

BANK OF INDIA EMPLOYEES' UNION, ODISHA



INFO DIARY

2019

(FOR PRIVATE CIRCULATION ONLY)

S. N. Nanda
President

Pradipta Ku.Pattanaik
General Secretary

Tapasi Sahoo
Treasurer

Regd. Office :

C/o : Bank of India, Kharvel Nagar Branch

Behind Keshari Talkies

Unit-III, Bhubaneswar- 751001

E-mail : boieurissa@yahoo.com

Website : www.boieuodisha.com

PERSONAL MEMORANDA

Name.....

Office Address.....

Tel. : Office..... Fax.....

Residential Address.....

.....

E-mail

Tel. Residence.....

Mobile.....

Date of Birth..... Blood Group.....

Vehicle No. a) Car..... b) Bike.....

Driving Licence No..... Expiry Date.....

Bank A/cs a).....

b).....

c).....

d).....

Passport No..... Expiry Date.....

Credit Cards a)..... b).....

ATM / Debit Cards a)..... b).....

PAN No..... BOI, I Card No.....

Family Policy a) No..... Maturity

Dt.....

b) No..... Maturity

Dt.....

P.F.No..... PPF A/c No.....

DATE OF ANNUAL INCREMENT

Last Increment Drawn on..... Date of Reaching Max. Scale.....

Stagnation Increments Due on :

I.....II.....III.....IV.....V.....VI.....VII.....VIII.....

LIST OF OFFICE BEARERS OF OUR FEDERATION

Sr.	Post	Name	Mobile
1	Chairman	Com. N. M. Chavan	9820186165
2	President	Com. A. M. Pereira	9970056475
3	Working President	Com. T. V. Sivaramkrishnan	9447080537
4	Vice-President	Com. Rameshwar Prasad	9431023846
5	Vice-President	Com. C. P. Chanrasekaran	9444953606
6	Vice-President	Com. R. G. Sharma	9829171221
7	Vice-President	Com. Deepak P Patil	9822031421
8	Vice-President	Com. Rooplal Mehra	9814866451
9	Vice-President	Com. U. S. Varma	9425081476
10	Vice-President	Com. Bikker Bahadur	9968830419
11	Vice-President	Com. R. B. Patel	9925535750
12	Vice-President	Com. S. R. Bobhate	9373106895
13	Vice-President	Com. Aubrey Almeida	9011949434
14	General Secretary	Com. Dinesh Jha Lallan	9431120487
15	Deputy General Secretary	Com. Anil Dubey	9825136516
16	Deputy General Secretary	Com. P. C. Sridhar	9840068208
17	Deputy General Secretary	Com. P. K. Pattanaik	9437022798
18	Deputy General Secretary	Com. Ulhas Desai	9423162720
19	Deputy General Secretary	Com. Mohan Bangera	8879142123
20	Deputy General Secretary	Com. Naveen Modi	9977609047
21	Asst. General Secretary	Com. Jagdish Rai	9815323860
22	Asst. General Secretary	Com. S. R. Revatkar	7709152296

24	Asst. General Secretary	Com. Girish Dave	9824408822
25	Asst. General Secretary	Com. Dilip Joshi	9725006196
26	Asst. General Secretary	Com. Asish Ghosh	9433732248
27	Asst. General Secretary	Com. Prabhat Khare	9425375877
28	Asst. Gen. Secretary	Com. Saroj Ranjan Mallick	9438715217
29	Asst. General Secretary	Com. Tushar Sakpal	9869343652
30	Asst. General Secretary	Com. S. M. Rane	9922939260
31	Asst. General Secretary	Com. Vinay Tendulkar	9969053380
32	Asst. General Secretary	Com. Pankaj Vadhavkar	9819150696
33	Asst. General Secretary	Com. Vinod Kadam	9422595558
34	Treasurer	Com. Umesh Das	9430140451
35	Asst Treasurer	Com. Jayesh Desai	9879522742

*“When you go home, Tell them of us
And also tell them, For their tomorrow
We gave our today “*

*I bow my head before all those “Unknown Soldiers”
who moulded me and this movement*

- Joe

EXECUTIVE BODY -2017-2020

President	Com. S. N. Nanda	Hon. Member	9437017923
Working president	Com. Saroj Ranjan Mallick	Main Road	9438715217
Vice-president	Com. Ganesh Pr. Mohapatra	Kuliana	9437613294
Vice-president	Com. Pradeep Ku. Debnath	Sunabeda	9437337771
General secretary	Com. Pradipta Ku. Pattanaik	Ranihat	9437022798
Dy.General Secretary	Com. Nalini Ranjan Patro	Berhampur	9437325869
Dy.General Secretary	Com. Probir Kumar Ghosh	Z.O. Keonjhar	9437394625
Dy.General Secretary	Com. Purna Chandra Sahu	Bolangir	9438337190
Dy.General Secretary	Com. Manas Ranjan Das	Murgabadi	9437444693
Dy.General Secretary	Com. Asish kumar Mohanty	LDMO,Baripada	9437084837
Dy.General Secretary	Com.		
Treasurer	Com. Tapasi Sahoo	Ranihat	9040835904
Asst. General Secretary	Com. Jagannath Rout	Bhadrak	9853107695
Asst. General Secretary	Com. Priyanka Muduli	Jagatsingpur	9778877312
Asst. General Secretary	Com. Jai Prakash Singh	Chhend Hsg Co	9437336446
Asst. General Secretary	Com. Pradeep Kumar Behera	Balasore	9439055378
Asst. General Secretary	Com. Akshya Kumar Patnaik	Old Town	9437140764
Asst. General Secretary	Com. Sisir Kumar Nayak	Bhubaneswar	8895969102
Asst. General Secretary	Com. Rahash Bihari Panda	Ainthapalli	9437488496
Asst. General Secretary	Com.		
E. C. Member	Com. Radha Ballav Mishra	Hon.Member	9437437657
E. C. Member	Com. Basanta Kumar Badatyia	Aska	9040020159
E. C. Member	Com. Prakash Das	Poda astia	8984401200
E. C. Member	Com. Bimal Kumar Nanda	Puri	7809775550
E. C. Member	Com. Ashok Champati	Haripur	9178199599
E. C. Member	Com. Biranchi Narayan Dash	Kalinga Vihar	9437740928

E. C. Member	Com. Santosh Ku. Naik	Barsahi	9437803710
E. C. Member	Com. Soumya Ranjan Rout	Cuttack	9861513013
E. C. Member	Com. Om Prakah Mallick	Kendrapada	8280130673
E. C. Member	Com. Subhra Routray	ZO,BBSR	9776103387
E. C. Member	Com. Kalpana Biswal	Civil Township	9861305304
E. C. Member	Com. Hemant Ku. Bhuyan	Ganeswarpur	7008417900
E. C. Member	Com. Pramod Kumar Sahu	Hatadihi	9437380655
E. C. Member	Com. Mihir Kumar Tripathy	Tankapani Road	8895085880
E. C. Member	Com. Narendra Behera	Rairangpur	9556800469
E. C. Member	Com. Pulin Kumar Mahanto	Karanjia	7008157927
E. C. Member	Com. Prasana Kumar Swain	Nayagarh	7377611955
E. C. Member	Com. Trilochan Nayak	Champua	9438312918
E. C. Member	Com. Ganeswar Sahoo	Alati	8763446189
E. C. Member	Com. Prashant Ku. Mohanty	Baripada	9040197796
E. C. Member	Com.		
E. C. Member	Com.		
E. C. Member	Com.		
E. C. Member	Com.		

WOMEN CELL			
Chairman	:	Tapasi Sahoo	Ranihat
Convenor	:	Subhra Routray	ZO,BBSR
Members	:	Kalpana Biswal	Civil Township
	:	Laxmipriya Mohapatra	ZO,KJR
	:	Kabita Saraka	Rayagada
	:	Jhilli Singh	Station Bazar

INCOME TAX

(F.Y. 2018 - 2019 - A.Y. 2019 - 2020)

1. Slabwise Rate of Income Tax (On Net Income)

Taxable Income	Sr. Citizen 80 & above	Sr. Citizen 60 & above	Others
upto 2.50 (lakhs)	0%	0%	0%
above 2.50 to 3.00	0%	0%	5%
above 3.00 to 5.00	0%	5%	5%
above 5.00 to 10.00	20%	20%	20%
above 10 (lakhs)	30%	30%	30%

* **PLUS** 4% Health & Higher Education Cess on tax amount plus surcharge.

2. Permissible Deduction from Gross Income

a) Medclaim policy- (U/S - 80 - D)

- 1) Below 60 yrs. age(Both self & Parents) - Rs. 25,000/- + Rs. 25,000/- for Parents*
- 2) Below 60 yrs. age Self - Rs. 25,000/- + Rs. 50,000/- for Parents above 60 years*
- 3) Both Self & Parents age above 60 - Rs. 1,00,000/- maximum* (* Deduction is allowed even though parents are not dependent & The expense for health checkup are permissible within the above Limitations for self & Family upto Rs. 5,000/-

b) Interest on Hsg. Loan (Max.):

- i. If loan taken after 01.04.99 - Rs.2,00,000/- (Sec-24)
- ii. Additional Rs.50,000/- (80EE) for first Home Loan upto Rs.35 Lakhs (Property value within Rs.50 Lakhs) from Financial Institution.

c) Professional Tax Paid.

- d) Transportation Allowance Rs.1600/- per month (Maximum Limit)
- e) Interest on Education Loan for Self & Dependant U/S 80E
- f) Benefit to Handicapped - Rs. 75,000/- (U/S - 80 U) OR
Rs. 1,25,000/- (if disability is 80% & more)
- g) Contribution in New Pension Scheme Rs. 50,000/- maximum
80CCD(1B). This is over & above of Rs.1,50,000/- U/S- 80C)
- h) Interest on Savings account upto Rs. 10,000/- (U/S - 80 TTA)
- i) Major operations for specific limit Rs. 40,000/- upto 60 yrs.
age & Rs.1,00,000/- above 60 yrs. age (U/S - 80 DDB)
- j) Section 87A -Rebate Rs.5000/-(Total income below Rs.5 lacs)

3. **Perquisites:**

- i] As per prevailing Circulars issued by Head Office. ii]
Med. exps. upto Rs. 60,000/- Sr. Citizens Rs. 40,000/- Others.

4. **Section 80 C** - a) Investments made under this section
qualifies 100% for deduction upto Rs.1,50,000/- max.

5. **Section 80 G** - Deduction qualifies for Donations
given only by cheques and PAN No. of Donated institution is
required. For 100% deductions under this section
Government has introduced 3 new schemes as below.

- a) Swaccha Bharat Kosh
- b) Swaccha Ganga Kosh
- c) National Fund for control of drug abuse

Please Note :

- a) TDS is applicable for Recurring Deposits also.
- b) TDS will be recovered on **One Bank** basis and not on Branch
basis.
- c) If PAN No. is not given for Term Deposit A/c , 20% TDS will be
deducted.

CALENDAR - 2019

		JANUARY				FEBRUARY				MARCH								
SUN			6	13	20	27		3	10	17	24	31	3	10	17	24	SUN	
MON			7	14	21	28		4	11	18	25		4	11	18	25	MON	
TUE	1	8	15	22	29		5	12	19	26		5	12	19	26		TUE	
WED	2	9	16	23	30		6	13	20	27		6	13	20	27		WED	
THU	3	10	17	24	31		7	14	21	28		7	14	21	28		THU	
FRI	4	11	18	25			1	8	15	22		1	8	15	22	29	FRI	
SAT	5	12	19	26			2	9	16	23		2	9	16	23	30	SAT	
		APRIL				MAY				JUNE								
SUN		7	14	21	28		5	12	19	26		30	2	9	16	23	SUN	
MON	1	8	15	22	29		6	13	20	27		3	10	17	24		MON	
TUE	2	9	16	23	30		7	14	21	28		4	11	18	25		TUE	
WED	3	10	17	24		1	8	15	22	29		5	12	19	26		WED	
THU	4	11	18	25		2	9	16	23	30		6	13	20	27		THU	
FRI	5	12	19	26		3	10	17	24	31		7	14	21	28		FRI	
SAT	6	13	20	27		4	11	18	25		1	8	15	22	29		SAT	
		JULY				AUGUST				SEPTEMBER								
SUN		7	14	21	28		4	11	18	25		1	8	15	22	29	SUN	
MON	1	8	15	22	29		5	12	19	26		2	9	16	23	30	MON	
TUE	2	9	16	23	30		6	13	20	27		3	10	17	24		TUE	
WED	3	10	17	24	31		7	14	21	28		4	11	18	25		WED	
THU	4	11	18	25		1	8	15	22	29		5	12	19	26		THU	
FRI	5	12	19	26		2	9	16	23	30		6	13	20	27		FRI	
SAT	6	13	20	27		3	10	17	24	31		7	14	21	28		SAT	
		OCTOBER				NOVEMBER				DECEMBER								
SUN		6	13	20	27		3	10	17	24		1	8	15	22	29	SUN	
MON		7	14	21	28		4	11	18	25		2	9	16	23	30	MON	
TUE	1	8	15	22	29		5	12	19	26		3	10	17	24	31	TUE	
WED	2	9	16	23	30		6	13	20	27		4	11	18	25		WED	
THU	3	10	17	24	31		7	14	21	28		5	12	19	26		THU	
FRI	4	11	18	25		1	8	15	22	29		6	13	20	27		FRI	
SAT	5	12	19	26		2	9	16	23	30		7	14	21	28		SAT	

**LIST OF PUBLIC HOLIDAYS FOR THE BANK IN ODISHA
UNDER THE N.I. ACT FOR THE YEAR 2019.**

Sl.No	Name of the Festvial	Date	Day
1	Maha Shivaratri	04.02.2019	Monday
2	Holi	22.03.209	Friday
3	Annual Closing of Bank Acct.	01.04.2019	Monday
4	Good Friday	19.04.2019	Friday
5	Id-UI-Fitre	05.06.2019	Wednesday
6	Raja Sankrati	15.06.2019	Saturday
7	Ratha Yatra	04.07.2019	Thursday
8	Independence Day	15.08.2019	Thursday
9	Janmastami	23.08.2019	Friday
10	Ganesh Puja	02.09.2019	Monday
11	Nuakhai	03.09.2019	Tuesday
12	Moharam	09.09.2019	Monday
13	Gandhi Jayanti	02.10.2019	Wednesday
14	Maha Navami	07.10.2019	Monday
15	Vijay Dasami	08.10.2019	Tuesday
16	Rahasa Purnima	12.11.2019	Tuesday
17	X-Mass Day	25.12.2019	Wednesday

THE PROFILE OF A TRADE UNION WORKER

Com.Sushil Ghosh

A Trade Union Worker is required to develop some essential qualities, knowledge, experience and abilities for their effective contributions to the causes and interests of the Trade Union/its members. Those are briefly as under:-

1. Dedication/Commitments to the causes of Trade Unions/members and ability to make sacrifice, when needed, in pursuit there of.
2. Honesty and integrity of character.
3. Bold, diligent and hard-working. No compromise with wrong things.
4. Modest, cool and friendly in behavior to all. Tolerant to opponents. Simple in life-styles must have self control and preserverance in all situation, even in the face of extreme provocations.
5. Must be pragmatic and realistic in all situations. Reasons must prevail over emotions.
6. Must be up-to-date/conversant with all developments that are relevant for conducting the affairs of Trade Unions. Must be able to read/assess the situation around while taking important decisions and the consequences thereof.
7. Must be able to write, speak and communicate precisely and effectively. Should be rigid as also flexible as the situations would warrant.
8. Must develop the ART of negotiations proactively with people of different temperament/position.
9. Must acquire knowledge about industrial/Trade Unions Laws, the rights and obligations as a worker in an establishment and, as a citizen under the constitution of our country.
10. Must have thorough knowledge of the service conditions of the employees in banks as revised/demanded from time to time, also the service conditions of employees in other comparative industries.
11. Must have intimate knowledge of the INDUSTRY, where trade union activities are being conducted. It is very necessary to know the strength and weakness of the industry and its operational details to enable the trade union workers to work out their own strategies and course of action.
12. Must be responsive/pro-active in all situations and in handling the grievances of the members, have periodical group discussion to promote common understandings in all matters/situations for strengthening the unity of the members.

A trade union worker/activist must have the DETERMINATION to develop all these qualities through his deep involvement in the FIELD of activities and his willingness to acquire the necessary knowledge.

MEMBER'S DIRECTORY

Branch Name	Name of Staff	Telephone Number
BHUBANESWAR ZONE		
AIIMS ,BBSR	Sriramkinkar J Mahapatra	7751080803
0674-2471950	Bijay Kumar Panda	9437394612
	Pravakar Gouda	9777044991
AKHUAPADA	Ganesh Chandra Gochhayat	9438065137
06784-240681	Bimal Kumar Nayak	8984739409
	Abinash Boitai	7504004336
	Prabhat Kumar Barik	9437991639
	Jitendra Kumar Swain	9658517535
ASKA-06822-271290	Basanta Kumar Badatya	9040020159
	Binayak Panda	8847836556
ANANDA BAZAR	Santosh Kumar Sahoo	9777333100
	Sushrita Parida	7008285634
AYATAN	Dharmananda Behera	9745383630
06729-246110	Biswajit Sahani	8015760507
	Shivani Shankar Mishra	9468188294
BADAGADA(GANJAM)	Priyabrata Tripathy	9438297306
06819-278639	Sumanta Harichandan	8117866557
	Niladri Nath Nayak	9556485490
BAHUGRAM	Maina Biswal	9861838112
81170671-2358555	Jyoti Praakash Mohapatra	8270318026
	Sailendra Narayan Sahoo	8050504012

Branch Name	Name of Staff	Telephone Number
	Souravi Joshi	7008783762
BALANGA 06758-259455	Suprava Priyadarshini Sethy	8984580070
	Sagar Mohanty	9776862799
BANAMALIPUR 0674-2468036	Soumya Mahesweta Tarai	7978616069
	Biswajit Rout	7008764375
	Shashanka Sekhar Mohanty	9348233954
BARAMUNDA 0674-2355174	Himansu Sekhar Bhoi	7377891964
	Mridula Kumari	9348383433
BARIMUNDA	Robins Haiburu	9584150014
BERHAMPUR 0680-2220301/2220302	Indira Raulo	9937344623
	G. Parameswar Rao	9437020145
	Dayani Sarathi Patra	9861316056
	Ravi Sankar Vanamali	8984767752
	Manoj Kumar Nayak	8260688208
	Rama Chandra Gouda	9438055373
	Bata Krishna Tareni	7789870060
	Bhikari Charan Behera	9861580114
	Sushant Kumar Nayak	9938147558
BHADRAK 06784-240681	Ajay Kumar Das	9778353075
	Jagannath Rout	9853107695
	Prabhat Kumar Nayak	8763740297
BHANJANAGAR 06821-240204	Dhirendranath Pradhan	8908312314
	Gaurahari Nayak	9778658273

Branch Name	Name of Staff	Telephone Number
BHAWANIPATNA	Bhawani Chhatria	7894115758
06670-235560	Nikita Sharma	8596056986
	Edith Amrita Soreng	9668386365
	Raghunath Sabar	8018227607
	Uchhaba Mishra	8763088886
	Mangalbari Sunani	
BHUBANESWAR	Sadhana Mohanty	9861494889
0674-2535192/2530298(F)	Sisir Kumar Nayak	8895969102
2535303	Biswaranjan Ojha	8458071063
	Mrutyunjay Mishra	9438114474
	Brahmotri Dash	9437522245
	Bhabani Samantaray	9692355159
	Shradhanjali Sahoo	8895440319
	Rati Kanta Das	9683668816
	Sarmistha Nayak	9853622557
	Jhuna Sahoo	8114932255
	Gyana Ranjan Mishra	9090932800
	Amarendra Baliarsingh	7064110919
	Balaram Pradhan	9178256570
	Satyanarayan Patra	9237028283
	Dwarikanath Nayak	7873036558
	Amruti Naik	9937198127
BHUBANESWAR-SME	Arun Kumar Subudhi	9338544538

Branch Name	Name of Staff	Telephone Number
0674-2571625	Jagabandhu Natia	9436123004
	Sudhansu Sekhar Nayak	8280123209
	Gopinath Panda	9437200459
	Padmanav Sahu	9776023457
BHUBANESWAR-SERVICE	Susmita Senapati	8260175074
0674-2392373/2390754	Basanta Ku Das	7064078968
	Muralidhar Sahoo	9090618120
BIPIILINGI	Pradeep Kumar Dash	9090757822
06811-225204	Puspalata Behera	8984368290
	Padma Charan Sethi	9439348772
BIJAYCHANDRAPUR	Subhashree Das	9438059271
06722-228191	Smrutirekha Moharana	9853511326
	Prasanna Gochhait	9668705258
BIJU PATNAIK PARK	Ugresen Panigrahi	9556651421
0671-2309394	Umesh Chandra Panda	9692770612
	Sisir Kumar Nayak	9658277636
BOLANGIR	Purna Chandra Sahoo	9438337190
06652-231120	Pratap Keshari Behera	9938801754
	Susanta Kumar Swain	9438051584
	Bandita Purohit	9438827394
	Mitali Moharana	9438238538
	Bijay Kumar Patel	9938978498
BORDA	Santosh Kumar Dakua	8280237003

Branch Name	Name of Staff	Telephone Number
06670-238408	Sanyasi Bhoi	7008740346
	Ashok Kumar Patra	8984611018
	Mahendra Ku.Naik	9938790415
	Gangadhar Chhura	9668808432
BOUDH	Manoj Kumar Meher	9437110123
06841-222666	Prafulla Bramhania	7064190191
	Ramesh Mallick	9439711642
BUDHESWARI COLONY	Mazibur Rahaman Khan	9937350984
0674-2311074	Sonali Panda	9776295023
	Purna Chandra Samal	9937129471
CHANDAKA IND. COMP.	Sasmita Sahoo	9337058169
0674-2585157/2586256(F)	Minushree Giri	9132085157
	Chhitaranjan Hansdah	8763295957
	Basudev Behera	9132845456
	Sidhanta Pradhan	9937771712
	Duryodhan Naik	9178143086
	Laxmi Behera	9658427477
CHAKEISIANI	Raj Kishore Panda	7205005416
0674-2584878	Bijay Kumar Mohapatra	9090462214
CHANDANPUR	Rajat Acharya	7978243682
06752-274343	Tattvamasi Mishra	9438506022
	Lingaraj Dash	9438412682
CHANDRASEKHARPUR	Deeksha Marandi	8763470584

