating risks in the system;
- o. Liaise with foreign Central Banks and International Bodies like Committee on Payments and Market Infrastructures (CPMI) in matters relating to payment systems;
- p. Coordination with internal and external departments/agencies and international bodies with matter related to payment systems;

- q. Undertake studies, organise seminars/training programmes both domestic and international on payment systems;
- r. Function as the coordinating department for SAARC Payment Council (SPC).

17. Department of Statistics and Information Management

The Department is mandated to collect, process and disseminate national-level macroeconomic and financial statistics, with a focus on banking, corporate and external sectors; and to provide statistical research and analytical support for all functions of the Bank. Major items of work are -

- a. Providing major inputs for compilation of monetary and balance of payment statistics;
- b. Collecting, processing and analysing granular level banking and corporate sector data and disseminating such data at suitable levels of aggregation;
- c. As a part of the Inter-Departmental Group (IDG) on Growth and Inflation, analysing and forecasting of growth and inflation and providing the same for monetary policy strategy meetings;
- d. Preparing Fan charts for inflation and growth for monetary policy statement;
- e. Providing denomination-wise forecast of coins and notes for both short-term and long-term;
- f. Planning, designing and organising regular and quick sample surveys of interest to the Bank, particularly in the area of monetary policy;
- g. Conducting research and undertaking studies using advanced statistical techniques in areas of interest and relevance to the Bank;
- h. Working towards improvement in the national/international statistical system through interactions at various committees and working groups formed for this purpose;
- i. Providing technical support to other departments of the Bank in statistical analysis, as desired;
- j. Co-ordination of statistical activities with national organisations like Central Statistics Office (CSO), National Sample Survey Office (NSSO), Ministry of Finance, Indian Labour Bureau, State Governments, Directorate General of Commercial Intelligence and Statistics (DGCI&S), Indian Statistical Institute and international organisations like the International Monetary Fund (IMF), Bank for International Settlements (BIS), Commonwealth Secretariat;
- k. Participating at International Statistical forums like Irving Fisher Committee (IFC) on Central Bank Statistics and G-20 Data Gaps Initiatives;
- l. Data exchange with national and international organisations (e.g. CSO, BIS, and IMF).
- m. Developing, implementing and maintaining online reporting systems facilitating smooth submission of quality data by the various reporting entities to the Bank in a timely and systematic manner;

- n. Providing secretarial assistance to the Returns Governance Group (high-level inter-departmental group for rationalising the set of returns);
- o. Providing and managing electronic database systems of the Bank such as Bank's Data Warehouse, Database on Indian Economy and the SAARC Finance Database (SFDB);
- p. Bringing out Reserve Bank's publications such as Handbook of Statistics on Indian Economy, Basic Statistical Returns of SCBs in India, Statistical Tables Relating to Banks in India, the Current Statistics portion of the Bank's Monthly Bulletin and its Weekly Statistical Supplement from the Data Warehouse;
- q. Building 'Big Data' infrastructure and related analytics for the Bank;

18. Enforcement Department

Enforcement Department was set up with a view to separate enforcement action from the supervisory process and to put in place a structured, rule-based approach to identify and process violations committed by the Regulated Entities (REs) and enforce the same consistently and transparently across the Bank. It commenced functioning from April 3, 2017. The core function of the department is to enforce regulations with an objective of promoting financial system stability, public interest and consumer protection.

- a. The mandate of the department is to identify the actionable violations based on:
 - i. Inspection/supervisory/scrutiny reports received by it from supervisory departments and references from regulatory departments;
 - ii. Market intelligence reports either generated or received by it; and
 - iii. References by RBI's Top Management; and enforce the above in an objective, consistent and non-partisan manner;
- b. The department also functions as the secretariat to the Executive Directors' Committee constituted for adjudication of cases taken up for enforcement.

19. Foreign Exchange Department

The Reserve Bank is authorised, to make regulations for carrying out the provisions of the Foreign Exchange Management (FEMA) Act, 1999 and the rules made thereunder, by issue of notification. Accordingly, Reserve Bank issues directives through A.P. (DIR Series) Circulars to the authorised persons.

- a. Frame policies to facilitate external trade and payments in respect of items included in Schedule 3 of the Foreign Exchange Management (Current Account Transactions) Rules, 2000, which are outside the delegated authority of the authorised persons (Section 5 of FEMA);
- b. Capital Account Transactions (Section 6 of FEMA) - to frame regulations to facilitate the following:
 - i. Transfer or issue of any foreign security by a person resident in India;
 - ii. Transfer or issue of any security by a person resident outside India;
 - iii. Transfer or issue of any security or foreign security by any branch, office or

- agency in India of a person resident outside India;
- iv. Any borrowing or lending in foreign exchange in whatever form or by whatever name called;
- v. Any borrowing or lending in rupees in whatever form or by whatever name called between a person resident in India and a person resident outside India;
- vi. Deposits between persons resident in India and persons resident outside India;
- vii. Export, import or holding of currency or currency notes;
- viii. Transfer of immovable property outside India, other than a lease not exceeding five years, by a person resident in India;
- ix. Acquisition or transfer of immovable property in India, other than a lease not exceeding five years, by a person resident outside India;
- x. Giving of a guarantee or surety in respect of any debt, obligation or other liability incurred – (a) by a person resident in India and owed to a person resident outside India; or (b) by a person resident outside India.
- c. Export of Goods and Services (Section 7 of FEMA) – framing regulations and monitoring of export of goods and services;
- d. Ensure realisation and repatriation of foreign exchange (Section 8 of FEMA);
- e. Grant exemption from realisation and repatriation of foreign exchange in certain cases (Section 9 of FEMA);
- f. Authorise any person to be known as authorised person to deal in foreign exchange or in foreign securities, as an authorised dealer, money changer or off-shore banking unit or in any other manner as it deems fit. (Section 10 of FEMA);
- g. Issue directions to authorised person for securing compliance with the provisions of this Act and of any rules, regulations, notifications or directions made thereunder, give to the authorised persons any direction in regard to making of payment or the doing or desist from doing any act relating to foreign exchange or foreign security. (Section 11 of FEMA);
- h. Compounding of contraventions under FEMA and Section 15 of FEMA.

20. Financial Inclusion and Development Department

Financial Inclusion and Development Department formulates policies to create an enabling ecosystem for financial inclusion through supply side intervention by making credit available to productive sectors of the economy viz. Agriculture and Micro, Small and Medium Enterprises (MSME), demand side interventions by promoting financial education and financial literacy and strengthening the institutional arrangement for effective implementation.

- a. To formulate macro policy to strengthen credit flow to the priority sectors;
- b. To step up credit flow to MSME sector and revival of stressed accounts through timely credit support;
- c. To strengthen institutional arrangement such as State Level Bankers Committee

and Lead Bank Scheme to facilitate these objectives and monitoring the implementation of the Scheme.

- d. Formulating macro policy to give thrust to the accomplishment of Country's Financial Inclusion goals;
- e. Devise guidelines for structured approach to Financial Literacy through design and delivery of Financial Literacy Programme with focus on 'Target Group' by building/strengthening the capacity of institutions and human resources associated with Financial Literacy/Financial Inclusion;
- f. Formulation of policies related to priority sector lending (PSL) including Priority Sector Lending Certificates (PSLCs) and examination of issues related to flow of bank credit to Agriculture and allied activities, Micro, Small and Medium Enterprises, education, housing, weaker section, etc.
- g. Dealing with matters relating to Rural Infrastructure Development Fund / other funds including allocation based on shortfall in achievement of Priority Sector targets;
- h. Monitoring performance of commercial banks under priority sector lending and Kisan Credit Card Scheme;
- i. Monitoring performance of Public and Private Sector Banks in Government Sponsored Schemes viz. Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM) and Differential Rate of Interest (DRI) Scheme.
- j. Monitoring the position of scheduled commercial banks regarding their achievement of targets for lending to the MSME sector;
- k. Issuing guidelines for banks in respect of relief measures for areas affected by natural calamities.
- l. Capturing granular level data pertaining to credit portfolio of the banks through Automated Data Extraction Project (ADEPT).

21. Financial Markets Operations Department

Financial Markets Operations Department was carved out of Financial Markets Department on November 3, 2014. It has been entrusted with the responsibility of carrying out market operations towards implementing the Reserve Bank's monetary policy objectives. The department conducts operations in the money, government securities and forex markets. As part of this responsibility, the FMOD also undertakes analysis of various market segments and provides inputs to the Top Management for informed decision making.

- a. Domestic forex market operations (Spot, Forwards and Swaps, Exchange Traded Currency Derivatives)
- b. Liquidity Adjustment Facility (LAF) operations (Repo, Reverse repo, Marginal Standing Facility) including Open Market Operations (Outright sale/purchase of gilts) under revised liquidity management framework;
- c. Special Market Operations (SMO) for specific purposes;

- d. Computation of Nominal Effective Exchange Rate (NEER) and Real Effective Exchange Rate (REER);
- e. Issuance and buyback of dated securities under Market Stabilisation Scheme (MSS);
- f. Analysis of market developments;
- g. Carrying out market-oriented research and analysis;
- h. Estimation of liquidity requirement in the banking system;
- i. Providing secretarial assistance to the Financial Markets Committee (FMC) of the Reserve Bank;
- j. Coordinating meetings of Early Warning Group (EWG) comprising financial sector regulators and Ministry of Finance.

22. Financial Markets Regulation Department

The Financial Markets Regulation Department has been set up on November 3, 2014 with a mandate to regulate, develop and oversee financial markets. The primary activities of the department include:

- a. Regulation and development of the money, government securities, foreign exchange markets and related derivative markets including credit derivatives;
- b. Regulation and supervision of financial benchmarks for interest rates and foreign exchange markets;
- c. Development work related to financial market infrastructure for the money, government securities, foreign exchange markets and related derivative markets, including trade repository for financial market transactions;
- d. Oversight/surveillance of the money, government securities, foreign exchange markets and related derivative markets;
- e. Secretarial support to the Financial Markets Consultative Committee on Money, Government Securities and Foreign Exchange Markets and RBI-SEBI Technical Committee on Interest Rate and Currency Futures.

23. Financial Stability Unit

Financial Stability Unit, set up in 2009, is responsible for bringing out the Financial Stability Report (FSR) and Systemic Risk Monitor (SRM) for the Indian financial system. Besides and as a corollary to the work relating the FSR and SRM,

- a. The department constantly reviews various developments in the financial system and is constantly engaged in data analytics to pick up potential vulnerabilities and triggers to systemic risks;
- b. It also conducts systemic stress tests, including macro stress tests to assess resilience of the financial system;
- c. FSU acts as secretariat to the Sub-Committee of the Financial Stability and

Development Council (FSDC) and Inter-Regulatory Technical Group (IRTG);

- d. It supports FSDC, International Department and Top Management on financial stability related matters.

24. Human Resource Management Department

The Human Resource Management Department essentially facilitates the Reserve Bank's central banking activities by creating an enabling environment to enhance the efficiency of the staff and the organisation by helping to align personal aspirations of the staff with professional goals. The main functions of the department are -

- a. To evolve and implement HRD policies on:
 - i. Selections/Recruitment
 - ii. Promotions
 - iii. Performance Management System
 - iv. Training, Development and Skills Up-gradation
 - v. Career Progression and Succession
 - vi. Placement/Mobility (Transfers and Job Rotation)
 - vii. Allotment of residential quarters
 - viii. Organisational Development
 - ix. Motivation and Reward Scheme
 - x. Retirement/Voluntary vacations
 - xi. Wage structure and other facilities
 - xii. Deputation/Secondment/Tour of Duty
 - xiii. Disciplinary actions/proceedings
 - xiv. Statutory Regulation and Compliances
- b. To handle the administration and establishment of all the Central Office Departments through the Central Administration Division (CAD);
- c. To attend all the establishment related work through HR Operations Unit set up at Bengaluru;
- d. Provide secretarial assistance to the Human Resource Management Sub-Committee (HRM-SC);
- e. To ensure implementation of Centralised Vigilance Commission's (CVC) instructions/guidelines and maintain/oversee vigilance administration in the Bank;
- f. Dissemination of information in accordance with the provisions of the Right to Information Act, 2005 with a view to promoting transparency and accountability in Bank's operations;

- g. Golden Jubilee and Incentive Scheme for higher studies;
- h. To organize RBI Policy Challenge annually;
- i. To maintain up-to-date database on human resources in the Bank;
- j. Maintenance of harmonious industrial relations and conduct negotiations with various recognized bodies of different categories of staff on matters;
- k. To oversee Bank's training establishments (viz., RBSC, RBI Academy and CAB besides ZTCs at Chennai, Kolkata, Mumbai and New Delhi) and revitalize training functions;
- l. To administer Staff Suggestion Scheme;
- m. Bringing out House Journal 'WITHOUT RESERVE';
- n. Provide secretarial assistance to the Central Complaints Committee on Sexual Harassment;
- o. Central Security Cell - Rendering advice on security arrangements in the Bank and commercial banks. Monitoring security arrangements in the Bank;

RIA Division

- a. The Right to Information Act, 2005 was enacted on June 15, 2005 and came into effect from October 12, 2005. A separate Division named as RIA Division has been set up in HRMD, Central Office, to handle the requests received under the Act.
- b. Under the Act, the citizens of India can seek information from a Public Authority on payment of ₹10/- as fee.
- c. A decentralized system for providing information under the Act has been put in place in the Bank from November 16, 2009. As per this arrangement, RIA requests received in different Regional Offices/Central Office Departments will be forwarded to RIA Division in Central Office which in turn will register requests, issue acknowledgement letters/fee advices and forward these requests to the Central Office Departments concerned for issuing suitable replies. Principal Chief General Managers/Chief General Managers-in-charge/Chief General Managers of Central Office Departments have been designated as the Central Public Information Officers (CPIOs) and other Chief General Managers/senior General Managers of CODs as Alternate Central Public Information Officer. CPIOs of respective departments are responsible for issuing responses to the requests received under RIA in respect of their departments. Two Executive Directors have been designated as Appellate Authority (AA) and Alternate Appellate Authority.
- d. With a view to assisting members of public to submit requests for information, senior officers have been designated as Central Assistant Public Information Officers (CAPIOs) at each office/COD of the Bank.
- e. It is mandatory that any request for information received under RIA should be met within 30 days of receipt thereof.
- f. If the application is received by any of the Regional Offices, a grace period of 5

days is allowed. If any applicant is not satisfied with or is aggrieved by reply/ decision of CPIO, he may prefer an appeal to the Appellate Authority (AA) within 30 days of receipt of reply/decision. If no reply is received from the CPIO within 30/35 days, the applicant may prefer an appeal to AA within 30 days of the expiry of the above period.

25. Inspection Department

The department was set up in 1935 when the Reserve Bank of India commenced its operations. The department has the mandate of providing an independent and objective assurance/feedback on the operations/working of the offices of the Bank. Headed by a CGM, who is also the Member Secretary of Audit and Risk Management Sub-Committee (ARMS) and Executive Directors' Committee (EDC) and reports to the Executive Director and through him/her to the Deputy Governor having charge over the inspection function for administrative purposes. The Internal Audit function constitutes a key dimension in the Bank's governance architecture. Department plays a key role in the following areas:

- a. Risk Based Internal Audit (RBIA): Under the Risk Based Internal Audit (RBIA), the Inspection Department provides independent and objective opinion to the Management as to whether the Bank's business processes and risks are being properly managed. The RBIA methodology provides for:
 - i. Assurance about the management of business processes based on risk focused assessments to review the availability, appropriateness and effectiveness of controls and reporting thereof.
 - ii. Assurance that the processes used to identify, monitor and report all significant risks are effective, risks are correctly assessed and mitigation measures are in place.
 - iii. Support to the risk management function. Audit of various business units (Central Office Departments (CODs), Regional Offices (ROs) and Training Establishments (TEs)) at different periodicities ranging from 12 to 36 months.
- b. Information Systems Audit (ISA): Information Systems (IS) audit carried out as part of the RBIA framework to evaluate risk control measures in Information Systems used in the Bank.
- c. Concurrent Audit (CA): The Department monitors this internal control mechanism, wherein all the business units are required to get their transactions (mainly financial transactions) audited by external chartered accountant firms on a concurrent basis. ROs, TEs and Nodal CODs appoint the chartered accountants as per the guidelines issued by the Department.
- d. Control Self-Assessment Audit (CSAA): CSAA is carried out as a self-assessment/health check-up exercise by CODs/ROs/TEs on a half yearly basis (June and December). This is undertaken to assess gaps in risk controls so that corrective action can be taken/initiated and sustenance of compliance can be maintained.
- e. Verification/scrutiny as directed by ARMS/EDC from time to time.

- f. Compliance, Follow-up and Reporting: Following up on the audit observations to ensure corrective actions or risk mitigating counter-measures instituted. Off-site monitoring as well as on-site evaluation is undertaken wherever necessary. Off-site monitoring is undertaken by obtaining periodical returns from business units, analysing them and initiating follow-up as deemed appropriate.
- g. ARMS and EDC Meetings: Co-ordination and arranging periodical meetings of ARMS and EDC. Presently, the meetings of ARMS and EDC are conducted on quarterly interval.

26. Internal Debt Management Department

The Internal Debt Management Department has the mandate of managing the Central and State Government debt in a risk efficient and cost-effective manner, providing innovative and practical solutions for government's debt management and building a robust institutional framework of Primary Dealers (PDs). The main functions of the department are -Building a robust institutional framework of primary dealers (PDs).

- a. Management of public debt of the Government of India (as mandated under the RBI Act, 1934), including drawing up the borrowing calendar and financial accommodation in the form of Ways and Means Advances and Overdraft facility;
- b. Management of public debt of the State Governments and Union Territories (as per respective agreements);
- c. Regulation of Primary Dealers' market related activities (and onsite/offsite supervision of Primary Dealers);
- d. Maintenance of database on the primary market in Government Securities;
- e. Analysis/research of debt management issues involving Central and State Governments and other associated issues ;
- f. Involvement in the assessment and short-term projections of government cash balances as an input to liquidity forecasting framework;
- g. Framing policy towards Consolidated Sinking Fund (CSF)/Guarantee Redemption Fund (GRF), Ways and Means Advances and Overdraft facility (WMA and OD) for States;
- h. Back office functions regarding public debt management;
- i. Secondary market purchases and sales of Government Securities under the Scheme for Rupee Investment in India by Foreign Central Banks and Multi-lateral Development Institutions and actively managing funds under the CSF/GRF of various State Governments;
- j. Provide daily market updates to the Top Management and real time updates on important occasions such as Monetary Policy and Budget Announcement days, besides others;
- k. Continuously review the institutional framework including Government Securities Depository system as a part of Government Securities market infrastructure development;
- l. Conduct short studies on matters of relevance;

- m. Provide secretarial assistance to various Working Groups in connection with debt management, State Finance Secretaries' Conference, WMA committees, besides others;
- n. Reporting of public debt statistics to Central and State Governments, CAG and State Government AG's offices;
- o. Controlling, monitoring and setting operational policies/procedures for 14 Public Debt Offices;
- p. Collection of management commission and floatation charges from the Central and the State Governments for public debt management;
- q. Facilitation of issue and servicing of Relief/Savings bonds, Sovereign Gold Bonds, Compensation Bonds and other retail non-marketable loans of Government of India and State Governments through RBI/agency banks and administration of Government Securities Act, 2006 and Government Securities Regulations, 2007;
- r. Run Special Schemes for Central Government;
- s. Interactions with Accountant General/State Finance Secretaries of States in respect of floatation and repayment of loans of the Central Government and State Governments respectively.

27. International Department

International Department was constituted in the Bank on November 3, 2014 to augment the focus on international financial diplomacy to further India's national interests. From this view point, it seeks to play a pivotal role in international macroeconomic coordination and global regulatory standard settings. The department is responsible for participation in international fora and for supporting the Top Management's interactions in this area, as also to facilitate their involvement of the institution in international economic cooperation. It has a research and analytical orientation towards framing the Bank's stance on issues in this sphere. It also acts as a back office to ED (IMF) India office. The department is also responsible for RBI's external services and relations, including on matters of technical cooperation with other central banks.

- a. RBI's relations with international institutions/country groupings such as IMF, BIS, FSB, G20, BRICS, SAARCFINANCE, CPMI, CGFS, World Bank, WTO, ADB, etc. and policies regarding bilateral/multilateral central banks swaps;
- b. Framing RBI's views on issues of policy relevance in international economic cooperation, including those on regulatory issues and central bank currency swaps, etc.
- c. RBI's initiatives at capacity building for officials of other central banks and managing exposure visits for delegates of foreign institutions/market participants/universities, etc.
- d. Preparing research notes on current issues in international economic cooperation.

28. Legal Department

The primary functions of the Legal Department are:

- a. Acting as an advisory department and assisting with Legal opinions in the

decision-making process in the Bank and its associate institutions. Basic objective is to assist decision making so that the Bank's decisions are valid in the eye of Law;

- b. Dealing with Court/Tribunal cases and managing litigation filed on behalf of and against the Bank;
- c. Vetting of the circulars, directions, regulations and agreements for various departments of the Bank with a view to ensure that the decisions of Bank are legally sound;
- d. Undertaking legislative drafting (including delegated legislation) as required from time to time;
- e. Assisting and participation in various Committees and Working Groups in the Bank and outside;
- f. Rendering legal assistance to the Appellate Authorities under the Right to Information Act and Ombudsman Schemes;
- g. Appearing before the Central Information Commission along with Officers from the department concerned for defending the stand taken by the CPIO and Appellate Authority;

29. Monetary Policy Department

According to the Reserve Bank of India Act, 1934, *...it is expedient to constitute a Reserve Bank of India to regulate the issue of Bank notes and keeping of reserves with a view to securing monetary stability in India and generally to operate the currency and credit system of the country to its advantage; to have a modern monetary policy framework to meet the challenge of an increasingly complex economy, to maintain price stability while keeping in mind the objective of growth.The monetary policy framework in India shall be operated by the Reserve Bank of India.*

- a. The primary objective of monetary policy is to maintain price stability while keeping in mind the objective of growth. Price stability is a necessary precondition to sustainable growth.
- b. In May 2016, the Reserve Bank of India (RBI) Act, 1934 was amended to provide a statutory basis for the implementation of the flexible inflation targeting framework.
- c. The amended RBI Act also provides for the inflation target to be set by the Government of India, in consultation with the Reserve Bank, once in every five years. Accordingly, the Central Government has notified in the Official Gazette 4 per cent Consumer Price Index (CPI) inflation as the target for the period from August 5, 2016 to March 31, 2021 with the upper tolerance limit of 6 per cent and the lower tolerance limit of 2 per cent.
- d. The Central Government notified the following as factors that constitute failure to achieve the inflation target: (a) the average inflation is more than the upper tolerance level of the inflation target for any three consecutive quarters; or (b) the average inflation is less than the lower tolerance level for any three consecutive quarters.

- e. Prior to the amendment in the RBI Act in May 2016, the flexible inflation targeting framework was governed by an Agreement on Monetary Policy Framework between the Government and the Reserve Bank of India of February 20, 2015.

Making of Monetary Policy

- a. Section 45ZB of the amended RBI Act, 1934 provides for an empowered six-member monetary policy committee (MPC) to be constituted by the Central Government by notification in the Official Gazette;
- b. The Monetary Policy Committee consists of the following Members, namely:
 - i. Governor of the Bank—Chairperson, *ex officio*;
 - ii. Deputy Governor of the Bank, in charge of Monetary Policy—Member, *ex officio*;
 - iii. One officer of the Bank to be nominated by the Central Board—Member, *ex officio*; and
 - iv. Three persons to be appointed by the Central Government—Members. The MPC determines the policy interest rate required to achieve the inflation target.
- c. The MPC is required to meet at least four times in a year;
- d. The quorum for the meeting of the MPC is four members;
- e. Each member of the MPC has one vote, and in the event of an equality of votes, the Governor has a second or casting vote;
- f. The resolution adopted by the MPC is published after conclusion of every meeting of the MPC in accordance with the provisions of Chapter III F of the Reserve Bank of India Act, 1934;
- g. On the 14th day, the minutes of the proceedings of the MPC are published which include:
 - i. the resolution adopted by the MPC;
 - ii. the vote of each member on the resolution, ascribed to such member; and
 - iii. the statement of each member on the resolution adopted.
- h. Once in every six months, the Reserve Bank is required to publish a document called the Monetary Policy Report to explain:
 - i. the sources of inflation; and
 - ii. the forecast of inflation for 6-18 months ahead.

Main Functions

- a. Acting as a secretariat for the Monetary Policy Committee (MPC);
- b. Assisting the MPC in formulating the monetary policy;

- c. Providing technical inputs to the MPC such as short-term and medium term growth and inflation projections;
- d. Playing a key role in implementing monetary policy by assessing and forecasting liquidity conditions;
- e. Participating in Financial Markets Committee (FMC) which meets daily to guide financial markets operations including liquidity management;
- f. Monitoring and assessing transmission of monetary policy on a regular basis;
- g. Preparing Monetary Policy Report (MPR) twice in a year (April and October);
- h. Compiling sector-wise and industry-wise bank credit data;
- i. Monitoring compliance with CRR/SLR maintained banks;
- j. Acting as nodal department for the Bank to act as a lender of the last resort;
- k. Organising Monetary Policy Strategy (MPS) meetings and ensuring smooth release of minutes of the proceedings of the MPC meetings on 14th day after the meeting;
- l. Conducting pre-policy consultation meetings with, market participants, trade bodies, self-regulatory organisations, economists and journalists to facilitate the policy formulation process;
- m. Coordinating with other Departments of the Reserve Bank for Statement on developmental and regulatory policies;
- n. Performing the lender of the last resort function;
- o. Monitoring and sanctioning food credit limit for state govt./union territories and allocation of share among members of consortium of banks.

30. Premises Department

The Premises Department's responsibility is to create and maintain premises-related infrastructure, keeping in mind ecological and environmental concerns. The main functions of the department are:

- a. Framing of Bank's Policies and guidelines on physical infrastructure;
- b. Acquisition, construction, maintenance, consolidation and disposal of office and residential space in line with Bank's functions and HRMD policies;
- c. Modernization and upgradation of work-space as also of infrastructural utilities at residential premises;
- d. Monitoring of high value works/projects of Estate Departments across the country;
- e. Ensuring of ecological and environmental protection by encouraging use of green building standards, technologies and materials;
- f. Promoting energy and water conservation strategies;

- g. Re-engineering of existing work processes and adoption of best/time tested practices.

31. Rajbhasha Department

The Rajbhasha Department is responsible for promoting the use of Hindi in the Bank's official work as per the provisions contained in the Constitution of India and Official Languages Act, 1963. The main functions of the department are:

- a. Implementation of the provisions of Official Language Act and Rules and other related instructions received from Government of India (GoI) from time to time;
- b. Formulation of policy for promotion of Hindi as Official Language in the Bank;
- c. Preparation of reference material for making use of Hindi easier in the Bank;
- d. Submission of various data to Government on progressive use of Hindi in Bank/ public sector banks;
- e. Translation of statutory documents viz., Bank's Annual Report and Report on Trend and Progress of Banking in India, MPR, FSR, Bulletin and other publications of the Bank;
- f. Publication of Hindi magazine 'Banking Chintan Anuchintan', a professional magazine dedicated to banking;
- g. Arranging and imparting Hindi training by organising workshops and through Government of India's Teaching Scheme;
- h. Reviewing trilingualisation of the computer applications and packages used in the Bank;
- i. Reviewing implementation of official language in the Bank and representing the Bank in various Committees of GoI.
- j. Compliance to the assurances of Committee of Parliament on Official Language;
- k. Organising special Hindi workshops for Senior Officers of the Bank;
- l. Arranging translation and banking related training for newly recruited Rajbhasha Officers.

32. Risk Monitoring Department

The Risk Monitoring Department (RMD) has been constituted in the Bank based on the recommendations of the Inter Departmental Group (IDG) set up for the implementation of Enterprise-wide Risk Management System in the Bank. The RMD is responsible for formulating and periodically reviewing of the Bank's risk policies, methodologies and matrices. The responsibilities for identification and management of risks, however, continues to lie with business owners. There are interactive discussions between the Business areas and the RMD to ensure that all significant risks are identified and also to promote Risk Management culture in 'practical terms' by ensuring that the Risk Management becomes an integral part of all business processes.

33. Secretary's Department

The mandate of the department is to deal with matters relating to CB/CCB/DGs' Committee/SMC and provide administrative support to the Top Management. The main functions of the department are:

- a. Secretarial work connected with the conduct of the meetings of the Central Board and Committee of the Central Board (CCB);
- b. Work relating to side-line meetings, if any, at the time of Central Board Meetings;
- c. Work relating to constitution of Central Board/Local Boards;
- d. Matters relating to appointment/relinquishing charge of Governor/DGs;
- e. Consolidating and disseminating information to the Top Management on issues pertaining to Local Boards/Standing Committee of the Central Board;
- f. Conduct of the yearly meeting of the Administrator to the Reserve Bank of India Employees' Provident Fund with the CCB;
- g. Nomination of Directors/Deputy Governors and EDs on various Committees/Sub-Committees of the Board and external institutions;
- h. Secretarial work relating to the Senior Management Committee (SMC)/DGs' Committee;
- i. Monitoring implementation/follow up of decisions taken by Central Board/CCB/SMC/DGs' Committee;
- j. Providing administrative support to the Top Management;
- k. Providing administrative support to Internal Debt Management Department, Department of Communication and Monetary Policy Department;
- l. Work relating to booking of VIP Guest House at Napean Sea Road.

34. Central Vigilance Cell

A vigilance unit was set-up in July 1975 in the Bank. Its role is to implement the action plan on vigilance and anti-corruption measures enunciated by Central Vigilance Commission.

- a. Implementation of preventive vigilance and anti-corruption measures;
- b. Maintain liaison with Central Vigilance Commission, Ministry of Finance and CBI;
- c. Coordinates the functions of all the Branch Vigilance Cells;
- d. Examination of complaints having vigilance angle;
- e. Examination of cases of irregularities having a bearing on integrity of any employee;
- f. Identifying potential areas of corruption and suggesting suitable preventive/remedial measures;

- g. Dealing with cases having a vigilance angle received from CBI/CVC against employees;
- h. Conducting vigilance audit and CTEO type audits of offices;
- i. Dealing with complaints received from the staff members of the Bank under the 'RBI Whistle Blower Policy';
- j. Acting as a nodal point for the independent External Monitor appointed on adoption of Integrity Pact in the Bank.

35. Reserve Bank of India Services Board

Reserve Bank of India Services Board was set up under the Reserve Bank of India Services Board Regulations, 1968, primarily to cater to recruitments and promotions to such services and posts in the Bank or in the Associate Institutions as ordered by the Governor:

- a. Conducting competitive examination for direct recruitment of Officers in Grade 'B';
- b. Recruiting officers in other specific grades/cadres as required by the Bank from time to time;
- c. Conducting competitive examination and interviews for promotion of officers of the Bank for Grade 'A' to Grade 'B' (Merit);
- d. Tendering advice to Governor on such matters as may be specified by him including disciplinary action on Officer Staff;
- e. Redressing grievances of individual Officers against the decision of the Bank on service matters.

Advisory Functions of the Board

In terms of Regulation 9 of the Reserve Bank of India Services Board Regulations, 1968, the Board tenders advice to the Bank on matters relating to the methods of recruitment, principles to be followed in making appointments, promotions or transfers in respect of any post or service, when a specific request is made by the Bank to the Board in any such matter. In terms of Regulation 10 *ibid*, the Board tenders advice to the Bank on questions of disciplinary action including punishments in respect of Officers of the Bank or any of its associate institutions when such questions are specifically referred to the Board for advice.

Grievance Redressal Cell

In terms of Regulation 8 (iii) of the Reserve Bank of India Services Board Regulations, 1968, the Board is required to hold enquiry and give its decision in respect of any grievance of individual Officer against the decision of the Bank on any service matter, as the Governor may in his discretion require specifically. Within the framework of these Regulations, the Bank has set up a Grievance Redressal Cell (GRC) with effect from April 21, 1997 as per the extant instructions.

Annual Report of the Board

In terms of Regulation 11 of the Reserve Bank of India Services Board Regulations, 1968, the Board is required to present annually to the Governor a report as to the work done by it and on receipt of the report, the Governor causes a copy thereof to be placed before the Central Board of Directors of the Bank together with a memorandum, explaining the cases, if any, where the advice of the Board has not been accepted, giving reasons for such non-acceptance. The annual report contains, *inter alia*, information regarding composition of the Board, details of the recruitments conducted during the year and the position regarding filling up of the vacancies reserved for Scheduled Castes and Scheduled Tribes candidates in the recruitments conducted by the Board.

STAFF ADMINISTRATION

2.1 Recruitment

Recruitment is made to some base level posts in all the three categories and rest of the posts are filled in by promotion from among the existing employees. Applications for recruitment of all the three categories shall only be made through online mode.

2.2 Equal opportunity Policy for Persons with Disabilities

As per Section 21 (1) of the Rights of Persons with Disabilities (RPWD) Act, 2016, *“Every establishment shall notify equal opportunity policy detailing measures proposed to be taken by it in pursuance of the provisions of this Chapter in the manner as may be prescribed by the Central Government”*. The Ministry of Social Justice and Empowerment notified the Rights of Persons with Disabilities Rules, 2017 (RPWDR) on June 15, 2017. Rule 8 of the RPWDR states that *“Every establishment shall publish equal opportunity policy for persons with disabilities”*. These rules requires the Equal Opportunity Policy (EOP) to be displayed on our website or at conspicuous places in their premises. It also states that the key features of the policy shall be as under:

- i) Facility and amenity to be provided to the persons with disabilities to enable them to effectively discharge their duties in the establishment;
- ii) List of posts identified suitable for persons with disabilities in the establishment;
- iii) The manner of selection of persons with disabilities for various posts, post-recruitment and pre-promotion;
- iv) Training, preference in transfer and posting, special leave, preference in allotment of residential accommodation if any, and other facilities;
- v) Provisions for assistive devices, barrier-free accessibility and other provisions for persons with disabilities;
- vi) Appointment of liaison officer by the establishment to look after the recruitment of persons with disabilities.

2.2.1 Policy statement

The policy statement elucidates the Bank’s commitment to:

- i) Comply with the provisions of the RPWD Act, 2016.
- ii) Ensuring equal opportunity in all aspects of employment for persons with benchmark disabilities (PwBDs).
- iii) Creating and maintaining a non-discriminatory and inclusive work environment which ensures a reasonable opportunity for career growth for PwBDs and for those who acquire benchmark disability during their employment tenure.

2.3 Confirmation of Employees/Increment

2.3.1 Probation/Confirmation

Regulations 19, 20 and 21 of Reserve Bank of India (Staff) Regulations, 1948 provide

for placement of directly recruited officers and other categories of staff on probation on their appointment to the Bank's service. In the case of directly recruited officers appointed on probation, arrangements will be made to obtain periodical reports while they undergo training according to the instructions issued by Central Office from time to time. Where an employee fails to show satisfactory promise during the period of probation, necessary notice, either of discharge or of an extension of probationary period is required to be given to him. While intimation for extension of probationary period may be given within a reasonable period after completion of the probationary period, in case of discharge the review should be made and suitable notice issued before the date of completion of the probation period. Under Regulation 23, the period of probation of an employee can be extended at the discretion of the appointing authority but in no case will this period exceed four years in the case of officers and one year in the case of other employees.

Note: Regulations 19, 20, 21, 22, 23 & 24 of Reserve Bank of India (Staff) Regulations, 1934 are as under:

Regulation 19. Officers in Grade 'C' or above (Direct Recruits)

An Officer in Grade 'C' or above directly recruited to the Bank's service shall be required to be on probation for a period which shall not be less than one year and more than two years as may be fixed by the Governor at the time of his/her appointment.

Regulation 20. Other Officers

An officer other than an officer referred to in Regulation 19 shall, unless he/she is selected from the Bank's staff when his/her probationary service may be dispensed with or curtailed at the discretion of the Governor, be on probation for two years.

Regulation 21. Other employees

Employees not included in Regulations 19 and 20 shall, on their first appointment in the Bank's service, be required to be on probation for six months.

Regulation 22. Discharge during probation

(1) During the first month of his/her probationary period an employee shall be liable to discharge at one day's notice and thereafter at one month's notice or by payment of substantive pay for one day or one month as the case may be in lieu thereof.

(2) Without prejudice to the provisions of Regulation 30, an officer selected from the Bank's staff and appointed on probation shall be liable to be reverted to his/her previous grade without notice or pay in lieu thereof if, in the opinion of the Competent Authority, he/she fails to show satisfactory promise during the period of his/her probation.

Regulation 23. Appointing authority's power to extend probationary period

Notwithstanding anything contained in Regulation 19 and Regulation 20 above, an employee may have his/her period of probation extended at the discretion of the appointing authority but in no case may this period exceed –

- (a) in the case of Officers - four years
- (b) in the case of other employees - one year

Regulation 24. Temporary service in lieu of probation

Where an employee has rendered continuous temporary service prior to his/her appointment in a permanent vacancy, the provisions of Regulations 19 and 21 regarding the period required to be spent on probation may be waived, at the discretion of appointing authority, to the extent of the period of such temporary service.

2.4 Transfer and Placement Policy for Officers and Facilities Associated with Transfer

2.4.1 Transfer Policy Objectives

The policy contained in the document shall apply to all officers of Reserve Bank of India coming under the Combined Seniority Group and all Class III Employees who are to be transferred on promotion to the officer's cadre. However, the facilities to be provided to officers on transfer that are mentioned shall apply to all officers of the Bank.

- (i) To fill up vacancies;
- (ii) To provide wider departmental and regional exposure to the officers; and
- (iii) To effect promotions.

The guidelines in this regard are issued by the Bank from time to time.

2.5 Promotion

2.5.1 Promotion Policy

The promotion policy chalks out a well-defined career path for officers of the Bank. The major objectives of the revised promotion policy are as follows:

- i) To have functionally, three levels of processing (including and up to RD/HOD) for each case, leading to a flatter organizational structure with greater empowerment, accountability and speeding up of decision making process;
- ii) Providing flexibility in deployment of officers in three broad groupings - Junior, Middle and Senior levels;
- iii) Introducing a new, modern Performance Management System (PMS) with specifics of measuring actual, on the job performance;
- iv) Streamlining, rationalizing and merging various kinds of promotion, personal promotion and switchover schemes applicable to various cadres of officers within the Bank so that a uniform promotion policy is applicable to all officers except small specialized streams where only a few officers are there and for whom a time bound promotion policy is already in place; and
- v) Laying down a promotion policy which meets the legitimate aspirations of officers of all types — meritorious as well as those who are senior while at the same time taking care of institutional requirements.

2.6 Deputation/Secondment/Tour of duty for Officers of the Bank

2.6.1 Introduction

To give scope to officers to gain varied experience outside the Bank through a suitable policy of secondment/deputation, which will help in broadening their perspective and will benefit the Bank in the long run, a scheme of deputation/secondment to other organizations and re-employment of the Bank's officers has been put in place.

The following are the objectives of encouraging an officer to go on Deputation/Secondment/ Tour of Duty:

- i) To broaden the perspective of the officer with a view to benefit the Bank in the long run;
- ii) To promote the personal and professional development of the officer so that they acquire the preferred set of skills, expertise and specialization as per their placement;
- iii) To enhance the ability of the officer to contribute to the current and future organizational needs of the Bank;
- iv) To lend manpower support to other organisations, temporarily; and
- v) In public interest.

2.7 Superannuation and retirement

- a) Regulation 26 of the Reserve Bank of India (Staff) Regulations, 1948 deals with the age of superannuation of the Bank employees. The age of normal retirement of the Bank employees was raised from 55 years to 58 years with effect from 1st February 1963 and further to 60 years for Class IV employees with effect from 8th November 1970 and to the employees in Class III and Class I with effect from 22nd May 1998. While raising the retirement age from 58 years to 60 years in May 1998, it has also been decided that no extension of service shall be given to any employee beyond 60 years of age.
- b) The Regulation 26 *ibid* also provides for voluntary retirement on completion of 50 years of age or 20 years of service (qualifying service for employees governed by the Reserve Bank of India Pension Regulations, 1990) after giving three months' notice to the Bank and compulsory retirement under certain circumstances on completion of 50 / 55 years of age.
- c) Various guidelines in regard to normal / voluntary / compulsory retirement are framed by the Bank from time to time.

GENERAL ADMINISTRATION¹

3.1 Duty Hours, Attendance and Leave

3.1.1 Duty Hours - Hours of Work

The duty hours for officers/employees (exclusive of lunch recess) are as under:

3.1.2 Duty Hours of staff observing 5 - day week

(A)	Class I	7 hours 15 minutes on week days @ (Monday to Friday)
(B)	Class III All Class III (other than Console Room Operators)	7 hours 15 minutes on week days (Monday to Friday)
(C)	Class IV	
	a) Drivers	8 hours on week days (Monday to Friday)
	b) Class IV Staff attending to the duties of erstwhile Sweepers, Farash (Cleaners), Malis, Bhisties, Assistant to Security Officer and staff looking after the cleaning and upkeep of the premises (Maintenance Attendants)	7 hours 45 minutes on week days (Monday to Friday)
	c) For all other Class IV employees (including erstwhile Durwans attached to Departments)	7 hours 45 minutes on week days (Monday to Friday)

@ Officers will report for duty 15 minutes before the prescribed Duty Hours.

3.1.3 Duty Hours of staff observing 6 - day week

(A)	Class I	7 hours 15 minutes on week days @ (Monday to Friday) 3 hours 30 minutes on Saturdays
(B)	Class III All Class III (other than Console Room Operators)	7 hours 15 minutes on week days (Monday to Friday) 3 hours 30 minutes on Saturdays
(C)	Class IV	
	a) Drivers	8 hours on week days (Monday to Friday) 5 hours on Saturdays
	b) Class IV Staff attending to the duties of erstwhile Sweepers, Farash (Cleaners), Malis, Bhisties, Assistant to Security officer and staff looking after the cleaning and upkeep of the premises (Maintenance Attendants)	7 hours 45 minutes on week days (Monday to Friday) 4 hours 30 minutes on Saturdays

1: In this Chapter, 'Central Office', unless specifically mentioned, refers to HRMD, Central Office.

	c) For all other Class IV employees (including erstwhile Durwans attached to Departments)	7 hours 45 minutes on week days (Monday to Friday) 4 hours on Saturdays
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@ Officers will report for duty 15 minutes before the prescribed Duty Hours.

3.1.4 Duty Hours of staff whose Duty Hours have not undergone any change consequent upon closure of middle and back offices of the Bank on Saturdays

(A)	Class III Console Room Operators	8 hours on all days including Saturdays
(B)	Class IV	
	a) Security Guards b) Fireman	8 hours on all days including Saturdays
	c) Technical Attendants attending to the duties of erstwhile Sub-station Attendants	7 hours on week days (Monday to Friday) 4 hours on Saturdays

Notes: (1) Lunch recess of thirty minutes is allowed only on week days. No lunch recess is allowed on Saturdays where it is half day working.

(2) The employees at 3.1.3 above, identified for rendering work on Saturdays (i.e. for working half a day on Saturday), will be granted half day's compensatory off per week.

(3) If the employee at 3.1.3 above identified for rendering work on Saturday remains absent on Saturday, his/her absence will be regularised by grant of a day's admissible leave and no compensatory off for that day will be admissible. There may be cases where an employee identified by Regional Director/Departmental Head to work on Saturday applies for prior permission to remain absent on that day. While such requests may generally be discouraged, in genuine cases, the Regional Director/Departmental Head may purely at his/her discretion grant permission and identify another employee as substitute. In such a case one day's leave need not be debited from the leave account of the employee not attending to his duties on Saturday. The substitute will, however, be entitled to half day's compensatory off for working on Saturday. Leave will continue to be debited for unauthorised absence of employees identified to work on Saturday without affecting the right to proceed against the employee under RBI (Staff) Regulations, 1948.

(4) Whenever an employee identified by the Regional Director/Head of Department/Office is required to work for full day on Saturday, i.e., prescribed Duty Hours for the employee for the week days, he/she may at his/her discretion, sanction either Overtime Allowance to Class III/Class IV employees for the hours of work in excess of prescribed Duty Hours for Saturday or full day's Compensatory Off (instead of half a day's Compensatory Off and Overtime Allowance) for working on that day. However, for Officers who are required to work for full day on Saturdays as stated above, such officers may be sanctioned full day's Compensatory Off.

(5) Security Guards and Firemen in Class IV are not eligible for availing of lunch recess during their prescribed shift Duty Hours.

(6) The Senior Office Attendants/Record Keepers and the Head Office Attendants/Record Clerks attending to the duties of Duftries/Gestetner Operators/Record Clerks

and P.D.O. Press employees shall attend and leave office at the time specified for Class III employees. However, they will not be eligible for any overtime allowance if they are required to sit late for one hour beyond the prescribed working hours for Class IV employees.

3.2 Methods of Compensation for extra hours of work

The methods of compensation to be paid to employees in Classes III and IV for extra hours of work rendered by them beyond their normal duty hours have been the subject matter of adjudication before the Desai Tribunal, Aiyar Tribunal, Dighe Tribunal and also the deliberations between the Bank and the AIRBEA/AIRBWF leading to Settlements.

Accordingly, employees are compensated in one of the following manners for extra hours of work rendered by them; subject to extant guidelines

- i) The duties are staggered or Compensatory Offs are given; or
- ii) A suitable Special Pay/Special Allowance is paid per month; or
- iii) Overtime Allowance is paid for work beyond normal hours
- iv) Allowance for extra time (Tea, lunch, Dinner Allowance)

3.3 Attendance

- i) All employees including officers should attend office as per their prescribed hours of attendance and should not leave their place of work during the office hours, except during the approved lunch time, without prior permission of their immediate superior.
- ii) Though there are no fixed hours of attendance for officers, they should attend office 15 minutes before commencement of the office hours and should leave office only after the office hours are over after ensuring that the day's work has been completed and the office record has been securely stored at the proper places.
- iii) Enterprise-wide Smart Card-based Access Management System (ESCAMS) was introduced in RBI for providing authorized access to office premises. Later, ESCAMS was interfaced with HRMS for recording attendance of the employees in addition to providing authorized access. ESCAMS Terminals are located in all the offices of RBI. All swipe in and swipe out details are recorded in ESCAMS and uploaded to the Central Database for ESCAMS at Nagpur. Samadhan will take the first swipe as the in time and the last swipe as the out time for recording time attendance.
- iv) Employees having access to Employee Self Service (ESS) will have standard service which allows viewing the clock in/clock out times for attendance. If, for some reason, the ESCAMS does not record the attendance of an employee, the employee can get his/her attendance regularised subject to approval of his/her Reporting Authority defined for the attendance approval process.

3.3.1 Late Attendance

The employees may be allowed on not more than two occasions in a month, with or without permission, to attend office late up to a maximum period of 15 minutes only from commencement of the working hours prescribed for the staff category concerned. RD/O-I-C of Office/COD may, at his/her discretion, condone late attendance up to a maximum of 30 minutes from commencement of the working hours of a particular category of staff, where he/she is satisfied that such late attendance was entirely beyond the employee's control on account of dislocation of transport system, etc.

3.3.2 Punctuality in Attendance

- i) Offices should ensure uninterrupted presence of all employees at their place of work during office hours except during approved lunch recess. The Heads of Departments/Offices may, at their discretion, call for the required report from ESCAMS to ensure disciplined conduct and punctuality on the part of officers and staff working in the Department/Office. As regards surprise checks to monitor presence at workplace at different time zones during office hours, the Heads of Departments/Offices may, at their discretion, conduct surprise checks, as and when they deem fit, and take appropriate action against the errant staff for specific acts of indiscipline. Errant employees may be subjected to wage cut for the period of their unauthorised absence from duty, if any. The surprise check reports, prepared monthly, should be made available to the Inspection Department for scrutiny during their visits and also to Central Office (HRMD) whenever called for by them.
- ii) Action should also be taken promptly for indiscipline such as smoking in the office premises, consumption of alcoholic drinks/drugs while on duty, not wearing of liveries by the staff concerned, etc.

3.3.3 Leaving the office early

Appropriate measures should be taken to curb any tendency on the part of staff to leave office early without proper permission. Sectional/Divisional in-charges should exercise close and effective supervision over the movements of staff working under them and ensure that permission for leaving office early is accorded to employees sparingly and in really genuine circumstances. A suitable procedure including maintenance of a register may be adopted to permit staff to leave office early.

3.3.4 Lunch interval

Officers-in-charge of different sections will fix the lunch interval of each employee on weekdays excepting Saturdays on which day there is no lunch interval. The lunch interval will be fixed by the officers according to the convenience of the sections (as also of the employee concerned to the extent possible). It may be ensured that all employees do not go for lunch *en masse*. Once the lunch time is fixed, no employee will be allowed to be absent from his desk during any other period (during working hours) without obtaining prior permission from his immediate superior. Breach of this rule will result in a wage cut for the period of absence and/or in any other disciplinary action that may be considered.

3.3.5 Operational Guidelines relating to Attendance Management

3.3.5.1 Holiday List:

All Regional Offices will upload on the Samadhan portal the list of holidays declared under the Negotiable Instruments (NI) Act, 1881 by the respective State Governments. The support team of Samadhan at Central Office will update the Holiday Master for each Regional Office.

As and when the State / Central Government issues notification declaring holiday under NI Act, 1881 for any purpose, Samadhan support team will update the holiday master for the RO concerned. Post updation, the employees attached to the RO concerned will get a notification regarding declaration of holiday at the centre.

3.3.5.2 Observance of Special Days:

The Bank notifies special days, such as, Vigilance Awareness Week, Martyrs' Day, National Integration Day, etc. The system will provide functionality for HRMD, Central Office to notify such days with facility to upload the relevant messages.

3.3.5.3 Working Time – Duty Hours:

Samadhan will contain the work timings of all Regional Offices and the work schedule of all employees of the Bank. Whenever there is a change in the work timings of an office or work schedules are defined for a new office, these will be changed / recorded in the system.

3.3.5.4 Flexi-time:

The system will provide a facility under Self-service to eligible employees to apply for flexi-time. This request will be routed through the reporting officer of the employee to the RD/O-i-C of Office/COD for approval. On approval, the attendance of the employee will be monitored based on the flexi-time approved for him/her.

3.3.5.5 Attendance Management:

- i. Recording of attendance:** ESCAMS Terminals are located in all offices of RBI. All swipe in and swipe out details are recorded in ESCAMS and uploaded to Central Database for ESCAMS at Nagpur. Samadhan will take the first in and last out time for recording time attendance. If for some reason, such as defective i-card / card reader or non-possession of i-card, the first/last card swipe has not been captured at the time of entry / exit of the employee, the system will provide an online form for regularising the attendance time. The employee will enter the in-time and out-time in the form and through a workflow, the request will go to his/her leave approving authority for regularising the attendance time in the system. The system will provide for viewing of the daily first in-time and last out-time by the employees.
- ii. Recording of various attendance types:** If the employee is on sanctioned leave, the system will display the leave type. The employees on unauthorised leave will be shown as absent. The employees on tour / training will submit a tour programme in the system for approval of the competent authority. On

approval of the tour programme, the system will show the attendance type for the employee as either on tour, duty, training or on duty where he is entitled to Compensatory Off.

- iii. **Entitlement of Compensatory off:** If the employee is on duty, e.g., working on a Saturday, entitling him to a Compensatory Off, he/she will submit an application in Samadhan indicating the hours of work put in. When this application is approved by the leave approving authority, based on the orders of the RD/O-i-C of Office/COD obtained offline, the system will keep a track of the extra hours of work put in and increase his/her Compensatory Off balance by the required number of days. For extending the validity period of Compensatory Off, the employee will obtain the approval of the competent authority offline and approach the administrator for validating the same in the system.

Time recording information is used for generating statistics for Attendance Reports and Late Coming/Early Leaving Reports.

3.4 Leave

Leave is a part of the service conditions of the employees of the Bank. Accordingly, provisions relating to leave have been incorporated in Chapter VI of the Reserve Bank of India (Staff) Regulations, 1948 [Staff Regulations (SR)]. All instructions on leave are issued subject to the provisions contained in the RBI (Staff) Regulations, except as specifically mentioned hereafter.

Leave cannot be claimed as a right and in cases of administrative exigencies, grant of leave may be refused or an employee already on leave may be recalled by the Competent Authority when considered necessary in the interests of service.

Leave should be applied for in Samadhan along with supporting documents, wherever required, duly uploaded for approval by the leave approving authority.

3.4.1 Kinds of Leave

Subject to the provisions of the Staff Regulations, following kinds of leave may be granted to an employee.

- (a) Casual Leave and Special Sick Leave
- (b) Special Casual Leave
- (c) Ordinary Leave
- (d) Sick Leave
- (e) Special Leave
- (f) Extra-Ordinary Leave
- (g) Maternity Leave
- (h) Child Adoption Leave
- (i) Paternity Leave
- (j) Accident Leave

The following kinds of leave may be granted to an employee as per administrative decisions (outside the provisions of Staff Regulations):

(k) Extra-Ordinary Leave for Joining Spouse Abroad

(l) Study Leave

(m) Non-debitable Leave

(n) Special Hardship Leave for Female Employees of the Bank

3.5 Permissions/Approvals

3.5.1 Permission to contribute to Press/Air/TV etc: Regulation 36 of the RBI (Staff) Regulations, 1948

An employee of the Bank is not permitted to contribute to the Press/ Air/TV, anything relating to the affairs of the Bank without the prior sanction of the Competent Authority or, without such sanction, make public or publish any document, paper or information which may come into his possession in his official capacity. The permission is granted as per the guidelines issued by the Bank from time to time.

3.5.2 Contributing articles/papers on topics of interest to the Bank

In order to enhance the motivational levels of employees and encourage high quality research of international standards, employees are permitted to contribute articles/ papers on topics of interest to the Bank for publication in reputed national /international journals. In addition, incentives in the form of reimbursement of 'submission fee' wherever applicable will be paid by the Bank.

3.5.3 Permission to seek outside employment: Regulation 37 of the RBI (Staff) Regulations, 1948

No employee shall accept, solicit or seek any outside employment or office, whether stipendiary or honorary without the previous sanction of the Competent Authority. Permission for seeking employment for employees in Class III and officers up to Grade 'C' may now be granted by the Officers-in-charge, Regional Offices/Departmental Heads. However, grant of permission to our employees seeking outside employment for advertised jobs in India and abroad in respect of Officers in Grade 'D' and above should be referred to Human Resource Management Department, Central Office.

3.5.4 Permission to seek employment – Retired employees: Regulation 37 A of the RBI (Staff) Regulations, 1948:

No officer of the Bank who has ceased to be in the Bank's service, whether by retirement, resignation, or otherwise, shall within a period of one year from the date he finally ceases to be in the Bank's service, accept or undertake 'commercial employment' (as defined in section 2 of Regulation 37A of the Staff Regulations) except with the previous sanction in writing of the Governor subject to the proviso to the said Regulations. Permission for ex-officers of the Bank up to Grade 'C' will be granted by Officers-in-charge of Regional Offices/Departmental Heads. Permission for ex-officers in Grade 'D' and above should be referred to Human Resource Management Department, Central Office. Their applications may be considered in terms of the guidelines issued by the Bank from time to time.

3.5.5 Permission to seek part-time assignments: Regulation 38 of the RBI (Staff) Regulations, 1948:

Permission can be granted to our employees to take up part-time assignments for outside bodies, institutions, etc., and also cases relating to permission to the officers to associate with interview boards/selection committees of outside bodies such as examiners for the Indian Institute of Bankers (IIB), assisting the IIB for empanelment of co-examiners for their JAIIB & CAIIB examinations, etc., subject to the conditions specified from time to time.

3.5.6 Permission for change in place of domicile: Regulation 74 of the RBI (Staff) Regulations, 1948:

In terms of Staff Regulation 74 of the RBI (Staff) Regulations, 1948, for the purpose of leave fare and retirement fare concessions, every employee has to declare, on his appointment in the Bank's service, his place of domicile in Form "C" prescribed under Regulation 106(2). Ordinarily, the place of birth is accepted as the place of domicile of an employee. However, if any employee has, at the time of his appointment in the Bank, opted for a place other than the place of his birth as the place of his domicile, he has to satisfy the Competent Authority about the genuineness of his request. His request has to be supported by valid reasons (such as ownership of immovable property, permanent address of near relatives, etc.) which show that the place of domicile declared by him is the place where he would normally reside but for his service in the Bank.

3.5.7 Issue of No Objection Certificate (NOC) for obtaining/renewal of passport

Passport Authorities have revised the form of Identity Certificate to be issued by the employer for obtaining passport. The employees who request for NOC for obtaining passport for self and/or their family members, are required to submit application for NOC in the GEN GA 6 and on the basis of such application NOC may be issued to employees/family members as per GEN GA 7.

Powers for issue of 'No Objection Certificate' for obtaining/renewal of passport to the Bank's staff have been delegated to the Assistant Manager/Manager-in-charge of the Administration Section/Division of the Regional Office/Central Office Department concerned to which the employee is attached. Applications for issue of NOCs for officers in Grade 'C' and above may also henceforth be disposed of at Regional Office/Department level without making reference to Central Office. The NOC may be issued on the basis of the declaration made by the employee in the GEN GA 6 without any clearance from discipline/vigilance angles.

Officers in the rank of General Manager and above are included in the list of Verification Certificate Issuing Authorities for obtaining passports under Tatkaal Scheme (as per Annexure 'B') (Annex 1).

3.5.8 Recruitment – Change in date of Birth

With a view to dissuading the employees from subsequently demanding a change in the date of birth for one reason or the other, it has been decided that at the time of appointment of candidates in the Bank's service, they may be required to produce the School Leaving Certificate (SLC) as a conclusive evidence of the date of birth declared by them in the application/Staff Application Form and a separate declaration [GEN GA 8] may be obtained from them at the time of recruitment.

3.5.9 Request for change of name – Procedure

Change of name of an employee in the Bank's record for reasons other than that of marriage/re-marriage, affidavits may be accepted from employees sworn before an authority competent to administer oath, i.e., a Judicial Magistrate/Executive Magistrate/ Notary Public.

In case of marriage/re-marriage of a female employee, change of name may be given effect on the basis of one of the following documents: -

- (i) A marriage invitation card.
- (ii) A certificate from a Senior Officer of the Bank to the effect that she has married Shri ----- on -----^(Date) in -----
-----^(Place) and consequent on her Marriage, her name stands changed from -----
----- to -----.
- (iii) An affidavit from the employee stating that consequent on her marriage she has changed her name from -----
to-----.

However, she may be advised to submit in due course, a copy of the certificate issued by the Registrar of Marriages, if the marriage is solemnized in a State/place to which the Registration of Marriages Act applies.

Request for change of name for dependent family members including dependent parent/s of an employee of the Bank may be considered. The affidavit should be stamped as an affidavit in accordance with the Stamp Law in force in their respective States and sworn in before a person qualified to administer oaths under the Oaths Act or executed before an Executive Magistrate who should affix his court seal thereto in token of having affirmed the affidavit or the Notary Public.

3.5.10 Grant of permission to pursue higher studies/undertake research work, etc. in India

Permission to the employees for pursuing higher studies such as Degree/Post Graduate course, Ph.D. degree, Computer Programming course, etc. is granted as per conditions specified from time to time.

3.5.11 The Territorial Army

Employees in Class III and IV may be granted necessary permission by the RD/O-i-c of the Office/COD. They may be issued a certificate that their services will be made available for training and embodiment in the Territorial Army as and when required by the Military authorities. Application, if any, received from officers of the Bank may continue to be forwarded to HRMD, Central Office for consideration.

3.6 Other Administrative matters

3.6.1 Transfer of Charge

When there is a change in the incumbency in the office of the Regional Director/ Officer-in-charge of a Regional Office/Head of Central Office Department, the new incumbent will take over the confidential files, codes, Bank's property documents from the outgoing Regional Director/Officer-in-charge of a Regional Office/Head of Central Office Department after detailed verification. A Transfer of Charge certificate

will be made out in duplicate and signed by the relieved and the relieving incumbent. The original certificate will be sent to the Human Resource Management Department, Central Office, while the duplicate will be retained at the Regional Office/Central Office Department concerned. All Branches/Offices and Central Office Departments will be advised of the change in the incumbency.

When an Officer holding charge of a Department is transferred, irrespective of his/her grade, the relieving Officer will take over the balances of valuables, securities, code books, keys, etc., held by the Officer to be relieved, after due verification and a Transfer of Charge certificate will be made out in duplicate, and put up to the Regional Director/Officer-in-charge of a Regional Office/Head of Central Office Department. While the original will be kept with HRMD/ Administration Division/Section, the other copy thereof will be held by the Department concerned. The change in incumbency in respect of Officers in Grade 'D' and above including those attached to Banking and Issue Departments, will be intimated to the respective Central Office Departments and HRMD.

