

FACILITIES FOR PROBATIONARY OFFICERS & DIRECTLY RECRUITED OFFICERS



Version 1.0
(Updated till 26.06.2024)

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PREFACE

This document is designed to provide comprehensive insights into the various schemes and facilities offered to officers joining our esteemed organization.

As we prioritize the well-being and efficiency of our newly recruited probationary officers and directly recruited officers in various grades/scales, this guide aims to outline the support systems, resources and facilities available to ensure a smooth transition into their roles.

We strongly believe that a comfortable and conducive work environment enhances productivity and fosters a positive experience for our officers.

This document serves as a valuable reference for both new recruits and existing officers, emphasizing our commitment to creating an inclusive and supportive workplace.

All the References stated in the Manual are available on Staff Circular portal. A copy of this policy is uploaded under public domain on Bank's website <https://www.centralbank.co.in/en> under Policies and Procedures Tab.

Serial No.	DETAILS OF SCHEMES/ FACILITIES PROVIDED TO PROBATIONARY OFFICERS AND DIRECTLY RECRUITED OFFICERS.
1.	<p><u>MEDICAL AID:-</u></p> <p>As per the provisions of 9th Joint Note dated 08.03.2024, Reimbursement of Medical Expenses of an employee and his family on the strength of officer's own certificate of having incurred such expenditure supported by a statement of accounts claimed as detailed below:-</p> <p>Officers in JMGS-I, MMGS-II & III -> ₹ 13,000/- Officers in SMG IV & V, TEG-VI & VII -> ₹ 15,400/-</p> <p>** Officers joining the Bank any time during the calendar year will be entitled to full quantum of medical aid for that year.</p> <p>In addition to the above, all Officers shall be allowed reimbursement of ₹ 500/- per year towards annual eye check-up w.e.f. 01.04.2024.</p> <p><u>References:-</u></p> <ol style="list-style-type: none"> 1. Clause 2 (xv) of 9th Joint Note dated 08.03.2024 2. OSR Regulation 24
2.	<p><u>MEDICAL INSURANCE SCHEME:-</u></p> <p>As per the Hospitalization Scheme introduced as per the provisions of Xth BPS/ Joint Note dated 25.05.2015 & subsequent additions in Domiciliary Scheme as per the provisions of XI Bipartite Settlement / Joint Note dated 11.11.2020, Medical Insurance Scheme is applicable for all Officers and their dependents.</p> <p>Probationary Officers and Directly Recruited Officers are covered from Day-1 of their reporting at the Bank. Group Health Insurance Policy is renewed by Bank every year on or before 30th September and is valid up to 30th September of the next year.</p> <p>Base Sum Insured for Officers- ₹ 4 lakhs</p> <p>Corporate Buffer:-</p> <p>In Case Base Sum Insured as stated above gets exhausted, Officers can avail Corporate Buffer facility. The same is being administered on First Come First Serve Basis and is subject to availability of funds in the Corporate Buffer.</p>

	<p><u>References:-</u></p> <ol style="list-style-type: none"> Staff Cir. No. 1417 dated 26.10.2023 Clause 10 (Annexure-IV) Appendix-I (1.4) of 7th Joint Note dated 25.05.2015 									
3.	<p><u>REIMBURSEMENT OF COST OF NEWSPAPER PURCHASED AT THE RESIDENCE:-</u></p> <p>Bank allows reimbursement of cost of Newspaper to Officers on declaration basis. The same is being provided on quarterly basis as under:-</p> <table border="1" data-bbox="386 724 1419 877"> <thead> <tr> <th>Scale</th> <th>No. of News papers</th> <th>Max. Quarterly Ceilings</th> </tr> </thead> <tbody> <tr> <td>Scale V and above</td> <td>Two</td> <td>₹. 1200/-</td> </tr> <tr> <td>Scale I to IV</td> <td>One</td> <td>₹. 525/-</td> </tr> </tbody> </table> <p>** All Officers should maintain/preserve the paid bills/receipts in original, so as to enable him/her to produce the same before Tax Authorities, as and when called for.</p> <p><u>Reference:-</u> Staff Cir. No. 569 dated 22.11.2013</p>	Scale	No. of News papers	Max. Quarterly Ceilings	Scale V and above	Two	₹. 1200/-	Scale I to IV	One	₹. 525/-
Scale	No. of News papers	Max. Quarterly Ceilings								
Scale V and above	Two	₹. 1200/-								
Scale I to IV	One	₹. 525/-								
4.	<p><u>RESIDENTIAL ACCOMODATION/ RENT REIMBURSEMENT FACILITY:-</u></p> <p>In terms of Regulation 25 of OSR, Bank provides accommodation to Officer only if he/she does not have his/her own house at that center.</p> <p>Own House includes house owned by an officer in his/her own name or in the name of spouse or a dependent child.</p> <p>The newly appointed Probationary Officers and Directly Recruited Officers in different Grades/Scale are eligible for Rent Reimbursement/ Residential Accommodation facility at the place of their posting from the day of their reporting thereat, provided they are not having their own house/flat at their place of posting. Consequently, such officers provided with residential accommodation/ rent reimbursement shall not be paid/ eligible for House Rent Allowance.</p> <p>Rent Reimbursement facility is also permitted to women officers staying in Women's Hostel and Officers (both male & female) staying as Paying Guests subject to certain terms/conditions as enumerated in Staff Cir. No. 503 dated 08.03.2013.</p>									

MONTHLY RENT CEILINGS FOR OFFICERS OTHER THAN BRANCH HEADS/CPAC INCHARGES:-

Scale	Monthly Rent Ceilings (Amt in ₹)					
	MUMB AI	CENTE R-A1	CENTE R-A	CENTER -B	CENTE R-C	CENTE R-D
Scale IV	31500	28500	25000	20000	13000	11000
Scale III	28500	25000	22000	17500	11000	10000
Scale II	24500	21500	17000	13000	9000	7000
Scale I	23000	20000	15500	11500	7500	5500