Branch Name	Name of Staff	Telephone Number
	Subash Chandra Mishra	8455026660
CHAULIAGANJ	Banaja Das	9438021243
0671-2444800	Sarmistha Tripathy	9583850962
	Kailash Ch. Behera	9658863451
	Dillip Kumar Singh	9778389601
CHHATRAPUR	Sudhakar Nayak	7978286758
0681-263111	Saroj Kumar Barik	9393459259
	Manmohan Nimai	8480508501
CHITALO	Jyoti Ranjan Dash	7381500990
COLLEGE SQUARE	Manas Ranjan Das	7894110609
0671-2201200	Saragpuri Murmu	7978482377
	Nishi Sahoo	8328909781
	D.Narasingha Achari	9776233233
COURTPETA	Josh Bileham Sabar	9438299718
0680-2283909	M. Sitaram Rao	9777391066
CUTTACK BRANCH	Soumya Ranjan Rout	9861513013
0671-2519840/2519597(F)	Pradip Kumar Singh	9439468333
	Manoj Kundu	7008669148
	Dhiren Mukhi	9861437250
	Rashmi Thakur	9439390014
	Prakash Kumar Moharana	9439198125
	Sidhartha Bhuyan	7873636369
	Amrit Kumar Sarangi	9861679760

Branch Name	Name of Staff	Telephone Number
	Kishore Kumar Lala	9861272536
	K. Hari Narayan Rao	9437491001
	Sanjay Kumar Naik	7978950428
DASPALLA	Sasmita Mundari	9178683066
06757-220580	Suraj Kumar Pattanaik	9337666126
	Hadibandhu Acharya	9778594101
	Krishna Chandra Kanhar	9439073042
DAULATPUR	Nilima Rani Sahoo	7205434616
06784-275932	Jayashree Panda	9439614008
	Jitendra Bhanja	8093391027
DERIKI	Prakash Kumar Biswal	9692282162
06724-233633	Sudersana Parida	8117890718
	Priti Prakash Sahoo	9078117421
	Md. Sajid Aktar	9408107202
	Kailash Chandra Jena	9658876901
	Chiranjiv Jena	9938145385
DHAMARA	Soumya Ranjan Rout	9437283407
DHENKANAL	Rabindra Kumar Ekka	9438549525
06762-223153	Kalyani Sahoo	9776792503
DIGAPAHANDI	Jhansi Panda	7788893923
0681-4247742	Ranjit Kumar Padhy	9887879580
DUBURI	Bichitrananda Biswal	9937770112
06726-245275	Biren Kumar Rout	7008606989

Branch Name	Name of Staff	Telephone Number
GANGA NAGAR	Rosalin Behera	8895886614
0674-2397098	Parbati Murmu	9439002722
	Dhiranjan Pradhan	9438471088
GODIPADA	Manoranjan Sethy	9658217090
06753-265077	Subasisa Ranjan	9439586922
	Pravati Mondal	9238546357
GOPALPUR	Pratap Kumar Guru	9861338248
0671-2342764/2340236(F)	Narendra Sahoo	9439955212
	Abhaya Kumar Swain	8342825643
	Kapilendra Sahoo	8984266493
	Reena Patel	9778540588
	Biju Nanda Mukhi	8480830538
GOVINDPALI	S.Jayant Rao	7077325390
06864-261010	Gajanan Nag	9937128995
	Santosh Kumar Padhi	8658641755
HANSPAL 0674-2463083	Chandrabhanu Das	9437400424
	Samarendra Jena	9531801460
	Harihar Padhi	6370281005
HARIPUR	Mahesh Prasad Sethi	9861850326
06756-225042	Samir Kumar Moharana	7015837301
	Gayadhar Naik	9338102659
	Ashok Champati	9178199599
HINJLIKUT	Laxmi Narayan Panda	9776462357

Branch Name	Name of Staff	Telephone Number
0681-280055	Nabin Kumar Nahak	8984727377
IIT-BBSR-ARGUL	Manoranjan Behera	9090490078
06755-242000	Susmita Das	7077255285
	Itishree Priyadarshinee	8114792131
JAGATSINGHPUR	Priyanka Muduli	9778877312
06724-220289	Nagendra Nath Pradhan	7894858664
	Jyotirmayee Nayak	9437206109
JAJPUR ROAD	Sujata Kumari Pallai	9861045731
06726-223910	Sarita Sarangi	9937125221
	Ipsita Sahoo	8763899984
	Subhasmita Sahoo	7504335405
	Sukul Tudu	9937126253
	Sarat Chandra Das	9178674490
JAJPUR TOWN	Ranjan Kumar Mohanty	9437396633
06728-222354	Anasuya Nayak	8908836268
	Sanjib Ku Dash	7381159873
	Kamadev Malik	9938649018
JARADA	Niranjan Swain	7735531456
0680-2645514	Divya Jiban Moharana	7873243432
	Upendra Dalai	8895718933
JAYDEV VIHAR	Susanta Kumar Durga	9438180586
0674-2361124	Soumya Ranjan Sarangi	9938443988
	Angurbala Jena	8763064674

Branch Name	Name of Staff	Telephone Number
	Jyotishree Pani	7894848968
	Biswa Ranjan Ray	9337002700
	Sasmita Priyadarshinee	8908591701
	Sasmita Sahoo	8984977291
	Satya Prakash Rout	7077415632
	Manmath Kishore Manohari	
	Jagu Nayak	9658005637
	Ramakanta Mohanty	9438422114
	Nityananda Samal	9438420669
	Biswanath Biswal	9777830132
JEYPORE	Satya Ranjan Mishra	8249339292
06854-230304	Banita Hembram	9438225294
	Suravi Sarkar	7749994500
	Pragati Korkora	8328847693
	A.Lokesh Kumar	9439401737
KABISURYA NAGAR	Anila Topno	8763222927
KADABARANG	Sarita Rani Kala	9853978179
06784-260005	Krishna Ch. Mohapatra	7303518085
	Amaresh Rout	9937960796
	Prakash Chandra Sahoo	9438354062
KALINGA VIHAR	Biranchi Kumar Dash	7978536819
	Ajit Kumar Nahak	7008661440
KALPANA SQUARE	Nrusinha Ch. Sarangi	9778428287

Branch Name	Name of Staff	Telephone Number
0674-2311231	Nihar Ranjan Samantray	8895088415
KAMASKHYANAGAR	Bharat Bhusan Sahoo	9938203840
06769-270077	Binodini Behera	8456005545
	Sudipta Dehury	8260428250
	Rabindra Das	9777322145
KANDARPUR	Shyam Sunder Mahalik	9938392763
0671-2802666	Swarnalata Hansdah	9438070795
KANDIA	Gouranga Charan Sahoo	9853912668
06728-234094	Manaswani Naik	9438281976
	Deb Ballav Kar	9439190371
	Om Prakash Soy	8658939200
	Ratnakar Mallick	9178610321
KAPILA PRASAD MARKET	Pradeep Kumar Dangua	7008480281
0674-2591023/645026	Lopamudra Mohanty	7205365404
	Sunil Kumar Palatsingh	9438284635
	Pradeep Kumar Singh	9438185798
	Kalandi Charan Nayak	8093311296
	Purna Chandra Nayak	9348565688
KENDRAPADA	Om Prakash Mallick	8280130673
06727-221202	Laxmi Singh	7894007689
	Pramod Kumar Mohanty	9938012601
	Santosh Kumar Patra	9938041210
	Arjuna Charan Jena	8342808262

Branch Name	Name of Staff	Telephone Number
KENDUPALI	Bibhu Prasad Mohapatra	7901353239
	Subhadwiti Dalaua	9348730385
KHARVEL NAGAR	Anil Kumar Mohanty	9437663722
0674-2391787/2391898(F)	Arun Kumar Panda	9777516492
	Pratap Sindhu Parida	9777186770
	Pragya Paramita Dash	7504577158
	Ananta Ch. Babu Patra	9090198878
	Subhashree Sethy	7978537070
	Swapna Swain	9778174540
	Laxmidhar Nayak	9668671438
	Suresh Mohapatra	9937040308
	Sarat Chandra Behera	9178176631
KHANDAGIRI	Urmila Behera	9937239300
0674-2386988	Prashanta Jena	9937626586
KHARIAR	Puspalata Nayak	7978153350
06671-224277	Pabitra Kuldeep	9040246632
	Anupama Sabar	8895922023
KHETRIBARPUR	Polyshree Behera	8908663380
06822-266225	Niranjan Maharana	8984424780
	Sangita Kumar Pattnaik	9853243831
	Malati Kumari Sethi	9938687342
KHURDA	Prafulla Kumar Khuntia	8112189967
06755-220996	Sarat Kumar Jena	9348263558

Branch Name	Name of Staff	Telephone Number
	Sushanta Ku. Behera	9892035695
	Silpi Sovana Mohanty	8895268062
	Ranjan Kumar Sahu	9938756329
KIIT CAMPUS	Biswakanta Samal	9438746103
	Subhasmita Sarangi	7606084372
KONISI	Tanmay Bardhan Dash	9437616639
0680-2248426	Shaphiraj Gamang	7873596606
	Uma Charan Sahu	9658676946
	Govind Chandra Satapathy	9861536365
	Raj Kishore Mahapatra	7381431340
KORAPUT	Bhabani Sankar Das	7978483816
06852-252442	Anil Kumar Muduli	8847826004
	Rabindra Kumar Swar	9348702478
	Simachal Panda	8280345999
KUHUNDA	Hemanta Sekhar Mohanty	8763551204
0671-2769525	Chinmaya Kumar Singh	9438654349
	Sailesh Ranjan Nayak	7381339570
LAXMIPUR	Jayanta Kumar Sahoo	9348290220
	Prasanta Kumar Naik	7077150820
LOKNATH TEMPLE RD.	Asish Kumar Pattanaik	9778373532
	Aditya Kumar Pradhan	7008891321
MAHANADI VIHAR	Manoj Kumar Mohanty	8895805096
0671-2440360/2443360(F)	Amarsingh Tudu	8917377422
	Debendra Swain	8658188429

Branch Name	Name of Staff	Telephone Number
	Sarat Kumar Jena	9658444187
	Manisha Samal	9778640977
	Mita Samal	7064676764
	Mirza Abdul Rashid Baig	9438125669
	A. Appa Rao	9238520374
MALIPADA	Dilip Kumar Mandhata	9040659155
06755-245246	Purna Ch. Singh	9178065645
	Niranjan Sethy	9938588120
MARKAT NAGAR	Chandra Sekhar Swain	9438034399
0671-2506599	Deba Prasad Behura	9437159881
	Laxmi Naik	8658098577
	Pratap Kumar Das	8763983701
NABAKALEBAR ROAD	D.Dillip Kumar Reddy	9778312941
06752-223733	Sunil Kumar Das	9861830894
	Sonali Rath	7735894276
	Madhusmita Das	7735969586
	Sujit Kumar Sahoo	8908220088
	Dukhishyam Mishra	8338026151
	Pramod Kumar Mallick	7873154191
	Prakash Ku. Bhoi	8895080004
NARLA	Bikash Kumar Pradhan	8658833600
06677-240119	Jitrendriya Biswal	7735469245
	Lalit Mohan Selma	9777258790

Branch Name	Name of Staff	Telephone Number
	Kulamani Chhataria	9777742699
NAWARANGPUR	Debabrata Pradhan	9000796563
06858-222242	Mahendra Naik	7008701706
	Sunadhar Bhatra	8847887004
NAYAGARH	Debendra Kumar Mishra	9861916596
06753-253254	Prasanna Kumar Swain	9668742111
	Sarita Laxmi Jena	9348278838
	Bala Krishna Nahak	9178038694
	Kailash Chandra Behera	9777751985
	Maguni Behera	9938504550
NIALI	Shibani Nayak	9437757008
0671-2803522	Arunima Bhoi	8763044721
NIMAPADA 06758-252662	Prakash Mohanty	9040226114
	Pradipta Ku. Mahapatra	9405506337
	Arat Nayak	7381143515
NIMPUR 0671-2490900	Sanjana Das	9937781767
	Kshitish Nanda	9658058234
	Ricky Mohanty	7008477081
	Firoz Khan	7504083237
NUASANTHA	Kabita Rani Behera	7894116625
06758-259222	Sibasish Das	9040239915
	Swagatika Jena	7682093324
	Jaladhar Naik	9556099704
PAILIPADA	Sangram Samantray	9040764376

Branch Name	Name of Staff	Telephone Number
PANASAPADA	Bharat Kumar Panda	9078090982
06752-241111	Ashutosh Tripathy	7873697739
PARADEEP	Nirmala Chandra Palei	8878659123
06722-222291/223414(F)	Niranjan Gouda	9040521688
	Sasmita Ojha	9938673709
	Lipensihelena Soy	9658237181
	Nabaghana Barik	9937593983
	Upendra Kumar Sethy	9658648214
	Lingaraj Sahoo	7008556902
	Hemanta Kumar Paikaray	7008437911
PARALAKHEMUNDI	Snehasish Behera	9853119165
06815-222550	Rasmi Ranjan Baliarsingh	9493818986
	Diniki Sabar	8456814014
PATAMUNDAI	Rubina Das	7749090792
	Nagen Kumar Rout	9938646573
	Binod Kumar Dalai	9938869154
PATIA	Anusaya Kunar	9438337141
0674-2726504	Anupama Acharya	8895199000
	Bhagyabati Sahu	8895928984
	Hemanta Kumar Dalabehera	9556156292
PATNAGARH	Manas Ranjan Pradhan	7008643269
06658-223023	Satyabhan Chura	7894763491
PHULBANI	Sumitra Pradhan	9439771882

Branch Name	Name of Staff	Telephone Number
0684-255643	Dibyha Mishra	9078153682
	Laxmidhar Mallick	9438359665
PIPILI	Pravat Kumar Mishra	8763818081
06758-240111	Lipsa Nanda	9090241803
	Abinash Nayak	9437504534
POKHARIPUT	Tinku Nilima Ekka	8763904868
0674-2350265	Kamal Lochan Mahapatra	7894606440
	Meghray Hembrom	7681079879
POLSARA-06810-282044	Shahbaaz Khan	7878711971
PURI	Pradipta Kumar Mishra	9861440627
06752-224055/222365	Bimal Nanda	7809775550
	Sabita Nayak	8093009250
	Sourava Nandini Mahapatra	8917412528
	Kabita Jena	7008032037
	Mrutunjay Rout	9040363060
	Balaram Mallick	9937823213
	Sashi Bhusan Dash	9556336570
	Ajay Ku. Maharana	8594916540
RAGADI	Nilofer Tirkey	9090729078
06726-249138	Bisikeshan Mukhi	8249734507
	Ranjan Kumar Nayak	9437808645
RAGHUNATHPUR	Manaswani Behera	8763496652
0674-2469250	Nirlipta	8763450946

Branch Name	Name of Staff	Telephone Number
	Rajasmita Jena	8917697496
RAJASUNAKHALA	Manoj Kumar Sahu	8895247129
06755-234888	Abinash Mallick	9438569032
	Pranati Sethi	8249838480
	Kabulal Sethi	9938663468
RAJGARH PANCHAYAT	Jitendra Kumar Panda	8962889740
92387-48410	Anil Pattanayak	8919463697
	Pabitra Mohan Dash	9969294259
	Alekh Chandra Das	9777159064
RAJAKANIKA	Priyabrata Pati	7008072506
06729-248936	Sangeeta Moharana	9658011331
	Rajkisor Das	6370763844
	Umesh Chandra Dash	9777660479
RANDIA	Arjuna Charan Behera	9937773962
06784-240304/240127	Gopal Chandra Mukhi	9437269278
	Sambit Kumar Dash	9861974410
	Sanyasini Dhal	9439427980
	Anup Kumar Panda	9439723944
	Subodh Kumar Bal	7205218050
	Sebatimani Tudu	7750802457
	Gouri Singh	7008432391
RANIHAT	Pradipta Kumar Pattanaik	9437022798
0671-2422185/2419528	Tapasi Sahoo	9040835904

Branch Name	Name of Staff	Telephone Number
	Kajal Behera	8908078583
	Somashree Barik	8260907370
	Swosti Priyambada Rath	8895069712
	Manabhanjan Naik	8895924292
	Uday Murmu	9658583180
	Amiya Ranjan Nayak	9861773246
	Rashmi Ranjan Ray	9040171324
	Machha Maheswar	9692186746
	Sk. Abdul Naim	9437090319
	Debendra Naik	7873221852
	Hrushikesh Behera	9437076396
	Kailash Ch. Pradhan	9938838621
	Ajay Naik	9777977679
RAYAGADA	Kabita Saraka	9040444847
06856-223105	Ajha Murmu	7077961519
SAHID NAGAR	Diptemayee Naik	9439202160
0674-2545386/2540728(F)	Asutosh Das	9090890229
	Prasanta Kumar Biswal	9777917584
	Devendra Ku Dhal	9853931866
	Snigdharani Nayak	7978403025
	Satyajit Kumar Pati	9439539339
	Kailash Kumar Palei	7789809795
	Sanatan Nayak	8763283651

Branch Name	Name of Staff	Telephone Number
	Purna Chandra Sahoo	9438471087
SAILASHREE VIHAR	Rabi Narayan Panda	8763055300
0674-2741922	Jaydev Sethi	9777100353
	Nakula Charan Biswal	9438387611
	Manoj Kumar Mohanty	9439049820
	Sonali Suchismita	9040743653
	Monica Samantra	8280093641
	Khirod Kumar Behera	9337432103
	Babu Naik	9692171743
SAMANTRAPUR	Dukhiram Soren	9040196212
	Nilamadhab Rath	8895571493
SANKUDA-06810-236926	Sanjay Kumar Behera	7377352278/9348772673
SASTRI NAGAR	Bigyan Baliarsing	7381960704
0674-2420214	Silu Ghadei	9556273170
SATYA VIHAR	Kala Kanhei Digal	8763666259
0674-2579590	Akash Kumar Naik	7008405710
SATYABADI	Sashi Kanta Panda	9040683233
	Bishnupriya Samartha	9438082519
	Manoj Kumar Mishra	9090419765
SINGHIPUR	Bharati Dalei	9861574517
06756-228024	Anubhabh Sethi	9556185161
	Subhashree	7377221667
	Baikuntha Nath Naik	9437556360

Branch Name	Name of Staff	Telephone Number
SONEPUR	Sujit Meher	8763487004
06654-220888	Pramod Ku.Baboo	7894850358
STPI	Deepak Sahoo	9437907727
	Priyanka Mohanty	9658315422
SUMANDAL	Kulamani Nayak	9938693246
06810-226923	Sasmita Mahalik	9040848857
	Deepak Jena	8463915738
	Pramila Das	9938468066
SUM HOSPITAL	Minakshi Ghosh	9776933074
0674-6065598	Prakash Ch.Patra	9938315870
	Bijay Kumar Martha	9556405157
SUNABEDA	Pradip Kumar Debnath	9437337771
06853-220237/220144	K. M. R. Naidu	9777856002
	Jashinta Jojo	8763496685
	Rupalekha Pujari	9439403567
	Sidhartha Mallick	9438777351
	Bijay Kumar Gouda	9437779816
	Narendra Kanhar	9438171046
	Samala Poli Raju	9439074143
TAMANDO	Ugrasen Majhi	9658645700
0674-2475568	Siba Prasad Rath	9777788837
	Prajna Baral	8908388751
	Sanatan Pradhan	9777233510

Branch Name	Name of Staff	Telephone Number
TANGI	Bibhusmita Mahapatra	6370405383
0671-2595044	Abhisek Pribrata Dash	9777834500
	Pinki Behera	9437911189
TANKAPANI ROAD	Mihir Kumar Tripathy	8895085880
0674-2381993	Sudhir Patnaik	8327713285
	Jaswant Mallick	9861063027
	Amulya Kumar Sarangi	9124246530
	Babaji Charan Das	9090922197
TITILAGARH	Motilal Kumbhar	7873734080
0655-220150	Sangam Kumar Jain	8337944548
V.S.S NAGAR	Sunidhi Patnaik	9778191615
0674-2584141	Sweta Pridarshinee	9777759090
Z.O. BHUBANESWAR	Subhra Routray	9776103387
0674-2362644/2362247(F)	Smitashree Dash	9861068992
	Deepak Kumar Samal	7749849405
	Janapriya Priyadarshi	8260060616
	Ipshita Priyadarshinee	9777760700
	Satabdee Mallick	9439540610
	Ajay Kumar Pradhan	8763323991
	Debasish Rout	9848609962
	Pallavi Sharma	9938299733
	Ramesh Chandra Mallick	9439364569
	Trilochan Mukhi	9778718141

KEONJHAR ZONE

AINTHAPALI	Rahas Bihari Panda	9437488496
	Surekha Kisan	7749920010
ANANDAPUR	Rabi Narayan sahoo	9937095960
06731-240371	Jyoti Ranjan Behera	9853940934
	Biswa Ranjan Mishra	8280184619
ANGUL	Satyabrata Singh	9078888022
06764-232019/230823	Rina Marndi	9438773606
	Gajendra Nath	9861045111
	Mrutyunjay Danga	9090020116
	Sameer Kranti	9438912329
	Haladhar Jena	9556557795
	Madhu Sudan Sahoo	9937845049
	Ratan Kumar Panda	9938294591
ALATI	Susanta Kumar Behera	9937330623
9238108262	Ganeswar Sahoo	8763446189
	Atul Chandra Mukhi	9938178809
ATTABIRA	Tusharkanta Panda	9178747457
	Sashidhar Harijan	9777638163
BACHURIPAL	Shiba Shankar Dhal	7873760650
06793-275441	Sudhir Kumar Behera	9439343104
	Laxmidhar Mohanty	9668309873
B. B. MARA	Rama Kanta Panda	8917328522