In case of inter-section, inter-division, inter-departmental or inter-office transfer of Officers (irrespective of their grades) holding charge of important documents, records, books and keys etc., a simple list thereof should be prepared and signed by the Officers concerned at the time of handing over/taking over charge thereof. Such certified list may be held in the custody of HRMD/Administration Section of the Office/Department after it is put up to the Regional Director/Officer-in-charge of a Regional Office/Head of Central Office Department concerned for information.

3.6.2 Maintenance of service sheets and files

A service sheet will be maintained for every employee. Entries in this sheet will be made promptly which will be checked and authenticated by an Assistant Manager. The sheets will be placed in Kalamazoo loose leaf binders and handled with care. On transfer of an employee to another Office, the service sheet duly completed in all respects will be forwarded to the Office to which the employee is transferred. The service sheets of officers in Grade 'F' and Officers-in-charge in Grade 'E', in cases where offices are headed by General Managers, will be maintained by HRMD, Central Office. Duplicate Service sheets of officers in Grade 'F' and such Grade 'E' will be maintained by offices concerned to facilitate incorporation of their increments/leave sanctioned to them. The necessary entries about the service particulars of the employees will have to be entered in Samadhan to undertake/process employee related transactions/payments. Once complete data has been entered into Samadhan then the requirement of maintenance of manual records would be deemed to have been complied with. All information and transactions recorded in the service sheet, viz., employee's basic information, transfers/placements, promotions, trainings, increments/allowances paid, leave availed, membership of MAF and GSLI, domicile details, nomination details, housing loans availed, etc. will be available and updated from time to time in Samadhan.

A separate service file will be maintained in respect of each employee. The staff application will be the first sheet of the service file. Application Form/true copies of certificates/mark sheets produced in support of the entries made in the staff application form and various forms obtained at the time of pre-recruitment formalities and also those indicated in the letter of appointment will be filed in the service file. In addition to the above, medical report of the candidate and question paper and/or answer book

where selection is subject to test and interview, will be filed in service file. All papers (original or copies) which have a bearing on the service record of the employee, will also be filed in his/her service file. The file will be treated as confidential and handled only by the official of HRMD/Administration Section of the Office/Department identified for this purpose.

For the purpose of monitoring the receipt of PARs, Offices may maintain a year-wise and grade-wise record, preferably computerized, indicating against the name of each Appraiser Officer, the name of the Reporting and Reviewing Officer, dates of receipt of the reports from them, names of the members of the Review Committee and the date of the Review Committee meeting. The record may be maintained beginning with the PARs for the appraisal years December 31, 1997 in respect of Grade 'A', March 31, 1998 in respect of Grade 'B' and June 30, 1998 in respect of Officers in Grade 'C' and above. This record as also the service files (not the PAR folders) may be made available to the Inspection Team and the Control Self-Assessment Audit Team, as they are required to comment on the maintenance of the service files.

Physical verification of service files with actual strength of staff attached to the Office/ Department will be carried out by an officer unconnected with the custody thereof on a yearly basis, i.e., as at the end of December every year and a certificate to that effect will be submitted to the Regional Director/Officer-in-charge for perusal.

3.6.2.1 Maintenance of service file in case of transfer

On transfer of an employee to another office, the service file will be forwarded by Registered Post - Insured to the Office to which he/she is transferred. Before sending the service file, it will be checked by an Assistant Manager to ensure that it is up-to-date, and all relevant papers have been filed and all the sheets are page numbered. A specific mention as to the last page number in the service file and that the file is up-to-date should also be made in the forwarding letter.

3.6.2.2 Maintenance of service files as per Grades

The service files of all employees up to Officers in Grade 'E' will be maintained by Offices/Central Office Departments to which they are attached. The service files of Officers in Grade 'F' and Officers-in-charge in Grade 'E', in cases where offices are headed by General Managers, will be maintained by HRMD, Central Office.

3.6.2.3 Preservation of service records of ex-employees

The service files of all ex-employees should be preserved for a period of 5 years from the date of their retirement/cessation from the Bank's service subject to the following:

- a) The service file/s of the ex-employee(s) required in connection with Court cases or litigation matters with the employee(s) or with the heirs of the deceased employee(s) may be preserved for a period of 5 years after the final closure of the relative legal case(s).
- b) Certain important records should be segregated from the service file of every ex-employee and preserved for a longer period of 30 years after his retirement/cessation from the Bank's service. These records normally comprise the undernoted papers/documents.

- i) Staff Application completed by the employee at the time of his appointment.
- ii) Letter/application seeking service in the Bank and copies of school leaving certificate, certificates relating to educational qualifications and previous experience, which would have been submitted by the employee either along with the application for service in the Bank or subsequently.
- iii) Caste Certificate produced at the time of recruitment as also Caste certificate which may have been produced subsequently while in service by the employees belonging to the reserved categories (SC, ST and OBC).
- iv) Copy of the Office Order relating to the employee's initial appointment in the Bank's service.
- v) Copies of orders relating to suspension, dismissal, reinstatement, etc., if any.
- vi) Copy of the Office Order/letter relating to the employee's cessation from the Bank's service on account of normal/voluntary retirement or by any other mode.
- vii) Option form/letter relating to the employee's joining the Pension Scheme or retention of contributory Provident Fund benefit together with nomination papers in connection with these benefits.
- viii) Papers, if any, pertaining to eligibility for drawal of pension by virtue of the employee's past service before joining the Bank.
- ix) Copies of certificates/letters pertaining to educational or other academic/professional qualifications which may have been acquired by the employees subsequent to his joining the Bank's service.
- x) Option forms/letters relating to joining the Group Savings Linked Insurance Scheme, Medical Assistance Fund and any other similar beneficiary Scheme(s).
- xi) Nomination forms indicating the name(s) of beneficiary(ies) in respect of Provident Fund, Group Savings Linked Insurance Scheme, etc.
- xii) Copies of papers in connection with court cases/litigation matters involving the ex-employee/heirs of the deceased employee.
- xiii) All service sheets of the employee.
- xiv) Papers relating to residential address of the employee at the time of his retirement/any subsequent change therein communicated to the Office by the employee.
- xv) Any other paper which is considered by the Office as important and relevant for being preserved for a longer period of 30 years.

These segregated papers/records along with the service sheets of ex-employees should be placed in a separate employee-wise file/folder. For convenience, while segregating papers from the service files, a scrutiny docket sheet may be prepared for every service file and it may also be filed as the first sheet in the service file/folder along with other papers. These papers may thereafter be suitably renumbered.

A separate alphabetical Index Register should be maintained for recording the details of these service files/folders. These service files/folders may be kept in the custody of an Officer not below the rank of Officer in Grade 'B'/Grade 'C' attached to the Administration Unit or as per the existing practice followed by Offices.

The service files of ex-employees containing the residual papers, which normally would include confidential reports/performance appraisal reports, increment and other Office Orders, etc., should also be held in the custody of the designated Officer/Officers in the Administration Unit at the Office and their destruction taken up soon after the prescribed preservation period of 5 years after the date of the employee's retirement/cessation from the Bank's service is over.

In case, the number of closed service files of ex-employees required to be maintained in the Administration Unit of the Offices pose a major space problem, there would be no objection to keeping these closed service files in the record room. In such a situation, it should, however, be ensured that before transferring such service files to the record room, each service file is kept in a cloth lined cover and sealed and the name and designation of the ex-employee and the due date for destruction of the service file are clearly inscribed on the sealed cover. To facilitate easy retrieval of such service files when necessary, appropriate remark regarding the placement of the service file in the record room should be made in the register of service files of ex-employees. The proforma of this is furnished in the place where the entry of the service file would have already been made.

3.6.3 Prohibition, Prevention and Redressal of Sexual Harassment of women at workplace

Bank has framed guidelines on prohibition, prevention and redressal of sexual harassment of women at workplace in line with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 notified by the Government of India (Ministry of Women and Child Development) vide their Gazette Notification No.S.O.3606 (E) F.No.19-5/2013-WW dated December 9, 2013 Act and Rules framed thereunder.

Consequent upon the above, Regulations 33, 41C, 47(1), 47(2), 47(3) and 47(4) of the RBI (Staff) Regulations, 1948 will stand amended.

3.6.4 Policy on Social Media

There are various risks associated with communicating on the social media platforms like Twitter, YouTube and Facebook etc. The employees may be guided by the provisions of this policy about acceptable behavior on social media.

The Policy on Social Media applies to all the employees of the Bank, permanent, temporary, part-time or on contract basis. This policy should be read in conjunction with the Reserve Bank of India (Staff) Regulations, 1948, Communication Policy of RBI, Guidelines for Implementation of Information Security Policy in RBI, Guidelines on

Prevention, Prohibition and Redressal of Sexual Harassment of women at workplace, Code of Conduct for Contract Employees, Para 3.6 of this Chapter governing guidelines regarding permission to contribute to Press/Air/ TV etc. and contributing articles/papers on topics of interest to the Bank and any other relevant guidelines in place.

Social media, for the purpose of this policy, refers to but is not limited to: A broad range of social community networking websites such as Facebook, Twitter, You Tube, LinkedIn, WhatsApp, Glassdoor, Instagram, Quora, Snapchat, Wikis and blogs to name a few, other internet newsgroups, chat rooms etc. and any other similar web-based platforms that may arise in future.

Inappropriate use of social media includes, but is not limited to, Comments or endorsements (including likes and retweets) which could be interpreted as offensive or critical, or those which result in damage to the Bank's reputation, impersonation, misrepresentation, actions leading to sexual harassment, communicating false pretenses, encouraging unlawful acts, violating privacy and confidentiality, or otherwise disrespectful of the rights of others or contrary to the Bank's policies.

Monitoring and Review of the Policy: The policy will be reviewed periodically to ensure that it meets legal requirements and reflects best practices.

3.6.5 Reward and Motivation Scheme

The Bank had introduced the Reward and Motivation Scheme in 2005 as part of its endeavour to motivate employees and recognize the outstanding work done by them at the workplace. Objective of the scheme is to motivate employees of the Bank to enhance their performance at the workplace by recognising and publicly honouring and rewarding those employees who have done exceptional/outstanding work for the Bank.

The awardees will be felicitated at the Republic Day function (Mumbai) with a gold coin (10 grams) and a citation.

3.6.6 The Right to Information Act, 2005 - Procedure for dealing with RIA requests

In November 2009, the Bank adopted a decentralized approach for dealing with requests under the RTI Act, 2005. The Bank was aligned to the RTI online portal on February 27, 2015. To obviate the risks of giving inconsistent replies and thus causing reputational loss, the Bank decided to have a partially centralized approach for dealing with RTI applications marked to multiple Nodal Departments. Accordingly, a Nodal Department will be identified by RIA Division for such RTI requests. It will be the responsibility of the Nodal Department to source the information from all the Departments concerned and give a consolidated reply to the applicant.

3.6.7 Statutory and Regulatory Compliance

A Statutory and Regulatory Compliance Cell (SRCC) has been set up in Human Resource Management Department, in 2013 in Central Office to ensure and monitor adherence to various statutory/regulatory provisions by all ROs/CODs/TEs of the Bank.

The Executive Director-in-charge of Human Resource Management Department (HRMD) is the Chief Compliance Officer and the General Manager in Charge

of the Statutory Requirement & Recruitment Section (SRRS), HRMD, CO, is the Compliance Officer for the Bank as a whole.

A Senior Officer, preferably from Administration/ Banking Department of Regional Offices/ Central Office Departments/ Training Establishments (ROs/ CODs/ TEs), should be designated as a Compliance Officer, who should ensure and certify compliance of statutory/regulatory requirements to the Regional Director/ Principal Chief General Manager (PCGM)/ Chief General Manager (CGM)/ Principal/ General Manager (Officer – in- Charge) (GM (O-in-C)) concerned, who, in turn, would report the status to SRCC, HRMD, Central Office, on a monthly basis. However, as regards smaller Office(s) the Regional Director/ Officer-in-charge may designate an AGM/ Manager (not necessarily a senior officer) as the Compliance Officer.

All ROs/ CODs/ TEs have been advised that consequent on the transfer/ retirement/ change of portfolio of the existing Compliance Officers, they should immediately designate another senior officer/ officer (for smaller offices) as Compliance Officer, under advice to SRCC, HRMD, CO.

The duties of a Compliance Officer would include the following:

- i) To carry out a sample test check of payments, deduction of taxes, proper filing of returns, timely tax payment etc. on a random basis.
- ii) To arrange for sessions on tax compliance with the help of external tax consultants/ Chartered Accountants for the dealing officials.
- iii) To take due care to ensure that the applicable returns/ statements for the month/ quarter indicated in the checklist are duly complied with, before obtaining the monthly certificate of Regional Director/ Head of Central Office Department/ Principal, and then forward the same to the Statutory and Regulatory Compliance Cell (SRCC).
- iv) To ensure that 50% of the desk work of the support staff is follow-up of the compliance of the ROs/ TEs/ CODs concerned.

Comprehensive Instructions on various Statutes/Rules/Acts issued by HRMD Central Office

Comprehensive instructions on the following Statutes/ Rules/ Acts for the purpose of submission of forms/ returns/ information to the authorities concerned by ROs/ CODs/ TEs:

- i) Contract Labour (Regulation & Abolition) Act, 1970 (CLRA)
- ii) Payment of Gratuity Act, 1972 & Payment of Gratuity (Central) Rules, 1972
- iii) Employment Exchanges (Compulsory Notification of Vacancies) Act, 1959 and Employment Exchanges (Compulsory Notification of Vacancies) Rules, 1960
- iv) The Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 & The Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Rules, 1996

- v) Industrial Disputes Act, 1947 & Industrial Disputes (Central) Rules 1957
- vi) Income Tax Act, 1961
- vii) Value Added Tax (VAT)/ Central Sales Tax (CST) Act, 1956/ Tax Collection at Source (TCS)/ Service Tax (Detailed instructions issued by CSBD).
- viii) Workmen's Compensation Act, 1923 now renamed as Employees Compensation Act, 1923.
- ix) Employees Liability Act, 1938
- x) The Labour Laws (Exemption from furnishing returns and maintaining registers by certain Establishments) Act, 1988.
- xi) Minimum Wages Act, 1948.
- xii) Shops and Establishments Acts (State legislation)
- xiii) Factories Act, 1948
- xiv) The Micro, Small and Medium Enterprises Development Act, 2006
- xv) The Maternity Benefit Act, 1961
- xvi) Employees Provident Funds & Miscellaneous Provisions Act, 1952
- xvii) Provident Funds Act, 1925
- xviii) Inter-State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979
- xix) Building and other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996
- xx) Building and other Construction Workers Welfare Cess Act, 1996
- xxi) E-Waste (Management) Rules, 2016 dated March 23, 2016

It is pertinent to mention that the tax laws and other compliance requirements may be revised from time to time by respective authorities and, therefore, the position may be reviewed periodically so as to be in conformity with applicable requirements and due care should be taken to ensure that all the taxes are paid and the relevant returns are filed well within the stipulated time. However, if any particular issue(s) still need(s) to be addressed, the opinion of Tax Consultants may be obtained.

The ROs/TEs/CODs would be required to ensure compliance as per the comprehensive information on various statutes/Rules /forms prepared by Legal Department. In case of any difficulty or ambiguity as regards applicability, or in compliance thereof, the same may be brought to the notice of Central Office.

3.6.7.1 Monthly Certificate

The submission of monthly certificate by ROs/CODs/TEs commenced from April 2014 onwards.

All ROs/CODs/TEs are advised to strictly adhere to the due dates as stipulated

under the relevant statutes/Rules/Acts. After submission of returns to the appropriate authorities, the designated Compliance Officer in ROs/CODs/TEs, would ensure and certify compliance with statutory/regulatory requirements to the Regional Director/PCGM/CGM/Principal/GM (OIC) concerned.

The monthly certificate, duly signed by the Regional Director/Head of Central Office Department/Principal, should be emailed to HRMD, Central Office by all ROs/CODs/TEs latest by the last day of the following month (or on the following working day if the last day is Saturday/Sunday/Holiday).

In this connection, it is emphasized that before obtaining the monthly certificate of the Regional Director/Head of Central Office Department/Principal, the Compliance Officer should obtain a certificate from the Concurrent Auditor to the effect that he/she has carried out 100% check of relevant transactions and there is 100% compliance with the relevant statutory and regulatory requirements prescribed by the authorities concerned. It should be ensured that, there are no violations of statutory provisions/local laws and rules. In view of the changes that have taken place in various work areas and their risk perception, a detailed review of Concurrent Audit (CA) checklist should be carried out. The checklist must include the exercise of subjecting all financial transactions involving tax deductions and payment of statutory dues to 100% concurrent audit irrespective of the amount involved. The monthly certificate should also cover the compliance in respect of submission of any statement/return which is Office/Department specific and is required to be submitted as per the instructions/directions of any local/state or any other statutory/regulatory authority. A copy of the relevant letter/circular/notification in this regard should be forwarded to SRCC, HRMD and Legal Department.

It may be noted that the monthly certificates and its related facts may be subject to verification by Inspection Department during the course of inspection of the Office/Central Office Department concerned.

3.6.7.2 Half-Yearly 'Nil' Certificate

In case, any Central Office Department does not have any return to be filed with any Statutory/Regulatory authority, they may submit a Half-Yearly Certificate in the format prescribed to the said effect with an undertaking that they will commence submitting monthly certificate as and when any return(s) is/are required to be submitted by their Department to any Statutory/Regulatory Authority.

The Half-Yearly Certificate with undertaking should be renewed every half year ending June and December, in case the same position holds good.

3.6.7.3 Reporting to Audit and Risk Management Sub-committee

On the basis of the monthly certification by all Regional Directors/Heads of Central Office Departments/TEs, the Chief Compliance Officer reports the said position to the Audit and Risk Management Sub-committee (ARMS). As such, adherence to the due dates for submission of returns and also submission of the monthly certificate within the stipulated period is of paramount importance.

3.6.7.4 Reporting of E-Waste Management

The Bank, being a bulk consumer of electrical and electronic equipment has to comply with the Rules issued by the Government of India vide notification dated March 23, 2016 on the E-Waste (Management) Rules, 2016 and incorporate all relevant details while furnishing the Monthly Compliance Certificate on Statutory and Regulatory Compliance. For multiple ROs in any State, the nodal offices (IT Cells) should collect and maintain records and file consolidated returns for that State. Instructions in this regard are given by DIT, CO and HRMD, CO.

GEN GA 6

[Para 3.5.7]

FORM OF APPLICATION FOR ISSUE OF "NO OBJECTION CERTIFICATE" FOR OBTAINING A PASSPORT

PCGM/RD/CGM-in-C/CGM/GM (OIC)/Principal

DATE:

RESERVE BANK OF INDIA

(Through -----)

Dear Sir/Madam,

I intend to apply for a passport for myself / my dependent family members as detailed below. I, therefore, request you to issue to me a "No Objection Certificate" for production to the passport authorities. I, hereby submit the following details to you for certification. Also photograph/s of myself/my dependent family members (in triplicate) are enclosed for attestation.

1. Name
2. Name of Father/Husband :
3. Designation :
4. Department :
5. Employee No. :
6. P.F. Index No. and Samadhan ID :
7. Date of Appointment :
8. Name of dependent family members for whom passport required

Sr. No	Name	Relationship	Nationality

9. Photo Identity Card No. of Employee:

Declaration

I, hereby declare that the information furnished above are true and correct to the best of my knowledge and belief. I, further, declare that I have read the provisions of Section 6(2) of Passport Act, 1967 and state that these are not attracted in my / our case.

Yours faithfully,

(Signature)

[Para 3.5.7]

ALL CENTRAL GOVERNMENT EMPLOYEES, STATE GOVERNMENT EMPLOYEES, EMPLOYEES OF STATUTORY BODIES AND PUBLIC SECTOR UNDERTAKINGS, THEIR SPOUSE AND CHILDREN UPTO THE AGE OF 18 YEARS ARE REQUIRED TO PRODUCE AN IDENTITY CERTIFICATE (STRIKE OUT OPTIONS THAT ARE NOT APPLICABLE)

(To be given in Duplicate on Original Stationery)

Certified that Shri/Smt/Miss Son/Wife/Daughter of Shri , who is an Indian national, is a temporary / permanent employee of (office address) from (date) and is at present holding the post of Shri/Smt/Miss/Mst....., who is also an Indian national, is / are dependent family member(s) of Shri/Smt.....and his/her identity is certified. This Ministry/Department/Organization has no objection to his / her acquiring Indian Passport. I, the undersigned, am duly authorized to sign this Identity Certificate. I have read the provisions of Section 6(2) of the Passports Act, 1967 and certify that these are not attracted in case of this applicant. I recommend issue of an Indian Passport to him/her. It is certified that this organization is a Central/State Government/Public Sector undertaking/Statutory body. The Identity Card Number of Shri/Smt/Miss (employee).....is.....

Ref No. & Date

Applicant's photo to be attested

Signature:

Full Name:

Designation:

Address:

Tel No:

ANNEXURE- B

[Para 3.5.7]

SPECIMEN VERIFICATION CERTIFICATE (FOR PASSPORT UNDER TATKAAL ONLY)**(On official letter head of verifying authority)****Reference Number****Applicant's photo**

Verification Certificate

This is to certify that Shri./Smt./Kum.....son/wife/daughter of.....whose personal particulars are given below, has good moral character and reputation and that after having read the provisions of Section) (2) of the Passports Act, 1967, I certify that these provisions are not attracted in case of this applicant and I, recommend issue of an Indian Passport to him/her. Applicant has been staying at his/her address continuously for the last one year.

Date of Birth

Place of Birth

Educational Qualification

Profession (Govt/Private Service/Others).....

Permanent Address

Present Address

Place

Office Address with location

Date:

Signature.....

Office Seal

Full Name.....

Designation.....

I Card No.....

(Enclose a photocopy of I Card)

Telephone No.

(O).....

(R).....

Mobile No.....

Fax

No.....

E-Mail Id.....

GEN GA 8

[Para 3.5.8]

Form of Declaration as to age

PCGM/ Regional Director/Chief General Manager-in-Charge

Chief General Manager/General Manager (O-in-C)/

Principal

Reserve Bank of India,

Dear Sir,

I hereby declare that my date of birth is _____. I have verified the same and I request that the Bank may accept the same as my date of birth for the purpose of appointment in the Bank's service. I also declare that I will not apply for change in the date of birth at any time during my service and on the strength of this declaration, the Bank may accept my date of birth as declared above and appoint me in the Bank's service.

2. As proof of my date of birth I enclose_____

Yours faithfully,

.....

TRAINING AND PERFORMANCE MANAGEMENT

4.1 Domestic Training

It is essential that the Class III staff receive training at different desks in the Department. A regular programme will be drawn up for periodical transfers of the staff from desk to desk and Department to Department. Accordingly, a Work Experience Card in respect of each employee will be maintained in which the actual work experience as well as particulars of the institutional training, if any, received by him/her will be recorded. The Work Experience Card will be maintained by the Section/Department in which the employee is working. On his/her transfer, the duly completed Card will be forwarded to the new Section/Department/Office. In addition, HRMD/Administration Section of each Office/Department will maintain a Training Register. This register will be updated by the Offices/Departments by calling for the Work Experience Cards at suitable intervals.

As regards Managers (Direct Recruits), training will be imparted to them as per Central Office instructions conveyed to Offices from time to time.

After implementation of Samadhan module on Training, the training details of each employee will be reflected in the training profile of the employee.

4.2 Bank's Training Establishments

The two training establishments of the Reserve Bank, viz., the Reserve Bank Staff College (RBSC), Chennai and the College of Agricultural Banking (CAB), Pune cater to the training needs of the officers in all grades with the latter also providing training to the banking industry in the area of rural and co-operative banking. The four Zonal Training Centres (ZTCs), established at the four metros, viz., Chennai, Kolkata, New Delhi and Mumbai (Belapur) cater to the training needs of Officers in Grade 'A/B' and workmen employees of the Bank.

4.2.1 Reserve Bank Staff College

The Reserve Bank Staff College was set up at Chennai in 1963 to meet the training needs of the Officers of the Bank. A College Advisory Committee, headed by the Executive Director-in-charge of HRMD approves the Calendar of Programmes. The training programmes conducted in the College relate to central banking functions viz., Issue and Banking, Regulation and Supervision, Monetary Policy, Information Technology and Human Resource Management besides broad spectrum programmes.

4.2.2 College of Agricultural Banking

The College of Agricultural Banking (CAB) was established at Pune in 1969 by Reserve Bank of India as part of its development initiatives for capacity building in the rural and cooperative sector in India. A College Advisory Committee, headed by the Deputy Governor in charge of HRMD provides vision to the College and approves its Calendar of Programmes. CAB has, over the years, broad-based its training programmes covering the areas of IT, HR and Risk Management.

4.2.3 Zonal Training Centres

The Zonal Training Centres (ZTCs), established in 1963 at the four metros, viz., Chennai, Kolkata, New Delhi and Mumbai (Belapur), are mandated to provide basic skill-building training to Officers in Grade 'A/B' and conduct various training programmes for the workmen employees.

4.2.4 RBI Academy

The RBI Academy was launched on September 26, 2016. The long-term goal of the Academy is to become an institution catering to the training needs of officers from central banks, commercial banks and financial institutions in areas of regulatory concern so as to increase awareness about central banking issues and allied areas.

The Academic Advisory Council (AAC) of the Academy comprises eminent persons and academicians. The Council meets every six months to assess the progress of the Academy and to guide the future course of action. It has been advising on the programmes to be conducted, their content, faculty and mode of delivery.

4.2.5 Pre-recruitment and pre-promotional training courses

Offices conduct pre-recruitment training for outside candidates belonging to SC/ST categories appearing for examination for the post of Officers in Grade 'B' (Direct Recruit). Offices also conduct preparatory training courses for (a) all members of the staff appearing for the written test for promotion to the post of Assistant Manager (Grade 'A') and (b) SC/ST candidates appearing for the Merit Test for promotion to the post of Assistant Manager (Grade 'A'). Besides, staff candidates in Grade 'A', belonging to SC/ST categories, appearing for promotional test under Merit Channel for Grade 'B' are also provided training. Candidates belonging to SC/ST/PWD categories appearing for interview for promotion from Grade 'A' to Grade 'B' under Qualifying Channel are also provided 1-2 days training. Based on the change in the positioning of ZTCs and the introduction of two concurrent channels of training programmes at all ZTCs, all the work relating to the conduct of pre-promotion training programmes for eligible staff members (internal promotion from Class IV to Class III, promotion from Assistants to Grade 'A' and merit-based promotion of officers in Grade 'A' to Grade 'B') shall be coordinated and handled by the respective ZTCs.

4.2.6 Demand-driven nominations for training programmes

With a view to taking into account the training needs of officers, a system of inviting nominations for training programmes from the eligible officers in addition to the existing system of administrative nominations being made by the Offices has been introduced.

4.3 Deputation of officers abroad for Training/Seminar/Conference/ Workshop

4.3.1 Introduction

The Bank has been deputing its officers abroad for training/seminar/conference/workshop with the objective of upgrading their analytical skills and knowledge in Central Banking and related areas as also for providing international exposure.

4.3.2 Classification

As a working rule, any international exposure, based on the duration, is classified as under:

- (i) Training Programme - if duration exceeds one week
- (ii) Seminar/Conference/Workshop - if duration does not exceed one week

4.3.3 Foreign Training Nominations

Departments/Offices should strictly adhere to the following instructions while dealing with foreign exposure nominations:

- (i) The allocation of various foreign training programmes to different departments is done by the DGs' Committee. For this purpose the list of training programmes offered by various foreign institutions/Central Banks, is put up by HRMD (Training and Development Division) to the DGs' Committee. The allocations decided by this Committee is then conveyed to the ED of the identified departments. The ED in turn recommends the nomination of a suitable officer in consultation with the CGM-in-C/CGM of the respective Departments. Thereafter, these nominations are forwarded to HRMD (Training and Development Division), Central Office after obtaining the approval of the Deputy Governor-in-charge of the Department concerned. The nominations are then intimated by HRMD, Central Office to the concerned Department/Regional Office and the organisers.
- (ii) The broad criteria to be followed for finalizing the nominations for Foreign Training includes the following:
 - a) The eligibility criteria as specified by the organizers of the programme should be fulfilled.
 - b) The programme should be of functional relevance to the areas handled/likely to be handled by the nominated officer.
 - c) Age of the nominated officer should be below 58 years as on the date of the programme.
 - d) The nominated officer should have a valid passport and should be willing to attend the programme.
 - e) The officer should not have attended any other foreign training programme in the recent past (preferably during last one year).
 - f) The officer should have a good track record of performance as reflected in his/her PAR during the last three years.
 - g) He/she should be a confirmed officer in the Bank and no disciplinary/vigilance case should be pending against him/her.

4.3.4 Personal Study Visits/Attachments

The Bank also permits officers to take up Personal Study Visits/Attachments as per conditions specified from time to time.

4.3.5 Budgeting and Reporting Procedure

Global budgetary provision for anticipated expenses on foreign training/seminar/conference/workshop, etc. will be made by Training and Development Division, HRMD, Central Office. The Offices/Departments should furnish in the prescribed format a quarterly statement on expenditure on foreign training, etc., to Training and Development Division, HRMD, Central Office within 15 days of completion of each quarter. This format is in two parts. The financial portion will be submitted by the accounting units in the prescribed format.

4.3.6 Tour Programmes

Nominated officers are required to prepare a tour programme after confirming through a letter, the acceptance of nomination by the training provider/overseas authority. Tour programmes of officers proceeding abroad for tour/training/seminar/conference/workshop, etc. should be approved by the Executive Director or Deputy Governor concerned. Regional Offices should forward the tour programmes of its officers to the respective Central Office Departments. The tour programme should be drawn in accordance with extant instructions.

4.3.7 Reimbursement of Preparatory Expenses/Travelling/Halting Allowances/ Visa Charges

Reimbursement should be strictly in accordance with relevant instructions issued from time to time.

4.3.8 Feedback Report

Officers deputed abroad for training/seminar/conference/workshop are required to submit a comprehensive feedback report (as per prescribed format) about the same to Training and Development Division, HRMD, Central Office within 15 days from the completion of their visit, mentioning their recommendation for availing similar programmes in future.

4.4 Higher Studies Abroad - Golden Jubilee Scholarship Scheme

- (i) In 1985, the Bank instituted a Scheme of awarding scholarships to highly deserving officers with a view to enhancing their quality/performance. The Scheme also envisaged providing to officers possessing good academic background an opportunity of acquiring the latest knowledge as well as tools and techniques of research in disciplines of their choice in reputed universities abroad. The Scheme was reviewed periodically for increased selectivity, specifying broadly the subjects to be taken up for study and indicating the list of desired universities/institutions where the officers can undertake their studies. The Scheme has recently been revised so as to align it with the current and future needs of the Bank.
- (ii) The Bank will issue a circular from time to time inviting applications from eligible officers for consideration for award of the Scholarship. While forwarding

applications for the award, the Offices/Departments/Colleges should furnish specific recommendations of the Head of Office/Central Office Department/Principal regarding the suitability of the officer for grant of the scholarship, taking into account the performance/potential of the officer, his/her diligence and sincerity.

- (iii) The details of the award, number of awards, areas of study, eligible courses, eligibility criteria, selection procedure, financial arrangements, responsibilities of the selected officers and their posting on return are governed under relevant instructions issued from time to time.

4.5 Incentive Scheme for pursuing part-time and distance education courses

- (i) The Scheme provides for full reimbursement of fees and *ex gratia* payment on completion of the specified categories of courses of study undertaken on a part-time basis or under a Distance Education Mode (i.e., through correspondence course, through internet or any other technology-enabled media). The courses under the Scheme could be offered either by the university/institutes located in India or abroad but should lead to an award of a degree, diploma or a certificate after an appropriate system of examination and evaluation of the candidates. Courses culminating in the mere issuance of a "course completion" certificate are not eligible under the Scheme.
- (ii) The details of the Incentive Scheme, including eligibility, area and level of study, amount reimbursable, maximum number of employees/occasions/courses and other terms and conditions are as per relevant instructions issued from time to time.

4.6 Summer Placement Scheme

4.6.1 Role of Institutions

Reputed institutes/colleges located in India and offering Master's Degree in Business Management (MBA/MMS)/Economics/Econometrics/Finance/Banking/Law (five-year programme) may forward the applications of eligible/interested students to the respective Regional Office of the Bank. Extant instructions on how to apply, eligibility, selection, duration, facilities, etc. shall be applicable.

4.6.2 Declaration of Secrecy

Summer Trainees are required to furnish a Declaration of Secrecy to the Bank before reporting for the internship.

4.6.3 No right to claim appointment

The trainees will have no right/claim to an appointment in the Bank by virtue of their Summer Placement.

4.7 Introduction of Mentoring System

A system of mentoring was implemented in the Bank in February 2010 and the same was reviewed in September 2015, February 2017 and May 2019. The salient features of the Mentoring Policy are as under:

- (i) All Officers in Grade 'B' and Grade 'A' (Merit) who have put in less than 5 years

of service in the Bank and Assistants, who have completed less than 5 years in the Bank, may be encouraged to enroll as Mentees.

- (ii) Senior Officers (Grade 'D' and above) selected by Regional Directors/CGM-i-Cs/GM (OICs), would act as Mentors for Officers in Grade 'B' who enroll as Mentees. For Assistants, Heads of HR Units in ROs/CODs will identify officers in Grade 'C' / Grade 'B' (with a minimum of 5 years' service) as Mentors.
- (iii) Mentoring requires a special kind of aptitude, expertise and, above all, willingness to guide a junior colleague. Therefore, while selecting Mentors, seniority *per se* should not be the guiding factor.
- (iv) Suitable training should be given to Mentors so that they are fully conversant with the mentoring process.
- (v) Bank's training institutions, viz., RBSC and ZTCs should include Orientation Programmes/sessions on the Mentoring Scheme in their induction programmes so as to create more awareness about the Mentoring Policy and generate desired interest levels in the target audience.
- (vi) ROs/CODs/TEs should send to HRMD, Central Office a report, in the prescribed format, to enable Central Office to review the efficacy of the Scheme as per the instructions issued from time to time.

4.8 Performance Appraisal for Staff in Class III and Class IV

4.8.1 Annual Performance Reporting System for Staff Class III

Performance Appraisal Reporting System for Staff Class III has been implemented with the following objectives:

- (i) Empowering the Appraisee by providing for self-appraisal to afford him/her an opportunity to project achievements and aspirations, besides articulating the developmental needs and constraints.
- (ii) Clearly bringing out strengths and weaknesses and devising developmental interventions such as coaching to assist employees to overcome weaknesses and also to attain specific goals.

A very important feature of the performance appraisal system for Class III employees is the overall developmental orientation imparted to it by inclusion of self-appraisal and insertion of a strong linkage between appraisal and organizational interventions like training/coaching. It is the intention to empower the employees by welcoming their suggestions for their own improvement by encouraging them to declare not just their strengths but also narrate their weaknesses which can then be targeted through suitable training programmes or through focused interventions like coaching.

4.8.2 Confidential Reports of Staff Class IV

Confidential reports on employees in Class IV are recorded annually as at the end of June every year. In respect of temporary employees, a report will be recorded as soon as they complete six months of service in the Bank. As a general rule, no special confidential report need to be recorded on employees for the purpose of confirmation, crossing of efficiency bar, promotion, etc. Decisions on these matters will generally be taken on the basis of the annual reports recorded on them for the previous three

to five years. However, if and when considered necessary and at the discretion of the Competent Authority, special reports may be called in for specific cases.

The attention of employees should be drawn to specific shortcomings, if any, brought to light in the reports recorded on them or they should be advised in writing to show the required improvement. The reports will be placed in the service file of the employee concerned after an Officer, not below the rank of Grade 'C', has perused them.

4.9 KRA Based Performance Management System (PMS) - Officers

4.9.1 A Key Result Area (KRA) based Performance Management System (PMS) is in place for Officers in Grade 'A' and above with the objective of having an assessment system which would enable officers to set goals and objectives for themselves, based on the overall requirements of the organization and work towards achieving them, apart from being able to measure the quantifiable aspects of the work done during the review period. The system provides forward looking orientation to the employee and the organization instead of the past performance analysis prevalent in the earlier system. The system also enables a delegated approach to have desired results based on the targets and goals set by the Central Office Departments/Regional Offices with a provision to have periodical reviews. An objective performance evaluation enables the Bank to differentiate officers based on their performance, so that exceptional performers can be recognized and help can be provided to those who need it. Instructions in this regard are issued from time to time.

INDUSTRIAL RELATIONS, VIGILANCE AND DISCIPLINE

5.1 Industrial Relations

The Industrial Disputes Act 1947, is applicable to the Reserve Bank of India. The service conditions of workman staff in Class III and IV are, therefore, governed by various Awards, Bipartite Settlements entered into between the Bank and the recognised unions of workman staff in Class III and IV, under the provisions of Industrial Disputes Act, 1947 and by the provisions of Reserve Bank of India (Staff) Regulations, 1948 which in many respects, comprises of pronouncements made in the Awards and positions agreed upon in the Bipartite Settlements. Consequently, the industrial relations process in the Bank is also governed by the Industrial Disputes Act, 1947, the Awards / Settlements and the Code of Discipline agreed upon in tripartite meeting held between the Government of India (Ministry of Labour), the Bank and the unions representing workman employees in the Bank in 1966.

In pursuance of the Code of Discipline referred to above, the Bank has recognised the Association/Federation to represent the Class III/IV employees. As part of industrial relations, the Bank has well laid out policy guidelines issued in terms of Action Plan issued in 1983 and various instructions issued from time to time which cover instructions for handling of agitations of different forms including strike action by employees. Besides these, instructions have also been issued from time to time with regard to regularisation of absence of representatives of AIRBEA/AIRBWF for trade union work, grant of TA/HA, etc. to them for meetings with the Bank, elimination of restrictive practices, dealings with unrecognised trade unions, etc.

5.2 Vigilance

5.2.1 Vigilance Angle – Definition

5.2.1.1 Vigilance Angle is obvious in the following acts:

- i. Demanding and/or accepting gratification other than legal remuneration in respect of an official act or for using his influence with any other official.
- ii. Obtaining valuable thing, without consideration or with inadequate consideration from a person with whom he has or likely to have official dealings or his subordinates have official dealings or where he can exert influence.
- iii. Obtaining for himself or for any other person any valuable thing or pecuniary advantage by corrupt or illegal means or by abusing his position as a public servant.
- iv. Possession of assets disproportionate to known sources of income.
- v. Cases of misappropriation, forgery or cheating or other similar criminal offences.

5.2.1.2 Gross or wilful negligence, recklessness in decision making, blatant violation of systems and procedures, exercise of discretion in excess where no ostensible/public interest is evident, failure to keep the controlling authority/ superiors informed in time – these are some of the irregularities where the disciplinary authority with the help of Branch Vigilance Officer (BVO)/ Chief Vigilance Officer (CVO) should carefully

study the case and weigh the circumstances to come to a conclusion whether there is a reasonable ground to doubt the integrity of the employee concerned.

5.2.1.3 Any undue/unjustified delay in the disposal of a case, perceived after considering all relevant factors, would reinforce a conclusion as to the presence of vigilance angle in the case.

5.2.1.4 As far as possible, arrangements should be put in place so that immediately after receipt of the applications for various types of permissions/ licenses/clearances, etc., the applicant is informed about the deficiencies, if any, in the documents/information submitted. Repeated queries in a piece-meal manner should be viewed as a misconduct having vigilance angle.

5.2.1.5 The *raison d'être* of vigilance activity is not to reduce but to enhance the managerial efficiency and effectiveness in the organization. Commercial risk taking forms part of business. Therefore, every loss caused to the organization, either in pecuniary or in non-pecuniary terms, need not necessarily become the subject matter of vigilance enquiry. Thus, whether a person of common prudence, working within the ambit of the prescribed rules, regulations and instructions would have taken the decision in the prevailing circumstances in the commercial/operational interests of the organization is one possible criteria for determining bonafides of the case. A positive response to the question may indicate existence of bona-fides; a negative response, their absence.

5.2.1.6 All lapses by way of omissions/commissions, not attracting vigilance angle, would have to be dealt with appropriately as per the disciplinary procedure under service rules.

5.2.2 Acquisition/ Disposal of immovable property/movable assets

The employees of the Bank are deemed as public servants under the Indian Penal Code and Prevention of Corruption Act and as such, acceptance of illegal gratification, unlawful acquisition of assets or acquisition of assets disproportionate to the known sources of income are criminal offences punishable under these Acts.

The Bank has made provisions in the Staff Regulations and also issued administrative instructions from time to time to ensure that outside activities of employees do not result in interference with their official duties as also to prevent or check the abuse of official authority and undue enrichment through official position. Under the Bank's Staff Regulations, employees are required to abide by and comply with, certain restrictions and obligations having bearing upon the acquisition and disposal of assets by them. In particular, the Regulations require that no employee should (i) accept any gift from any constituent of the Bank or from any subordinate employee (ii) engage in any commercial business or pursuit or (iii) speculate in stocks, shares, securities or commodities of any description. The employees are also obliged not to place themselves under any pecuniary obligation to a broker, a subordinate employee or any person having dealings with the Bank and not to make or allow any member of his family to make any investment which is likely to embarrass or influence him in the discharge of his duties. Accordingly, instructions were issued in 1992, stipulating that no employee of the Bank should purchase or otherwise deal in shares, securities, etc., from reserved quotas (including private placement) or promoters' quotas either in his own name or in the name of any other member of his family. While employees have been totally debarred from acquiring shares/securities out of employees' quota

except by their family members who may be bona fide employees of the issuing company, if any employee desires to acquire shares/securities out of the promoters' quota of a company under some exceptional circumstances (e.g. when a close relative of the applicant is a Chief Promoter/Director of the issuer Company), he shall seek prior permission of the Bank giving full details and disclosing the sources of funds. Such applications should be referred to Central Vigilance Cell, Human Resource Management Department, Central Office.

5.2.3 An unbecoming conduct

The expression 'misconduct' appearing in Regulation 47 (1) of the Reserve Bank of India (Staff) Regulations, 1948 has been judicially construed as including acts which are likely to be prejudicial to the reputation of the employer. Any conduct unbecoming of an Officer/staff of the Bank will, therefore, be a misconduct within the meaning of Regulation 47(1) and liable to be dealt with under the provisions of this Regulation

As regards the interpretation of the expression 'any other misconduct' in Regulation 47(1) *ibid*, Justice Dighe in his Award dated January 16, 1982 has clarified that 'guilty of any act of misconduct' in the context of the listed delinquencies in Regulation 47 is *sui generis* and to try to interpret it by giving a definition would create more complications than could be argued about the present state of affairs. Action is contemplated when an employee commits breach of any Regulation of the Bank or is negligent, inefficient, indolent or knowingly acts detrimental to the interests of the Bank or in conflict with the instructions, or commits a breach of discipline.

There is, therefore, no need to redefine misconduct as it can easily be discerned while dealing with such cases.

5.2.4 Restriction on Officers in dealing with official matters involving interests of family members

In the discharge of his official duties, an Officer shall not deal with any matter or give or sanction any contract to any undertaking or to any person, if a member of his family is employed in that undertaking or under that person or if he/she or any member of his/her family is interested in such matter or contract in any other manner. The Officer shall refer every such matter or contract to his superior official and the matter or contract will, thereafter, be disposed of according to the instructions of the concerned superior authority.

The Central Vigilance Commission has directed that members of the Tender Committee should give an undertaking at appropriate time that none of them has any personal interest in the companies/agencies participating in the tender process. Any member having interest in any company which is participating in the tender process should refrain from participating in the Tender Committee.

A declaration may be obtained from the officers who are deputed to entities regulated by RBI for official dealings (inspection, scrutiny, verification, etc.) stating that the officer does not have any family member in the employment of that organization. The officer should also declare that he/she and his/her family members do not hold any shares in the organization where he/she has been deputed for inspection/scrutiny, verification, etc. The declaration may invariably be obtained before issue of directive/authorization letter, as the case may be, to the officer concerned.

5.2.5 Bank's permission to be obtained for certain transactions

No employee shall enter into the following transactions without the previous permission of the Competent Authority.

- a) Lending money to any person on interest or to any person within the local limits of the station in which the employee is for the time being on duty, except lending to his own private servants or lending free of interest to his personal friends or relatives. For the purpose of this sub-paragraph, lending will not include the deposit of money with the Post Office and commercial and cooperative banks.
- b) The acquisition or disposal of any immovable property by lease, mortgage, purchase, sale, gift or otherwise, whether such acquisition or disposal is in his own name or in the name of any member of his family including any relative ordinarily residing with or dependent upon him.
 - i) Prior permission of the Competent Authority should be obtained by furnishing requisite details and additional relevant information for acquisition or disposal of any immovable property by purchase, sale, lease, mortgage, gift or in any other manner except by way of inheritance, whether such acquisition or disposal is in his own name or in the name of any member of his family including any relative ordinarily residing with or dependent upon him.
 - ii) Prior permission is also required for undertaking construction of a flat/house on an existing plot of land or any additional construction/reconstruction and major alteration/renovation which adds to the existing value of the property.
 - iii) Prior permission should be obtained before making/receiving any initial payment towards acquisition (including incurring expenditure as at (ii) above)/disposal of an immovable property.
 - iv) Separate prior permission of the Competent Authority is necessary even in cases where property is proposed to be acquired with the assistance of Bank's housing loan and/or advance/withdrawal from Provident Fund balance.
 - v) When a part of acquisition of immovable property by the wife is borne by the husband, it will be incumbent on the employee concerned to obtain prior permission of the Competent Authority for such acquisition.

Exemptions

Prior permission is not necessary in the following circumstances:

- i) Becoming member of a co-operative housing society but prior permission is necessary before paying first installment towards the cost of acquisition.
- ii) If an immovable property is proposed to be acquired on a tenancy basis for self-occupation. But, prior permission is necessary if it is to be acquired for investment purpose i.e., with a view to re-letting it for profit.

- iii) If an immovable property is proposed to be acquired by wife of an employee out of her own funds or out of funds acquired by way of gift. However, the transaction should be reported to the Competent Authority through the annual return. The disposal of such property should be reported within one month from the date of transaction.
- iv) Prior permission of the Competent Authority is necessary for placing deposits with private limited companies.
- v) All classes of employees must obtain prior permission from the Bank for borrowing/standing surety in respect of loans from external organizations as per prescribed ceilings which shall be aggregate from all sources put together, whether by way of loan/standing surety.

The above limit will not apply to borrowing arrangements with cooperative credit societies of RBI employees themselves and various types of loans/advances availed of by employees from the Bank itself under its different schemes.

The factors to be considered in disposal of the applications include purpose, terms and conditions including repayment schedule, applicant's existing liabilities and repaying capacity, proposed/sources of funds for repayment and wherever relevant, possibility of misuse of official position for securing loan on more favourable terms as compared to general customers.

Standing surety/guarantee for borrowings for commercial purposes are not permitted.

Applications from employees and officers up to the level of Grade 'C' may be disposed of by the Competent Authority. Applications from Officers in Grade 'D' and above should be forwarded to Central Office, Human Resource Management Department, Central Vigilance Cell along with comments, for disposal.

5.2.6 Reporting of transactions in movable assets

- i) Every employee who acquires/disposes of any movable assets (including stocks, shares, securities, jewellery and articles/commodities of any description) by way of purchase/sale or otherwise in his own name or in the name of any family member or any other person singly or jointly including the transaction wherein the employee has beneficial interest in the asset, above a prescribed monetary limit (presently twice the basic pay) shall report full details thereof within a week after entering into such transaction
- ii) Purchase of motor vehicle, scooter, any other consumer article etc., partly or wholly with the advance availed of from the Bank, or acquisition of similar movable assets by the wife of an employee (in her own name or in the name of children) above the prescribed limit out of her funds or funds acquired by her by way of gift should be reported within a week.
- iii) Deposits placed by any employee with public limited companies above the prescribed monetary limit (including initial deposit for booking cars/vans) and with private limited companies whatever be the amount should be reported in within a week. An employee should also report deposits placed by his wife or any other member of family out of her/his own funds or funds acquired by way

of gift, with public limited companies above the prescribed monetary limit and with private limited companies irrespective of the amount within a week.

Exemptions

- i) Deposits with commercial and co-operative banks and investments in National Savings Certificates.
- ii) Articles purchased by the Officers under the 'schemes of furnishing etc., for residences of Officers' if the total cost of the acquisition of the article does not exceed the Officer's entitled limit or contribution from his /her own sources does not exceed the present limit for reporting transactions in movable assets.

5.2.7 Reporting of employment of family members

Whenever any family member of an Officer of the Bank secures employment in any capacity in a bank (including a cooperative bank), financial institution, assisted company/ institution or with any constituent of the Bank or secures any kind of business /financial service like audit, consultancy, contracts, estate agency, etc., the concerned Officer should report the details immediately to the Competent Authority.

Explanation

The purpose of getting the information is to ensure that the employment has been secured in the normal course and on 'merit' alone. This may be ensured while scrutinizing such information submitted by Officers.

The term 'family' for this purpose would include spouse, children, step children, any other person related by blood or marriage to the Officer or to the spouse, dependent on the Officer and other blood relations residing with the Officer.

The declaration in prescribed form should be submitted by the Officer to the Regional Director/Chief General Manager/General Manager-in-Charge of his/her Office/Central Office Department. The consolidated information in respect of Officers up to Grade 'C' may be forwarded to the Central Vigilance Cell (Central Office, HRMD) on a quarterly basis (for quarters ended March, June, September and December) for updating the data base being maintained at Central Office.

Officers in Gr.'D' and above should submit such declaration in duplicate. After scrutiny of the particulars, one copy of the report should be forwarded to Central Office (Central Vigilance Cell, HRMD) with comments, if any, of the Regional Director/Chief General Manager/General Manager-in-Charge of Office/Central Office Department on case – to –case basis i.e. as and when received.

5.2.8 Filing of yearly returns of immovable property and shares/securities

- i) All Officers of the Bank should submit to the Competent Authority on or before 15 January every year, a return as on 1st January showing particulars of all immovable properties owned, acquired or inherited by him/her or held by him/her on lease or mortgage, either in his/her own name or in the name of any other person. A direct recruit, who is appointed to the Bank's service in the Officer's cadre will be required to submit a similar return as on the date of his/

her appointment and subsequently on 1st January every year.

- ii) All Officers of the Bank should submit to the Competent Authority on or before 15 January every year, a return in showing particulars of all shares, debentures, bonds and other securities (including bearer securities and all types of securities issued by UTI and other mutual funds) held as on 1st January in their own names or in the names of other family members, singly or jointly. The investments of gainfully employed children may be excluded only if they are not ordinarily residing with parents, acquisitions are solely out of their own earnings, and the declarant Officers or their spouses are not the second/third joint holders i.e., they have no beneficial interest in the investment. However, investments in the name of spouse even if gainfully employed, should be invariably included in the statement.
- iii) Class III employees of the Bank should submit to the Competent Authority on or before 15 July every year returns as indicated below.
 - a) A return as on 1st July showing particulars of all immovable properties owned, acquired or inherited by him/her or held by him on lease or mortgage, either in his/her own name or in the name of any other person. (Part A)
 - b) A return showing particulars of all shares, debentures, bonds and other securities (including bearer securities and all types of securities issued by UTI and other mutual funds) held as on 1st July in their own name or in the names of other family members, singly or jointly. The investments of gainfully employed children may be excluded only if they are not ordinarily residing with parents, acquisitions are solely out of their own earnings, and the declarant employees or their spouses are not the second/third joint holders i.e., they have no beneficial interest in the investment. However, investments in the name of spouse even if gainfully employed, should be invariably included in the statement. (Part B)

While details of acquisition under public/rights issues should be reported in Part 'A', the details of acquisition under any preferential quota like promoters'/employees' quota, private placement and any other reserved quota by virtue of existing holdings of the same company or another company in the same group and/or under the special circumstances mentioned above, should be reported in Part 'B' duly supported by certified copies of letters of offer/allotment, application forms etc.

Exemptions

Investments in PPF, NSC, NSS, insurance policies of LIC/GIC and fixed deposits with banks, co-operative credit societies or companies need not be reported in the statement.

Offices/Departments have to furnish to the Central Office (HRMD, Central Vigilance Cell) by January 15 every year, the data in respect of private foreign visits undertaken by the members of staff attached to their Office/Department during the preceding calendar year in the format given below. In cases of employees who have made more than one private foreign visit during the year, the purpose of visit and the sources of funds utilised for the visit may be verified and confirmed.

Sr. No.	Name & designation of the employee	Name of the country visited	Duration of stay	Source of funding	Remarks
(1)	(2)	(3)	(4)	(5)	(6)

5.2.9 Scrutiny of reports and returns

All reports and returns will be scrutinized keeping in view the extant instructions and the following guidelines.

- i) It should be seen if the cost involved in a transaction is commensurate with employee's status, salary and other resources. If not, further details as considered necessary may be called for which satisfies the Competent Authority.
- ii) While scrutinizing the statements, the nature of transaction and frequency thereof should be considered. Frequent buying of shares/securities would necessitate further probe to see if the employee is indulging in speculation. Disclosure of complete particulars regarding the party with whom the employee is dealing should be insisted upon to ensure that he/she does not enter into transactions other than bonafide transactions with parties having dealings with the Bank or who are his subordinates. If the transactions are with reputed or recognized brokers, the returns may be accepted as bona fide. Disclosure of sources of funds is also essential. This will serve as a check on the employee's borrowings and facilitate verification as to see whether the employee has placed himself/herself under a pecuniary obligation to parties from whom he should not borrow.
- iii) Comparison of the statements should be made to see if there are any discrepancies in the information furnished. In the case of annual returns, it should be checked if any property has been added or omitted after the previous return and permission, wherever necessary, has been obtained. The information furnished in the first return of immovable properties received from the direct recruits in the Officer's cadre or a class III employee promoted to class I post, should be scrutinized and verified in the normal course to see that the transactions are prima facie in order. In the case of statement of shares/securities, it should be seen if the transaction has been reported, wherever necessary.
- iv) The reports regarding acquisition/disposal of movable assets and the yearly returns in respect of immovable properties and shares, debentures, bonds and securities submitted by Officers in Grade 'A' to Grade 'E' (other than Officer-in-Charge) may be scrutinized and if found to be in order, accepted by the Competent Authority and placed in separate folders opened for the purpose of placing such returns. The returns received from Officers in Grade 'D' and 'E' (In-charge of offices/Central Office Departments) and Grade F may be forwarded to Central Office (Central Vigilance Cell, HRMD) by the Regional Director/CGM/CGM in Charge after satisfying himself/herself that the transactions are in order/all requisite details are furnished.

The Competent Authority for the purpose of scrutiny of property statements are indicated below.

Grade	Level at which statements may be seen/taken note of in Offices/Central Office Departments	Remarks
Employees in Class III Officers in Grades A, B and C	DGM/GM	Adverse features observed, if any, in the statements should be reported to RD/CGM-in-charge
Officers in Grade D	GM/RD/CGM-in-charge	
Officers in Grade E (except Officer-in-charge)	RD/CGM-in-charge	
Officers in Grade 'D' and 'E' (in-charge of offices/Central Office Departments) and F	Chief Vigilance Officer	
Executive Directors(other than Chief Vigilance Officer)	Chief Vigilance Officer	
Chief Vigilance Officer	Deputy Governor in-charge of Administration	

5.2.10 Powers delegated to Regional Directors/Chief General Managers/General Managers-in-charge for disposal of applications

Regional Directors/Chief General Managers/General Managers-in-charge of the Offices/Central Office Departments may dispose of the under noted applications received from employees in their Offices/Departments except their own applications in keeping with the following guidelines. Their own applications may be referred to Central Office (Central Vigilance Cell, HRMD).

- (i) Applications for disposal of immovable properties irrespective of the amount involved.
- (ii) Applications for acquisition of immovable properties irrespective of the cost of acquisition provided the contribution from the employees' own resources does not exceed the prescribed monetary limit

The employees' own resources would include the employees' personal savings in the form of bank deposits or investments in shares/securities, jewellery, personal effects, etc. The sale proceeds of existing immovable property, if any, will be excluded in computing the monetary limit. Financial assistance from close relatives may be treated as forming part of 'own resources' depending on the nature of such receipts i.e., whether they are by way of gift or loan. Where the amount is received by way of gift out of natural love and affection, it may be treated as forming part of the employees' 'own resources'.

- (iii) Copies of applications seeking permission for acquisition/ disposal of immovable property received from Officers in Grade 'D' and 'E' (In-charge of Offices/Central Office Departments) and Grade F may be forwarded to Central Office (Central Vigilance Cell, HRMD) for examination and advice.

Sensitive Posts -The Central Vigilance Cell has finalized the list of sensitive posts in CODs and the Regional Offices (ROs). The RD/In-charge of respective COD should keep a close watch on the staff posted in the sensitive posts and also ensure that no staff continues in such posts for more than three years. The staff whose names appear in the List of Employees of Doubtful Integrity and the Agreed List are not to be posted to the sensitive posts. In case the in-charges of the CODs desire to carry out changes to the list (if deemed necessary) at any point of time, the same may be done with the approval of the Executive Director. The Central Vigilance Cell may be kept informed of any such changes in the lists.

Rotation of Staff

Offices/ Departments are advised to have a regular system of rotation of staff between departments at all levels in order to guard against development of vested interests. The members of staff whose integrity is suspect or against whom there are frequent allegations/ complaints about corrupt practices should not be posted to sensitive desks. Similarly, persons known to be related to each other should not be posted to the same Section, Group or Department.

5.2.11 Reserve Bank of India Whistle Blower Policy

The Reserve Bank of India had framed Reserve Bank of India Whistle Blower Policy as an additional channel for lodging of Whistle Blower complaints to the serving employees of the Bank to lodge complaints of this nature while protecting the identity of the employee lodging such complaints (whistle blower). The Chief Vigilance Officer of the Bank is the designated officer under the Policy to receive complaints from the staff (whistle blower) regarding corruption or misuse of office by any member of the staff of the Bank. The employees who are in the service of the Bank, who wish to expose corrupt practices or misuse of office by any employee of the Bank, can lodge whistle blower complaints either under the relevant Govt. of India guidelines or the RBI Policy.

5.3 Discipline

5.3.1 Introduction

- i. Chapter IV of the Reserve Bank of India (Staff) Regulations, 1948 (Staff Regulations) regarding conduct and discipline is applicable to all the whole-time employees of the Bank, including temporary employees.
- ii. The provisions of Chapter IV of the Staff Regulations on conduct, discipline and appeal are made applicable to part-time employees, subject to the Awards and Settlements under the Industrial Disputes Act, 1947, by inserting a clause to that effect in their letters of offer of appointment. Although the employees appointed on daily wages are workmen for the purposes of the Industrial Disputes Act, the Staff Regulations are not applicable to them and disciplinary action against any such daily wage employee, if any, should be taken without quoting the Staff Regulations.

5.3.2 Various types of misconduct

5.3.2.1 Possession of disproportionate assets or resources

By virtue of Section 5(1)(e) of the Prevention of Corruption Act, 1947, as inserted in Anti-Corruption Laws (Amendment) Act, 1964, possession of assets disproportionate to known sources of income is a substantive offence in the case of public servants. Under the Prevention of Corruption Act, a public servant is deemed to have committed criminal misconduct if he (either by himself or through other persons) is or has at any time during the period of his office been, in possession of pecuniary resources or property disproportionate to his known sources of income and if he cannot satisfactorily account for the same. In view of this and as the employees of the Bank are 'public servants' within the meaning of that Act, possession by an employee either by himself or through others, of assets or resources disproportionate to his known sources of income without satisfactory explanation is an act of misconduct within the meaning of Staff Regulation 47(1) and accordingly disciplinary action will be initiated against such an employee.

5.3.2.2 Participation in 'Gherao' by Bank employees

Participation in violent or otherwise unseemly demonstration like 'Gherao' would constitute a breach of Regulation 34 of the Staff Regulations. As 'Gherao' involves criminal offences like wrongful restraint, wrongful confinement, etc. participation therein would be a misconduct as well as breach of discipline for which disciplinary action can be taken against the concerned staff under Regulation 47 *ibid*. Absence of an employee from work on account of participation in 'Gherao' should, in all cases, be treated as unauthorised absence and be dealt with as provided under Regulation 39(2). A written report should be lodged with the police authorities/magistrate concerned, if the situation so demands. The police complaint should be restricted to cases where the officials are physically prevented from moving out of the office premises. In case it is not possible for the official, who is actually detained, to make a complaint to the police authorities/magistrate, some other responsible officer in the office concerned should assist the officer, who may be wrongfully confined, by reporting the matter to the police authorities/magistrate.