MONTHLY RENT CEILINGS FOR BRANCH HEADS AND CPAC INCHARGES:-

Scale	Monthly Rent Ceilings (Amt in ₹)					
	MUMBA I	CENTE R-A1	CENTE R-A	CENTER -B	CENTE R-C	CENTE R-D
Scale IV	37000	33500	29500	23500	15000	13000
Scale III	33500	29500	26000	20500	13000	11500
Scale II	30500	27000	23500	18000	12000	9500
Scale I	28500	25500	22000	16500	10500	8000

MONTHLY RENT CEILINGS FOR EXECUTIVES IN SCALE V, VI & VII:-

SCALE	MONTHLY RENT CEILINGS FOR EXECUTIVES IN SCALE V, VI & VII				
	MUMBAI	Centre I	Centre II	Centre III	Centre IV
Scale V	43000	35000	31000	18000	13500
Scale V (Branch Managers/CP AC In-charge /RHs, MCB In-charge)	44500	36500	32500	26500	18000
Scale VI	63000	38500	34000	27500	19500

Scale VI (RHs/In-charges of CFB, MCB, SAM)	74000	45500	35500	29000	21000
Scale VII	81500	50500	37500	30000	22000

References:-

1. Regulation 25 of OSR
2. Staff Cir. No. 503 dated 08.03.2013
3. Staff Cir. No. 1257 dated 21.12.2022 (Officers in Scale I to IV)
4. Staff Cir. No. 1351 dated 21.06.2023 (Executives in Scale V, VI & VII)
5. Cir. letter No. 103 dated 26.07.2023 (Clarification in respect of TDS)

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REIMBURSEMENT OF CONVEYANCE EXPENSES INCURRED BY OFFICERS IN DISCHARGE OF THEIR OFFICIAL DUTIES.

Probationary Officers would be eligible for reimbursement of local conveyance expenses incurred in discharge of their official duties on monetary/ actual cost of petrol, as per the stipulated ceilings **after their final posting**. The same shall also be applicable in case of Directly Recruited Officers in various Grades or Scales.

Officers not owning a vehicle or Officers owning a vehicle but desires to claim on **monetary basis** shall be eligible for reimbursement of ₹. 10,000/- per annum with **maximum of ₹. 1,000/- per month** on declaration basis irrespective of place of work.

Reimbursement of conveyance expenses to officers using their own vehicles for official duties will be provided reimbursement of cost of petrol/diesel on the following rates:-

Type of Vehicle	Annual Ceiling	Monthly Ceiling
For use of car	Cost of 540 liters per annum	With a maximum of 60 liters per month
For use of two wheeler automotive vehicle	Cost of 300 liters per annum	With a maximum of 45 liters per month

	<p>This scheme is applicable to eligible officers in respect of expenses incurred by them in discharge of their official duties for the 'local travel' i.e. within the limits of local authorities i.e. Urban Agglomeration Area/ Municipal Area/ Panchayat limits, as the case maybe. For the purpose of this scheme, travel between the office and residence and vice-versa does not constitute official work.</p> <p>Reference:- Staff Cir. No. 520 dated 25.04.2013</p>																								
6.	<p><u>REIMBURSEMENT OF COST OF BRIEFCASE:-</u></p> <p>Briefcase/ Office bag will be provided to concerned officers only as a need based item. Lady officers may be reimbursed cost of ladies hand bag if regular handbag does not suit them for carrying Bank's keys etc.</p> <p>The reimbursement of cost of briefcase/ office bag will be permitted once in three years.</p> <p>Reimbursement of cost of briefcase/ office bag to officers is as under:-</p> <table border="1" data-bbox="365 1058 1398 1440"> <thead> <tr> <th>Sr. No</th> <th>Scale and Category of eligible officers</th> <th>Maximum ceiling on reimbursement amount</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Executives in Scale VII</td> <td>₹. 9000/-</td> </tr> <tr> <td>2</td> <td>Executives in Scale VI</td> <td>₹. 8000/-</td> </tr> <tr> <td>3</td> <td>Officers in Scale V</td> <td>₹. 7000/-</td> </tr> <tr> <td>4</td> <td>Officers in Scale IV including LDMs</td> <td>₹. 3000/-</td> </tr> <tr> <td>5</td> <td>Officers in Scale III</td> <td>₹. 2400/-</td> </tr> <tr> <td>6</td> <td>Officers in Scale II</td> <td>₹. 2100/-</td> </tr> <tr> <td>7</td> <td>Officers in Scale I</td> <td>₹. 1800/-</td> </tr> </tbody> </table> <p><u>References:-</u></p> <p>1. Staff Cir. Letter No. 07 dated 16.06.2015 (Executives in Sc. V, VI & VII) 2. Staff Cir. Letter No. 06 dated 16.06.2015 (Officers in Sc. I, II, III & IV)</p>	Sr. No	Scale and Category of eligible officers	Maximum ceiling on reimbursement amount	1	Executives in Scale VII	₹. 9000/-	2	Executives in Scale VI	₹. 8000/-	3	Officers in Scale V	₹. 7000/-	4	Officers in Scale IV including LDMs	₹. 3000/-	5	Officers in Scale III	₹. 2400/-	6	Officers in Scale II	₹. 2100/-	7	Officers in Scale I	₹. 1800/-
Sr. No	Scale and Category of eligible officers	Maximum ceiling on reimbursement amount																							
1	Executives in Scale VII	₹. 9000/-																							
2	Executives in Scale VI	₹. 8000/-																							
3	Officers in Scale V	₹. 7000/-																							
4	Officers in Scale IV including LDMs	₹. 3000/-																							
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6	Officers in Scale II	₹. 2100/-																							
7	Officers in Scale I	₹. 1800/-																							
7.	<p><u>REIMBURSEMENT OF MONTHLY MOBILE BILL EXPENSES:-</u></p> <p>In terms of Board approved Communication & Telephone Policy, bank provides reimbursement of mobile call/data charges incurred for Official use as under:</p>																								