Branch Name	Name of Staff	Telephone Number
06792-278184	Lopamudra Priyadarshinee	9437629202
	Asratibala Hansdah	9439309518
	Ram Chandra Mukhi	9439667907
	Krushna Keshab Ranjit	9853265781
BADA DALIMA	Kushal Hembram	8637275378
	Raju Kachhap	7064363939
	Nirakar Nanda	8658775778
BADAHAL	Sagarika Nath	9019344315
	Nabina Ekka	9658913378
BADAMPAHAR	Sanjay Kumar Majhi	7750961420
06794-278240	Chinmaya Kumar Mohanta	9776144848
	Sajit Karua	8658519283
	Bhubaneswar Sethy	9439378706
BAHALDA	Singri Hansdah	9437856318
06794-231224	Ananta Mandal	9439381583
	Harekrushna Sahu	9437856303
	Gopinath Majhi	8847826765
	Smita Soren	8249279768
	Jagannath Soren	9777520712
	Niranjan Naik	8763850490
	Champa Paul	9583966937
	Snehalata Patra	9658873091
BAISINGA	Matruprasad Mahana	7205325032

Branch Name	Name of Staff	Telephone Number
06793-274629	Chaitanya Samal	9178435335
	Abhiram Rout	9778437590
	Amrutesh Mohanty	7008390986
	Maheswar Biswal	9439232184
BALASORE	Pradeep Kumar Behera	9439055578
06782-262389,262441(F)	Gyana Ranjan Jena	9439032691
	Kamalakanta Behera	9437855424
	Prabir Kumar Padhiary	9776789862
	Sanjib Sarkar	9938616035
	Jitendra Nayak	9437791759
	Anadi Ranjan Swain	9437321800
	Dhirendra Kumar Jena	9238918463
BALIAPAL	Kamalakanta Majhi	9937839476
	Laxmidhar Sahu	9439623741
BANCHO	Labanyendu Rout	8763191101
06731-271662	Sarada Prasanna Barik	7991004182
	Dilip Kumar Sahoo	7008492406
	Purusottam Patra	8018248178
	Rita Mukhi	7504872506
BANGRIPOSI	France Behera	9437911701
06791-223222	Shiba Sahankar Marandi	8280252773
	Girish Chandra Naik	7325821410
	Sebraj Rout	9583096977

Branch Name	Name of Staff	Telephone Number
	Sarat Chandra Behera	9777548432
	Rama Chandra Sahoo	9583899486
BANSAPAL	Trilochan Naik	8895974714
	Antaryami Behera	9437715565
BARABILA	Pabitra Kumar Behera	7327890775
06796-295686	Hembram Sibanarayan Mahali	8763372036
	Gagan Bihari Naik	8456934892
	Ashok Kumar Mahakud	9337430820
BARBIL	Sudeep Paul Bara	9937108714
06767-275302	Deepti Kiran Xalxo	9439106732
	Harsit Kiro	9777525649
	Smruti Ranjan Mallick	9937554772
	Gene Ellain Lakra	8895783594
	Jagdish Sardar	9090352846
	Gouri Shankar Choudhury	7381406731
BARGARGH	Niroja Kumar Patra	9938430840
06646-230114	Jogeswr Meher	9777409590
	Saraswati Biswal	9777673274
	Jaya Prakash Naik	8895982730
	Sukumar Das	9658221282
BARSAHI	Bholanath Kisku	9861940461
06792-277331	Santosh Ku Naik	9437803710
	Muni Soren	7749832034

Branch Name	Name of Staff	Telephone Number
	Surya Kanta Shail	7978919136
	Kamal Lochan Jena	9438151693
	Sushanta Kumar Jena	8328832152
B. C. PUR	Anup Kumar Behera	7205829948
06795-216121	Ashok Kumar Patra	9853719827
	Pradhan Singh	9937351693
BARIPADA	Lasa Hembram	6371787262
06792-252680	Prasanta Kumar Mohanty	9040197796
-254130	Priyabrata Jena	9337336041
	Krushna Chandra Naik	9437590501
	Snigdha Nayak	9778889862
	Chandrika Marandi	9692349694
	Abhimanyu Bera	9439945600
	Atasu Dey	9438210088
	Babuli Kumar Singh	8763996949
	Sarat Chandra Dakua	8456075720
	Arjun Kisku	7682862036
	Laxmidhar Murmu	7873193963
	Raju Majhi	7205527295
BASTA	Kishore Chandra Behera	9987435186
06781-252130	Amrita Das	9438458549
	Biplab Kumar Jena	7894742159
	Hare Krushna Mohanty	9040875958

Branch Name	Name of Staff	Telephone Number
	Madan Mohan Giri	9937389792
BELABHALI	Surya Sarathi Nanda	8895651428
	Sambit Rout	8908149360
BELPAHAR	Subhransu Pathal	7205255663
	Alok Kumar Patel	9853733334
BETNOTI	Gadadhar Das	8337950504
06793-220266	Madhusudan Naik	8018590324
	Sreeroop Mohapatra	9668599949
	Priyadarshinee Giri	7205297072
	Bachan Singh	9556249925
	Sabita Mandal	8596800830
	Chhatis Ch. Behera	9439641268
	Aswaniswar Mukhi	9853219946
BHADRASAH	Sujata Kishan	9178873643
	Binita Hemrom	9937839265
BIJATALA	Purnendu Tripathy	7978971180
06794-270243	Deenesh Kumar Singha	8895586636
	Binod Kumar Marndi	8249843701
	Dillip Singh Naik	9556434645
BISOI	Dharmendra Nayak	9776078473
06794-278424	Padmalochan Murmu	7978107109
	Megharai Majhi	7609806680
	Surai Murmu	7008725360

Branch Name	Name of Staff	Telephone Number
	Panduram Jamuda	8658409810
	Gourahari Lohar	8018838354
	Ashamani Patra	8984568257
BONDAMUNDA	Rabi Narayan Pattanik	9777109869
	Binay Kumar Minz	9937235902
BOULA	Bijay Kumar Mohanty	9438167574
06731-279058	Rashmirekha Naik	7894521835
BRAJARAJ NAGAR	Anjali Minz	8763460115
	Rakesh Kullu	9439555790
CHAMPUA	Trilochan Naik	6371772037
06767-240213	Motirani Beshra	8895197772
	Asha Mahanandia	9668818414
	Satyabati Singh	8895991371
	Rajat Kumar Das	7377142530
	Nilambar Nayak	9437377557
	Basanta Kumar Naik	7606863428
	Ambika Praad Barik	8763562059
CHATANI	Sukanta Nanda	7609971374
06794-298663	Prabhat Tigga	7609975855
	Motin Majhi	9938281724
	Abhaya Karua	9178466864
CHHEND HOUSING	Jai Prakash Singh	9437336446
0661-2480004	Shanti Baba	9937469274

Branch Name	Name of Staff	Telephone Number
	Sakem Hemrom	9439386478
	Alka Madhuri Tete	9556181867
	Sabita Kiro	8280065626
	Madhuri Tigga	9178668596
	Biswamitra Kalit	9040128312
	Jitendra PatharKhamia	8093778566
CHILIDA	Shyam Sunder Majhi	7894894669
9938555069	Jajati Kishore Mishra	8280969483
	Mahendra Mahanta	8763389295
	Dambarudhar Mahanta	9437431702
CHINCHAL GADIA	Ranjan Kumar Mallik	9078927349
	Hemanta Kumar Pradhan	7894122477
	Arabinda Kumar Giri	9938556737
CHITRADA	Ajit Kumar Marandi	9668574809
06793-273324	Dilip Kumar Patra	9178740265
	Satyanarayan Dash	7008113567
	Vijaylaxmi Tudu	7751954348
	Amulya Kumar Ghadei	9853871012
CIVIL TOWNSHIP	Beer Singh Honhaga	9437675992
0661-2400770/2401537	Kalpna Biswal	9861305304
	Sabita Khalko	8917668644
	Seema Ddungdung	8249591765
	Subhendra Parida	7978990566

Branch Name	Name of Staff	Telephone Number
	Namita Majhi	9178622184
	Arnab Choudhury	7381577785
	Uday Shankar Minz	7873849639
	Sangita Oram	9778609366
	Janardan Sahoo	9937112800
	Satrugana Jena	9556399548
DAITARI	Gouanga Mohapatra	7653868969
06726-248730	Surendra Kumar Dhal	9658413055
DEOGARH	Saswat Kumar Patel	8458061057
06641226106	Bardan Prasad Bag	9861366214
	Maheswar Mahananda	8456010103
DHANKUDA	Utkalika Bhoi	7978884122
0663-2412475	Basanta Kumar Baitharu	8280164010
	Ranjit Lakra	9938861645
	Bhanja Kishore Benia	7008655623
	Dipti Prakash Baba	9556758697
	Gyanendra Patnaik	7809837566
DHENKIKOTE	Smrutiranjana Panda	9778541594
06733-224026	Prosanjit Sikdar	9178409554
	Rama Chandra Mukhi	9439216145
	Bhabani Shankar Mukhi	7873551100
DIGHI	Miku Bhusan Naik	8249635562
06791-211372	Ranjit Murmu	9178236856

Branch Name	Name of Staff	Telephone Number
	Sushant Naik	7978617784
	Sambit Kumar Samal	7205632939
DUDUKA	Sushanta Naik	9777812513
DUKURA	Debasish Pradhan	8697171559
	Arun Dey	7980183823
	Surya Mohan Hansdah	8249546696
	Bhabani Shankar Naik	9438210793
GANESWARPUR(JANUGANJ)	Hemanta Ku Bhuyan	7008417900
	Sujaya Kumar Biswal	8594945964
GHASIPURA	Dasharatha Naik	9437611762
06731-22024	Manoj Kumar Jena	9776457980
	Shibashis Prusty	9437352443
	Rakesh Kumar Sahoo	8895968895
	Mrutunjay Sahoo	9178339403
	Bibhuti Bhusan Dandpat	7008463262
	Jagabandhu Sahoo	9438374485
	Md. Naim	9437654246
	Santilata Dash	9437651848
	Ashok Mukhi	8117811587
	Niranjan Ghadei	9438127411
GORUMAHISIANI	Mangal Baskey	7749927460
	Sidhulal Baskey	7978058284
HARICHANDANPUR	Subal Kumar Barik	9040380050

Branch Name	Name of Staff	Telephone Number
06733-224026	Chandrakanta Xalxo	8018848898
	Sudhansu Sekhar Sethy	9348583911
	Dilip Kumar Kalia	7377048388
	Pitambar Sethy	7540997221
	Ranjan Kumar Sahoo	9668656821
HATADIHI	Promod Kumar Sahu	9437380655
06731-271024	Biswaranjan Panigrahi	7789888940
	Prasanna Kumar Mishra	9668823681
	Sudhir Kumar Mundeya	9437674827
	Ananta Charan Sahoo	8895145715
	Amrita Panda	7787810037
	Akshaya Kumar Sethy	9937527706
	Suryamani Mohanty	9777336950
	Ananda Chandra Jena	8658678799
ICHINDA	Biju Kumar Mahali	9438398627
06794-222084	Sashi Bhusan Dagra	9439094041
	Priyanka Shaw	7205456770
	Baidya Nath Hansdah	7978385066
ITI CHOWK	Kunja Bihari Bala	9778934884
	Bharati Mohanty	8763951579
JALESWAR	Narendra Sahu	8006602641
	Suryanarayan Sahu	9853080745
JAMDA	Bikram Soren	9853533791

Branch Name	Name of Staff	Telephone Number
06794-273224	Mahesh Kumar Ojha	7978977480
	Bhagbat Hembram	8908839154
JAMSOLA	Ratikaanta Giri	9090672013
	Pradhan Hembram	9668293940
JAREIKELA	Dhanu Marandi	7653909359
0661-2582444	Sukumar Patel	7682845900
	Bijay Kumar Hota	9668356560
	Prem Chand Mahato	8763834711
	Biswas Kerai	8658768992
JASHIPUR	Ram Chandra Tudu	9439886400
06797-232421	Sharita Lakra	7205402203
	Parvati Patra	8093751854
	Ashren Toppo	7205425447
	Arpaan Dungdung	7381511929
	Pabitra Mohan Nayak	9438083398
	Dharmendra Behera	9437831748
	Mohit Ranjan Naik	8908417588
JHARIA(KJR)	Narayan Pattanayak	9078866288
	Manoj Kumar Hansda	7077662042
JHARSUGUDA	Amita Kullu	9090828331
06645-270430	Ajay Kumar Behera	7750865215
	Nirali Dangwar	8093545311
	Tribeni Sahu	9778891211

Branch Name	Name of Staff	Telephone Number
	Sumit Kumar Minz	7894787841
JHUMPURA	Sunil Kumar Minz	7894805092
06766-235237	Malati Manjari Beshra	9178465233
	Bhagya Ranjan Nayak	9437703795
	Kaiser Sultana	9679666736
	Maram Singh Hessa	9078624469
	Purusotam Behera	9439041772
JHINKIRIA 06793-213355	Barun Kumar Basuri	7008973665
JODA	Rajiv Kishan	9778656436
067967-272210	Sudha Priya Kujur	7381987020
06767-273387	Alma Brijit Xess	9437649419
	Panchanan Hans	7978221873
	Reshma Xess	9668610521
	Rakesh Kumar Pradhan	8480133464
	Nabin Soreng	9178878581
	Nilamani Mahanta	9556163170
	Sapan Barik	7008548603
KALAMA	Pradeep Kumar Samanta	9178128684
	Bikash Chandra Mohanty	7873584113
KANDARA	Bimbadhar Patra	9437377003
9438777644	Prashanta Baxla	7377898979
	Rabindra Sahu	8018046655
KAPTIPADA	Sabyasachi Samal	9438248856

Branch Name	Name of Staff	Telephone Number
	Anakar Biswal	9556665558
	Laxmidhar Behera	9692974101
	Ganeswar Mukhi	6371333636
KARANJIA	Pulin Kumar Mohanta	9692098160
06796-220249	Shantilata Naik	8895700358
	Dipankar Tudu	9437251310
	Soumya Shankar Das	9938831018
	Dipsita Ransingh	8280295307
	Spandan Kumar Bag	7008969165
	Amit Kumar Sethy	9777863387
	Parsuram Naik	9668103175
	Pitambar Dehuri	9777058967
	Darianath Mohanta	9437935489
	Papu Harijan	8658547749
KEONJHAR	Harishankar Mardi	9556673356
06766-255519	Subash Chandra Das	9438240044
-255717	Sanjay Kumar Sahu	9437334688
	Sangita Hansdah	9937059091
	Puspanjali Say	7873785464
	Harish Kumar Joshi	9437084609
	Pragyan Paramita Sahu	9040258628
	Snehamayee Naik	8763839143
	Bishal Majhi	8093299258

Branch Name	Name of Staff	Telephone Number
	Abhijeet Sahoo	9439120560
	Asutosha Pattanayak	8895215717
	Akadashi Naik	9556954903
	Gopal Dehury	8895978128
	Indramani Naik	9437467249
	Balaram Sahani	9853176218
	Dina Krushna Rout	9777862910
	Rati Ranjan Baghel	9438191113
KESARMAL	Dhruba Charan Bada	9437403441
0661-2451324	Bikas Kumar Lakra	9938462486
	Subasini Kisan	9090300282
	Enem Sushil Surin	9348045192
	Rabi Suna	9348022261
KHETRAJPUR	Umakanta Oram	7894786588
	Sumita Ganik	9337923679
KHUNTA	Ganesh Kumar Paikray	8457807664
06795-234621	Sandeep Behera	7008957185
	Janmejay Singh	7008693993
	Ranjan Ku.Giri	9937489115
	Jasoda Behera	8018954826
KODAPADA	Rajendra Kumar Acharya	9776795540
06731-274034	Rakesh Kumar Rout	7873683983
KOSTHA	Subhranshu Sekhar Si	7008514603

Branch Name	Name of Staff	Telephone Number
	Shubhranshu Sekhar Behera	7008941393
	Rama Chandra Nayak	9937371462
	Shankar Mukhi	8895411754
KRUSHNACHANDRAPUR	Majhi Shivam Kisku	9658930627
	Annapurna Bhattaray	9938491353
KULIANA	Ganesh prasad Mohapatra	9437613294
	Laxman prasad Hansdah	9853461279
	Stalin Rout	9324848319
KUARMUNDA	Anand Deep	9437249546
0661-2618335/2618334(F)	Lachhu Tiga	9938524459
	Bijala Toppo	9777178494
	Anupam Kujur	8457888510
	Sushama Kujur	9090919186
	Firoza Tigga	7077738340
	Manoj Minz	9178688279
L.D.M.O. BARIPADA	Asish Kumar Mohanty	9437084837
06792-252306	Krushna Chandra Behera	9777569241
L.D.M.O. KEONJHAR	Meena Nayak	6370119389
06766-255297	Sulochana Jena	9777542382
MAHULDIHA	Serophin Dungdung	7681885545
0661-2453230	Premanand Pattnaik	8763175746
	Jagabandhu Chardia	8895797449

Branch Name	Name of Staff	Telephone Number
	Prabhakar Minz	9937236619
MAINROAD	Saroj Ranjan Mallick	9438715217
0661-2503947/2522352	Sukanta Lakra	8763411156
	Mamata Mundha	8917365004
	Manish Bricken Khakha	9776428987
	Punam Kanchan Toppo	9776464467
	Bethal Surin	9776013583
	Manesha Swapna Topno	7735122141
	Elizabeth Lakra	8763033842
	Chandra Kumar Swain	9777233022
	Ido Syndria	9777075729
MANITRI	Rameswar Bhanja	9439818606
	Paya Hembraam	9437540243
MURGABADI	Surendra Nath Padhi	9438398408
	Manas Ranjan Das	9437444693
	Pravati Rani Marandi	8763215723
	Mansingh Tudu	7381388494
NARANPUR	Jaladhar Senapati	9437299852
	Rashmi Ranjan Sahoo	7008617590
NAYAGARH(KJR)	Nirmal Tirkey	9938372975
	Bijay Kumar Mukhi	9776871808
N.O.U.	Pradeep Kumar Panigrahi	8280254884
06792-258080	Dibya Lochan Nayak	8895109898

Branch Name	Name of Staff	Telephone Number
	Ranjit Kumar Giri	9668660860
	Ananda Chandra Barik	9938477489
NUAGAON	Pratap Chandra Murmu	7381904626
06794-276223	Rabi Tudu	8018004336
	Brajamohan Nayak	9437470935
	Shankar Behera	9437260106
OLD TOWN	Akshaya Kumar Patnaik	9437140764
06766-255286	Bhimsen Mukhi	7978683854
	Amresh Das	8093390122
	Prakash Tudu	7008316011
	Jhadeswar Patra	9438724740
O.S.I.L.	Jatin Das	8895280790
06766-235263	Laxman Deep	9668154054
	Mayadhar Mukhi	9777061857
	Thakur Murmu	9438124138
PADAMPUR	Tarini Kinkar Sahoo	9438395257
	Sasmita Kumari Kindoo	9439533588
	Santunu Barbhaya	9938531699
PANDAPADA	Mukesh Jani	7008275881
PADHIA	Rabindra Kumar Tiriya	9777409193
06794-298139	Sushil Kumar Barla	7008156734
	Debendra Kumar Karua	8018314475

Branch Name	Name of Staff	Telephone Number
PODA ASTIA	Prakash Kumar Das	8984401200
	Niharika Soren	9439296519
	Goutam Singh Birgam	9853244665
	Barun Kumar Mallik	7077830396
PURUNA BARIPADA	Pradipta Ku. Das	9583926078
06795-273114	Lalmohan Besra	8895885724
	Dusasana Das	9777427301
RAIRANGPUR	Basanta Kumar Hembram	9437481279
06794-222049	Priyadarshini Murmu	9776364334
	Mitarani Sardar	8093626148
	Narendra Behera	9556800469
	Shyam Charan Marandi	9438101153
	Partha Sarathi Mahakud	7008941787
	Pratap Ch Basa	9777936864
	Rajesh Harijan	
RAISUAN	Niranjan Naik	9668517903
	Subham Kahali	7008936402
RAMACHANDRAPUR	Simanchal Sethi	9556982948
06731-273021	Suryakanta Mohanty	7750920850
	Biswajit Behera	8763982022
	Binit Johnson Deogam	7008022647
	Gourahari Mahakud	9861949355
RANGAMATIA	Surendranath Singh	9776003507

Branch Name	Name of Staff	Telephone Number
06792-212355	Guru Charan Mohanty	7751817823
RARUAN	Subhranshu Sekhar Chand	9040130198
06797-282228	Asish Seth	9658077782
	Rajendra Kumar Singh	8763975187
RAVAN PALASHPAL	Chandra Sekhar Rath	8297331649
06733-265707	Prashanta Ku Patra	9668416966
	Fundan Majhi	7894675580
REMULI	Eric Tirkey	9937518630
	Smita Rani Behera	7682099587
REMUNA	Sudhakar Barik	9438193085
06782-224367	Santosh Kumar Behera	9438125438
	Goutam Arun	9861261212
	Smruti Ranjan Sahoo	7205185190
	Balabhadra Jena	7381285047
	Prasanta Kumar Jena	8093901437
ROURKELA	Sarita Pradhan	9437038643
0661-2646771/2642587(F)	Kakoli Dey	9437549375
	Sangita Pradhan	9437228779
	Carlus Lugun	9437344212
	Iva Rani Tirkey	9439966674
	Deepti Toppo	9437350384
	Rakesh Roshan Toppo	8249043110
	Kabita Soren	8249629996

Branch Name	Name of Staff	Telephone Number
	Pratiksha Kumari	7008606131
	Ramesh Kumbhar	9937319112
	Anthony Vengra	9437108246
	Arvind Kumar	9861897161
	Duryadhan Ojha	9437533290
SAHARPADA	Bidyadhar Matia	7381444251
06796-220202	Sumanta Mohanty	9437237858
	Chandan Ku. Patro	9692031382
	Lal Mohan Naik	9337461971
	Damodar Nayak	9853304455
SALABANI	Biswa Ranjan Mahapatra	9090626028
	Patitapaban Sahoo	9938706906
	Narendra Behera	7504959979
	Maheswar Sahoo	9776047949
SAMBALPUR	Srikant Panda	9437737070
0663-2532953	Chittaranjan Bhoi	9937539857
	Sujit Kumar Iakra	9556646282
	Himanshu Sekhar Seth	9437859853
SIMILIPAL 06797-296514	Sandip Kumar Mohanta	7008892908
S.I.P.S. CAMPUS	Tushar Ranjan Das	9658610252
06791-222911	Tapas Kumar Behera	9040601898
	Sandeep Kumar Kabat	9869985186
	Kali Charan Naik	9853346591