5.3.2.3 Dealing with firm/undertaking in which a family member is interested

The expression 'misconduct' in Regulation 47 of the Staff Regulations has been judicially construed as to include acts which are likely to be prejudicial to the reputation of the Bank. Any conduct unbecoming of an officer of the Bank should be treated as misconduct within the meaning of Regulation 47(1) of the Staff Regulations. In order to enhance the image of the officers of the Bank in the matter of their impartiality and propriety in dealing with matters coming before them, no officer of the Bank shall, in the discharge of his official duties deal with any matter or give or sanction any contract to any undertaking or to any person, if a member of his family is employed in that undertaking or under that person or any member of his family is employed in that undertaking or under that person or if he or any other member of his family is interested in such matter or contract in any other manner. The officer shall refer every such matter or contract to his superior official and the matter or contract may thereafter be disposed according to the instructions of the authority to which the reference is made.

5.3.2.4 Resorting to unfair means at Departmental examinations/Indian Institute of Banking and Finance examinations

- (a) Resorting to unfair means at Departmental examinations/tests is a highly reprehensible act and it casts a reflection on the integrity of the concerned employees. If any employee is found copying or resorting to other unfair means at any Departmental examination/test, he should be debarred from appearing in the examination/test for the next three years. He will also render himself liable to disciplinary action for misconduct within the meaning of Regulation 47 of the Staff Regulations.
- (b) The Bank also considers that the practice of resorting to unfair means at the Indian Institute of Banking and Finance examinations is reprehensible and is also prejudicial to its interests. If an employee is successful by such unfair means, he gains undue advantage by way of additional financial benefits in the shape of honorarium/advance increments/special pay and also acquires better promotional prospects. The Indian Institute of Banking and Finance (IIBF) reports to the Bank occasionally instances of the Bank employees who have resorted to unfair means at the Associate Examinations. While the Institute would take appropriate action against its members resorting to unfair means at such examinations by cancelling their results and/or debarring them from appearing at the examination for a certain period, since such an act of a Bank employee would reflect on his integrity, offices should institute disciplinary proceedings against the concerned employee/s treating the act of resorting to unfair means at the IIBF examination as a 'misconduct' within the meaning of Regulation 47 of the Staff Regulations.
- (c) On receipt of a written report from the Institute in Central Office, offices will be advised to take suitable action against the Concerned Staff Members (CSM) under the Staff Regulations. Offices should first write to the Institute to find out as to the nature of the malpractice/s committed by the employee and adequacy or otherwise of the evidence available with the Institute. On receipt of the Institute's reply along with the copies of the relevant case papers, a charge-sheet should be issued to the concerned employee. In case the employee admits his lapse/s in writing, simple procedures for enquiry may be followed. In other cases, the Institute may be requested to send its representative to depose in support of the charges and also to produce the original relevant papers for perusal in the enquiry. Since the onus of establishing the act of misconduct will rest with the Presenting Officer (PO), he may, if considered necessary, get in touch with the Institute for ensuring fruitful disciplinary action against the employee.
- (d) The official of the IIBF summoned for giving evidence against the CSM may incur expenditure for his travel, etc. from his headquarters to the centre where the enquiry is held. In such cases, the Institute may be reimbursed on production of satisfactory proof, the expenses incurred by the said official for his journey from his headquarters and back as per the rules of the Institute.
- (e) The Institute has urged all banks that they should view such malpractices seriously and where the charge of resort to unfair practices is proved, to impose stringent punishment on such employees so that it serves as an effective deterrent to others. The Institute has also requested that reports received from it in this

regard should be given due cognizance by all banks and not only disciplinary action should be initiated/completed expeditiously but also a feedback on the final action taken in such cases should be furnished to the Institute.

5.3.2.5 Unauthorised absence

- (i) In terms of Regulation 39(2) of the Staff Regulations, an employee, who absents himself from duty without leave or overstays his leave, except under circumstances beyond his control, for which he must tender satisfactory explanation, shall not be entitled to draw any pay and allowances during such absence or overstay and shall further be liable for such disciplinary measures as the Competent Authority (CA) may impose. Further, penal action may also be taken against habitual late-comers (including officers), apart from forfeiture of one day's leave for every three days an employee has attended office late in a month, under Regulation 39(3) as the CA may deem fit. Regulation 39(3) does not make any distinction between different categories of employees. Accordingly, officers who are habitual late comers (i.e. who do not attend office 15 minutes before commencement of prescribed office hours), will be liable for forfeiture of leave, besides disciplinary action on a selective basis. As such, remaining absent without leave/overstay of period of leave without proper intimation to the Bank, as also attending the office late frequently, should be treated as misconduct within the meaning of Regulation 47 of the Staff Regulations and disciplinary action should be initiated in such cases.
- (ii) In terms of Staff Regulation 39(1), an employee shall not absent from his duties or overstay the period of leave sanctioned to him without having first obtained a permission of the CA nor shall he/she absent himself in case of sickness or accident without submitting sufficient medical certificate, except in the case of temporary indisposition. In the case of an employee taking leave frequently in violation of the above provision, disciplinary action should be taken after taking into account the following factors:
 - a) Past leave record of the employee.
 - b) Whether prior sanctions are generally obtained, or applications are generally received in time.
 - c) In the case of absence on health ground, whether medical certificate is produced and in the case of frequent absences on health grounds, whether the employee has been subjected to a general health check-up by the Bank's Medical Officer.
 - d) Whether unauthorised absence/leave availed of earlier is disproportionate to his length of service.
 - e) Reasons for which leave is taken frequently.

While taking disciplinary action, the unauthorised absences of an employee in respect of which disciplinary action for breach of Regulation 39(1) has been initiated, should not be regularised before the final orders are passed by the CA, as it amounts to condoning the employee's failure to obtain the permission of the CA. In all cases of habitual absentees, their absences in

driblets should be carefully watched and leave applications submitted by them, if any, should be collected and held over carefully, without regularizing the absences.

- (iii) One of our Offices had initiated disciplinary proceedings against a Class III employee for availing of leave in driblets thereby causing inconvenience to the Office and hampering its smooth functioning and imposed a penalty, taking into consideration his track record in this regard and the fact that even after issue of the charge sheet, he remained absent unauthorisedly for long spells. The employee filed a Writ Petition on the ground that taking into account subsequent absence after issue of the charge sheet was not tenable. The court held that if any material, either subsequent or earlier to the issue of the charge sheet is taken into account for the purpose of imposing a penalty, the employee is entitled to be provided an opportunity as per the principles of natural justice. The Bank's case was dismissed. Thus, unproved misconduct of an employee, whether pertaining to a period prior to or subsequent to the issue of a charge sheet should not be taken into account while imposing a penalty on him. If this is to be done, such past unauthorised absence should be duly proved in the disciplinary proceedings. Further, any unauthorised absence subsequent to the issue of the charge sheet, in respect of which disciplinary action is not contemplated, should not be taken into consideration for imposing a penalty in the current proceedings. Also, no charge sheet can be issued to an employee in respect of his absences, which have already been regularised. Further, in view of the fact that once the period of absence is regularised, the charge of unauthorized absence from duty does not survive, the practice of reserving the Bank's right to take disciplinary action while regularising the absence is also not free from legal infirmity and therefore, should be avoided.

5.3.2.6 Indebtedness

The objective of Regulation 45 of the Reserve Bank of India (Staff) Regulations, 1948 is that the employees should manage their financial affairs in such a way that failure on their part to honour monetary obligations such as those arising on account of availing of credit card facilities from banks etc., does not tarnish the image of the Bank. With this end in view, they are expected to ensure that the bills received under the arrangements are settled in time. Any breach of the instructions will render the concerned employees liable for disciplinary action under relevant provisions of the Staff Regulations. An employee who is in debt as defined in explanation 1 under Regulation 45 will be required to furnish a signed statement of his liabilities half-yearly on the 30th June and 31st December or as directed by the Competent Authority and should indicate the steps he is taking to rectify the position. The statement will be scrutinized by the Office. However, while scrutinizing the statement, the Competent Authority may consider excluding such of the borrowings from the scope of Staff Regulation 45, as are from father, mother and wife backed by an undertaking from them that they will not resort to legal process for recovery.

5.3.3 Disciplinary action - Procedure

The purpose of this section is to briefly set out the procedure that may be followed in cases of disciplinary action, based on the detailed instructions issued from time to time by HRMD, Central Office. It is neither intended nor should it be deemed that this section is a substitute for or an enlargement of the procedure prescribed in Regulation 47(2)

of the Reserve Bank of India (Staff) Regulations, 1948 and the circulars/instructions issued by Central Office from time to time.

Staff Regulation 47 which deals with disciplinary proceedings provides for the penalties that may be imposed on an employee for breach of discipline. The Regulation also lays down the procedure in general which is to be satisfied before a penalty can be imposed on the employee. In the case of award staff, any other terms in this respect laid down by any Award accepted by the Bank have to be complied with. The penalties prescribed in Sub-Regulation (1) of Regulation 47 can be imposed after following the procedure laid down in Sub-Regulation (2) thereof and in accordance with the instructions issued by Central Office from time to time and the principles of natural justice and on satisfying the following requirements:

- (a) there should be good and sufficient reason/s for formulating the charges;
- (b) the charge-sheeted employee should know precisely the charges against him and the particulars of the specific acts of misconduct and the documents, if any, which are referred to in the charge-sheet;
- (c) he should be given reasonable opportunity to put up a proper defense; and
- (d) he should be allowed the opportunity to show cause against the penalty proposed to be imposed on him.

However, the procedure as mentioned at (a) to (c) above is not required to be followed for imposing a penalty of reprimand on an Officer as also in the circumstances covered by the proviso to sub-regulation (2) of Regulation 47.

Subject to the provision under Regulation 2 of the Reserve Bank of India (Staff) Regulations, 1948, the term 'employee' for the purposes, *inter alia*, of disciplinary proceedings under Regulation 47 relates to one who is governed by the provisions of the Reserve Bank of India (Staff) Regulations, 1948 and includes whole-time temporary employees whose services are subject to the terms and conditions contained in the letters of appointment issued to and accepted by them. In the case of part-time employees, a procedure analogous to that prescribed in Staff Regulation 47 will be followed for conducting disciplinary proceedings against them.

5.3.4 Act of misconduct

Staff Regulation 47(1) describes in general some of the circumstances in which an employee may be held liable for misconduct. This regulation is without prejudice to the provisions of other regulations. The regulation is not exhaustive on the point of misconduct and covers any other act of an employee which, taking into consideration the circumstances of the case, amounts to misconduct. The act of misconduct or misfeasance which would warrant disciplinary action against an employee need not necessarily be the one that is committed during Office hours and within the Bank's premises only. Any such act (i) either within the Bank's premises but not directly connected with the affairs of the Bank or the concerned employee's official duties or (ii) outside the Bank casting reflection on the reputation/integrity/devotion to duty or which is likely to be prejudicial to the reputation of the Bank, will come under the purview of Staff Regulation 47 depending upon the nature of misconduct and the circumstances in which it is committed.

5.3.4.1 Preliminary investigation

On an allegation of misconduct, a preliminary investigation should be conducted and on being satisfied from the results of such investigation that, prima-facie, misconduct has been committed, the Competent Authority may issue to the employee a formal letter stating therein, in a clear and precise manner, the facts alleged against the employee together with other circumstances, if any, and advise the employee to submit by a specified date his explanation in regard to the alleged misconduct. Normally a week's time may be allowed, but depending on the gravity and circumstances of the case, less or more time may be given at the discretion of the appropriate authority. In case some other employees are also involved in the alleged misconduct or are witnesses thereto, it may be necessary to call for an explanation from each one of them also. The intention is that as exhaustive and factual account of the allegation as can be obtained, should be kept on record in the interests of natural justice and fair play. Since the purpose of the preliminary investigation is to ascertain whether there is a prima-facie misconduct which calls for disciplinary proceedings against the concerned employee, it is desirable that the investigation/examination of other employees connected with the incident is not made in the presence of the concerned employee. In a fit and proper case, the Competent Authority need not follow this procedure and may straightaway institute disciplinary proceedings against the employee, by issue of a charge-sheet, without first calling for an explanation from him.

5.3.4.2 Suspension

Staff Regulations 46(1) and 47(4) deal with suspension of an employee. Regulation 46(1) provides for suspension of an employee who is arrested for debt or on a criminal charge or who is detained in pursuance of any process of law. In case, disciplinary proceedings are proposed to be instituted and circumstances of the case require that the employee should be placed under suspension as a prelude to institution of such proceedings, the provisions of Regulation 47(4) are attracted. In both these cases, the decision to place an employee under suspension is entirely within the discretion of the Competent Authority keeping in view the guidelines issued by Central Office from time to time in this regard. Once the CA has taken a decision to place the employee under suspension, the same needs to be entered in Samadhan for calculation of subsistence allowance etc.

5.3.4.3 Subsistence allowance

Staff Regulation 47(4) provides for payment of subsistence allowance to an employee during the period of his suspension. Payment of subsistence allowance is applicable to suspension made both under Regulations 46(1) and 47(4). Save for payment of subsistence allowance, an employee under suspension is not entitled to any benefits such as leave fare concession and medical facilities for himself and / or his family either under the Staff Regulations or other Administrative Rules. He is also not entitled to earn ordinary leave and / or avail personal advance for any purpose (which includes purchase of Personal Computer (laptop / Tablet), consumer articles, Motor vehicles, etc.), festival advance, housing loan, etc., as long as he continues to be under suspension. As the contract of employment subsists during suspension and the subsistence allowance is paid during such period, it is not open to the suspended employee to take up any other employment as that amounts to violation of Staff Regulations 37 and 38. Also, since an employee under suspension does not complete a specified year of service on a particular stage in his scale of pay, he is not granted annual increment on that

stage during the period of suspension. However, in case at a later date, the period of suspension of an employee is treated as period spent on duty or leave counting for increment, such an employee would be entitled for grant of increment(s) withheld during the period of suspension. In case the period of suspension is treated as period spent on duty, such an employee would also be entitled to earn leave, to carry forward leave fare concession set subject to availing of the same within a reasonable period as may be decided by the Bank and he may be allowed reimbursement of medical expenses as admissible under the rules.

While compulsory deductions from such allowance towards income-tax, house rent, bicycle advance, etc., and co-operative society dues are allowed, optional deductions like insurance premia, etc., can be made only with the consent of the employee. In case no penalty is imposed under clauses (b), (c), (d), (e), (f) and (g) of sub-regulation (1) of Regulation 47, the employee shall be refunded the difference between the subsistence allowance and the emoluments which he would have received but for such suspension. Further, if a penalty is imposed under said clauses, no order shall be passed which shall have the effect of compelling him to refund such subsistence allowance.

5.3.4.4 Employee's explanation

The explanation submitted by the employee in response to the formal letter issued to him will be considered by the Competent Authority and on an assessment of the contentions made therein, he may decide either (a) to accept the explanation and close the case or (b) to commence disciplinary proceedings against the employee. In the latter case, a formal charge-sheet will be drawn up and served on the employee.

5.3.4.5 Charge-sheet

The essential characteristics of a charge-sheet are:

- (a) The charge-sheet should clearly and precisely set out in simple language, the facts of the case including the date, time and place of incident, description (i.e., forgery, fraud, cheating, unauthorized absence, insubordination, indolence etc.) of the misconduct, essential ingredients of the alleged misconduct viz., habitual / gross / willful etc., as the case may be, the specific regulation of the Reserve Bank of India (Staff) Regulations which has been breached and the Regulation (i.e., Regulation 47) under which it is issued.
- (b) It should be strictly confined to the act or acts of misconduct alleged and in regard to which explanation was obtained;
- (c) In case there is more than one charge, each charge should be set out separately;
- (d) It should be issued under the signature of the Competent Authority;
- (e) Other particulars which are usually required to be stated are the time limit given to submit the reply, whether the employee desires to be heard in person and the consequences of not replying i.e., the Competent Authority will then proceed further without waiting for the employee's reply.

The charge-sheet should be served on the employee, under proper acknowledgement. If the employee refuses to accept the charge-sheet, the fact should be recorded in the presence of two witnesses.

5.3.4.6 Reply to Charge-sheet

Usually, the employee is allowed reasonable time (say 10 days) to submit his reply to the charges. Depending on the gravity and circumstances of the case, the Competent Authority may decide to give less time in some cases. Extension of the period may be allowed on specific request from the charge-sheeted employee and at the discretion of the Competent Authority. While granting such extension, care shall be taken to assess the merits of each request and to ensure that it is not on frivolous grounds or with intent to adopt delaying tactics. Such attitude on the part of the employee shall be dealt with firmly and if the need arises, a date shall be stipulated by which the employee's reply shall reach the Office and he shall be advised that in case he fails or refuses to send his reply to the charge(s) on or before that date, the Competent Authority will proceed on the basis that the employee has no reply to offer to the charge-sheet.

5.3.4.7 Supply of copies of relevant documents and list of Bank's witnesses

Along with the charge sheet, the charge-sheeted employee should be supplied with copies of all the documents relied upon in support of the charges. Similarly, the charge-sheeted employee should be furnished with a list of Bank's witnesses with the charge-sheet. The Competent Authority may, however, reserve the right to introduce additional documents / witnesses with due notice to the employee.

5.3.4.8 Defence representative (DR)

A charge-sheeted employee in Class III or Class IV (workmen) has a right to be defended by a representative of a registered Trade Union of the Bank's employees if such Union is registered under the Trade Unions Act, 1926. An Officer can be represented by any other Officer of the Bank posted at any centre, in his individual capacity. The procedure in this regard requires that the charge-sheeted employee should produce a letter from the Association/Union to the effect that the nominee of the charge-sheeted employee has been deputed as its representative. In his turn, the charge-sheeted employee should also address a letter to the Bank proposing such representative as his nominee and declaring that he (the charge-sheeted employee) will be bound by all that the nominee does, says and signs. An Officer taking the help of another Officer for his defense should also submit such a letter in respect of the representing Officer. The defense representative will be treated as on duty for the period of journey and the period spent on defending the CSO/CSE. However, the Bank will, in no case, reimburse the expenditure on account of his traveling or halting allowances for the purpose. Further, it will be the responsibility of the CSO/CSE to ensure the presence of the DR during the enquiry proceedings and repeated/frequent adjournment/postponement of hearings should not be allowed except under the discretion of the Enquiry Officer in each individual case. In order to ensure that disciplinary proceedings are completed expeditiously, it may be ensured by the offices that the defense representatives are released for enquiry proceedings, whenever required by the Enquiry Officers. The role of the defense representative is to present the charge-sheeted employee's case, examine and cross-examine witnesses and sum up the case on behalf of the charge-sheeted employee.

5.3.4.9 Oral enquiry

The employee's reply to the charge-sheet will be considered by the Competent Authority who thereafter will decide to hold or not to hold a formal enquiry into the charges framed against him. In every case of disciplinary action, wherein a charge-sheet has been issued and the reply thereto is unsatisfactory / not justifying dropping of the

charges, it is necessary to hold a formal enquiry irrespective of whether the employee has admitted the charges or not. If he has, without any reservation or explanation justifying his misconduct admitted the charges in his reply to the charge-sheet, all that would be necessary at the enquiry is to read out the charges to him, explain them where necessary, produce all the documents relied upon in the charge-sheet during the enquiry, record the evidence of the main witnesses in support of the charges and obtain his admission thereof in writing. In case the employee refuses to give a written admission of the charges but accepts them orally, without any reservation or justification as stated above, this fact should be recorded by the Enquiry Officer. Where the employee does not categorically accept the charges, or the acceptance is conditional, a more elaborate oral enquiry is required to be held in terms of Staff Regulation 47(2). In case of employees other than employees in Class I, by virtue of paragraph 14.7 of Desai Award, imposition of penalty under Regulation 47 (1) (a) i.e., reprimand also requires that the procedure laid down in Sub-Regulations (2) and (3) of Staff Regulation 47 should be followed.

5.3.4.10 Delegation of authority

The oral enquiry will be held either by the Competent Authority himself or it may be delegated by him with the exception of the final order in terms of Staff Regulation 47(3) to: -

- (a) an Officer in Class I in the case of employees in Class III and IV;
- (b) in the case of an Officer, to any Officer who is in a grade higher than that of such employee.

For each enquiry, the Competent Authority will nominate an Enquiry Officer and Presenting Officer. Instructions containing the roles of these two Officers and the detailed procedure to be followed at the enquiry will be made available to them before the conduct of the enquiry.

In every case of delegation of authority, a formal Office order in the manner prescribed in Staff Regulation 47(3) will be issued under the signature of the Competent Authority authorizing the Enquiry Officer to hold the oral enquiry. Although in Departmental proceedings, there is no legal objection to the Competent Authority issuing the charge-sheet, himself conducting the oral enquiry and passing the final orders, in practice, in the Bank, the conduct of the enquiry is always delegated to an Enquiry Officer. In cases where the Competent Authority up to the level of Principal Chief General Manager is the complainant or cited as a witness, it would not be proper for him to function as Competent Authority. In such cases the powers of the CA will be exercised by the next higher Competent Authority as prescribed in Regulation 3(e) of the RBI Staff Regulations or by any other Officer to be specified by the Governor, in special circumstances for which a reference should be made to Central Office.

5.3.4.11 Conduct of enquiry

Normally, oral enquiries fall into two categories based on the kind of evidence that will be brought in at the enquiry. These are:

- (a) The charge-sheeted employee does not examine any witness on his behalf or rely upon documents and the Bank also does not examine any witnesses but relies only upon documents to establish the charges; and

(b) Witnesses are examined/cross-examined by the Bank and also by the charge-sheeted employee.

In the case of an enquiry in category (a) above, the Presenting Officer will place before the Enquiry Officer, all the documents which the Bank relies upon to prove the charges, copies of which should have already been supplied to/inspected by CSE and the Enquiry Officer should enquire of the employee if he has anything to say in regard to them. Any statement that the employee may make should be recorded by the Enquiry Officer and counter-signed by the charge-sheeted employee and his representative, if any. If the employee refuses to accept the correctness of the document, the document may be proved in the disciplinary enquiry by following the usual procedure of proving document. The admitted/proved document should invariably be exhibited by giving a number as Management's exhibit No. 1, 2 etc., or Employee's exhibit No.1, 2 and brought on the record of the enquiry.

In an enquiry at (b) above, the Enquiry Officer will identify the charge-sheeted employee, read out the charges to the employee, explain them wherever necessary and enquire of him whether he accepts them or not. He should also complete the formalities regarding the nomination of defense representative if the charge-sheeted employee desires to have one. In case the charge-sheeted employee denies the charges, then the Enquiry Officer should ask the Presenting Officer to lead evidence in support of the charges and allow the employee or his representative to cross-examine such witnesses. Following this, the defense representative /the charge sheeted employee will be allowed to examine his own witnesses including himself and the Presenting Officer may then cross-examine them in the presence of the charge-sheeted employee. It is essential that the Enquiry Officer conducts the enquiry with an open mind and he should not put such questions to the charge-sheeted employee or the witnesses as would appear that he had prejudged the matter.

On conclusion of the evidence of the witnesses, after asking the Presenting Officer to sum up the case (either in writing or in person) before the Enquiry Officer, the charge-sheeted employee will be given an opportunity to sum up his defense. For this purpose, the Enquiry Officer will expressly enquire of the employee whether he has anything further to say before concluding the enquiry. The employee will be allowed to file a written submission, if he so desires, for which purpose, sufficient time may be allowed to him.

5.3.4.12 Proceedings of the enquiry

A record of the entire proceedings will be maintained and if the enquiry is spread over a number of days, a day-to-day record will be kept. A copy of each day's record of the proceedings will be given to the charge-sheeted employee at the end of the day's proceedings or as soon as possible thereafter, in any case, before the date of next sitting, if any. The record of the proceedings will be countersigned by the Enquiry Officer, Presenting Officer, the charge-sheeted employee, the defence representative, if any, of the charge-sheeted employee and where the testimony of a particular witness is recorded, such witness should also countersign the proceedings. If any of the above persons refuses to sign, the Enquiry Officer should record his remark beneath the enquiry proceedings to that effect.

5.3.4.13 Ex-parte enquiry

If a charge-sheeted employee refuses to attend the oral enquiry despite due notice and repeated advices, the Enquiry Officer would have no alternative but to conduct the enquiry against him *in absentia*. Notice of enquiry viz., date, time and place will be sent to the employee in the usual manner and the fact of his absence or refusal to attend, if the employee has expressly stated so, recorded by the Enquiry Officer at the commencement of the enquiry. Thereafter, the Bank's witnesses will be examined and the evidence brought on record. The Enquiry Officer will then submit his report on the enquiry.

5.3.4.14 Report of the Enquiry Officer

The role of the Enquiry Officer in a Departmental enquiry is quasi-judicial. He is not required to observe the technicalities of the Indian Evidence Act but he must go by the rules of natural justice. It is not necessary that the charges are required to be established beyond all reasonable doubt. It is enough, if there is preponderance of probabilities to prove the charges. He will record all the evidence tendered before him in the enquiry and after allowing full opportunity to the charge-sheeted employee/Presenting Officer to test the veracity of such evidence, he will arrive at bonafide findings on the basis of the evidence so led. It is absolutely essential that the Enquiry Officer records his findings in respect of each charge. Such findings should be based only on the evidence recorded during the enquiry and matters extraneous to the enquiry should not be taken into account and the findings should reveal whether the charge in respect of which it is recorded stands established or not. Where the conduct of the enquiry has been delegated by the Competent Authority, the Enquiry Officer will only record his findings and will not make any recommendations or suggestions regarding the penalty to be imposed.

5.3.4.15 Action on the Enquiry Officer's Report

On receipt of the report of Enquiry Officer, a copy thereof should be furnished to the charge-sheeted employee. If the Competent Authority does not agree with the conclusion/s of the Enquiry Officer, he should record his tentative reasons for the same in a separate note signed by him. This note also should be furnished to the charge-sheeted employee along with the Enquiry Officer's report. The charge-sheeted employee may be advised that he may, if he so desires, make representation on the Enquiry Officer's report/CA's note within a period of 15 days from the date of receipt of the report by him or within such extended period as may be allowed by the Competent Authority at his discretion.

5.3.4.16 Findings of the Competent Authority

The Competent Authority will record his findings in respect of each charge with reasons therefor after considering Enquiry Officer's report/his note giving tentative reasons for not agreeing with Enquiry Officer's conclusion/s, if any and representation thereon, if any, received from the charge-sheeted employee. The Competent Authority has full discretion and he may, in exercise of that discretion, accept the findings of the Enquiry Officer or reject it. In the latter case, he will state clearly the specific grounds/evidence/facts for not agreeing with the conclusions of the Enquiry Officer. He should also specifically state in his findings whether the principles of natural justice were adhered to as also whether the charge-sheeted employee was given adequate opportunity to defend his case. If the Competent Authority comes to the conclusion that all or any of

the charges stand established, then the next step in the disciplinary proceedings is to propose a suitable penalty. The quantum of punishment is within the discretion of the Competent Authority. The punishment proposed by the Competent Authority should commensurate with the gravity of the offence proved and should be in the interest of discipline and decorum. The penalties that may be proposed have been prescribed in Staff Regulation 47(1). In appropriate cases the Competent Authority should also consider whether the penalty should run concurrently or consecutively with the earlier penalties, if any imposed, particularly where the penalty of stoppage of increment/promotion was imposed earlier for a specific period. It will also be necessary for the Competent Authority to comply with requirements of Sections 33(1)(b), 33(2)(b) and 33(3)(b) of the Industrial Disputes Act, 1947 before imposing penalties in disciplinary cases during the pendency of any conciliation proceedings before a Conciliation Officer, Board, an Arbitrator, a Labour Court, Tribunal or National Tribunal in respect of industrial disputes at any Centre.

5.3.4.17 Show-cause notice

After the Competent Authority has recorded his findings in the manner stated above, the charge-sheeted employee will be furnished with a copy of the findings of the Competent Authority and a show-cause notice under the signature of concerned Competent Authority will be issued to the charge-sheeted employee calling upon him to explain as to why the penalty proposed in the findings of the Competent Authority should not be imposed on him.

The employee will be permitted to make his representation either in writing or in person to the Competent Authority on his findings. If it is in writing, the representation will be examined by the Competent Authority before passing the final orders and this will meet the ends of justice.

5.3.4.18 Second enquiry by Competent Authority

If the employee wishes to make his representation in person, the Competent Authority will hold a second enquiry. The second enquiry will be held by the Competent Authority only and will not be delegated to another Officer. As this enquiry is also a part of the disciplinary proceedings against the employee, if he requests he will be allowed to be represented by a representative of a registered trade union of the employees of the Bank. Normally, the scope of this enquiry is to give an opportunity to the employee to make his submission in regard to the findings of the guilt and the quantum of punishment. However, hearing will be on the basis of the evidence already led and the employee will not be allowed to adduce further evidence or examine any witnesses. As is usual in any enquiry, a brief record of the proceedings will be maintained and will be considered by the Competent Authority before passing the final orders. The procedure of second enquiry has been extended to employees in Class I also.

In the case of disciplinary proceedings against an Officer, after the show-cause notice is issued and reply is received, the case with all connected papers will be referred to the Reserve Bank of India Services Board for an independent opinion wherever necessary as per the instructions issued by Central Office in this regard (vide Para 11 of the Master Circular on Staff Discipline), and then only final order should be passed.

5.3.4.19 Final order of the Competent Authority (CA)

- i) After considering the submissions of the charge-sheeted employee in reply

to the show-cause notice and taking into account the independent opinion tendered by the Reserve Bank of India Services Board in appropriate cases, the Competent Authority (CA) will pass the final order in the disciplinary proceedings. If the charge-sheeted employee has been placed under suspension, the final order should indicate the manner in which the period of suspension will be regularized, which will not form part of the penalty. A copy of the final order will be served on the employee.

- ii) The final order will become effective from the date of the final order or from such later date as may be mentioned in the final order. The orders cannot be effective retrospectively. Penalty/ies would become effective only after the relative final order is communicated to the delinquent employee. If the employee is not attending office or is not available for personal service, the final order will have to be sent to him by post or courier. As soon as the final order is so delivered for transmission, it physically goes out of the control of the CA and becomes final for all practical purposes. As such, it is considered reasonable to treat the date of delivery of the final order to the post office or courier for transmission as the date of communication of the final order irrespective of the date of actual delivery or even if it is returned undelivered for any reason whatsoever.
- iii) Where the employee is attending the same office, the order should be served upon him personally on the same date as the date of the final order. If the employee is not attending the same office but is attending some other office of the Bank, a facsimile copy or a print out of the pdf file of the original signed order should be served upon him personally on the same date as the date of the final order. If the employee actually receives the order or its facsimile or pdf file copy, as the case may be, the communication is complete and the date of communication is the date of such receipt.
- iv) In case the employee refuses to receive the order or the copy thereof, as the case may be, such refusal has to be witnessed by two officers and the same has to be recorded in writing. In such cases, the date of communication is the date of such refusal to receive the order.
- v) Where the employee is not attending any office of the Bank, the final order should be dispatched to him by registered post and under certificate of posting or by courier to all his known addresses. In such cases, the final order has to be dispatched as aforesaid on the same date as the date of the final order.

If the final order is not communicated as aforesaid on the same date as it is passed, the gap between the effective date of final order and the date of communication could cause unforeseen technical or legal complications. As such, communication, as aforesaid, of any final order may be ensured on the same date as the date of the final order.

- vi) The consequential office order, giving the effect to the final order of the CA, where penalty (other than 'Reprimand') has been imposed, will be issued by the concerned Section of the Office /Department as soon as the final order is passed by the Competent Authority and communicated to the employee. The office order should specify the effective date of the final order.

5.3.4.20 Revoking of suspension order

In case where an employee has been placed under suspension as a result of disciplinary proceedings and the Competent Authority tentatively proposes to impose a penalty other than the penalty of dismissal or compulsory retirement from service, the order of suspension will be revoked as on the date of making the tentative order and the employee will be allowed to resume his duties forthwith. Once the decision to revoke is taken the same needs to be entered into Samadhan for regularizing the salary. In cases where disciplinary proceedings against suspended employees are delayed for more than 6 months, the Competent Authority should review the matter and decide whether the suspension order should be continued or revoked.

5.3.4.21 Promotion/Confirmation/Crossing of efficiency bar during pendency of disciplinary proceedings

Regarding the procedure to be adopted in dealing with promotion/confirmation/crossing of efficiency bar in the incremental scale by employees against whom disciplinary proceedings /investigations are in progress, Offices should follow the instructions issued by Central Office from time to time.

5.3.4.22 Appeal

In terms of Regulation 48, an employee has a right to appeal against the final order of the Competent Authority. The appropriate Appellate Authority for different categories of staff has been prescribed in Regulation 49. The appeal, together with the entire case papers as also the paragraph-wise comments of the Competent Authority on the appeal, and the service file of the employee concerned should be forwarded to the Appellate Authority as soon as possible. The Competent Authority should not make any recommendation to the Appellate Authority while forwarding the appeal.

5.3.5 Incapacitation on medical grounds

Where an employee is certified by the Bank's Medical Officer (BMO) to be permanently incapacitated for further continuous service in the Bank, the Regional Director/Chief General Manager will take immediate action to terminate his/her services as from the date he/she is so certified under advice to Central Office. In all such cases, no prior reference to Central Office will be made but on receipt of the relative papers from the Bank's Medical Officer, steps will be taken to terminate the employee's service immediately, a copy of the relevant order being sent to Central Office for information and record. Where such employee happens to be on leave as on the date of the Bank's Medical Officer certifying him/her to be completely or permanently incapacitated for further service, he/she will be invalidated from service on expiry of leave. Cases of employees in Class I will be referred to Central Office for orders. The question of payment of compensation to employees whose services have been determined will also be referred to Central Office.

However, while processing cases of employees who are "permanently incapacitated" or "disabled" under Regulation 25(3)(b) of RBI (Staff) Regulations, 1948 pertaining to termination from the service of the Bank due to permanent incapacitation it would be necessary for the Regional Offices/Central Office Departments/Training Establishments etc., to scrupulously follow the provisions of the Persons With Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 and Persons With Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Rules, 1996 particularly with reference to the provisions of Sections 2

and 47 of the Act, and Rules 3, 4 and 5 of the Rules *ibid*.

5.3.6 Employees convicted for debt or criminal offence

The case of an employee arrested for debt or a criminal charge or who is committed to prison for debt or is convicted of a criminal offence will be dealt with in the manner laid down in Regulation 46 of the Reserve Bank of India (Staff) Regulations, 1948 or such other rules as applicable to the concerned employee.

5.3.7 Voluntary vacation of appointment

Where an employee absents himself continuously without prior permission or where having been granted leave, he overstays sanctioned leave without any explanation for his overstay or where by his continuous absence for an unreasonably long period without applying for leave or extension of leave and without contacting the Bank in any manner whatsoever, which shows that he is indifferent to his continuing in the Bank's service, it will be in order for the Bank to treat him as having voluntarily vacated his appointment. In such cases, if an employee is found absenting himself without report or overstaying his leave without proper intimation for more than four days, the office should write to the employee by ordinary post (on all available addresses) drawing his attention to the provisions of Regulation 39 of the Staff Regulations and directing him to comply with them. If, however, the employee continues to remain absent without proper intimation to the Bank for more than 10 days or overstays his leave, the office should immediately write to the employee concerned by Registered AD to report for duty forthwith and if he is ill, to submit an application for leave duly supported by medical certificate from a registered medical practitioner. If however, the employee fails to report for duty or to submit an application within 15 days of receipt of communication from the Bank, or if the same is returned undelivered, the employee should be regarded as being indifferent to continue in the Bank's service and should after obtaining Central Office approval, be treated as having voluntarily vacated his appointment in the Bank. Then the final communication may be issued to the employee providing one month's time to comply with Bank's instructions. This communication may simultaneously be published in local newspaper in English in respect of Staff Officer Grade 'A' and Grade 'B' and Class III employees and in English and vernacular in respect of Class IV employees. The communication should specifically state that if the employee fails to report for duty by a specified date or his leave application together with medical certificate is not received by that date, the employee will be deemed to have voluntarily vacated his employment in the Bank with effect from that date. A copy of this communication may be endorsed to HRMD, Central Office with full service particulars of the employee for obtaining Central Office approval to treat the employee as having voluntarily vacated his appointment in the Bank. After obtaining Central Office approval, if the employee does not comply with the Bank's instructions communicated to him in the final communication by the specified date, then an Office Order may be issued with copies endorsed to all concerned departments/sections treating the employee as having voluntarily vacated his appointment in the Bank. Under no circumstances, however, this procedure should be invoked when an employee is in correspondence with the Bank during his absence and does not express his intention to discontinue his service. At times, it may so happen that while the voluntary vacation proceedings are underway, the employee may open a channel of communication thereby precluding the possibility of completing the proceedings or the proceedings may be required to be abandoned midway for that reason. In such cases, immediate action should be taken by the office to initiate disciplinary proceedings against such an employee for his unauthorized absence and appropriate penalty imposed expeditiously, after following the procedure prescribed for the purpose.

6.1 Correspondence

6.1.1 General Procedure

The receipt, distribution, dispatch of letters and the filing of papers constitute an important item of work and the smooth and efficient functioning of the various Departments/Sections depends largely on the manner in which these items of work are carried out at Offices. A very close supervision over the receipt of all inward letters/documents etc., and their expeditious disposal in prescribed manner would lead to efficiency in the functioning of the Office. This chapter sets out the guidelines and procedures relating to the issue and receipt of letters/emails/fax messages etc., and maintenance of filing system at Offices.

Since e-mails are also recognised as official mode of communication, adequate care should be taken while responding to and/or issuing e-mails received in the corporate mail box.

6.1.2 Communications

All communications should be effective, accurate and precise. Replies to letters should be sent expeditiously. Fax messages received during the day will be promptly attended to and disposed of by the concerned Departments/Sections concerned on the same day or preferably latest by the following working day.

6.1.3 Drafting of letters

Letters issued should contain all the necessary information having a bearing on the case. Easy reading and understanding should be the main objective while drafting letters. Courtesy, correctness, logic and style are equally important elements. Long words, long sentences and long paragraphs should generally be avoided since they make reading difficult and meaning obscure. The message to be conveyed should be drafted in such a manner as to make reading and understanding easier. The points dealt with should be in a logical sequence. For routine and repetitive subjects, pre-drafted/printed letters (forms) should be used, instead of letters being individually drafted/prepared.

6.1.4 Issue of letters

Letters issued by Offices will be neatly typed/printed on the Bank's letterheads of the required size, ordinarily in double space and on both sides of the paper as far as possible, with an 'Office Copy'.

6.1.5 Letters returning documents

Letters returning documents, etc., under objection, besides stating the reasons for their return, should contain such other information as would help the party in complying with the Bank's requirements. Complete instructions so conveyed in the initial stage itself will avoid further exchange of correspondence on the same points.

6.1.6 Internal Communications

For internal communications between Departments and Offices, formal letterheads/ U.O. notes should not be used. Instead, appropriate templates as per the handbook on 'Style and Usage in Written Communication' should be used.

6.1.7 Issue of D.O. letters

D.O. letterheads and D.O. covers with Bank's monogram in gold will be used by Executive Directors, Deputy Governors and Governor. All Officers in Grade 'A' to 'F' will use on their stationery, Bank's monogram in black. However, D.O. letterheads should not be printed with the names of officers inscribed thereon.

6.1.8 Signing of letters

All officers signing letters will indicate their names below their signatures facilitating identification.

6.1.9 Checking

Typed/printed matter will be carefully checked by the staff concerned and corrections, if any, carried out neatly. The number of enclosures will be indicated on the letters.

6.1.10 Important Letters

Important letters to Central Office pertaining to policy, procedure, administration, staff etc., will generally be issued under the signature of Regional Director/Chief General Manager/Officer-in-charge/General Manager or Deputy General Manager. Alternatively, it may be mentioned in the forwarding letter that the references are being made to Central Office with the approval of Regional Director/Chief General Manager/Officer-in-charge/General Manager. Copies of letters and statements which are in the nature of enclosures will be checked by the Assistant Manager concerned who is required to initial in the Office round stamp to be affixed on the left hand bottom corner of the letters and statements.

6.2 Inward Letters

6.2.1 General

At centres/Central Office Departments, where the volume of work so warrants, a Central Receiving and Dispatch Section (CRDS) under the charge of an Assistant Manager of the Administration Division/Section of the Office will be formed to attend to systematic receipt and distribution of letters etc. At centres where the aforesaid arrangement is not considered necessary, other suitable arrangements may be made according to local conditions/requirements.

6.2.2 Post Box/Post Bag

Offices will have with the local Post Offices an arrangement for allotment of a Post Box/ Bag on an annual rental basis and communicate the number allotted and changes, if any, that take place in this regard to all other Offices/Departments of the Bank. The Post Box/ Bag delivery ticket issued by the Postal authorities will be entered in the Documents

Register under the folio 'Miscellaneous' and held in the custody of Assistant General Manager/Manager in-charge of CRDS. The Officer concerned should take a proper diary note for payment of annual rent for the renewal of Post Box/Bag.

6.2.3 Key of the Box or Bag

At Offices, where the Post Box or Post Bag system is in force, one key of the Box or Bag will be kept with the Post Office and the other with the Assistant Manager of CRDS

6.2.4 Collection of unregistered letters from Post Office

The Bank's Office Attendant, who is sent to take delivery of the inward dak will take with him the delivery ticket which is required to be produced to the Postmaster every time before he hands over the postal bag or allows the holder of the ticket to clear the post box.

6.2.5 Disposal/distribution of unregistered letters

On receipt, the bag will be opened in CRDS in the presence of The Officer-in-charge of the section/ Assistant Manager. The bag will be turned inside out to ensure that no letter is left in the bag. The covers /letters will thereafter be sorted out Department-wise. All covers received from Central Office marked 'Confidential' or 'Secret' or addressed by name to the Regional Director/Chief General Manager/Officer-in-charge will be sent to the Regional Director's/Chief General Manager's/Officer-in-charge's Private Secretary in a transit book for opening in the presence of the Regional Director/Chief General Manager/Officer-in-charge. All other covers, unless otherwise specified, will be opened by Office Attendant(s), in CRDS in the presence of an Assistant Manager. Care should be taken to ensure that all the contents of the covers have been extracted before the covers are put away.

6.2.6 Sorting of letters

All letters etc., extracted from the covers will be initialled by the Assistant Manager concerned with date at the left-hand bottom portion after verifying the enclosures, if any. Thereafter, the letters will be sorted Department/Section-wise by the Assistant Manager. Where letters or challans are accompanied by cheques, etc., the amount appearing on the covering letter or in the original of the challan, will be underlined and initialled by the Assistant Manager with date. Such cheques, etc., if drawn/endorsed in favour of the Bank, will be simultaneously branded with the Bank's crossing stamp. Where enclosure(s) as stated in the covering letter is/are not found enclosed therewith, the fact will be clearly recorded on such letter under the initials of the Assistant Manager concerned.

6.2.7 Distribution of ordinary letters

After all the letters received in the CRDS are duly sorted by the Assistant Manager(s) Department-wise/Section-wise, the following procedure will be followed for their distribution.

- (a) With the help of Office Attendant/Head Office Attendant, the Assistant Manager concerned will arrange to get all the letters numbered serially with the numbering machine.

- (b) All such numbered letters will be jotted in a transit book and sent to the Sections/ Departments concerned along with the transit book.
- (c) The Assistant Manager of the receiving Section will initial the transit book against the relevant entry in acknowledgement of having received the letters meant for his/her Section.
- (d) At the end of the day, the Assistant Manager of CRDS will ensure, by perusal of the transit book, that all the letters delivered to various Departments/Sections are duly acknowledged by the respective Assistant Managers.

6.2.8 Inwarding of letters

The Assistant Manager concerned will get the letters branded with the inward stamp with date and thereafter get them entered by an Assistant in the Document Management Information System (DMIS) [web based software package (URL–<https://dmis.rbi.org.in>)]. The Assistant Manager will ensure that all the letters received from the CRDS are duly entered in DMIS. A print out of the letters inwarded will be taken out daily and the Assistant Manager will initial with the date at the end of the last entry.

Note

- (i) A bilingual combined rubber stamp, with adjustable date, as per the specimen given below will be used for branding the letters to be inwarded.
 RBI (Department)
 Place _____
 Inward No. _____ Date _____
 Marked off _____ File _____
 Assistant _____ Assistant Manager _____
- (ii) Instruments such as cheques, Demand Drafts purchased by Offices, short credits etc., will be straightaway posted in the respective registers maintained for the purpose, instead of entering these in the Inward Register.
- (iii) Advices of Drafts issued, routine statements, etc., need not be entered in the Inward Letters Register.
- (iv) Serial number of entries in the DMIS package will be recorded on the inward stamp branded on the letters.

6.2.9 Inwarding of letters accompanied by currency notes

Letters accompanied by currency notes will be entered by the representatives of the Cash Department in the Inward Letters (Currency Notes) Register in Form No. [REG GEN HK 1](#). Particulars of the notes will be recorded on the respective forwarding letters and initialled by the Assistant Manager with date. After entries in the register are checked and initialled by the Assistant Manager-in-charge of the dak, the representatives of Cash Department will hand over the letters and currency notes to the Treasurer/Deputy Treasurer against his acknowledgement in the register. The Treasurer/Deputy Treasurer will contact the Department/Section concerned where the letters will be entered in the Inward Letters Register in Form No. [REG GEN HK 1](#)/DMIS package and receive from it the credit voucher/challan under the appropriate head of account for disposal of the notes which will be recorded against the relative entry in the register under his initials. The Assistant Manager-in-charge of the dak will ensure that at the close of the day the currency notes received in the dak during the day have been duly accounted for and disposed of.

6.2.10 Sending of defective notes to Claims Section

Letters together with relative envelopes accompanied by defective notes will be sent directly to the Claims Section of the Issue Department through a transit book in a locked box/bag. Acknowledgement of the Manager/ Assistant Manager of that Section will be obtained in the transit book.

6.2.11 Inwarding of Bills

The bills received from third parties in respect of goods supplied, services rendered, etc., will be inwarded in the DMIS package.

6.2.12 Opening of confidential/secret covers in the presence of Regional Director/ Chief General Manager/Officer-in-charge

All Central Office covers marked 'confidential'/'secret' or addressed by name to the Regional Director/Chief General Manager/Officer-in-charge will be opened in the presence of the Regional Director/Chief General Manager/Officer-in-charge who will initial them with date and pass them on, if he/she feels necessary to the Private Secretary for entering in Form No. [REG GEN HK 2](#)/DMIS package and onward distribution to the respective Departments/Sections.

6.2.13 Authority to open covers by Departments having separate Post Box/Bag

Departments having separate post box/bag will attend to the opening of covers in their respective Departments without the intervention of the CRDS and follow the procedure generally laid down in this regard in the preceding paragraphs.

6.2.14 Returning of under-stamped/unstamped covers

Under-stamped/unstamped covers will ordinarily be returned with the exception of those from the Offices of Reserve Bank of India, banks or Government Departments. These will be accepted after obtaining the approval of the Assistant General Manager/ Manager on the relative envelopes. The penalty in respect of such covers will be paid out of the amount advanced towards postage/petty cash expenses and the fact recorded on the relative letters to which the covers will also be attached. The Department dealing with the letter will point out to the sender if the irregularity is found to be of recurring nature. However, it is not the intention to recover the cost.

6.2.15 Letters received by hand delivery

All covers tendered through hand delivery will be accepted within the stipulated time by the official concerned and dealt with in the same manner as letters received through post. Letters requiring urgent attention will be sent to the dealing Department/Section immediately through a transit book. At the end of the day, the Assistant Manager will check the transit book to ensure that letters entered therein during the day have been duly received by the Department/Section concerned.

6.2.16 Covers addressed to Departments/Sections by name of the official/s

Covers addressed to Departments/Sections by name of the official/s therefrom will be received directly by the Departments/Sections.

6.2.17 Disposal of Registered and Insured Covers delivered by Post Office.

All registered/insured covers will be delivered by Post Offices at the Bank. Such covers will be received by the Assistant Manager who will sign the acknowledgements for delivery to the postman after ensuring that they do not show signs of having been tampered with and verifying the particulars of covers with those on the relative postal schedule. Thereafter, they will be opened by the Assistant Manager and contents verified and noted on the covering letters by him in the manner laid down for covers received by ordinary post. In addition, the Post Office registration number will be recorded on the relevant letters etc. Registered/insured letters clearly addressed to a particular Department/Section need not be opened in the CRDS and the closed covers may be delivered intact to the Department concerned after entering them in the Register of Registered and Insured Letters in form No. [REG GEN HK 3](#).

6.2.18 Method of accepting Registered/Insured letters

Letters received by registered post will be forwarded to the Department/Section concerned through an Office Attendant and those received by insured post will be similarly forwarded to the Department/Section concerned but these will be accompanied by an Assistant. Postal schedules will be carefully filed. An Assistant Manager of the receiving Department/Section will verify the letters and enclosures, if any, and receive these after giving proper acknowledgement. Thereafter, the letters will be inwarded in the DMIS Package.

6.2.19 Disposal of damaged Registered/Insured covers collected at the Post Office

Under the Postal Rules, a registered cover which is damaged in transit is not delivered by the Post Office to the addressee but an intimation slip is sent advising them to call at the Post Office for collecting the article. Particulars of intimations received will be recorded in the 'Register of intimations received from the Post Office' in respect of registered and insured covers in form No. [REG GEN HK 4](#). Entries in the register will be checked and initialled by an Assistant Manager.

6.2.20 Collection of damaged covers by representative of Cash Department

A representative of the Cash Department will be deputed to collect the covers with a letter of authority and the postal acknowledgement duly signed by the Manager/Assistant Manager which will be handed over to him and his signature obtained against the relative entries in the register. The representative will take open delivery of the damaged covers from the Post Office after verifying the contents. Any discrepancy/shortage detected will be recorded by him on the covering letter and the postal official's authentication on the letter will be obtained.

6.2.21 Disposal of covers after verification

The Assistant Manager will take over the covers and their contents from the Cash Department representative after verification and arrange for their disposal in the same manner in which the registered and insured covers are disposed of. The date of receipt of the covers will be noted in the prescribed register under the initials of the Assistant Manager. The final disposal of covers on the day of their receipt should be carefully watched by the Assistant Manager every day.

6.2.22 Advance intimations from Post Office for collection of covers

If the covers mentioned in the advance intimation are not brought from the Post Office by the Cash Department representative on the same day for any reason, the letter of authority and the signed postal acknowledgement will be taken back from him by the Assistant Manager and a fresh entry made in the register after making a suitable note against the original entry under the authentication of the Assistant Manager. The Letter of Authority and the postal acknowledgement will be handed over to the Cash Department representative for collection on the following working day.

6.2.23 Procedure for keeping unopened registered/insured covers

Registered/insured covers which cannot be opened on the date of receipt will be entered in a pass book and kept in the safe/vault under the custody of the Assistant General Manager/Manager. The number of such covers will be recorded in the Register of Registered and Insured Letters Received under the initials of the Assistant Manager and Assistant General Manager/Manager in form No. [REG GEN HK 3](#).

6.2.24 Scrutiny/surprise check of the Register

The Register of Registered and Insured Letters Received will be checked by the Assistant Manager at the close of day to ensure that all registered letters have been duly received by Departments/Sections. Once a week, both the registers viz., 'Register of Registered and Insured Letters Received' and the 'Register of Intimations Received from the Post Office' will be scrutinized by the Assistant General Manager/Manager to ensure that the prescribed procedure is being followed with regard to receipt and distribution of registered and insured covers and initialled by him in token of having done so.

6.2.25 Scrutiny of inward mail by Heads of Departments/Sections

All letters, etc., received in the Department will be submitted to the Head of the Department/Section concerned for perusal. Thereafter, the letters etc., will be distributed to the dealing Assistant Managers against their acknowledgements.

6.3 Outward

6.3.1 Letters with complete address

All outgoing letters will be assigned a reference or document identifying number through the DMIS package. This reference number should consist of initials of the Department/Section from which the letters originate, followed by the outward number generated by the DMIS package, digital file number and the year separated with a bar. In the case of Central Office Departments, the reference may be preceded with the word 'CO.' (e.g. CO. HRMD. Admn. No. XXXX/04.07.09/2018-19). All official letters must bear a subject heading in brief. Envelopes/inland letters/cards, etc., should be fully and legibly addressed indicating all information such as Post Box/Bag numbers, PIN Code Number, etc. Complete address of the addressee will be written in bold letters in all registered/insured articles.

6.3.2 Special Air Flight Bag (HOP) Services/Speed Post/Courier Service

Facility of quick transmission of mail by special air flight bag (H.O.P.) wherever

available will be availed of by Offices for sending important, confidential, secret and urgent letters intended for Government of India, Ministry of Finance, Department of Economic Affairs and Reserve Bank of India, New Delhi. Similarly, for quick transmission of letters, services such as Speed Post and Courier Services wherever available will be availed of.

6.3.3 Maintenance of combined outward letters and postage Register

Each Department will maintain a Register in Form No. [REG GEN HK 5](#) to record the particulars of letters issued and the amount of postage incurred.

6.3.4 Procedure followed for dispatching letters

Letters and their enclosures, if any, will be sent in closed covers. The names and addresses of the addressees as given on the letters will be neatly written on the covers. The outward number of letters will also be indicated along with the mode of dispatch (i.e., by hand delivery, air mail, registered post, etc.). No mention of the valuables, documents etc., need be made on the relative cover. Inter-Sectional/ Inter-Departmental communications without enclosures, and which are not confidential or secret, may be forwarded without covers. When a cover is sent by insured post, the amount for which it is insured will be indicated on the top of the cover.

6.3.5 Confidential/Secret letters

Sufficient care will be taken in marking letters 'Confidential' or 'Secret' having regard to the nature and subject matter of the communication and the justification for such marking.

Confidential/Secret letters will be enclosed in double covers, the inner cover being marked as such, preferably by a rubber stamp and sealed.

Secret covers are required to be sealed in all cases and these will be addressed to the addressee personally by name. In case the name of the addressee is not known/doubtful, the words 'To be opened personally by the addressee' will be written on the inner cover.

6.3.6 Sealing Envelopes

Besides confidential/secret covers, covers containing documents, valuables, etc., will be sealed after they are closed. Special seals manufactured by the India Government Mint, Mumbai with the Bank's emblem and names of Offices/Departments/Sections engraved thereon will be used for sealing. The required number of seals will be obtained by Offices from the Mint through the Mumbai Office and a record thereof maintained in the HRMD/ Administration Section. The seals will invariably remain in the custody of an Assistant Manager.

6.3.7 Addressing of secret/confidential covers by name/designation to Heads of Departments

Routine confidential covers intended for Central Office Departments and which would not warrant the Head of the Department personally to open the relative covers, will be sent in covers marked 'Confidential' addressed to the Head of the Department by designation. Those covers which contain secret/confidential letters of an important nature will, however, be addressed to the Head of the Department by name.

6.3.8 Letters by hand delivery

Letters addressed to local parties, including banks within a reasonable distance will ordinarily be sent by hand delivery. Urgent communications will also be sent by hand delivery. Hand delivery of covers emanating from various Departments/Sections will normally be attended to by the CRDS. Such covers will be branded with the rubber stamp 'Hand Delivery' and entered by the Departments/Sections in their respective delivery books in form No. REG GEN HK 6. Covers together with delivery books will be sent to the CRDS through a transit book early in the day to enable that Section to effect delivery of letters on the same day. An Assistant of the Section will count the number of covers, verify the entries in the delivery books and initial the transit books. Necessary arrangements will be made by the Assistant Manager of the Section to send the covers received from all Departments/Sections through Office Attendant(s). On the return of the delivery Office Attendant(s), the Assistant Manager will examine the delivery books to ensure that covers have been delivered against acknowledgements of receivers and return the delivery books together with the undelivered covers, if any, to the Departments/Sections concerned through the transit book. Delivery of urgent and important covers will be directly arranged by the Departments/Sections concerned.

6.3.9 Letters accompanied by valuables/documents dispatched through Cash Department

Where letters accompanied by valuables, documents, etc., are required to be sent locally, dispatch will be arranged through the Cash Department.

6.3.10 Dispatch by ordinary post

Letters accompanied by Bank's Payment Orders and crossed cheques/drafts for amounts less than ₹ 300/- and letters other than registered/insured letters, etc., will be sent by ordinary post.

Departments/Sections which pass on the outward letters for dispatch to the CRDS will record the particulars of outward letters in a register in Form REG GEN HK 5 to record the particulars of letters issued and the amount of postage incurred. The outward numbers of letters will be indicated on the relative covers.

6.3.11 Postal Franking Machine - Process of franking of covers

Postal franking machines will be installed at Offices to frank covers with appropriate postage. The use of the machine is subject to conditions laid down by the postal authorities. A sum equivalent to the approximate monthly expenditure on postages rounded off to the nearest hundred rupees will be advanced by means of banker's cheque to the Post Office by debit to 'Charges Account- Postage and Telegraph Charges – Postages'. The machine accompanied by an Assistant will be sent to the Post Office where it will be adjusted to show the amount of prepaid postage.

6.3.12 Postal Franking

Closed covers will be sent by Departments/Sections to the CRDS with the outward letters and postage registers, indicating the amount of postage at the left hand top corner of the covers to facilitate franking. The Assistant Manager, CRDS will verify the entries in the registers with reference to the covers and take them over against initials in the registers. He will simultaneously get the total postage amount as shown in the

Departmental registers recorded in a Register of Postal Franking in form No. [REG. GEN HK 7](#). In order to even out the pressure on the franking machine, Departments/ Sections will forward their covers to the CRDS for franking in two or three lots in a day, the last lot being sent not later than half an hour before the closing time.

6.3.13 Franking Authority

The covers will be franked by a Senior Assistant/Assistant in the presence of an Assistant Manager. For convenience of franking, covers requiring the same postage will be fed in succession. In case of parcels, etc., which cannot be fed on the machine, there is no objection to franking being done on slips bearing the addresses of the sender and the addressee, which should be securely pasted on the parcels. Before the machine is locked away for the day, the figure appearing in the 'total' column of the Register of Postal Franking will be agreed with the amount recorded on the machine.

6.3.14 Franking charges

Where the same franking machine is utilised by more than one Department maintaining its own Charges Account and an initial advance has been taken by debit to Banking Department Charges Account (Main), the amount spent on behalf of those Departments will be adjusted at the end of the month by debit to their respective Charges Account as per contra credit to the Banking Department Charges Account (Main).

6.3.15 Maintenance of record of defective franking of postal articles

A record of defective franking will be maintained in a Register of Defective franking of postal articles in Form No. [REG. GEN HK 8](#) and refund obtained from the Post Office before the expiry of the prescribed period in accordance with the Postal Rules. The value of defective franking, due to the negligence of the dispatcher such as partial impression on the covers, will be made good by the dispatcher himself/herself. The amount recovered for defective franking from the postal authorities/dispatcher will be credited to 'Charges Account-Postage and Telegraph Charges- Postages' and recorded in the register.

6.3.16 Affixing postage stamp on covers

At Offices where franking machines are not in use, each Department will draw advances in instalments not exceeding its estimated requirements for a week by debit to 'Charges Account - Postage and Telegraph Charges-Postages'. The amount of advance required by the Department will be entered in the Outward Letters and Postage Register in Form No. [REG GEN HK 9](#) and the entry initialled by the Assistant General Manager/ Manager/ Assistant Manager of the Department concerned at the time of passing the relative debit vouchers. The amount will be mentioned in the voucher as advanced to the dispatcher. The procedure to be followed by Departments/Sections for sending covers after affixing the postage stamps thereon to the Central Receiving and Dispatch Section for dispatch and for their receipt in the latter Section will be the same as in the case of covers to be franked as explained above.

6.3.17 Verifying the value of postage stamps in hand and unspent amount

The value of postage stamps in hand and unspent amount, if any, will be verified by the Assistant Manager with the balance in the 'Outward Letters and Postage Register'

at the end of the day. The closing balance in cash and postage stamps on hand, if any, will be kept in a locked cash box which will be held overnight in the safe by the Assistant General Manager/Manager. The Assistant General Manager/Manager will carry out a surprise check of the postage stamps/cash held by the dispatcher once in a month and initial against the balance in the register with the remark 'Verified'.

6.3.18 Dispatch of mail to Post Office through Office Attendant

All covers after they are franked/affixed with postage stamps will be sent to the Post Office in a locked canvas bag through an Office Attendant. In order to avoid congestion at the closing hour, both at the Bank and at the Post Office, it is desirable that Offices should arrange to dispatch mail to the Post Office in two or three lots at convenient intervals during the day.