	<table border="1"> <tr> <td>Category of Officials</td> <td>Monthly monetary limit (including GST)</td> </tr> <tr> <td>GMs/ FGMs</td> <td>Actuals</td> </tr> <tr> <td>SRMs/DGMs/RMs</td> <td>Actuals</td> </tr> <tr> <td>AGMs</td> <td>1500</td> </tr> <tr> <td>CMs</td> <td>1000</td> </tr> <tr> <td>BMs in Scale I, II & III</td> <td>700</td> </tr> <tr> <td>All other Officers in Scale I, II & III</td> <td>500</td> </tr> </table> <p>Monthly mobile bill reimbursement is being done upon submission of Bills in HRMS. Concerned staff should preserve paid bills/ receipts in original so as to enable him to produce the same before the bank/ Tax authorities as and when called for.</p> <p>Reference:- BSD Instruction Cir. No. 3991 dated 30.04.2024</p>	Category of Officials	Monthly monetary limit (including GST)	GMs/ FGMs	Actuals	SRMs/DGMs/RMs	Actuals	AGMs	1500	CMs	1000	BMs in Scale I, II & III	700	All other Officers in Scale I, II & III	500	
Category of Officials	Monthly monetary limit (including GST)															
GMs/ FGMs	Actuals															
SRMs/DGMs/RMs	Actuals															
AGMs	1500															
CMs	1000															
BMs in Scale I, II & III	700															
All other Officers in Scale I, II & III	500															
8.	<p><u>PERFORMANCE LINKED INCENTIVE (PLI) SCHEME:-</u></p> <p>As per the provisions of XI Bipartite Settlement / Joint Note dated 11.11.2020, Bank pays PLI to Employees in order to inculcate a sense of competition and also to reward the performance, as per Matrix below:</p> <table border="1"> <tr> <th>Sr. No.</th> <th>YOY Growth in Operating Profit</th> <th>No. of Days for which Salary (Basic+DA) shall be paid</th> </tr> <tr> <td>1</td> <td><5%</td> <td>Nil</td> </tr> <tr> <td>2</td> <td>5% to 10 %</td> <td>5 Days</td> </tr> <tr> <td>3</td> <td>>10% to 15%</td> <td>10 Days*</td> </tr> <tr> <td>4</td> <td>>15%</td> <td>15 Days*</td> </tr> </table> <p>* 3rd and 4th Slabs are payable only if the Bank has Net profit. If a Bank has growth in operating profit of 5% and more, but there is no Net Profit, then minimum 2nd Slab of 5 days will be payable.</p> <p>Reference:- Point No. 2 of Annex-V to 8th Joint Note dated 11.11.2020</p>	Sr. No.	YOY Growth in Operating Profit	No. of Days for which Salary (Basic+DA) shall be paid	1	<5%	Nil	2	5% to 10 %	5 Days	3	>10% to 15%	10 Days*	4	>15%	15 Days*
Sr. No.	YOY Growth in Operating Profit	No. of Days for which Salary (Basic+DA) shall be paid														
1	<5%	Nil														
2	5% to 10 %	5 Days														
3	>10% to 15%	10 Days*														
4	>15%	15 Days*														
9.	<p><u>STAFF LOANS:-</u></p> <p>Currently, Bank offers the following Loans under Staff Category to all permanent employees:-</p>															

1) STAFF HOUSE BUILDING ADVANCE:-

Only a confirmed Officer who has completed 2 years of service in the bank shall be eligible.

Officers in scale II & above Recruited Directly from other Bank's may be allowed for Takeover of his/her Home Loan from previous Bank to our Bank under Staff HBA scheme subject to confirmation of their service.

Scale wise Quantum of Loan is as under-

Scale	Amount
Officers up to scale III	Rs.80.00 Lakh
Officers in scale IV & V	Rs.100.00 Lakh
Officers in scale VI & VII	Rs.125.00 Lakh

Reference:- Staff Cir. No. 1396 dated 27.09.2023

2) CONVEYANCE LOAN:-

Only a Confirmed Employee who has completed 2 years of service in the bank shall be eligible. Maximum amount of Loan to Officer staff for purchase of four-wheeler and for two-wheeler is Rs.15.00 Lakh and Rs.1.50 Lakh respectively

There is no provision of Conversion/ Take-over of loan from other Bank or FI.

Reference:- Staff Cir. No. 1228 dated 25.07.2022

3) FESTIVAL ADVANCE:-

To meet the expenses of festival which the staff members normally celebrate/ observe. All permanent employees including those who are on probation* are eligible for this loan.

***Employee on probation should furnish surety of at least one permanent staff member.**

Advance is Interest Free and advance shall be repaid in 10 equal monthly installments commencing from the months subsequent to the month in which such advance is disbursed.

Quantum of Loan: One month's Gross emoluments excluding HRA & CCA subject to maximum of ₹. 50,000/-.