Branch Name	Name of Staff	Telephone Number
	Saraswati Mohanta	9178466568
SIRIGIDA	Biranch Kumar Sahoo	7325810186
06735-264165	Satyajit Mudduli	7008675992
	Ananda Dehury	8458032099
SOHELA	Jatindra Kumar Dash	7583861447
	Anil Kumar Bhoi	9938757276
SORO	Chittaranjan Behera	8018302280
	Rashmi Rekha Soren	7205299024
SIRSA	Surya Prasad Jena	8280167023
06791-222237	Sarada Prasanna Das	9658438754
	Rohit Kumar Behera	6370148940
STATION BAZAR	Bharati Banerjee	9040187260
	Jhili Singh	9437464901
	Sankar Gouda	9969616611
	Kartik Chandra Pradhan	9668263481
	Ranjan Ku Giri	9090422528
SUAKATI	Badal Satpathy	8328816807
06766-233003	Satyabrat Mishra	7978619615
	Nimai Kumar Panigrahi	8458072030
	Binod Kumar Behera	8763583764
SUKRULI	Umesh Kumar Gupta	9583558058
06797-282223	Pradeep Ku Naik	8249413951
	Chandra Kumar Naik	8658552224

Branch Name	Name of Staff	Telephone Number
	Biswanath Bhol	7750001647
	Chatish Ch Karua	7751815721
SULIAPADA	Harishankar Patra	8249890273
06792-275126	Rakesh Sourav Tripathy	9438303666
	Gyana Ranjan Behera	9556243232
SUNDERGARH	Priyadarshini Buda	9776800150
06622-275064	Gourab Tirkey	9337350114
	Shipra Topno	8280242347
	Amit Kumar Kanhar	8917319442
SWAMPATNA	Umit Krushna Kumar Sethy	8895188017
067666-237025	Dilip Kumar Pradhan	7064305094
	Abhishek Pradhan	9437348176
	Balaram Sethi	8895998437
	Santanu Kumar Palei	9937592742
TALCHER	Lalit Kumar Jena	9438240077
06760-242419	Suchismita Pradhan	9439717084
	Kumud Chandra Sahu	8895435725
TAMBAKHURI	Smruti Ranjan Das	8895290015
	Ajay Kumar Pradhan	9776111070
TARINI TEMPLE	Tushar Ranjan Thakur	9437412199
06733-221025	Rajashree Jena	9778041519
	Jitesh Kumar Gantayat	9439459589
	Goutam Mahakud	8895751055

Branch Name	Name of Staff	Telephone Number
	Bapun Kumar Sahoo	9777728866
TELKOI	Himanshu Sekhar Naik	7873652300
06735-248224	Monalisa Behera	7381894485
	Mana Ranjan Pradhan	9040006295
	Rashimita Iugun	9937706427
	Rudra Mohan Dash	9437455743
	Khirod Kumar Behera	9938590407
	Nagen Kumar Nayak	7978954196
THAKURMUNDA	Krupasindhu Patra	9853650232
06796-284347	Binay Kumar Mukherjee	7978908010
	Subhra Ranjan Sahoo	7008245885
	Siba Munda	9178939511
	Ramesh Chandra Mukhi	7381172921
	Ajay Kumar Das	9178278856
TURUMUNGA	Amit Kumar Minz	7008010166
06766-238022	Srikanta Sethi	8338816615
	Deepak Kumar Mukhi	9437580031
	Pradeep Kumar Barik	9439530718
	Bahadur Karua	
TURIGADIA	Sankarsan Das	8018730856
06788-230326	Suvransu Sekhar Mahapatra	7978358890
	Rama Chandra Majhi	8249443765
	Raj Kishore Samal	7008826514

Branch Name	Name of Staff	Telephone Number
	Priyadarshni Poi	9776939801
	Sitalata Sahu	9938023611
VEDVYAS	Sushama Vengra	9938197978
	Santosini Soreng	9178196748
	Jyotika Prativa Tete	9439432641
	Santosh Kumar Panda	7008123291
	Bajinath Bhumij	9438144078
UDALA	Maheswar Behera	9937644642
06795-232933	Rasmita Biswal	7381905628
	Abinash Dalei	9583234901
	Avijit Mishra	9438318726
UDAYPUR	Dambarudhar Sahu	9853920510
06766-230014	Rajiv Bhagat	9668704999
	Sagar Naik	9937047188
UDIT NAGAR	Seema Tirkey	8280470972
	Priyambada Pati	8895268788
ZONAL OFFICE	Probir Kumar Ghosh	9437394625
06766-255261	Laxmipriya Mahapatra	9556775803
	Neha Choudhury	9583174199
	Ritesh Mahanta	8118094954
	Prangya Paramita Majhi	7978619847
	Parbati Leyangi	9668005059
	Madhabilata Naik	9583191916
	Bhairab Chandra Nayak	9437154911



All India Bank Employees Association
ACHIEVEMENTS

SEN AWARD	12-08-1950
SASTRY AWARD	20-04-1953
LABOUR APPELLATE TRIBUNAL DECISION	28-04-1954
INDL. DISPUTES (BANKING CO) DECISION	
AMENDMENT ACT. 1955	25-07-1955
INDL. DISPUTES (BANKING CO) DECISION	1955
AMENDMENT ACT. 1957 FOR 'C' CLASS BANKS	1957
GOVT. NOTIFICATION ON D.A. CALCULATION	13-02-1960
DESAI AWARD	30-06-1962
1st BIPARTITE SETTLEMENT	19-10-1966
2nd BIPARTITE SETTLEMENT	12-10-1970
SETTLEMENT ON INTERPRETATIONS	23-07-1971
SETTLEMENT ON OTHER ISSUES	08-11-1973
3rd BIPARTITE SETTLEMENT	01-08-1979
3rd BIPARTITE SETTLEMENT-B & C CLASS BANKS	22-11-1979
SETTLEMENT ON OTHER ISSUES	21-04-1980
SETTLEMENT ON COMPUTERS/RESIDUAL ISSUES	08.09.1983
4th BIPARTITE SETTLEMENT	17-09-1984
SETTLEMENT ON 'B' CLASS BANKS	28-02-1985
SETTLEMENT ON OTHER ISSUES	05-01-1987
SETTLEMENT ON COMPUTERS	29-03-1987
SETTLEMENT ON 5TH BPS	23-02-1989
5th BIPARTITE SETTLEMENT	10-04-1989
SETTLEMENT FOR 'B' CLASS BANKS	03-02-1990
SUPPLEMENTARY SETTLEMENT	29-06-1990
SETTLEMENT FOR 'B' CLASS BANKS	13-10-1990
RESIDUAL ISSUES SETTLEMENT	16-07-1991
PENSION & COMPUTER SETTLEMENT	29-10-1993
MINUTES ON HRA	22-06-1994
6th BIPARTITE SETTLEMENT	14-02-1995
MOU ON RELATIVITY	30-09-1996
RELATIVITY SETTLEMENT	14-12-1996
SETTLEMENT ON RESUDUAL ISSUES	28-11-1997
7th BIPARTITE SETTLEMENT	27-03-2000
DISCIPLINARY ACTION PROCEDURE	10-04-2002
8th BIPARTITE SETTLEMENT	02-06-2005
9th BIPARTITE-SETTLEMENT	27-04-2010
PENSION-ONE MORE OPTION	27-04-2010
10th BIPARTITE SETTLEMENT	25-05-2015

Internal Settlements between Federation of Bank of India Staff Unions and Management of Bank of India

	Contents		Date of Settlement
1	Sub-Staff to Clerical-Promotion & Supplementary Settlements	i) Policy ii) Fitment iii) Graduates iv) One time Promotion	10.04.1985 20.06.1990 25.06.1991 23.04.1996 28.09.1995 21.10.1997 10.12.1987 25.01.1991 08.01.1996
2	Clerical to Officers Promotion & Supplementary Settlements	i) Policy ii) Fitment	05.05.1989 18.02.1993 17.04.1993 08.02.1993 21.10.1997
3	Selection procedure For Head Cashier "E" & its Supplementary		03.06.1988 25.01.1990 03.02.1990 07.07.1994 18.09.1995 23.04.1996 09.12.1999
4	Selection Procedure for Data Entry operator & Supplementary		24.03.1988 12.01.1989
5	Selection Procedure Duties Single Window Modification	CTO	09.05.1994 29.09.1998 03.01.1995 19.05.1999 28.04.2005 16.12.2008

	Contents		Date of Settlement
6	Selection procedure for AELPM operator & Supplementary		24.07.1987 16.12.1988
7	Spl. Asstt. Selection procedure & their dates & Supplementary Spl. Asstt. to Officer 1 time promotion		03.07.1992 29.04.1993 26.09.1999
8	M.O.U. for Double Shift, 7 days Banking & Extended Business Hours.		17.08.1999
9	Conversion of Part- Time Sweepers		17.08.1999
10	Cashier category II - settlement Modification Head cashier II - Conversion of category C		21.02.2007 21.03.2008 24.03.2011 05.05.2011
11	Sub-staff Promotion		21.02.2007
12	Special Asst. (One time settlement)		21.05.2007
13	Fittment on Sub-staff Promotion		24.01.2008
14	MOU on Part Time Safai Karmachari		16.12.2008
15	Clerical to Officer Promotion		20.03.2010 19.04.2011
16	One time special Promotion for Sub-staff to clerical cadre		30.04.2010
17	Fitment Formula from substaff to clerk		17.11.2017
18	Fitment Formula from clerk to officer		17.11.2017
19	SWO-B Settlement		17.11.2017
20	Promotion from sub-staff to clerk		17.11.2017

SERVICE CONDITIONS OF AWARD STAFF

1. Basic Pay Scales (w.e.f. 1-11-2012) : Including stagnation increments
As per 10th Bipartite Settlement.

Clerical Staff :

11765 – 655 – 815 – 980 – 1145 – 2120 – 1310 – 31540 – 1310 – 42020
3 3 4 7 1 1 8

Substaff :

9560 – 325 – 410 – 490 – 570 – 655 – 18545 - 655 - 23785
4 5 4 3 3 8

Stagnation Increments: Rs. 32850- 42020

2. Stagnation Increments :

Clerical : 8 stagnation Increments of Rs.1310 each

5 increments once in 3 years and rest increments once in 2 years

Substaff : 8 Stagnation Increments of Rs. 655 each

All stagnation increments once in 2 years

Additional 8th Stagnation Increment : Those already in receipt of 7 stagnation increments shall be eligible for the 8th stagnation increment on 1-5-2015 or 2 years after receiving the 7th stagnation increment, whichever is later.

5th to 6th Stagnation Increment : Period reduced to 2 years (3 years under 9th BPS) : An employee who has completed 2 years or more after receiving 5th stagnation increment shall receive the 6th stagnation increment as on 1st May 2015.

NEW PROVISION : In case where the non-subordinate employee as on the date of this Settlement, has already acquired JAIIB (Part-I) or CAIIB (Part-II)/ Graduation after reaching maximum of the scale of Pay (in case of JAIIB/ CAIIB/ Graduation) or after reaching 19th stage of scale of Pay (in case of CAIIB/Graduation), and has not earned increment(s), otherwise entitled on account of acquiring such qualification, when there were no increments to provide in the scale of pay of those employees, **the stagnation increment in such cases may be advanced by one year or two years as the case may be.**

3. Dearness Allowance:

0.10% of pay on every rise or fall of 4 points over 4440 points in Quarterly Average of Working Class Consumer price Index (General) Base 1960=100. DA is also payable on Special Allowance (New)

4. House Rent Allowance:

Places - 45 Lacs & above	10 %
Places – 12 to 45 lacs + Goa	9 %
Places – 5 to 12 lacs + capitals of States/UT	7.5 %
Other places	7.5 %

5. Special Allowance (New) :

- ♦ For clerks, substaff and part time employees
- ♦ On Basic Pay including Stagnation Increment: 7.75 %
- ♦ D.A. shall be paid on this Special Allowance
- ♦ This Special allowance shall not count for superannuation benefits

6. Professional Qualification Pay/Graduation Pay (PQP) :

1 year after reaching 20 th stage	410
2 years after reaching 20 th stage	800
3 years after reaching 20 th stage	1210
4 years after reaching 20 th stage	1620
5 years after reaching 20 th stage	2010

7. Fixed Personal Pay (FPP) : Clerks

- | | |
|--|--------|
| (i) Places with population of more than 45 lakhs | 1585 |
| (ii) population of 12 lakhs and above including State of Goa | 1570 |
| (iii) Population of 5 lakhs and above, Capitals of States, UTs | 1550 & |
| Other places not covered in above(Increment component is Rs.1310/-) | |

Sub-Staffs

- | | |
|--|-----|
| (i)Population of more than 45 lakhs | 790 |
| (ii)Population of 12 lakhs and above including State of Goa | 790 |
| (iii)Population of 5 lakhs and above, Capitals of States, UTs | 780 |
| & Other places not covered in above.(Increment comonent is Rs.655/-) | |

8. Annual Medical Aid

Rs.2200/- per annum on declaration basis.

9. Split Duty Allowance : Rs. 150 per month

10. Transport Allowance:

Clerks and substaff - Upto 15 th stage	425
Clerks and substaff -16 th stage and above	470
Upto 15 years service	425
Above 15 years service	470

Note: Substaff drawing Rs. 470 on being promoted as clerk will continue to get Rs. 470 even if fitted at below 16th stage.

11. Definition of Pay for DA and HRA : Basic Pay, Stagnation increments, PQP, Special Pay, Offg. Pay

12. Definition of Pay for Superannuation Benefits : Basic Pay, Stagnation increments , PQP, Special Pay, Offg. Pay, Increment portion of FPP.

13. SPECIAL PAY :

Clerical Staff

Single Window Operator	820
Head Cashier	1280
Special Assistant	1930

Subordinate Staff

Bill Collector/Armed Guard	390
Daftary	560
Head Peon	740
AC Plant Helper/Electrician	2040
Driver	2370

14. PASSING POWER

Special Assistant: Cash cheque Passing Up to Rs.35,000 independently
Clg / Transfers Upt o Rs. 150,000 Independently

Head Cashier E (II): Clg / Transfers Up to Rs. 50,000 Independently
Cash Vouchers Upt o Rs. 50,000 jointly

SWO - B : Passing And Paying Cash Up to Rs. 20,000 Independently,
Passing Clg / Transfers/ Receipts : Rs. 25,000, independently,

SWO - A :Passing and Paying cash up to Rs. 10,000 independently,
Passing Clg/Transfers/Receipts Rs. 15,000 independently,

15. Halting Allownaces

	Clerks	Sub - Staff
12 Lakhs & above & Goa	Rs.700	Rs.500
5 Lakhs & above & State capitals	Rs.600	Rs.400
Other Places	Rs.450	Rs.250

16. Washing Allowance: Rs. 150 per month

17. Cycle Allowance : Rs. 100 per month

18. Project Area Compensatory Allowance

Project Area Group 'A'

Clerical Staff – Rs.250/-p.m.

Sub-Staff - Rs.200/- p.m.

Project Area Group 'B'

Clerical Staff – Rs.200/- p.m.

Sub-Staff - Rs.175/- p.m.

19. Definition of 'family'

- ◆ Employees' wife/husband
- ◆ Unmarried children including step children and legally adopted children
- ◆ physically and **mentally** challenged brother/ sister
- ◆ widowed daughters and divorced/ separated daughters, sisters including unmarried/ divorced/ abandoned or separated from husband/ widowed sisters,& parents
- ◆ Wholly dependent family member shall mean such member of the family having a monthly income not exceeding **Rs.10,000/-** p.m

20. Hill & Fuel Allowance:

At places situated at a height of

3000 metres and above : 8% of pay (Max. Rs.1500/-p.m.)

At places situated at a height of &

over 1500mtrs but below 3000 mtrs : 4% of pay (Max. Rs.600/-p.m.)

At places situated at a height of over

1000 metres but less than 1500 mtrs

and Mercara Town

: 3% of pay (Max. Rs.500/-p.m.)

(XI BIPARTITE SETTLEMENT DUE FROM 01.11.2017)

GRATUITY w.e.f 24-04-2010

1. In terms of section 4(5) of the Payment of Gratuity Act. 1972, Gratuity calculated under Act (max. 20 lakhs) or Gratuity calculated under BPS provision - whichever is higher is payable.
2. For those who have retired from 24-04-2010 Gratuity will be recalculated both ways & arrears/difference, if any, will be paid to them.

GENERAL

1. Payable on superannuation retirement, voluntary retirement, resignation after 10 years of service, death of the employee, incapacitation, termination of service,
2. service of 6 months and above will be reckoned as one year.
3. 26 days is construed as a month.
4. BP & all other allowances qualifying for PF & incremental portion of FPP are eligible for gratuity.
5. Gratuity cannot be forfeited under any circumstances except in case of dismissal where Bank has incurred loss due to misconduct of the employee.

Gratuity Amount under the Act	Gratuity amount under BPS
$\frac{\text{Pay} + \text{DA}}{26} \times 15 \text{ Days} \times \text{No. of years of service}$ <p>Max. Rs. 20 lakhs</p> <p>(PAY CONSTITUTE BP+SPECIAL PAY RANKING FOR PF+ INCREMENTAL PORTION OF FPP)</p>	<p>Pay x No. of years service</p> <p>i. One month pay for one year of service</p> <p>ii. Max. 15 months Pay upto 30 years service.</p> <p>iii. Above 30 years, half month pay per year of service.</p>

PENSION

- Superannuation Pension is granted to an employee who has put in minimum ten years of service.
- Maximum service counted for full pension is 33 years.
- Pension on VRS (Pension Regulation 29) is granted after 20 yrs of active service, additional 5 yrs. notional service is added to the qualifying service provided it does not take beyond the date of superannuation.

- ♦ Basic pension calculated on the average of last ten months basic pay. FPA, PQA & Special Pay Formula -

$$\text{Basic Pension} = \frac{\text{BP+FPP+ PQP+Spl. Pay}}{2 \times 33 \text{ years}} \times \text{No. of years active service (maxium 33years)}$$

- ♦ **Pension for part time employees shall be calculated on actual years of service and not pro rata w.e.f. 1st November 2012**
- ♦ D. A. is paid on basic pension, which is revised in Feb. & Aug. every year.
- ♦ Commuted Pension (1/3rd of B.P.) is restored after 15 years from date of commutation.

Age on Date of Commutation	Age on Next Birth Date	Commutation Factor
40	41	15.64
41	42	15.40
42	43	15.15
43	44	14.90
44	45	14.64
45	46	14.37
46	47	14.10
47	48	13.82
48	49	13.54
49	50	13.25
50	51	12.95
51	52	12.66
52	53	12.35
53	54	12.05
54	55	11.73
55	56	11.42
56	57	11.10
57	58	10.78
58	59	10.46
59	60	10.13
60	61	09.81
61	62	09.48

Calculation of Pension & Commutation

- * Take average of last 10 months Basic + FPP + PQP + SPL Pay
- * Divide above by 2 to arrive at Basic Pension.
- * Above Basic Pension is available provided an employee has completed 33 years of service including 5 years notional service (i.e. 28 years of service.) In case of service lesser than 33 years then Basic Pension to be on prorata basis.
- * Basic Pension divide by 3 = commutable pension.
- * Commutable pension X12 X commuting age factor (See Chart) = Commutation amount.
- * Calculate DA on the **entire** basic pension corresponding to date of retirement by applicable DA rates.
- * Basic Pension - Commutable Pension + DA on BP= Total Pension receivable.

Please Note :

- * Commuted pension is restored after 15 years from the date of commutation.
- * Pension Scheme detail Cir. No. - Br.Cir.No. 89/123 dt. 01.11.95
- * As per clause 22 of Pension Scheme 1995 Pension optees can apply for V.R.S. under Pension Provision after 20 yrs. of service by giving 3 months notice in advance & exit-interview as per IOM No. HO/HR/TR/MKG/1442 dt. 01.08.2011. This will be treated as **“Retirement” & not “Resignation”**.

DEFINED CONTRIBUTORY PENSION SCHEMES

Those who have joined / joining the Bank on and from 01.04.2010 will be governed by the New Defined Contributory Pension Scheme.

Features of New Pension Scheme:

- Effective from 01.01.2010
- There will be two tiers of contribution i.e. Tier I and Tier II
- Contribution to Tier I is compulsory and under Tier II is optional
- Under Tier I employees will contribute 10% of Pay plus DA
- Bank will make matching contribution
- For Tier II contributions, there will be no matching contribution by the Bank
- Tier I contribution will be kept in Non- Refundable Account
- Tier II contribution will be kept in a separate account and are withdrawable at the option of the employee
- There will be no separate PF account or the contribution by the employees
- The Account will be maintained by Central Record Keeping Agency
- The contributions will be managed by Pension Fund Managers
- PFRDA- Pension Fund Regulatory and Development Authority will regulate the scheme.
- On retirement at the age of 60, it would be mandatory to invest 40% of the contributions in Pension Annuity and 60% can be taken as cash. Employee can invest more than 40% in Pension Annuity.
- For those who retire / exit service before the age of 60 years, 80% of the contributions shall be invested in Pension Annuity.
- Each employee will be given a Permanent Pension Account Number (PPAN) Permanent Retirement Account Number (PRAN)
- Pension Fund Manager will offer three options to employees to invest their contributions according to their choice.