6.3.19 Dispatch by Registered Post

If the aggregate value of cheques, drafts, etc., (other than Payment Orders) to be dispatched in a single cover exceeds ₹ 300/-, these will be sent by Registered Post with Acknowledgement Due. A careful watch will be kept for the receipt of the postal acknowledgements. In case the acknowledgement is not received within a reasonable time, say, a fortnight, the matter will be taken up with the Post Office as well as the addressee.

6.3.20 Dispatch of Banker's Cheque

As regards the dispatch of Banker's Cheques issued by the Bank, the following procedure will be adopted.

- (a) Banker's Cheques that are issued in payment of exchange value of defective currency notes will be dispatched under Certificate of Posting at the Bank's cost, irrespective of the amount involved.
- (b) Banker's Cheques issued for making payments in connection with court cases and for paying house rent/compensation for leased flats will be sent by Registered Post with Acknowledgement Due.
- (c) In case the party's acknowledgement is considered necessary *e.g.* payments of arrears of salary to ex-employees etc., Banker's Cheques (irrespective of the amount) will be sent by Registered Post with Acknowledgement Due.
- (d) In all other cases, the Banker's cheques will be dispatched under Certificate of Posting.

6.3.21 Dispatch by Registered/Insured Post

- (a) Currency notes, coins and other valuables will be dispatched by Insured Post. Letters enclosing case files, personal files or other documents will be sent by registered letter/parcel post insured for a nominal sum of ₹ 200/- in each case.
- (b) Registered and insured covers will be sent to the Post Office in a locked box/bag in the charge of an Assistant accompanied by a confirmed Office Attendant. Adequate steps will be taken by Offices to provide against all possible risks to insured covers while in transit.

- (c) Before the close of the day or the next morning, the Assistant Manager concerned will satisfy himself/herself that postal receipts in respect of all the registered/insured covers sent to Post Office have been duly submitted to him/her. The postal receipts will be sent on the following day to the Sections/Departments concerned to enable them to note their numbers against the relative entries in the Outward Letters and Postage Register.

6.3.22 Destruction of spoilt forms

The number of spoilt forms, if any, will be advised to the CRDS on the last working day of the month and destroyed in the presence of an Assistant Manager. A suitable note in this regard will be made in the 'Money Order Forms Received Register' under the initials of the Assistant Manager. Once in a quarter, a surprise check of forms in hand will be conducted by the Assistant General Manager/Manager and noted in the Money Order Forms Register under his/her initials.

6.4 Office Notings, Disposal of Letters, Preparation of Outstanding List, Filing System and Management of Records

6.4.1 Recording of Office notings on inward letters

No remarks or observations of any kind will be made on letters from the public, Government Departments, Accountant General's Office, staff members and Bank's own Offices which are likely to be required to be produced before a Court of Law or a Tribunal. A few examples of letters which would come under this category are given below for guidance:

- i) Letters relating to discipline cases.
- ii) Letters from parties relating to claims on defective notes requiring reconsideration of claims.
- iii) Letters from the public regarding lost Government securities etc., addressed to Public Debt Offices and Central Debt Division.
- iv) Letters received from the members of the staff and relating to staff matters and letters received from the staff association/union.
- v) Letters received from advocates/courts etc.

The Office notings on important/sensitive/policy subject matters should be on separate sheets which should be filed separately, i.e., not in any set of volume meant for (a) important instructions or (b) routine correspondence. In other words, for important and sensitive subjects there will be a third set of files. Suitable cross references should be made on these notes to facilitate identification of relevant files and correspondence. Routine Office notings will, however, continue to be filed in the correspondence files. In order to achieve these objectives, the filing system to be adopted is as follows:

- a) The correspondence portion i.e., received letters, circulars, Inter-Office communications, etc., received and Office Copies of letters issued, together with the annex and appendices thereto, will be separated from the note sheets and will be filed in a separate file bearing the relevant file number suffixed with

the word 'Correspondence' [e.g. '04.01.12 (Correspondence)']. The pages of the Correspondence file will be serially numbered.

- b) The note sheets together with the related worksheets, if any, will be filed separately in a file bearing the same number as that of 'Correspondence' file and suffixed with the word 'Notes' (e.g. 04.01.12 (Notes)). The pages of the 'Notes' file will be serially numbered.
- c) Whenever the 'Correspondence' file or the related 'Notes' file becomes bulky, *i.e.*, when the number of papers (sheets) in either of them exceeds 250, both the volumes of the files will be closed simultaneously.
- d) In order to facilitate linking of the correspondence with the related notings, suitable cross references should be made on these notes and *vice versa*.
- e) For maintaining continuity, notings on a fresh piece of correspondence received can be started at the middle of a note sheet page or on the reverse of the note sheet which was used for putting up earlier correspondence provided such notings are brief and sufficient space is available on the note sheet. There is no need to record notings on each correspondence on a fresh note sheet.

6.4.2 Remarks on Letters

In the case of letters which do not fall in the category referred to in the preceding paragraph and where only routine remarks such as 'for information only', 'may be filed', and 'no further action is required on this reference' etc., are required to be made, necessary remarks may be made on the letters. Marginal notes or writing on the reverse may also be made on such letters provided the remarks are brief.

6.4.3 Disposal of letters

As a rule, letters should be disposed of within a week of their receipt. A longer period may be allowed in the case of important letters requiring detailed consideration but such period should not ordinarily exceed a fortnight. As soon as action is taken on a letter, it should be suitably marked off in DMIS Package by the Assistant/Officer concerned and in token of his/her having done so, he/she will initial with date in the inward stamp after the legend 'Marked Off'. Before giving filing orders, the Supervising Official concerned should ensure that the letter bears the dated initials of the Assistant after the legend 'Marked Off'.

6.4.4 Preparation of list of outstanding letters

Pending letters should be constantly reviewed by the Officers-in-charge of Departments. To this end, a list of outstanding letters should be generated from the DMIS package at weekly or fortnightly intervals, as may be decided upon by the Officer-in-charge after taking into account the nature of the work dealt with in the Department. Letters received during a particular week/fortnight and remaining undisposed at the end of the following week/fortnight will be treated as outstanding. Letters received during the week/fortnight under review, in respect of which acknowledgment or an advice has been issued to the effect that the matter is receiving attention and that a separate communication will follow, should not be considered as disposal for excluding a letter from the outstanding list. The in-charges of the Departments should scrutinise the lists

generated from DMIS carefully and ensure that disposal of no letter is delayed without valid reasons which should be clearly stated against these letters. The lists should be preserved for perusal of the inspection team.

6.4.5 Preparation of list of outstanding bills

A separate list of all bills outstanding for more than 15 days will also be generated from the DMIS package at fortnightly intervals and submitted regularly to the Officer-in-charge of the Department who will ensure that there is no avoidable delay in the settlement of bills.

Note

There may be certain bills which allow discount for prompt payment as also bills which stipulate that if payment is not made within the specified period, interest would be charged. Such bills should invariably be paid in time.

6.4.6 Maintenance of files

An efficient filing system is a basic requirement for efficient administration in the Bank. Papers in properly kept files are safe and easy to locate. Subject-wise filing (records by name of topics or subjects) finds its most important application in the Bank. The following guidelines will, generally, be followed by Offices in regard to the filing system.

- (a) Depending upon the size of the Division/Section and the quantum of work involved, an Assistant may be entrusted with the work of filing and maintenance of files. He will work under the supervision of an Assistant Manager. Alternatively, at the discretion of the Officer-in-charge, the dealing Assistants may be entrusted with the work of filing, etc. Files will be opened subject-wise/Department-wise after obtaining the approval of the Assistant General Manager/Manager.
- (b) Papers will be filed chronologically, i.e., as per the date of the letter and not according to the date of receipt of the letter.
- (c) Offices will, as far as possible, maintain three sets of files for (i) important instructions (ii) noting sheets on important subjects and (iii) routine letters/correspondence.
- (d) Unimportant drafts of letters will be destroyed soon after the issue of fair letters. Important drafts approved by Senior Officers, will be preserved in a separate file and destroyed after one year.
- (e) Files should not contain too many papers/letters. Not more than 250 papers (sheets) should be put in a file. Additional files will be opened as and when required and the volume number indicated on the file.
- (f) Pages other than the blank ones should be numbered in serial order. When it becomes necessary to insert sheets in a file in which pages are already numbered, 'by-numbers' such as 50/1,50/2 etc., may be given, so as not to disturb the existing page numbers.

- (g) Cross references should also be furnished on the letters in pencil. References may also be indicated in pencil (*e.g.* for reply, see page number) on the Office copy of the letter or Office note.
- (h) Where letters pertain to more than one file, copies will be placed in the respective files, so that each file is self-contained.
- (i) Normally, papers will not be removed from the files. If it becomes unavoidable, a suitable note may be made on the preceding page by the person removing the papers under his/her initials. It should be ensured that these papers are returned and placed in the file.
- (j) All important files will have index sheets with the column headings, namely, date of receipt/issue, name of sender/addressee, subject matter in brief and page number. While filing papers containing important decisions, the index sheet should be simultaneously written up.
- (k) As and when the file covers become shabby or worn out, the papers should be filed in a new file.
- (l) Every letter should bear a file order. Before giving the file order, the Assistant Manager will satisfy himself that the letter has been marked off in the DMIS package, the correct file number is indicated, the action on the letter is complete and that diary cards have been raised for follow-up action, wherever necessary. File order on letters from Central Office should be given by an Officer not below the rank of an Officer in Grade 'B'.
- (m) The name of the file will be entered by the Department/Section concerned in the DMIS Package/'Register of Current Books/Registers/Files' in form No. REG GEN HK 10 under the initials of an Assistant Manager. Files on each subject will be serially numbered and they will be entered in the aforesaid register in that order under separate folios. Sufficient space/number of pages should be allotted for each subject on the basis of anticipated number of files.
- (n) Closing of files will be done at the end of June every year depending on the need for keeping the file concerned on the current list. The fact of having closed a file should also be noted in the file register in the relevant column.
- (o) It is necessary that all the members of staff, particularly supervisory staff, take special care in regard to the maintenance of files in each Section/Department. At the beginning of each quarter, the Assistant concerned in each Section will check the files physically with the help of an Office Attendant/Senior Office Attendant and give the following certificate which should be initialled by the Assistant Manager, who may put it up to the Assistant General Manager/Manager.

'The files of..... Section have been physically verified by me and they are in order and in good condition'.

Such a certificate may be filed in a separate file which will bear a number. If any file is missing, it should be traced.

- (p) Files should be kept in locked almirah/file cabinets neatly arranged according to their numbers. They should not be kept in open racks overnight.

6.4.7 Management of records

To enable Offices to have a complete and up-to-date record of books, registers, files etc., each Department will maintain a register of current books, registers and files in Form No. [REG. GEN HK 10](#). Entries in the registers will be made under authentication of an Assistant Manager. While current registers and books will be preserved in the Book Room, the current files will be preserved overnight in locked almirahs/cabinets. The keys of the Book Room and almirahs/cabinets will be in custody of the Assistant Manager concerned.

6.4.8 Record Room

Un-current registers, books, files, scrolls etc., will be preserved in the Record Room. Any damage to records noticed will be immediately brought to the notice of the Manager/Assistant Manager by the Record Keeper and attended to promptly.

All records in the Record Room will be under the charge of the Head Office Attendant/Record Clerk and the keys of the room will be in the custody of an Assistant Manager.

6.4.9 Transfer of files to Record Room

Offices will compile statements in duplicate, in Form No. [GEN HK 1](#), indicating the list of files, books, registers etc., to be transferred to the Record Room for preservation and the Head Office Attendant/Record Clerk will verify the statement at the time of acceptance of the records. The duplicate copy of the statement will be returned to the Department/Section concerned by Head Office Attendant/Record Clerk duly allotting Record Room Numbers and acknowledgement of receipt thereof. The date of transfer of these records will be authenticated by the Assistant Manager concerned in the relative register of current books/registers. While transferring the records, it should be ensured that the file covers are in good condition and the torn covers of files, if any, irrespective of the preservation period are changed before sending them to Record Room.

6.4.10 Maintenance of records

The Record Room should be divided into two sections for storing permanent files and registers and non-permanent files and registers. The files of permanent and non-permanent nature should be kept separately and given separate Record Room numbers. The permanent files record should have a number with prefix 'P'.

The Head Office Attendant/Record Clerk will maintain a register in Form No. [REG GEN HK 11](#) separately for books and files. Records should be maintained Department-wise/Section-wise and the entries made in the registers will be authenticated by the Assistant Manager. Thereafter, the records will be properly arranged in shelves of the Record Room.

The records kept in the Record Room/Book Room and those preserved overnight in almirahs should be frequently treated with insecticides for pest control.

6.4.11 Withdrawal of records from Record Room

Any transfer/withdrawal of record to/from the Record Room shall be with the knowledge of the Head Office Attendant/Record Clerk. The Head Office Attendant/Record Clerk will maintain a register in Form No. REG GEN HK 12 wherein he will enter the particulars of records withdrawn for use in the Department/Section for reference purposes against requisition slip in Form No. GEN HK 2, signed by the Assistant Manager concerned. The requisition slip will be retained by him carefully till return of the record concerned. The slip will be destroyed on receipt of the withdrawn record after noting down the date of return in the register in Form No. REG GEN HK 12. In case there is an undue delay in re-depositing the record withdrawn, the Head Office Attendant/Record Clerk may issue a reminder to the Department/Section concerned for early return.

6.4.12 Control/Supervision of the Record/Book Room

The overall supervision of the Record/Book Rooms will be the responsibility of the Manager/Assistant Manager of the Department who will inspect the Record Room at least once a month and ensure necessary follow up action in respect of irregularities detected by him/her. The in-charge of the Office will pay surprise visits to the Record Room at least once in every quarter.

6.4.13 Period of preservation of records

The period of preservation of various kinds of records other than those specified for Banking Department, has been indicated on the respective Forms/Registers.

Note:

Records connected with expenditure and debits to accounts should not be destroyed until any claim which may arise in respect thereof is barred by the Statute of Limitations.

6.4.14 The expression 'year'

The expression 'year' with regard to the 'period of preservation' refers to the Bank's accounting year and is to be reckoned from the last date of the year to which the file etc., relates i.e., a file of a period of preservation of one year containing papers from say in July 01, 2018 to June 30 2019 will not be destroyed anytime before July 2020. In the case of books and registers, the 'year' is to be reckoned with reference to the date of the last entry made in the book/register.

6.4.15 Yearly preparation of records due for destruction

In July every year, the Head Office Attendant/Record Clerk will prepare a Department-wise as well as record-wise statement, in triplicate, showing the records which are due for destruction. This statement will be verified and signed by the Assistant Manager concerned. These records will be separated and kept ready for ultimate destruction. Thereafter, the original and duplicate copies of the statement will be forwarded to the Department concerned for scrutiny and the final clearance for destruction (after isolating those records where there is a likelihood of demand for inspection purposes even though these are due for destruction.) After due clearance from the Departments concerned by way of confirmation by signature on the duplicate copy of the statement,

the records will be stacked in gunny bags in the presence of the Assistant Manager concerned for ultimate destruction.

6.4.16 Disposal of destroyed records

The records taken out for destruction, other than the secret papers, will be sold by Offices to reliable agencies which undertake to collect wastepaper for re-pulping purposes. Before handing over the records to such agencies, the records (other than newspapers and periodicals) will be manually torn into bits or shredded with paper shredders in presence of an Assistant Manager to avoid any possibility of misuse. Secret papers will be destroyed by burning/shredding in presence of the Assistant General Manager/Manager. A certificate of destruction will be recorded by the Assistant General Manager/Manager in the statement.

6.4.17 Waste papers

Waste papers collected daily from the waste paper baskets may either be sold to reliable agencies or donated to any charitable institution for re-pulping.

6.4.18 Reserve Bank of India Archives

6.4.18.1 Objectives

The Reserve Bank of India Archives (RBIA), earlier known as Central Records and Documentation Centre (CRDC), was established on August 24, 1981 on the campus of the College of Agricultural Banking, Pune. The twin objectives of RBIA are:

- (a) To serve as the Central Archives of the Bank for research purposes, and
- (b) To act as a repository of non-current permanent records of the Bank by preserving such records.

6.4.18.2 Functions

- (i) Receipt of non-current permanent records of the Bank closed more than 12 years ago and having historical and/or legal value.
- (ii) Scientific conservation and preservation of records received.
- (iii) Providing retrieval services to all the Departments/Offices by supplying information, original/copies of documents, files, registers, etc., whenever required;
- (iv) Providing research facilities to the researchers and students.
- (v) Preparation of reference media in computerised form, catalogues, indices in respect of records and publications.
- (vi) To act as nodal agency for records management and related issues in the Bank.

6.4.18.3 Handbook on Records Management

RBI Archives has prepared and distributed a 'Handbook on Records Management' to all the Offices/Departments of the Bank regarding transfer of their records and

photographs/paintings for permanent preservation at the Archives. The general instructions given in the Handbook are given below in brief:

(i) Selection of Records

All non-current permanent records having historical and/or legal value closed 12 years back should be transferred to the Archives for permanent preservation.

(ii) Preparation of Transmittal Lists

The records to be transferred should be listed in the transmittal list. Two copies of the transmittal list should be sent to the Archives in advance for *prima facie* scrutiny before dispatching the records.

(iii) Packaging of Records

The records to be transferred should be dusted and dilapidated file covers should be replaced. Thereafter the records should be tied in suitable lots, and packed in boxes/bags etc.

(iv) Physical Transfer of Records

The boxes/bags containing the records should be sent to the Archives by railway (QTS)/road on freight paid basis.

(v) Retrieval of Records

The Archives will make available the records requisitioned for, in a day or two and the records requisitioned should be returned to RBIA as soon as possible.

(vi) Photographs and Paintings

All photographs and paintings which are more than 5 years old and having historical value from the point of view of the Bank should be transferred by the Central Office Departments/Offices to the Archives .

6.4.19 Maintenance of statistics relating to different items of work passing through various Sections of each Department

Statistics relating to different items of work passing through various Sections of each Department will be maintained by the respective Sections at each Office, so as to have basic data for each Office as also for the purpose of supplying without difficulty and delay the statistics to the Central Office Departments, Executives of the Bank or the Inspection Department. However, there is no need to maintain such statistics where the entire work of a Section/Department has been computerised and the data can be generated without any difficulty.

6.4.20 Register of standing instructions

In order to have a consolidated calendar of returns as also a composite record of periodical payments etc., Offices will maintain a 'Register of Standing Instructions' in Form No. [REG GEN HK 13](#) for recording periodical payments like rent, taxes, licence fees, insurance premia, subscriptions to journals, etc., as also for submission of returns

to Central Office and other Offices and constituents. The register will be maintained in loose leaf form with appropriate openings according to the due dates or frequency of the return or payments, as the case may be, and will remain in the custody of the Assistant Manager concerned. In addition, diary cards in form No. [GEN HK 3](#) will be maintained for each of the standing instructions which will be numbered and arranged in a filing cabinet according to due dates. The key of the cabinet will be held by the Assistant Manager and deposited with the Assistant Manager on the 'Key Turn' before leaving Office. All additions and alterations to the standing instructions as well as to diary cards will be made under the initials of Assistant Manager.

The Register of standing instructions will be examined daily at the commencement and close of the day by the Assistant Manager and Assistant attached to the diary desk who will ensure that the relative cards have been delivered to the Departments/Sections concerned. The diary cards will be sent through transit books and their return watched carefully. The Departments/Sections concerned will, as far as possible, take action on the same day and return the cards duly completed.

6.5 Keys & Lockers

6.5.1 Custody of keys and maintenance of Key Register

- i) Keys of all doors of the Bank's premises, main/grill doors of treasure vaults, safes, bins, boxes and almirahs, furniture, motor vehicles, locks and padlocks will be obtained by Offices from the suppliers in duplicate. Offices will maintain a proper record of all keys, originals and the duplicates thereof, in a Key Register in Form No. [REG GEN MISC 5](#). Offices will ensure that the original keys and the duplicates thereof are not kept with the same official.
- ii) All keys bearing numbers will be entered in the prescribed Key Register in Form No. [REG GEN MISC 5](#). Separate register will be maintained for all important keys such as those of bins/almirahs/boxes containing treasure/valuables, vaults, safes, strong rooms and Treasurer's lockers and for other keys as those of premises, Office almirahs, furniture, motor vehicles, etc.
- iii) The register of important keys will be maintained custodian-wise in the Regional Director's/Chief General Manager's Section. The register of ordinary keys will be maintained in the respective Departments in which the keys are in use. The register will show who is holding the originals and where or with whom the duplicates are deposited.
- iv) Officials holding keys will initial in the Key Register for the keys in their custody. Whenever there is a change in incumbency, the incoming official will initial with date (including year) in the column against each key taken over by him. On no account will the keys be parted with by the custodians except in case of inability to attend duty, in which case the keys will be taken over by another official of the Bank.

6.5.2 Overnight depositing of Keys

(i) Important keys

Original keys of the main/grill doors of the treasure vaults, bins/almirahs/boxes

containing treasure, valuables or articles for safe custody lying in the vaults, Public Debt Office strong rooms, other safes containing valuable documents, including the safes in Deposit Accounts Department/Public Debt Office/Securities Department, entrusted to officials, will be deposited overnight in the individual lockers allotted to them in the common key safe where such a safe is provided. The allotment of lockers to various Officers holding important keys as stated above, will be written in the Key Safe Register in Form No. REG GEN MISC 6. The opening/closing time of lockers will be recorded in the register by the official concerned under his/her initials. While the keys of the individual lockers will be retained overnight by the officials concerned, the key of the outer door of the Locker Safe will be held by the Officer on 'Key turn', if such practice exists, or the official who would close his individual vault/locker last. The official concerned will ensure before he leaves Office that the safe is duly locked in the presence of the Guard Commander who will initial in acknowledgement thereof. Closing and opening time of this outer door will also be noted in the register.

Where Locker Safe for depositing keys is not provided, the original keys will be kept at the close of the day in a box duly locked in one of the vaults, the keys of which will be held overnight by the Deputy General Manager or Assistant General Manager/Manager authorised by DCM, Central Office in this behalf and the Treasurer. The deposit and withdrawal of this box will be recorded in a pass book by the officials concerned under their initials.

(ii) Ordinary keys

Keys of almirahs, receptacles, locks, etc., in use in the Sections/Departments will be collected and kept overnight in the custody of the Officer-in-charge of the Section (Assistant General Manager/Manager/Assistant Manager) or an Officer authorised by the Head of the Department to hold such keys. The keys of premises doors will remain in custody of the Manager (Security)/Assistant Manager (Security). Keys of almirahs, tables etc., allotted to individual Officers will be retained by them overnight.

6.5.3 Custody of duplicate keys

(i) Important keys

Duplicate keys of main doors and grill doors of treasure vaults, Public Debt Office strong rooms, safes containing valuables including safes in Deposit Accounts Department, Securities Department, Public Debt Office, bins and almirahs containing treasure and articles for safe custody lying in vaults and book rooms will be deposited with the local branch of State Bank of India for safe custody in the joint names of the Regional Director/Chief General Manager/Officer-in-charge and the Treasurer.

At Centres where there is a separate post of Deputy General Manager/General Manager (Issue Department), duplicate keys of the locker safe/s will be kept with him. Duplicate keys of the individual lockers will be deposited with the Regional Director/Chief General Manager/Officer-in-charge in sealed packets.

At Centres where there is no separate post of Deputy General Manager in Issue Department, the duplicate keys of locker safe(s) will be kept with the Regional Director/Chief General Manager/Officer-in-charge and duplicates of the individual lockers will be kept with the officials designated in this behalf by the DCM, Central Office.

While depositing duplicate keys with the local branch of State Bank of India, the procedure prescribed hereunder will be followed:

- (a) All keys will be labelled and packed with private seal of the officials concerned affixed thereon in the presence of the Regional Director / Chief General Manager / Officer-in-charge and the Treasurer.
- (b) The name of the official and the number of the keys contained in each packet will also be recorded on the packet under his signature and date.
- (c) The packets will, thereafter, be locked in a steel box in the presence of all officials concerned.
- (d) The box will then be wrapped in thick cloth and sealed with the Bank's official seal.
- (e) The name of the Office/branch of the Bank and the particulars of the contents will then be recorded on outer wrapper under the signatures of the Regional Director / Chief General Manager / Officer-in-charge and the Treasurer.
- (f) The box will then be sent to local Office/branch of the State Bank of India for safe custody in the joint names of the Regional Director / Chief General Manager / Officer-in-charge and the Treasurer.
- (g) The safe custody receipt issued by the State Bank of India will be entered in the Documents Register and kept in the custody of the Regional Director / Chief General Manager / Officer-in-charge.
- (h) Each time the duplicate keys are re-deposited after withdrawal from the State Bank of India, all the Officers concerned should record their dated initials in the Key Register.
- (i) Instead of depositing the duplicate keys of all officials in one box, separate box may be used for each Department as may be practicable to avoid the need for presence of all officials at the time of opening/locking the box.

(ii) Ordinary keys

Duplicate keys of the almirahs, furniture, etc., in use in the Department will be kept in the custody of the Deputy General Manager / Assistant General Manager (Administration) of the Department concerned. Administration Section of the Departments concerned will arrange to verify the duplicate keys held in each Department once in two years, say as on March 31, with reference to the entries in the key register; care should be taken to ensure that the key register is up-to-date in all respects. The duplicate keys of receptacle(s) in which other duplicate keys are deposited will be held by the Head of the Department.

Duplicate keys of premises doors will remain in custody of the Assistant General Manager / Manager (Protocol and Security).

6.5.4 Withdrawal of keys from State Bank of India

Duplicate keys will be withdrawn from safe custody at each inspection of the Office and whenever there is a change of Regional Director / Chief General Manager / Officer-in-charge or the Treasurer or in an emergency when the original keys are not available. The keys will not be withdrawn when the change of charge is for a short duration. At the time of withdrawal, the discharged receipt should be forwarded with the letter of authority containing the specimen signature(s) of the Bank's representative(s) who will be deputed to receive the box. The box should be entrusted to the care of a responsible official while in transit to and from the State Bank of India, the Bank's vehicle being used wherever possible. Whenever the keys are withdrawn, the packets must be opened in the presence of the officials concerned who will themselves examine and break the seals of the packets containing their keys. After examination, the duplicate keys will be taken into use unless they are more worn out than the originals and the originals deposited with the State Bank of India, Otherwise the duplicates will be re-deposited. The duplicate keys withdrawn from the State Bank of India will be re-deposited with the bank as far as possible on the same day, failing which special precautions should be taken for their safe keeping overnight.

6.5.5 Triplicate keys

Separate record of triplicates of the keys in use, if any, should be maintained, such keys being entered under a separate opening in the Key Register.

6.5.6 Repairs to lockers/loss of keys

Should an important key be lost, misplaced or if it has fallen into unauthorised hands, an immediate report should be made to the Central Office of HRMD/DCM/DGBA/Premises, etc.; as the case may be, giving full circumstances of the incident and indicating the precautionary measures taken for safeguarding the Bank's interests. The replacement of important keys should receive the personal attention of the Regional Director / Chief General Manager / Officer-in-charge.

Prompt attention should be paid to repairs of locks and keys. On no account should repairs to important locks and keys be entrusted to any firm other than the manufacturer's authorised representatives. Where manufacturer's representatives are not available, the work should be entrusted to a reputed and reliable firm. All repairs to important locks and keys will be personally supervised by the official/s holding the keys.

6.5.7 Disposal of obsolete and useless keys

Important keys which are rendered obsolete and useless should be destroyed in presence of the Regional Director / Chief General Manager / Officer-in-charge and a suitable remark made in the Key Register.

6.5.8 Standard Operating Procedure for use of electronic locker with password facility

The Procedure to be followed will be as per the provisions of Issue Department Manual.

6.6 Uniforms/Liveries

The rules, procedures and practices on the subject, including the matter of enforcement of wearing of liveries, are dealt with in detail in the extant HRMD, Central Office circular.

6.7 Signing Powers of Officers

6.7.1 Regional Director's/Chief General Manager's powers

Regional Directors/Chief General Managers/Principals of BTE's/Officers-in-charge have full discretion to impose on their supervising staff any internal limitations which they consider necessary, particularly with regard to the power to pass items for payment on behalf of the Bank. Ordinarily, all important correspondence should be issued under the signature of an officer not below the rank of Manager. Assistant Managers may be allowed to sign routine letters, acknowledgements and memoranda emanating from their respective Departments/Sections at the discretion of the Regional Directors/Chief General Managers/Principals of BTE's/Officers-in-charge.

6.7.2 Circulation of specimen signatures and custody thereof

The instructions in this regard will be as per the provisions of the manuals of Banking Department and Issue Department.

6.8 Verification of Cash Balance, Securities, Treasury Bill Forms, Cheque Forms and Other Balances

6.8.1 Types of balances held at Offices

The instructions in this regard will be as per the provisions of the manuals of Banking Department and Issue Department.

6.8.2 Verification of Dead Stock/Stationery articles

Each Department/Section will carry out a physical verification of dead stock articles in use and submit a certificate/statement to the Regional Director/Chief General Manager/Officer-in-charge/Principals of BTE's on a half yearly basis ending March and September each year. The procedure relating to verification of Dead Stock has been embodied in Premises Department Manual.

In case of stationery articles, a percentage check of the stock of various articles will be carried out by surprise every month by an Assistant Manager other than the one holding charge of the Stationery Section. The balance in the register will be initialled by the verifying Assistant Manager. A thorough physical verification of stationery will also be conducted half-yearly in June/December. A certificate will be furnished by the Assistant Manager concerned to the Regional Director/Chief General Manager/Officer-in-charge/Principals of BTEs for having carried out the percentage check or detailed verification, as the case may be.

6.8.3 Verification of documents, etc.

An Officer in Grade 'B' will check the following documents with reference to the entries

in the Documents Register in the month of January each year.

- (a) Title deeds of Bank's properties
- (b) Agreements in respect of properties leased by the Bank
- (c) Insurance policies in respect of Bank's properties etc.
- (d) Deposit receipts
- (e) Servicing Contracts in respect of Dead Stock articles
- (f) Documents relating to housing loan and other advances granted by the Bank to its employees
- (g) Bonds/Letters of Indemnity, and
- (h) Other important documents, papers, etc., entered in the Documents Register

6.9 Officer's Lounge, Canteen, Co-operative Consumer Stores, Co-operative Credit Societies etc.

6.9.1 Officers' Lounge

At centres where the Bank has not established full-fledged Officers' Lounge and Dining room' (OLDR) arrangements may be made by the Offices with a reputed private caterer for the provision of lunch to the Officers.

6.9.2 Lounge Supervisor

Generally Officers' Lounge and Dining Room will be in the charge of a supervisor who will:

- (a) control and exercise supervision over the staff comprising cooks, water boys, *khitmatgars*, etc., working in the lounge,
- (b) supervise and monitor all preparations by the cooks and arrange for their proper and timely service of food on the tables in the lounge,
- (c) arrange for the timely supply of tea trays to Officers in various Departments/ Sections on their tables during morning and afternoon hours,
- (d) ensure that there is no wastage of fuel and food articles.

6.9.3 System of Procurement of provisions for OLDRs – Uniform Procedures and Guidelines thereof –

Standardisation of documents

An open tender-based system will be followed for purchase and procurement of provisions for Bank's OLDR's in accordance with CVC guidelines. The steps involved are as under:

a) Inviting of applications for empanelment

The Offices shall prepare a panel of approved suppliers by inviting applications for empanelment through public advertisement in local newspapers/Bank's website.

b) Empanelment of Suppliers

Offices will arrange to receive the applications for empanelment as per the prescribed format. The Offices will invite applications through the RFE document after providing details at appropriate places such as expected annual procurement, turnover required for eligibility (50% of expected annual procurement) and amount of Performance Bank Guarantee (10% of expected annual procurement). Application forms shall be issued only to such parties who fulfil the eligibility criteria as laid down in the application form. However, denial of a request for application form should be done not below the level of DGM/GM in charge of Administration Section.

c) Instructions on processing of applications and empanelment

- i) If the office so desires, similar approved lists of suppliers may also be obtained from other Government/Semi-government Organisations/PSUs/Financial institutions etc.; and applications may be invited in the prescribed format from the interested suppliers available on those lists.
- ii) On receipt of applications, the same shall be carefully scrutinized by the Office and a panel of approved suppliers be prepared with the approval of the Regional Director/Officer-in-charge/Principal of BTE.
- iii) The panel of suppliers shall remain valid for a period of three years subject to annual performance reviews.
- iv) The panel will be reviewed once every year by the Regional Director/OIC/Principals of BTE for inclusion of additional suppliers, if any, and deletion of names of non-performing suppliers, if any. Names of suppliers shall be removed from the approved list of the suppliers in the event of occurrence of any one or more of the events listed below:
 - Failure to respond to the call notice inviting tenders / quotations consecutively on three occasions.
 - Performance, for reasons to be recorded in writing, is not found satisfactory in respect of two supply orders.
 - Violation of time schedules of supply orders on two occasions.
 - Failure to abide by the conditions of empanelment or found to have given false particulars at the time of empanelment.
 - If the applicant is declared or is in the process of being declared bankrupt/insolvent or its agency is wound up, dissolved or partitioned.

- v) Decision on addition of new suppliers/removal of a supplier from the panel, may be taken by the Regional Director/OIC/Principal of BTE's without making a reference to Central Office.
- vi) In case the performance of the majority of the suppliers on the list is found to be unsatisfactory, a fresh panel may be prepared even before three years after following the aforesaid procedure.

d) Inviting Quotations

i) Offices shall use only the approved panel of suppliers for procuring their requirement of provisions for OLDR. Quotations may be called on an annual basis from the empanelled suppliers as per format (Form I enclosed to RFQ) along with the list of provisions and their expected annual procurement. Preparation of the list of provisions to be indented may be done on a centralised basis by the RO if more than one OLDR is under its control. Certain details required in the RFQ document such as amount of EMD (2% of expected annual procurement) may be provided by the offices.

ii) Quotations shall be selected based on the lowest price and the annual contract (Form IV of RFQ) shall be given to the L1 bidder, i.e., the bidder offering the lowest price. The Offices may enter into parallel rate contracts with more than one supplier offering the lowest price. The provisions may be procured as per the rates fixed in the annual contract.

e) The Regional Directors/Chief General Manager/Officers-in-charge/Principals of BTE's may alter/modify the terms, conditions, etc. for removal of difficulties that may be faced locally. They may also consider evolving a procedure for contingent and/or small purchases so as to ensure that lounge service and quality of food served are not adversely affected.

f) Generally, the terms, conditions and other operational details in respect of tenders and bids specified in the Premises Department Manual will apply *mutatis mutandis* to procurement of provisions for Bank's OLDR.

It will be the responsibility of the lounge supervisor (wherever the post exists) to keep effective control and careful watch on all expenditure pertaining to the lounge facility and to ensure that there is no wastage or pilferage of foodstuff or other material. He will also keep a watch on crockery and other fittings, fixtures, etc., in the lounge. Food will be supplied to Officers against the Meal Coupons/Electronic Meal passes issued by the Bank.

6.9.4 Daily Expenditure of OLDR

The Assistant Manager who is assigned the duties of looking after the lounge will meet the day-to-day expenditure of the lounge and draw an advance on the first working day of the week by debit to Suspense Account to be kept as imprest cash. The amount will be decided by the Regional Director/Chief General Manager/Officer-in-charge/Principal of BTEs taking into account local requirements. The Assistant Manager concerned will advance the requisite amount to the cook/lounge supervisor every evening for making purchases for the next working day. The cook will list the items purchased by him in the morning and hand over the list and the balance left if any, to the Assistant Manager before the close of business on that day. The amount spent by

the cook/lounge supervisor will be entered in the Imprest Cash Register for lounge every day and the balance struck by the Assistant Manager. Further advance can be drawn during the week if the initial advance drawn proves insufficient.

6.9.5 Breakage of crockery/cutlery

The following procedure will be observed by the Offices with regard to breakage of crockery/cutlery:

- (a) Every Office will carefully maintain a Breakage Register to keep a watch on breakages. This register will remain in the personal custody of the Lounge Supervisor-in-charge/Officer-in-charge of the lounge. He/she would authenticate the breakages. The broken crockery may be disposed of after the entry is made in the Breakage Register. The same will be authenticated by the Lounge Supervisor/Officer-in-charge of the Lounge.
- (b) The Lounge Supervisor/Officer-in-charge of the Lounge will review all breakages recorded in the Breakage Register every quarter and where such breakages appear to be on the high side in respect of any particular employee, the fact may be brought to his/her notice and he/she should be advised to be more careful in future.
- (c) AM (Administration) looking after the OLDR work will peruse the Breakage Register kept in the custody of the Lounge Supervisor/Officer-in-charge of the Lounge once in a month with a view to finding out whether there is irregular/abnormal increase in breakage and whether any pilferage is suspected. He will record his observations, if any and submit a report to DGM/AGM (Administration).
- (d) In case of suspected pilferage the matter may be investigated to fix accountability and the cost may be recovered from the staff concerned. Disciplinary action may also be initiated.
- (e) The Breakage Register will be submitted to the Administration Section every quarter in the first week of the next quarter for updation of the stock register of crockery and cutlery. Updated register may be put up to DGM/AGM (Administration) on a quarterly basis.

6.9.6 Meal Coupons

- i) Electronic Meal Cards (EMC) will be issued to all the employees as per their extant entitlement. The meal cards will be loaded on a quarterly basis.
- ii) The electronic meal cards will be distributed by the authorized representative of the service providers on specified dates to Offices. Undisbursed EMCs in respect of employees who were absent on dates of distribution are to be kept in the safe custody with the designated official of Administration Section of the Office for handing over to the employee concerned when he/she resumes duty.
- iii) Employees have to swipe the EMC in the PoS machines provided in OLDR/Canteen, pay the required amount and authenticate it by entering the PIN. A charge slip will be generated which is to be handed over to the person manning the counter for record.

- iv) A monthly recovery of stipulated amount towards lunch (vegetarian and non-vegetarian) and tea/coffee will be made from salaries of all employees.
- v) Employees will have an option of either availing of the lunch facility in OLDR/ Canteen by surrendering the Meal Coupons or utilizing the same at various food establishments/hotels, etc., which are affiliates to the extant service providers.
- vi) The ordering of Meal Coupons and payments for the same will be centralized in HRMD, Central Office. Payment to the service provider and its accounting will also be taken care of by HRMD, Central Office.
- vii) For having proper liaison with the service provider, each office shall nominate a Nodal Officer, preferably AGM/Manager-in-charge of Administration of RO/ COD/BTE. The name of the Nodal Officer along with his/her email-id and phone number should be intimated to HRMD, Central Office. Any change in this regard shall be brought to the notice of HRMD, CO and the service provider.
- viii) If the value of food items/non-alcoholic beverages consumed/used by the Officer is less than the value of meal pass given to the affiliates of the service provider, such affiliates will not return cash for the balance amount.
- ix) In case of any complaints regarding non-acceptance of Meal passes by the affiliates, etc., the same should be intimated through email to the service provider.
- x) Officers and workmen employees who are required to attend office on Saturdays on a regular basis, besides Compensatory Off, will be granted meal allowance as per the extant stipulated quantum.
- xi) Part-time BMOs working in the dispensaries in the Bank's offices are also provided with lunch facility in the OLDRs at their option. A monthly recovery of a stipulated amount may be made from the salaries of such BMOs who desire to avail of the lunch facility in the OLDRs. The facility of Electronic Meal Cards has also been extended to the BMOs.

6.9.7 Preparation of Monthly Statement

For the purpose of closing the month's account, the Office will prepare a Statement of Accounts in Form No. [GEN MISC 5](#). The subsidy will be worked out as the net difference between the amount of (a) total purchases (cash and credit) and opening stock and (b) the value of cancelled coupons since issued by Department, the cost of special lunches, etc., and the closing stock. The subsidy will be debited to 'Charges Account - Establishment- Miscellaneous - Expenditure incurred on account of Officers Lounge'.

Offices will also prepare a statement of income and expenditure in Form No. [GEN MISC 6](#) on a yearly basis (Bank's accounting year) for the purpose of internal control, audit and inspection.

6.9.8 Canteen facilities to staff

The Bank provides canteen facilities to its staff at offices as a matter of staff welfare. The management of the canteen is entrusted to an Implementation Committee/Private Caterer/Co-operative Society formed by the staff.

6.9.9 Subsidies/facilities extended by the Bank to Canteens run by Co-operative Societies formed by the staff/Implementation Committees:

(a) Space and furniture

The Canteen is given suitable space (kitchen and canteen hall) and furniture to run the canteen on a nominal licence fee.

(b) Kitchen arrangements

The water charges and charges for electricity consumed for lights and fans in the canteen are borne by the Bank.

6.9.10 Tea/Coffee arrangements at smaller Centres

At smaller centres where it has not been possible to organise and run a canteen economically on co-operative basis as also at centres where it has not been possible to establish a canteen run by a co-operative society formed by the staff, arrangements with private caterers may be made by the Offices concerned for supply of approved items of food. The prices of the eatables supplied are specified by the respective Offices. The employees of private caterers may also be required to produce certificates regarding annual medical check-up from Government/Municipal Hospitals.

6.9.11 Facilities to the Co-operative Consumers' Stores

The Bank provides following facilities to the Co-operative Consumers' Stores formed by the employees.

(a) Space

Wherever possible, the Co-operative Stores are provided space in the Office premises or the staff colonies. While constructing quarters for the staff or building for Office premises at various Centres, suitable space is earmarked for a Co-operative Consumers' Stores. The space (both for stocking goods and selling them) is given to the store on its entering into an agreement with the Bank. A nominal licence fee is recovered from the store for occupation of the space allotted to it.

The facilities are provided subject to the store complying with the following conditions:

- (i) The membership of the store is open to all the employees of the Bank.
- (ii) The store is registered with the Registrar of Co-operative Societies and
- (iii) An agreement prescribed for the purpose is entered into by the store.

(b) Grant

The Bank is prohibited from contributing to the share capital of such societies as stated above. These societies are given a matching grant, equal to the share capital of the store subject to a maximum of ₹ 2,500/-.

(c) Subsidy

Since these societies formed by the staff may take some time to become self-sufficient,

a subsidy is given towards managerial expenses for three years on a tapering basis. The aforesaid facilities (grant and subsidy) are given to the societies on its accepting certain terms and conditions prescribed by the Bank.

6.9.12 Reserve Bank of India Employees Co-operative Credit Societies

In most of the Offices, employees have formed Co-operative Credit Societies under the Co-operative Societies Act of the State concerned.

- (a) Space is provided to the society by the Bank on its entering into an agreement as advised by Central Office. Initially, the Bank also arranges to provide counters, etc. A nominal licence fee, as advised by Central Office from time to time, is recovered from the society for occupation of the space allotted to it. Electricity charges are also borne by the Bank.
- (b) The society maintains a current account with the Bank as a facility. Recoveries in satisfaction of any debt or other demand are made by the Bank from the salaries of the employees every month and credited to the Society's account. For this purpose, a member of the Society gives a Letter of Authority stating that his/her employer shall be competent to deduct every month from the salary payable to him/her such amount or instalment of amount as may be specified in the agreement.

6.9.13 Sports Club

In all Offices of the Bank and in the Bank's staff colonies/quarters, employees have been permitted to form Sport Clubs to provide recreational facilities to its members. Suitable grants are given by the Bank to these clubs with the intention of supplementing the income which the club is expected to raise by way of subscription from the members. The amount of such assistance depends on the magnitude of the activities of the club, its membership, etc. In order to be eligible for financial assistance from the Bank, a club should satisfy the following conditions:

- (a) the club should have its own constitution and rules and regulations, which should be approved by the Bank;
- (b) membership of the club should be open to all members of the staff;
- (c) the bulk of the funds should be raised by subscription from members themselves;
- (d) the Regional Director/Chief General Manager/Officer-in-charge of the Office/branch or his/her nominee should be the ex-officio president of the club;
- (e) the club should submit to the Bank its budget of income and expenditure for the year and a copy of the annual report and audited statement of accounts and expenditure for the preceding year at the time of applying for the grant.

The Sports Clubs are also provided space to carry out their activities and for storing furniture and sports equipment. No rent is charged for the space provided. From the colony/quarters sports clubs, which are run under the auspices of the colony/quarters welfare associations, a nominal amount of compensation is collected for the use of furniture, etc. However, these sports clubs are not granted any recurring grants by the

Bank. Where space is allotted to the Sports Club for its exclusive use, it is required to accept the terms and conditions prescribed by the Bank.

6.10 Others

6.10.1 Staff Suggestion Scheme

The Staff Suggestion Scheme has been prevalent in the Bank since 1969 and has been reviewed at periodic intervals. Its objective are:

- a) To provide a two-way communication channel between the Management and the employees;
- b) To create a forum for participative management
- c) To improve office productivity, and
- d) To recognise and reward problem solving ability of the employee

Features of the Scheme

(i) Eligibility

- a) All members of the staff, except staff attending to Staff Suggestion Scheme are eligible for award under the Scheme.
- b) Suggestions, which are similar to the ones already considered or under consideration of the Bank, will, ordinarily, not be eligible.

(ii) Scope of the Scheme

An illustrative list of areas around which suggestions can be given is given below:

- a) Reduction in housekeeping costs and administrative overheads eg. stationery, dead stock, forms and registers, printing and publication costs, etc.
 - Communication costs
 - Electricity, water, fuel charges
 - Repairs and maintenance cost on office and residential premises
 - Expenditure on conveyance and petrol
 - Purchase and maintenance of machines, motor vehicles, electric installations
 - Storage cost through effective record management, etc.,
- b) Elimination of wasteful and unproductive procedures
 - Reduction of paper work by simplifying forms and reports
 - Reduction in delay and simplification of procedures
 - Avoidance of duplication in work
 - Elimination of/reduction in overtime
- c) Improvement in layout and work-areas
- d) Improved customer service
- e) Improvement in policies of the Bank

(iii) Format of suggestion

The suggestion should be in the following three parts:

- a) Problem and its analysis, supported by facts/data wherever possible;
- b) Solution: and
- c) Financial or operational benefits that would accrue to the Bank

(iv) Submission of Suggestion

Suggestions can be made by sending an email to ssshrmdco@rbi.org.in. A preliminary scrutiny will be carried out at HRMD, Central Office. If the suggestion is *prima facie* acceptable, it will be referred to the Central Office Department

concerned for comments. The suggestion together with the Department's comments will then be placed before a Committee which will be constituted by HRMD, Central Office for the purpose. The identity of the initiator of the suggestion will not be disclosed to the Department as well as to the Committee.

(v) **Staff Suggestion Committee**

The composition of the Staff Suggestion Committee will be decided by HRMD, Central Office. The Committee would determine the amount of prize for the accepted suggestion. The decision of the Staff Suggestion Committee regarding acceptance or otherwise of the suggestion or award will be final and no correspondence in this regard will be entertained.

(vi) **Reward for good suggestions**

Depending on the benefits, monetary and non-monetary, accruing to the Bank from the suggestion, a cash prize as per the extant instructions will be given to an employee whose suggestion is accepted. Factors which determine the prize amount are: originality of ideas, style of presentation and the nature of benefit that might accrue to the Bank. However, the decision to grant monetary reward will be vested with the Staff Suggestion Committee. A 'Suggestion of the Year' award will also be considered for the best suggestion accepted during a calendar year, provided suggestions received deserve such an award.

(vii) **Suggestions not accepted**

If a suggestion is not found acceptable, the reasons therefor will be communicated to the originator/initiator of the suggestion. If a rejected suggestion is subsequently accepted and implemented say, within two years from the date of non-acceptance of the original suggestion, suitable award can be given to the initiator. If however, the suggestion is accepted/implemented after two years from the date of non-acceptance for any reason whatsoever, the initiator will not be considered for the award.

6.10.2 Complaints

With a view to ensuring that complaints received by Offices from members of public alleging deficiencies in the services rendered by the Bank are duly redressed, the following instructions will be followed:

- (a) Officers of the Bank having direct contact/dealing with the public will be supplied with name plates on their tables so as to facilitate identification by members of the public.
- (b) Complaint boxes will be provided at prominent places in the Bank's premises.
- (c) The Regional Director/Chief General Manager/Officer-in-charge will form a Complaints Redressal Cell (CRC) manned by an Assistant General Manager/Manager under the overall charge of the Regional Director/Chief General Manager/Officer-in-charge.
- (d) Suitable notice indicating the name of the officer to be contacted by the members of public in case of need (preferably the Officer manning the CRC) for registering complaints will be put up at places like the enquiry counters which are frequented by members of the public.
- (e) The CRC will receive complaints from the members of public directly by post/e-

mail or from the Complaints Redressal Cell at Central Office or from respective Central Office Departments. The CRC should also obtain copies of important complaints received by other Departments directly and information about disposal of such complaints.

- (f) The CRC shall acknowledge receipt of the complaint, if not done earlier by the receiving Department.
- (g) The CRC should dispose of the complaint within a period of 15 days from its receipt and should send an interim reply to the party if the disposal is likely to be delayed beyond 15 days due to involvement of some policy matter or the matter requires reference to other agency / Government Department.
- (h) For monitoring receipt and disposal of complaints, the Officer manning the CRC will maintain a Register in the REG GEN MISC 8. It will be the responsibility of the officer manning the Cell to follow up the matter till the complaints are disposed of under the overall guidance of the Regional Director / Chief General Manager / Officer-in-charge.
- (i) The CRC will submit to the HRMD, Central Office at monthly rests a statement giving status of complaints received in form No. GEN MISC 7. The statement will include all complaints received from the members of public directly as well as through the Complaints Redressal Section at Central Office (CSD) or any other Central Office Department. The statement should be signed by the Regional Director / Chief General Manager / Officer-in-charge.
- (j) The Regional Director / Chief General Manager / Officer-in-charge will ensure that immediate corrective action is taken in respect of any instructions / remarks noted by him / her or the Top Management on any complaints.
- (k) All RBI Offices are required to issue advertisements (in English, local language and Hindi, where it is largely in use) in newspapers including a financial daily on the first Sunday of January and July every year, giving wide publicity about the functioning of the CRC.

6.10.3 Exit Meeting

An Exit Meeting will be held under the Exit Interview Scheme with a view to identifying the reasons for an officer seeking separation from the Bank's service. The purpose is to analyse the information and initiate corrective steps as may be necessary. The Scheme will be applicable to all types of officers, irrespective of the length of service and the reasons for separation.

The objective of the scheme is not to create hindrance in the process of separation but, on the contrary, to see if the officer can be helped to overcome his/her difficulty or misunderstanding, if any.

The Scheme will have two components:

- i. An Exit Questionnaire to be filled up by the officer opting for separation, and
- ii. A meeting with the officer.

The meeting will be conducted by an officer of the rank given below:

a)	For officers in Grade 'A' to Grade 'C'	:	Regional Director or Chief General Manager, as the case may be, depending upon the place of posting.
b)	For officers in Grade 'D' and Grade 'E'	:	Executive Director in-charge of Administration
c)	For officers Grade 'F' and ED	:	Deputy Governor in-charge of Administration

For officers in Grade 'A', 'B' and 'C' the Regional Director/Chief General Manager may meet the officer concerned, counsel him/her if necessary, and record a small note thereon. The note along with the copy of the Exit Questionnaire duly filled up by the officer should be sent to HRMD, Central Office, Mumbai so as to reach it before the date of release of the officer.

In the case of officers Grade 'D' and above, HRMD, Central Office will co-ordinate with the office/department concerned to which the officer seeking separation is attached and the Executive Director/Deputy Governor for conducting the interview and submission of the completed questionnaire. The Exit Questionnaire should be thereafter forwarded to HRMD, Central Office.

6.10.4 Top Management Travel Policy

Keeping in view the twin objectives of dispersing/mitigating the risk associated with bunching of travel schedules of Executives as also to maintain conformity with the international standards of corporate governance, a Top Management Travel Policy has been articulated. The salient features of the Policy are as follows:

A. Number of Executives travelling together at a time

- i) At any point of time, not more than two Deputy Governors and two Executive Directors should travel together at a time;
- ii) Not more than one Deputy Governor and three Executive Directors should accompany the Governor;
- iii) Not more than four Executive Directors should travel together;
- iv) Deputy Governor, Executive Director and Chief General Manager of a Department may also not travel together, as far as possible.
- v) All Executives should not travel together in the same convoy and by the same route at any point of time.
- vi) Executives may avoid travelling in groups in and out of the city/airport, and may avoid the same route at the same time.

B. Implementation of the Policy

Top Management Secretariat

i) Executive Assistants (EAs) and Private Secretaries (PSs) attached to the offices of the Top Management may ensure adherence to these basic principles of Travel Policy by way of mutual consultation among themselves.

Central Office Departments/Regional Offices

ii) Central Office Departments/Regional Offices may ensure that the tour programmes involving travel of Top Management relating to departmental events/outreach, etc., are planned in accordance with the spirit of the policy proposals.

Co-ordination Mechanism

iii) Department of Corporate Services (DCS) would be the nodal department which would ensure adherence to the Top Management Travel Policy. DCS, through the Deputy General Manager (P&S), will coordinate with the Secretariat (EAs & PSs) of the Executives and Central Office Departments and Regional Offices/Sub-offices and advise the Executives to plan/make travel arrangements. Travel arrangements may be uploaded on the EKP with the access control rights enabling the authorized users (Executives and the EAs and PSs) to access the information.

C. Exemptions to the Top Management Travel Policy

i) Efforts may be made to avoid holding of Conferences/Retreats/Central Board meetings at venues having limited air connectivity. However, in exigencies or under exceptional circumstances, where holding such Conferences/Retreats and Central Board meetings in remote locations with limited air connectivity cannot be avoided, the number of Executives travelling together to attend the event, may be exempted from the Top Management Travel Policy.

ii) This exemption would not be extended for convoy movement and Executives should not travel together in the same convoy, by the same route, at any point of time.

रेज़ जेन. /REG GEN HK 1
पैरा / Para 6.2.9

आवक पत्रों का रजिस्टर
INWARD LETTERS REGISTER

प्राप्ति की तारीख Date of Receipt	क्रम सं. Sr.No.	भेजनेवाले का नाम Sender's Name	स्थान Place	क्षेत्र* Region*	संदर्भ Reference		विषय Subject matter	वस्तु Issued to	किसको जारी किया गया Issued to	आद्यक्षर Initials	निपटान की तारीख Date of Disposal	फाइल सं. File No.	हि/अ/अन्य** में उत्तरित Replied in H/E/O**	आद्यक्षर Initials
					संख्या No	तारीख Date								
1	2	3	4	5	6	7	8	9	10	11	12	13	14	

लिपिक / Clerk

स.प्र./A.M.

* क्षेत्र 'क', 'ख', अथवा 'ग', जो भी लागू हो, के रूप में दर्शाएं

* Indicate the Region as 'A', 'B' and 'C' as the case may be.

क्षेत्र 'क' - बिहार, हरियाणा, हिमाचल प्रदेश, मध्य प्रदेश, राजस्थान उत्तर प्रदेश राज्य, नई दिल्ली और अंदमान और निकोबार द्वीप समूह संघ राज्य क्षेत्र

Region 'A' - States of Bihar, Haryana, Himachal Pradesh, Madhya Pradesh, Rajasthan, Uttar Pradesh, Union Territories of New Delhi & Andaman & Nicobar Islands.

क्षेत्र 'ख' - गुजरात, महाराष्ट्र, पंजाब राज्य और चंडीगढ़ संघ राज्य क्षेत्र I

Region 'B' - States of Gujarat, Maharashtra, Punjab and Union Territory of Chandigarh.

क्षेत्र 'ग' - क्षेत्र 'क' और क्षेत्र 'ख' में शामिल न किये गये राज्य और संघ राज्य क्षेत्र I

Region 'C' - States and Union Territories not included in regions 'A' and 'B'

** प्रेषित उत्तर इस प्रकार दर्शाएं : हि (हिंदी के लिए), अं (अंग्रेजी के लिए), अ (अन्य किसी भाषा के लिए)।

** Indicate reply sent : H(for Hindi), E (for English), O (for any other language).

नोट / Note :- क्षेत्र 'क' से प्राप्त कुल पत्र / Total Letters received from Region 'A'.....

क्षेत्र 'ख' से प्राप्त कुल पत्र / Total Letters received from Region 'B'.....

क्षेत्र 'ग' से प्राप्त कुल पत्र / Total Letters received from Region 'C'.....

आकार 15" x 10"	कागज की क्वालिटी लेजर पेपर	निम्नलिखित रूप में छपाया जाए रजिस्टर (100 पन्ना)	परिरक्षण अवधि 5 वर्ष	Size 15" x 10"	Quality of Paper Ledger Paper	To be printed as Ledger (100 pages)	Preservation Period 5 Year
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केन्द्रीय कार्यालय पत्रों का
आक रजिस्टर

INWARD REGISTER OF CENTRAL OFFICE LETTERS

प्राप्त करने की तारीख Date of Receipt	क्रम सं. Sr. No.	पत्र का विवरण Particulars of letter			विषय बस्तु Subject Matter	को जारी किया गया Issued to		आद्यक्षर Initials		निपटान की तारीख Date of Disposal	फाइल सं. File No.	आद्यक्षर Initials
		तारीख Date	सं. No.	विभाग / प्रभाग / अनुभाग Dept. / Division / Section		स.प्र. A.M.	लिपिक Clerk	स.प्र. A.M.	लिपिक Clerk			
1	2	3	4	5	6	7	8	9	10	11	12	13

आकार 15" x 10" कागज की क्वालिटी लेजर पेपर परिश्रम अवधि 5 वर्ष परिरक्षण अवधि 5 वर्ष To be printed as Register (100 pages) Quality of Paper Ledger Paper Preservation Period 5 years

प्राप्त पंजीकृत / बीमाकृत पत्रों का रजिस्टर REGISTER OF REGISTERED/INSURED LETTERS RECEIVED

रेज़ जेन./REG GEN HK 3

पैरा/ Para 6.2.17, 6.2.23, 6.4.20

तारीख Date	क्रम सं. Sr. No.	भेजनेवाले डाक घर का नाम Name of remitting post office	पंजीकरण सं. Registration No.	प्रेषक का नाम Sender's Name	प्रेषक का पता Sender's Address	अनुलग्नक Enclosures	आद्यक्षर Initials	अनुभाग / विभाग को वितरित किया गया Section Department to which delivered	प्राप्तकर्ता सहायक प्रबंधक के हस्ताक्षर Receiving Asst. Manager's Signature	टिप्पणी Remarks	
	1	2	3	4	5	6	7	8	9	10	11

आकार 15" x 10" कागज की क्वालिटी निम्नलिखित रूप में छपाया जाए परिरक्षण अवधि 5 वर्ष Size 15" x 10" Quality of Paper Ledger Paper To be printed as Register (100 pages) Preservation Period 5 years

रेज़ जेन/REG GEN HK 4
पैरा/Para 6.2.19

**पंजीकृत और बीमाकृत लिफाफों के संबंध में डाक घर से प्राप्त सूचनाओं का रजिस्टर
REGISTER OF INTIMATIONS RECEIVED FROM THE POST OFFICE IN
RESPECT OF REGISTERED AND INSURED COVERS**

तारीख Date	क्रम सं. Sr.No.	भेजनेवाले का Name Remitting Office	डाकघर पंजीकृत Post Registration No.	डाकघर संख्या Office No.	स.प्र. के आइएकर Initials of A.M.	नकदी प्रतिनिधि हस्ताक्षर Signature of Cash Department representative	के	डाक घर से लिफाफे की Date of Receipt of covers from Post Office	सहायक प्रबंधक आइएकर Initials of Asstt. Manager	विभाग, जहाँ भेजा गया Department to which delivered	प्राप्त करनेवाले सहायक के Signature of Receiving Asstt. Manager
1	2	3	4	5	6	7	8	9	10		

आकार 15 " x 10" कागज की निम्नलिखित रूप में परिरक्षण अवधि Size 15 " x 10"
क्वालिटी छपाया जाए रजिस्टर 5 वर्ष
लेजर पेपर (100 पन्ना)

Quality of Paper Ledger Paper To be printed as Register (100pages)
Preservation Period 5 years

रेज़ जेन./REG GEN HK 5
पैरा/Para 6.3.3/6.3.10

डाक टिकट - रजिस्टर
POSTAGE REGISTER

तारीख Date	पत्र Letter	संख्या No.	डाक टिकट Postage		दैनिक जोड़ Daily Total		आद्यक्षर Initials	टिप्पणी Remarks
			रु. Rs.	पै. P.	रु. Rs.	पै. P.		
1	2		3		4		5	6

आकार 15" x 10" लेजर पेपर कागज की क्वालिटी निम्नलिखित रूप में छपाया जाए परिरक्षण अवधि 5 वर्ष Size 15" x 10" Quality of Paper Ledger Paper To be printed as Register (200 pages) Preservation Period 5 years

वितरण पुस्तिका
DELIVERY BOOK

रेज़ जेन./ REG GEN HK 6
पैरा / Para 6.3.8

तारीख Date	पत्र की जावक सं. / विषयवस्तु Outward No. of Letter / Contents	प्रेषिती Addressee	वितरण करनेवाले चपरासी का नाम Name of the delivery peon	भेजने का समय Time sent	प्राप्तकर्ता/प्राप्तकर्ताओं के हस्ताक्षर Signature of Receiver/s
1	2	3	4	5	6

आकार	कागज की कालिटी	निम्नलिखित रूप में छपाया जाए	परिरक्षण अवधि
Size	Quality of Paper	To be printed as	Preservation Period
8 1/2" x 6 3/4"	साधारण सफेद	बुक (250 पन्ना)	1 वर्ष
8 1/2" x 6 3/4"	Ordinary White	Book (250 folios)	1 year

डाक सामग्री के दोषपूर्ण फ्रैंकिंग का रजिस्टर

रेज़ जेन./REG GEN HK 8

REGISTER OF DEFECTIVE FRANKINGS OF POSTAL ARTICLES

पैरा/Para 6.3.15

तारीख Date	फ्रैंकिंग की राशि Amount Franked	दोष का स्वरूप Nature of defect	सहायक प्रबंधक के आद्यक्षर Initials of Asst. Manager	डाकघर को प्रस्तुत किये गये दावे की तारीख Date of lodging claim with Post Office	डाकघर से प्राप्त राशि Amount received from Post Office		प्राप्ति की तारीख Date of Receipt	प्रभार खाते में जमा की तारीख Date of Credit to Charges A/c.	डाकघर द्वारा की गयी कटौती Deduction made by Post Office		सहायक प्रबंधक के आद्यक्षर Initials of A.M.	टिप्पणी Remarks
					रू. Rs.	पै. P.			रू. Rs.	पै. P.		
1	2	3	4	5	6	7	8	9	10	11		

आकार कागज की कालिटी निम्नलिखित रूप में छपाया जाए परिरक्षण अवधि

Size Quality of Paper To be printed as Preservation Period

15" x 10". लेजर पेपर रजिस्टर (100 पन्ना) 5 वर्ष

15" x 10" Ledger Paper Register (100 pages) 5 years

जावक पत्र और डाक टिकट रजिस्टर

OUTWARD LETTERS AND POSTAGE REGISTER

तारी Date	क्रम सं. Sr.No.	प्रेषिती का नाम Name of Addressee	स्थान * Place*	विषय वस्तु Subject Matter	भारत सरकार के कार्यालयों, उपक्रमों, संगठनों, आदि और राज्य सरकार के कार्यालयों, आदि को संबोधित Addressed to Govt. of India Offices, undertakings, organizations etc. and State Govt. Offices etc.			संलग्नक Enclosures	फाइल संख्या File No.	डाक टिकट		आवधकार Initials		टिप्पणी Remarks	
					डिप्टिक Stamps	फ्रैंकिंग Franking	रु. Rs.			पै. P.	प्रेषण लिपिक Dispatch Clerk	स. प्र. A. M.			
					'क' / 'A'	'ख' / 'B'	'ग' / 'C'			रु. Rs.	पै. P.	रु. Rs.	पै. P.		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	

* विदेश में प्रेषित पत्रों को लाल स्याही से दर्शाया जाए।

Letters sent abroad should be indicated in Red ink.