	<p><u>Reference:-</u> Staff Cir. No. 952 dated 14.08.2019</p> <p>4) <u>CENT CONVENIENT SCHEME (OVERDRAFT FACILITY):-</u></p> <p>Bank provides Overdraft facility to officers for any bona-fide purpose of the employee but not for commercial/speculative purpose.</p> <p>All confirmed staff members with 3 years' of service are eligible under the same.</p> <p>Scale wise Quantum of Loan amount for Officers is mentioned as under-</p> <table border="1" data-bbox="332 800 1479 989"> <thead> <tr> <th>No. of completed year of service</th> <th>Officer up to scale IV</th> <th>Officers in scale v, vi & vii</th> </tr> </thead> <tbody> <tr> <td>3 to 5 years</td> <td>Rs.06.00 Lakh</td> <td>Rs.08.00 Lakh</td> </tr> <tr> <td>Above 5 to 10 years</td> <td>Rs.07.00 Lakh</td> <td>Rs.09.00 Lakh</td> </tr> <tr> <td>Above 10 years</td> <td>Rs.08.00 Lakh</td> <td>Rs.10.00 Lakh</td> </tr> </tbody> </table> <p><u>References:-</u></p> <ol style="list-style-type: none"> Staff Cir. No. 1544 dated 06.06.2024 Staff Cir. No. 1026 dated 20.02.2020 	No. of completed year of service	Officer up to scale IV	Officers in scale v, vi & vii	3 to 5 years	Rs.06.00 Lakh	Rs.08.00 Lakh	Above 5 to 10 years	Rs.07.00 Lakh	Rs.09.00 Lakh	Above 10 years	Rs.08.00 Lakh	Rs.10.00 Lakh
No. of completed year of service	Officer up to scale IV	Officers in scale v, vi & vii											
3 to 5 years	Rs.06.00 Lakh	Rs.08.00 Lakh											
Above 5 to 10 years	Rs.07.00 Lakh	Rs.09.00 Lakh											
Above 10 years	Rs.08.00 Lakh	Rs.10.00 Lakh											
10.	<p><u>NEW PENSION SCHEME:-</u></p> <p>As per the provisions of XI Bipartite Settlement / Joint Note dated 11.11.2020, Bank Officers will contribute 10% of Pay plus Dearness Allowance and Bank will make a contribution of 14% of pay plus Dearness Allowance.</p> <p>Service charges levied by the Service Provider/ Funds Manager of NPS shall be borne by the Bank.</p> <p><u>Reference:-</u> Clause No. 11 of 8th Joint Note dated 11.11.2020</p>												
11.	<p><u>LEAVE TRAVEL CONCESSION:-</u></p> <p>An officer who has completed at least 11 months of continuous service in the Bank will be eligible for availing Leave Travel Concession, with his family for rest and recuperation During each block of four years.</p>												

An officer shall be eligible for leave travel concession for travel to his place of domicile once in each block of two years. Provided that he may travel in one block of two years to his place of domicile and in another block of two years to any place in India by the shortest route.

An officer, by exercising an option anytime during a four year block or two year block, as the case maybe, surrender and encash his Leave Travel Concession (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to the eligible fare for the class of travel by train to which he is entitled up to a distance of 5,500 Kilometers (one-way) for officers in JMG Scale-I, MMG-Scale II and III. For Scale-IV and above the same will be for 6,500 km (one-way).

The mode and class by which an officer may avail of Leave Travel Concession shall be the same as the officer is normally entitled to travel on transfer and other terms and conditions subject to which the Leave Travel Concession may be availed of by an officer. Provided that an officer in Junior Management Grade Scale I while availing LTC will be entitled to travel by air in the lowest fare economy class in which case the reimbursement will be the actual fare or the fare applicable to AC 1st Class fare by train for the distance traveled whichever is less.

The same rules shall apply when an officer in Middle Management Grade Scale II and Middle Management Grade Scale III while availing LTC where the distance is less than 500 kms.

LTC/HTC (Home Town Travel) can be availed independently where both husband and wife are working in the same bank. The same is being provided w.e.f. 20.10.2023 in terms of IBA letter no. HR&IR/MBR/OTR/0660 dated 04.12.2023.

For employees working in North-East States, LFC will begin from Guwahati and the eligible train fare from their place of work to Guwahati will be additionally paid. Similarly, eligible fare for Andaman & Nicobar Islands to Chennai / Kolkata, Lakshadweep to Kochi, far-flung area branches in Himachal Pradesh, Uttarakhand, Sikkim, Jammu & Kashmir or any other areas which are not directly connected by train shall be additionally reimbursed under LFC in addition to normal entitlement for the employees working in these areas to the nearest major Railway Station.

LTC facility shall be allowed for an escort who accompanies an Officer with benchmark disabilities on the journey subject to terms and conditions specified in Clause 6 of Joint Note dated 08.03.2024.

	<p>Once in every 4 years when an Officer avails of Leave Travel Concession, he may be permitted to surrender and encash his privilege Leave not exceeding thirty days at a time, or, he may whilst travelling in one block of two years to his place of domicile and in other block to any place in India be permitted encashment of Privilege Leave with a maximum of 15 days in each block or 30 days in one block.</p> <p><u>References:-</u></p> <ol style="list-style-type: none"> 1. Regulation 44 of OSR. 2. Clause 6- LTC facility of 9th Joint Note dated 08.03.2024 3. Staff Cir. No. 1371 dated 05.08.2023 4. Staff Cir. No. 1443 dated 26.12.2023 																
12.	<p><u>FURNITURE FACILITY:-</u></p> <p>All confirmed officers, including Officers in specialist category in JMGS I to TEGS VII, who are governed by OSR, are eligible for availing the furniture facility. Officers under probation are not eligible for Furniture facility.</p> <p>Scale wise quantum of eligible Purchase ceiling is as under-</p> <table border="1" data-bbox="332 1205 1481 1318"> <thead> <tr> <th>Scale</th> <th>I</th> <th>II</th> <th>III</th> <th>IV</th> <th>V</th> <th>VI</th> <th>VII</th> </tr> </thead> <tbody> <tr> <td>Amount Rs. in Lakh</td> <td>01.70</td> <td>02.00</td> <td>02.50</td> <td>03.50</td> <td>04.00</td> <td>04.50</td> <td>05.00</td> </tr> </tbody> </table> <p>Reference:- BSD Instruction Cir. No. 3569 dated 25.04.2023</p>	Scale	I	II	III	IV	V	VI	VII	Amount Rs. in Lakh	01.70	02.00	02.50	03.50	04.00	04.50	05.00
Scale	I	II	III	IV	V	VI	VII										
Amount Rs. in Lakh	01.70	02.00	02.50	03.50	04.00	04.50	05.00										
13.	<p><u>REIMBURSEMENT OF EXAMINATION FEES & PAYMENT OF HONARIUM TO STAFF MEMBERS WHO PASS CERTIFICATE/DIPLOMA COURSES FROM REPUTED ORGANIZATIONS:</u></p> <p>As a part of HR Development initiative, Bank has taken proactive initiatives with an intention to upgrade the knowledge levels of our employees in various contemporary areas of Banking which are upsurging in the Banking landscape.</p> <p>Accordingly, Bank provides reimbursement of examination fees in respect of employees who pass certificate and diploma courses from reputed organizations like IIBF, NISM, III etc.</p>																