- Employees will have the choice to invest the contributions in Equity or in Corporate Sector or in Government Sector.
 - Maximum Permissible Limit for investments:
 - In Equity - 50% of Contribution**
 - In Corporate Sector - 100% of Contribution**
 - In Government Sector- 100% of Contribution**
 - Employees can choose any mixture of investment upto above ceilings.
 - If employees does not give his choice, Fund Manager will invest the contribution under Auto Choice Method.
 - Even Under Auto Choice Method, investment in equity will not exceed 50% of the contribution.
 - Employee will have the choice to choose the Fund Manager and the investment pattern.
 - Employee has the right to change the Fund Manager annually.
 - Employee has also the choice to change the investment pattern between investment in equity, in corporate sector and in Government Sector looking to the returns on investment and perceived risks in investment.
 - Contribution to Tier I is non-withdrawable during service but Tier II contribution can be withdrawn at his option.
 - Pension based on Annuity purchased will be payable for lifetime of the employee / dependent parents / spouse.
 - Pension Fund Managers (PFMs) will be the same as appointed by Pension Fund Regulatory and Development Authority (PFRDA) for NPS introduced for Central Government employees. Presently three Pension Fund Managers have been appointed viz:
 - i) **LIC Pension Fund Limited**
 - ii) **SBI Pension Fund Limited**
 - iii) **UTI Retirement Solutions Limited**
- Each of the PFMs will invest the Funds in the proportion of 85% in fixed income instruments and 15% in equity and equity linked mutual funds.

- Board of Directors of our Bank in their meeting held on 08.12.2012 has approved the name of SBI Pension Fund Ltd. as PFM for management of the funds of the employee of our Bank, as per the guidelines of PFRDA. (Ref. Branch Circular No.- 107/19 dated 10.04.2013.

CHECK LIST FOR NPS

1. KYC documents submitted by the employees should be self attested and also to be attested by the branch officials with word “Verified with originals” with officer Code, designation and branch seal.
2. All the documents should be as per the list attached with the CSRF form. Other than the documents listed in the form will not be acceptable to NSDL.
3. In page no.4 & 5 of CSRF form, branch has to fill up the “Applicable to Corporate Subscribers only” column and verify .Otherwise NSDL will return the form.
In page no.3 ‘ DECLARATION OF FATCA’, even it is ‘NO’ , then also put it in section-I,
One has to enter Country (INDIA) and Local Address in section -II
4. If the nominee is more than one person than Annexure-III to CSRF Form to be filled up.
5. Address proof should be in the name of subscriber. If the permanent address and correspondence Address is different, proof of both the addresses is required to be submitted . However, subscriber can submit certificate issued by the Branch Manager as Address proof if no other address proof is available with her/him.
6. Form should be filled in by CAPITAL Letters and by BLACK Ink only.
7. Stamp/Signature/Staple is not allowed on photograph.
8. All verification/ attestation should be made by Branch Officials with Officer Code, designation & Branch Seal.

NSDL is rejecting forms for not complying with above norms. Please ensure all the points before submitting to Head Office for generation of PRAN.

For more information visit : <http://www.npscra.nsdl.co.in>

FAMILY PENSION

Family Pension is calculated on the last pay drawn by the deceased employee.

Scale of Pay per month	Amount of monthly family pension
Upto Rs. 7090	30% of the 'Pay' shall be the basic family pension plus 30% of allowances which are counted for making contributions to P.F. but not for D.A. shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs. 1,779 per month.
Rs. 7091 to Rs. 14180	20% of the 'pay' shall be basic family pension plus 20% of allowances which are counted for making contributions to P.F. but not for D.A. shall be the additional family pension shall not be less than Rs. 2186 per month.
Above Rs. 14181	15% of the 'pay' shall be the basic family pension plus 15% of allowances which are counted for making contributions to P.F. but not for the D.A. shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs. 2841 p.m. and more than Rs. 5930 p.m.

- a) In case of an employee who dies after completion of 7 yrs. Service, higher family pension equal to 50% of pay last drawn by deceased employee or twice the ordinary rate & family pension whichever is less is payable.
- b) In the event of the death of an employees after retirement before attaining age 65 years family pension is payable at twice the ordinary rate of family pension or @ 50% of pay last drawn by the employee at the time retirement, which ever is less. The max period for which higher family pension will be payable is 7 years or till the deceased employee would have attained 65 yrs. Of age if it occurs earlier.
- c) In case of death of an employee & spouse, minor children are eligible for family pension upto age of 25 yrs.

OTHER PROVISIONS

01. Compensation to employees injured in robberies/Terrorist Attacks

(Ref Br. Cir No. 106/100 dt. 20.09.2012)

- i. In case of death : The family of the deceased will get -
 - a) Monetary Compensation Clerk / Sub-staff - Rs. 10 lakhs
 - b) Education expenses upto Graduation will be borne by Bank
- ii. Employees who actively resist bank robberies and terrorist attacks will get. a) A cash reward not exceeding Rs.2,00,000/- and out of turn promotion b) Those who are injured in the above act will get all the expenses for treatment of injury including hospitalization.

02. BOI Staff Benevolent scheme : Ref : 87/183 20.11.93

Every member should contribute Rs. 5/- in the event of the death of a member of the scheme .Amt. Rs.1,75,000/- so collected will be given to the legal heirs of the deceased. After retirement employee need not contribute Rs. 5/-but will enjoy the benefit up to 70years.All new staffs are automatically enrolled in the scheme.

03. Salary Advance for festival : Ref : HO. Cir. 103/88 dt. 18/08/2009(Modified) - Eligibility is nearest thousand of 1 month's Basic Pay subject to min Rs.8000/- & Rs.6000/- to Clerks & Sub-staff respectively.It will be recovered by ten (10) monthly equated instalments.

04. Small family incentives : Ref : 81/168 Dt. 23.6.87

Employees who undergo sterilisation operation for promoting small family norms are sanctioned ex-gratia Medical Aid.

a) For Vasectomy operation : Rs. 150/- and 6 days Special Leave

b) For Tubectomy : Rs. 350/- and 14 days special Leave

Incentive : Rs. 1500/- and Special leave of 7 days to male employee to take care of patient in case of "b" above.

It is to be noted that employee will get above benefits if the age of Male is within 45 years and for Female 40 years with Minimum one child and Max. 3 children criteria .

05. Maintenance of staff service records & Supply thereof to Employee :

Ref : 81/303 dt. 3.11.87/PRO/PERS/NBD/54 dt. 22.9.98. CCC decided that Branches have to provide to all employees their service particulars/records by end of January every year, giving details of leave.

- 06. Milestone Award :** (HO/P/IR/RS/1-1694 Dt. 18/02/06 - Br Cir. 95/45 dt.11.07.2001)After completion of 25 years of unblemished service Milestone Award is given by Bank In form of a Silver Medal / Memento(170 gms)
- i) Milestone award can be released even in case of disciplinary action viz minor penalty (censure/warning)
 - ii) In case of major penalty award can be released only after the rigor of punishment is over.
 - iii) Award can be released with recommendation of the Branch and application of the employee not required.
 - iv) Ex. Servicemen with 25 years of combined service in Armed forces & Bank can be considered for award. At the time of retirement such case may be referred to H.O. PERS Dept.
- 07. Resignation :** 1 months notice or 1 months pay in lieu of notice.
15 days notice if within probation period.
- 08. Retirement age :** For Award staff the retirement age is 60 years .If the employee has joined on the first date of the month; he will retire on the last day of the previous month.Otherwise retirement date irrespective of joining date is last day of the the month in which the employee completes 60 years of age.
- 09. Incentive Scheme for Award Staff :** Br. Circular No. 100/172 dt. 25.01.07 & 102/58 dt. 03.07.08 & 102/66 dt. 12.07.08
- 10. Education Benefit Scheme :** 1st std. to +2 Post Graduation & Diploma & Govt. reco. Courses Rs. 1700 & Rs.2800 for clerk & officer. For Sub staff Rs. 2200/- for one child if more than one Max Rs. 3300/- for two children. (Subject to Change in Amt. & norms, if any by HO Welfare Committee, every year.)
- 11. Computer courses/Management Courses to staff / reimbursement of fee :** Ref. 87/1 Dt. 1.4.93, 90/145 Dt. 30.11.96 & Br. 96/173 Dt. 27.3.2003
- i) All confirmed employees are eligible to undergo computer courses ii) Prior permission from higher authority is required. iii) After Successful completion of course reimbursement of fees Rs. 2500 (Max.) is made for computer course. For other Courses Pl. refer above circular. iv) Sub-staff are also eligible for computer courses Ref. 97/115 Dt. 17.11.2003.

12. Prevention of Sexual harassment : Prevention of Sexual harassment in work places and Procedure for setting up complaint cells and complaint committees. Ref. Br. Cir. No. 92/53 Dt. 06.07.98.

13. Reimbursement of travelling & out of pocket Exp. To employees deputed to training college : Ref. 104/137 dt. 25.01.2011

Particulars of Trainee	Residential Training Programme
Local Trainees	Rs.75/- P.D at Mumbai, Delhi etc
	Rs.65/- P.D at other centres
Up-country trainees	Same as above

For upcountry employees 2 days halting allowance as per B/P settlement over & above their travelling expenses.

Compensation on Transfer :

BY TRAIN

An employee on transfer shall be paid the cost actually incurred for transporting his personal effects

	Sub-staff	Clerks
For married staff	2000 kg	3000 kg
For unmarried staff	1150 kg	2000 kg

BY ROAD.

Actual expenses will be reimbursed by road by an IBA approved Transport Operator. Compensation for losses due to breakage of damage to goods on transfer

	Clerk	Sub Staff.
With receipts	Rs. 1500/-	Rs. 1000/-
Without receipt	Rs. 1000/-	Rs. 750/-

Loading / Unloading charges & packing charges extra.

14. Preferential Rate of Int. on Deposits : 1% extra int. rate on deposits available to employee / ex-employee. Additional 0.5% benefit will be given to ex-staff members who are Senior Citizens. (Br. Cir. No. 102/27 dt. 07.05.08). For SDV also, concession on rentals is available. 102/20 dt. 25/04/08. In case of joint A/c, Staff name should appear first & Declaration that money belongs to staff required. Staff resigned can not avail this facility.

15. Briefcase/Attachee : Head Cashier II, Agricultural assistant and Special Assistant will be reimbursed cost of one Briefcase in 5 years Max Cost Rs. 1000/-Ref.104/137 dt.25.01.2011

16. **Holding of charge of Branch by Spl. Assistant** : As per provision of Clause 29 of 8th BP settlement - The charge of Branch if so desired by the Administrative Office can be held by Spl. Asstt in Single Man Branch ONLY. If during the month holding of Charge exceeds 7 days (not necessary continuous 7 days) is eligible for Officiating Allowance. (Ref. PZO/PRS/NVS/43 dt.08.08.98)
17. **Farewell Scheme to retired employee** : Rs. 500/- may be spent for organizing function & additionally Rs. 25/-per Employee in Branch for arranging Tea/Coffee/ snacks etc can be allowed to spent by debiting P/L misc. (HO/97/145 dt. 06.01.04 & 1-106 dt.14.05.2011). The farewell function should be organized on the last date of his/her service. With the approval of the employee, his/her spouse should also be invited. Arrangements should be made to drop the retiree employee and his/her spouse at their residence, preferably accompanied by Head of the Branch/Office/Department. The felicitation should be done by handing over the memento given by our ZO and a certificate appreciating his/her service to the bank. The certificate can be laminated/framed at the Bank's cost.. Now it is coming rom HO. Format is gien below.

CERTIFICATE OF APPRECIATION

Dear Shri _____

On behalf of all staff members of Bank of India, I place on record our most sincere appreciation for the dedicated services rendered by you, during your tenure with the Bank from _____ to _____ and bid you farewell on your retirement.

2. We wish you and your family all happiness, and also hope that you will be able to carry your post-retirement plans in the years to come.

With warm greetings

Your Sincerely

(Designation)

18. **No Professional Tax can be deducted for Physically Handicapped Employee.**
19. **Voluntary Provident Fund Contribution** (Ref. HO/TBDR/RLB/975-31.12.01) Voluntary P/F contribution can be started / stopped / modified only from April every year. At the time of wage revision / arrears paid month, one can avail this facility - (1) Request for VPF is to be made first week of March. (2) Request can be made after probation period within one month - but before 15 days earlier from salary date.

20. **Permission to employee for visiting abroad** : Pl. refer HO/0141/139 dt. 20.11.2000 & 96/114 dt. 08.11.02,2006-07/10 Dated 31.01.2007.2007-08/1 Dated 08.06.2007.
21. **Inconvenience Allowance** for Branches working 8 a.m. to 8 p.m. Ref - Administrative Circular No. 2006/2007 dt. 12.04.06. For Service Branches - Ref : 100/194-Personnel/2006/07/16-HO-P-IR-RS- Dtd. 05/03/07 & Br. Cir. No. 102/136-HO/HR/IR/VGK-12 dt. 03/11/08 regarding increase in reimbursement of ceiling limit. Rs. 60/- for Clerks and Rs. 30/- for sub-staffs on daily basis.
22. **Facility for Holiday Homes to VRS- 2000 & retired Staff** Ref. HO/P/IR/703 dt. 11.09.06. This facility is available to VRS 2000 and retired staff.
23. **Employee motivation scheme to award staff** Ref. 98/116 13.09.04 regarding Bank Business mobilization.
24. **Reimbursement of expenses incurred by Award Staff for Health Check-up.**All permanent staff members of 35 years & above can claim reimbursement of expenses for Health check up at Metro centre upto Rs.3500/- & in other centres upto Rs.3000/- only once in two years.(Ref.HO:HR:IR:MSS:06 DT 11.10.2017)
25. **Health Check-up Safai Karmachari** : Safai Karmachari below 35 years age, after completion of 1year are eligible for health check-up of Rs. 450/- (200 general checkup + 250 for chest X-Ray) & Rs.250/- where Bank's Doctor is available.
26. **Reimbursement of entertainment expenses to Special Assistants** BC No.105/ 22dt.05/05/.2011-Rs.280/- per month is payable to Special Assistants.
27. **Reimbursement of news paper expenses incurred by Award Staff** BR. CR No. 106/83 dt.03.09.2012. Rs.225/- for Clerks and Rs. 175/- for sub-staffs per month is reimbursable on quarterly basis.
28. **Bonus Payment** - Ref. HO/HR/IR/KVVSP/16 dt. 18.08.09 (103/89). Bonus payment is made to those whose salary is within the limit of Rs. 21,000/- (Subject to change as per the Govt. guideline)
29. **CLEANING MATERIAL** : payable on quarterly basis.B.C No.106/83 dt.03.09.2012
- | | |
|----------------|---------------------|
| Clerical Staff | Rs. 425/- per month |
| Sub Staff | Rs. 300/- per month |

30. Facilities Available to Sub-Staff :

UNIFORMS

MALE EMPLOYEES :HO:HR:IR:MSS:1-185 DT. 21.07.2015 effective from January 2017 to Dec 2018.

- 1) **Summer Suit** : 3 Sets in Terrycot/Khadi- Once in 2 years at Rs.1400/- per set including Stitiching charges .
- 2) **Winter Suit** : Blue Suit -once in 3 years- Max cost Rs.3800/- including Stitiching charges .
- 3) **Shoes** : One pair of shoe and 2 pairs of socks- Maximum cost Rs.1300/- every year.

FEMALE EMPLOYEES

SUMMER : 4 White sarees with blue borders & Blouse once in 2 years

WINTER : One Sweater once in three years.

Female Sub-staff be supplied with Uniforms at the same cost (cost of cloth + stitiching charges) at par with total cost applicable to male Sub- Staff.All other existing guide-lines regarding periodicity,number of sets of uniform,etc remain unchained.Even Salwar, Kameez and Blue Dupatta/Odhani can considered in lieu of Saree & Blouse-Ref- I-370:B-21 dt. 11.08.2011

Chappal : One pair of Chappal - Maximum cost Rs.1300/- every year.

Raincoat/Umbrella : Raincoat (Max cost Rs.600/-)once in every four years or One Umbrella (Max cost Rs.300/-) once in Two years.

FOR SAFAI KARMACHARI :

- A) Rubber Hand gloves - one pair per month -Rs.80/-per pair
- B) Apron - once in a year-Rs. 200/-
- C) Washing Allowance for Apron- Rs.10/- per month
- D) 4 Nos of Mask Rs.80/--(Rs.20/-per Mask)

31.REIMBURSEMENT OF PETROL COST ON DECLARATION :

QUANTUM : Sub Staff -3 ltrs , Clerks-6 ltrs, Special Asst.- 8 ltrs per month
For those having **NO VEHICLE**, fixed amount per month will be reimbursed on quarterly basis.

Sub Staff Rs.200/- ,Clerks Rs.400/-, Spl.Asst Rs.500/- per month

(HO:HR:IR:MSS:02/dt.14.07.2015)

32. Payment of Conveyance allowance to Blind/Orthopedically handicapped Employees:

Conveyance Allowance to Blind and Orthopaedically Handicapped employees (Officers and Award Staff) @ 5% of Basic Pay, subject to maximum of Rs.400/- per month w.e.f. 18.02.2009. The said allowance is to be paid in addition to regular transport allowance in terms of the provisions of Bipartite Settlement.(Ref. No. Head Office Branch Circular No.103/7 dated 15.04.2009 & HO/HR/IR/MSS/04 DT.28.06.2014)

33. Reimbursement of charges for collecting key of branch premise from residence of Officer/Manager

Reimbursement for collecting keys from the residence of officer / Manager of the branch for cleaning purpose to the Full Time Safai Karmachari - cum- Sepoy would be made on actual basis or mutually agreed in ZCC.For Urban & Ruaral Branches, It is Rs.625/- & Rs.500/- respectively in our State.

34. Grant of two additional increments to Sub-staff for Passing H.S.C.Examination

H.S.C. Board taking the examination should be recognized one by the concerned State Government / Board and should have recognition of the Department of Education of the concerned State.In other words, the sub-staff who are working in the states which have recognized the H.S.C. examination only are eligible and the sub-staff who are working in the states which have not recognized the said examination are not eligible for the said additional increments.(Ref. No.- Head Office IOM No. P:IR:CMR:C2-61:1177 DATED 01.22.2001)

35. HOURS OF WORK

14.2 of First Bipartite Settlement dt.19.10.1966 & As per 10th Bipartite Settlement dt.25.05.2015.**Second & Fourth Saturday** of the month are declared as Holiday.Other saturday will remain open for fullday & working hours as of Week days.

	HOURS PER DAY
Workmen other than members of the subordinate staff (excluding category below)	6.30
Godown – keepers engaged solely for that work other than those required to remain in attendance at the bank during office hours	8
Members of the subordinate staff other than Drivers and Watch and Ward Staff	7
Drivers and Armed Guards	7.30

Matrix of Transactions :

Designation / Work class	Type of transactions	Proposed Transaction rights	Transactions	Remarks
Single Window "A" work class 1 10	Teller/cash payment	upto Rs. 10,000/-	DE & PO	Includes tallying of Signature
		Above Rs. 10,000/-	DE	Payment over the limit after the Instrument is passed and posted by Supervisory official
	Cash/receipt	Upto Rs. 15,000/-	DE & PO	Transaction to be posted/verified immediately by supervisory official
		Above Rs. 15,000/-	DE	
	Clearing and transfer	Upto Rs. 15,000/-	DE & PO	Includes tallying of signature
Above Rs. 15,000/-		DE		
Single Window "B" work class 1 30	Teller/cash payment	Upto Rs. 20,000/-	DE & PO	Includes tallying of Signature
		Above Rs. 20,000/-	DE	Payment over the limit after the Instrument is passed and posted by
	Cash/receipt	Upto Rs. 25,000/-	DE & PO	Includes tallying of signature
		Above Rs. 25,000/-	DE	Transaction to be posted/verified immediately by supervisory official
	Clearing and transfer	Upto Rs. 25,000/-	DE & PO	Includes tallying of signature
Above Rs. 25,000/-		DE		
Head Cashier II Work Class 200 & 250 Head Cashier	Teller/cash payment	Above Rs. 20,000/-	DE & PO	Includes tallying of Signature
		Above Rs. 20,000/-	DE	Payment over the limit after the Instrument is passed and posted by Supervisory official
	Cash/receipt	Upto Rs. 20,000/-	DE & PO	Transaction to be posted/verified immediately by supervisory official
		Above Rs. 20,000/-	DE	
	Clearing and transfer	Upto Rs. 50,000/-	DE & PO	Includes tallying of signature
Above Rs. 50,000/-		DE		
Special Assistant- Work Class 300	Cash payment	Upto Rs. 35,000/-	PO/VO	
	Cash receipt	Upto Rs. 35,000/-	PO/VO	
	Clearing / and transfer	Upto Rs. 150,000/-	PO/VO	Includes tallying of signature
		Above Rs. 150,000/-	DE	

DO'S & DON'TS FOR PASSWORD

(Ref No. Head Office Branch Circular.No.- 102/141 dated 15.11.2008) effective from 01.12.2008 are as under:

CREATION OF PASSWORD

1. The length of the Password will be minimum 8 characters and maximum 14 characters.
2. The Password should consist of minimum one alphabet and one numeral and one special character (say \$, * etc)
3. System would maintain a history of the passwords and would not allow the user to re-use past 2 passwords.
4. In case of 3 failed login attempts the system will lock the User Account. Authority to undelete the same is allowed to users of the work class 600 and above only.
5. The system will enforce the user to change his / her passwords on first login creation of user / reset by the Authority
6. The system will delete the User-id not used for a continuous period of 30 days
7. The application will force the user to change password every 15 days

PASSWORD PROTECTION

- a. User should not share their passwords with any one including colleagues and IT staff
- b. User should ensure that nobody is watching when they are entering password in the system
- c. User should not keep a written copy (in paper or electronic form) of passwords in easily locatable places
- d. User should change their password regularly

- e. User should report to the Branch Manager or System Administrator if account is locked out before 3 bad attempts
- f. User should choose passwords that are easy to remember but difficult to guess
- g. All User-Ids created should be recorded and acknowledged in a User-id register to be maintained by the branch
- h. Whenever the user proceeds on leave, he / she should get his her User-id suspended to prevent fraudulent use. The user can get it reactivated upon his / her return from leave.

WORK CLASS LEVELS

(1) SWO (A)	:	110	(2)		SWO (B)	: 130
(3) HEAD CASHIER II	:	200				
(4) SPECIAL ASISTANT	:	300				

NEW WORK CLASS IN FINACLE IN RURAL – SEMI URBAN BRANCHES

It has been decided to create a New Group A with work class 250 as 'Rural Branch cashier' at the single officer Rural and Semi-Urban Branches The work class 250 includes work class 110 and 130 are CTOs and work class 200 is CTO with Head cashier designation. The following additional menus will be made available to the work class 250.