क्षेत्र और राज्य को 'क', 'ख', 'ग' के अंतर्गत राज्य - क, राज्य - ख, राज्य - ग अथवा केन्द्र - क, केन्द्र - ख, केन्द्र - ग के रूप में दर्शाया जाए।
Region and State should be indicated under 'A', 'B', 'C' as SA, SB, SC or CA, CB, CC.

टिप्पणी / Note :-

क्षेत्र 'क' - बिहार, हरियाणा, हिमाचल प्रदेश, मध्य प्रदेश, राजस्थान, उत्तर प्रदेश राज्य, नई दिल्ली और अंदमान और निकोबार द्वीप समूह संघ राज्य क्षेत्र।

Region 'A' - States of Bihar, Haryana, Himachal Pradesh, Madhya Pradesh, Rajasthan, Uttar Pradesh, Union Territories of New Delhi & Andaman & Nikobar Islands.

क्षेत्र 'ख' - गुजरात, महाराष्ट्र, पंजाब राज्य और चंडीगढ़ संघ राज्य क्षेत्र।

Region 'B' - States of Gujarat, Maharashtra, Punjab and Union Territory of Chandigarh.

क्षेत्र 'ग' - क्षेत्र 'क' और क्षेत्र 'ख' में शामिल न किये गये राज्य और संघ राज्य क्षेत्र।

Region 'C' - States and Union Territories not included in regions 'A' and 'B'

आकार
15" x 10"कागज की क्वालिटी
लेजर पेपरनिम्नलिखित रूप में छपाया जाए
परिरक्षण अवधि
5 वर्षSize
15" x 10"Quality of Paper
Ledger PaperTo be printed as
Register (100 pages)Preservation Period
5 years

चाहूँ बहियो/रजिस्ट्रों और फाइलों का रजिस्ट्र
REGISTER OF CURRENT BOOKS/REGISTERS & FILES

बही / रजिस्ट्र का शीर्षक _____ पीएडी / डीएडी / जन .सं. _____ वर्ष
परिरक्षण की अवधि _____ वर्ष
Title of Book/Register : _____ PAD/DAD/Gen No. : _____ P.P. : _____ Yrs.
P.P. : _____ Yrs.

फाइल-विषय _____ सं. _____ खंड _____ परिरक्षण की अवधि _____ वर्ष
File-Subject : _____ No. : _____ Vol. : _____ P.P. : _____ Yrs.

क्रम सं. Sr.No.	खोलने की तिथि Opened on	आद्यक्षर सहायक प्रबंधक Initials Asst. Manager	बंद करने की तारीख Closed on	आद्यक्षर सहायक प्रबंधक Initials Asst. Manager	अभिलेखागार में स्थानांतरण की तारीख Transferred to the Record Room on	आद्यक्षर Initials		नष्ट करने की तारीख Destroyed on
						सहायक प्रबंधक Asst. Manager	अभिलेख-पाल Record Keeper	
1	2	3	4	5	6	7	8	9

आकार _____ कागज की क्वालिटी _____ परिरक्षण अवधि _____
Size _____ Quality of Paper _____ Preservation Period _____
15" x 10" लेजर पेपर _____ Permanent
15" x 10" Ledger Paper _____ स्थायी

निम्नलिखित रूप में छपाया जाए
To be printed as
रजिस्ट्र (200 पन्ना)
Register (200 Pages)

अभिलेख रजिस्टर
RECORD REGISTER

रेज़ जेन./REG GEN HK 11
पैरा/ Para 6.4.10

बही / रजिस्टर का शीर्षक

परिरक्षण की अवधि

Title of Book/Register : _____

Preservation Period : _____

फाइल सं .

खंड

विषय

File No. : _____

Vol. : _____

Subject : _____

क्रम सं. Sr.No.	अभिलेखागार में प्राप्ति की तारीख Date of receipt in Record Room	अवधि Period		नष्ट करने की नियत तारीख Due date of destruction	सहायक प्रबंधक के आद्यक्षर Initials of Asst. Manager	नष्ट करने की तारीख Date of destruction	आद्यक्षर Initials	टिप्पणी Remarks
		से From	तक To					
1	2	3	4	5	6	7	8	9

आकार

Size

15" x 10"

15" x 10"

कागज की कालिटी

Quality of Paper

Ledger Paper

लेजर पेपर

निम्नलिखित रूप में छपाया जाए

To be printed as

रजिस्टर (200 पन्ना)

Register (200 Pages)

परिरक्षण अवधि

Preservation Period

स्थायी

Permanent

रेज़ जेन/REG GEN HK 13
पैरा/Para 6.4.20

स्थायी अनुदेशों का रजिस्टर
REGISTER OF STANDING INSTRUCTIONS

क्रम सं. Sr.No.	विवरणी का शीर्षक Title of Return अदायगी का स्वरूप Nature of payment	राशि Amount		नियत तारीख Due Date	किसको देय है To whom due	प्रभाग / अनुभाग / विभाग जो कार्रवाई करेगा Division / Section/ Department that will take action	प्राधिकार Authority		आवर्तन Periodicity	एस.आई कार्ड संख्या S.I. Card No.	सहायक प्रबंधक के आइएक्षर Initials of Asstt. Manager
		रु. Rs.	पै. P.				संदर्भ सं. Ref. No.	तारीख Date			
1	2	3		4	5	6	7	8	9	10	11

आकार 15 " x 10" कागज की क्वालिटी लेजर पेपर निम्नलिखित रूप में छपाया जाए रजिस्टर (100 पन्ना) परिरक्षण अवधि स्थायी To be printed as Register (100 Folios) Quality of Paper Ledger Paper Preservation Period Permanent Size 15 " x 10"

जेन./GEN HK 2

पैरा/Para 6.4.11

रिकार्ड लिपिक
भारतीय रिज़र्व बैंक

_____ (स्थान)
The Record Clerk
Reserve Bank of India
_____ (Place)

कृपया निम्नलिखित रिकार्ड इस विभाग के श्री / श्रीमती / कु. _____ (नाम और पदनाम) को दे दें.
Please issue to Shri/Smt. Kum. _____ (Name & Designation) of this department the
following records.

भारतीय रिज़र्व बैंक

_____ विभाग
_____ (स्थान)
RESERVE BANK OF INDIA
..... Dept.
.....
_____ (Place)

तारीख / Date

सहायक प्रबंधक/Asstt. Manager

फाइल / पंजी सं. File / Register No.	विवरण Particulars	अवधि / Period	
		से / From	तक / To

परिरक्षण अवधि

3 माह

Preservation Period

3 months

जेन./GEN HK 3

पैरा/Para 6.4.20

डाायरी कार्ड
DIARY CARD

लियत तारीख _____
Due Date _____

विवरण का नाम Name of Return	भुगतान का स्वरूप Nature of Payment	राशि / Amount	
		₹.Rs.	₹.P.
किसे देना है To whom due			
प्राधिकारी / संदर्भ Authority / Reference			
अनुभाग / प्रभाग / विभाग Section / Div / Department			

**

तारीख Date	आद्यक्षर Initials	तारीख Date	आद्यक्षर Initials	तारीख Date	आद्यक्षर Initials

** यह ब्लाक पिछले पृष्ठ पर मुद्रित करें।

This block may be printed on the reverse

परिरक्षण अवधि: 5 वर्ष

Preservation Period: 5 Years

चाबियों का रजिस्टर

REGISTER OF KEYS

वाल्ड/ तिजोरी/ ताला आदि का वर्णन Description of Vault/ Safe/Lock etc.	जड़ सूची Dead Stock Inventory No.	चाबी सं. Key No.	मूल चाबी किसके पास है *Original held by	आद्यक्षर (तारीख सहित) Initials (with date)	*दुप्लीकेट चाबी किसके पास है Duplicate held by	टैग सं. Tag No.	आद्यक्षर (तारीख सहित) Initials (with date)	सत्यापनकर्ता/ निरीक्षक आद्यक्षर (तारीख सहित) Initials Verifier/ Inspector (with date)	टिप्पणी Remarks
1	2	3	4	5	6	7	8	9	10

* अधिकारी का पदनाम उदा. सहायक महाप्रबंधक, जमा लेखा विभाग आदि यहां दर्शाया जाये ।

*Designation of official e.g.Asstt.General Manager, Deposit Accounts Department, etc. will be mentioned here.

जहां दुप्लीकेट चाबी अन्य कार्यालय / बैंक के पास रखे जाते हैं वहां उनका नाम दर्शाया जाये ।

Where duplicate keys are lodged with another office/bank, its name will be indicated.

आकार कागज की क्वालिटी निम्नलिखित रूप में छपाया जाए परिरक्षण अवधि Size Quality of Paper To be printed as Preservation period

15" x 10" लेजर पेपर रजिस्टर (100 पन्ने) 5 वर्ष 15" x 10" Ledger Paper Register – 100 folios 5 years

लॉकर संख्या Locker No.		तिजोरी बंद की गयी Safe Closed		आघक्षर Initials
खोलने का समय Opening Time घं. मि. Hrs. Mins.	आघक्षर Initials	बंद करने का समय Closing Time घं. मि. Hrs. Mins.	समय Time घं. मि. Hrs. Mins.	आघक्षर अधिकारी Officer गार्ड कमान्डर Guard Commander

लॉकर संख्या Locker No.		लॉकर संख्या Locker No.		आघक्षर Initials
खोलने का समय Opening Time घं. मि. Hrs. Mins.	आघक्षर Initials	बंद करने का समय Closing Time घं. मि. Hrs. Mins.	आघक्षर Initials	आघक्षर Initials

लॉकर संख्या Locker No.		लॉकर संख्या Locker No.		आघक्षर Initials
खोलने का समय Opening Time घं. मि. Hrs. Mins.	आघक्षर Initials	बंद करने का समय Closing Time घं. मि. Hrs. Mins.	आघक्षर Initials	आघक्षर Initials

लॉकर संख्या Locker No.		लॉकर संख्या Locker No.		आघक्षर Initials
खोलने का समय Opening Time घं. मि. Hrs. Mins.	आघक्षर Initials	बंद करने का समय Closing Time घं. मि. Hrs. Mins.	आघक्षर Initials	आघक्षर Initials

आकार कागज की कालिटी निम्नलिखित रूप में छपाया जाए परिरक्षण अवधि Size Quality of Paper To be printed as Preservation period
 20" x 15" लेजर पेपर रजिस्टर (100 पन्ने) 10 वर्ष 20" x 15" Ledger Paper Register – 100 folios 10 years

रेज़ जेन/ REG GEN MISC 8

पैरा/Para 6.10.2(h)

शिकायत निवारण रजिस्टर

COMPLAINTS DISPOSAL REGISTER

शि.नि.क. आवक सं. तथा तारीख CRC's Inward No. & Date	पार्टी का नाम Name of the party	शिकायती पत्र की तारीख Date of the letter of complaint	शिकायत का संक्षिप्त ब्यौरा Brief particulars of complaint	कार्यालय/ विभाग जिसके विरुद्ध शिकायत की गयी है Office/Deptt. against which complaint has been made	शिकायत को संबंधित कार्यालय/ विभाग में भेजने की तारीख Date of forwarding of the complaint to Office/ Deptt. concerned	पार्टी को अंतरिम उत्तर की तारीख Date of interim reply to the party	पार्टी को अंतिम उत्तर की तारीख Date of final reply to the party	दिये गये उत्तर का स्वरूप Nature of reply given	टिप्पणी Remarks
1	2	3	4	5	6	7	8	9	10

टिप्पणी : प्राप्त शिकायतों की रजिस्टर में निम्नलिखित प्रवर्गों के अंतर्गत अलग पन्नों (फोलियो) पर प्रविष्टि की जाए।

Note : Complaints received may be entered in the register in separate folios under the following categories :

क. : केन्द्रीय कार्यालय, मुंबई के शिकायत निवारण कक्ष के माध्यम से भेजी गई शिकायतें

ख : Complaints referred through CRC at Central Office, Mumbai.

ग : संबंधित विभाग में केन्द्रीय कार्यालय के माध्यम से प्राप्त शिकायतें

घ : Complaints received through Central Office at the Department concerned.

च : स्वयं कार्यालय में जनता से सीधे प्राप्त शिकायतें

छ : Complaints directly received from the member of public in the office itself.

आकार : कागज की क्वालिटी : निम्नलिखित रूप में छपाया जाए : परिरक्षण अवधि : Size : Quality of Paper : To be printed as : Preservation Period
15" x 10" : लेजर पेपर : रजिस्टर (100 पन्ने) : 3 वर्ष : 15" x 10" : Ledger Paper : Register (100 folios) : 3 years

जेन./GEN MISC 5

पैरा/Para 6.9.7

उपगत खाद्य सामग्री की लागत और प्रति लंच की लागत दर्शाने वाला विवरण

STATEMENT SHOWING THE COST OF FOOD STUFF INCURRED AND THE COST PER LUNCH

(माह के लिए)(For the month of)

महीने के दौरान उपगत खाद्य-सामग्री की लागत Cost of food stuff incurred during the month	1	महीने के दौरान अधिकारियों से प्राप्त राशि Amount realized from the officers during the month	2	बैंक द्वारा वहन की गयी अधिक सहायता Subsidy borne by the Bank	3	संबद्ध अधिकारियों की सं. No. of officers attached	प्रति अधिकारी अधिक सहायता Subsidy per Officer	5	आर्थिक सहायता प्रति अधिकारी प्रति दिन (वास्तविक) Subsidy per Officer per day (Actual)	6	लंच की औसत लागत Average cost of lunch		8
											शकाहारी लंच Veg. lunch	7	
						4				6		7	

परिरक्षण अवधि

वर्ष 6

Preservation Period

6 years

अधिकारी लाऊज तथा भोजन कक्ष
दिनांक 30 जून को समाप्त होने वाले वर्ष के लिए आय तथा व्यय विवरण

OFFICERS LOUNGE AND DINING ROOM

STATEMENT OF INCOME AND EXPENDITURE FOR THE YEAR ENDED 30TH JUNE

भाग - I : ऐसे कार्यालय / विभाग द्वारा प्रस्तुत किया जाए जहां अधिकारी लाऊज और भोजन कक्ष विभागीय तौर पर चलाए जाते हैं।

संबद्ध अधिकारियों की संख्या :
Number of Officers attached:
.....

Part - I : To be furnished by Officers / Departments where OLD Rs are run departmentally.

व्यय Expenditure	राशि Amount	आय Income	भोजन Lunch	स्नैक Snacks	चाय / कॉफी Tea / Coffee	कुल Total
कुल खरीदारी के लिए		निरस्त कूपनों से विशेष भोजन से आय से अधिक व्यय की राशि से	:			
		By Cancelled Coupons	:			
		By Special Lunch	:			
		By Excess of Expenditure	:			
		Over income	:			
To Total Purchases			:			

भाग-II : ऐसे कार्यालय/विभाग द्वारा भरे जाएं जहां अधिकारी लाऊज और भोजन कक्ष को निजी कैंटर/कॉन्ट्रक्टर/होटल चलाते हैं।

संबद्ध अधिकारियों की संख्या :

Part-II To be furnished by Offices/Departments where OLD Rs are run by Private Caterer/Contractor/Hotel

Number of Officers attached:

व्यय Expenditure	राशि Amount	आय Income	भोजन Lunch	स्नैक Snacks	चाय/कॉफी Tea/Coffee	कुल Total
कैंटर/कॉन्ट्रक्टर/ होटल को भुगतान की गयी कुल राशि के लिए To Total Amount paid to the Caterer/ Contractor/ Hotel		निरस्त कूपनों से : विशेष भोजन से : आय से अधिक : व्यय की राशि : By Cancelled Coupons : By Special Lunch : By Excess of Expenditure over income :				

(सहायक प्रबंधक)
(Asstt. Manager)

(प्रबंधक)
(Manager)

(उप महाप्रबंधक)
(Deputy General Manager)

तारीख :

तारीख :

तारीख :

परिस्थिति अवधि: 6 वर्ष

प्राप्त शिकायतों की स्थिति दर्शाने वाली विवरणी

STATEMENT SHOWING THE STATUS OF THE COMPLAINTS RECEIVED

शिकायत आवक सं. तथा तारीख	पार्टी का नाम	शिकायत प्राप्त करने की तारीख	शिकायत के संक्षिप्त ब्यारे	की गई कार्रवाई Action taken	शिकायत की स्थिति Status of the complaint	प्रतिनिधि अधिकारी की टिप्पणी Remarks of Nodal Officer
CRC's Inward	Name of the Party	Date of receipt of complaint	Brief particulars of complaint			
No. and Date						
(1)	(2)	(3)	(4)	(5)	(6)	(7)

क. शिकायत निवारण कक्ष के जरिये केन्द्रीय कार्यालय, मुंबई को भेजी गयी शिकायतें।

A. Complaints referred through CRC at Central Office, Mumbai

ख. संबंधित विभागों के केन्द्रीय कार्यालय के जरिये प्राप्त शिकायतें।

B. Complaints received through Central Office of the Department concerned.

ग. आम जनता से सीधे कार्यालय में प्राप्त शिकायतें।

C. Complaints directly received from the member of public in the office itself.

परिरक्षण अवधि: 3 वर्ष

Preservatio Period: 3 years

BUDGET AND FINANCIAL POWERS

7.1 Guidelines for Expenditure Efficiency and Budgetary Management

7.1.1 Introduction

Annual Budget of any organization essentially reflects the expenditures to be undertaken by it during the next accounting period. In order to assess such expenditures with a reasonable accuracy, each COD shall prepare an annual plan of its activities, which should include its routine/operational functions and also the action points arising from the medium-term strategy of the Bank. While the action plan may be for short, medium or long term, Units may note that currently the budget estimates are made only for the forthcoming FY. The action plan may enumerate each activity having budgetary impact. Hence the Units have to finalize the action plan into granular activities and then translate the same into the likely budget required for achieving the same.

The philosophy guiding the expenditure and budgetary management in the Bank is that while necessary expenditure cannot and should not be avoided, wasteful expenditure must be avoided. Budget formulation is based on the principle that no expenditure can be incurred without the requisite budget, and, therefore, activities proposed to be taken up during the next financial year (FY) need to be planned by Central Office Departments (CODs) and Regional Offices (ROs)/Training Establishments (TEs)/Samadhan HROU [henceforth referred as Units].

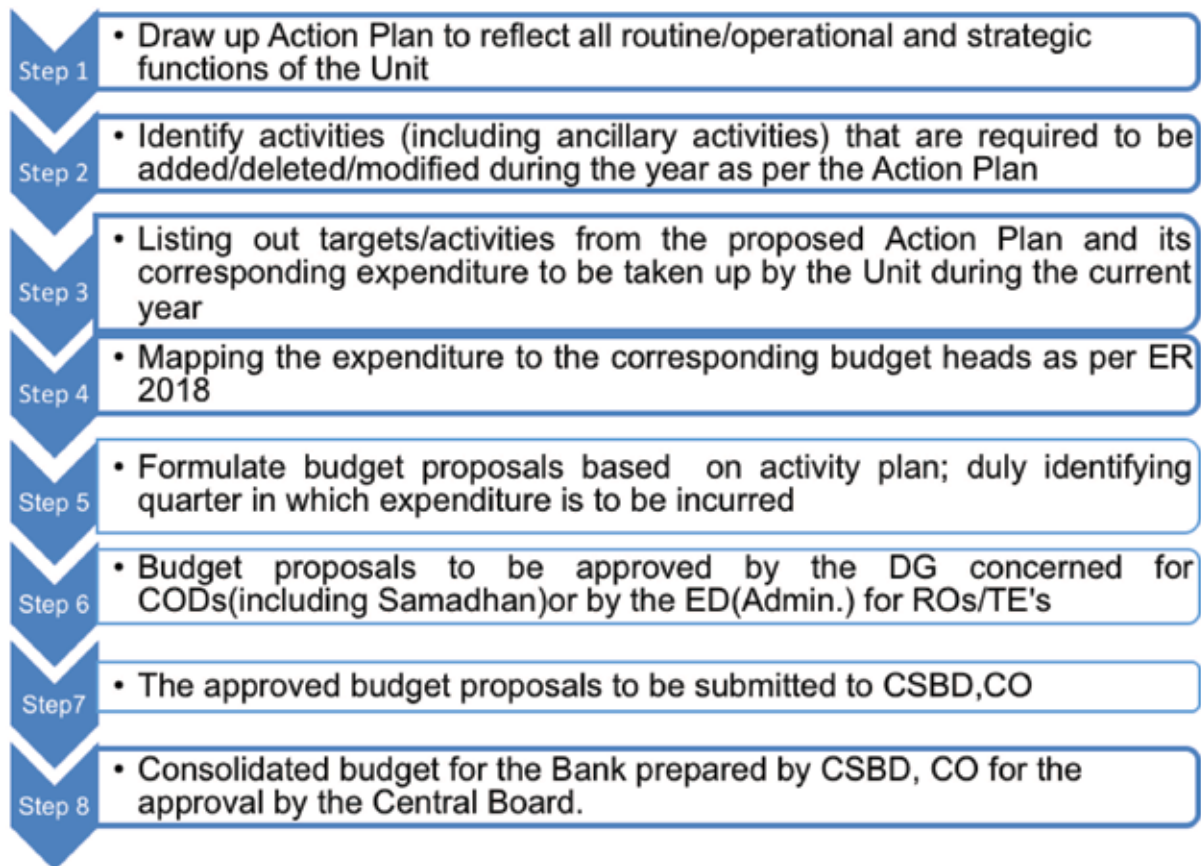
7.1.2 Principles underlying budget process

The budget process has been reviewed comprehensively from the budget year 2012-13 pursuant to the observations of the Top Management, the basic tenets of which are as under:

- a) Each Unit should draw an Annual Action Plan which shall be translated into the budget;
- b) Use activity-based budgeting;
- c) Use the budget process as a tool for 'expenditure monitoring'; and
- d) No administrative decisions entailing expenditure should be made without availability of adequate budget.
- e) Subsequent to the approval of annual budget of the Bank by the Central Board, if there is a policy change or a new scheme is introduced by a COD resulting into the need for additional budget from the CSBD Contingency, CODs shall keep CSBD informed of any such change in policy or issue of instructions.
- f) For any requirement of additional budget from CSBD of more than the amount specified, respective unit may take supplementary/additional budget approval directly from CCB. Thereafter, the total amount along with quarter wise allocation may be informed to CSBD to make entry in CBS.

7.2 Budget Process

7.2.1 Work Flow:



7.2.2 Identification of specific types of expenditures

In addition to 'Function-wise' cost identification, Units are also required to identify certain specific type of expenditures as desired by the Top Management from time to time. In this regard, they are requested to identify the IT related expenditures and budget for the current and next FY.

7.2.3 Technology budgets

For Budget formulation towards expenditure for technology, the following aspects need to be built in:

- Rate Contract announced by DIT, CO and the process envisaged therein needs to be followed while planning for purchase of software and hardware. Since the rate contract is applicable from July to June of a year and the budget exercise is undertaken in the month of April, there is a likelihood of increase in costs under the new rate contract. Hence, while preparing the budget, Units may take into consideration likely hike in price (taking into account past experiences/ trends) and provide for the same while preparing the budget to avoid seeking additional budget.
- Replacement policy may be kept in view.
- Budgets for Servers require prior approval from DIT, CO.
- Project management – All major IT projects being implemented across the offices

would be budgeted by DIT, CO on behalf of the user units. Alternatively, Units make budgets based on suggestions from DIT, CO.

- Video conferencing needs to be leveraged to reduce travel wherever possible.
- Scanners should be used in place of fax machines to reduce operational costs.
- Laptops/I-Pads etc. shall be provided to eligible officers only in adherence to the relevant HRMD/DIT, CO circulars.

7.2.4 Financial Sanction of Expenditure

It may be noted that budgetary allocation itself does not tantamount to sanction of the expenditure involved. All expenditure sanctions will have to be accorded (after obtaining the administrative approvals) as per the provisions of the RBI Expenditure Rules (ER), 2018.

7.2.5 Core Banking Solution (CBS)

No expenditure can be incurred without adequate budget under CBS. All sanction notes shall include the budget available to enable the sanctioning authority to take an informed decision before approving a particular expenditure. The CBS also provides an alert to RD/CGM-in-charge/GM-in-charge/Principal of TEs and to respective ABCCs/Planning Cells, whenever the utilization of the budget in a head of account has breached 90% of budgeted amount.

7.3 Booking expenditure under various budget heads

Expenditure is to be booked under the Revenue or Capital Head. Under Revenue Head, expenditure can be for Establishment or Non-establishment purposes. The instructions issued by the CSBD every year for budget may be followed.

7.4 Additional Budget

A certain amount is set aside in the Bank's expenditure budget under the head "Contingency". Additional budgets are allocated from this contingency to meet any unforeseeable expenditure that may arise during the course of the year. Additional budget allocations to meet circumstances/exigencies/change in policy guidelines/ increase in statutory dues, etc that could not have been foreseen at the time of annual budget preparation, could be made from the contingency budget or through interchangeability between minor budget heads under a major head as per ER 2018, wherever warranted. Units may seek additional budget only, if necessary. Interchangeability of budget amount between two minor heads under a major head may be considered on case to case basis. Prior sanction of RD/CGM-in-charge/GM-in-charge/Principal of TEs is required to seek interchangeability.

7.5 Quarterly Expenditure Review

All Units are required to furnish expenditure incurred vis-à-vis budget allocated at the end of every quarter within the specified time limits. Significant variations (greater than or equal to +/- 10%) are required to be explained in detail.

7.6 Financial Powers

7.6.1 Reserve Bank of India Expenditure Rules

The Reserve Bank of India Expenditure Rules was last amended in 2018. These Rules are reviewed from time to time and amendments to Expenditure Rules are carried out periodically. These Rules govern the expenditure to be incurred by or on behalf of the Bank. Provision has been made in these Rules for sanction of expenditure under various heads/sub-heads of Dead Stock Account and Charges Account. The various authorities referred to in Schedule II to the Rules are authorised to sanction expenditure under different heads of accounts as specified in the said Schedule, subject to the conditions, if any, specified therein and in accordance with the norms prescribed/instructions issued by Central Office from time to time.

Further, the Expenditure Rules do not apply to the investing of the funds of the Bank in the purchase or sale of securities, granting of loans and advances, purchase or sale of exchange and banking business, or to the payment of commission, brokerage and other regular charges in connection with the same, orders in regard to which shall be issued by the Governor, who may delegate the powers to invest the funds of the Bank and to perform other banking functions to Officers-in-charge of Offices, either specifically or by general instructions, subject to such restrictions or limitations as the Central Board may impose.

7.6.2 Exercise of Delegated Powers

Subject to the provisions of the Reserve Bank of India Act, 1934, any Rules made by the Central Board in regard to the expenditure to be incurred by or on behalf of the Bank and any directions which may be given by the Governor either generally or in any particular case in regard to the conduct of the business of the Bank, the Deputy Governors and Executive Directors are severally empowered to exercise any or all the powers and do any or all acts and things, which may be exercised or done by the Bank.

Any other Officer may, if authorised and to the extent so authorised by the Governor in this behalf, exercise all the powers in relation to matters pertaining to the Department or Office in which he is employed and in relation to such matters, do all acts and things which may be exercised or done by the Bank, subject, however, to the following conditions:

The power to sanction or incur any expenditure on behalf of the Bank shall be subject to the Rules made by the Central Board.

Any other power exercised or action taken shall be exercised or taken subject to such directions, if any, as may be given by any higher Officer or authority in this behalf.

MAINTENANCE OF PREMISES & SECURITY ARRANGEMENTS

8.1 General

The House-keeping functions of Staff and Establishment Sections and the payment of bills, preparation of vouchers, etc., have been dealt with separately in this Manual as well as in the Banking Department Manual. Important guidelines in regard to the maintenance of Office premises, Bank's properties, etc., have been incorporated in Premises Department Manual. Some general requirements in this regard and about security arrangements, etc., are set out in this chapter.

8.2 Maintenance of Office premises

It is important that the Bank's premises are invariably maintained in a neat and clean condition and the arrangement for sanitation in particular must be above reproach.

Day to day supervision of cleanliness, report of breakages, theft, etc. are the responsibilities of the Caretaker/s and they should take a daily round for this purpose. Assistant Manager (Security)/ Officer-in-charge of the properties should also pay frequent visits to the Bank's properties and supervise the work of Caretakers and other maintenance staff.

The Bank's Medical Officer will also inspect all the premises periodically, preferably at least once a month and record his findings with suggestions, if any, for making improvement in sanitation and cleanliness or where defects/lapses in the existing arrangements are noticed. The Regional Director/Chief General Manager/Officer-in-charge will initiate appropriate action on the basis of such findings of Bank's Medical Officer.

8.3 Inspection of Bank's Staff Quarters

General Manager/Deputy General Manager in-charge of Estate Department will pay visits to the residential colonies once in a quarter to ensure that the general maintenance and upkeep of the colonies are satisfactory. They will also submit a report to the Regional Director/Chief General Manager/Officer-in-charge for his information and for taking necessary action, wherever required. Regional Director/Chief General Manager/Officer-in-charge will also pay surprise visits at his convenience to see for himself the condition of the residential colonies. A 'Visit Book' in Form REG GEN MP 1 will be maintained at the residential colonies (Caretaker's Office) in order to facilitate ascertaining at a glance whether all the observations recorded by the Regional Director/Chief General Manager/General Manager/Deputy General Manager have been complied with by the Estate/Premises Department. This register should be submitted by the concerned Section to the Regional Director/Chief General Manager/General Manager/Deputy General Manager for his perusal, at least once a month.

Keeping in view the security aspect, Managers (Protocol and Security)/Assistant Managers(Security) should pay visit once a month during odd hours (say between midnight to 4.00 a.m.) to check security aspects and alertness of Durwans/Security Guards/Watchmen staff on duty as well as any untoward incidents happening in the Bank's properties including Bank's colonies. Managers (Protocol and Security)/

Assistant Managers (Security) should specifically visit common areas. After their inspection, they should submit a monthly report to the Officer-in-charge, who shall review the security arrangements and take remedial measures, wherever required, to plug the lacunae and monitor the security arrangements on a continuing basis.

Officer-in-charge/Assistant General Manager (Security)/Manager(Security) should also pay visit to the Bank premises before and after office hours, or on Sundays/Holidays to ensure proper security.

8.4 Security Arrangements

8.4.1 Principles of security arrangements

Over the years, Central Banks have progressively evolved into a very important economic institution and therefore, have become the focus of public attention – more so in the Indian context on account of a wide variety of functions discharged by the Reserve Bank as also the institutional image it projects. Any breach of security within the Reserve Bank premises reflects adversely on the image of the Central Bank and, therefore guarding the reputation of Reserve Bank becomes the quintessence of the entire security dispensation.

Given the nature and diversity of functions falling within the domain of the Reserve Bank as a Central Bank, an effective inter institutional co-ordination with various authorities and functionaries in the Central Government, State Government and various other government agencies would be of crucial importance for ensuring a high level of security in the day-to-day operations of the Reserve Bank.

There is a need to undertake a security audit of the Bank for identifying the gaps, if any, and suggest remedial measures. What is important to bear in mind is that the security infrastructure should be so organized that the security enforcement is absolutely non-invasive and non-intrusive such that the high level of security is achieved without the visitors to the Reserve Bank even realizing that they are being subjected to various security procedures. It is important to remember that the emphasis should be on ensuring security as distinct from the elaborate security arrangements which may still remain porous.

8.4.2 Aspects of security arrangements

Security aspects may be broadly grouped as (i) Internal Security and (ii) External Security.

Internal Security covers security measures against risks emanating from internal source e.g., subversion, thefts and pilferages, the protection against which, apart from effective procedures, would lie in an effective security set up, segregation of security areas, internal access control, infra-structural facilities, emergency alarms and body search, etc., besides working of the security personnel. The proper storage and locking up of cash and other valuables would also come under this area.

External security covers all threats to security from bodies/agencies external like terrorist attacks, burglaries, dacoities and hold-up/snatching of cash at counters, etc.

8.4.3 Internal security

Offices will ensure that the instructions issued by Central Office from time to time, in regard to security arrangements, are meticulously followed. It is essential that the security area where cash is handled, must be segregated from the general areas of the Bank's premises preferably with a single point entrance on each floor. The Security area entrances should have turnstile arrangement with emergency door option. Areas which could come under the Security Area concept will be – vault area, patrol corridors, remittance packing areas, safety yard, note examination sections, public counters, treasurer's hall, all adjoining corridors which give access to the above, the bullion lift, the CVPS and SBS. Space allotted for security area should allow free movement and enable the concerned Officers to keep a proper watch over all operations. The in-charges of the Offices will ensure that the entry inside the Department which deals with valuables, is regulated. The following instructions will generally be followed:

- a) The security area should be cordoned off and should be accessible only to authorised persons who have official business to transact within the area. For this proper security area pass system should be in place.
- b) Entry into various Departments/Sections, particularly into the Security Area/ NCC/Computer Room, should be regulated by issue of photo based Security Area Passes. The security area passes other than the staff members posted in cash area must be regulated through P&S Section and passes must be recommended by the concerned department. The Durwan posted at the security area entrance must check the Security area pass and make an entry of such movement in the register provided there. (Entry/Exit timings)
- c) It is necessary that the lunch time of all the staff, particularly of the supervising officials should be suitably staggered.
- d) Unwanted broken furniture and useless articles should be removed from the Vault, Banking Hall and Note Examination Sections, Patrol Corridor, etc., and invariably be disposed of at the earliest rather than storing. The flammable material must not be allowed in the security area unless required urgently. The concerned Department must keep P&S section informed of such activity so that they keep outsourced Firemen informed to take care of any fire emergency.
- e) Caller ID system may be installed on important telephone numbers to facilitate tracing of the caller from security point of view.

8.4.4 Carrying of firearms, cameras/transistors, etc., inside Bank's premises

Members of public/staff and Police personnel not on Bank's duty are prohibited from bringing into the Bank's premises objectionable articles like firearms, weapons, explosives, etc. A notice to this effect may be displayed at prominent places in the Bank premises.

Exceptions:

- i) Members of staff may be allowed to carry cameras inside office for taking photographs in connection with official functions provided the security staff is satisfied about the bonafide use of cameras by the staff concerned. Also, if

any person/s who has been authorised (official capacity) to carry camera/ photography must be accompanied by the concerned Department engaging their services. The P&S Section must be kept informed through official channels.

- ii) Sikhs may be permitted to carry 'kirpan'.
- iii) Defence/Police personnel may be allowed to carry firearms as part of their duty provided their identity is properly established. The Departments calling/ engaging/ visited them must inform the P&S Section in advance so that necessary verification is done at the main gate itself.

8.4.5 Quarterly surprise check of various emergency systems

Officers-in-charge of Issue Department will undertake, once in a quarter, surprise checks of security arrangements in respect of various emergency systems such as alarm bells, fire alarm system, hot lines with Police Control Room/ Fire Brigade, emergency lights and fire extinguishers, ingress/ egress, body search; and also to ascertain the vigilance exercised by staff working in sensitive areas like vaults/ CVPS/ examination sections/ SBS/ public counters, etc. Observation should be noted in IS.9 Register as prescribed in Issue Depart Manual, 2004. Serious irregularities noticed during inspection rounds and action taken thereon should be advised to Central Office.

8.5 Issue of Identity Cards for serving employees

8.5.1 General guidelines

- i) There will be two distinct types of identity cards – one for the General Area and other for entry into Security Area/ NCC/ Computer Room etc.
- ii) The General Area identity cards will be issued to any person who is in the Bank's regular service (full time or part-time) irrespective of his/ her class/ category. These identity cards will not be valid for entry into Security Area.
- iii) The Security Area Biometric cards will be issued to the staff for the purpose of entering into the Security Area/ NCC/ Computer Room etc., for official work.
- iv) Bank is now issuing ESCAM cards to all employees. Following process for others may be followed as under:
 - a) The staff members who have recently joined and issuing them ESCAM card may take some time may be issued photo passes (as per the format).
 - b) The staff members who have lost ESCAM card/ Photo pass must register a complaint in Police and produce the same to HRMD for issuance of duplicate ESCAM card/ Photo pass. Meanwhile they should obtain temporary photo pass from the Reception/ ISS.
 - c) The staff members who forget to bring the ESCAM card/ Pass must make the entry in the register provided at the staff entrance and get the temporary photo pass made from the Reception/ ISS.
 - d) The staff members who have lost card or whose card is not working must obtain a photo pass from the Reception/ ISS on the recommendation of the HRMD/ HOD.
 - e) The staff members are requested to keep displayed their Identify card/

- ESCAM card/Photo pass etc. while in the Bank premises and should cooperate with Security staff.
- f) Bank may arrange to display the above message at prominent places in the Bank premises.
 - g) For entry to Security area, the staff member's ESCAM card must be activated for the purpose and must be cancelled when posted out of the Cash Department or work related to Security area is over.

8.5.2 Validity

The General Area identity cards will be valid till the employee is in the service of the Bank. The validity period of identity cards for Security Area/NCC/Computer Room will be as long as the employee is attached/posted in that area. However, subsequent to the transfer of an employee from security area to general side area, the concerned departments should ensure the return of the identity card pertaining to security area and issue of identity card for general area. ESCAM card should take care of this aspect of the procedure as mentioned above

8.5.3 Display of Identity Card

The identity cards are to be displayed by the employees on their person while in the Bank.

8.5.4 Surrender of Identity Cards

The identity card should be surrendered to the issuing authority immediately on retirement, resignation, suspension, termination and dismissal of employee from the Bank's service. The ESCAM card in such cases must be deactivated with information to Security.

8.5.5 Surrender of Identity Cards by employees placed under suspension

Offices/Central Office Departments are required to ensure that an employee placed under suspension surrenders his/her identity card issued by the Bank to his/her Department immediately. In order to ensure meticulous compliance with this requirement, it would be necessary to incorporate this condition in the suspension order itself. An employee under suspension will, however, be issued a temporary entry pass either on day-to-day basis or even for a longer period of say, a week, subject to renewal, as and when he is required to visit the Bank's premises for personal/official work in connection with collection of subsistence allowance, attending enquiry, etc. A copy of the suspension order should invariably be endorsed to the Department/Section issuing the identity cards who should ensure that the identity card is surrendered by the suspended employee.

8.5.6 Loss of Identity Card and issue of duplicate Card

The identity card issued to the members of staff by the Bank is a very valuable and important document and as such, utmost care and caution have to be exercised by members of staff to ensure safety of their identity cards from loss or theft. The loss of identity card is a great security hazard as the possibility of its misuse cannot be ruled out. In the event of loss of identity card, concerned employee should report the matter to nearest police station, lodge police complaint and furnish a copy thereof while

applying for issue of fresh identity card. Only after completion of this requirement, further necessary action/s may be taken.

8.5.7 Cost of Identity Card

The cost of identity card will be borne by the Bank.

8.5.8 Maintenance of record of Identity Cards

A register of identity cards issued will be maintained in form No. [REG GEN MP 2](#) in which particulars of identity cards issued/reissued and cancellations will be entered. Entries in the identity cards and modifications/cancellations thereon will be done under proper authentication of the Issuing Authority.

8.5.9 Destruction of surrendered Identity Cards – Procedure

Upon issue of fresh identity cards or duplicate identity cards, the used, worn out, etc. identity cards surrendered by the members of staff or identity cards lost and found may be destroyed by cutting them diagonally into pieces so as to avoid possible misuse i) after obtaining appropriate orders for cancellation from the competent authority ii) after ensuring that necessary remarks have been made in the Identity Cards Issued Register under proper authentication.

8.6 Issue of Identity cards to retired employees

It has been decided to issue smart identity card with same specifications of identity card being issued to serving employees to those employees retiring on or after April 28, 2016. However, the identity card to the retired employees may be issued after deactivating the SIM card/Chip. The designation of the employee at the time of retirement may be indicated in green font with word “RETD” in bracket after the designation.

8.7 Issue of entry permits

In the case of casual visitors such as staff members, local tenderers, representatives from currency chests/banks/Government Departments etc., to the Security Area, photo based entry permits will be issued by an Officer specially authorised for the purpose. The entry permits will carry the holder’s signature and photo and will be entered in a register viz., ‘Register of entry permits Issued’ in form No. [REG GEN MP 3](#). Entry permits will be generally valid only for the date/period stated therein.

Note

A database of all Security Entry Permits issued is to be maintained for a period of 3 years.

In the case of chest representatives or contractor’s mazdoors who are required to come to the Security Area for longer period, the entry permits will be made valid for necessary period, not exceeding one month in any case.

8.8 Issue of visitors’ pass

With a view to restricting the entry of unauthorised persons inside the Office premises,

the Enquiry Officer will issue photo based /Visitors' passes to members of the public desirous of visiting the officials of the Departments / divisions on official business with prior appointment as far as possible. The Officer visited should score out the visitor's pass rendering it invalid for further use and sign the pass in confirmation of having received the visitor. When the visitors leave the premises, the passes will be collected by the Security Guard at the gate. While this may be ensured as far as possible, no special arrangements need be made in this regard as the passes are valid only for the date of issue. The entry passes returned by the visitors need not be preserved.

As regards visitors desirous of visiting the members of staff for non-official work, they may be requested by the staff at Enquiry Counter to speak to the concerned member of the staff over the intercom telephone and if necessary, the staff member may be requested to come to the counter and meet the visitor.

Note: No visitors' passes are required for access to the Banking Hall / Exchange / Claims etc., counters.

8.9 Location of enquiry counter and issue of entry permits/visitors' pass

Enquiry / Security counters issuing entry permits, etc., should be located outside the Bank's premises and that an appropriate vigorous system regulating entry of persons into the Bank premises should be put in place. No one without valid identity card / entry permit / visitor's pass should have an access to the lift lobby, staircase, departmental entrances, etc. Identity cards / entry permits / visitors' pass should be verified regularly both in respect of persons entering the Bank as well as those going out. ROs may install turnstile to implement this in letter and spirit.

In case of meetings / conferences / educational visits etc. prior intimation with details of visitors (name / Institution / vehicle no. etc.) may be provided to the P&S section. Concern department must nominate adequate staff representative to facilitate the entry of the visitors / participants during such event (meetings / conference / educational visits).

The visitors required to be escorted must be escorted by the staff representative of the concerned department and passes for such visitor's must be made in advance. The P&S section must be kept informed with name and vehicle number so that same information is passed to the Security guards at the main gate.

8.10 Issue of gate pass

The gate pass in form No. REG GEN MP 4 will be issued by the Office / Department from where any article / s is / are to be removed, in triplicate, (each copy in different colours) incorporating all the particulars of the articles viz., inventory number, returnable / not returnable, purpose of removal, etc. After preparation of the gate pass, it will be signed by the authorised officials of the Office / Department and by the party. Out of these three copies, the first two copies shall be forwarded to enquiry counter for counter signature of the Assistant Manager / Manager / AGM (Security). After verifying the signature of the party, Assistant Manager / Manager / AGM (Security) will countersign the copies of the gate pass and handover one copy to the party concerned and other copy will be retained by him. The copy given to the party will in turn be collected by the Durwan / Security Guard on duty at the time of actual removal of the articles and returned to the issuing Department / Office. This will facilitate the concerned Office /

Department to keep track of the articles removed. The copies of gate pass may be preserved for six months and subjected to audit by the Concurrent Auditor/CSAA before they are destroyed.

8.11 Entry of Vehicles in Bank premises/Residential Colony

Vehicle having RBI holograms/sticker etc. may only be allowed to enter the Bank premises. The vehicles of visitors (attending meeting etc.) may only be allowed in specific cases after due authentication and recommendation of the concerned Department. The Department should give prior information to Security of such vehicles.

Vehicles (Containers/Trucks/Cranes/Buses/Bulldozer/JCB etc.) required to enter the premises/colony for any specific purpose, concern departments must obtain due permission from the Security Section. Security Section must be kept informed in advance of any such movement. In case no advance information could be made due to any specific reason, the concern department must inform the Security Section through any means of communication and such entry/communication may be regularised at the first opportunity thereafter.

No vehicle should be allowed to be parked in the office premises after the close of office or on holidays. In case of any exigency like breakdown etc. proper permission may be obtained from the Security Section.

Adequate parking arrangement may be made for vehicles parking of specially challenged staff members, signage may be displayed in this regard.

8.12 Keys of the Terrace Office/Residential Quarters:

Terrace of the office premises/residential quarters must be kept under lock and key. In no case keys of the terrace of office premises/residential quarters should be given to staff members. The keys required for any specific official purpose must be obtained from the Security guards after due permission of the Security officer and entry to this effect must be made in the register maintained by the security guards. The keys required for installation/repair/removal of dish/antenna etc. in the residential quarters must be obtained from the security guards only after making entry in the register provided for the purpose.

8.13 Sitting Late in the Office Premises and Working on Holidays

The P&S section must be kept informed about the late sitting of any staff member in the office, so that necessary information is passed to the Keyman/Security guard.

If office is required to be open till late on working days or during holidays, due permission may be obtained from the Regional Director/CGM/OiC and an advance information may be made available to P&S Section for making necessary arrangements.

If any work involving contract staff (non-empanelled) is required to be performed during late office hours or during holidays especial care must be taken by the concerned department and should arrange for supervisor of the works. Prior due approval for such works must be taken from Regional Director/CGM/OiC in this regard and P&S section must be kept informed in advance. Due passes for contract staff engaged for such works must be obtained in advance.

8.14 Fire-fighting arrangement- Bank's premises

The office has a comprehensive and well thought out arrangement for fire-fighting in case a fire breaks out. Regular drills are to be conducted to familiarise the staff members with the procedures involved.

8.15 External security

External security is to be ensured through the assistance of Private Security Guards and State Police Force that provides armed guards and also tenders advice on security as and when required. It mainly deals with effective regulation of entry of persons and vehicles into Bank premises at all hours to prevent perpetration of any mischief or any threat to the safety of the Bank's property / personnel and /or undesirable activities of by unscrupulous elements.

8.16 Ingress and egress control

Access control has to be of different nature at different points, e.g., at the entrance to the compound /building/ security areas/ vaults. Proper and bright illumination of the compound area is a must for preventing and spotting any undesirable activity in the compound.

8.17 Maintenance of hot line

The Hot Line connecting the police control room /Fire Brigade should be checked daily by the Manager (Security) and kept in a working condition all the time.

8.18 Contingency plan

Contingency plan should be drawn in consultation with the local police authorities with a view to clearly demarcate the duties to be performed by the reinforced police force and the police contingent already posted in the Bank in the event of any emergency such as external attack, bomb threat, etc., signalled by the Guard Commander over the hot line. Contingency plan should be put to test so that its efficacy can be established and any deficiencies may be remedied by modifying the plan.

8.19 Close liaison with the police

Close liaison should be maintained with the Home Secretary, the Director General of Police, the local Police Commissioner /Senior Superintendent of Police, as appropriate, so that every assistance will be provided to the Officer-in-charge in emergency. Local police authorities at a sufficiently high level may be requested to –

- i) review the strength, quality and striking power of the police guards stationed in the premises by personal inspection;
- ii) examine arms/ammunition and their storage and ensure that the ammunition is not outdated and is adequate;
- iii) review beat areas, standing orders to the guards so that necessary changes are effected therein in the light of latest developments; and
- iv) maintain the required working strength of police guards.

Liaison meetings should be organised at operating levels at least once a month with officers like Deputy Commissioner of Police, Sub-Divisional Police Officers and Station House officers so that the intelligence about crime, criminals and criminal gangs which have bearing on security of the Bank is used to take appropriate decisions about precautionary steps.

8.20 Anti-sabotage checks by police

Expertise of police force may be utilised for carrying out anti-sabotage checks of building periodically as also when there is a threat or apprehension of sabotage.

8.21 Use of Bank's Cars

The Bank's cars will be under the administrative control of the Regional Director / Chief General Manager / Officer-in-charge or the Officer authorised by him who will exercise supervision over proper use, maintenance and regulate the journey in accordance with the rules laid down in this regard. The use of Bank's cars will be made subject to detailed instructions issued by Central Office from time to time. A log book in prescribed form shall be maintained for proper control as regards maintenance of Bank's car. A register for maintaining consumption of petrol, etc. shall also be maintained in prescribed format.

आगतुक पंजी
VISIT BOOK

संपत्ति का नाम -

संपत्ति का नाम -

Name of Property -

रेज़ जेन/REG GEN MP 1
पैरा/ Para 8.3

दौरा की तारीख Date of visit	दौरा करनेवाले अधिकारी का नाम Name of Visiting Officer	पदनाम Designation	प्रेक्षण / टिप्पणी Observation / Remarks	अधिकारी के आद्यक्षर Initials of the Officer	की गयी कार्रवाई Action Taken	रखवाल / सुरक्षा अधिकारी के आद्यक्षर Initials of caretaker / security officer
1	2	3	4	5	6	7

आकार 15" x 10" कागज की क्वालिटी लेजर पेपर निम्नलिखित रूप में छपाया जाए रजिस्टर (100 पन्ने) 3 वर्ष परिरक्षण अवधि 3 वर्ष
Quality of Paper Ledger Paper To be printed as Register (100 Folios)
Size 15" x 10" Preservation Period 3 years

रेज़ जेन./REG GEN MP 2

पैरा/ Para 8.5.7

पहचान-पत्र जारी करने संबंधी रजिस्टर

REGISTER OF ISSUE OF IDENTITY CARDS

जारी करने की तारीख Date of Issue	पहचान-पत्र का क्रमांक Sr. No. of Identity Card	पहचान-पत्र धारकों का विवरण Particulars of Card Holders		
		नाम Name	पदनाम Designation	विभाग Department
1	2	3	4	5

फोटोग्राफ Photograph	जारी करनेवाले प्राधिकारी के दिनांक सहित आद्यक्षर Dated Initials of the Issuing Authority	रद्द करने की तारीख Date of Cancellation	पुनः जारी करने की तारीख Date of Re-issue	जारी करनेवाले प्राधिकारी के आद्यक्षर Initials of Issuing Authority	कार्ड प्राप्त करनेवाले के हस्ताक्षर Signature of the Card receiver
6	7	8	9	10	11

आकार 15" x 10" कागज की क्वालिटी लेजर पेपर निम्नलिखित रूप में छपाया जाए रजिस्टर (100 पन्ने) परिस्थान अवधि स्थायी Size 15" x 10" Quality of Paper Ledger Paper To be printed as Register (100 pages)

जारी किये गये प्रवेश पत्रों (सुरक्षा क्षेत्र) का रजिस्टर

REGISTER OF ENTRY PERMITS ISSUED (SECURITY AREA)

तारीख Date	क्रम संख्या Sr.No.	आगतुक के पास की क्रम संख्या Sr.No. of visitor's pass	आगतुक का Visitor's		जिन व्यक्तियों से मिलना है उनके विवरण Particulars of the Persons to be visited				आगमन का प्रयोजन Purpose of visit		आगतुक के हस्ताक्षर Signature of visitors	
			नाम Name	पता Address	नाम Name	पदनाम Designation	विभाग Department	मंजिल संख्या Floor No.	कार्यालय Official	व्यक्तिगत Personal		तक वैध Valid upto
1	2	3	4	5	6	7	8	9	10	11	12	13
आकार 15" x 10"	कागज की क्वालिटी लेजर पेपर	निम्नलिखित रूप में छपाया जाए रजिस्टर (100 पन्ने)	परिष्करण अवधि 2 वर्ष	Size 15" x 10"	Quality of Paper Ledger Paper	To be printed as Register (100 pages)	Preservation Period 2 years					

रेज़ जेन./REG GEN MP 4

पैरा/Para 8.10

आगंतुकों के लिए जारी किये गये पासों का रजिस्टर

REGISTER OF VISITORS' PASSES ISSUED

तारीख Date	क्रम संख्या Sr.No.	आगंतुक के पास की क्रम संख्या Sr.No. of Visitor's pass	आगंतुक का VISITOR'S		जिस व्यक्ति से मिलना है उसके विवरण Particulars of the Person to be visited				आने का समय Time of entry		आगंतुक के हस्ताक्षर Signature of the visitor
			नाम Name	पता Address	नाम Name	पदनाम Designa- tion	विभाग / प्रभाग अनुभाग Department / Divn./Section	मंजिल संख्या Floor No.	घं Hrs.	मि Mins.	
1	2	3	4	5	6	7	8	9	10	11	

आकार कागज की क्वालिटी निम्नलिखित रूप में छपाया जाए परिरक्षण अवधि To be printed as Preservation Period

15" x 10" लेजर पेपर रजिस्टर (100 पन्ने)

1 वर्ष

Ledger Paper

Register (100 pages)

1 years

ALLOTMENT OF ACCOMMODATION

9.1 The Bank provides residential accommodation to its employees as a welfare measure. For this purpose, it has constructed/acquired residential buildings at almost all centres where RBI offices are situated. There is also a provision to take houses/flats on lease to meet the Bank's requirements where there is shortage of residential accommodation. The rules, procedures and practices in this regard are contained in the circulars and guidelines issued by the HRMD, Central Office from time to time.

9.2 Allotment Module in Samadhan

Allotment module in Samadhan provides an online facility for online application and approval for Allotment of Banks Quarters/Visiting Officers Flat (VOF)/Transit Holiday Home (THH)/Holiday Home (HH)/Temporary Flat/Medical Flat/Parking Space Slot/Shifting of Flat/Retention of Flat/Vacation of Flat/Booking of Community Hall.

- i. The employee can apply online for all types of allotment. The employee can view the Property details of all Bank Owned or Banks Leased Property, including Holiday Homes. Details include the information on availability for allotment along with the colony and building name. Photographs of the properties have been included. Facilities in and around the Property will be displayed to help the employee make an appropriate choice of Colony.
- ii. If Regular Flats are not available for allotment, Allotment Team can offer Single/ Sharing or Banks' Leased Flat to the employee. Such employees will be placed in the Waiting List.
- iii. Since the details of Bank Leased Flat will not be readily available in Bank's Inventory, the process of identifying flat, entering into Agreement with the landlord and all activities related to acquiring the leased flat will be done offline (till Vendor Management Module is Live in Samadhan) and details of the same will be entered by the Administrator in the Inventory Master to update the Inventory.
- iv. Employees will be able to view the Waiting List/Shiftee List. Waiting and Shiftee List will be maintained on a real time basis.
- v. All types of Allotment letter will be generated online. Allotment Letter for regular quarters will be forwarded to the employee online, after which he/she has to approach the local Allotment Team to execute an Agreement with the Bank which will be an off line process.
- vi. The employee can apply for regular accommodation only when the Transfer In action for allotment has been completed by the Administrator.
- vii. Caretaker will update the Date of Possession in case of Regular Quarters and Check-in/ Check-out dates in case of VOF/THH.

User Roles:

The roles in Allotment Module and the functionalities available for each role is given below.

Role	Role functionalities
Employee	<ul style="list-style-type: none"> Apply for Regular Quarters/Single/Sharing/Booking of Community Hall/Parking Space
	<ul style="list-style-type: none"> Apply for Visiting Officers Flat/Transit Holiday Home/Holiday Home/Medical Flats
	<ul style="list-style-type: none"> Can View Waiting and Shiftee List
	<ul style="list-style-type: none"> Can view details of flats available for occupation globally
	<ul style="list-style-type: none"> Agreement to be downloaded and signed before submission to Allotment Administrator
Allotment Administrator	<ul style="list-style-type: none"> Complete the Transfer in action for allotment module for employees who have reported on Transfer
	<ul style="list-style-type: none"> Scrutinizing and submitting for approval all applications received in the Work list
	<ul style="list-style-type: none"> Generation of respective Allotment letter and sending it to the employee online
	<ul style="list-style-type: none"> Maintain the Property Master by entering details of Allotment requests processed and closed
	<ul style="list-style-type: none"> On-behalf service for those employees who do not have access to Samadhan system including retirees
	<ul style="list-style-type: none"> Agreement signed by the employee on allocation of Banks Quarters to be maintained in hard copy
Allotment Approver	<ul style="list-style-type: none"> Approving/Rejecting allotment application submitted by Allotment Administrator
Caretaker	<ul style="list-style-type: none"> Update the occupation date in the system when Employee actually occupies the allotted accommodation
	<ul style="list-style-type: none"> Record Check in and Check out date for Visiting Officers Flat and Transit Holiday Home
	<ul style="list-style-type: none"> On vacation of Flat, entering the date of Vacation and submitting it for maintenance or Submitting for Allocation
	<ul style="list-style-type: none"> Recovering extra charges from employees in case of misuse/damage to Banks property including Community Hall
	<ul style="list-style-type: none"> If employee is evicted from Bank Quarters, Caretaker should enter the date of eviction so that the flat is released for maintenance or for allotment
HR Administrator	<ul style="list-style-type: none"> Complete the Transfer in action for allotment module for employees who have reported on Transfer

MAINTENANCE OF LIBRARY - SUBSCRIPTION TO NEWSPAPERS, FINANCIAL JOURNALS - BANK'S PUBLICATIONS

10.1 Maintenance of Library

A library of books on banking and other subjects will be maintained at the Offices of the Bank for borrowing and reference purposes as well as for the general benefit of the employees. Sufficient number of copies of textbooks prescribed for banking examinations conducted by the Indian Institute of Banking and Finance and Hindi examinations conducted under the Hindi Teaching Scheme of the Central Government will also be stocked in the library for the use of employees appearing for these examinations. The books required for the library will be purchased out of the approved annual budget. Expenditure is sanctioned under Paragraph 25 of Schedule-II to the extant Reserve Bank of India Expenditure Rules. The library will be placed in charge of an Assistant Manager who will be responsible for proper maintenance of the library. He/she will ensure that amendments pertaining to important legal/reference books, when received, are incorporated therein under proper authentication. Rare and out of print books, if torn or damaged, should be repaired/rebound after obtaining approval from the Senior Officer in charge of library affairs.