	<p>Bank also provides incentives to staff members for passing certain examinations such as JAIB, CAIB etc. which are essential for professional competence.</p> <p><u>References:-</u></p> <ol style="list-style-type: none"> 1. Staff Cir. No. 698 dated 22.09.2015 2. NID Letter No. CO:NID:2015-16:37 dated 02.06.2015 3. Staff Cir. No. 732 dated 02.03.2016 4. Staff Cir. No. 817 dated 15.09.2017 5. BSD Letter No. CO:BSD:BANCA:2022-23/01 dated 01.04.2022 6. BSD Letter No. CO:BSD:BANCA:2022-23:52 dated 08.06.2022 <p>Also, as part of Capacity Building, <u>all confirmed employees</u> can do online certification programs from reputed third party portals based on their choice of courses.</p> <p>Salient features of this initiative:-</p> <ul style="list-style-type: none"> • Employee can do a maximum of 5 online certification courses in a FY. • Total Fees reimbursable in a F.Y. is ₹. 60,000/- plus GST. <p><u>Reference:-</u> Staff Cir. No. 1307 dated 29.03.2023</p>
14.	<p><u>ADDITIONAL INCREMENT ON ACCOUNT OF JAIB & CAIB:</u></p> <p>As per the revised provisions of Joint Note, An additional increment each shall be granted in the scale of pay for passing Part-I of Certified Associate of Indian Institute of Bankers/Junior Associate of Indian Institute of Banking and Finance and Part II of Certified Associate of the Indian Institute of Bankers Examination.</p> <p>With effect from 01.11.2022 apart from one increment for completing JAIB, officers completing CAIB will be eligible for two increments in their scale of pay as per Clause 2 (iv) of 9th Joint Note dated 08.03.2024.</p> <p>In the case of an officer who has passed Part I or Part II of Certified Associate of Indian Institute of Bankers Examination as an officer before the appointed date, the additional increment, or increments as the case may be, shall be given effect to from the appointed date, provided that he has not received any increment or received only one increment, for passing both parts of the said examination.</p>

	<p><u>References:-</u></p> <ol style="list-style-type: none"> 1. Regulation 5 of OSR 2. Staff Cir. No. 532 dated 05.06.2013 3. Clause 1 (iv) of 9th Joint Note dated 08.03.2024
15.	<p><u>LEAVE TYPES & LEAVE RULES:</u></p> <p>All types of leave will be reckoned in a calendar year i.e. January to December every year.</p> <p>Leave of any kind cannot be claimed as of right. When the exigencies of the service so requires, discretion to refuse/defer or revoke leave of any kind rests with the Management.</p> <p>An officer, who overstays his leave (except under circumstances beyond his control for which he tenders a satisfactory explanation) shall not be paid his salary and allowances and shall further render himself liable to such disciplinary action as the Management may deem fit.</p> <p>An officer already on leave may be recalled by the Management when it considers that it is necessary to do so in the interest of the Bank as provided in Regulation 39 of OSR.</p> <p>When an officer is called back from leave, the Bank will pay him traveling expenses to and from the place where he was spending holidays as per his entitlement as per the provisions of Joint Note and rules thereto.</p> <p>1. CASUAL LEAVE: Casual leave is intended to meet unforeseen circumstances for which, provision cannot be made earlier.</p> <ul style="list-style-type: none"> • Casual leave may be taken for not more than four days at any one time. Where such leave is extended beyond this limit, it shall be treated as privilege/sick leave in respect of the entire period, if available to his credit or otherwise it would be treated as leave on loss of pay. • Holidays and weekly offs prefixing/ suffixing or falling within the period of Casual Leave will not be treated as part of Casual Leave.

- An officer who has joined bank's service at any time during the calendar year, the casual leave entitlement would be @ one day per month for the first calendar year. Fraction of a month will also be treated as full month to calculate entitlement of the leave.
- Gazetted and public holidays except Sundays shall not be prefixed and/or suffixed to casual leave without prior sanction (either in writing or telephonic consent) of the Competent Authority. Holidays and weekly offs falling within the period of sanctioned casual leave will not be treated as part of casual leave.
- CL cannot be combined with any other kind of leave except Special Casual Leave, Joining Leave & Journey Leave.
- Casual leave not availed of by an employee in a calendar year shall be converted into sick leave (Unavailed Casual Leave) on full substantive pay. Such leave can be accumulated for preceding 5 years only.
- A total of two days of Casual leave may be availed for half a day on 4 occasions in a year out of which 2 occasions would be in the morning and 2 occasions in the afternoon. Such leave can be availed after applying 24 hours in advance.

References:-

1. Regulation 32 of OSR
2. Clause 9 of 9th Joint Note dated 08.03.2024

2. PRIVILEGE LEAVE:

- An officer shall be eligible for privilege leave computed at one day for every 11 days of service on duty provided that at the commencement of service, no privilege leave may be availed of, before completion of 11 months of service on duty.
- An Officer will be eligible to avail such leave only after the completion of 11 months of service.
- For calculation of Privilege Leave earned, the total number of days of all kinds of leave, excluding casual leave and mandatory leave availed during the calendar year, should be deducted from the period of the calendar year, i.e. 365 days and the remaining period should be divided by eleven. This will give the number of days of privilege leave earned by an officer.

- Fraction of a day of earned leave should be taken as a full day.
- For availing PL while availing LFC, 15 days advance notice is to be given. For availing PL, for other reasons, 10 days' notice to be given.
- PL can be availed on 4 occasions per year. PL availed on sick grounds where there is no Sick Leave will not be counted as an occasion.
- PL can be availed on medical grounds subject to production of Medical Certificate.
- PL (15 days or 30 days) can be encashed while availing LFC/LFC encashment.
- PL can also be encashed up to 5 days per year for any one festival.
- **Advance Privilege Leave** will be granted at the sole discretion of the Management looking to the genuine requirement of the officer for certain causes only such as marriage of the member, demise in the member's own family, serious illness of the member, attending the court's case, to appear in the examination, as per practice in vogue.
- Accumulated privilege leave may be encashed upto 255 days at the time of retirement/upon death of an employee while in service

References:-

1. Regulation 33 of OSR.
2. Clause 21 of 8th Joint Note dated 11.11.2020.
3. Clause 9 of 9th Joint Note dated 08.03.2024.