1. HUPM Resetting of password required in case same is blocked
2. EFM To assign the work class of head teller to another teller during leave etc.
3. DDC for canceling a Demand Draft
4. RMTDS for remitting TDS deducted
5. RFTDS for refund to TDS in TDR

(Ref. No.: Head Office Brfanch Circular NO : 103/1 Dated 02.04.2009)

DETECTION AND REPORTING OF COUNTERFEIT NOTES REVISED PROCEDURE, COMPENSATION AND PENALTIES

Procedure for detection of counterfeit notes at banks

Detection of counterfeit notes, at banks, should be at the back office / Currency chest only. Bank notes when tendered over the counter may be checked for arithmetical accuracy and other deficiencies like whether there are mutilated notes, and appropriate credit passed on to the depositor / account or value in exchange given.

Thereafter the notes should be passed over to the back office / currency chest, as the case may be, for detailed verification and authentication through machines. The notes categorized as suspect during machine processing should be subject to manual verification for checking their authenticity.

The notes identified as counterfeit should be kept separately with proper impounding stamp in the prescribed format. (Annex-I). Details of each impounded note should be recorded under authentication in a separate register. There will not be any requirement to issue acknowledgement to the tenderer.

In the cases of detection of up to four pieces of counterfeit notes, in a single transaction, consolidated monthly statement should be sent to the Nodal Police Station through the Nodal Officer of the bank.

In case of detection of five or more pieces, FIR in the prescribed format should be lodged. Banks should monitor the patterns / trends of such detection and suspicious trends / patterns should be brought to the notice of RBI / police authorities immediately. The reporting procedure to the Regional Offices of RBI in the prescribed format will remain unchanged. (Ref. No.- RBI Circular No. -RBI/2012-13/562DCM (FNVD) No. 5840/16.01.05/2012-13 dated 27.06.2013 as explained in Annex)

STRENGTHENING OF SECURITY ARRANGEMENTS

Security Precautions for Cash in Transit:As per extant instructions, following security precautions are to be followed for cash in transit :

Cash Van : Cash can be transported in Bank's own or hired cash van which should be duly modified as per Bank's necessary security requirement like cash cage with grill gate, hook and chain for chaining the cash boxes, alarm system, GPS. The Cash Vans are generally being fabricated on Mahindra Bolero / Tata Sumo Vehicle.

Shadow Van: In case the amount to be transported exceeds Rs.3.00 crore , an additional vehicle with at least one Armed Guard should be used as "shadow Van". This shadow vehicle should follow the cash van. No remittance should exceed the insurance limit.

Cash Escort : The cash is required to be escorted by Armed guards, preferably Bank's own guards.(Upto 20 Lakhs -No Armguard/ above 20 Lakhs- One Arm Guard/ Above 50 lakhs- Two Arm Guards)Remittance should be accompanied by Guard where ever available. These guards should be equipped with 12 Bore Pump Action Guns or at least 12 Bore DBBL Guns. The guards while escorting should keep their guns loaded with safety catch on. While one Armed Guard should sit next to the Driver and the second guard should sit behind the driver.

Cashier: Mobile phone provided on hired cash van should be with the cashier, so that he is in communication with the currency chest and the branches. The Cashier and staff should have the telephone numbers of all branches and police stations enroute, so that these can be contacted immediately in case of any emergency.

Driver: The vendor of hired cash van should submit the police verification report in respect of driver provided on the cash van. All drivers should be holding valid driving license.Necessary documents related to cash van should be up-to-date and be available in the Vehicle.(Ref. No. Head Office Circular Letter No.- 2012-13/99 dt.20.07.2012 Cir.No.HO/2015 -16dt.30.07.2015/BR.109/99 dt.27.07.2015, IOM:SD/AK/2017-18/1824-1877 dt. 26-02-2018)

BANK'S SOCIAL MEDIA POLICY

Ref: HO/RM/2018-19/06-19 dt. 10.04.2018

DON'Ts OF SOCIAL MEDIA:

- No employee of the bank should not use / respond / comment on social media channel through internet, smart phone during **office hours**.
- No employee shall write/ express anything in any internet site or social media that may damage the reputation of the Bank or any of its employees.
- No employee shall post/ express any remarks/ views in any internet site or social media which may defamatory to the Bank or officials or its employees.
- No employee shall disclose any information about any employee or customer of the Bank including their personal details on any internet site or social media.
- No employee should criticize the management of the Bank or the business processes or strategies of the Bank or policies of the Bank on any internet site or social media.
- No employee shall without express authority, use the name of the Bank of India or BOI while expressing any views.
- If any employee of the Bank is creating any social network profile he/she should create such profile in his/her real name.
- No employee of the Bank shall establish / form /promote/ become a member of any group/ community/ on any internet Social networking sites which uses the name and logo of the Bank, unless such is expressly created or permitted by the Bank.
- DON'T' disrespectful or insult the thoughts and opinion of others.
- SPAM-Do not post random comment on line in large numbers.
- Do not turn into Social Media Stalker- Take time and weigh each word before posting on line.
- No employee shall canvass for any donation, lottery or third party marketing / business promotional activities/ affairs in internet site or social media.

DOs OF SOCIAL MEDIA:

- Staff are required to maintain Confidentiality / Secrecy, Integrity and availability of Bank's information assets / Computing Resources.
- Engage and create positive content.
- Think before posting and commenting.

LEAVE

Particulars	Casual	Privilege	Sick
1. Calculation	12 days in a calendar year. One day for every completed month in 1 st year of Service	1 day for 11 days of active Service. Fraction can be taken as full day of P/L.	30 days for each completed year of service Plus after 25 years, 30 days per year Max. 90 days
2. Availability	Not more than 4 days per occasion. Total absence exceeding any No. of days allowed	Max. 4 occasions in a year & should be applied not less than 15 days before the proposed date of commencement of such Leave.	On Medical ground supported by Certificate
3. Emoluments	Full	Full	HPHA (Optional)
4. Accumulation	Balance Converted into UCL (Stick Leave) without limit.	270 days (w.e.f. 01.06.2015)	540 days + 90 days (HPHA) OR 215 days (FPFA) in entire service
5. Prefix and Suffix of Holidays	Allowed with Prior Sanction	Allowed	NA
6. On Retirement (Superannuation- voluntary)	Will lapse	Balance of P/L can be encashed Max. 240 days (Month = 30 days) Gross salary (including transport allowance) × No. of Months.	Will lapse
7. On Death/ Cessation of Service	Will lapse	Legal Heir will get encashment balance P/L	Will lapse
8. Resignation	Will lapse	50% of Bal Max. 120 days	Will lapse

FOOTNOTES (Leave)

1. Leave will be credited on 1st January every year (Calendar Year).
2. Maternity Leave 12 months during entire service subject to :
 - a. Max 6 months for one occasion. Max-60 days leave for Hysterectomy.
 - b. Available for miscarriage / abortion / MTP within the overall 12 months period.
 - c. Legal Adoption for only 1 child who is below one year- 6 months Max. Leave is applicable to all female employees.
 - d. The leave shall also be available to biological mother in case of surrogacy.
3. Paternity leave can be availed by Male employee for 15 days during his wife's confinement. It can be combined with other Leave except CL & can be availed before or upto 6 months from child birth.
4. Spl. Leave : Spl. C/L for blood donation, curfew, family planning etc. can be availed. Ref. IBA Circular No. PD/Cir/76/II (V) 2101 dt. 07.01.91. (Br. Cir. 84/51 dt. 31.05.90 and Br. 85/140 dt. 02.09.1991 & 102/49 dt. 19.06.08)
4. S/L and UCL can be availed without Medical Certificate for Max. 10 days in a year after all C/L availed . Such leave can be availed for Max. 3 days per occasion.
5. UCL Can also be availed Max. 4 days at a time without Medical Certificate irrespective of balance of C/L once a year or 2 days at a time twice a year.(X bipartite.)
6. Special Sick Leave upto 30 days(full salary & over above normal entitlement) will be allowed for donation of Kidney/any other organ.
7. Sabbatical Leave : Discontinued for male employee. But female employee with minimum 5years of service can avail this facility under BOISLF scheme for minimum period not less than 3 months and maximum 2 years. Leave should be pre-sanctioned and cancellation is not allowed. B.C No.106/20 dt.25.04.2012.

8. Spl. Leave in case of injuries on duty - Fully reimbursed with Medical Cost & Treatment / Hospitalisation over & above of Normal entitlement.
9. For Calculation of S/L. Pl. refer latest Circular No. H/O P/IR CMR/518-B-4 dt. 12.07.02.
10. Calculation of P/L take active service only (excluding leave availed i.e. P/L, S/L, Spl/L., EoL, Strike.) Prorate P/L & S/L can be granted for genuine reason sanction - Z.M. (Cir. No. 80/172-P/IR/MMD-86/18 dt. 27/06/86).
11. P/L Encashment on resignation 50% of Balance or 120 days Max. (which ever is less) Branch Cir. 95/16 Dt. 18.05.01.
12. Additional Sick Leave will be credited after completion of 25 yrs. Of service, on the joining date of the employee every year for 3 yrs. Maximum (i.e. 90 days H.P.H.A, which can be availed as F.P.F.A.)
13. Joining time on transfer for award staff : PZO/PERS/SBK/173 Dt. 20.11.99
 - i) Transfer within same town or station not more than one day (inclusive of holiday and Sunday)
 - ii) Joining time not exceeding six days are allowed to an employee and to be availed within 6 months from the date of reporting. Joining time should be availed at one stretch only. Joining time shall not be available if the transfer is effected at the request of the employee.



You may see the emergence of a new political party from the body of the trade union movement which represents a very clear-cut socialist alternative policy and which gives expression to the views of the trade union movement in parliament.

- Arthur Scargill

SCHEME FOR COMPASSIONATE APPOINTMENT

After sustain struggle by ABEA, Scheme is restored again. It will be immensely helpful to families of those died in harness.

COVERAGE: To a dependant family member of a permanent employee who 1) dies while in service & 2) is retired on medical grounds due to incapacitation before reaching 55 years of age w.e.f 05.08.2014.

DEPENDENT FAMILY MEMBER: a) Spouse, or b) Wholly dependent unmarried/married son, or c) Wholly dependent unmarried daughter or d) wholly dependent brother or sister in case of unmarried employee.

COMPETENT AUTHORITY FOR APPOINTMENT: Chairman/ Managing Director/Board of Directors

POSTS: The appointment shall be only in Clerical & Sub-staff cadre as per provisions of the relevant Recruitment Rules.

ELIGIBILITY & OTHER PROVISIONS:

- a) Family is in acute financial destitution
- b) Applicant should fulfill all provisions of relevant Recruitment Rules.
- c) Upper Age can be relaxed but not minimum age limit of 18 years.
- d) Application can be considered upto 5 years from date of death.
- e) Cases of missing employees of more than 2 years are also included in scheme.
- f) **The person eligible for compassionate appointment shall give a undertaking that he/she will maintain properly the other family members. In case he/she fails to do so, the appointment may be terminated forthwith.**
- g) Compassionate appointment shall be sympathetically considered more for erstwhile Sub-staff died or resigned on medical ground.

HO.CIR/HR&IR/2014-15-15/532/476 dt. 11.08.2014

Ministry of finance DOF No. 18/2/2013-IR dt. 07.08.2014

**BENEFITS TO NOMINEE / LEGAL HEIR
OF THE DECEASED EMPLOYEE
(WHO DIES IN HARNESS)**

- 1) Rs. 1,25,000/- is to be paid immediately after death of the employee to the spouse/Dependant by the Branch Under Death Relief Scheme.(HO:HR:IR:SD/11 dt.12.02.2014)
- 2) if the Employee was a member staff Benevolent Scheme Rs. 1,75,000/- (Max. at Present)to be received.
- 3) Rs. 50,000/- under Group Link Insurance Scheme (GSLIS) of the Bank
- 4) Provident Fund Contribution upto date of death plus Bank's contribution if he opted for CPF. And own contribution only if he opted for pension.
- 5) Gratuity will be paid as per Bipartite Settlement or As per Gratuity Act (Max-20 lacs) whichever is more. No Income tax will be deducted.
- 6) Pension under Family pension scheme will be paid If Deceased employee had opted for Pension. No Commutation of pension will be allowed.
- 7) Encashment of P/L - Balance of P/L to his credit on date of death, Max. 240 days allowed. No Income tax will be deducted.
- 8) Scheme for appointment on Compassionate ground to dependent w.e.f 05.08.2014.Married dependant son also elligible under the Scheme.
- 9) All the above mentioned claims to be sent to Zonal Office through the Branch.

LIST OF PAPERS TO BE SUBMITTED TO GENERAL MANAGER TERMINAL BENEFITS DEPT. HEAD OFFICE - ON RETIREMENT (RETIREMENT / BENEFITS)/DEATH

Following Papers are to be submitted before retirement

1. Provident fund Application -
Claim application by Employee
 - a) Own Contribution only for Pension optees.
 - b) Own + Bank's Contribution for PF optees
2. Gratuity Claim -
Calculation Sheet as per Claim Under -
 - i) Bipartite Settlement
 - ii) Payment of Gratuity Act 1972
3. Pension Application -
 - i) Pensioner's profile
 - ii) Service Particulars of Employee (Pensioner)
 - iii) Nomination for pension / Commutation
 - iv) Commutation of pension
4. **Family Pension Application -
List of papers required -**
 - A) Covering Letter from Branch
 - B) Request Application for Family Pension
 - C) Family Pension Profile
 - D) Worksheet For Family Pension
 - E) Death Certificate Duly Attested
 - F) Two Latest Passport Size Photo of the Applicant
 - G) Other format required if any.
5. G.S.L.I. Deposit Portion with Interest.
6. BOI retd. Employees medical assistance scheme/Insurance linked Hospitalisation Scheme as per Xth Bipartite Settlement (Optional).
Membership form should be submitted within 6 months from retirement.
7. Silver Plate with Bank Name & Logo (Approx weight. 250 gms.)
(No need to submit paper / application)

MEDIBUDDY LATEST POLICY DETAILS

MASTER INSURER : UNITED INDIA INSURANCE CO LTD.

POLICY NO. : 5001002818P109894428

PERIOD OF COVERAGE : 01-10-2018 TO 30-09-2019
FOR SERVING EMPLOYEES.

REIMBURSEMENT AMOUNT: MAX Rs.3 LAKHS.

TPA : MEDIASSIST INSURANCE TPAPVT. LTD.
Tower D, 4th Floor, IBC Knowledge Park,
4/1, Bannerghatta, Main Road, Bengaluru,
Karnataka Pin. 560029
Toll Free No : 1800 425 9449
E-mail Address: info@mediassist.in
Website : www.medybuddy.in
Contact person in Odisha :
Sambit Satpathy Ph.9337007954

PROCEDURE FOR CLAIM

- A) All staff members should update the details of their family members/dependants in HRMS module. Any addition & deletion data should also be carried out promptly so that there is no mismatch between HRMS and TPA data.
- B) Employee id (P.F No.) prefixed by word BOI will be the login id and date of birth will be the password for login in the website of TPA. (Example- login Id- BOI189301 / password- 11June95).
- C) All claims- Hospitalisation/ Domiciliary - shall be submitted by the employees in the prescribed claim Form through Zonal Office within 7 days.

EMPLOYEE POLICY CONDITIONS

- Family Definition : Employee + Spouse + Dependent Children + 2 dependent Parents /in laws • No age limit for dependent children. Would be considered dependent if their monthly income does not exceed Rs. 10,000/- Widowed daughter and dependent divorced / separated daughters, sisters including unmarried / divorced / abandoned or separated from husband/ widowed sisters and crippled child shall be considered as dependent for the purpose of this policy. Physically challenged Brother / Sister with 40% or more disability. Subject that there individual monthly income does not exceed Rs. 10,000. • No Age Limits for Dependent Parents. Either Dependent Parents or In-laws will be covered. A parent would be considered dependent if their monthly income does not exceed Rs. 10,000/-
- New Joinee's : All New Employees to be covered from the date of joining as per their appointment letter. For additions /deletions during policy period, premium to be charged /refunded on pro rata basis. Additional pro-rata premium would be collected on promotion for increase in Sum Insured.
- Geographical Limits : Treatment taken in India Only.
- Continuity Benefits : Continuity benefits coverage to employees on retirement till the end of the policy period provided there is no request for refund of the premium.
- 1. Revision in Room Rent Limit to Rs. 4,000/-
- 2. All bills / receipts for purchase of medicine upon which a claim is made shall bear the valid GST No. of the issuer of such bills, receipts, etc.
- Please note that the condition 2 is applicable for both

hospitalisation and Domiciliary (OPD) claims.

- 3. Intensive Care Unit (ICU) expenses not exceeding Rs. 7500 per day or actual amount whichever is less.
- 4. Surgeon, team of surgeons, Assistant surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees.
- 5. Nursing Charges , Service Charges, IV Administration Charges, Nebulization Charges, RMO charges ,Anaesthetic, Blood, Oxygen, Operation Theatre Charges, surgical appliances, OT consumables, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, Defibrillator Ventilator, orthopaedic implants, Cochlear Implant, any other implant, Intra-Ocular Lenses, , infra cardiac valve replacements, vascular stents, any other valve replacement, laboratory/ diagnostic tests, X-ray CT Scan, MRI, any other scan, scopies and such similar expenses that are medically necessary, or incurred during hospitalization as per the advice of the attending doctor,
- 6. Hospitalization expenses (excluding cost of organ) incurred on donor in respect of organ transplant to the insured.
- 7. Pre and Post Hospitalization expenses payable in respect of each hospitalization shall be the actual expenses incurred subject to 30 days prior to hospitalization and 90 days after discharge.
- 8. HOSPITAL / NURSING HOME: A Hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the Clinical establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act

OR complies with all minimum criteria as under :

- -Has qualified nursing staff under its employment round the clock.
- Has at least 10 in-patient beds in towns having a population of less than 10 lacs and at least 15 in-patient beds in all other places;
- Has qualified medical practitioner(s) in charge round the clock;
- Has a fully equipped Operation Theatre of its own where surgical procedures are carried out; - Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.
- The term ' Hospital / Nursing Home ' shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or place for alcoholics, a hotel or a similar place. This clause will however be relaxed in areas where it is difficult to find such hospitals and in the case of an emergency.
- 9. Domiciliary Treatment : (A) Medical expenses incurred in case of the following diseases which need domiciliary treatment as may be certified by the attending medical practitioner and / or bank's 'medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100% subject to the overall limit of Sum Insured under the policy. 1. Animal/Reptile/ Insect Bite Or Sting, 2. Aplastic Anaemia, 3. Arthritis, 4. Asthma, 5. Cancer, 6. Cardiac Ailments, 7. Cerebral Palsy, 8. Chronic Bronchitis, 9. Chronic Obstructive Pulmonary Disease, 10. Chronic Pancreatitis, 11. Connective Tissue Disorder, 12. Diabetes And Its Complications, 13. Diphtheria, 14. Epidermolysis Bullosa, 15. Glaucoma, 16. Graves' Disease, 17. Growth Disorders, 18. Haemorrhages Caused By Accidents, 19. Hemophilia, 20. Hepatitis - C, 21. Hepatitis –B, 22. Hypertension, 23. Hyperthyroidism, 24. Hypothyroidism, 25. Immuno Suppressants, 26. Kidney Ailment, 27. Leprosy, 28. Leukemia,

29. Malaria, 30. Motoneuron Disease, 31. Multiple Sclerosis, 32. Muscular Dystrophies, 33. Myasthenia Gravis, 34. Non-Alcoholic Cirrhosis Of Liver, 35. Organ Related (Chronic) Condition Of Any Kind, 36. Osteoporosis, 37. Paralysis, 38. Parkinson'S Diseases, 39. Physiotherapy, 40. Pleurisy, 41. Polio, 42. Psoriasis, 43. Psychiatric Disorder Including Schizophrenia And Psychotherapy, 44. Purpura, 45. Radiotherapy And Chemotherapy In The Treatment Of Cancer And Leukemia, 46. Seizure Disorders Of All Kinds, 47. Sequalea Of Meningitis, 48. Sickle Cell Disease, 49. Sleep Apnea Syndrome(Not Related To Obesity), 50. Status Asthamicus, 51. Strokes Leading To Paralysis, 52. Swine Flu, 53. Systemic Lupus Erythematosus (Sle), 54. Thalassemia, 55. Third Degree Burns, 56. Thrombo Embolism Venous Thrombosis/Venous Thrombo Embolism (Vte)], 57. Tuberculosis, 58. Tumor, 59. Typhoid Accidents Of Serious Nature, 60. Ulcerative Colitis, 61. Varicose Veins, 62. Venous Thrombosis(Not Caused By Smoking), 63. Wilson'S Disease,

- (B) Cancer , Leukemia, Thalassemia, Tuberculosis, Paralysis, Cardiac Ailments , Pleurisy , Leprosy, Kidney Ailment , All Seizure disorders, Parkinson's diseases, Psychiatric disorder including schizophrenia and psychotherapy , Diabetes and its complications, hypertension, Hepatitis –B , Hepatitis - C, Hemophilia, Myasthenia gravis, Wilson's disease, Ulcerative Colitis , Epidermolysis bullosa, Venous Thrombosis(not caused by smoking) Aplastic Anaemia, Psoriasis, Third Degree burns, Arthritis , Hypothyroidism , Hyperthyroidism expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia, Glaucoma, Tumor, Diptheria, Malaria, Non-Alcoholic Cirrhosis of Liver, Purpura, Typhoid, Accidents of Serious Nature , Cerebral Palsy, , Polio, All Strokes Leading to Paralysis,

Haemorrhages caused by accidents, All animal/reptile/insect bite or sting , chronic pancreatitis, Immuno suppressants, multiple sclerosis / motorneuron disease, status asthmaticus, sequela of meningitis, osteoporosis, muscular dystrophies, sleep apnea syndrome(not related to obesity), any organ related (chronic) condition, sickle cell disease, systemic lupus erythematosus (SLE), any connective tissue disorder, varicose veins, thrombo embolism venous thrombosis/venous thrombo embolism (VTE)], growth disorders, Graves' disease, Chronic obstructive Pulmonary Disease, Chronic Bronchitis, Asthma, Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment.