10.2 Information Management Committee

The erstwhile Library Advisory Committee has been re-christened as Information Management Committee. The Committee is chaired by the Deputy Governor in charge of DEPR with the Executive Director in charge, DEPR as Vice Chairman and Chief Librarian as Member Secretary. The Committee primarily advises on policy issues aimed at developing a healthy and vibrant library and information system in the Bank as a whole. Besides, decisions regarding selection and acquisition of documents, use of library and its collection, engagement of experts for guidance, infrastructure (computer software and hardware, space requirements, furniture, etc.), HR issues (professional and other staff requirements, etc.) and weeding out of documents fall within the domain of the Committee.

10.3 Maintenance of Library Register

Books, publications, etc., purchased for the library including Bank's and Government publications received free of charge, will be entered in serial order in a Register of Library Books in Form No. REG GEN MISC-1 in physical/electronic form and the serial number recorded on the relative book, publication, etc., over the office round stamp. The books will be kept properly arranged/displayed in locked almirahs. The keys of the almirahs will be in the custody of the Assistant Manager in charge of the library.

10.4 Membership of Central Library and other libraries

Every employee of the Bank is eligible to become a member of the Central Library. An employee, intending to become a member of the Central Library, will have to apply by filling up the membership form provided by the Central Library. The membership form, duly endorsed by the respective Administration Section/Division of the applicant employee's COD/RO/BTEs, may be forwarded to the Central Library. A serving employee can use for reference/borrow books from libraries set up in the COD/RO/

BTE in which he/she is posted, subject to the practices of the library concerned. Retired employees of the Bank are also permitted to use the library facilities within the office premises without any borrowing facility.

10.5 Procedure for Issue/Return of Books

- a) A member/an employee is entitled to borrow books, journals, bound volumes, and other publications meant for circulation for a fixed period. However, reference books namely, encyclopaedias, dictionaries, year books etc., that are identified only for reference inside the library will not be issued.
- b) A member/an employee is required to sign a pre-printed/computer generated check-out slip/written requisition in Form No. GEN MISC-1 specifying the details of the documents borrowed by him/her. This slip/written requisition will be retained by the library pending return of books. The due date of return of the book(s) will be stamped on the issue slip stuck on the recto page of the cover. The issue of books will be recorded in the system/Register of Library Books Issued in Form No. REG GEN MISC-2 under authentication of the Assistant Librarian/Assistant Manager.
- c) The issue period of a book is 60 days. Employees having corporate email will receive alerts 10 days before the due date of return of books. For such employees, reminders would be issued via corporate email if they do not return the item(s) on the specified due date. The soft copy of the reminders issued would be maintained in the library for records for a maximum period of one year. For libraries not using Libsys circulation module, the issue of reminders will be recorded against relative entries in the Register of Library Books issued under the initials of the officer in charge of the library.
- d) A book/publication borrowed for the maximum period of 60 days could be reissued for a further period of 60 days to the same borrower, provided the same is not in demand or not reserved by another member. However, the book/publication should be physically brought to the library for completion of formalities.
- e) On return of the books, etc., the borrowing member/employee will be issued a system-generated discharge slip signed by the Assistant Librarian/Assistant Manager. Alternatively, the requisition slip in Form No. GEN MISC-1 will be returned. The date of return of book(s) will be recorded in the system/Register of Library Books Issued.
- f) If any book/publication is outstanding in the name of a borrower for more than 60 days, then from the 61st day, he/she will be liable for a fine of ₹ 5/- per day per book/publication or any such amount as the Bank may fix from time to time. In spite of reminders, if the book/publication remains outstanding beyond 90 days, it would be treated as lost and replacement cost would be recovered. The modality for calculation of replacement cost is given under 10.1.8 (c) and (d) below. Notice will be sent to the member and Samadhan for recovery of fine as well as replacement cost from the salary of the defaulting borrower.

- g) The amount of fine will be subject to the following conditions:
- i. The maximum limit of fine towards outstanding book/publication(s) will be calculated as per the terms stipulated under para 10.1.5 (f).
 - ii. Waiver of such fine should be at the discretion of the Regional Director/ Chief General Manager/Officer-in-charge/Head of the Central Office Department/Office, as the case may be.
 - iii. The fine will not be applicable for books/journals/publications which are borrowed by the individual member of staff for Department's use provided retention of such books/documents beyond the prescribed period is authorized by the Head of Department concerned.
 - iv. Despite the imposition of fine as mentioned above, if the book remains in the custody of the borrowing member without any intimation to the library, such employee, in addition to fines imposed, will render himself/herself liable for appropriate action under Staff Regulations.
 - v. The maximum permissible period of retention of books, etc., borrowed by the Member of Faculty is left to the discretion of the Principals/In-charges of the respective Training Colleges/Establishments.

10.6 Disposal of mutilated/damaged/lost books

The following guidelines may be adopted in a flexible manner by the Offices/ Departments:

- a) Loss of five books per one thousand books issued in a year may be taken as reasonable, provided such loss is not attributable to dishonesty or negligence on the part of the library staff. Loss of each book of the value exceeding ₹ 1,000/- and books of special nature and rarity shall invariably be investigated and consequential action taken. All such losses will be written off by the Competent Authority.
- b) The Head of the Department is the Competent Authority to write off the loss of books mentioned in the preceding paragraph.

10.7 Weeding out of books/Journals/Bound Volumes/Government Reports

- a) Mutilated/damaged/obsolete books/bound volumes/Government Reports, etc., should be disposed of on the recommendations of the Library Committee which shall decide whether such books are fit for further use.
- b) The library books/bound volumes/Government Reports so weeded out may be offered with due notice to various libraries and information centres within the Reserve Bank of India system and then to others also with due notice on first come first served basis. Individual libraries may make their own arrangements for taking the books required by them. All weeded out books need to be updated both in Libsys as well as respective registers namely, Purchased/ Complimentary Books/Bound Volumes/Government Register.

- c) Discarded books/bound volumes/Government Reports may also be donated to local charitable institutions.
- d) The details of the books disposed of by giving the same to other libraries within the RBI system should be maintained at least for a period of 5 years.
- e) Weeded out/discarded books may be offered to individual members of staff on first come first served basis once libraries/educational institutions, etc., refuse to accept such books/publications.
- f) Once libraries/educational institutions and individual staff members refuse to accept the discarded books, these may be disposed of as *raddi* to charitable organizations.
- g) Head of the Department is the Competent Authority to recommend and sanction the weeding out of complimentary publications not registered in the library.

10.8 Recovery of cost of Books/Journals/Government Publications, etc., shown as unreturned

Recovery of cost of books and/or journals shown as unreturned against users will be made as under:

- a) **Popular Magazines:** Old issues of popular magazines issued to staff may be written off. However, for current ones, this rule will not be applicable.
- b) **Technical Journals:** The replacement cost of the journal issued may be recovered.
- c) **Books readily available:** For books which are readily available in the market, a replacement copy will be purchased. The replacement cost of the book will be borne by the defaulting member.
- d) **Books out of print:** For books which are out of print, the library may make efforts for their acquisition from different sources. The acquisition cost incurred therefore may be recovered from the defaulting member. If the same is not available from any source, its original price would first need to be marked to market with the help of the current level of CPI. The value thus arrived at, will then be doubled and thereafter recovered from the member or as decided by the Competent Authority.
- e) **Books received gratis:** For both priced and free books/publications received *gratis* by the library or on exchange basis, a copy of the book/publication may be procured from the institution concerned or from the market and the replacement cost may be recovered from the member. In the case of books/publications for which more than one copy is available in the library, the cost as marked on the additional copy may be recovered. If the additional copy does not indicate cost or is not a priced document or it cannot be procured from anywhere, the Competent Authority may recover ₹ 3/- per page.

10.9 Verification of library books and publications

- (i) Stock verification will be carried out on a regular basis - in parts/sections as under:
 - (a) Complete annual physical verification of books should be done every year in the case of libraries having less than 20,000 books.
 - (b) Complete physical verification at intervals of not more than three years should be done in the case of libraries having more than 20,000 but not more than 50,000 books.
 - (c) Sample verification at intervals of not more than three years should be done in the case of libraries having more than 50,000 books. Complete physical verification should be done once in seven years and the exercise should be completed within a year.

The verification should always be subject to surprise checks by some independent officers nominated by the Regional Director/Chief General Manager/Officer-in-charge for the purpose. The fact of having verified the books with reference to the Register of Library Books will be recorded in the register by the Verifying Officer under his signature with date. A certificate of verification, indicating the conditions of the books and discrepancies, if any, noticed at the time of verification, will also be submitted by the Verifying Officer to the Regional Director/Chief General Manager/Officer-in-charge/Head of Department.

- (ii) The loss of books revealed after stock verification and after due reconciliation will be further processed within 6 months. The final list will be considered for write-off by the Competent Authority. The criteria adopted to assess the loss will be as follows:
 - Cost of materials received *gratis*, as complimentary items, donations, exchange shall be considered while calculating the financial loss. ₹3/- per page may be charged to assess such losses.
 - Government of India memorandum will be adopted in respect of assessment of loss of books, *i.e.*, for every one thousand books issued in an Open Access Library system, five books are accepted as normal loss per year and will be written off by the Competent Authority.
- (iii) The librarian and his staff, if any, will ensure the safety of the collection. The safety may be supplemented with introduction of Radio Frequency Identification System (RFID) with provision for anti-theft gates at the library entrance. Installation of RFID in Bank's libraries will solely be at the discretion of respective Regional Director/Department Head.

10.10 Subscription to Newspapers, Financial Journals, etc.

- (i) Offices will subscribe to newspapers, financial dailies, journals and periodicals, Central and State Government Gazettes and incur necessary expenditure in accordance with the relevant paragraph of the extant Reserve Bank of India Expenditure Rules.

- (ii) Journals, Gazettes, etc., will be received by the library and circulated among the Regional Director/Chief General Manager(s) and Heads of Departments. A register in Form No. REG GEN MISC-3 with separate folios for each journal, Gazette, etc., will be maintained (in physical/ electronic form) for monitoring the receipt of journals, Gazettes, etc. Relevant particulars such as name and address of the publishers, amount of subscription, period for which subscription has been paid, etc., will be recorded on top of each folio under the initials of the Assistant Manager. Necessary action will be taken by the Assistant Manager who is in charge of the library in case the journals, Gazettes, etc., are not received from suppliers/ returned by Departments within a reasonable time.

10.11 Procurement of Periodicals by the Central Library

A separate Journal Selection Committee will be constituted for procurement of periodicals. Vendor empanelment procedure will take place every two to three years. Renewal of subscription will be taken up at least two months ahead of the year of subscription. An agreement vetted by the Legal Department will be entered into with the agents on the panel. All agents may be asked to pay the subscription in advance on behalf of the Bank. All claims for missing issues will be settled within six months of completion of the subscription year.

10.12 Acquisition of books by Central Library

The Book Selection Committee constituted for the purpose will consist of representatives from various departments. The Committee will also be responsible for purchase of e-books. Empanelment of vendors for purchase of books will be once in three years and a Memorandum of Understanding will be signed. A standing order for relevant annual publication will be placed. The Good Offices Committee Exchange Rates will be followed for book purchases. A suggestion slip/request form may be used to involve more Bank staff in the book selection process.

10.13 Electronic Resources

A gateway online services with links to valuable resources, viz., subscribed e-databases, e-journals, Web OPAC and digitized contents will be provided in the Library Web Portal. Access to subscribed e-resources may be provided across India, if permitted, within the limits of the Licence Agreement.

10.14 Preserving clippings of newspapers and periodicals

Any article or item of news of interest to the Bank appearing in the newspapers and periodicals will be photocopied or cut out and the copy/ clipping should be placed in the subject files by the Department/Section concerned after taking necessary action, if any. Similarly, extracts of items of interest to the Bank appearing in the Gazettes will be taken out and recorded by them in subject files. The periodicals and Gazettes after circulation will be tied in bundles for each month, docketed and transferred to the Record Room where they will be arranged month-wise and preserved for prescribed periods.

10.15 Bank's publications - Issue and sale

Central Office Departments will arrange for supply of Bank's publications issued by

them from time to time to Offices along with price list for their use and for sale to the public. Free supplies will be made, wherever necessary, with approval of the Regional Director/Chief General Manager.

10.16 Maintenance of Register of Bank's Publications

Publications received and sold will be recorded in a Register of Bank's Publications in Form No. REG GEN MISC-4 with separate folios allotted for each publication. Entries in this register will be checked and initialled by an Assistant Manager who will also initial particulars recorded on the top of each folio. A receipt in Form No. GEN MISC-2 will be issued to buyers and the sale proceeds credited to income head under 'Commission Account'.

10.17 Submission of quarterly statements of publications sold

A statement in Form No. GEN MISC-3 showing number of copies of each publication sold and the sale proceeds realised, as also the stock-on-hand, will be furnished to the Department of Economic and Policy Research quarterly as at the end of March, June, September and December each year.

10.18 Furnishing of yearly statement of stock of Bank's publications

A statement in Form No. GEN MISC-4 showing the stock and requirements of relative amendment slips of the Bank's publications as on March 31 of each year will be furnished to the Central Office Department concerned, which have brought out the publications in the first week of April each year.

10.19 Yearly verification of stock of publications

The stock of publications on hand as on December 31 each year will be verified by an Assistant Manager other than the Assistant Manager holding charge of the stock and tallied with the balance shown in the Register of Bank's Publications. The fact of verification will be recorded by the verifying Assistant Manager against the last item in the relative folios under his signature with date.

रेज़ जेन./REGGEN MISC 1

पैरा/Para 10.1.3

पुस्तकालय के पुस्तकों का रजिस्टर

REGISTER OF LIBRARY BOOKS

क्रम संख्या Sr No.	आबंटित संख्या No. Allotted	खरीदने की तारीख Date of Purchase	पुस्तक/प्रकाशन का शीर्षक Title of Book/Publication	नाम Name of		मूल्य Price		सहायक प्रबंधक के आक्षेप Initials of Asst. Manager
				लेखक Author	प्रकाशक Publisher	रु. Rs.	पै. P.	
1	2	3	4	5	6	7	8	

आकार कागज की कालिटी निम्नलिखित रूप में छपाया जाए परिरक्षण अवधि Size Quality of Paper To be printed as Preservation Period
15" x 10" लेजर पेपर रजिस्टर (200 पृष्ठ) स्थायी 15" x 10" Ledger Paper Register (200 Pages) Permanent

पुस्तकालय की पुस्तकें जारी करने का रजिस्टर

रेज़ जैन./REG GEN MISC 2

REGISTER OF LIBRARY BOOKS ISSUED

पैरा/Para 10.1.5(b)

क्रम संख्या Sr. No.	जारी करने की तारीख Date of Issue	पुस्तक/प्रकाशन के विवरण Particulars Books/Publication		पुस्तक लेनेवाले का नाम Name of Borrower	विभाग Department	लौटाने की तारीख Date of Return	सहायक प्रबंधक के आद्यक्षर Initials of Asst. Manager
		शीर्षक Title	संख्या Number				
1	2	3	4	5	6	7	8

आकार कागज की कालिटी निम्नलिखित रूप में छपाया जाए परिरक्षण अवधि Size Quality of Paper To be printed as Preservation Period
 8½" x 13½" लेजर पेपर रजिस्टर (100 पृष्ठ) 1 वर्ष 8½" x 13½" Ledger Paper Register (100 Pages) 1 year

रेज़ जेन./REG GEN MISC 3

पैरा/Para 10.1.10 (ii)

प्राप्त पत्रिकाओं/राजपत्रों आदि का रजिस्टर

REGISTER OF JOURNALS/GAZETTES ETC. RECEIVED

पत्रिका/राजपत्र का नाम

Title of Journal/Gazette _____

क्रम संख्या Sr. No.	आबंटित क्र. सं. No. Allotted	प्राप्ति/खरीद की तारीख Date of Receipt/Purchase	प्रकाशक का नाम Name of Publisher	मूल्य Price		सहायक प्रबंधक के आद्यक्षर Initials of Asst. Manager
				₹.	₹.	
1	2	3	4	₹.	₹.	6

आकार कागज की कालिटी निम्नलिखित रूप में छपाया जाए परिरक्षण अवधि Size Quality of Paper To be printed as Preservation period

15" x 10" लेजर पेपर रजिस्टर (250 पन्ने) 10 वर्ष 15" x 10" Ledger Paper Register – 250 Pages 10 years

बैंक के प्रकाशनों का रजिस्टर

REGISTER OF BANK'S PUBLICATIONS

प्रकाशन का नाम _____ विक्री मूल्य रु. _____ प्रत्येक प्रकाशन के लिए

Title of Publication _____ Sale Price Rs _____ per Publication

तारीख Date	प्राप्ति Receipts	अंक Issues		* शेष * Balance	वसूल किया गया बिक्री मूल्य Sale price realised	आद्यक्षर Initials	कमीशन खाते में जमा की गयी राशि Amount Credited to Commission Account		तारीख Date	स.प्र. के आद्यक्षर Initials of A.M.	टिप्पणी Remarks
		* निःशुल्क आपूर्ति * Free Supply	* बिक्री * Sales				रु. Rs.	पै. P.			
1	2	3	4	5	6	7	8	9	10	11	12

* प्रतियों की संख्या दर्शाए *Indicate No. of Copies

आकार 15" x 10" लेजर पेपर रजिस्टर (100 पन्ने) 3 वर्ष
 परिरक्षण अवधि 15" x 10" Ledger Paper Register – 100 Pages 3 years
 To be printed as Size Quality of Paper Preservation period

भारतीय रिज़र्व बैंक**RESERVE BANK OF INDIA**

पुस्तकालय

LIBRARY

मांग पर्ची

REQUISITION SLIP

नाम

Name _____

विभाग

अनुभाग

फोन

Dept. _____ Section _____ Phone _____

प्रकाशन का नाम

Name of Publication _____

पुस्तकालय सं.

Library No. _____

जारी करने की तारीख

Date of Issue _____

मैं पुस्तक को 60 दिनों के भीतर अथवा बैंक द्वारा आगे बढ़ायी गयी अवधि के भीतर लौटाने का वचन देता हूँ। मैं यह भी समझता हूँ कि पुस्तक जारी करने के 60 दिनों की अवधि के बाद मुझे प्रति दिन प्रति पुस्तक पर 5.00 रुपये की दर पर अथवा बैंक द्वारा समय-समय पर निर्धारित की गयी राशि दण्ड स्वरूप देनी होगी। यह अर्थदंड मेरे वेतन से वसूल किया जा सकता है।

I undertake to return the book within a period of 60 days or such further period as may be permitted by the Bank. I also understand that I would be liable to pay fine of ₹5.00 per day per book or such other amount as the Bank may fix from time to time, after a period of 60 days from the date of issue of the book. Such a fine is recoverable from my salary.

हस्ताक्षर/Signature

ध्यान दीजिए: कृपया पुस्तक लौटाने पर यह रसीद मांगें।

N.B. You are requested to claim this receipt when the publication is returned.

परिरक्षण अवधि

1 वर्ष

Preservation Period

1 Year

भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

(स्थान)
(Place)

सं.

No.....

(पावती)
RECEIPT

तारीख
Date.....

(पावती)
RECEIPT

तारीख
Date.....

सं.

No.....

(स्थान)
(Place)

भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

_____ से _____

की प्रति/प्रतियों

(प्रकाशन का नाम लिखें)

की लागत के लिए रु. _____ (_____ रुपये) की राशि प्राप्त हुई।

Received from _____ a sum of _____ (Rupees _____) being the cost of _____ copy/copies of _____.

(Indicate the title of publication)

भारतीय रिज़र्व बैंक के लिए

For RESERVE BANK OF INDIA

कृते प्रभारी अधिकारी

p.-Officer-in-Charge

रु. _____

Rs. _____

_____ से _____

की प्रति/प्रतियों

(प्रकाशन का नाम लिखें)

की लागत के लिए रु. _____ (_____ रुपये) की राशि प्राप्त हुई।

Received from _____ a sum of _____ (Rupees _____) being the cost of _____ copy/copies of _____.

(Indicate the title of publication)

भारतीय रिज़र्व बैंक के लिए

For RESERVE BANK OF INDIA

कृते प्रभारी अधिकारी

p.-Officer-in-Charge

रु. _____

Rs. _____

जेन./GEN MISC 3

पैरा/Para 10.1.17

STATEMENT SHOWING PARTICULARS OF SALES ETC. OF BANK'S PUBLICATIONS DURING

..... को समाप्त तिमाही के दौरान बैंक के प्रकाशनों की बिक्री आदि के ब्यौरे दर्शानेवाला विवरण

THE QUARTER ENDED _____

क्रम सं. Serial No.	प्रकाशन का शीर्षक Title of the publication को प्रारंभिक स्टॉक Opening stock as on _____	तिमाही के दौरान प्राप्तियों Receipts during the quarter	तिमाहीके दौरान जारी किये गये प्रकाशनों की सं. Issued during the quarter		_____ को अंतिम स्टॉक Closing stock as on _____	कमीशन खाते में जमा की गई बिक्री आय की कुल राशि Total amount of sale proceeds credited to Commission Account
				मुक्त आपूर्ति Supply	बिक्री Sales		
						₹.Rs.	₹. p.

संदर्भ सं.

Ref. No.

तारीख

Dated

प्रभारी अधिकारी डी.ई.ए.पी., भारतीय रिज़र्व बैंक, केन्द्रीय कार्यालय, मुंबई को प्रेषित

Forwarded to the Officer-in-Charge, DEAP, Reserve Bank of India, Central Office, Mumbai

भारतीय रिज़र्व बैंक _____ कार्यालय

RESERVE BANK OF INDIA _____ Office

हुते प्रभारी अधिकारी

p. Officer-in-Charge

तारीख/Date

31 मार्च को बैंक के प्रकाशनों के स्टॉक की स्थिति दर्शानेवाला विवरण

STATEMENT SHOWING STOCK POSITION OF THE BANK'S

PUBLICATIONS AS ON THE 31ST MARCH

क्र.सं. Sr.No.	प्रकाशन का नाम Name of Publication	स्टॉक में प्रतियों की संख्या अर्थात् जो उपयोग में नहीं है उनपर "अ" दर्ज करें No. of copies in stock i.e. not in use "A"	जो उपयोग में है उन प्रतियों की संख्या-आ No. of copies in use "B"	प्रतियों को अद्ययन करने के लिए अपेक्षित संशोधन पत्रियों की संख्या "अ" में दी गयी है तथा जो प्रतियों उपयोग में है उनपर "अ" दर्ज करें No. of amendment slips required to bring upto-date copies at "A" and those in use at "B"
1	2	3	4	5
1.				
2.				

संदर्भ सं.

तारीख

Ref. No.

Date :

मुख्य महाप्रबंधक, भारतीय रिज़र्व बैंक, केन्द्रीय कार्यालय, मुंबई को प्रेषित *

Forwarded to the Chief General Manager, Reserve Bank of India, Central Office, Mumbai *

भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

_____ कार्यालय

_____ Office

प्राधिकृत अधिकारी

Authorized Official

जिस विभाग ने प्रकाशन प्रकाशित किया है उसे यह विवरण भेजा जाता है।

Statement to be forwarded to the concerned Central Office department which has brought out the publication

परिरक्षण अवधि

1 वर्ष

Preservation Period

1 Year

HUMAN RESOURCE OPERATIONS

11.1 Salary

11.1.1 Salary – Operations²

Salaries and allowances will be generally paid to the staff on the penultimate working day of each month in accordance with the scales laid down by the Bank and instructions issued by Central Office from time to time. The Pay and allowances of Class I staff are governed by Bank's Administrative Circulars issued from time to time. Scales of pay and allowance of Class III staff and Class IV staff are governed by the Memorandum of Settlement between the Bank and recognised Association/Federation.

Payment of dearness allowance is linked to the All-India Average Consumer Price Index Number for Industrial Workers (Base 1960=100). The quarterly average for the last quarter for which final index figures are available each month will be taken. Variation in figures will be advised to Offices by Central Office.

Payment of Salary and allowances to officers/ staff will be processed in Samadhan. For drawing of pay and allowances, the following actions are undertaken by Samadhan:

1. Hiring

The details regarding recruitment of employees/ officers are submitted by offices concerned where they have been posted/ reported, in a prescribed format in excel sheet. Based on the details furnished, Samadhan ID is created by feeding the basic data in the system like personal details, bank account details, PAN, etc.

Salary of Employees' whose Hiring Information is received by the 20th of the month (through ask HR) will be processed in the same month and PERNR will be generated. Salary will also be disbursed for that month. Information received subsequently will be taken up for processing in the next month.

2. Confirmation

Confirmation actions are being executed in the system based on the inputs received from offices concerned. Office order for confirmation may be forwarded to Samadhan HR Operations, Bengaluru through AskHR as soon as they are issued. Delay in sending the confirmation order will lead to not getting increments and other benefits.

3. Promotion

The action is carried out by entering the data of promotion, change of grade, updating the re-fixation due to promotion and changing the designations, if required. The data for promotion as also the new fixation along with the next date of increment is provided by the office/ COD concerned. The employee will continue to remain in the lower grade till the time the promotion orders are sent to HR Ops and acted upon.

2: Unless otherwise specified, 'Offices' mean Regional Offices and Central Office Departments.

11.1.2 Pay fixation

There will be a change in pay of the employee because of promotion, pay correction, anomaly, etc. Pay fixation is done by entering the requisite details in Samadhan directly. Arrears for pay fixation done retrospectively will be paid in the subsequent salary processing. The pay fixation, however, will be done by the office and entry is made in Samadhan based on the input provided by the office.

Once promotion order is received from the office, the necessary action will be carried out in the system. But this will not automatically pay the employee as per the higher grade. For this, the fixation order must be issued and the same may be sent to HR Ops through AskHR.

11.1.3 Sanction of increments

In terms of Staff Regulation 66 (1) (a), in an incremental scale, the increment shall accrue to an employee on completion of each specified period of service on each stage of that scale whether that service be substantive, probationary or officiating provided that the benefit of increment shall be admissible from the first of the month in which it accrues. Grant of any type of increments will be processed in Samadhan centrally at the Samadhan HR Operations (HROPs) Bengaluru. Samadhan will automatically process the normal annual increments and there will be no need to manually enter the increment related transactions. Advance increments and increments on promotion will be duly authorised at the appropriate level as mentioned below.

- i) Annual increments, except in the cases involving the crossing of efficiency bar, will be granted automatically in Samadhan at the time of payroll run. It will not be required to obtain separate sanction for grant of such increments.
- ii) All cases of Officers where efficiency bar is to be enforced will be referred to HRMD, Central Office.

11.1.4 Increment process in Samadhan

The system will grant the annual increment for the employees in the month in which it is due on running the Increment Programme. The system will check whether it is the last stage of increment and, if so, check for number of years after reaching maximum and grant Stagnation Increment, if eligible. On granting the annual increment, the system will be updated with the next increment date and the pay structure. If the employee has been granted EOL not counting for increment, the system will change the next increment date.

The grant of above increments will be automated and the manual intervention will be kept to the minimum. In exceptional cases, however, e.g., clearance of Efficiency Bar from a back date, giving effect to a transaction prior to the go-live date, etc., manual intervention will be required and data will need to be entered in the system.

Note

- (a) In taking a decision either to allow an Officer to cross Efficiency Bar or to enforce the bar, the guidelines contained in Circular No. Staff C 1513/32(2)–68/69 dated May 10, 1969 may be borne in mind. In the case of employees against whom

disciplinary proceedings are in progress, relevant Central Office instructions may be followed.

- (b) Sanction of an increment when it accrues to an employee against whom charges are framed under Staff Regulation 47 (2) or preliminary enquiries in that regard are in progress will not be held in abeyance merely on the grounds that disciplinary proceedings against the employee are pending. In case, however, where an employee has been placed under suspension, by reason of his being under suspension, he does not complete a specified year of service on a particular stage till the period of his suspension is regularised by treating him as on duty or on leave, he will not be entitled to grant of increment at that stage. The increment in such cases will be sanctioned only after the period of employee's suspension is regularised.

Increment actions are carried out in the system every month by running the increment program. Offices will continue to issue increment orders for eligible employees. Once the salary is processed, the increment will be checked by the offices concerned and based on the inputs received from the offices, the increment not processed or recovering the excess increment paid actions is executed in the system in the subsequent month.

11.1.5 Maintenance of records of increments sanctioned

At Offices, the staff responsible for processing of increments will ensure that the complete work flow is taken care of before the salary date.

11.1.6 Grant of advance increments

Advance increments/stagnation increments/special pay/honorarium to employees in various classes will be sanctioned by the competent authority at Regional Offices in accordance with the instructions issued by HRMD, Central Office from time to time and the settlement with the recognised associations in force.

No advance increments/special pay/honorarium will be sanctioned to an employee unless his/her application, which will have to be made, is accompanied by the following documents that need to be uploaded in the system:

- a) The official advice of the Institute in the case of Indian Institute of Banking and Finance examination.
- b) The original marks sheet/passing certificate in the case of University Degree etc.
- c) The Office will be required to keep a copy of the original certificate in the service file of the concerned employee.

11.1.7 Advance Increment process in Samadhan:

For Employees who finish JAIIB/CAIIB, increments would be processed by re-fixing the pay based on inputs received from Offices concerned. No action will be taken unless the relevant office orders are attached in the AskHR tickets. Increment will not be granted merely based on the result sheet/mark sheet.

11.1.8 Honorarium for passing Hindi examination

Honorarium payable to the employees for passing various Hindi examinations will be entered by Samadhan Administrator at Offices using the monthly payment module in Samadhan. The same will have to be approved by checker.

11.1.9 Advance Increment/Non-adjustable Special Allowance for obtaining Doctorate (Ph.D.)

Grant of advance increments/Non-adjustable Special Allowance for obtaining Ph.D. will be processed and sanctioned in Samadhan as given below:

- a) Advance increment/ Allowance will be admissible to employees in Class III and Non-adjustable Special Allowance to Officers, for obtaining Ph.D. in certain specified subjects, while in service, in accordance with instructions issued by HRMD, Central Office from time to time.
- b) Employees in Class III who have acquired the doctorate degree or who have completed the work for it before joining the Bank will not be eligible for advance increment.
- c) At present, the benefits of non-adjustable special allowance are also to be extended to the officers who have acquired the Ph.D. qualification, in any subject of relevance and value in the opinion of the Bank, prior to joining the Bank provided he/she has not been granted any advance increment/s on account of the said qualification, at the time of his/her appointment in the Bank.
- d) A Ph.D. obtained in the following subjects will qualify for special non-adjustable allowance/honorarium/advance increments.
 - i) Monetary Economics
 - ii) Banking Theory & Practice
 - iii) International Trade & Commerce
 - iv) Agricultural Economics
 - v) Planning & Development
 - vi) Econometrics in its application to Planning, Banking and Monetary problems
 - vii) Modern Statistical Methods & Econometrics
 - viii) Mathematics
 - ix) Statistics
 - x) Hindi Literature/Linguistics/(with effect from January 5, 2010, only for Rajbhasha Officers provided the subject matter of the theses is relevant to the Bank's working and functioning).
 - xi) Any other subject relevant to the Bank's working and functioning as may

be considered at the discretion and judgment by the ED-in-Charge of the Department concerned on evaluation of the text of the thesis. In such cases, the department concerned including Rajbhasha Department shall process the representation of the employee to assess whether the topic of Ph.D is of relevance to the Bank's working and functioning or not and forward the recommendation to HRMD, Central Office. After getting HRMD Central Office's consent the same will be put up to the Executive Director of the Department concerned for approval.

- e) Employees claiming non-adjustable allowance/advance increment will have to submit application. He/she will also have to submit to the local Office/CO Department a copy of the thesis and the degree certificate (in original) awarded by the University which will be returned to them on perusal and a copy thereof will be kept in the service file.
- f) Applications received from the employees will be processed by the Office/ Department through Samadhan. The approval of Deputy Governor/ Executive Director in-charge for grant of increment/ allowance, on evaluation of the thesis, may be obtained by the concerned Office/Department offline and necessary sanction accorded in Samadhan. For this purpose, Offices may forward the applications (with necessary documents) directly to the Central Office Department concerned (depending upon the subject).

11.1.10 Fixation of pay on promotion

The normal workflow to be followed for fixation of pay on promotion is given below:

- (a) Add up all Pay components
- (b) Give one notional increment in the substantive grade
- (c) Fix pay in the officiating scale at the stage equal to or next above for promotions within Class I and at the stage next above for promotions from Class IV to Class III and Class III to Class I

Note: In cases of promotion from Class IV to Class III, Additional Special Pay (ASP) in the lower as well as ASP in the higher grade is to be taken into account while fixing the pay.

- (i) Promotion from Class III to Class I of employee with JAIIB/CAIIB
 - When promotion is from Group A to AM or when promotion is from Group D (with PSSP less than ₹10130/-)
 - (a) Add up all the Pay components
 - (b) Less one/two increment(s) for JAIIB/CAIIB
 - (c) Add one notional increment in substantive grade
 - (d) Fix pay in the next higher scale at the stage equal to or next above

- (e) Add one/two increment(s) in the officiating grade for JAIIB/CAIIB
- When promotion is from Group D (with PSSP equal to/greater than ₹10130/-) to AM – treatment to be given to JAIIB/CAIIB will be the same as for officers [please see items (iii) to (vii) below]
- (ii) Officers in running grade and not at maximum with JAIIB/CAIIB
 - (a) Add up all the Pay components
 - (b) Less one/two increment(s) for JAIIB/CAIIB
 - (c) Add one notional increment in substantive grade
 - (d) Fix pay in the next higher scale at the stage equal to or next above
 - (e) Add one/two increment(s) in the officiating grade for JAIIB/CAIIB
- (iii) Officers with JAIIB/CAIIB promoted before completion of one year after reaching maximum
 - a) Add up all the Pay components
 - b) Less one/two increments for JAIIB/CAIIB
 - c) Add one notional increment in substantive grade
 - d) Fix pay in the next higher scale at the stage equal to or next above
 - e) Add one/two increments in the officiating grade for JAIIB/CAIIB
- (iv) Officers with JAIIB promoted after completion of one year after reaching maximum
 - (a) Add up all the Pay components
 - (b) Less Nil for JAIIB
 - (c) Add one notional increment in substantive grade
 - (d) Fix pay in the next higher scale at the stage equal to or next above
 - (e) Add one increments in the officiating grade for JAIIB
- (v) Officers with CAIIB promoted after completion of one year after reaching maximum but before completion of two years after reaching maximum
 - (a) Add up all the Pay components
 - (b) Less one for CAIIB
 - (c) Add one notional increment in substantive grade
 - (d) Fix pay in the next higher scale at the stage equal to or next above

- (e) Add two increments in the officiating grade for CAIIB
- (vi) Officers with CAIIB promoted after completion of two year after reaching maximum
 - (a) Add up all the Pay components
 - (b) Less Nil for CAIIB
 - (c) Add one notional increment in substantive grade
 - (d) Fix pay in the next higher scale at the stage equal to or next above
 - (e) Add two increments in the officiating grade for CAIIB

Note: If in the promotional grade no increment(s) are due, in lieu of increment(s) JAIIB/ CAIIB allowance is released.

11.1.11 Grant of increment in promotional grade

On promotion, the next increment accrues on the date of promotion.

In case of promotions from Class IV to Class III or from Class III to Class I, the employee officiates for one year and his officiating pay is linked to his substantive pay. If officiating pay is re-fixed next increment in officiating grade is to be granted on anniversary of re-fixation of pay.

In the case of officer promoted to a higher grade (i.e., Gr. 'B' & above):

- a) Where an officer is promoted to a higher grade before reaching the maximum of the incremental scale in the pre-promotional grade, the date of next increment in the promotional grade will fall on the date of increment as existing in the pre-promotional grade.
- b) Where an officer has already reached the maximum of the incremental scale in the pre-promotional grade before promotion to higher grade, the date of next increment in the promotional grade will fall on the anniversary of promotion, provided no post scale benefit like Personal Allowance (PA), Fixed Personal Allowance (FPA), Stagnation Increment, etc. was due in the pre-promotional grade within a period of one year from the date of promotion.
- c) If an officer promoted to the higher grade was due to receive, but for promotion to higher grade, any post-scale benefit like PA, FPA, CAIIB allowance or stagnation increment in the pre-promotional grade within one year from the date of actual promotion, the date of increment in promotional grade will fall on the due date of such post-scale benefit.

11.1.12 Dearness Allowance

Whenever there are changes in the percentage of DA necessary configuration will be done in Samadhan by the support personnel. While calculating DA amount the following components will be taken into consideration as per employee categories.

Employee Group	Applicability	Components for DA calculation
Regular Employee	Dearness Allowance	(Basic Pay + SP + SI + ASP + Special Allowance-Part2 + SAQ(Group D) + Grade Allowance + PS-SP + JAIIB/ CAIIB)
Executives	Dearness Allowance	Basic pay
Pensioner	Dearness Relief	Basic Pension

11.1.13 Ph.D. Allowance

Ph.D. Allowance is a monthly fixed amount paid to Class I employee after submission of the certificate evidencing acquisition of Ph.D. qualification.

11.1.14 Accommodation and HRA

Information regarding occupation/vacation of Bank accommodation is provided by the Allotment Section/Samadhan Administrator of the office concerned. Based on the input, entry is made in the system and Licence Fee recovery/payment of HRA is done accordingly.

Offices are required to inform HR Ops on the occupation/vacation of quarters at the earliest. Any delay will lead to payment of House Rent Allowance from employees who have been allotted Bank accommodation or recovery of licence Fee and non-payment of House Rent Allowance to employees who have vacated their flats. Information regarding employees residing in quarters allotted to their spouse may also be sent immediately to HR Ops, Bengaluru.

11.1.15 Special Area Allowance

Special Area Allowance is payable to the employees in North East Region (NER). This allowance is applicable to all regular employees of Class III & IV who are working in NER but not domicile of NER, as per extant guidelines.

11.1.16 Payment of Overtime Allowance

Overtime related data may be entered and authorized in the Samadhan by the Office. The overtime payments will be processed in Samadhan during the payroll run at the HROPs and disbursed through salary. There is no need for manual records/register to be maintained in this respect. Reports can be generated as and when needed for record purposes.

11.1.17 Overtime Allowance for employees in Classes III and IV

Overtime Allowance is payable to employees in Classes III and IV for work done beyond office hours/prescribed duty hours as also for work done on Sundays and holidays. As regards work done on working days, Overtime Allowance is payable provided that such work continues not only after office hours but also beyond the cushioning period.

11.1.18 Provident Fund and New Pension Scheme

The system will maintain the percentage of PF and Pension contribution for employee and employer in the system as given below. Different Trust will be configured in the system to capture the contribution details:

Contribution Type	Name of the contribution Type	Employee Contribution	Employer Contribution	Applicable to
RBI EPF	RBI PF Fund	10% of Pay will go to PF Fund+ If any additional PF	10% of Pay will go to PF Fund	CPF optee
G & SF	RBI Pension Fund	10% of Pay will go to PF fund+ If any additional Pension contribution.	10% of Pay will go to Pension Fund	Pension optee
NPS	National Pension System	10% of (Pay + DA) Voluntary Pension will go to SBI pension Fund	10% of (Pay + DA) will go to SBI Pension Fund	Employee who joins on or after 1st Jan 2012.

11.1.19 Membership/Society Deductions

The deductions towards membership fees, etc. are third party deductions effected through monthly salary on behalf of the employees for payment to third party depending on which Membership of Societies, the employees have opted for LIC/GSLI/Societies and other third parties who provide a demand list. Third party payments/deductions will be made from payroll of the respective employee subject to Minimum Wages Act/GSLI/Societies-wise deduction report will be sent to CBS to pay the Third Party. The various such deductions are as follows:

Wage type Text
GSLI
Optional Group Term Insurance
RBI Officer's Association
All India RBI Officer's Association
All India RBI Employee's Association
ALL India RBI Worker's Federation
RBI Worker's Organization
NOBW-National organization of Bank workers
Sports Club Recreation
RBI SC/ST Buddhist Association
OBC Employee's Welfare Association
Ex-Service Men welfare association
Court Attachment

National Defence Fund
CM Relief Fund
PM Relief Fund
Guarantee Fund
All Society Deduction
Housing Loan Group Insurance Scheme
MAF Deduction

Once the details are entered, the system will take care of all such deductions during payroll run.

11.1.20 Non regular Payment/Deductions

The various Non-regular Payment/Deductions are calculated and maintained in the system. The non-regular payments are the following:

Salary Components
Honorarium
Invigilation Duty Allowance
CVPS Incentive
O.L. Encashment
O.L. Encashment (Retirement)
O.L. Encashment for Donation
Over Time
Shift Allowance
LFC Advance

The various other non-regular deductions are the following. These deductions are recovered from the employee on running the payroll:

Wage type Text
House Rent Recovery
House Rent Recovery (License Fee, Rent Recovery)
House Rent Recovery (Transit)
House Rent Recovery (LFRC)
House Rent Recovery (LFOS)
TA/HA Recovery
VOF/HH/THH Bkg. Charges
VOF/HH/THH Penalty
Electricity Charges
Gas Charges
Library Fine

Salary Advance Recovery
Sundry/Misc. Recovery
LFC Advance Recovery
Car Rent

11.1.21 Minimum Net Pay and Deduction Priority

Deduction Priority will be set as under:

Deduction Component	Deduction Priority
Income Tax	1
Professional Tax	2
LWF	3
PF	4
NPS	5
Court Attachment	6
All loan	7
MAF Deduction	8
GSLI	9
All other third Party deduction	10
Voluntary PF	11
Voluntary Pension	12

11.1.22 Monthly Recoveries

Samadhan will have a cut-off date for taking all the authorized entries for the monthly recoveries. The system will maintain details of monthly recoveries made from the salaries of employees on account of various advances, which will be credited to the respective heads of accounts in CBS/Samadhan.

11.1.23 Arrears processing

If there is some pay fixation pertaining to the back period resulting in payment of arrear, e.g., in the case of back dated promotion/DA updation/settlement for previous period for any payroll, the processing will be automated in Samadhan provided the pay has been processed in the system for the back dated period from which arrears are to be calculated.

11.1.24 Monthly Payroll Run - Payment of Salary for Regular Employees

Salaries and allowances of employees across offices will be processed centrally by the Samadhan HR Operations, Bengaluru through Samadhan and disbursed to the Staff/Officers credit society or Bank Accounts through CBS by NEFT. Salaries along with allowances will be generally paid on the penultimate working day of each month and such dates of payment will be decided by HRMD, Central Office. The payment of salary and allowances will be made in accordance with the scales laid down by the Bank and instructions issued by Central Office from time to time.

Samadhan will have a cut-off date for considering authorized payments for the month's payroll. The payroll section at the Samadhan HR Operations, Bengaluru will schedule the first payroll run for the month after the cut-off date and download the variation report from Samadhan to identify and analyse. The Samadhan HR Operations, Bengaluru will re-run payroll until the payroll runs are error free. The salaries will then be paid through CBS to the employees' bank/staff credit society accounts. The pay slips of all employees will be generated, which could be viewed by the employees through the self-service portal of Samadhan.

11.1.25 Payroll Run process in Samadhan

To prepare for payroll run, the following data has to be up to date in the system:

- (i) Master data
- (ii) Investment data
- (iii) Third party deductions
- (iv) Loans data
- (v) Time data

The monthly payroll will be centrally run at the Samadhan HR Operations, Bengaluru. The steps followed will be as follows:

- a) Payroll will run in simulation mode to view any possible errors
- b) The payroll will be then released
- c) Payroll will be executed in the system
- d) The payroll will be checked to see whether it has run correctly. If the payroll has errors, the system displays error messages indicating where the errors have occurred. If desired, a detailed payroll log can be obtained. However, a payroll log will be created only during simulation of the payroll run.
- e) If there are errors, the payroll will be put into correction mode. The master data or time data for personnel numbers that contain errors and for which the payroll program could not be processed could be corrected at this stage. During the payroll run, the system flags the *Payroll Correction* field for all rejected personnel numbers. When the master data or time data for a personnel number is corrected, this field is also flagged if the control record is in the status *Released for Correction*, since there has been a change to the current data and payroll needs to be re-run for these individuals. In a payroll correction run, payroll generation only takes place for the corrected personnel numbers.
- f) The payroll is then released again. The payroll period does not change.
- g) A payroll correction run is performed. If there are only a few employees for whom this has to be done, this step can be performed online.
- h) The posting to Accounting is simulated.

- i) The system test the posting run for accuracy, balance and verifies the accounts. If everything is correct, posting can be done to accounting in production mode.
- j) Create the remuneration statements (pay stubs).
- k) Depending on whether there are check payments or direct deposits only, all remuneration statements can be printed in this step.
- l) Exiting payroll concludes the payroll process and allows running posting to accounting and 3rd party remittance in production mode. All data for employees must have been verified and corrected before payroll is exited. This step is critical, since after posting to accounting or bank transfer is run, it is not possible to go back to the status *Released for Payroll* for the current pay period.
- m) Post to Accounting in production mode allows posting to GL and creates the relevant documents.
- n) Execute FI Posting Run
- o) Generate pay slip

11.1.26 Posting to Finance and Accounts

The payroll results contain information that is relevant for Accounting and this is recorded through an interface between Payroll and Accounting without manual intervention.

11.1.27 Payment of Salary for Contract Employees

The appointment of personnel on contract will be made by HRMD CO and the payments to such personnel will be processed and disbursed in Samadhan by the Samadhan HR Operations, Bengaluru based on the data updated in the system. For the purpose, the Samadhan HR Operations, Bengaluru will conduct a payroll run for contract personnel.

11.1.28 Generation of payrolls, etc. and checking of calculations

- i) The Samadhan HR Operations, Bengaluru will update the Samadhan and generate the payroll and all other reports to enable payment of salary to all employees. Since all the records are maintained in soft form, maintenance of hard copies will not be necessary.
- ii) The employees will be able to generate their salary slips and any other related report from Samadhan.
- iii) The personnel responsible for processing the salary will generate a change report – showing the changes in the particular pay account such as Basic Pay, income tax, HRA, PF deduction etc., for the current month as against the previous month. The Assistant Manager concerned will check all the calculations relating to the payment of pay and allowances and authenticate the net amount payable to each employee every month after taking into account the relevant recoveries. System generated statements such as ‘Change report’, payment summary, etc., may be used for this purpose and authenticating on these system generated

reports would be deemed as 100% check. The AM authenticating on such reports would be responsible for all the salaries and changes in the same. This statement will be put up to the in-charge of salary work at the Samadhan HR Operations, Bengaluru i.e., AGM/Manager who will exercise a random check of salary calculations and this would deem to have completed the requirement of 100% check of all salaries.

- All the inputs made in the system resulting in changes in salaries would be stored in soft form.
- All the calculations in respect of pay and allowances will be rounded off to the next higher Rupee. The Provident Fund Contributions will be rounded to the nearest Rupee.

11.1.29 Preparation of summary/abstract of salary

After the pay rolls have been compiled, an abstract of the payments to be made will be prepared. This abstract should be given in a consolidated form the accounts to which the pay and allowances have been debited and the corresponding accounts to which they have been credited. In other words, it should show the manner of receipt and disposal of the salaries and allowances. The 'Receipt' side should show the various sub-heads under 'Charges Account-Establishment –Salaries/ Allowances' to which debits have been raised and the 'Disposal' side should show the payments made to the credit of employees' accounts with banks and Staff Co-operative Credit Societies, amounts recovered from the pay bill towards repayment of various types of advances, e.g., advances from Provident Fund, motor car/scooter/bicycle/fan/festival advances; amounts recovered towards quarters/leased flat rent, amounts deducted towards payment of insurance premia, purchase of National Savings Certificates, Income-tax paid and so on. The totals of the 'receipts' and 'disposals' sides are then arrived at to ensure that the total debit is equal to the total credit.

11.1.30 Deduction of Income Tax

The system will allow employees to submit through employee self-service the declaration of investments eligible for tax rebate. The Income tax due is deducted from the employee's salary based on the declarations given by the employee, actual salary paid till date from the beginning of the financial year and the projected salary for the rest of the financial year. The system will maintain the earnings/deductions and the income tax declaration details for each employee. On running the payroll the income tax due from the employee will be deducted. The necessary challan details will be stored in the system. The system will generate the quarterly returns and e-TDS filing returns in the prescribed formats and the payments will be made to the tax authorities through CBS. The system will also generate Form 16 – Part B for all employees annually. The exemptions and deductions are as under:

Exemptions:

Sr. No.	Description
1	Medical Exemption
2	Section 10 Exemptions

3	Children Hostel Allowance
4	Conveyance Exemption
5	Exemption On House Rent Allowance
6	LFC Annual Exemption Allowance
7	Previous Employment Exemption
8	Voluntary Retirement Exemption

Deductions:

Sr. No	Description
1	Standard Deduction wage types
2	Professional Tax deduction
3	Section 80 deductions

11.1.31 Monetary and Non-Monetary Perquisites

The perquisites paid to an employee are categorised as Monetary & Non-Monetary perquisites. All Non-Monetary perquisites tax will be borne by the employer whereas the monetary perquisites tax will be borne by the employee. Based on the perquisite classified as MP or NMP availed by employee and the employee's taxable income, special perquisite allowance will be calculated and paid to the employee by the system. The classification of perquisites as MP and NMP are as follows:

Perquisite	Type of Perquisite
Household expense reimbursement	M
GSLI Reimbursement	M
Educational All.	M
Allowance for non-maintaining vehicle	M
Brief case	M
Book Grant	M
Meal coupon deduction	NM
Bank Accommodation or Bank leased acc.	NM
Medical direct settlement	NM
Medical reimbursement (BMFS)	M
Medical On declaration	M
Spectacles	M
Annual Health Check Up	NM
Private treatment scheme	M
FRO	M
FRE	M
R.D. cook reimbursement	M
Electricity Charges	M

Perquisite	Type of Perquisite
A.C. Reimbursement	M
Petrol-Conveyance Allowance	M
Driver Salary	M
Insurance reimbursement for Vehicle (first year)	M
Insurance reimbursement for Vehicle (second year onwards)	NM
Car Maintenance	M
Tea/Lunch Reimbursement	M
Official Entertainment	M
Conveyance Reimbursement	M

Income tax, cess, surcharge, etc., if any, payable by the employees will be recovered from their salary on a monthly basis. As salary and taxable payments to employees will be processed in Samadhan, Income-tax calculation will be done by the system. At the end of the financial year, a statement indicating tax deducted at source (TDS) will be furnished to the employees in the form prescribed by the Income-tax department. The returns relating to tax deducted at source (TDS) shall be filed in prescribed form to the income-tax authorities as required by them from time to time.

11.1.32 Actual Income Tax Deducted

Samadhan administrator/s will verify original investment proofs submitted by employee and based on proofs the administrator will enter final investments and additional income in the system. Form 16 will be generated based on details entered by the administrators.

11.1.33 Professional Tax

Professional Tax is deducted from the wages payable to employees and may vary in different States as per the laws that govern them. In some states this tax is not applicable to certain categories of employees such as disabled. The system will be configured to take care of this and the deduction of Professional Tax from employees' salary in monthly payroll process will be based on the applicability of such tax in the state in which they are working.

11.1.34 Labour Welfare Fund

Labour Welfare fund is a statutory deduction and it is deducted from wages payable to employees. The deduction of LWF is based on applicability of law in various states and this will be taken care of by the system.

11.1.35 Monthly Tax Reconciliation

Every month, after payroll run, the tax report is generated which is used for several purposes. After tax submission every quarter, the challan details are stored in the system. The 24Q for every employee is downloaded and updated in income tax web site against the PAN No.

11.1.36 Forms and Reports

The forms/reports that are processed/generated are as follows:

- After every payroll run, the pay slip is generated and available in the portal to all employees.
- Form 16 Part A/Part B is processed annually, downloaded from the system/IT website and mailed to employees
- Form 24Q is processed quarterly for all employees

11.1.37 Miscellaneous – Samadhan HR Operations, Bengaluru

11.1.37.1 Duty Hours for staff observing 6 days Week

The Time Administrator of the office needs to change the “Work Schedule Norm” to NORM6 for employees observing 6 days week. Once this change is affected, the employee will get the Meal Allowance for working on Saturday in the salary.

11.1.37.2 Compensatory Offs

Employees who work for the full day on Saturdays/Sundays/Holidays are entitled for credit of compensatory off. Once the requisite permissions are obtained for working on Saturday/Sunday/Holiday and the employee attends to office, she/he is required to apply for the credit of compensatory off in Samadhan. The request of the employee is forwarded by the system to the approving authority. For Class IV employees, the application can be made by using the “On Behalf Service” available in the Samadhan Portal.

Based on the orders of RD/OiC, the approver can approve the credit of compensatory off. Meal Allowance for attending to work on a Saturday will be paid through salary in the succeeding month in which the employee attends to work on a Saturday.

11.1.37.3 Meal Allowance

An employee who has worked on a Saturday is eligible for Meal Allowance. Meal Allowance will be paid in the salary of the next month in which the employee has attended office on Saturday. However, this payment will be made only if the Compensatory Off – for working on the Saturday – is approved in the system.

11.1.37.4 Special Functional Allowance

Special Functional Allowance to be paid to any employee will be entered by the Office using the “Recurring Payments” module available in the Samadhan Portal. Once the maker makes the entry and saves it, the request will be forwarded to the approver by the system. On approval, the same will be recorded in the system and the payment will be made in the next salary and every month from then on till the time it is stopped by delimiting the “to date”.

11.1.37.5 Overtime Allowance

The time administrator, based on requisite approvals, will enter the details for

overtime of employees in Samadhan. Based on the time worked beyond office hours and the designation of the employee, the system will calculate the compensations. The Overtime Allowance will be paid along with the salary.

11.1.37.6 Compensation for extra hours of work

Employees who work beyond their normal duty hours will be paid compensation for the extra hours of work. The employee will apply for the compensation in the portal based on the "Time In" and "Time Out" recorded in the system. The request will be forwarded to the approver by the system who will have the option to accept or reject. Once the request is approved, the admissible amount will be paid when the next Off-Cycle payments are processed. If rejected, no payment will be made

11.1.37.7 CVPS

The amount will be calculated by the department and the same will be entered by the maker in the system using the "One Time Payment" module. Once the checker approves it, the same will be recorded in the system and the payment will be made along with the salary. If the request is rejected, no payment will be made.

11.1.37.8 Shift Allowance

Shift planning for employees will be maintained by the office. During salary processing the system will consider the shift planning of the employee and any Shift Allowance admissible will be paid along with the salary.

11.1.37.9 Leave

Employees will apply for all leaves like CL, OL, SLHP, SLFP, SSL, Maternity Leave, Paternity Leave, Special Hardship Leave etc. - **(excluding EOL and Study Leave)** - through the Samadhan Portal. The application will be forwarded to the approver by the system. The approver will have the option of approving/rejecting the leave. Once an action is taken by the approver, the same will be intimated to the employee by e-mail and SMS and if the leave is approved, the Leave Balance will be debited. To cancel an approved leave, the employee will apply for deletion of leave. Once the deletion of the leave is approved, the Leave Balance will be restored. The employee will be able to change the type of leave by applying for deletion of the existing leave sanctioned. Once the leave is deleted, the employee will apply once again with a different leave type and obtain the approval.

While processing the salary, the system will consider the leaves entered after the previous salary. All the calculations will be done by the system automatically and the payment will be made accordingly.

A female employee will have to apply for the Special Hardship Leave in Samadhan. The application will be forwarded to the Level 1 approver by the system. Once approved by Level 1, the request will be forwarded to Level 2 (normally the head of HRMD of the office). On approval, the same will be recorded in the system. An employee on SHL will not receive any payments on account of salary or benefits.

Details of all types of EOLs (Counting for Increment/Pension, Not Counting for Increment/Pension etc.) granted to an employee will be informed by the office to

Samadhan HR Operations, Bengaluru through Ask HR. The entries of EOL will be made at Samadhan HR Operations, Bengaluru. The offices will clearly mention the type of EOL granted to the employee and the period (From date and To date). The system will calculate the payments/recoveries to be made in the salary.

Details of Study Leave including the fixation of pay during the period will be provided by the office to Samadhan HR Operations, Bengaluru through Ask HR in Samadhan. The entries will be made in the system at HR Operation.

11.1.38 Actions taken at Samadhan HR Operations, Bengaluru

11.1.38.1 Hiring

The details of new employees/officers recruited by the office are submitted by offices concerned where they have joined/reported, in a prescribed format in excel sheet. Based on the details given, Samadhan ID is created by feeding the basic data in the system manually like personal details, bank account details, PAN, etc.

Salary of Employees' whose Hiring Information is received by the 20th of the month (through ask HR) will be processed in the same month and PERNR will be generated. Salary will also be disbursed for that month. Information received subsequently will be taken up for processing in the next month.

11.1.38.2 Confirmation

Confirmation actions are being done in the system based on the inputs received from offices concerned. Second year increment would be released for Grade B - DRs once the confirmation actions are done in the system. Office order for confirmation may be forwarded to Samadhan HR Operations, Bengaluru through AskHR as soon as they are issued. Delay in sending the confirmation order will lead to employees (Grade B - DRs) not getting increments and other benefits.

11.1.38.3 Promotion

The action is carried out manually by entering the date of promotion, changing the grade, updating the re-fixation due to promotion and changing the designations, if required. The data for promotion as also the new fixation along with the next date of increment is provided by the office/COD concerned. The employee will continue to remain in the lower grade till the time the promotion orders are sent to HR Ops and acted upon.

11.1.38.4 Transfer

Transfer action is complete only upon doing Transfer Out and Transfer In of the employee/officer. Transfer out is done first by placing the employee in the transfer pool. Transfer In is done next by changing the location to the new centre. Transfer action is done only when the employee/officer has reported in the new centre and there is a reporting order on the same. Posting actions would be done by the offices concerned.

Transfer action is not complete till both Transfer Out and Transfer In actions are done. Offices may send the Transfer Out and Transfer In data as soon as the employee is

relieved from/joins to the office. If there is a delay, application for leave will keep going to the approver of the previous office and salary/benefits will continue to be paid based on the previous location.

11.1.38.5 Pay fixation

There will be a change in pay of the employee because of promotion, pay correction, anomaly, etc. Pay fixation is done by entering the requisite details in the Samadhan directly. Arrears for Pay fixation done retrospectively will be paid in the subsequent salary processing. The pay fixation, however, will be done by the office and entry is made in Samadhan based on the input provided by the office.

Once promotion order is received from the office, the necessary action will be carried out in the system. But this will not automatically pay the employee as per the higher grade. For this, the fixation order must be issued and the same may be sent to HR Ops through Ask HR. Only when the new fixation is entered in Samadhan, will the employee get the new salary.

11.1.38.6 Accommodation and HRA

Information regarding occupation/vacation of Bank accommodation is provided by the allotment section/Samadhan Administrator of the office concerned. Based on the input, entry is made in the system and Licence Fee recovery / payment of HRA is done accordingly.

Offices are required to inform HR Ops on the occupation/vacation of quarters at the earliest. Any delay will lead to payment of House Rent Allowance from employees who have been allotted Bank accommodation or recovery of license Fee and non-payment of House Rent Allowance to employees who have vacated their flats. Information regarding employees residing in quarters allotted to their spouse may also be sent immediately to HR Ops, Bengaluru.

11.1.38.7 Increment

Increment actions are done in the system every month by running the increment program. Offices will continue to issue increment orders for eligible employees. Once the salary is processed, the increment will be checked by the offices concerned and based on the inputs received from the offices, the increment not processed or recovering the excess increment paid actions is done in the system in subsequent month.

11.1.38.8 JAIIB/CAIIB Increment – Pay Fixation

Employees whoever finishes the JAIIB/CAIIB, increments would be processed by re-fixing the pay based on the inputs received from offices concerned. No action will be taken unless the relevant office orders are attached in the AskHR tickets. Increment will not be granted merely based on the result sheet/mark sheet.

11.1.38.9 Salary Not Drawn (SND)

Based on the inputs received from the RO/CODs, salary is stopped for an employee from first day on the next month in which the office order is issued. For example, if the SND order is received on 15th of October 2018, the SND will be activated from 01st of

November 2018 and October 2018 salary will be drawn. Mid-month activation of SND is not allowed in the system.

With requisite approval/office order, SND action is revoked in the system and the salary is released. As in SND activation, mid-month deactivation of SND is not allowed in the system. Leave regularisation, if done, will be done while revoking the SND in the system.

11.1.38.10 Deputation

Deputation action (Establishment and non-est), salary processing for deputation cases and End of deputation actions are carried out in the system based on the inputs received from the office.