3. SICK LEAVE:

- An officer shall be eligible for 30 days of sick leave for each completed year of service subject to a maximum of 720 days during the entire service. Such leave may be availed of only on production of medical certificate by a medical practitioner acceptable to the bank or at the bank's discretion nominated by it at its cost.
- **An officer will be eligible for sick leave in the first year of his service, on pro-rata basis.**

- The Bank may require any officer desiring to resume duty on the expiry of sick leave, to produce medical certificate saying that he is fit for duty. If the officer is on probation when sick leave is availed, the Management at its sole discretion may extend the probation period equivalent to the period of sick leave so availed.
- Women officers can avail sick leave for the sickness of their children of 8 years and below subject to production of medical certificate.
- A single male parent can avail sick leave for the sickness of his child of 8 years and below subject to production of medical certificate.
- Employees can avail sick leave for the sickness of their Special Child of 15 years and below for a maximum period of 10 days in a calendar year subject to production of medical certificate.
- **Women employees shall be allowed to take one day Sick Leave per month without production of medical certificate.**
- In case of employees of the age of 58 years and above, sick leave may be granted towards hospitalization of the spouse at a centre other than the place of work and for a maximum period of 30 days in a calendar year.
- Sick Leave can be clubbed with PL, ML and UCL/BPL.

References:-

1. Regulation 34 of OSR.
2. 8th Joint Note dated 11.11.2020
3. Clause 9 of 9th Joint Note dated 08.03.2024

4. PATERNITY LEAVE:

- Male Employees with up to two surviving children shall be eligible for 15 days paternity leave during his wife's confinement.
- Shall also be allowed to employees with up to 2 surviving children for legally adopting a child who is below one year of age.
- This leave may be combined with any other kind of leave except casual leave.

	<ul style="list-style-type: none"> • The leave shall be applied up to 15 days before or up to 6 months from the date of delivery of the child. • There is no provision for extension of paternity leave upon expiry of period as stipulated above. <p><u>Reference:</u> 8th Joint Note dated 11.11.2020.</p> <p>5. <u>MATERNITY LEAVE:</u></p> <ul style="list-style-type: none"> • Maternity leave, which shall be on substantive pay, shall be granted to a female officer generally for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service. • For delivery of twins -8 months on one occasion. • In case of delivery of more than two children in one single delivery, Maternity Leave shall be granted upto 12 months. • Within the overall period of 12 months, ML can be taken for Miscarriage/ MTP/Abortion up to 6 weeks. For medical complications up to 6 months. • Maternity Leave may be availed combining with any other kind of leave except Casual leave. • For child adoption, ML can be taken for 9 months. <p><u>References:-</u></p> <ol style="list-style-type: none"> 1. 7th Joint Note dated 25.05.2015. 2. 8th Joint Note dated 11.11.2020. 3. Clause 9 of 9th Joint Note dated 08.03.2024.
16.	<p><u>TRANSFER TRAVELLING ALLOWANCE:</u></p> <ol style="list-style-type: none"> i. When the members of the family travel by road, the entitlement will be the actual or the 1st Class rail fare for the distance covered, whichever is less. ii. An officer on transfer will be reimbursed his expenses for transporting his baggage by goods train up to the following limits:-

Basic Pay Range (₹)	Officer with family	Officer without family
48480-64820	3000 kgs/3 Tonne	1500 kgs/ 1.5 Tonne
Above 64820	12000 kgs/12 Tonne (Full wagon)	2500 kgs/ 2.5 Tonne

Reimbursement of expenses towards transport of personal effects of Officers on transfer from one place to another as per OSR 42 (2) considering the fact that shipments are happening only through lorry, the prescribed eligibility for reimbursement is as under:-

Distance in kilometers	Rate in ₹ per tonne per km
Up to 1000 kms	₹ 5.90
Beyond 1000 kms	₹ 4.25
* The above rates shall be applicable on slab basis i.e. for the first 1000 kms, rates shall be ₹ 5.90 per km and thereafter it shall be ₹ 4.25 per km.	
In case of Officers transferred to shorter distances upto 300 kms, the reimbursement may be permitted upto 300 kms.	

Reimbursement of Travelling expenses to Officers for using their own vehicle as under:-

Type of Vehicle	Revised Rate of reimbursement per km (₹)
Four Wheeler-Engine capacity of 1000 cc or more	₹ 11.00/-
Four Wheeler-Engine capacity of less than 1000 cc	₹ 9.00/-
Motor Cycle and Scooter	₹ 6.00/-
Mopeds	₹ 4.00/-

- iii. An officer on transfer shall be eligible to draw a lump sum amount for expenses connected with packing, local transportation, insuring the baggage, etc., as specified in the table below, namely:

Grade/Scale	Amount
Top Executive and Senior Management Grade (Officers in Scale IV and above)	₹ 50,000
Middle Management and Junior Management Grade (Officers up to Scale III)	₹ 40,000

iv. An Officer transferred to any station shall be eligible to claim Halting Allowance for the period spent on journey at the same rates as in the case of travel on tour.

v. As per revised provisions of 9th Joint Note dated 08.03.2024, on and from 01.04.2024, an Officer shall be paid either (a) 15 days lodging & boarding charges or (b) 15 days Halting Allowance from the date of joining at new place but not both.