- (C) The cost of Medicines, Investigations, and consultations, etc.in respect of domiciliary treatment shall be reimbursed for the period stated by the specialist and / or the attending doctor and / or the bank's medical officer, in Prescription. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.
- 10. Domiciliary Hospitalisation means medical treatment for a period exceeding three days for such an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances: a. The condition of the patient is such that he/she is not in a condition to be removed to a hospital or b. The patient takes treatment at home on account of non-availability of room in a hospital.
- 11. For Ayurvedic Treatment, hospitalisation expenses are admissible only when the treatment has been undergone in a Government Hospital or in any Institute recognised by the Government and/or accredited by Quality Council of India/National

Accreditation Board on Health.

- Company's Liability for all claims admitted in respect of any/all insured person/s during the period of insurance shall not exceed the Sum Insured stated in the schedule.
- 12. Expenses on Hospitalization for minimum period of a day are admissible. However, this time limit is not applied to specific treatments, such as
- 1 Adenoidectomy | 2 Appendectomy | 3 Ascitic / Pleural tapping | 4 Auroplasty not Cosmetic in nature | 5 Coronary angiography / Renal | 6 Coronary angioplasty | 7 Dental surgery | 8 D&C | 9 Excision of cyst/ granuloma/lump/tumor | 10 Eye surgery | 11 Fracture including hairline fracture /dislocation | 12 Radiotherapy | 13 Chemotherapy including parental chemotherapy | 14 Lithotripsy | 15 Incision and drainage of abscess | 16 Varicocelelectomy | 17 Wound suturing | 18 FESS | 19 Operations/ Micro surgical operations on the nose, middle ear/internal ear, tongue, mouth, face, tonsils & adenoids, salivary glands & salivary ducts, breast, skin & subcutaneous tissues, digestive tract, female/male sexual organs. | 20 Haemo dialysis | 21 Fissurectomy / Fistulectomy | 22 Mastoidectomy | 23 Hydrocele | 24 Hysterectomy | 25 Inguinal/ ventral/ umbilical/ femoral hernia | 26 Parenteral chemotherapy | 27 Polypectomy | 28 Septoplasty | 29 Piles/ fistula | 30 Prostate surgeries | 31 Sinusitis surgeries | 32 Tonsillectomy | 33 Liver aspiration | 34 Sclerotherapy | 35 Varicose Vein Ligation | 36 All scopes along with biopsies | 37 Lumbar puncture |
- This condition will also not apply in case of stay in hospital of less than a day provided – (A). The treatment is undertaken under General or Local Anesthesia in a hospital / day care Centre in less than a day because of technological advancement and (B)

Which would have otherwise required hospitalization of more than a day.

- 13. Alternative Therapy : Reimbursement of Expenses for hospitalization or domiciliary treatment (under clause 3.1) under the recognized system of medicines , viz, Ayurvedic ,Unani, Sidha, Homeopathy , Naturopathy , if such treatment is taken in a clinic /hospital registered, by the central / state government.
- 14. MATERNITY EXPENSES BENEFIT EXTENSION The hospitalization expenses in respect of the new born child can be covered within the Mother's Maternity expenses. The maximum benefit allowable under this clause will be up to Rs. 50000/- for Normal Delivery and Rs. 75,000/- for Cesarean Section.
- Special conditions applicable to Maternity expenses Benefit Extension: (I) 9 months waiting period under maternity benefit will be waived from the policy. (II) Pre-natal & post natal charges in respect of maternity benefit are covered under the policy up to 30 days and 60 days only, unless the same requires hospitalization. (III) Missed Abortions , Miscarriage or abortions induced by accidents are covered under the limit of Maternity (IV) Complications in Maternity including operations for extra uterine pregnancy ectopic pregnancy would be covered in the up to the Sum Insured Expenses incurred for Medical Termination of Pregnancy (V) Claim in respect of delivery to be given irrespective of the number of children
- 15. Baby Day one Cover: New born baby is covered from day one. All expenses incurred on the new born baby during maternity will be covered in addition to the maternity limit up to Rs, 20000/- . Per child. However if the baby contacts any illness the same shall be considered in the Sum Insured . Baby to be taken as an additional member within the normal family floater.

- 16. Ambulance Charges: Ambulance charges are payable up to Rs 2500/- per trip to hospital and / or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and Auto expenses in actual maximum up to Rs750/- per Hospitalization. Ambulance charges actually incurred on transfer from one center to another center due to Non availability of medical services/ medical complication shall be payable in full.
- 17. Pre- Existing Diseases / Ailments: Pre-existing diseases are covered under the scheme.
- 18. Congenital Anomalies: Expenses for Treatment of Congenital Internal / External diseases, defects anomalies are covered under the policy
- 19. Psychiatric diseases: Expenses for treatment of psychiatric and psychosomatic diseases be payable with or without hospitalization.
- 20. Advanced Medical Treatment: All new kinds of approved advanced medical procedures for e.g. laser surgery, stem cell therapy for treatment of a disease is payable on hospitalization / day care surgery.
- 21. Treatment taken for Accidents can be payable even on OPD basis in Hospital up to Sum Insured
- 22. Taxes and other Charges : All Taxes , Surcharges , Service Charges , Registration charges , Admission Charges , Nursing , and Administration charges to be payable. Charges for diapers and sanitary pads are payable if necessary as part of the treatment Charges for Hiring a nurse / attendant during hospitalization will be payable only in case of recommendation from the treating doctor in case ICU / CCU, Neo natal nursing care or any other case where the patient is critical and requiring

special care.

- 23. Treatment for Genetic Disorder and stem cell therapy is covered under the scheme.
- 24. Treatment for Age related Macular Degeneration (ARMD), treatment such as Rotational Field Quantum magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP), etc. are covered under the scheme. Treatment for all neurological/ macular degenerative disorders shall be covered under the scheme.
- 25. Rental Charges for External and or durable Medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Bi-PAP, Infusion pump etc. will be covered under the scheme. However purchase of the above equipment to be subsequently used at home in exceptional cases on medical advice shall be covered.
- 26. Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, elastocrepe bandages, external orthopedic pads, sub cutaneous insulin pump, Diabetic foot wear, Glucometer (including Glucose Test Strips)/ Nebulizer/ prosthetic devise/ Thermometer, alpha / water bed and similar related items etc., will be covered under the scheme.



The trade union movement represents the organized economic power of the workers... It is in reality the most potent and the most direct social insurance the workers can establish.

- *Samuel Gompers*

BOI RETIRED EMPLOYEES MEDICAL ASSISTANCE SCHEME

- Ref. Cir. -
1. HO - 91/155 dt. 04/12/1997
 2. HO - 101/115 dt. 12/09/2007
 3. HO - IOM dt. 30/07/2009
 4. HO/HR/IR/VGK-12 (8/48) dt. 11/07/2007
 5. HO/TBD/SPVV-101 (10/98) dt. 14/08/2009
 6. Union Circular - 31/2009 dt. 19/08/2009
 7. Branch Circular-108/156 dt. 28.11.2014
 8. HO/TBD/SGS/2009 dt. 14.12.2016
 9. HOBC 111/66 dt.29.07.2017
 10. HOBC 111/175 dt. 31.01.2018

Retired employees of the banks his/her spouse only will be eligible for the benefits under the scheme. On the death of retired employees spouse will continue to be covered under the scheme.

Reimbursement of Insurance premium (*) - Rs. 10,000/- p.a. (Max. Rs. 5000/- per person for both self & spouse).

REMAS MEMBERSHIP FEE : Clerk : 30,000/-
Sub-Staff : 15,000/-

Hospitalisation expenses:

- (*) Reimbursement of 90% of the bill amount subject to max. of Rs. 20,000/- per annum (for minor ailment). Reimbursement of 90% of the bill amount subject to max. of Rs. 30,000/- per annum (for major ailment). However, in respect of neuro/cardiac/kidney/liver/cancer surgeries, if hospitalization expenses (including surgery charges) exceed Rs. 1.50 lakh, 90% of the bill amount subject to max. of Rs. 1.50lakh to be reimbursed.
- (*) Note : Existing guidelines for reimbursement of medical insurance premium or hospitalization expenses (as the case may be) to the member subject to the ceiling of Rs. 1.50 lakh during the life time of the member to be continued as it is. As per 10th Bipartite Settlement, the insurance Based Medical Aid schme is also available to Retired Employees.

EX-GRATIA MEDICAL AID :

Cir. No.2007- 08/96 dt.26/10/2007- Exgratia Medical aid is payable to award staff upto 70% of the balance amount **not covered under Hospitalisation scheme** as specified in the Bipartite Settlement.

Eligibility:

1. Award staff for self and dependent family can claim balance amount of hospitalisation expenses in respect of ailments/special operation such as i)Cardiac ii) Brain iii) Cancer iv)Kidney v)Major Operation of Spine vi) Serious Burn casesvii) Major accidents resulting in fractures requiring surgical treatment viii)Cases of surgery resulting in the amputation of any limb of the body ix)Detachment of retina/retinal surgery x) Grafting of Bone Marrow xi)Tuberculosis xii) Liver ailments xiii) Alzheimerber/Parkinson xiv) Demntia.
2. Full reimbursement of hospitalisation expenses for self only in case of workman dies in harness.
3. Reimbursement @90% for self and 70% for dependants for dialysis, blood transfusion,pape maker,heart valve, CAT scanning and charges for Intensive care Unit

Percentage of Amt.to be Reimbursed : After reimbursing the hospitalisation expenses in terms of settlement, maximum upto 70% of the balance amount of such expenses can considered for sanction. Minimum Rs.10000/- by clerk and Rs.5000/- by sub-staff have to borne out of total expenses.

Sanction : It will be only considered at Head Office, HR Deptt, depending on the merits of the case.

Scheme for intt free medical advance :

(Ref :IOM NO.- HO:HR:IR:KVVSP:I-708 dated 20.09.2010)

To meet medical Exp. in emergent circumstances is generally granted in the following Cases.

- i) Amt to be deposited with the hospital Authority
- ii) Estimated expenses are large.
- iii) The employee is eligible for medical aid.

Int. will be charged if an advance amount is not settled within 30 days after final settlement of claim under hospitalisaiton.

CLEAN OVERDRAFT

ELIGIBILITY : Confirmed Part Time/Full time Employees of the Bank

PURPOSE : Any bonafide purpose

LIMIT :

Service	Clerks	Substaff
After Confirmation to 5 yrs	Rs.1,65,000	Rs.1,35,000
5 yrs to 10 yrs	Rs.3,00,000	Rs.2,00,000
10yrs to above	Rs.7,00,000	Rs.4,00,000

INTEREST : At Present 8% w.e.f 30.09.2016

MARGIN : NIL

REPAYMENT : Monthly Interest to be recovered directly from Salary

Notes :

- i) If employee avails P.F. Loan, the limit of OD will be reduced by the amount of P.F.Loan.
- ii) Total deduction should not exceed 65% of gross salary. Notional interest on the full amount of OD will be included in calculation of total deduction.
- iii) In case where the staff Member has already availed Personal Over Draft facility and if desired by the employee 60% of the sanction limit will be continued to be treated as over draft facility and remaining 40% to be converted to Term Loan & repaid in 84 EQM.
- iv) In other case 60% & 40% policy will be applicable with all other term.

HO:95/129 dt.13.12.2001, 2001-02/740dT.24.01.2002,101/38 dt.02.07.2007,102/42dT.12.06.2008,207-08/06 dT.25.07.2007,103/8 dT.15.04.09, 105/18dT.22.08.2011. 95/129 dt 13.12.2001, 112/84 dt.17.09.2018

STAFF HOUSING LOAN

ELIGIBILITY : Minimum 2 years of service.

- i) After completion of 1 year of service, Staff can avail HSG Loan as applicable to public. It can be converted to Staff HSG Loan after 2 years of service.
- ii) In case both husband & wife being in service of the Bank, Both will be eligible for Loan

PURPOSE	:Purchase of Land for construction of house, purchase of house/flat OR Repair.
LIMIT	:Clerks : 90% of cost or 35 Lakhs Maximum :Sub-Staff : 90% of cost or 20 Lakhs Maximum
INTEREST	:Upto Rs.1.10 5% p.a Simple & above 6.5% p.a Simple.
MARGIN	:10%
REPAYMENT	:Purchase/Acquisition of House Principal-225 Months & Interest -75 Months. For repair/renovation Principal-90 & Interest -30 monthly instalment.

(Ref. Head Office Branch Circular. No.- 104/53 dated 31.07.2010)HO: 86/121 Dt. 19.6.87 , 91/42 dt. 03.06.97, 91/11 dt. 17.09.97, 95/135 Dt. 26.12.01,96/01 dt. 01.04.02, 96/21 Dt. 21.05.02, 99/117 Dt. 21.10.05.New Housing Loan: 104/53 Dt.31.07.2010, 104/42 Dt.08.07.10. For Operation Guidelines Cir Letter No: 2010-11/174 Dt. 30.10.2010, HOBC104/104 Dt. 06.12.2010, HOBC 104/133 Dt.24.01.2011,108/193 dt.16.01.2015, Cir No. 110/44 dt.19.05.2016(for Ex-Serviceman.)

Modification Considering Loan for extension. Enlargement / Repair / Renovation of House / Flat :

Clerks: Rs.6 Lakhs **Sub Staff:** Rs.3 Lakhs
(B.C No.104/104 dt.06.12.2010]

HOUSING LOAN AT THE TIME OF RETIREMENT :

It will be recovered from terminal dues. But, if employee wants to continue then, review of account to be made & account will be allowed to continue upto 70 years of age.(B.C No.98-99/2 dt.16.04.1998)

PROVIDENT FUND LOAN

(subject to the sanctioned limit available)

- A) **ELIGIBILITY** : All confirmed employee joined before 01.04.2010
- B) **PURPOSE** : 1. Medical, religious function, higher studies.
2. Self marriage/dependent marriage
- C) **LIMIT** : 1. 3 X B.P. + Allow. Ranking for PF – For other Purpose
2. 6 X B.P. + Allow. Ranking for PF- For Marriage
- D) **INTREST** : As applicable to PF –Rate decided by HO.
- E) **MARGIN** : NIL
- F) **REPAYMENT** : 1. 24.Months – For other Purpose
2. 48.Months – For Marriage Purpose
- G) **NOTES** : No fresh Loan until Previous loan is closed and stipulated period of previous loan is completed
(HO: 96/134 DT. 1.1.03./ 91/146 Dt. 21.11.97)

VEHICLE LOAN

ELIGIBILITY

- i) For Four Wheelers: Confirmed employees with five years of satisfactory service
- ii) For Two Wheelers: Confirmed employee with two years of satisfactory service
- iii) After completion of 6 months of service, Staff can avail Vehicle Loan applicable to Public.

QUANTUM OF LOAN

For purchase of four wheelers- Motor Car, Jeep, Maruti Van fitted with Petrol, Diesel, CNG Engine **the maximum amount of staff vehicle loan should not exceed Rs.7.50 lacs for both i.e for car & 2 wheeler also.**

RATE OF INTEREST

For Four Wheelers: 6.5% (Simple) for all limit .

For Two Wheelers: 6.5% (simple) for all limit .

Interest free upto Rs.25000/- for those joined prior to 18/09/1989.

REPAYMENT PERIOD

For Four Wheelers: Repayable in 200 monthly instalments in the ratio of 3:2 i.e.principal in 120 instalments and interest in 80 instalments

For two wheelers: Repayable in 84 monthly instalments in the ratio of 5:1 i.e.principal in 70 instalments and interest in 14 instalments(Ref. No. Head Office Branch Circular No. 107/99 dated 05.09.2013/ 107/99 dt.05.09.2013 & 108/198 dt.27.01.2015)

Staff Members can avail loan under Star Autofin Scheme for bridging the gap between the cost of the vehicle and staff vehicle loan as per eligibility.

(Ref. No. :HEAD OFFICE IOM NO.-HO:P:IR:VGK:874:SL-20 dated 18th October, 2006)

If an employee repay vehicle loan prior to stipulated period then surplus proceeds will be Utilised for purchase of new vehicle.If loan a/c is closed in normal course,no need to utilise for purpose of new vehicle.Eligibility for purchase of fuel efficient/better vehicle only after 4 yrs of earlier Loan.

(Ref. No. - Head Office Branch Circular No.: 96/150 dated 18.02.03)

LOAN / OD AGAINST NSC

- A. ELIGIBILITY : All staff
- B. PURPOSE : Domestic.
- C. LIMIT : NO MAXIMUM LIMIT. UPTO 1.LAC- BR.SANCTION
- D. INTREST : MCLR+BSS+3.5%.(Presently 12.3%
(w.e.f.01.04.2016)
- E. MARGIN : 15%
- F. REPAYMENT : Principal on the date of maturity or in instalments
- G. NOTES : Loan amount above Rs.50000/-,
NSc should be Pledged.

HO: 83/323 Dt. 09.01.90, 88/171 Dt. 23.01.95, 96/149 Dt. 18.02.03
and 99/25Dt.16.05.05.)103/12 dt.7.04.2009,100/96Dt.11.09.06, 101/
18 Dt.09.05.07

NON REFUNDABLE WITHDRAWAL PROVIDENT FUND

(For marriage & medical treatment)

NRWPF may also be permitted to all confirmed employees having completed 10 years of service for following purposes

(A) For marriage of self, close relatives like son, daughter, brother, sister, who are wholly dependent on the employee (member).for medical expenses of self / close relatives viz. spouse, son, daughter, father, mother, brother, sister etc., who are wholly dependent on the employee (member).

The quantum of NRWPF is as under :

- Officer : Rs.4,50,000/-**
- Clerk : Rs.3,00,000/-**
- Sub-staff : Rs.1,80,000/-**

(6 month's Basic Pay and other allowances ranking to PF or 50% accumulated balance of own contribution + voluntary contribution or actual expenditure. whichever is less.)

However, the facility is available on two occasions only during entire service period and also subject to the above ceiling.

(REF NO: HOBC: 100/170 Dated 24.01.2007& HOBC: 109/48 dt.21.05.2015)

B. Non refundable withdrawal form P.F.:

i. **Eligibility** : All confirmed employee

ii. **Purpose** : Expenditure on building of House/ purchase of Flat
HO: 91/124 Dt. 09.10.97. 82/253 Dt. 22.11.1988
/ For acquiring 2nd House/Flat
Br.Cir.No.110/54 dt. 31.05.2016

iii. **Limit** : $\frac{1}{2}$ of the amount of employee's portion.

Foot Note (Staff Loans)

1. Additional Housing Loan - 95/135 dt. 26-12-01 & 96/21 dt. 21.05.02 Additional Housing Loan could be granted in cases where the staff Hsg. Loan availed and has been fully repaid.
2. To avail loan of BOI Staff Society. Bank's permission is to be obtained.
3. Removal of limit clause of 40% Hsg. Inst Ref. PZO/CR/AUJ/ 419 Dt. 29.03.95
4. Cover bore wells / Tube wells under Aashiana Hsg. scheme. Ref. 91/81 Dt. 01.08.97.
5. All personal Loans available to public can be availed by staff members subject to total deduction ceiling of 60% of Gross salary Ref : H/O 98/8 dt. 10.04.04.
6. **All Award Staff members after completion of Six months of service are eligible (even before confirmation) to avail all the facilities applicable to confirmed staff as per entitlement and stipulation of the scheme.**

(HO:BC-108/206 dt.12.02.2015)

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LEAVE FARE CONCESSION

Sr.	Particulars	Clerical	Sub-Staff
1.	For 2 years Span For 4 years Span	2000 km one way 4000 km one way	2500 km one way 5000 km one way
2.	Permissible mode of Transport for Entitled	AC II Tier for the journey by mail/express train	AC III tier fare
3.	Encashment Facility	2 yrs. Span : 15 days 4 yrs. Span : 30 days	2 yrs. Span : 15 days 4 yrs. Span : 30 days
		<i>Amount to be credited / paid 15 days prior to Proceeding on leave</i> <i>30 days Leave Encashment can be availed by 2 years optees but no encashment in next span.</i>	
4.	Type of Leave	Any kind of leave Including C/L	Any kind of leave including C/L
5.	Air Travel	Allowed within overall entitlement	Not Allowed.
6.	Salary in Advance	Can be paid if salary dt. Falls within the leave period	Can be paid if salary dt. Falls within the leave period.

Notes :

1. Local conveyance (To & fro) from residence to Rly. Station / ST Stand / Airport is permitted within the overall limit.
2. Where 2 places are not connected by Rly, will be reimbursed with actual Bus fare @ Rs. 6/- per km./Rly fare for same distance whichever is lower.
3. Reservation & Berth charges of Rly. Fare & supplementary & development charges can be reimbursed over and above entitlement.
4. LFC may be availed by family members for travel without attendance of workman. The workman and/or members of his family may visit the same place or different places of their choice within the permissible distance.

5. If an employee's spouse is working in the same bank, only one of them will be eligible for LFC in a block period. Both are entitled for encashment of P/L.
6. Physically Handicapped - Employee appointed under such category and who is eligible for payment of conveyance allowance is eligible for accompanying companion provided he has no family member to claim the LFC.
7. Family Definition - : Spouse, wholly dependent unmarried children (step & adopted), wholly dependent parents, married female employee's dependent parents or parents-in-laws depending on her. Wholly dependent's aggregate income should not exceed Rs. 10,000/- p.m.
8. Payment of LFC Advance can be availed for Inward Journey subject to production of O/W Journey tickets or receipts from Travelling Agency.

Note : a) Option will be given to choose between 2/4 years block at time of expiry of existing block.

b) Optional encashment of LFC amt. will be 100% of entitlement along with leave encashment. No need of taking any Leave.

* Ready reconer for present railway one way fare w.e.f from 14.08.2018 for LFC calculation given for your ready reference /perusal for LFC Encashment. (Ticket Amt. is payable for actual availment of eligibility Kms.) It is subject to change from time to time as per order by Railway Authority.

Cadre	Class	Kms.	Span	Amount	
				Lean	Peak
Clerks	AC-II	4000	04 Years	Rs. 3739/-	Rs. 3849/-
	AC-II	2000	02 Years	Rs. 2562/-	Rs. 2644/-
Sub-Staffs	AC-III	5000	04 Years	Rs. 3013/-	
	AC-III	2500	02 Years	Rs. 1975/-	

Incase of Sr. Citizens, entitlement is calculated after taking into consideration of concession by Rly. Authority- for Gents 40% & for Ladies 50% of the fare.