The information may be sent to HR Ops as soon as the orders are issued. Delay in sending the input will lead to payment of salary for employees who have proceeded on non-est deputation.

11.1.38.11 Voluntary Retirement/Resignation/Death actions - Separation and Payroll migration

Based on the inputs received from the RO/CODs, voluntary retirement, resignation and death actions are carried out in the system from the back end. Once the separation is done, the employee is taken out of the RB payroll for salary and placed in Non-pensioner or Pension or CP payrolls, accordingly.

The information regarding these must be sent to HR Ops as soon as they are available with the offices/departments. In cases of death, there may be delay in the receipt of death certificate. Offices need not wait for the certificate. If the information is confirmed, the same may be intimated to HR Ops immediately through Ask HR. Death certificate may be forwarded as and when it is received.

If the information is not sent or there is a delay, then the salary will continue to be drawn.

11.1.38.12 EOL entries

The leave details of the employee who were on EOL are entered in the system manually. The EOL entries pertaining to Counted for Increment/Pension and Not Counted for Increment/Pension would be updated in the system accordingly. The input for this is to be provided by the offices. If there is a change in the next date of increment, the same may be indicated by the offices.

11.1.38.13 Study Leave

Based on the inputs received from the offices, study leave details and their salary payments details are entered in the system. Return from Study Leave action is also done in the system once the information is received from the offices concerned.

The information regarding Start/End of Study Leave may be shared with HR Ops immediately on issue of office order. The offices must indicate the payments to be made (wage type wise) to the employee during the currency of Study Leave.

11.1.38.14 LPR

Employees on superannuation who have opted for LPR, details are entered in the system and the separation from the employee payroll is done upon completion of the LPR period. This is done on receiving the input from the office. The salary would be processed to those LPR cases till their LPR ends.

Information regarding employees proceeding on LPR may be shared with HR Ops by 15th of the preceding month. For example: If an employee is proceeding on LPR from November 1, 2018 information must reach HR Ops, Bengaluru (through ask HR) by October 15, 2018. If the information is not received in time, Separation action will be initiated and the PERNR will be included in the list of PERNRs for which Final Settlement is to be made.

11.1.38.15 Suspension

Based on the inputs received from the offices, suspension action is carried out in the system. In this regard, either stopping salary or paying subsistence allowance would be done in the system as per the inputs received from the offices concerned.

11.1.38.16 Punishment – pay reduction

Pay reduction would be effected in the system due to punishment based on the inputs received from offices.

11.1.38.17 Meal coupon

Meal coupon deduction is done by making an entry for the same in the system. Every month post salary, the amount is sent to HRMD Central Office through FER along with the recovery file.

11.1.38.18 Associations/MAF/GLSI/HLGI/Benevolent Fund

Based on the inputs received from offices, recovery entry is made towards various associations, MAF, GSLI, HLGI (input is received from HRMD, CO) and Benevolent Fund. Post salary processing, the recovery amount and the file are sent to respective offices / departments.

11.1.38.19 Society files

Based on the inputs received from offices, the recovery towards various society is uploaded in the system and post salary, the amount and recovery files are sent to the societies concerned.

11.1.38.20 Locking and Unlocking the IDs

During salary processing, if the salary of an employee goes into negative due to various reasons like EOL, HRA recovery etc, then the ID is locked for the month and released subsequently once the processing is complete. Locking of ID means that the salary has not been processed and there is no Earnings or Deductions for that month. There will be no Salary Slip for that month. All the recoveries which are made monthly will be carried forward to the next month salary.

11.1.38.21 Salary adjustments

If salary goes negative, then efforts are made to make the salary positive by adjusting the employee's APF/society recovery. __

11.1.39 Actions to be taken by the Office/CODs in Samadhan Portal

11.1.39.1 One-time payments

Entry for certain payments/recoveries to be made to the employees can be made by offices using the Samadhan Portal. These entries can be made under the "One-time payments" module. The maker will make the entry and the checker will approve it. Once approved, the entry will be taken into consideration for the next salary processing. Entries made under the "One-time payments" are not recurring in nature.

These entries can be made at any time during the month. However, the entries made before the "Exit Payroll" – which is around 24th/25th of a month - will be considered for the month's salary. Entries made later will be included in the next month's salary and need not be re-entered.

For certain payments like CVPS incentive, Honorarium, Basic and DA adjustment etc, the amount which needs to be paid may be entered directly in the system under the appropriate Wage Type. For others like Overtime and Shift Allowance, entries need to be made in the time module and the system will calculate the amount based on the entries.

The following entries can be made using this module:

- a. CVPS Incentive - Payment
- b. Honorarium – Payment
- c. Adjustment of Basic Pay, Dearness Allowance etc. – Payment
- d. Shift Allowance - Payment
- e. Overtime – Payment
- f. Split Allowance – Payment
- g. Annual Closing Allowance - Payment
- h. Electricity Charges – Recovery
- i. Miscellaneous Recovery
- j. Library Late Fee – Recovery

11.1.39.2 Recurring Payment

Certain payments/recoveries are to be made to/recovered from the employees monthly, either for a certain length of time or till he/she is in active service in the Bank. Offices/CODs can make such entries using the Samadhan Portal using the "Recurring Payments" module.

These entries can be made at any time during the month. However, the entries made before the "Exit Payroll" - which is around 24th/25th of a month - will be considered for the month's salary. Entries made later will be included in the next month's salary and need not be re-entered.

The maker will make the entry and the checker will approve it. Once approved this

entry will be taken into consideration from the next salary onwards. Payments entered in this module will be made every month till it is explicitly stopped by the office / COD.

The following entries can be made using this module:

- a. Special Functional Allowance – Payment
- b. Ph D Allowance – Payment
- c. Deputation Allowance – Payment
- d. Car Rent – Recovery
- e. Ad-Hoc (NER) – Payment

11.1.39.3 Third Party Payment

Certain recoveries are to be made and the money transferred to a “Third Party”. Using the Third-Party Payment module in Samadhan Portal, the entry for such recoveries can be made by the Office / CODs. The maker will make the entry and the checker will approve it. Once approved, the entry will be considered for processing of salary. The recovered amount will be transferred to the Office / COD concerned by Samadhan HR Operations, Bengaluru - using FER – for onward transmission to the Third Party.

The following entries can be made using this module:

- a. Court Attachment (Moiety)
- b. Overseas Travel Insurance Premium

The Overseas Travel Insurance Premium is to be recovered in one month, so the Start Date should be beginning of the month and End Date should be the end of the month. For example, for recovery to be made from October 2018 salary, Start Date should be October 1, 2018 and End Date should be October 31, 2018. The date of the actual journey is not relevant and need not be entered.

11.1.40 Action to be taken by the employees in Samadhan Portal

- a. **Leave:** All employees will apply for and get approved all the leaves (except EOL) which they avail, through the portal. For Class IV employees, the application will be made by Samadhan Administrator using the “On Behalf” service. Once the leaves are approved, the same will be considered in the next salary processing

The following leave will be applied for through the portal:

- i. Ordinary Leave
- ii. Casual Leaves of all kinds
- iii. Sick Leave – Full Pay
- iv. Sick Leave – Half Pay
- v. Compensatory off
- vi. Special Hardship leave

EOL will be entered by Samadhan HR Operations, Bengaluru based on input provided by the office.

Employees on Special Hardship Leave (SHL) need not be paid salary and benefits. So, if an employee proceeds on SHL without applying for the same in

the system, she will continue to draw salary irrespective of the fact that the leave has been approved on “Paper”. Once the leaves are entered, the system will recover all the excess salary paid and for this the salary may have to be stopped for a few months. To prevent this, offices should ensure that the employee applies for the leave and the same is approved in the system, before actually proceeding for the leave.

- b. **Income Tax Exemption:** To be eligible for exemption under Section 80 of Income Tax Act, Employees will enter the details of investments proposed in the system using the Self-Service module of the portal. Once the entries are made, the system will consider that while calculating the income tax. The actual entries will be verified by the Samadhan Administrator of the office sometime in December-January for that financial year and the system will consider only the actual investments made and not the proposed ones for the calculation of income tax. If the employee does not provide proof of the investment by December – January (the date will be intimated), the proposed investment will not be considered. This may lead to an increase in income tax recovery in the subsequent months.
- c. **Other Income:** Any income received outside the Bank can be declared using the other income module. This includes income from House Property. Once the employee enters the details, the amount will be considered for salary processing. If, during the fag end of the Financial Year (Jan-March), other income is declared, then the take home may be reduced substantially due to recovery of income tax. If the earnings are less than recoveries, the entries of other income may be removed by the team at HR Ops, Bengaluru, without giving any intimation, to ensure smooth processing of salary.
- d. **Change of Additional Provident Fund (APF) :** Employees can change the percentage of APF to be recovered from their salary once a month. However, if the earnings are less than the recoveries for any month, the Samadhan HR Operations can change the APF recovery to the employee to ensure the recoveries are brought down below the earnings. No approval/ intimation to the employee is required in this regard.
- e. **Change of Bank Account:** Employees can change the bank accounts in which they want their salaries/benefits. There can be one account each for credit of salary and benefits. However, if there is just one account, all the payments will be credited to this account.

11.2 Other Allowances

11.2.1 Travel/Halting Allowance (other than on Transfer)

Travelling allowance and halting allowance (TA & HA) is granted to an employee when he is required to go out of headquarters on duty and it is intended to cover journey fare and other expenses connected with the travel like lodging, boarding, conveyance, etc. at the outstation centre. TA & HA is paid in accordance with the provisions of Sections 6 and 7 of Appendix II to the Reserve Bank of India (Staff) Regulations, 1948 (Staff Regulations) and administrative instructions issued on the subject by Central Office from time to time. Officers on foreign tour are entitled to Daily Allowance and reimbursement of total charges as per extant instructions.

11.2.2 Settlement of claims with irregularity in hotel bills

Where there is prima facie evidence to suggest that the hotel bills represent more than what has actually been spent or on the basis of investigations carried out by the Bank, there are reasons to believe that the bills are inflated, offices may treat such cases as instances of irregularity and reject the same as 'inadmissible' on 'hotel stay' basis indicating the reasons therefor. The bill may, however, be settled on the basis of per diem halting allowance as admissible. The decision in this regard should be taken by the Regional Director/Officer-in-Charge personally and the concerned officer advised suitably. If such instances recur, particular cases may be referred to Central Office with specific recommendations/comments of the Regional Director/Officer-in-charge.

11.2.3 Facilities to be provided to officers on Transfer

Under the existing rules, an employee of the Bank, who is required to go on transfer from one centre to another centre is entitled for reimbursement of travelling expenses including journey fares for himself/herself and his/her family (as defined in paragraph 13(a) of Section 6 of Appendix II of the Reserve Bank of India (Staff) Regulations, 1948) and expenses for shifting of his/her personal property to such extent as the Bank may consider reasonable.

11.2.3.1 Grant of Joining Time/Journey Period

The Officers are eligible for Joining time of 10 days. The officers are also eligible for availing of special casual leave in lieu of joining time (may be availed in two spells) at a later date up to two years subject to grant of extension of time for submission of TA bill by the competent authority.

An officer on transfer is eligible for minimum journey period to proceed on transfer to new centre. In case the officer wishes to avail of special casual leave in lieu of joining time at a later date, the journey period will commence immediately from the next day of his/her relief from the previous office irrespective of that day being Sunday/holiday. Officers who are transferred at their own request and own cost will be eligible for joining time/special casual leave in lieu of joining time for a period of five days. This leave will have to be availed of in one spell. No other financial benefits will be granted to such officers.

11.2.3.2 Shifting of Residence within the Same Centre

An officer who is required to shift his/her household goods within the same centre, at the instance of the Bank or on account of change in entitlement due to promotion/medical grounds/proximity to office will be reimbursed expenditure as per extant instructions.

11.2.3.3 Adhoc and temporary incentives to officers posted on transfer/staff working in North East Region and J&K

Facilities are extended to officers posted on transfer/staff working in North East Region and J&K as per instructions issued from time to time.

11.2.4 Facilities to Newly Recruited Officers in Grade 'A'/ 'B' (DR) on probation

Newly recruited officers in Grade "A/B" (DR) on probation are extended facilities such as Reimbursement of journey fares, Reimbursement of local conveyance, Reimbursement of Cost of Transportation of Household Goods, Reimbursement of Hotel Charges and Joining Time/Journey Period.

11.2.5 Reimbursement of Tea, Lunch, Dinner and Conveyance Expenses

For Officers working before/beyond office hours on week days and for attending office on Saturdays/Sundays/holidays a consolidated allowance viz. "Allowance for Extra Hours of work" in lieu of Reimbursement of Tea/Lunch/Dinner charges, depending on the extra hours of work rendered by the Officer, will be paid. Claim towards allowance of extra hours of work are to be made through Samadhan Portal and the benefit is treated as monetary perquisite.

11.2.5.1 Trips at odd hours and on Saturdays/Sundays/Holidays

Officers who are required to attend or leave office at least three hours before/after normal office timings of attendance for working day or attend office on Saturday/Sunday/holiday, will be reimbursed actual conveyance charges for using taxi and/or similar other mode of conveyance at the prevailing rate up to a maximum distance of 40 kms. each way.

11.2.6 Honorarium payable for performing various miscellaneous duties

The rates of honorarium payable for setting up/evaluation of papers, delivering of lectures and invigilation/supervision during exams conducted by the Bank/RBSB/IBPS are decided from time to time.

11.2.6.1 For setting-up/evaluation of question papers/answer sheets

The revised rates applicable to the Officers of the Bank, entrusted with the work of setting up of question papers and evaluation of answer sheets of written/skill tests, are paid as per extant instructions.

11.2.6.2 For delivering lectures

Separate rates are paid for lectures delivered at Bank's training colleges like RBSC, CAB and ZTCs and talks delivered during structured/formal training programs arranged/conducted locally by the ROs. The rates which are applicable to Officers of the Bank will also be applicable to Class III employees who, in recognition of their performance, are invited to deliver talks at Banks training institutions, namely, RBSC, ZTC & CAB as guest faculty and all other lectures. As regards honorarium payable to experts/consultants/speakers of eminence from outside the Bank, Principals/RDs/CGMs-in-Charge, may sanction the same up to a maximum limit, on case to case basis.

11.2.6.3 For invigilation/supervision during the exams

The honorarium payable to officers for invigilation/supervision etc. work in connection with various written tests for recruitment and promotion will be payable 'on per session basis' instead of 'on per day basis' at rates fixed from time to time.

11.3 Prerequisites and Reimbursements

11.3.1 Benefits - Operations

The operational cycle of Benefits section broadly involves work related to processing and making (a) monthly payments and (b) payments as and when claim is made. The payment of monthly benefits is processed in the first week of every month, to be followed thereafter by processing of other benefits at periodic intervals during the month.

The claims in respect of all benefits can be applied by eligible employees on the Samadhan Portal either on their own or through 'on behalf' services of Samadhan Administrators, in case of Class IV employees. The claims in respect of all benefits, except the ones which require submission of documentary proof in respect of the claims, are approved by the system. In case of latter, claims are approved by the designated approvers in the Samadhan Operations, Benefits Team.

Further, the claims pertaining to Ordinary leave encashment (for Self and donation to Relief Fund) and LFC/TFA are also processed at periodic intervals.

Reimbursement of monthly petrol conveyance charges is based on the Indian Oil Corporation Ltd. (IOCL) rates prevailing on the first day of each month at various metros/cities/state capitals/other territorial jurisdictions, where our offices are located. As such, the petrol rates at each location captured from IOCL website on first of every month will be maintained in Samadhan in the first week of every month.

Further, as the system does not calculate the benefits retrospectively especially in case of back-dated promotion, transfer, etc., arrears in this regard are paid based on the manual calculations of the same.

For on-behalf services [GEN BEN 1](#) shall be used.

11.3.2 Entertainment Allowance

11.3.2.1 Eligibility & Entitlement

Annual limits of reimbursement towards expenditure incurred on official entertainment is as per extant instructions.

11.3.2.2 Application process

Eligible Officers will be reimbursed, up to the above annual limits applicable, expenses incurred by them for entertaining guests at OLDRs, hotels or at their residence, in connection with any business in which the Bank is officially concerned/interested. Production of bills/receipts in support of their claims may not be insisted upon. The above reimbursement to all eligible officers will be made through Samadhan Portal. The block period of application has been aligned with the calendar year from January 2019 onwards. Amount not claimed within a block period will be lapsed.

11.3.2.3 Approval/sanction

All eligible claims will be approved automatically in Samadhan and processed in

the system at the HR Operations Unit and payments will be made through NEFT by debiting the pre-mapped designated accounts through off-cycle payment run process in Samadhan.

11.3.2.4 Accounting

The expenditure shall be booked under 'Charges Account-Miscellaneous Expenses-Official Entertainment'.

11.3.2.5 Maintenance of records

As the details of reimbursement made will be available in Samadhan, there will be no need to maintain manual records.

11.3.2.6 Tax Liability

In case the claim is made on declaration basis, the amount reimbursed under the scheme will be treated as monetary perquisite for the purpose of tax.

11.3.3 Book Grant Scheme

The Book Grant Scheme was introduced from July 1, 1994 with a view to assisting officers in meeting a major portion of the expenditure incurred by them on purchase of books to equip themselves in discharge of their duties in the Bank. The Scheme has been amended/liberalised from time to time. In March 2008, the book grant facility was extended to employees in Class III & IV effective from the year July 2007 - June 2008.

11.3.3.1 Eligibility

An officer recruited directly or promoted on long term basis is eligible for book grant from the date of joining the Bank/long term promotion.

- All full-time Staff in Class III & IV are eligible for book grant from the date of joining the Bank.
- All part time Maintenance Attendants who have completed six months of service in the Bank and found to be medically fit are eligible for book grant on a pro-rata basis.

11.3.3.2 Subjects on which books, etc., are eligible for grant

Cost of Books (including DVD/CD-ROMs), which assist employees to equip themselves in the discharge of their duties in the Bank, such as those on banking, finance, economics, management, computers, communication, office automation, engineering (for engineers working in the Premises/Estate Department) and law (for officers of Legal Department) etc. may be considered for reimbursement under the scheme. Similarly, subscription charges for Magazines, Journals and Periodicals, on the abovementioned subjects may also be considered eligible for reimbursement. Expenditure incurred on subscription charges paid to reputed libraries, may be reimbursed to officers/employees under the scheme, within the existing entitlement limits.

11.3.3.3 Amount of grant

The expenditure incurred on books, DVD/CD ROMs and subscription charges for journals, periodicals, magazines, usage charges of e-book readers provided by the Bank to officers in Gr, F and above is reimbursable subject to annual (January – December) ceiling as per extant instructions.

The cycle of payment has been aligned with the calendar year from January 2019 onwards. Amount not claimed within the block period will lapse.

All the employees promoted during the year (January to December) irrespective of the date of their promotion will be eligible for full amount of book grant limit applicable to higher grade to which one is promoted. All those eligible employees and officers who have already availed of full/part reimbursement amount as per earlier limits will be eligible for differential amount on enhancement of the limits as above.

11.3.3.4 Application process

The reimbursement will be made on submission of an application cum declaration in Samadhan any time during the year. Based on the eligibility configured in the system, payment will be made by NEFT through CBS. It will not be necessary to produce the books purchased for verification.

Eligible Class IV employees shall submit an application in the prescribed form on the basis of which on-behalf application shall be submitted by respective Samadhan Administrators through Samadhan portal.

All the payments under this scheme would be processed in Samadhan. For this purpose, the claimed will be approved/sanctioned automatically by the system.

11.3.3.5 Accounting

The amount admissible shall be debited to the Charges Account under the sub-head styled 'Book Grant' under the main head 'Establishment–Miscellaneous'.

11.3.3.6 Maintenance of records

The details of reimbursement and the particulars of the same would be available in the system and therefore there would be no need to maintain manual records.

11.3.3.7 Tax Liability

As per Income Tax Rules, the amount sanctioned under Book Grant Scheme is treated as monetary perquisite.

11.3.4 Furnishing of Residence of Officers/Employees

A scheme for meeting the cost of furnishing residences of officers was introduced for senior officers in April 1995. It was extended to officers in Grades 'A', 'B' and 'C' in February 1996. The facility of Furnishing of Residence of Employees (FRE) has been extended to all Class III & IV employees in July 2010. Under the scheme an officer/employee is eligible to purchase furniture or other consumer durable articles within his

entitlement for use at his residence. Salient features of the schemes entitled “Furnishing of Residence of Officers (FRO)” and “Furnishing of Residence of Employees” are given in the following paragraphs.

11.3.4.1 Furnishing of Residence of Officers (FRO)

11.3.4.1.1 Eligibility

All officers who are in the Bank’s regular service as officers for a minimum period of two years and the promotee officers, who are officiating on long term basis, are eligible to avail of the facility. Officers who are on deputation from Government/other institutions to the Bank and/or contract basis are not eligible for this facility.

11.3.4.1.2 Entitlement

- a) Entitlement of Furnishing of Residence of Officers for various categories of officers as revised on December 18, 2018 is as per extant instructions.
- b) Officers are entitled for Furnishing of Residence of Officers once every five years.
- c) Fresh entitlement will become due in the 6th calendar year calculated from the year in which full quantum of FRO was last availed and Officers will be entitled for the differential as a result of enhancement in the quantum or promotion. However, the differential will have to be availed of before the next set becomes due, after which the amount would lapse.

11.3.4.2 Furnishing of Residence of Employees (FRE)

11.3.4.2.1 Eligibility

- i) All confirmed employees in Class III & IV will be eligible for the facility of Furnishing of Residence of Employees. Part time Maintenance Attendants who have completed 6 months service in the bank and found to be medically fit may be reimbursed FRE on pro-rata basis.

ii) Entitlement

- a) Entitlement of FRE for various categories of employees is as per extant instructions.
- b) Employees will be entitled for FRE once every six years i.e., fresh entitlement will become due on the seventh calendar year calculated from the year in which full quantum of FRE was last availed. On intra-cadre promotion, the employees in Class III/IV will be eligible to avail of the difference in entitlement of FRE. Similarly, on inter-cadre promotion from Class IV to Class III, employees will be eligible to avail of the difference in entitlement of FRE. On inter-cadre promotion from Class III to Officer in Grade A, employees will be eligible to avail the difference between the FRE already availed by them and entitlement of FRO. However, the differential will have to be availed of before the next set becomes due after which the amount will lapse.

- c) Employees in Class III who have already availed of FRE, will be eligible to avail of the fresh entitlement of FRO on their promotion to Officer's cadre in the sixth calendar year, counting from the year in which they had availed of FRE in Class III.
- d) Employees in Class III who have joined the Bank's service and subsequently become officers (DR) as a staff candidate, will be eligible for the full amount of FRO on completing a minimum service of two years as Officers in the Bank i.e. the employees in Class III appointed in the Bank as Grade 'B' (DR) will not be eligible to avail the difference between the FRE amount availed when they were Class III employees and FRO payable to Officers. They will be treated as fresh candidates and eligible for availing of their full entitlement of FRO only on completion of two years of service in the Bank.

11.3.4.3 General provisions applicable to both FRO/FRE Scheme

11.3.4.3.1 Eligible items for purchase

Following items of furniture/consumer durables can be purchased under the FRO/FRE Scheme:

- a) All items of furniture, including items made by engaging carpenter/s. Kitchen appliances like cooking range, mixer/grinder, micro-oven, etc.
- b) Electrical/Electronic goods like refrigerator, washing machine, air conditioner, TV, I-Pods, DVD players, Home Theatres, Music Systems, VCR, Computer (with printer), etc.

The drawal of advance/reimbursement under FRO/FRE Scheme is permitted in one lump sum only.

11.3.4.3.2 Block Period

The block period for the purpose of FRO is from January of the year of claim up to December of the 5th year from year of claim. The block period for the purpose of FRE is from January of the year of claim up to December of the 6th year from the year of claim. The amount if not claimed within a block period will be lapsed.

11.3.4.3.3 Payment under FRO/FRE

- a) Officers/employees desirous of availing the facility under the FRO/FRE Scheme shall make a claim to this effect in Samadhan Portal.
- b) Production of documentary evidence in respect of the purchase/s made will not be insisted upon. The Officers/employees will have to preserve the bills/receipts in respect of which reimbursement is claimed by him on declaration basis, for a period of 2 years and produce the same to the Bank, if required, for the purpose of verification and/or to the Income Tax authorities, if they demand them in connection with income tax assessment.

11.3.4.3.4 Application Process

The employee will have to apply online in Samadhan under the FRO/FRE scheme. Depending on the eligibility of the employee, payment will be made directly through CBS.

Eligible Class IV employees shall submit an application in the prescribed form on the basis of which an on-behalf application will be made in Samadhan by respective Samadhan Administrators. The application will be approved / sanctioned automatically by the system.

11.3.4.3.5 Accounting

The expenditure shall be booked under Charges Account - Establishment – Miscellaneous – FRO Scheme- FRO Officers/FRO employees.

11.3.4.3.6 Maintenance of records

As all the reimbursements under this scheme would be processed through the Samadhan and the system would contain all the required data, it will, therefore, not be necessary to maintain any manual official record.

In view of the automation of the service records of the Officers/employees the practice of recording FRO/FRE details in the service sheet may be discontinued.

11.3.4.3.7 Tax Liability

As per Income Tax Rules, the amount sanctioned under FRO/FRE Scheme has to be treated as monetary perquisite

11.3.4.3.8 Other provisions of the scheme

Any misuse of the facility will render the Officer/Employee concerned liable to disciplinary action under the Reserve Bank of India (Staff) Regulations, 1948 and will also be taken into account, inter alia, while taking reviews for continuation in the Bank's service beyond the 50/55 years of age.

11.3.5 Reimbursement of Maintenance Charges under FRO/FRE Scheme

All Officers/Employees will be reimbursed an amount equivalent to 10% of the total applicable monetary ceiling/limit availed by the employees under FRO/FRE scheme, as annual maintenance charges for undertaking repairs, insurance, etc. of the items purchased under the Scheme. However, no reimbursement of maintenance charges will be permitted within one year from the availment of fresh FRO/FRE/differential FRO/FRE for the purchase of new furniture/fixture/electronic items, etc. In other words, maintenance charges for FRO/FRE will fall due after the completion of one year period and claim thereof will become eligible from January of the second year of availment of FRO/FRE (fresh/full advance/difference amount).

11.3.5.1 Application process

The reimbursement of FRE/FRO Maintenance charges is to be claimed by applying

through Samadhan portal. Only one claim can be made per the block period January to December annually. In case of Class IV employees, on behalf service may be made by respective Samadhan Administrators based on the applications received from the employees in this regard. Amount not claimed within a block period will be lapsed.

11.3.5.2 Approval/sanction

The claim made by the employees for reimbursement of FRO/FRE maintenance is automatically approved by the system.

11.3.5.3 Accounting

The expenditure shall be booked under Charges Account - Establishment – Miscellaneous – Maintenance on FRO/FRE

11.3.5.4 Maintenance of records

As all the reimbursements under this scheme would be processed through the Samadhan and the system would contain all the required data, it will, therefore, not be necessary to maintain any manual official record.

11.3.5.5 Tax liability

The reimbursement of Maintenance Charges under FRO/FRE Scheme will be treated as monetary perquisite.

11.3.6 Reimbursement of cost of newspapers, etc. to Officers/staff

11.3.6.1 Eligibility and Entitlement

a. Officers

The officers/employees of the Bank need to keep abreast with the latest developments in the field of banking, finance, economics, management, computers, communication, office automation etc. for discharging their duties effectively and efficiently. It has, therefore, been decided to include the reimbursement of the cost of periodicals and magazines also under the scheme of reimbursement of newspapers/financial dailies by enhancing its scope and limit with effect from the calendar year 2014 as per extant instructions.

b. Staff (Class III and IV)

The employees in Class III and IV may be reimbursed the amount towards the expenditure incurred for purchase of a vernacular/local daily newspaper. With effect from January 2014, the cost of periodicals and magazines have also been included in the scheme by enhancing its scope and limits. The quantum of reimbursement will be made on monthly basis, based on employee status on last day of the month, as per extant instructions.

11.3.6.2 Application process

No application/claim need to be made by the employees for Reimbursement of cost of Newspaper through Samadhan portal.

11.3.6.3 Approval/Sanction

Samadhan will automatically calculate the eligible amount on monthly basis as per the status of the employee on the last day of the month.

11.3.6.4 Accounting

The expenditure towards the reimbursement is booked under BD Charges Account- Newspapers and periodicals.

11.3.6.5 Maintenance of records

As all the reimbursements under this scheme would be processed through the Samadhan and the system would contain all the required data, it will, therefore, not be necessary to maintain any manual official record.

11.3.6.6 Tax Liability

The amount sanctioned under News Paper Reimbursement Scheme is not to be taken for Income Tax computation.

11.3.7 Supply of brief cases for official use

11.3.7.1 Eligibility and Entitlement

Officers and employees in Class III are eligible for reimbursement on declaration basis the cost of a brief case/leather bag/overnighter/trolley bag/leather portfolio every calendar year and reimbursement may be allowed at any time during the calendar year in which it becomes due, irrespective of the month and the date on which the last reimbursement was availed of.

11.3.7.2 Application process

The claim for reimbursement on declaration basis will have to be made in Samadhan and the payments will be disbursed by NEFT through CBS. Only one claim can be made per block period of January to December annually. The amount not claimed within the block period will be lapsed.

11.3.7.3 Sanction/approval

Every claim reimbursement of cost of briefcase will be automatically approved in Samadhan

11.3.7.4 Accounting

The payment will be made by debit to 'Charges Account-Establishment-Miscellaneous-Brief case'.

11.3.7.5 Maintenance of records

As all the reimbursements under this scheme would be processed through the Samadhan and the system would contain all the required data, it will, therefore, not be necessary to maintain any manual official record.

11.3.7.6 Tax Liability

The reimbursement can be claimed on declaration basis and the amount reimbursed will be treated as monetary perquisite for Income Tax purpose.

11.3.8 Supply of Visiting Cards

11.3.8.1 Eligibility and Entitlement

Officers are eligible for supply of visiting cards. The number of cards to be printed and the periodicity thereof may be decided by the Regional Director/Chief General Manager/Officer-in-Charge without reference to Central Office.

11.3.8.2 Application process

The applications enclosing the bills in respect of cost printing of visiting cards are to be submitted to the respective Establishment/ Administration section.

11.3.8.3 Approval/Sanction

The approval is made based on the amount claimed and in accordance with RBI Expenditure Rules.

11.3.8.4 Accounting

The expenditure towards supply of visiting cards may be debited to 'Charges Account - Miscellaneous Expenses - Not Enumerated'.

11.3.8.5 Maintenance of records

Records in respect of the claims made by the officers on this benefit are to be maintained at Administration/ Establishment Sections.

11.3.8.6 Tax Liability

The amount reimbursed under the scheme shall not be taken for computation of Income Tax.

11.3.9 Education Allowance

- a) The quantum of reimbursement of education expenses prescribed under the scheme will be as per extant instructions.
- b) Reimbursement of education expenses as mentioned above may be availed of by employees up to a maximum of two children, except when the number of children exceeds two due to second child birth resulting in multiple births.
- c) Reimbursement of education expenses for disabled children of employees may be paid at double the normal rate prescribed subject to production of necessary documentary evidence in support of the same. Disability for the purpose means a person having a minimum disability of 40% for the disabilities, viz., visual impairment, locomotor/orthopaedic disability, speech & hearing disability, mental retardation, autism and cerebral palsy.

- d) In case both husband and wife are employed in the Bank, only one of them may avail reimbursement of education expenses.
- e) At the time of commencement of each course of study (up to SSC/HSC/ Graduation/ Post Graduation, etc.), it will be obligatory on the part of employees to submit documentary evidence like admission/ term/ examination fee receipts to prove that the course is eligible for reimbursement under the Scheme. Although the reimbursement in respect of the later years/ semesters may be made on the basis of the attached declaration form, the Offices/ Departments shall, in case of doubt about the authenticity of the claim, insist on submission of documentary evidence in support of regular attendance requirement, fee receipt/s, etc., in order to ensure compliance to the conditions of eligibility.

11.3.9.1 Application process

The amount will be reimbursed on monthly basis on the basis of a declaration submitted in Samadhan once in every year. The required documents as mentioned above will have to be scanned and uploaded by the employee along with the application. Class IV employees shall submit an application in the prescribed form on the basis of which on-behalf application shall be submitted by respective Samadhan Administrators. The block period is taken as July to June every year and amount not claimed during a block period will be lapsed.

11.3.9.2 Approval/Sanction

The approval of educational allowance is done by Samadhan Benefits team after verifying the uploaded documents as per the entitlement.

11.3.9.3 Accounting

The expenditure towards educational allowance shall be debited to 'BD Charges Account – Establishment- Allowances- Educational allowances'.

11.3.9.4 Maintenance of records

As all the reimbursements under this scheme would be processed through the Samadhan and the system would contain all the required data, it will, therefore, not be necessary to maintain any manual official record.

11.3.9.5 Tax Liability

This reimbursement is treated as monetary perquisite for income tax purpose.

11.3.10 House hold Expenses reimbursement

All Officers and executives of the Bank are eligible for reimbursement towards Household Help/ Cleaning at residence as per extant instructions.

11.3.10.1 Application process

No application/claim is required to be made by the employees through Samadhan portal for Reimbursement of household help/ cleaning expenses.

11.3.10.2 Approval/sanction

Samadhan will automatically calculate the eligible amount on monthly basis as per the status of the employee on the last day of the month.

11.3.10.3 Accounting

The expenditure towards household expenses shall be debited to 'BD Charges Account – Establishment -Miscellaneous- Reimbursement of Household expenses'.

11.3.10.4 Maintenance of records

As all the reimbursements under this scheme would be processed through the Samadhan and the system would contain all the required data, no manual official record needs to be maintained.

11.3.10.5 Tax Liability

Reimbursement of Household expenses is treated as a monetary perquisite for calculation of Income Tax.

11.3.11 Reimbursement of Conveyance Expense to Staff

11.3.11.1 Introduction

The scheme of Reimbursement of Conveyance Expenses was introduced in March 1980 (effective from April 01, 1979) as an alternative to the Scheme of Conveyance Allowance and was applicable to all officers of the Bank. Under the scheme, officers using their own vehicles for attending to official work at headquarters are reimbursed expenses incurred on maintenance of vehicle up to a certain limit while those who do not have their own vehicles and are required to incur expenditure on public conveyance for attending to official work at headquarters are reimbursed consolidated conveyance expenses at flat rates. With effect from July 01, 2010, Class III and IV staff has also been made eligible for reimbursement of conveyance expenses.

With effect from April 1, 2016 the Bank has decided to delink the reimbursement of conveyance expenses from maintenance of motor car, in order to contribute to cleaner environment and keeping in view the increasing trend of relying on taxis/private cab services on call for commuting to/from offices and for local official work. Thus, Officers/Employees need not own a vehicle for claiming conveyance expenses and as such, all officers/employees shall be reimbursed conveyance expenses at the uniform rates in terms of litres of petrol.

11.3.11.2 Reimbursement of conveyance expenses to Officers

The maximum reimbursement of conveyance expenses has been linked to litres of petrol instead of fixed monetary limits, as per extant instructions.

11.3.11.3 Conveyance Expenses to Executive Assistants to Governor/Deputy Governors

Executive Assistants attached to Governor and Deputy Governors, irrespective

of their grade would be eligible for reimbursement of conveyance expenses and expenditure of personal driver as applicable to officers in Grade 'E' or their own grade whichever is higher. However, Executive Assistants in Grade 'E' would be eligible for reimbursement of the above as applicable to officers in Grade 'F'. Executive Assistants who are claiming reimbursement of cost of petrol, maintenance and repair charges and expenditure of personal driver will not be reimbursed conveyance expenses on local trips for official purposes.

11.3.11.4 Reimbursement of conveyance expenses to Class III and Class IV staff

All employees in Class III and Class IV are eligible for reimbursement of conveyance expenses subject to the monthly ceilings as per extant instructions.

For officers/employees the reimbursement of conveyance expenses shall be made on a monthly basis based on the status of the Officer/employee on the last day of the month and shall be restricted to the ceiling of the monthly entitlement of the officer/employee. At the centres where RBI is functioning, the petrol prices of Indian Oil Corporation as on the 1st day of the month will be taken to arrive at the cost of petrol per litre every month. Reimbursement of conveyance expenses to officers/employees, will be made through Samadhan.

11.3.11.5 Reimbursement of conveyance expenses to blind and orthopedically handicapped employees

This allowance may be paid to deaf and dumb employees of the Bank subject to their providing a certificate from the Head of the ENT Department of a Government Civil Hospital indicating the disability (loss of sixty decibels or more in the better ear in the conversational range of frequencies). Such blind, orthopedically handicapped and deaf and dumb employees may be allowed to claim reimbursement of conveyance expenses in addition to the conveyance allowance drawn under the Government of India scheme.

11.3.11.6 Application process

Payment will be made on monthly basis based on the application made by the employees through the Samadhan portal once in a block period, (January to December every year). Amount not claimed within the block period will be lapsed. Class IV employees shall submit an application in the prescribed form on the basis of which on-behalf application shall be submitted by respective Samadhan Administrators.

11.3.11.7 Approval/Sanction

The claim for conveyance expenses is approved automatically in Samadhan.

11.3.11.8 Accounting

The expenditure incurred in this regard shall be debited to "Charges Account Establishment - Miscellaneous - Reimbursement of conveyance expenses to Officers/employees".

11.3.11.9 Maintenance of records

As all the reimbursements under this scheme would be processed through the Samadhan and the system would contain all the required data and therefore no manual official record is to be maintained.

11.3.11.10 Tax Liability

The amount sanctioned under reimbursement of conveyance expenses is to be treated as monetary perquisite.

11.3.12 Reimbursement of expenditure on Driver

All senior Officers in Grades 'F', 'E' and 'D' as also officers in Gr. 'C', who have completed 5 years of service as Assistant General Manager, are entitled for reimbursement of expenditure on driver, on the basis of a declaration in Samadhan as per extant instructions.

11.3.12.1 Application process

Payment will be made on monthly basis based on the application made by the employees through the Samadhan portal once in a block period, (January to December every year). Amount not claimed within the block period will be lapsed.

11.3.12.2 Approval/sanction

The claim for Drivers' salary is approved by the system automatically.

11.3.12.3 Accounting

The expenditure incurred in this regard shall be debited to 'BD Charges Account Establishment - Miscellaneous - Reimbursement of conveyance expenses'.

11.3.12.4 Maintenance of records

As all the reimbursements under this scheme would be processed through the Samadhan and the system would contain all the required data and therefore no manual official record is to be maintained.

11.3.12.5 Tax liability

The reimbursement of expenses on Driver is treated as monetary perquisite for Income Tax computation.

11.3.13 Reimbursement of Equipment Maintenance Allowance

The scheme of payment of consolidated conveyance expenses to Officers not maintaining vehicles and reimbursement of car maintenance/repair charges to officers owning motor vehicles was discontinued with effect from April 1, 2016. However, as officers also maintain other electronic gadgets like Computers, laptops, mobiles etc. and consumer durables, it has been decided to provide 'Equipment Maintenance Allowance' for maintenance/repairs of such gadgets/consumer durables to the officers in Grade 'B' and above with effect from April 1, 2016.

Present grade-wise limits for payment of Equipment Maintenance Allowance based on claims made by the officers in Samadhan are as per extant instructions.

11.3.13.1 Application process

Payment will be made on monthly basis based on the application made by the eligible officers through the Samadhan portal once in a block period, (January to December every year). Amount not claimed within the block period will be lapsed.

11.3.13.2 Approval/sanction

The claim for Equipment Maintenance allowance is approved by the system automatically.

11.3.13.3 Accounting

The expenditure incurred in this regard may be debited to 'BD Charges Account Establishment - Miscellaneous - Reimbursement of any other Expenses-Employees'.

11.3.13.4 Maintenance of records

As all the reimbursements under this scheme would be processed through the Samadhan and the system would contain all the required data and therefore no manual official record is to be maintained.

11.3.13.5 Tax liability

The reimbursement of Equipment maintenance is treated as monetary perquisite for Income Tax computation.

11.3.14 Group Motor Vehicle Insurance

A Group Motor Vehicle Insurance Policy for Officers and staff of the Bank has been put in place covering vehicles eligible under the scheme.

11.3.14.1 Eligibility and Entitlement

The maximum amount that may be reimbursed for Officers/Employees towards Annual Comprehensive Insurance paid on the vehicle as per extant instructions. The amount of Insurance Premium is determined by the 'Insured Declared Value' (IDV) of the vehicle. In case the amount of insurance premium exceeds the limits of reimbursement mentioned above, the Bank will recover such amount calculated as per the details mentioned therein from salary of officer/employee concerned.

11.3.14.2 Application process

All officers *I* employees are required to apply online only once i.e. at the time of purchase of vehicle.

In case of transfer, the officer/employee, during the validity of the existing insurance policy holder will be required to send the request for changes to the service provider. In case of sale of vehicle for which reimbursements were being claimed *I* policy has been obtained under the scheme, the officer/employee has to intimate the same to the service provider.

11.3.15 Spectacle Cost Reimbursement

- a) All Officers/workmen and their spouse, in respect of whom medical facilities are being availed, irrespective of age, are eligible for reimbursement of the cost of spectacles (lens with frame) once in two years on the basis of prescription issued by Eye specialist or Optician subject to production of proper bills / receipts payable at the grade-wise rates specified from time to time.
- b) The present rates separately applicable for self and spouse (per person) are as per extant instructions.
- c) This facility will be available every alternate calendar year irrespective of the month in which the last reimbursement was availed of. However, consultation charges for refraction test, if any, will not be reimbursed in case of workmen employees.
- d) The cost of more than one spectacle within the prescribed limit may be reimbursed provided the relative bills are submitted under one single claim each for self and spouse, once in two years. Further, it is clarified that the reimbursement towards cost of spectacles for spouse may be allowed only if the spouse is dependent on the employee under BMFS.
- e) Part-time employees are eligible for reimbursement of the cost of spectacles on pro-rata basis on the same lines as available to full time Class IV employees of the bank.

11.3.15.1 Application process

The required documents viz., the bill and ophthalmologist/optometrist prescription are to be scanned and uploaded by the employees along with the on-line application through Samadhan portal. Class IV employees shall apply in the prescribed form on the basis of which on-behalf application shall be submitted by respective Samadhan Administrators. Only one claim can be made in a block period. The block period is taken as from January of year of purchase to December of the second year of purchase. The amount if not claimed during a block period, will be lapsed.

11.3.15.2 Approval/sanction

The approval of Spectacle/spouse spectacle reimbursement is done by Samadhan Benefits team after verifying the uploaded documents and as per eligibility.

11.3.15.3 Accounting

The expenditure towards Spectacle/Spouse spectacle reimbursement shall be debited to 'BD Charges Account – Establishment- Miscellaneous-Medical Expenses'.

11.3.15.4 Maintenance of records

As all the reimbursements under this scheme would be processed through the Samadhan and the system would contain all the required data, it will, therefore, not be necessary to maintain any manual official record.

11.3.15.5 Tax liability

Reimbursements of cost of Spectacle and Spouse spectacle are treated as monetary perquisites for Income tax purpose.

11.3.16 Reimbursement of medical expenses incurred on Outdoor treatment on declaration basis – Officers

Since July 1991, officers of the Bank are entitled to claim reimbursement of medical expenses incurred on outdoor treatment availed by themselves and eligible members of their families (i.e. spouse and dependent children) from private medical practitioners under any system of medicine (Allopathic, Homoeopathic, Ayurvedic, Unani or Nature Cure System) on a declaration basis (without production of bills/receipts) up to a certain limit per annum. The present annual limit for such treatment is as per extant instructions.

- i) The claims need not be subjected to scrutiny by the BMO/BMC or by the office and may be settled for the amount claimed up to the admissible limit, without insisting on receipted bills, cash memos, prescriptions, etc.
- ii) The facility of obtaining reimbursement of medical expenses on a declaration basis is supplementary to and does not in any way curtail the existing scheme of reimbursement of medical expenses for outdoor treatment, wherein the claims are required to be supported by cash memos, bills, vouchers, etc. and certified to be true/genuine by the BMO.
- iii) Officers recruited/promoted during any month of the calendar year may be reimbursed proportionately under declaration scheme and a form of dependency of eligible dependent parents may be furnished separately.
- iv) Since the scheme is on reimbursement basis, the claims of officers retiring/seeking voluntary retirement from the Bank during the calendar year may be settled as per their entitlement, irrespective of their date of leaving the Bank.

All Claims should be submitted through Samadhan portal. The reimbursement of medical expenses incurred on declaration basis will have to be claimed during the calendar year in which it has become due and unavailed portion, if any, will not be carried over and the same will be treated as lapsed.

11.3.16.1 Accounting

The expenditure towards Medical on Declaration shall be debited to 'BD Charges Account – Establishment- Miscellaneous-Medical Expenses'.

11.3.16.2 Maintenance of records

As all the reimbursements under this scheme would be processed through the Samadhan and the system would contain all the required data, there is no need to maintain any manual official record.

11.3.16.3 Tax liability

Reimbursements under Medical on Declaration are treated as monetary perquisites for Income tax purpose.

11.3.17 Private Treatment Scheme (PTS) for workmen employees

The scheme known as 'Private Treatment Scheme' (PTS) for reimbursement of medical expenses on account of treatment taken from private medical practitioners by workmen employees in Class III and IV and their family members up to a prescribed limit was introduced from October 1, 1970. The scheme, which was originally subject to production of medical bills from Registered Medical Practitioners, has been converted on a declaration basis from November 1, 1994. Accordingly the employees are now required to apply for reimbursement of medical expenses under PTS in a prescribed application-cum-declaration form by logging in through the Samadhan portal.

- i) Under PTS, expenditure incurred on treatment taken by employees themselves and their dependent family members, viz., spouse, children and parents is eligible for reimbursement up to certain limit.
- ii) Part-time employees whose working hours exceed 13 hours per week are eligible for reimbursement of medical expenses under PTS on par with full-time employees.
- iii) In the case of female employees whose husbands are also in the service of the Bank, they may opt for PTS for themselves as also for their parents independently. Their husbands may avail of the facility for themselves and their children separately up to their entitlement.
- iv) The scheme is supplementary to and does not in any way curtail or adversely affect the regular Bank's Medical Facilities Scheme for dispensary facility, hospitalisation and other facilities including those for maternity expenses.
- v) Any treatment taken from a Registered Medical Practitioner under the Allopathic, Homeopathic, Ayurvedic or Unani systems of medicine will qualify for reimbursement under PTS.
- vi) In the case of new recruits, they will be entitled for reimbursement from the 1st day of the month in which they are recruited on a proportionate basis.
- vii) Retiring employees, including those retiring voluntarily, will be eligible for reimbursement of expenses up to the full limit for the entire year irrespective of the date of retirement. In the cases of resignation, retrenchment, dismissal from the Bank's service, reimbursement will be admissible on proportionate basis up to the date of cessation of service. In other words, amount received in excess, if any, shall be recovered from them.

Current entitlements of the employees in Class III and Class IV including part-time employees whose working hours exceed 13 hours per week are as per extant instructions.

11.3.17.1 Application process

All Claims should be submitted through Samadhan portal. The reimbursement of medical expenses incurred on Private Treatment Scheme will have to be claimed during the calendar year in which it has become due and unavailed portion, if any, will not be carried over and the same will be treated as lapsed. Class IV employees shall apply in the prescribed form on the basis of which on-behalf application shall be submitted by respective Samadhan Administrators.

11.3.17.2 Approval/sanction

Samadhan will approve automatically all the claims of PTS applied through the portal

11.3.17.3 Accounting

The expenditure towards PTS shall be debited to 'BD Charges Account – Establishment-Miscellaneous-Medical Expenses'.

11.3.17.4 Maintenance of records

As all the reimbursements under this scheme would be processed through the Samadhan and the system would contain all the required data, there is no need to maintain any manual official record.

11.3.17.5 Tax liability

The amount paid under PTS are to be treated as Monetary perquisites for Income Tax computation.

11.3.18 Mobile Phone Facility

To facilitate better communication and enhance functional efficiency, Mobile Phone facility was introduced in the Bank in November 1995 and was made available for the use of Top Executives. Having regard to the need based considerations, the facility of Mobile phones was then extended to functionaries at various levels with the approval of ED in-charge of the Central Office Department concerned. Necessary guidelines have been formulated / updated from time to time, regarding the eligibility, allotment, withdrawal, retention, of the handset to functionaries of different departments at various levels.

11.3.18.1 Eligibility

- (i) All Officers in Grade 'F' / Officers-in-Charge of Regional Offices / Heads of Central Office Departments / Principals of Training Establishments and Chief Medical Officer / Senior Medical Officer.
- (ii) Protocol & Security Officer / Assistant Security Officers at 4 metropolitan centres.
- (iii) Assistant General Manager (Personnel) / Manager (Personnel)
- (iv) Bank's Drivers attached to Regional Directors, Principals of Training Colleges, General Manager (Officer-in-Charge)

- (v) Caretakers/ Assistant Caretakers of all Regional Offices and Training Colleges
- (vi) Private Secretaries attached to Top Executives.
- (vii) Private Secretaries attached to Regional Directors, Principal Chief General Managers, Chief General Managers-in-Charge, Chief General Managers, Principals of Training Colleges, Offices-in-Charge and Banking Ombudsman.
- (viii) Technical Attendants (COBM Cell), Technical Attendants looking after electrical and AC maintenance work of Main building and Amar Building.
- (ix) Regional Director/Chief General Manager-in-Charge/Principal Chief General Manager of Central Office Departments may determine whether ineligible category of officers can be extended mobile phone facility strictly on need-based objective criterion.
- (x) BMOs on contract in scale wages, as per ceiling.

The Mobile phone should not be in the possession of any person other than the officer to whom it is allotted and it should be used for official purposes only.

11.3.18.2 Entitlement

With a view to rationalize the procedure and remove the avoidable administrative work of purchasing of mobile handsets, maintaining record of used handsets and their physical verification, taking care of repairs, insurance, providing of depreciation on notional basis, etc., the instructions are modified as under.

- a) The eligible employees may be allowed to purchase the mobile handset and seek reimbursement for the same, by logging in through the Samadhan portal.
- b) The expenditure incurred on purchase of mobile handsets may be reimbursed to such employees subject to the monetary ceiling mentioned as per extant instructions.
- c) They will be eligible to purchase new handset every alternate calendar year (i.e once in two years), irrespective of the month in which the last reimbursement was availed of.
- d) Repairs, etc., of the handset so purchased will be taken care of by the employee. As the employees are expected to have the official mobile connection alive/ active, it will be incumbent upon them to arrange for alternative handset in case the handset is lost/ stolen/ damaged beyond repair, during the two year period.
- e) On transfer from one Central Office Department/Centre to another Central Office Department/Centre, the employee may be allowed to take the handset with him/her, as hitherto.
- f) In case, on transfer, the new Department/Centre decides against allowing the employee to continue to have the mobile phone facility, he/she may be allowed to retain the handset.

- g) On retirement, employees may be allowed to retain the handset provided they have used the same for one year. In case the handset is with the employee for less than a year, handset shall have to be purchased by the employee concerned at 10% of the original cost or eligible amount whichever is higher.

11.3.19 Reimbursement of Mobile phone call charges

- a) The employee concerned will pay the call charges (inclusive of rentals, service charges, etc.) in respect of the Mobile phone provided to them by the Bank. Effective from April 2016, reimbursements up to the ceiling limit, mentioned hereunder, would be made monthly, on the basis of application-cum-declaration submitted by the employee concerned at the time of first claim by logging in through Samadhan portal, that he/she has incurred the expenses and thereafter, in case of change only.
- b) Bills in respect of the official mobile phone provided to Executive Assistant to Governor may continue to be settled by the department concerned, on actual basis, as hitherto.
- c) The eligibility of staff for reimbursement of monthly mobile call charges shall be maintained and updated from time to time in the Mobile Master in Samadhan portal by the respective HR Administrators of ROs/CODs/TEs.

11.3.19.1 Reimbursement of International Roaming Call Charges

Officers in Grade 'F' /EA to Governor and to DGs may be reimbursed international/national roaming call charges/data card charges on official tour or otherwise, as per actual, after obtaining a declaration from them that the calls were for official purpose, provided the cell phone charges bill exceeds the monthly reimbursable amount of respective grades.

11.3.19.2 Application process

Details of employees who are eligible for reimbursement of mobile charges are required to be updated in the Mobile Master data maintained by the respective Samadhan administrators.

Once this is updated, employees will start getting the mobile call charges as per their eligibility through Samadhan. No separate application is required for this. As regards cost of mobile handset, employees have to apply through the Samadhan portal by uploading the bills.

11.3.19.3 Approval/sanction

The cost of mobile handset is approved by Samadhan Benefits team on verification of the documents uploaded by the employees and in accordance with their eligibility.

11.3.19.4 Accounting

Under the revised scheme, cost of mobile handsets will be reimbursed directly to the employee concerned. The expenditure towards Mobile call charges and cost of Mobile handset shall be booked under 'BD Charges A/c- Est-Misc-Reimbursement of any other expenses'.

11.3.19.5 Tax Liability

As per I.T. Rules, expenses incurred on mobile phone provided by the Bank for official use is not treated as perquisite. Hence, there is no tax implication involved. TDS will be applicable on mobile phone charges to BMCs working on contract on hourly basis as per extant instructions.

11.3.20 Reimbursement of AC and Electricity Charges

Officers in Grade 'F' and Grade 'E' may purchase and install an air conditioner (AC) at their residence subject to a ceiling of as per extant instructions. The next eligibility shall be after five years from the date of purchase.

The officers in Grade 'F' and 'E' will be reimbursed electricity charges for running the air-conditioner as per extant instructions.

11.3.20.1 Application process

Officers will have to apply through Samadhan portal for the reimbursement of AC by uploading bill/invoice. Only one claim can be made in a block period. The block period of AC reimbursement is taken from the date of purchase up to five years from the date of purchase.

Reimbursement of electricity charges shall be paid based on claim made through Samadhan Portal during the block period July-June every year. Amount not claimed within the block period will be lapsed.

11.3.20.2 Approval/Sanction

The claim for reimbursement of AC is approved by Samadhan Benefits Team on verification of the uploaded documents and based on the entitlement of the applicants.

The claim for reimbursement of Electricity charges is done automatically in Samadhan.

11.3.20.3 Accounting

The expenditure towards AC reimbursement and Electricity charges shall be booked under 'BD Charges A/c-Est Miscellaneous-Reimbursement of any other expenses'.

11.3.20.4 Maintenance of records

As all the reimbursements under this scheme would be processed through the Samadhan and the system would contain all the required data, there is no need to maintain any manual official record.

11.3.20.5 Tax Liability

AC reimbursement and Electricity Charges are treated as monetary perquisites for the purpose of Income tax computation.

11.3.21 Reimbursement for engaging cook

Regional Directors/ Banking Ombudsman in Grade 'F' will be eligible for an amount as

per extant instructions, towards engagement of attendant-cum-Cook at residence. The person so appointed by the Regional Director would be his/her personal employee and would have no claim for absorption in the Bank's service.

11.3.21.1 Application process

All claims towards the benefit shall be made through Samadhan portal once in a block period (January to December every year). The reimbursement will be made based on the status of the employee as on the last day of the month. Amount not claimed within the block period will be lapsed.

11.3.21.2 Approval/sanction

All claims towards this will be approved automatically in Samadhan.

11.3.21.3 Accounting

The expenditure towards cook's salary shall be debited under ' BD Charges A/c – Est-Misc-Reimbursement of Household Expenses'.

11.3.21.4 Maintenance of records

As all the reimbursements under this scheme would be processed through the Samadhan and the system would contain all the required data, there is no need to maintain any manual official record.

11.3.21.5 Tax Liability

The amount reimbursed will be treated as monetary perquisite for tax purposes.

11.3.22 Internet/Data Charges Reimbursement

As internet is being increasingly used for office work and also for access to useful information across various cadres of employees, the facility of reimbursement of Internet/Data charges is being extended on a monthly basis to all Officers and workmen staff of the Bank with effect from January 1, 2016. In case of officers, this facility will be in addition to phone call charges reimbursed to them. The class- wise reimbursement limits as per extant instructions.

11.3.22.1 Application process

No claim is to be made by the employees for the benefit of Internet data charges. Approval/sanction. Samadhan will automatically calculate and pay the benefit on monthly basis based on the grade/status of the employee as on the last day of the month.

11.3.22.2 Accounting

The benefit of Internet Data charges shall be booked under ' BD charges A/c-Est -Misc-Reimbursement of Any other expenses.'

11.3.22.3 Maintenance of records

As all the reimbursements under this scheme would be processed through the Samadhan and the system would contain all the required data, there is no need to maintain any manual official record.

11.3.22.4 Tax Liability

Reimbursement of internet/ data charges is treated as monetary perquisite for income tax purpose.

11.3.23 Telephone Call Charges Reimbursement

All the officers of the Bank are eligible for reimbursement of telephone call charges under the scheme only in respect of the landline connections at their residence. The reimbursement will be made uniformly on the basis of the rates charged by MTNL, irrespective of the actual service provider i.e. BSNL/MTNL, etc. The grade wise reimbursement as per extant instructions.

11.3.23.1 Application process

Reimbursement of Landline Telephone Call Charges are paid based on a one-time claim supported by relevant bills uploaded in Samadhan Portal. Amount is paid on monthly basis. Employee has the option to stop/restart the benefit through Samadhan portal in case of disconnection of the landline or transfer from one centre to another.

11.3.23.2 Approval/sanction

All the claims submitted in Samadhan portal are approved by Samadhan Benefits Team based on the documents uploaded and the entitlement of the employee concerned.

11.3.23.3 Accounting

The benefit shall be booked under 'BD Charges A/c -Est-Misc.-Reimbursement of Telephone Charges on Declaration to Employees'.

11.3.23.4 Maintenance of records

As all the reimbursements under this scheme would be processed through the Samadhan and the system would contain all the required data, there is no need to maintain any manual official record.

11.3.23.5 Tax liability

Reimbursement of residential land line charges is not treated as a perquisite for calculation of Income Tax.

11.3.24 Washing Charges Reimbursement

The employees in Class I and Class III who are supplied with liveries by the Bank are eligible for reimbursement of washing charges on a monthly basis as per extant instructions.

11.3.24.1 Application process

Payment of washing charges is to be made by way of reimbursement on obtaining a declaration from the employees concerned through the Samadhan portal during every calendar year. The amount is paid based on the grade/status of the employee as on the last day of the month. Further, the amount not claimed within a block period will be lapsed.

11.3.24.2 Approval/sanction

All claims on washing charges is approved by Samadhan automatically.

11.3.24.3 Accounting

The benefit shall be booked under 'BD Charges A/c- Est- Allowances-Other allowances'.

11.3.24.4 Maintenance of records

As all the reimbursements under this scheme would be processed through the Samadhan and the system would contain all the required data, there is no need to maintain any manual official record.

11.3.24.5 Tax Liability

Reimbursement of washing charges is not treated as a perquisite for calculation of Income Tax.

11.3.25 Meal Coupon facility for employees

Meal Coupon facility has been introduced for employees of the Bank as per extant instructions.

11.3.25.1 Accounting

The expenditure shall be booked under 'Est-Misc-Expenses on OLDR/Food Coupons'.

11.3.25.2 Maintenance of records

All records in respect of distribution of Meal coupons are to be maintained by the Administration sections of the offices concerned.

11.3.25.3 Tax liability

The benefit is treated as non-monetary perquisite for income tax purpose.

11.3.26 Scheme of presentation of Mementos on retirement

All categories of employees (including all part-time employees except those on contract/tenure basis) retiring from the Bank's service on attaining the age of superannuation, or earlier by accepting voluntary retirement or resigning after putting in at least 20 years of service will be eligible for presentation of mementos. This will not cover cases of compulsory retirement, termination of service or dismissal.

Instead of the gift articles, the retiring staff in all categories, may be presented a standard Gold Sovereign with the Bank's Logo engraved/embossed on one side and Banks' and respective centre's name etched on the other side of the Coin.

The total cost of the memento to be given to him/her on the occasion should not exceed the amount stipulated for this purpose from time to time. The memento should be presented along with a suitable bouquet, the cost of which may be decided by the Office/Department.

The Memento may be presented by the Regional Director/Chief General Manager/General Manager/Officer-in-Charge on the last working day of the employee concerned.

Expenditure incurred in this behalf shall be debited to 'Gold Coin Fund - Retiring Employees – 181501001001 by Central Office Departments under Branch code 41 and Section code 70. Regional Offices shall account the expenditure by debit to Gold Coin Fund -Retiring Employees – Payments – 245501001001. Regional Offices may transfer the balances in the Gold Coin Fund -Retiring Employees – Payments – 245501001001 to Gold Coin Fund - Retiring Employees – 181501001001 on monthly basis by raising FER latest by 5th of the following month. Offices should make necessary provision for the estimated expenditure on this account in their annual budget.