References:-

1. Regulation 42 of OSR
2. Staff Circular No. 1325 dated 25.04.2023
3. Clause 1 (xiv) of 9th Joint Note dated 08.03.2024

17

LODGING EXPENSES, BOARDING EXPENSES & HALTING ALLOWANCE:

- **LODGING EXPENSES**

An officer in the Grades/Scales as stated below may be reimbursed the actual hotel expenses, restricting to single room accommodation charges in ITDC hotels of the corresponding star category set out in column 2 below:

Grades/Scales of officers (1)	Eligibility to stay (2)
Scale VI & VII	4* Hotel
Scale IV & V	3* Hotel
Scale II & III	2* Hotel (Non-AC)
Scale I	1* Hotel (Non-AC)

Reimbursement of lodging expenses provided to Officers during their travel on official duties is as under:-

Grade/ Scale of Officers	Max. Room Tariff permissible (exclusive of admissible taxes) in ₹		
	Major A class cities	Area I Centres	Other Places
JMGS I	2800	2600	2100
MMGS II & III	3400	2800	2300
SMG IV & V	5000	3400	3000
TEG VI & VII	7500	5500	4000

BOARDING EXPENSES

- An officer shall be entitled to per diem boarding expenses at the rates set out in lodging expenses as mentioned above.
- Where lodging is provided at bank's cost or arranged through the bank free of cost, 3/4th of the Halting Allowance will be admissible.
- Where boarding is provided at bank's cost or arranged through the bank free of cost, 1/2 of the Halting Allowance will be admissible.
- Where lodging and boarding are provided at bank's cost or arranged through the bank free of cost, 1/4th of the Halting Allowance will be admissible:
- Provided that, in the case of an officer claiming boarding expenses on a declaration basis without production of bills for actual expenses incurred, he shall not be eligible for 1/4th of the Halting Allowance.

HALTING ALLOWANCE

- An officer in the Grades or Scales as detailed below shall be entitled to per diem Halting Allowance at the corresponding rates:-

TABLE

Grade/Scales of Officers	Metro (Rs.)	Major 'A' Class Cities (Rs.)	Area -1 (Rs.)	Other Places (Rs.)
(1)	(2)			
Officers in Scale VI and above	4050	2925	2475	2150

Officers in Scale IV and V	3375	2925	2475	2150
Officers in Scale I, II and III	2925	2475	2150	1800

- Provided that where the total period of absence is less than eight hours but more than four hours, Halting Allowance at half the above rates shall be payable.
- *Explanation:* - for the purposes of computing Halting Allowance “per diem” shall mean each period of twenty-four hours or any subsequent part thereof, reckoned from the reporting time for departure in the case of air travel and the scheduled time of departure in other cases, to the actual time of arrival and where the total period of absence is less than twenty-four hours, “per diem” shall mean a period of not less than eight hours.
- As per revised provisions of 9th Joint Note dated 08.03.2024, on and from 01.04.2024, an Officer shall be paid either (a) 15 days lodging & boarding charges or (b) 15 days Halting Allowance from the date of joining at new place but not both.

References:-

1. Regulation 41 of OSR
2. Regulation 42 of OSR
3. Clause 1 (xiii) of 9th Joint Note dated 08.03.2024

18.

OUT OF POCKET EXPENSES

- An officer on deputation to another station on official work is eligible for TA/DA as per the rates applicable to him/her. Accordingly, if an officer is deputed to a Training Programme and the concerned Training College/Centre has the facility of both the lodging and boarding, he/she is eligible for 1/4th diem allowance as out of pocket expense.
- Since, in the case of Probationary Officers at the time of their joining straight at Training College/Centres, which has the facility of both lodging & boarding, for undergoing first spell of classroom training, they are not eligible for 1/4th Diem Allowance, as they are not officers of the Bank before joining at Training College/Centre for the training.

	<ul style="list-style-type: none"> • However, the Probationary Officers who attend subsequent spells of the classroom training at Training College/Centres, which has the facility of both lodging & boarding, they will be eligible for out of pocket expenses @ 1/4th of Diem Allowance, as they will be considered to be officers of the Bank deputed to Training College/Centres for undergoing training, thereby governed by provisions of this Regulation, as in the case of any other officers sent for such training. • Similar provisions as stated above shall also be applicable in case of Directly Recruited Officers in various Grades or Scales. <p><u>Reference:- Regulation 41 of OSR.</u></p>
19.	<p><u>STAFF WELFARE SCHEMES</u></p> <ul style="list-style-type: none"> • In conformity with Govt. of India guidelines, Bank provided various measures under Staff Welfare. • The same are subject to change every year and depends on the profitability of the bank. • As a part of Staff Welfare Measures for FY. 2023-24, the following schemes have been provided which shall be applicable for all Probationary Officers and Directly Recruited Officers:- <ol style="list-style-type: none"> 1. Canteen Subsidy <ul style="list-style-type: none"> • To contribute in cost of meal & tea-coffee etc. expenses of employee while they are on duty, Canteen Subsidy @ 2000/- per year is being provided to all employees. • Scheme shall be applicable for new recruits on pro-rata basis. 2. Provision of Doctor Facility & Basic Medicines at all Zonal Head-Quarters. 3. Holiday Homes & Transit Homes. <ul style="list-style-type: none"> • Holiday homes for rest and recuperation and transit homes for medical purposes are being provided to employees at a nominal cost.

- Bank is also exploring tie-up facilities with reputed service providers to ensure high quality accommodation.

4. Health Check-up Facility.

- Periodical health check-up facility is being provided to employees as under:-

Employees Bracket	Age	Interval	Employee Self	Employee Spouse
Upto 40 yrs		Once in 3 years	₹ 2500/-	₹ 2500/-
> 40 yrs and upto 50 yrs		Once in 2 years	₹ 4000/-	₹ 4000/-
> 50 yrs		Every Year	₹ 5000/-	₹ 5000/-

5. Conducting Sports, Cultural Events, Recreational Activities & Family Get-Togethers at Regional/ Zonal Office level.

6. 24x7 Tele-Consultancy Services.

- Bank is providing “CENT-AROGYA” an unlimited- 24x7 Tele- medical consultations service to all working employees and retirees including their family members in association with **PRACTO** a reputed digital health care service provider. Employees and family members shall have range medical facilities like, free consultation with doctors from all medical disciplines, Medicine Order, Diagnosis & Medical Test appointment, OPD appointment etc.