11.3.27 Group Savings Linked Insurance Scheme

The 'Group Savings – Linked Insurance Plan' (GSLI) designed by Life Insurance Corporation of India providing insurance protection and savings on retirement especially for the salaried class of employees was introduced in the Bank with effect from 14th November 1988. The salient features of the scheme are as under:

- i) The scheme is compulsory for all the whole-time employees recruited on or after November 14, 1988. The new recruits have to join the Scheme from next renewal date of the master policy immediately following the date of their appointment in the Bank.
- ii) For admission to the scheme the employee has to submit a letter of admission.
- iii) Employees are admitted to the scheme on a simple test of insurability, i.e., the employee should not be absent on sickness ground on the commencement date/entry date of the scheme.
- iv) The employees who are members of the scheme are grouped in different categories as per their pay ranges as decided by Central Office from time to time.
- v) The monthly contribution which is recovered from the salary of the employees is divided into two parts, viz., the risk portion and the savings portion.
- vi) For this purpose, salary shall mean basic pay excluding all allowances and perquisites but including CAIIB allowance.
- vii) The premium is to be recovered one month in advance from the salary of the employee. However, in respect of a retiring employee, it may be discontinued

from the month in which the employee is retiring, in order to avoid claiming refund of premia from LIC and consequent delay in settlement of claim.

- viii) Contribution towards premia is paid by the Bank for a maximum period of one year even if salary of an employee is not drawn for whatever reason. The Bank would at the end of 12th month, stop remitting the subscription on behalf of such an employee and his membership to the Scheme would be treated as lapsed.
- ix) The membership of such employee may be revived on his reporting for duty subject to the following conditions:
 - a) There shall be a minimum waiting period of three months for a member to re-join the scheme, the actual re-admission being effective from the next renewal date after the completion of the said waiting period.
 - b) No recovery of arrears of Risk Premium for the period of lapse will be made.
 - c) The arrears of monthly premium relating to savings portion with interest at the rate applicable from time to time shall be recovered from the employee and remitted to LIC.
 - d) Declaration of good health by employee in the prescribed format and duly countersigned by the Bank shall be submitted to the LIC.
- x) Employees going abroad for study or proceeding on leave for study in India are allowed to make their own arrangement to pay the monthly premium to the Bank in time if they desire to continue to participate in the scheme and in turn the Bank will remit the same to LIC, along with the premia of other employees.
- xi) The Master Policy holder should furnish a monthly statement of recovery and also the statement in respect of employees' exit from the Scheme (on account of retirement/cessation/suspension, etc.) or entry into the Scheme on account of transfer from one SDU to another Centre.
- xii) No member shall withdraw from the scheme while he is still in service of the Bank. The membership of the scheme will be terminated on account of the member ceasing to be in service of the Bank or in case of death.
- xiii) Every member shall at the time of entry into the scheme appoint one or more of his/her relations, viz., spouse, child/children or dependents to be his/her beneficiary in the prescribed format. If a member does not have spouse, child/children or dependents, then he shall appoint his legal representative to be the beneficiary.
- xiv) In the event of death of the member of the scheme, the insured amount and the accumulated savings with interest at the rate applicable from time to time will be paid to the beneficiary appointed by the employee. In the absence of appointed beneficiary, the amount may be paid to the legal heir.
- xv) The benefits under the scheme are strictly personal and cannot be assigned, charged or alienated in any way.

- xvi) Rebate under Section 88 of the Income Tax Act, 1961 is allowed on the amount of contribution recovered towards GSLI premia.

The preparatory work of GSLI claims in respect of the retiring employees should be started well in advance, so that there is no delay in lodging claims with LIC which should be preferred within the stipulated period of one month.

11.3.28 Group Savings Linked Insurance Scheme Premia Reimbursement - (GSLIPR)

- i) With effect from salary of October 2006 onwards, the Bank will reimburse amount of premia deducted from the salaries of the employees and paid to Life Insurance Corporation of India (LICI) in respect of the Group Savings Linked Insurance Scheme.
- ii) Accordingly an amount equivalent to the Group Savings Linked Insurance (GSLI) premium recovered from the monthly salary of the employee for onward transmission to LICI would be reimbursed as Group Savings Linked Insurance Scheme Premia Reimbursement (GSLIPR) on monthly basis through Samadhan.

11.3.28.1 Application process

No application is to be made by the employee for the reimbursement.

11.3.28.2 Approval/sanction

Samadhan will automatically calculate the benefit on monthly basis as per eligibility.

11.3.28.3 Accounting

The transactions are booked under debit to 'BD Charges Account- Establishment-Miscellaneous Reimbursement of GSLI premium to Employees'.

The revised monthly premium payable and the insurance cover is as per extant instructions.

11.3.28.4 Maintenance of records

As all the reimbursements under this scheme would be processed through the Samadhan and the system would contain all the required data, there is no need to maintain any manual official record.

11.3.28.5 Tax Liability

Such reimbursement of Group Savings Linked Insurance premia made to the employee by the Bank will be treated as monetary perquisite.

11.3.29 Group Term Insurance Policy for employees

A Group Term Insurance policy was introduced to enable employees to have sufficient insurance cover to alleviate financial sufferings of family members in the event of untimely tragic death of an employee. All employees who have joined on or after August 1, 2013 are mandatorily covered under the scheme. All such employees have an option to take additional cover. Other employees who are not under the compulsory

cover have an option to purchase the same by paying a premium.

11.3.30 Employees' Benevolent Fund Scheme

Employees' Benevolent Fund Scheme have been introduced with a view to rehabilitate the family member/s of the deceased by way of extending fees to take up vocational courses, etc., so that some means of livelihood would help them in future.

Contribution towards membership shall be deducted every month from the salary of employees, as per extant instructions.

Financial assistance from the Scheme would be available only to its members. A list of employees who opt out of this Scheme, would be maintained in HRMD, CO.

The Managing Committee of the Fund shall meet once in 6 months or on receipt of 3 or more cases, whichever is earlier.

11.3.31 Encashment of Ordinary Leave

11.3.31.1 Ordinary Leave Encashment – Self

- a) Encashment of ordinary leave will be permitted once every calendar year.
- b) While during a year, an employee can encash any number of days of Ordinary Leave subject to a minimum of 10 days and maximum of 30 days, provided employee has a balance of a minimum of 30 days of ordinary leave to his/her credit after sanction of such encashment. However, in the next year an employee can encash any number of days of ordinary leave subject to a minimum of 10 days and maximum of 30 days provided employee has a balance of a minimum of 180 days of ordinary leave to his/her credit after sanction of such encashment. This encashment can be availed of by all employees including those who are on deputation or on duty with other institutions in India.
- c) The lump sum payable on account of encashment shall include usual pay and allowances (including HRA @15% of Pay) and will be subject to taxation rules in force.

Claim in respect of Encashment of ordinary leave may be applied through Samadhan by the employees on their own or through 'on behalf' services of Samadhan Administrators, in case of Class IV employees. All such claims are approved by the system. However, in case of Class IV employees, the OL Encashment claims are made in the system through a maker-checker process.

11.3.31.2 Ordinary Leave Encashment – Donation

Employees of the Bank can also contribute by way of encashment of Ordinary Leave at their credit, subject to minimum of one or more days, towards donation to PM/CM Relief fund for a minimum of one day without any cap on number of occasions. Encashment of ordinary leave in this regard may be applied through Samadhan.

11.3.32 Delegation and de-centralisation

Central Office has been issuing instructions regarding administration/implementation

of various facilities/amenities/perks to employees. While adequate care is taken to make the instructions as clear as possible, it is not possible to take into account all types of situations and prescribe norms for dealing with them. Since wide ranging financial and administrative powers have been delegated to Regional Directors/Chief General Managers/General Managers (Officer-in-Charge), Offices/Departments should take decisions on bills/claims of employees keeping in view the spirit underlying Central Office instructions and the circumstances/merits of each case without reference to Central Office. In case for some reason or the other, the Office/Department is unable to take a decision, the matter should be referred to Central Office only with the approval of Regional Director/Chief General Manager/General Manager (Officer-in-Charge) giving specific reasons as to why a decision could not be taken by the Office/Department. The fact that the reference being made is with the approval of the Regional Director/Chief General Manager/General Manager (Officer-in-Charge) should invariably be mentioned in the forwarding letter.

11.4 Medical

11.4.1 Bank's Medical Facilities Scheme (BMFS)

11.4.1.1 Introduction

The Bank provides medical facilities to its employees and their eligible family members for the treatment undertaken within INDIA under the Bank's Medical Facilities Scheme (BMFS). The medical facilities so provided are broadly classified as under:

- i) Dispensary facility
- ii) Outdoor treatment Facility
 - a) Consultation with BMO/BMC/GMP/Specialist
 - b) Admissibility of medicines
 - c) Pathological/Radiological Investigations
 - d) Specialised treatment
- iii) Indoor treatment (Hospitalisation)
- iv) Reimbursement of medical expenses on declaration basis
- v) Private Treatment Scheme
- vi) Annual Health Check-Up

The medical facilities allowed at the Bank's dispensaries and reimbursement of expenses allowed for outdoor/indoor treatment is mainly under the Allopathic system of medicine. Officers may, however, be granted reimbursement of medical expenses incurred for self and eligible family members for Homoeopathic, Ayurvedic and Unani systems of medicines. Reimbursement will be for only one system of medicine even if treatment is simultaneously taken under more than one system of medicine.

11.4.1.2 Medical Assistance Fund Scheme (MAFS)

The Bank has set up a MAFS with effect from January 1, 1987, membership to which is compulsory for those who have joined the Bank after July 1, 1994. However, with effect from April 1, 2009, MAFS has become a purely superannuation scheme available to members only after their retirement.

11.4.1.3 Scope of BMFS

Treatments for curative purposes for all ailments are generally admissible under BMFS except certain specific ailments as listed below:

- (i) Obesity
- (ii) Sexually Transmitted Diseases/Sexual Neurasthenia
- (iii) Retarded growth
- (iv) Sterility per se
- (v) Insanity
- (vi) Menopausal syndrome
- (vii) Surgery done for cosmetic purpose
- (viii) Change of Sex
- (ix) Claims relating to Allergy tests

However, admissibility in respect of the treatment taken for ailments at (i) to (vi) may be decided on a case to case basis in consultation with CMO at Central Office. Such cases may be referred to Central Office by Regional Offices (ROs)/Central Office Departments (CODs).

11.4.1.4 Other Recognised Treatment

Homoeopathic/Ayurvedic treatment for Officers – O.P.D. and Homoeopathic/Ayurvedic/Unani – Indoor Hospitalisation–(Officers/Workmen) is admissible as per the conditions specified by the Bank.

11.4.1.5 Eligibility under BMFS

11.4.1.5.1 Dependents under BMFS

- i) An employee and the following members of his family are eligible for facilities under BMFS:
 - (a) Spouse
 - (b) Wholly Dependent children
 - (c) Wholly Dependent parents

(d) Wholly Dependent parents-in-law of female employees

- ii) Offices may ensure, before settling the medical claims that the declaration of dependency is furnished by the employee and the same has been incorporated in Samadhan/IES by the Offices/Departments and retain the original in the service folder of the employee concerned.
- iii) If both husband and wife are employed in the Bank's service, each of them can claim reimbursement separately under BMFS. However, if they so desire, one of them could seek reimbursement under BMFS for the entire family on the basis of their respective status in the Bank which is more beneficial to them. In case of workmen employees, if the spouse is working as an officer in the Bank and claiming reimbursement for the entire family, then the workmen employee will not be eligible for the reimbursement under Private Treatment Scheme.

11.4.1.5.2 Criteria of dependency

The criteria of dependency as prescribed by the Bank would be applicable.

11.4.1.5.3 Medical facilities for workmen employees officiating as Officers on day-to-day basis

Workmen employees officiating as officers on a day-to-day basis are eligible for reimbursement of medical expenses as Assistant Manager in Gr. 'A' in respect of treatment taken during the period they officiate as officers. They are also eligible for reimbursement of medical expenses on declaration basis as officers as also under Private Treatment Scheme for workmen employees subject to certain conditions.

11.4.1.5.4 Medical facilities available for part-time employees

Part-time employees including their dependents and whose working hours exceed 13 hours per week are eligible for reimbursement of cost of indoor hospitalization treatment on proportionate basis according to their number of hours of work. These facilities will not be available to part-time employees who are having working hours of 13 or less in a week or those who are on a contract basis with fixed monthly remuneration.

Part-time employees including their dependents are eligible to avail medical facilities being provided in the Bank's dispensaries.

11.4.1.5.5 Treatment outside headquarters

Officers and workmen employees including PT employees and the eligible dependents are provided facility for treatment outside Head Quarters based on certain conditions.

11.4.1.6 Bank's Dispensary Facility

11.4.1.6.1 Dispensary at office and Bank quarters

- i) For the purpose of providing medical facilities, the Bank has set up dispensaries at offices and at most of the staff quarters situated at different centers across the country. Where it is not feasible to have the Bank's own dispensary, the Bank

has made arrangements with Private Medical Practitioners for consultation/prescription of medicine on a contract basis.

- ii) Employees and eligible members of their family including dependent parents are entitled for dispensary facilities such as consultation with the BMO/BMC, issue of drugs from the dispensary stock or on credit slips from the Bank's office dispensaries (for self) and also from the staff quarters dispensaries, where they are staying (for the family members).
- iii) Officers and workmen employees staying outside the staff quarters are also eligible to avail of the services available at the staff quarters dispensaries for themselves and eligible members of their family.

11.4.1.6.2 Eligibility

Officers and workmen employees including PT employees are also eligible to avail of the dispensary facility at the Bank's Staff Quarters for the eligible members of their family including dependent parents when the family members are residing at a place other than the place of his posting, on a request by the employee.

11.4.1.6.3 Dispensary facility for family members other than dependents

The relatives (other than the dependent family members), who have been permitted to reside with the employees in the staff quarters may also avail of the medical facilities from the staff quarters dispensary on payment. The charges to be recovered from the employee on account of the cost of mixtures, powders, etc. dispensed in such cases should be fixed by offices in such a manner as to ensure that no amount of subsidy is involved in extending this facility. No medicines should also be prescribed to the relatives on credit slips. The position regarding the cost thereof should be reviewed annually and rates of recovery refixed, if necessary.

11.4.1.6.4 Record of family members

Offices should obtain the particulars of the family members of the employees staying in the staff quarters - dependents and non-dependents at the time of allotment of flat and forward the same to the dispensary concerned for record. Similar declaration should be obtained from the employees who are residing outside the staff quarters but are obtaining medical facilities from the dispensary. Names of persons, who are not eligible for free medical attendance, may be shown separately in the declaration and the same may be duly authenticated

11.4.1.6.5 Stocking of Medicines in Bank's Dispensaries

Stocking of medicines in Bank's dispensary is to be done in accordance with extant instructions. Prescription of medicines by a Specialist may be permitted for issuance of medicines from the Bank's dispensary/credit slips beyond six months subject to BMO/BMC's approval.

11.4.1.7 Outdoor Treatment

11.4.1.7.1 Consultation

a. For Officers

- i) Officers may take treatment for themselves and for the eligible members of their family (excluding dependent parents) from any registered General Medical Practitioner (GMP) of their choice possessing a recognised professional degree/qualification in allopathic system of medicine with or without the prior approval of the BMO/BMC and also from the BMO/BMC's private clinic. However, to consult a Specialist prior permission of BMO/BMC is necessary except for Senior Officers. The charges for such private treatment are reimbursable as per schedule.
- ii) In case of dependent parents of an officer, the cost of treatment taken in the OPD of Govt./Municipal Hospital may be reimbursed in full.
- iii) In case a BMO/BMC is required to examine additional patient/s during his visit to an officer's residence, the fees charged by him may be admitted for reimbursement to the extent of 50% of the rate of visit fees payable to the BMO/BMC, for every additional patient he examines during the same visit.
- iv) In the case of outdoor treatment medicines prescribed for curative purposes only are admitted for reimbursement. Drugs/medicines purchased for general health/cosmetic purpose and over the counter (OTC) drugs are not reimbursable under the rules.
- v) Senior Officers in Grades D, E & F may consult specialists for self and eligible family members, (excluding dependent parents), on the advice of GMP, three times in a calendar quarter without prior/post facto approval of BMO/BMC. They may also avail of treatment for their dependent parents from any registered GMP or consult Specialists on the advice of GMP, twice in a calendar quarter without prior/post facto approval of BMO/BMC (It is clarified that only consultation fees with private GMP/Specialist is eligible). Such claims may be settled as per rules/schedules, without reference to the BMO/BMC, unless deemed, necessary.

b. For Workmen Employees

- i) Workmen employees and their eligible family members (excluding dependent parents) may avail of treatment from any registered GMP of their choice possessing a recognised professional degree/qualification in allopathic system of medicine or consult specialists, twice in a calendar quarter, with the prior/post-facto approval of the BMO/BMC. The charges for above mentioned private treatment may be settled as per rules/schedule.
- ii) In case of dependent parents of workmen employees, the cost of treatment taken in the OPD of Govt./Municipal Hospital may be reimbursed.
- iii) When an employee or an eligible member of his family is referred by the BMO/BMC to OPD of a Government/Municipal/Trust/Corporate hospital for

consultation with a Specialist, the drugs prescribed by the Specialist/hospital or similar drugs having same therapeutic value may be supplied from the Bank's dispensary, if available. In case the drugs are not available in the Bank's dispensary, they may be supplied by issue of credit slips.

- iv) Offices may enter into arrangements with certain specified labs/diagnostic centres of repute for the purpose of providing pathological/radiological investigations on OPD basis based on the prescription issued by BMO/BMCs/Specialists of Government/Municipal/Trust/Charitable/Corporate hospitals. Based on the above prescriptions, authorization letters may be issued by the concerned Establishment Section as and when the investigations are required to be undergone and the bills may be settled directly and periodically by the office with the specified labs/diagnostic centres. Further, while entering into arrangements Offices may take care to fix the charges with the labs/diagnostic centres for various pathological/radiological investigations, at less than the rate prescribed in the schedule for the workmen employees.

11.4.1.7.2 Pathological/Radiological investigations

Pathological/Radiological investigations may be admitted for Officers/Workmen employees as per schedule subject to certain conditions.

The claims for reimbursement of expenditure incurred on routine investigations which are not mentioned in the schedules may be settled by offices in consultation with the BMO/BMC and after taking into account the minimum charges levied therefore by Government/Municipal/Trust hospitals.

11.4.1.7.3 Admissibility of medicines for reimbursement

The admissibility of medicines for reimbursement in the case of indoor/outdoor treatment is subject to guidelines issued by the Bank from time to time.

11.4.1.7.4 Special instructions with regard to specific ailments/treatment

Special instructions have been issued with regard to specific ailments/treatment including, *inter alia*,

- (i) Eye treatment
- (ii) Cataract Operation
- (iii) Cost of Spectacles
- (iv) Lasik Surgery of eye
- (v) CAT Scan Test
- (vi) Diabetes
- (vii) Psychiatric treatment
- (viii) Hearing Aid
- (ix) Crutches, collars and corset belts
- (x) Artificial limbs
- (xi) Skin diseases
- (xii) Congenital deformity
- (xiii) Ulcerative Colitis
- (xiv) Maternity expenses
- (xv) Treatment of a new born child

- (xvi) Medical termination of pregnancy
- (xvii) Accidental/forced abortion/miscarriage
- (xviii) Family Planning operations
- (xix) Gynaecological treatment/disorders
- (xx) Physiotherapy
- (xxi) Dental treatment
- (xxii) Chronic Ailments
- (xxiii) Lipid Lowering Drugs
- (xxiv) Osteoporosis

11.4.1.8 Indoor Treatment (Hospitalisation)

Officers and workmen as also their eligible family members (including dependent parents) are eligible as per prescribed monetary ceiling, for each justified indoor hospitalisation in Govt. Municipal/Trust/Corporate/Charitable/Private Hospitals and nursing homes anywhere in India subject to reimbursement of expenses as per rules/schedules/recommendation of BMO/BMC.

The hospitalisation bills towards ordinary ailments for amounts exceeding the prescribed ceiling should be referred to Central Office for instructions after following laid down procedures. However, for serious ailments such as cancer, heart and chronic renal failure the above ceilings are not applicable and separate instructions have been prescribed by the Bank in this regard. Bank reimburses/pays certain specified expenses incurred during hospitalisation subject to conditions.

11.4.1.8.1 Settlement of claims involving death of an employee/employee's family member

Claims involving death of an employee/employee's eligible family member (including dependent parents) during/immediately after hospitalization are settled as per extant instructions.

11.4.1.8.2 Claims of employees involving partial reimbursement under Mediclaim

Some of the employees might have taken individual mediclaim policy from Insurance Companies. Such cases of partial reimbursement from the Bank may be referred to Central Office with all the details like name of the beneficiary etc.

11.4.1.8.3 Reimbursement of claims from Nursing Homes

Employees are entitled for reimbursement of stoppage charges for treatment taken in nursing homes; subject to satisfaction of certain requirements.

11.4.1.8.4 Schedules for reimbursement of hospitalisation treatment, operation charges, expenditure on pathological/radiological investigations, etc.

The rates for reimbursement of various items of medical expenses incurred for indoor/outdoor treatment such as pathological/special investigations, clinical and diagnostic procedures, classification of operations etc. are as per extant medical schedule.

11.4.1.8.5 Direct settlement of Hospitalisation bills

The Bank extends the facility of Direct Settlement of Hospitalisation bills for indoor treatment undergone by serving employees and their eligible dependents in approved hospitals anywhere in India with their RD's approval and subject to certain conditions. Temporary employees other than Direct Recruits on probation who have put in a minimum service of one year in the Bank will also be entitled for this facility. However, Part time employees are not entitled for the same.

In case of emergency involving serious ailment, Regional Director/Officer-in-Charge may allow, desirably before hospitalisation or immediately thereafter if the situation so justifies, the facility of direct settlement to the employees/officers and their eligible dependents for treatment in hospitals not included in the approved list, provided the proposal is certified as to the genuineness and need thereof by a Senior Official not below the rank of General Manager and BMO/BMC.

11.4.1.8.6 Grant of interest free advance for medical treatment of serious ailments/super major surgeries

An interest free advance is granted by the Bank to its employees, on request in case of indoor hospitalisation treatment for serious ailments/super major surgeries to meet incidental expenses. Powers have been delegated to Regional Directors/Officers-in-Charge to sanction such advances subject to conditions as specified from time to time.

11.4.1.9 Reimbursement of medical expenses incurred on outdoor treatment on declaration basis – Officers

Since July 1991, officers of the Bank are entitled to claim reimbursement of medical expenses incurred on outdoor treatment availed by themselves and eligible members of their families (i.e spouse and dependent children) from private medical practitioners under any system of medicine (Allopathic, Homoeopathic, Ayurvedic, Unani or Nature Cure System) on a declaration basis (without production of bills/receipts) up to a certain limit per annum.

11.4.1.10 Private Treatment Scheme (PTS) for workmen employees

Workmen employees are eligible for reimbursement of medical expenses incurred for themselves and their family members on declaration basis under the Scheme for reimbursement of cost on account of private treatment as per the specified guidelines.

11.4.1.11 Scheme of Annual Health Check-up

The Bank has a comprehensive health check-up scheme for all confirmed employees of the Bank and spouses of officers irrespective of age for timely detection of health problems, if any. The scheme has also been extended to all regular part-time class IV employees whose working hours exceed 13 hours per week as applicable to regular full-time class IV employees of the Bank with effect from July 1, 2015. This Scheme will not be available to part-time employees who are having working hours of 13 or less in a week or those who are on a contract basis with fixed monthly remuneration. However, in case of spouses of workmen employees, the facility will continue to be extended to only those spouses who are 40 years and above. All Direct Recruit officers will also be eligible for AHC facility immediately after joining the Bank.

Under the Scheme all eligible employees are required to undergo certain pathological/radiological tests at one of the approved hospitals/clinics once in a year and present the reports for perusal of the BMO/BMC.

11.4.1.12 Annual Review of Medical Expenditure

A note may be submitted to the Regional Director/General Manager (O-I-C)/Head of the Department as at the end of June giving the analysis of increase in medical expenditure, including cost of drugs stocked in the dispensaries and expenses incurred on medicines issued through credit slips. If there is a significant increase in the cost of drugs stocked in the dispensary and those issued on credit-slips as compared to previous year, taking into account the number of patients treated during the year, comments of the BMO/BMCs may be obtained. In such cases, offices may keep Central Office informed of large variations, if any.

11.4.1.13 Submission of medical claims by employees

The employees should make application for reimbursement of medical expenses incurred by them (other than those under the Private Treatment Scheme/Declaration Scheme) subject to laid down conditions in this regard.

11.4.1.14 Deduction of tax at source in respect of medical facilities/reimbursement of medical expenses to the employees

Section 17 (2) of Income Tax Act, 1961 defines the Perquisites which are included for tax purpose. Exemption to certain medical benefits from perquisite value has also been provided under sub-clause (b) of (ii) of the Proviso to clause (2) of Section 17. The said guidelines are to be followed for processing medical bills.

11.4.2 Medical Assistance Fund Scheme (MAFS)

11.4.2.1 Introduction

The Bank had introduced the Medical Assistance Fund Scheme (MAFS) to provide financial assistance for meeting a part of medical expenses incurred by serving employees and their eligible family members and by retired employees and their spouse for **treatment within India** with effect from January 1, 1987. However, with effect from April 1, 2009, MAFS has become a **purely superannuation scheme available to members only after their retirement**. Accordingly, while serving employees continue to subscribe towards MAFS, as before, no amount is being reimbursed to them under MAFS for treatment undergone on or after April 1, 2009. Salient features of the Scheme are given in the following paragraphs:

11.4.2.2 Creation of Medical Assistance Fund and a Committee to administer the Scheme

The Fund was established on January 1, 1987. It is called the 'Reserve Bank of India Medical Assistance Fund' (MAF) and is administered by a Managing Committee consisting of Deputy Governor/Executive Director in charge of Administration as the Chairman, CGM-in-Charge of Human Resource Management Department and Chief General Managers of Human Resource Management Department and Corporate Strategy and Budget Department as members.

11.4.2.3 Coverage of the Fund

The Fund provides financial assistance for meeting a part of the medical expenditure incurred by retired/ex-employees for hospitalization expenses of self and spouse for any operation or ailment. Besides, the Scheme includes extension of Bank's dispensary facilities for self and spouse, on payment of a special subscription at centres where regular full-fledged dispensaries with part-time Bank's Medical Officers (BMOs)/ Bank's Medical Consultants (BMC) and with arrangements for stocking of drugs/ medicines etc. are available.

Besides self and spouse, the following dependent children are included under the purview of MAFS with effect from April 1, 2009:

- 1) Dependent children of MAF members who have permanent physical/mental disability as defined under Persons with Disabilities Act 1995, and are incapable of being gainfully employed.

“Permanent Disability” is defined as presence of any sensory, physical or mental disability of a severe order on a permanent basis. It is medically cognizable or diagnosable and is a reason why the person having the condition is not gainfully employable. The degree of severity of physical/mental disability should be certified by a Competent Medical Authority (Senior Medical Officer/Medical Board at the Apex level/State Hospital Level). The certification will have to be further corroborated by the SMO/BMO at Central Office.

- 2) On a review, with effect from May 01, 2016, it has been decided to extend the coverage of MAF membership to dependent children of MAF members who have temporary physical/mental disability also. For this purpose, it has been decided to follow the definition of severity as laid down in para 6.11.4 under Regulation 32 (6) of RBI Pension Regulations 1990.

The terms and conditions will be as given below:

- a) Before allowing the membership to any such son or daughter, the sanctioning authority shall satisfy itself that the handicap is of such a nature as to prevent him or her from earning his or her livelihood and the same shall be evidenced by a certificate obtained from a medical officer not below the rank of a Civil Surgeon setting out, as far as possible, the exact mental or physical condition of the child. The minimum degree of disability should be 40% in order to be eligible for any concession/benefits under the Medical Assistance Fund Scheme.
- b) The person who is covered under the scheme himself or as guardian of such son or daughter shall produce medical certificate once, if the disability is permanent and if disability is temporary, once in every five year, to the effect that he or she continues to suffer from disorder or disability of mind or continues to be physically crippled or disabled rendering him or her unable to earn a living.

Requests, if any, received in this regard from retired members of MAFS may be referred to Central Office together with the details of the case and the requisite certificate from the Competent Medical Authority.

- c) In cases where an employee dies in harness and the spouse becomes a member of MAFS, on payment of lump sum charges towards hospitalization and dispensary facility, the dependent children of such members will be covered under MAFS till they attain the age of 25 years or start earning income or get married, whichever happens earlier.

The dependent children covered under MAFS, as at i) and ii) above, will be eligible for reimbursement of hospitalization expenditure as also dispensary facility, if opted for, by the parent as per existing rules.

The Group Medclaim Policy (GMP) taken with effect from August 15, 2007 to cover the hospitalization expenditure of retired members of MAFS covers only self and spouse. Therefore, the dependent children included under MAFS, as mentioned above, will not be covered under the Group Medclaim Policy (GMP). The medical claims on account of hospitalization of such dependent children may be reimbursed to the retired members on the same basis as applicable under the GMP. However, no cashless facility will be available in such cases. The amount so reimbursed may be debited to the MAF Account.

11.4.2.4 Membership of MAF

- a) Prior to July 1, 1994, membership of MAF was optional. It became compulsory for new recruits appointed in the Bank's Service on full-time basis on or after July 1, 1994. The Scheme is not available to those who cease to be in the Bank's service on account of resignation, dismissal and termination as also to those who are either part-time or on contract employment. Conduct of the facility is governed under instructions issued by the Bank from time to time.
 - i. The employees who have opted for the membership of MAF Scheme should pay prescribed amount of subscription every month towards the corpus of the Fund while in service and one lifetime subscription, once at the time of superannuation. The Managing Committee of the Fund may revise the rates of subscription from time to time having regard to the position of the Fund and other related factors.
 - ii. The subscription once paid is not refundable.
 - iii. It is open to an employee member to discontinue his membership any time by advising the office in writing of his intention to do so but the employee shall not be eligible for re-admission later and the amount already contributed will not be refunded. The letter from the employee discontinuing the Fund membership should be filed in the employee's service file and a suitable remark may be made in his service sheet.
 - iv. If an employee who is a member of the Scheme is on extra-ordinary leave without pay and allowances for a whole month, arrears of subscription should be recovered from the employee's salary in one lump sum when the salary is paid next. To guard against any omission, a suitable note should be taken in his account sheet and salary / pay roll.

11.4.2.5 Bank's contributions to MAF

The Bank contributed ₹15 lakhs towards the initial corpus of the Fund in January 1987 and made provision for further contribution of ₹10 lakhs annually from the year July

1997. It also made ad-hoc contribution as and when considered necessary depending on the position of the Fund. Commencing from the year 2003-04, the Bank decided to contribute a sum of ₹10 crore annually to the Fund which has since been raised to ₹25 crore from the year 2007-08. Effective from the year 2010-11 onwards the same has been enhanced to ₹45 crores annually. Effective from the year 2012-13 onwards, the same has been enhanced to ₹65 crores annually. Effective from the year 2014-15 the Bank's contribution towards fund has been on the basis of actuarial calculation.

11.4.2.6 Constitution of Local MAF Committee

11.4.2.6.1 Powers regarding settlement of claims

The powers regarding settlement of claims was decentralised with effect from August 17, 1992. Accordingly, settlement of claims under the Scheme has been entrusted to the MAF Committee constituted in each Regional Office/Central Office Department consisting of Regional Director/Officer-in-Charge/Head of Department as Chairman and three officers (at least one of whom should be a Senior Officer) in that office as Members for scrutinising the claims and authorising reimbursement under the Scheme.

11.4.2.6.2 Approval of payments under the scheme

Consequent upon MAFS getting delinked from BMFS with effect from April 1, 2009, serving employees and their eligible dependants are no longer entitled to additional reimbursement under MAFS. The local MAF Committee will only approve payment to retired members based on advices from C.O. where amount is not indicated and the admissible amount is to be worked out by ROs. The cases where additional reimbursement is clearly indicated, the same need not be put up to the Local MAF Committee.

11.4.2.7 Group Mediclaim Policy (GMP) for Retired members of MAFS

11.4.2.7.1 Introduction

With effect from August 15, 2007, the Bank has switched over to the Group Mediclaim Policy (GMP) for retired/ex-employees who are members of MAFS and their spouse to cover their hospitalization expenses through Insurance Co. The Policy is being administered by TPAs as per terms and conditions governing the policy. TPAs administer the policy as per underlying T&C and scope of the policy as determined by the Bank.

11.4.2.8 Annual Health Check-up Scheme for Retired Employees

11.4.2.8.1 Quantum for Annual Health Check-up

All retired employees who are members of MAFS are granted a consolidated amount towards annual health check-up (AHC) for self/spouse on an annual basis.

11.4.2.9 Tax liability

11.4.2.9.1 Incidence of tax

Tax liability, if any, arising on account of assistance received from the Fund shall be borne by the retired/ex-employees. Every retired/ex-employee at the time of joining

the Fund should give an undertaking to the effect that he will bear the tax liability, if any, on account of receipt of assistance from the Fund.

11.4.2.9.2 Maintenance of records

Offices should maintain individual account sheets for each retired employee separately. The contributions of retired employees and any reimbursement of claim made should be recorded in the account sheet and authenticated. The cost of dispensary facilities incurred by way of medicines supplied from the dispensary stock as also by way of issuance of credit slips on account of each retired employee member and his/her spouse should be recorded in the account sheet on a monthly basis with suitable remarks, wherever necessary.

11.4.2.10 Dispensary facilities/Issue of credit slips

Retired / ex-employees who are members of the Fund may avail of the Bank's **dispensary facilities** (where regular full-fledged dispensaries in charge of part-time BMOs/BMCs are established with arrangements for stocking of drugs, medicines, etc.) for themselves and/or their spouse and **eligible** dependent children. They may consult the BMOs/BMCs at the dispensary and avail of free treatment, free supply of medicines stocked in the dispensary. They will also be eligible for issue of drugs on credit slips. This facility will not be available where Bank does not have a full-fledged dispensary but has arrangements with a private medical practitioner for issue of special drugs to staff on credit slips or in staff colonies where BMO/BMC attends for the limited purpose of prescribing medicines to be obtained from the office dispensary or on credit slips.

The BMOs/BMCs can issue medicines on credit slips / from dispensary stock, in cases where the drugs have been prescribed by a Specialist to whom the retired employee is referred by the BMO and not otherwise. However, the specialist's consultation charges are not reimbursable under the Scheme.

11.4.3 Group Mediclaim Policy for OPD to Pensioners

The Bank decided to introduce a Group Mediclaim Policy to cover OPD expenses to pensioners of 70 years of age and above which commenced from January 1, 2018.

11.5 Loans and Advances

11.5.1 Housing Loans

11.5.1.1 Loans to Individuals

Individual housing loans are granted to the permanent employees who have rendered three years of continuous service in the Bank as per instructions specified by the Bank from time to time.

11.5.2 Scheme of Bank's Car Facility for Officers in Grade 'F'/Regional Directors/General Managers (Officer-in-Charge) and eligible Officers in Grade 'E'

Officers in Grade 'F'/Regional Directors/General Managers-in-Charge of offices and Officers in Grade 'E' who have completed a minimum of five years' service in the Grade and Banking Ombudsman in Grade 'E' even if they have completed less than five years in the grade are eligible for the said Scheme.

11.5.2.1 Car facility on retirement

Officers in Grade 'F' and General Managers-in-Charge are reimbursed petrol/Diesel and driver's allowance for a period of two months after retirement either at the place of their last posting or at the place where they intend to settle after retirement. Since the transfer of the car in the name of the retiring officer involves re-registration of the vehicle and may also involve payment of one time road tax, re-registration, payment of VAT at the time of purchase of car, etc., the actual expenditure incurred by the retiring officer under these heads for transferring the car in his/her name, may be reimbursed to him/her, on production of documentary evidence.

11.5.3 Personal Advances

Officers/Employees of the Bank are granted loans under various heads viz. Educational Loan to cover a part of the expenditure incurred by them on professional courses of their dependent children, Advance for purchase of Personal Computer (laptop/Tablet), Advance for purchase of consumer articles, Advance for purchase of Motor vehicles and LFC Incidental Advance. In order to allow flexibility to Officers/Employees to utilize the loan amount, depending on their priorities/requirements, loans/advances granted for above purposes are consolidated into a single advance under the nomenclature 'Personal Advance' and granted as per the extant instructions.

11.6 Leave Fare Concession Scheme, Travel Fare Allowance & Retirement Fare Concession Scheme

11.6.1 Leave Fare Concession Scheme

LFC Scheme is a facility under which an employee proceeding on leave, other than EOL, is eligible to receive from the Bank the cost of one return fare for self and dependent family members for visiting place of domicile in India or Nepal (only for employees of Nepalese origin) or any other places in India as per Central Office instructions issued from time to time.

11.6.2 Travel Fare Allowance (TFA)

LFC on declaration basis has been renamed as TFA. TFA is optional to the existing Scheme of reimbursement of travel to places other than the place of domicile and Scheme of Travel by Air . An employee can choose to claim the LFC set either under the existing eligible schemes as above or as TFA. In other words, the claim can be made only under one option/scheme for the available set. The option once exercised by the employee for a particular set will be applicable for himself/herself and his/her dependent family members. The option shall be exercised at the time of applying for advance against the available set or while submitting the bill if no advance is drawn or submitting application for the travel under TFA. The option once exercised in respect of a set will be final for that set.

11.6.2.1.1 Application process

All employees may enter the details of LFC to be availed into the Samadhan Portal. Processing of claims under LFC will be done by Samadhan HR Operations, Bengaluru.

11.6.3 Retirement Fare Concession

11.6.3.1 Introduction to Retirement Fare Concession

Retirement Fare Concession (RFC) is a facility admissible in terms of Regulation 72 of the RBI (Staff) Regulations, 1948. Under this facility an employee retiring from Bank's service is reimbursed journey fares, cost of transporting his/her personal property etc. from his/her place of work (i.e. headquarters) to his/her place of domicile or a place other than the place of domicile where the employee intends to settle down with the approval of the Bank. An employee is also permitted such journey fares and cost of transporting personal property from headquarters to place other than place of domicile where he/she wishes to settle down after retirement. This is subject to reimbursement not exceeding the entitlement to journey fares and cost of transportation from headquarters to place of domicile.

11.7 Provident Fund

With the implementation of Samadhan, the Provident Fund account is maintained centrally for transferable and non-transferable employees of the Bank. New employees joining the service of the Bank post-2012 have to be subscribed to NPS.

11.7.1 Change in name of subscriber

When there is a change in the name of a subscriber, necessary corrections will be made in the Provident Fund records on the basis of an application submitted by him/her in Samadhan supported by documents and duly approved by the competent authority in the system. No fresh agreement, nomination etc., forms need be obtained.

11.7.2 Change of nomination

When there is a change in the nomination, a fresh nomination and contingent notice of cancellation will be obtained from the subscriber by the RO/COD concerned. Necessary corrections will be made in the system and the fresh nomination will be placed in the personal file of the employee. The employee will be able to view the PF nominations in the system. The old forms will be destroyed in the presence of the employee and replaced by new forms.

11.7.3 Monthly subscription

The recovery of monthly subscription will commence from the date from which permission to this effect has been granted. The subscription will be collected by deduction from the salary on the day the salaries are paid. The amount of subscriptions will be rounded off to the nearest rupee.

11.7.4 Bank's contribution in respect of employees continuing with Contributory Provident Fund

The amount of Bank's contribution to the Provident Fund of confirmed employees will be paid by debit to 'Charges Account Establishment - Fund contributions - Provident Fund.'

- A part-time employee who subscribes to the Fund will be eligible for Bank's

contribution after he has completed two years continuous part-time service in the Bank, provided he renders 13 hours of work per week.

- A part-time employee, who is subsequently absorbed in the Bank's service as a full-time temporary employee, will be eligible for Bank's contribution to Provident Fund for his full-time temporary service, only after his confirmation as such.
- A part-time employee not entitled for Bank's contribution, if absorbed in the Bank's service as a full-time temporary employee, and subsequently confirmed in the service will be paid Bank's arrear contribution only for the period of his service as full-time temporary employee and not for the earlier period even if he was subscribing to the Fund as a part-time employee.
- The period of part-time service of an employee will be reckoned for computing the five year period for the purpose of releasing Bank's contribution in case of his resignation from the Bank.
- When a part-time employee is taken as a full-time temporary employee, it is not necessary to open a new Provident Fund account in his name if he was already subscribing to the Fund as a part-time employee. The old account will continue.

11.7.5 Additional subscription

If a subscriber so desires, additional subscription will be recovered from his salary up to 90% in multiples of 5% of his pay in addition to the normal subscription. The subscriber may change the additional subscription through the Samadhan Portal. Such additional subscription will be calculated to the nearest rupee. The rate, of additional subscription when once fixed by the subscriber can be altered (in multiples of 5%) only after giving written intimation not less than one calendar month in advance.

11.7.6 Subscription to the Fund during leave etc.

The subscription of a subscriber absent on leave shall, during the period of such absence, be assessed on his leave pay but any such subscriber shall be at liberty to subscribe on the full amount of his pay provided notice in writing of his desire to do so is given by him not less than 14 days in advance of the first payment of his leave salary to the officer responsible for paying him.

11.7.7 Crediting subscription etc., to Administrators' account

The accounts of the fund balances of all employees would only be maintained in Samadhan and schedules and the individual PF statements would be generated through the system only. All transactions in the funds including crediting the monthly subscriptions, additional subscription, recoveries etc., will be made only through the system.

All such receipts will be accounted in the individual Provident Fund accounts of the employees concerned in the respective months to which they relate. All the credits will be given with assignment date as the last day of the month followed by a Provident Fund schedule generated through the system.

11.7.8 Provident Fund - Monthly Schedules

Since the accounts are all maintained in the Samadhan, the schedules will be available in the system and there would be no need to maintain any manual schedules or records.

11.7.9 Transfer of Provident Fund balance from previous employers

On receipt of an application from a subscriber for grant of permission to transfer the balance in his Provident Fund account with former employer(s) to his account with the Bank, the Competent Authority will give the necessary permission after ensuring that the concerned employee is subscribing or has been permitted to subscribe to the Reserve Bank of India Employees' Provident Fund.

The employee will be advised of the permission on the lines in [GEN PF 11](#) and a copy thereof will be endorsed to the former employer. The amount will be received by the Bank direct from the former employer and credited to the Administrators Account maintained locally or credited to Central Office as the case may be.

11.7.10 Subscription/Contribution of employees on deputation

The subscriptions/contributions etc., in respect of employees placed on deputation with institutions in India and abroad will be received through the offices.

The Subscription/contributions etc., in respect of employees placed on deputation with institution in India and abroad will be received in the Offices/Departments from which the employees are placed on deputation and subsequently transferred to Samadhan through FER along with details. As per the details received, the individual accounts of the employees are updated manually.

11.7.11 Interest on Provident Fund

The rate of interest on the Provident Fund balances will be finalised by CSBD Central Office and advised to the HR Operations Unit. Interest will be calculated to the nearest rupee on the monthly products of each subscriber's account and shall be applied to the account half-yearly as on 31st March and 30th September.

11.7.12 Temporary advance-medical expenses/higher education/marriage and other ceremonies

Offices maintaining Provident Fund accounts of non-transferable employees have been delegated powers to sanction advances for approved purposes up to a specified limit. Such applications will, accordingly, be disposed of by the Offices, provided the amount of advance and the purpose thereof is covered under the powers delegated to them.

11.7.13 Withdrawal from Provident Fund except while on leave preparatory to retirement

An employee, at any time after completion of 20 years' service or ten years immediately preceding the date of his retirement will, at the discretion of the Bank, be permitted to withdraw his Provident Fund balance for certain purposes mentioned in the Provident Fund Regulations.

11.7.14 Conversion of an advance into withdrawal

The Competent Authority will sanction conversion of an advance into withdrawal provided that the withdrawal is also eligible for the purpose for which the advance was taken and the conditions for withdrawal are met. No separate entry will be passed in this respect. The recoveries will be stopped after the advance is converted into withdrawal.

The employee will submit application in Samadhan for conversion of advance to withdrawal along with the reason for the same. HR Operations Unit will receive the request through the system, verify the reasons and approve the request online. The system will update the employee PF account details to withdrawal.

11.7.15 Refund of Provident Fund

An ex-employee will make an application in [GEN PF 26](#) to claim refund of the balance in his Provident Fund Account. The nominee/s or any other person who is entitled to receive the balance in the Provident Fund Account of a deceased employee will make an application in [GEN PF 27](#) for claiming the refund, accompanied by a certificate of death of the subscriber concerned. Where deceased subscriber had nominated a person/persons not being members of his family, the nominee/s will also be required to submit a sworn affidavit that the subscriber had not subsequently acquired a family and he died intestate. Signature/thumb impression on application from claimants will have to be duly attested. Signature in Indian languages will, in addition, be transliterated into English. In case a claimant is unable to produce evidence of his identity, his signature/thumb impression will be attested by a Magistrate under his Court Seal.

11.7.16 Method of payment of advances

All advances/withdrawals etc., sanctioned to employees will be paid by debit to the 'Administrators' Account' maintained at the HR Operations Unit

All payments from the Fund by debit to 'Administrators' Account' will be debited to the individual Provident Fund Account of the employee concerned in the same month in which the payments have been made.

11.7.17 Individual Provident Fund Accounts

At Central Office, with the implementation of Samadhan, the individual Provident Fund accounts are maintained in the master file in the system. HR Operations Unit uploads the files (inputs) containing the transactions relating to credits and debits in the individual accounts through the system and these debits and credits are updated in the individual Provident Fund accounts. The aggregate of the balances in the individual accounts at the end of every month will be reconciled with the balance in the Administrator's account as per General Ledger.

11.7.18 Closing of Accounts

The annual accounts of the following Funds will be closed as on the dates given below:

Name of the Fund	Accounts to be closed as on
(a) RBI Employees' Provident Fund	31st March each year
(b) RBI Employees' Leave Encashment (Retiring Employees) Fund	30th June each year
(c) RBI Employees' Gratuity and Superannuation Fund	30th June each year
(d) Dr. B. R. Ambedkar Birth Centenary Year Fund	30th June each year

The General Fund Account will be the basis for preparing the annual Provident Fund accounts viz., (i) the Receipts and Payments Account and (ii) the Statement of the Fund. As on 31st March, the balances in the Bank Account in the Subsidiary Provident Fund ledger will be equal to the balance in the Administrators Account in the General Ledger. Similarly, as on the said date, on reconciliation, the balance in the General Fund Account in the Subsidiary Ledger will be equal to the aggregate of the balances of the individual Provident Fund Accounts of the subscribers. The balance in the General Fund Account will be reconciled with the Administrators' Account by preparing the under-noted statement:

Reconciliation Statement

A.	Total balances in the individual Provident Fund Accounts	_____
Add.	Amount of debit vouchers passed after 31st March but accounted for in the individual Provident Fund accounts before that date. (The amount of each such voucher will be listed separately).	_____
Less.	Amounts of credit vouchers passed after 31st March but accounted in the individual Provident Fund accounts before that date. (The amount of each such voucher will be listed separately).	_____
B.	Balance	_____

The balance at B should agree with the balance in the Administrators of Reserve Bank of India Employees Provident Fund Account as at the close of 31st March.

11.7.19 Audit of the Accounts

The Offices maintaining the Provident Fund Accounts will arrange to get the accounts of the Fund audited. The name of the auditors who will audit the accounts and the fees therefor will be advised by Central Office.

11.7.20 Provident Fund - Statement of Accounts

A statement of Receipts and Payments and a statement of the Fund will be prepared from the subsidiary books of the Fund and submitted to the Auditors together with the reconciliation statement, (if any, required) under the signature of the Officer-in-Charge of the Office.

11.8 Gratuity & Superannuation

11.8.1 Gratuity

Gratuity is admissible to full time employees of the Bank in accordance with the Reserve Bank of India (Payment of Gratuity to Employees) Rules, 1947 or under the Payment of Gratuity Act, 1972 whichever is more beneficial. Similarly, gratuity to part-time employees is admissible in terms of the 'Rules for the Grant of Gratuity to Part-Time Employees & full time temporary employees appointed on an ad hoc basis or to ex-cadre post of the Reserve Bank of India' or under the 'Payment of Gratuity Act, 1972' whichever is more beneficial. Payments of gratuity will be made strictly in accordance with the above rules and the administrative instructions issued by Central Office from time to time.

11.8.1.1 Compassionate Gratuity

A dependent of every full-time employee of the Bank (and also a part-time employee who has put in continuous service of 2 years) who dies while in service will be eligible for the compassionate gratuity. It will be in addition to any other superannuation benefit payable to such dependent.

Note

Compassionate Gratuity shall be payable to the person who may have been nominated by the employee in terms of Regulation 15 of the Reserve Bank of India Employees' Provident Fund Regulations or be deemed to have been so nominated under Regulation 20(iii) of the said Regulations; and if there are more persons than one so nominated or deemed to have been nominated the amount of compassionate gratuity shall be distributed by the Office concerned among such persons in the same proportion in which the employee has distributed the amount standing to his/her credit in the Provident Fund. If the employee is not covered under Reserve Bank of India Employees Provident Fund Regulations, 1935, then the Gratuity shall be payable to the person or person/s nominated under (1) of Section 6 of the Payment of the Gratuity Act, 1972 in the same proportion as indicated by the employee in the nomination.

11.8.1.2 Amount of Compassionate Gratuity

Compassionate Gratuity will be payable in respect of an employee dying while in service as per the provisions of Reserve Bank of India Rules for Payment of Compassionate Gratuity, at the rate of two months' pay and allowances subject to a minimum of ₹ 25000/-.

11.8.1.3 Payment

The amount will be paid in one lump sum to the person eligible for such payment. The compassionate gratuity will be treated as of a casual and non-recurring nature and thus exempt from income-tax under Section 10 (3) of the Income-tax Act. Payments under the captioned scheme may be debited to 'Gratuity and Superannuation Fund Account', any recovery or additional payments in Compassionate Gratuity will be adjusted while the Compassionate Package under Final Settlement is carried out by Samadhan, HR Ops.

Reserve Bank of India

_____Office

ON BEHALF SERVICE - COMMON APPLICATION FORM FOR SAMADHAN BENEFITS

I, _____ earnestly request to submit the following application, on my behalf, in SAMADHAN portal.

Benefits	Amount
1. Book Grant:	₹ _____
2. Education Allowance:	₹ _____
3. Spectacles (Self/Spouse):	₹ _____
4. Furnishing of Residence of Employees (FRE):	₹ _____
5. FRE Maintenance:	₹ _____
6. Conveyance Allowance:	₹ _____
7. Private Treatment Scheme:	₹ _____
8. O L Encashment for No. of days	_____
9. Others (Specify):	₹ _____

I hereby agree to abide by the terms and conditions specified in the relevant Master Circulars/Office Orders, as applicable to the above mentioned benefits.

Signature: _____ Date: _____

Name: _____ Department: _____ Samadhan No. _____

PF Index No. _____ Designation _____ Contact No. _____

Entered in Samadhan on date: _____ by Name: _____

Signature: _____ Samadhan ID _____

Samadhan Transaction Number

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भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

तार/Telegrams : तारीख :
टेलिफोन/Telephone : Date : _____
टेलेक्स/Telex :

संदर्भ,
REFERENCE:

श्री/श्रीमती/कुमारी
Shri/Smt./Kum.

महोदय/महोदया,
Dear Sir/Madam,

पूर्व नियोक्ता के पास रखी भविष्य निधि जमाराशियाँ
भारतीय रिज़र्व बैंक कर्मचारी भविष्य निधि खाते में अन्तर्गत करना –
Transfer of Provident Fund accumulations lying with previous employer to
Reserve Bank of India Employees' Provident Fund Account –

दिनांक _____ के आपके पत्र/पृष्ठांकन _____ के संदर्भ में हम सूचित करते हैं कि भारतीय रिज़र्व बैंक कर्मचारी भविष्य निधि के प्रशासकों द्वारा आपके पूर्व नियोक्ता अर्थात् _____ से आपकी भविष्य निधि की जमाराशियों को स्वीकार करने के आपके अनुरोध को स्वीकार कर लिया गया है। अतः आप अपने पूर्व नियोक्ता के साथ ऐसी व्यवस्था करें कि वे अपने पास जमा आपकी भविष्य निधि राशि सीधे बैंक को भेजें। यह राशि भारतीय रिज़र्व बैंक के पक्ष में चेक/ड्राफ्ट द्वारा भेजी जाये।

With reference to your letter/endt. _____ dated _____, we advise that your request for acceptance of your Provident Fund dues from your previous employer, viz., _____ has been acceded to by the Administrators of the Reserve Bank of India Employees' Provident Fund. You may, therefore, arrange with your former employer to transfer your Provident Fund balance with them direct to the Bank, the amount being sent by cheque/draft drawn in favour of the Reserve Bank of India.

2. इस पत्र की एक प्रति आपके पूर्व नियोक्ता को भी भेजी जा रही है।

A copy of this letter is being endorsed to your former employers also.

भवदीय
Yours faithfully,

(प्राधिकृत अधिकारी)
(Authorised Officer)

उक्त दिनांक का परांकन
Endt. _____ of date.

प्रतिलिपि सूचना और आवश्यक कार्रवाई के लिए प्रेषित (पूर्व नियोक्ता का पता) इस संबंध में उनका ध्यान आय कर अधिनियम 1961 की चौथी अनुसूची के भाग 'अ' के नियम 9 और 10 के प्रावधान की ओर किसी भी ऐसी कार्रवाई, जो आवश्यक समझी जाये, के लिए आकर्षित किया जाता है।

Copy forwarded for information and necessary action to (Address of former employers). In this connection, his attention is kindly invited to the provisions of Rules 9 and 10 of Part 'A' of the fourth schedule to the Income –Tax Act, 1961 for such action as may be considered necessary.

(प्राधिकृत अधिकारी)
(Authorised Officer)

परिरक्षण अवधि
3 वर्ष
Preservation Period
3 Years

पता : _____
Address: _____
तारीख : _____
Date : _____

प्रशासक, भारतीय रिज़र्व बैंक कर्मचारी भविष्य निधि, मुंबई
The Administrators of the Reserve Bank of India Employee's Provident Fund, Mumbai

प्रिय महोदय,
Dear Sir,

चूंकि मैंने/मैं दि को कारोबार की समाप्ति से बैंक की सेवा से त्यागपत्र दे दिया है/सेवानिवृत्त हो गया हूं, इसलिए अनुरोध है कि मेरे भविष्य निधि खाते से मेरे नाम जमा भविष्य निधि राशि मुझे लौटा दी जाये।

As I have resigned/retired from the Bank's service with effect from the close of business on _____,
I request that the amount of Provident Fund balance standing to my credit in my Provident Fund Account may please be refunded to me.

2. मैं सूचित करता हूं कि उक्त राशि तारीख _____ को लौटायी जाए।
I advise that the amount be refunded on _____ (date).

3. मैं इसके द्वारा आपको प्राधिकृत करता हूं कि आप मेरे द्वारा बैंक/भारतीय रिज़र्व बैंक स्टाफ को-ऑपरेटिव क्रेडिट सोसायटी लि. को देय राशियां मेरे भविष्य निधि शेष में से काट लें।

I hereby authorize you to deduct from my Provident Fund balance the amount of dues payable by me to the Bank/Reserve Bank of India Staff/Officer's Co-operative Credit Society Ltd.

4. कृपया मुझे ऊपर उल्लिखित पते पर भुगतान नकद/बैंक द्वारा/बैंक ड्राफ्ट द्वारा भुगतान किया जाये।

The payment may please be made to me in cash/by cheque/by Bank Draft at the above mentioned address.

भवदीय,
Yours faithfully,

हस्ताक्षर/Signature

नाम (पूरा)

Name (in full) _____

पदनाम :

Designation _____

भ.नि. सूचकांक

P.F. Index No./Samadhan ID _____

हस्ताक्षर सत्यापित किये
Signature Verified

सहायक प्रबंधक
Asst. Manager

टिप्पणी:

Note :

1. अभिदाता के नाम जमा भविष्य निधि के शेष पर सेवानिवृत्ति के बाद अधिकतम छः महीनों तक ब्याज अदा किया जा सकता है।

Interest on Provident Fund balance standing to the credit of a subscriber can be paid upto a maximum of six months after retirement.

2. अभिदाता सेवानिवृत्ति पूर्व छुट्टी समाप्त होने या छुट्टी के नकदीकरण के साथ ही भविष्य निधि तथा उसमें जमा ब्याज की वापसी के संबंध में दावा कर सकता है।

A subscriber can claim refund of Provident Fund with interest co-terminus with the expiry of LPR (Leave Preparatory to Retirement) or encashment of leave.

3. भविष्य निधि की शेष राशि देय राशियों की वसूली, और यदि कर्मचारी ने फ्लैट दखल दिया हुआ हो तो उसे खाली करने के बाद लौटादी जायेगी।

Provident Fund balance will be refunded, after recovery of dues, and vacation of flat, if in occupation by the employee.

4. यदि पैरा 2 में कोई तारीख नहीं लिखी गयी हो तो धनवापसी सेवानिवृत्ति के पश्चात् छः महीनों में की जायेगी।

If no date is indicated in paragraph 2, the refund will be made six months after retirement.

परिरक्षण अवधि
स्थायी

Preservation Period

Permanent

GEN PF 27
Para 11.7.15

प्रति,
प्रशासक, भारतीय रिज़र्व बैंक
कर्मचारी भविष्य निधि,
भारतीय रिज़र्व बैंक

पता :
Address: _____

To,
The Administrators of Reserve Bank
of India Employee's Provident Fund,
Reserve Bank of India

प्रिय महोदय,
Dear Sir,

भविष्य निधि-वापसी-मृत्यु के बाद
Provident Fund-Refund-Late

मैं खेदपूर्वक यह सूचित करती/करता हूँ कि मेरे/मेरी _____ श्री/श्रीमती _____ आपके _____ कार्यालय से संबद्ध कर्मचारी, की मृत्यु _____ 20 _____ को हो गयी है। मैं आपसे निवेदन करती हूँ/करता हूँ कि उनके भविष्य निधि खाते में बकाया भविष्य निधि की जमाराशि कृपया मुझे दे दी जाये।

I regret to inform you that my _____ Shri/Smt _____ an employee attached to your _____ expired on _____. I request you to refund me, the balance standing to the credit of his/her Provident Fund Account.

मैं इसके द्वारा आपको इसके लिए भी प्राधिकृत करती हूँ/करता हूँ कि उनके द्वारा बैंक/भारतीय रिज़र्व बैंक कर्मचारी स्टाफ को-ऑपरेटिव क्रेडिट सोसाइटी लिमिटेड को देय राशि की कटौती भविष्य निधि शेष में से कर ली जाये।

I also hereby authorize you to deduct from the Provident Fund balance the amount of dues payable by him/her to the Bank/Reserve Bank of India Employee's Staff Co-operative Credit Society Ltd.

कृपया मुझे राशि का भुगतान चैक/बैंक ड्राफ्ट द्वारा किया जाये।

The payment may please be made to me by Cheque/Bank Draft.

भवदीया/भवदीय,
Yours faithfully,

आवेदक के हस्ताक्षर/बाये हाथ के अंगूठे का निशान
(मृतक का/की/के _____)
Signature/L.T.I. of the applicant
(_____ of the deceased)

आवेदक के हस्ताक्षर/बाये हाथ के अंगूठे का निशान अनुप्रमाणित किया गया
Signature/L.T.I. of the applicant attested.

नोट : आवेदन पत्र दो प्रतियों में प्रस्तुत किया जाये। दोनों प्रतियों पर आवेदक के हस्ताक्षर/बाये हाथ के अंगूठे का निशान वैतनिक न्यायाधीश द्वारा न्यायालय की मुहर लगाकर अथवा राजपत्रित अधिकारी द्वारा जिसके हस्ताक्षर भारतीय रिज़र्व बैंक में दर्ज हैं अथवा भारतीय रिज़र्व बैंक के अधिकारी द्वारा अनुप्रमाणित किया जाये।

N.B.: The application is required to be submitted in duplicate. The signature/L.T.I. of the applicant on both the copies should be attested by a stipendiary Magistrate under his court seal or by a Gazetted Officer whose signature stands recorded with Reserve Bank of India or by an Officer of Reserve Bank of India.

परिरक्षण अवधि
स्थायी
Preservation Period
Permanent