7. Financial Assistance to Employees having children with Disabilities.

- Bank extends financial assistance of ₹ 5000/- to employees having children with special needs (disability as defined under rights of persons with disabilities act, 2016).

20.

“CENT CHETNA- EMPLOYEE ASSISTANCE PROGRAMME”

Bank has recently launched “CENT CHETNA- EMPLOYEE ASSISTANCE PROGRAMME” in association with 1TO1HELP, a reputed service provider to ensure mental well-being of our employees and their Family Members.

	<p>This program provides confidential counseling and support services to help employees overcome their various challenges and help them achieve self-development. The counseling covers wide range of topics, like stress management, anxiety, Depression, Mindfulness, self-development, diet & nutrition counseling etc.</p> <p>Reference:- HCM-IRP Letter No. 01 dated 01.04.2024</p>
21	<p><u>ONLINE YOGA SESSION :</u></p> <p>Bank is providing Online Yoga session to all its Employees. There are total Six sessions conducted on daily basis, employees can join the any time slots as per their suitability.</p>
22.	<p><u>OTHER HR RELATED ASPECTS</u></p> <p><u>A. RESIGNATION DURING THE PERIOD OF PROBATION</u></p> <ul style="list-style-type: none"> • Eligible for Encashment equivalent to the emoluments in respect of Privilege Leave to the extent of half of such leave to his credit on the date of cessation of service. • All loans/advances availed, if any shall be adjusted in full. The same may be converted under Retail Category, if otherwise permissible. • Cost of Training Expenses including Travelling Allowance, Diem Allowance shall be recovered. • Salary in lieu of unserved notice period, if any, shall be recovered. • RFA facility/ Residential Accommodation shall be terminated immediately. <p><u>References:-</u></p> <ol style="list-style-type: none"> 1. Regulation 20 of OSR. 2. Regulation 41 of OSR.

B. OBTAINING PRIOR PERMISSION (NOC) FROM BANK IN CERTAIN HR RELATED MATTERS.

- **NOC for obtaining Passport, Visa & Going Abroad**

Systematic and uniform procedure to be adopted while applying for NOC for obtaining Passport, Visa & Going Abroad.

References:-

- 1) Staff Cir. No. 611 dated 06.06.2014
- 2) SOP on NOC_HRMS letter no 163 dated 16.12.2023

- **NOC FOR EMPLOYMENT IN OTHER ORGANIZATIONS**

All Officers are required to take prior permission or seek NOC for applying for employment in any other organization, lest, it would be a breach of the implied contract between the employer and the employee.

Applications forwarded by Officers will normally be considered only thrice in a calendar year.

References:-

- 1) Staff Cir. No. 283 dated 12.03.2010
- 2) SOP on NOC_HRMS letter no 163 dated 16.12.2023

- **NOC FOR AVAILING LOAN FROM OTHER BANKS/ FINANCIAL INSTITUTIONS AND NOC TO STAND AS GUARANTOR.**

Incurring of debts, to an extent considered by the Management as excessive is a misconduct under the provisions of Officers Conduct Regulations and hence as a preventive measure, staff members should seek permission before availing such loans or even standing as guarantor for such loans availed by friends/relatives from such outside agencies/ other financial institutions.

References:-

- 1) PRS Letter No 7130 dated 16.01.2001
- 2) PRS Legal Cir. No. 37 dated 16.05.2002
- 3) SOP on NOC_HRMS letter no 163 dated 16.12.2023
- 4) Staff Cir. No. 1393 dated 25.09.2023

• **NOC FOR HIGHER STUDIES**

An officer is mandatorily required to take prior permission from the Bank before taking any admission for any higher studies i.e. Regular Course, Part-Time Course, Distance Learning Course etc.

Course/studies should not hamper the routine functions/work of the bank and regular classes, if any, may be attended before or after the normal working hours of the concerned employee.

References:-

- 1) Circular Letter No 27 dated 24.09.2010
- 2) SOP on NOC_HRMS letter no 163 dated 16.12.2023

C. SOME IMPORTANT HR CIRCULARS /DOCUMENTS:-

- 1) Central Bank of India Officers' Service Regulations, 1979.
- 2) Central Bank of India Officer Employees' (Conduct) Regulations, 1976.
- 3) Central Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976.
- 4) 8th Joint Note dated 11.11.2020.
- 5) 9th Joint Note dated 08.03.2024.
- 6) Letter No. 118 dated 25.08.2023- SOP for Verification of Caste Certificate, Educational Qualifications Certificate/s, Experience Certificate/s & Police Verification of newly recruited staff.
- 7) Staff Cir. No. 1177 dated 20.01.2022- Competent Authorities for dealing with various HR matters.
- 8) Training Policy- 2024-25.
- 9) Mentorship Policy- 2024-25.
- 10) Policy on Code of Ethics, Business Conduct & Conflict of Interest.

- 11) Policy on Prevention of Sexual Harassment of Women at Workplace.
- 12) Equal Opportunity Policy- Staff Cir. No. 1499 dated 27.03.2024.
- 13) Roles & Responsibilities- for Branch Managers & Officers (Scale I, II & III) working in General Branch/Offices.
- 14) Rewards & Recognition Program "CENTRAL-PRAISE"- Staff Circular No. 1481 dated 01.03.2024.
- 15) Medical Insurance Policy Wording's for Serving Staff for the policy period- 01.10.2023 to 30.09.2024.
- 16) Staff Cir. No. 1421 dated 01.11.2023- Change of TPA for Medical Insurance Policy and Revised Escalation Matrix for serving employees.
- 17) Staff Cir. No. 1487 dated 15.03.2024- Policy on Transfer of Mainstream/ Specialist Officers in Scale I, II & III for F.Y. 2024-25.
- 18) Staff Cir. No. 1394 dated 25.09.2023- Career path cum Promotion Policy for Officers (Mainstream & Specialist).