LIST OF HOLIDAY HOME

NAME OF THE HOLIDAY HOME	ADDRESS	ALLOTING AUTHORITY	NO. OF ROOMS AVAILABLE
ACHARE	Zing n Swing Resort At-Post Achare, Off Mumbai Goa Highway Dist. Sindhudurg Tel : 02365-246248	Sr. Manager (HR) Ratnagiri Zone Tel. 02352-221755 Fax. 02352-226145	2 A.C Cottages for 3 persons with complimentary one way pickup or drop facility from Kankavali Station. Morning tea/coffee complimentary.
AGRA	Hotel Ashish Palace, Tourist Complex Area, Fatehabad Road, Agra - 282001 Tel : 0562-2230032 2330403 Fax: 2330404	Z.O. Agra Zone L.I.C. Building, 1st floor, Sanjay Palace, Agra - 282002 Tel: 0562-2527014, 2521324	3 A.C rooms with double bed Extra bed for Rs. 125/- 25% discount on food bills.
AMRITSAR	Hotel Lawrence 6, Lawrence Road, Amritsar 143001. Phone: 0183- 2400105/6/7 Fax: 0183-2401982	Z.O. Amritsar Zone Hall Bazar Amritsar 143001. Tel: 0183-5099336 5099344	3 double bedded AC Room. 25% discount on food and beverage.
BENGALURU	Hotel U T Elegance - Bengaluru, No.21, Ramachandra Road, Next to ICICI Bank, Near Swapn ngr, Gandhinagar Bengaluru-560009 080-48544447	Z.O. Bengaluru Zone 11 K.G. Road, Bangalore -560009 Tel: 080-22959410,	5 A.C Business Executive rooms, 2 Adults + 2 Children (below 10 years) per room 22959401 Rs. 100/- for extra bed. Complimentary Breakfast.

BHUBANESWAR	Hotel Residency 25 × 7, 13/W, Ashok Nagar, Bhubaneswar -751009. Tel.0674-2536044, 2533703	Sr. Manager (HR) Zonal Office, Bhubaneswar Tel. 0674-2559257 Fax. 0674-2559247	4 double bedded AC rooms.
BODH GAYA	Hotel Shashi International Near Bhutan Temple, Mastipur, Bodhgaya 824231 Tel. 0631-2200459 Mob. 94302 01308 Email : info@hotelshashi.com	The Sr. Manager (HR) Patna Zone H.R. Department Tel. : 0612-2506510 Fax - 0612 -2223178	2 double bedded AC Rooms Complimentary Tea/Breakfast Food at concessional rate.
CHENNAI	Hotel Royal Regency, 26/27, Poonamalee High Road Periamet, Chennai 600 003 Tel : 044,49347777 Opp. to Egmore Railway Station	Z.O. Chennai Zone, Old No. 17, New No. 30 Errabalu Street Chennai - 600001 Tel: 044-66777502 66777555	4 A.C rooms with double bed 2 Adults plus 2 children below 11 years allowed Complimentary break- fast.
DALHOUSIE	Hotel Super Star Subhash Chowk, Dalhousie - 176304 Tel: 01899-242181 Mobile : 9418380291	The Sr. Manager (HR) Ludhiana Zone Personnel Deptt. R-579 Model Town, Ludhiana Tel: 0161-2408163 Fax-0161-2410648	2 double bedded rooms Extra bed charges Rs. 100/- per bed
DAMAN	Hotel Princess Park Devka Beach Nani Daman 396210 Tel No. 0260-2254323 2250900 Fax No. 0260-2250800	Sr. Manager (HR) Z.O. Ahmedabad Tel. 079-25351461 Fax. 079-25350451	Three rooms

DARJEELING	Norla Home Stay 35/4, Hill Cart Road, Krishna Villa, West Point, Darjeeling - 734 101.	Z.O. Siliguri Tel: 0353-2641098 -2641718 Fax:0353-2642985	4 (double bed) Rooms - 2 Adults with 2 children (extra bed charges) Complimentary breakfast for 2 persons
DARJEELING (PATNA)	Hotel Hill Grand Himalaya Bokshi Jhora Hill, Cart Road Dali, Darjeeling 734101.	The Sr. Manager(HR) Patna Zone H.R. Department Tel. 0612-2506510 Fax - 0612 -2223178	Two Rooms
DIGHA	Hotel Kanchan International Plot No. 62. New Digha Township, Dist. Purbha Midnapore (W.B.) Tel. : 03220-266641/ 642	The Sr. Manager (HR) Kolkata Zone Personnel Deptt 5 B.T.M. Sarani, Kolkata Tel. 033-22310292 Fax. 033.22104375	2 AC rooms
DWARKA	Manek Svasti , Inn-Dwarka Opp Gayatri Temple, Near PVM Girls School, Chapati Dwarka 02892- 235695	Z.O. Ahmedabad Zone. Tel: 079-25353118 253 51461 Fax. 079-25350452	2 Non-AC Rooms 2 Adults plus 2 children below 12 years permitted in a room. Extra bed charges Rs. 100/- per bed
GANAPATIPULE	BOI Staff Co- op. Ganapatipule At- Ganapatipule, Village Ganapatipule, Tal-Ratnagiri Dist. Ratnagiri.	Sr. Manager (HR) Ratnagiri Zone Tel. 02352-221755 Fax. 02352-226145	2 AC Rooms

GANGTOK (Kolkatta)	Hotel Marigold 31-A, National Highway Gangtok 737101. Tel. 03592-201254/55	The Sr. Manager (HR), Kolkata Zone Personnel Deptt 5 B.T.M. Sarani, Kolkata Tel. 033-22310292 Fax. 033-22104375	3 double bedded Rooms
GANGTOK (PATNA)	Hotel Marigold 31-A, National Highway Gangtok 737101. Tel. 03592-201254/55	The Sr. Manager (HR), Patna Zone H.R. Department Tel. : 0612-2506510 Fax. 0612-2223178	Three Rooms
GOA	GINGER HOTELS - GOA Ginger Hotel Goa SGO Complex, EDC Pattoo- Plaza Opp. BOI Star House, Pajim - 403001 0832-665636	The Sr. Manager (HR) 70/80 M.G. Road, Fort, Mumbai Tel: 22703543/44 2674857 /2623656 Extn. 2531,2612 Fax No. 22617903	4AC Rooms Mumbai South Zone H.R. Department
GURUVAYUR	Nandini Tourist Home Pvt. Ltd. P.O. Box No.6, East Nada, Guruvayur, Thrissur Dt. Kerala - 1 Ph. 487-2552455/54/53	Sr. Manager (HR) Kerala Zone Tel.0484-2349557 Fax. 0484-2349720	2AC Suits.
HARIDWAR	Hotel Ganges Rivera Delhi By Pass Road, Haridwar (Uttarakhand) Tel. 01334-240940 Fax. 01334-240942 Mob. 9358189261/263	Sr. Manager (HR) Ghaziabad Zone Tel. 0120-2404137 Fax. 0120-2403782	5 Double bedded AC Rooms, Extra Bed Rs. 100/-, Two children allowed. Complimentary pick- up and drop facility from Bus-stand/Rly.St.

HYDERABAD	Hotel Tourist Palace, Hyderabad, Beside ENT Hospital, Bank Street, Koti Hyderabad, Telangana. 040-66668686/ 040-66669494	Z.O. Zonal Office. Telangana Zone. Tel. 040- 23317302 23314721 / 23 Fax. 040- 23315173	4 AC fully furnished rooms with double bed 2 Adults and 2 children upto 12 years of age allowed. Complimentary breakfast for 4 persons. Extra Bed Rs. 250/-
JAIPUR	Hotel JAG Niwas D-190/B, Jagdish Marg, Banipark, Jaipur-302016 Telephone : 0141 - 4011001/2202233 Mob. 9950220069	Z.O. Jaipur Zone C-63B, Nakoda House, Sarojini Marg, C Scheme, Jaipur Tel.No. 0141-2658027	3 A/C double bed rooms with complimentary break- fast. Extra single bed without any charges.
KANHA	Mohua Hotels Pvt. Ltd. TF-2, Johnsons Tower Kanha. MP.	The Sr. Manager (HR) Khandwa Zone H.R. Department	2 rooms 2 Adults and 2 children (Available from 1st Nov. to 15th June)
KANYAKUMARI	Vivekanandapuram, Kanyakumari - 629702 Tel. 04652-246261, 246250 Fax. 04652-247177	Sr. Manager (HR) Z.O. Coimbatore Tel. 0422- 2392813 Fax. 0422- 2390806	3 double bedded Rooms
KATRA	Hotel Ginger Bhavani's Katra Jammu Road, Katra 09858752407	The Sr. Manager (HR), Amritsar Zone H.R. Department Tel 0183-5099336 Fax - 0183-2210456	5 deluxe rooms (Extra person charge Rs. 300/-).
KODAIKANAL	C.V.N. COTTAGE Kodaikanal 5 / 163, Fern Hill Road, Kodaikanal - 624101 Tel: 04542-241497/8	Z.O. Coimbatore Zone 324 Oppanakara St. Coimbatore 641001 Tel: 0422-2392813 2397221	4 cottages / 5 rooms 2 Adults with 2 children or 3 Adults allowed

LONAVALA	Dream Holiday Resort, Plot No. 130, Shankar Nagar, Road, Tungarli, Lonavala - 410 401	ZO: Mumbai South 70/80 MG Road Fort, Mumbai	Two Bungalow with Two Double Bed
MAHABALESWAR	Hotel Madhuban Mahabaleswar Lake Road, Mahabaleswar, Dist. Satara,	Mumbai South Zone	Two Double Bed Rooms
MAHABALESWAR	Hotel Madhuban Mahabaleswar Lake Road, Mahabaleswar, Dist. Satara,	Z.O. Pune Zone 1162/6, Shivaji Nagar, Pune	
MANALI	Manali Co-op. Housing Society Ltd. Chichoga Estate Village - Chichoga Manali 175131 (HP) Tel: 01902 52471	Z.O. Chandigarh Zone SCO 181 - 182, Sector 17C Chandigarh-160017 Tel: 0172- 2671506/7/8	16 rooms 2 Adults plus 2 children upto 12 year allowed in a room.
MATHERAN	Dell Bungalow Sharlot Lake Lane (Behind West End Hotel) Near Police Station Acharya Atre Marg. Matheran - 410 102	The Sr. Manager (HR) Mumbai South Zone H.R. Department 70/80 M.G. Road, Fort, Mumbai Tel : 22703543/44 22674857 / 2623656 Extn. 2531,2612 Fax No. 22617903/ 22625985	7 rooms

MOUNT ABU	Hotel Sudhir, Post Box No. 50, Rajendra Marg Mount Abu. Rajasthan - 307 501 Tel: 02974 235311 Fax: 02974 238259	Z.O. Jaipur Zone C-63B, Nakoda House Sarojini Marg, C Scheme, Jaipur Tel: 0141-2658027	3 Air cooled bed rooms (2 adults and two children below 12 years will be allowed in one room)
MOUNT ABU	Hotel Sudhir, Post Box No. 50, Rajendra Marg, Mount Abu, Rajasthan - 307 501, Tel: 02974 235311 Fax: 02974 238259	Sr. Manager (HR) Z.O. Ahmedabad Tel. 079-25351461 Fax. 079-25350451	4 Air cooled bed rooms - (2 adults and two Children below 12 years will be allowed in one room)
MUNNAR	Ayur County Resorts Munnar Chinnakanal, Munnar Kerala - 685618 9447700017, 9447033077	ZO: Kerala Zone Kaloor Towers Kochin	2 Bed Rooms
MUSSORIE	Hotel Darpan, Mussorie Kulri - Landour Road, Below Office of Nagar Palika, (Near Picture Palace) Mussorie 8979244044	ZO: Dehradun Zone	5 Rooms
MYSORE	Shree Guru Residency 2249, 2249/I, New No. 10, 10/I, Jhansi Laxmi Bai Cross Road, Devraj Mohalla, Mysore, Pin-570 001 Tel : 91-821-5269111 Fax : 91-821-5269114	The Branch Manager, Mysore Branch. Bangaluru Zone Tel: 0821-2430147 Fax: 0821-2443913	4 Non-AC rooms with double bed 2 adults plus 2 children below 10 years of age per room allowed. For extra person charges Rs. 150/- per day.

NAINITAL	Headingly Cottage Above India Hotel Hydel Guest House Naintal, Uttarakhand	The Sr. Manager (HR) Lucknow Zone H.R. Department	Three rooms
NEW DELHI	Hotel Crest Inn 4/27, W.E.A. Saraswati Marg, Karol Bagh, New Delhi - 110005 Ph.: 011-25760224-25 Fax: 011-45063633	Z.O. New Delhi Jeevan Bharati Bldg. 124, Connaught Circus, New Delhi Tel: 011-28844093	6 AC Deluxe Double rooms. 25% discount on room services & restaurant food. Rs. 150/- for extra-bed. 23319231
NEW DELHI	Hotel Alfa Continental Opp. BOI Paharganj Branch New Delhi - 110005. Tel. 011-23561306/07 23589935 Mobile - 9811533522	The Sr. Manager (HR), Ranchi Zone Pradhan Towers Main Road Ranchi - 834001 Tel. : 0651 - 2331150/1270 Fax: 0651-2330138	Three AC Rooms
OOTY	Mahalaxmi Inn, Near ATC Theatre, Bombay Castle Ootacamund 643 001 Nilgiris - Tamil Nadu	Coimbatore Zone Manager, Coonoor Br., P.B. No. 27, Mount Road, Coonoor - 643102 Nilgiris - Tamil Nadu Tel. 0423- 2231971/0472 Fax: 0423-2231971	16 rooms 2 Adults per room allowed.
PANCHMARI	Hotel Saket Patel Road Near SBI Panchmarhi M.P. - 461881 Tel. 07578 - 2521165/252317 Mobile: 9425310465	The Sr. Manager (HR) Bhopal Zone Arera Hills, Bhopal Tel - 0755-4277564 2571984 Fax - 0755 - 2553779	Two Double Bedded Rooms

PORT BLAIR	Portblair Holiday Home Phoenix bay Near Carmel School, Ward No. 6, Portblair-1 9933222299/ 03192-234400	Z.O. Chennai Zone, Old No. 17, New-30 Errabalu Street Chennai - 600001 Tel. 044-66777502 66777555	Three A/c Bed Rooms and one common kitchen.
PUDUCHERY	Abirami Residency, Pondicherry No. 92Anna Salai, 0413 2229881 /82/83	Z.O. Chennai Zone, Old No. 17, New-30 Errabalu Street Chennai - 600001 Tel: 044-66777502 66777555	2 Double A/c rooms. Complimentary breakfast. Extra Bed : Rs. 300/-
PUNE	Hotel Ashray Near Laxminarayan Theatre, Parvati Road, Near Swargate ST Stand, Pune 411009. Tel. 020-24425468/69	Z.O. Pune Zone. 1162/6, Shivaji Nagar, University Road, Near observatory, Pune 411005 Tel. 020-25535766/ 25535418 Fax-020-25511200	3 Double bedded AC rooms. Complimentary breakfast for 2 persons. Extra bed Rs. 300/-
PURI	Shakuntala Palace, Gopal Ballav Road, Sea-Beach, Puri - 1 Tel: 06752 - 221347/ 233378 Fax: 06752 - 224924	Z.O. Bhubaneswar Zone. Tel. 0674-2559243 2559257 Fax: 0674-2559247	6 A.C Rooms 20% discount on food. 2 Children below 12 years are permitted without extra charge.
RAMESWARAM	GEETA DELUXE Rameswaram A/C, No. 33, New Street, Rameswaram- 623526 Tel: 04573-222244	Coimbatore Zone 324, Oppanakara Street Coimbatore	4AC Rooms

SAPUTARA	Star Holiday Home jain mandir Road Saputara	Sr. Manager (HR) Zonal Office, Ahmedabad Tel. 079-25351461 Fax : 079-25350451	3 double bedded rooms.
SHIMLA	Little Inn - Shimla Little Inn Guest House, Opp-Bal Asharam, Near Kamla Nehru Hospital, Cliff-end-Estate - Shimla 0177-2624352, 9805610525, 9805556609, 0177-2626596	Z.O. Chandigarh Zone. (HRD) SCO. 181-182, Sector 17-C, Chandigarh 160017 Tel. No. 0172-2671506/7/8	8 Double Bed rooms 20% discount on menu rates for food items. 15% discount on laundry telephone charges.
SHIRDI	The Pilgrim's Inn, Shirdi, MTDC Ltd., Shirdi, Tal. Rahata Dist. Ahmednagar, Maharashtra Pin 423109 Tel (02423) -255194 to 97 Fax. (02423)- 256103	Z.O. Mumbai North zone. 2nd floor, BOI Building; S.V. Road, Opp. Natraj Market; Malad (W) Mumbai 400064 Tel. No. (022) 28827771/5771 Fax. (022)- 28825578	Total 3 Non-AC rooms - 2 three bedded; 1 four bedded.
TIRUPATHI	Hotel Kesava Residency 18-3-60/1C, Tirumala Bypass Road, TIRUPATI -517501. Tel.. 0877-2233458/658	Sr. Manager (HRD) Zonal Office, Hyderabad Zone. Tel. 040-23317302 Fax. 040-23315173	4 AC rooms with double bed, 2 Adults plus 2 children below 10 yrs per room allowed. Complimentary tea/coffee. Extra bed at Rs. 150/- per day.

TRIVANDRUM	Hotel Horizon, Trivandrum Aristo Junction, Thampanoor, Trivandrum 0471-2326888, 2323222, Mob. 8281182811	Z.O. Kerala Zone Kaloor Towers, Kaloor, Cochin, PIN 682017 Tel. 0484-2349442 2349557 Fax: 0484-2349720	2 Double bedded AC rooms. (Rs. 500/- for extra bed).
UDAIPUR	Hotel Meera 6, Meera Marg, House, Sarojini Marg, Rajasthan 313001 Tel: 0294-2527554, 2524857	Z.O. Jaipur Zone C-63B, Nakoda C Scheme, Jaipur. Tel: 0141-2658027 Fax: 0141-2366483	3AC rooms One additional bed can be provided without any extra charge.
UJJAIN	Hotel Bhagwati Park, 1, Vikram Marg, Near Clock Tower, Freeganj, UJJAIN 456010 Tel. 0734- 2553699/2553700	The Sr. Manager (HR) Ujjain Zone H.R. Deptt. 18, Shanku Marg, Freeganj, UJJAIN 456001 Tel. 0734-2513066 2510466 Fax: 0734 - 2515793	2AC Rooms

All the evidence shows very clearly that if you are a member of a trade union you are likely to get better pay, more equal pay, better health and safety, more chance to get training, more chance to have conditions of work that help if you have caring responsibilities... the list goes on!

- Frances O'Grady

General Guidelines :

1. Please apply in the HRMS
2. Allotment of first-come-first basis and not more than 4 days at a time on day-to-day basis.
3. Room rent Rs. 100/- per day per room.

LIST OF GUEST HOUSE OF FEDERATION / UNION

MUMBAI	G-26, Pushpanjali Co-op. Hsg. Society, Vaswani Marg Near 7 Bungalows Bus Depot Andheri (West)	The President / General Secretary FOBOISU, Mumbai
GOA	Flat No. 410, 4th Floor Hemmady Residency Opposite SBI Personal Banking Behind Crunet Ice Factory	Mr. Joshi Cell No.- 09860231532
PATNA	Behind Bank of India Patna Main Branch Bandar Bagicha	General Secretary BOIEU (Bihar State)
RANCHI	100, Deshpriya Apartment North Office Para, Doranda, Ranchi	General Secretary BOIEU (Jharkhand State)
PUNE	Hotel Ashray Near Laxmi Narayan Theatre Parbati Road, ST Stand, Pune Ph. : 020-24425468 / 69	General Secretary BOIEU (Pune Unit)

HISTORY OF MERGER OF DEARNESS ALLOWANCES :**A comparison - Increase**

	Year	Pay Scales at	Points	Slabs
I BPS	1966	100 points		-
II BPS	1970	100 points	-	-
III BPS	1979	200 points	100	25
IV BPS	1983	332 points	132	33
V BPS	1987	600 points	268	67
VI BPS	1992	1148 points	548	137
VII BPS	1997	1684 points	536	134
VIII BPS	2002	2288 points	604	151
IX BPS	2007	2836 points	548	137
X BPS	2012	4440 points	604	151

ADVISORIES ON DO'S & DONT'S .

- 1. There is no contractual obligation to work beyond prescribed hours of work unless a requisition in writing is made by the competent authority/ official to work over time.**
2. However, a Clerk is to work during cushioning period (15 minutes beyond prescribed hours of work) only if unfinished item of work will not take more than 15 minutes. Provision of cushioning period is not intended to extend fixed hours of work and cannot be utilised by the management in a routine or regular manner.
3. For work done beyond fixed hours of work including cushioning period, as applicable above, a claim, in prescribed format, for payment of Over Time wages is essentially required to be submitted to the branch/ office Head or designated official against acknowledgment. If the branch official refuses to accept the claim, send the claim by "Registered Post" to the Branch Head with a copy to be endorsed to the Zonal Office & union.
4. While members are to endeavour for optimisation of output in performance of duties, they are to work in the normal way without compromising on work quality and laid down systems and procedures. There should not be any attempt to go slow to earn overtime wages.
5. There is an obligation to follow Bank's Rules and Provision of Service Conditions (Awards / Bipartite Settlements/ Bank Level mutual understandings etc).Any violation thereto may attract disciplinary actions.
- 6. It is not at all desirable to adopt short cut methods in entering / posting / verifying a transaction. Rather, the full details of a cheque / demand draft / pay order/ instrument and full narration of a voucher including name and designation of the sanctioning/ approving authority with date must be recorded/ entered meticulously in the relevant columns in the system (Particularly in case of entering Profit & Loss Vouchers and vouchers pertaining to Office Accounts). Members are to be extremely carefull in**

examining instruments/ vouchers and tallying / verifying signature/s on the instrument / vouchers, subject to limits specified, to ensure the correctness thereof. Members must not enter description like: Cash, Tr, Clg, CTS, Dr, Cr,Intt, SI, charges or any abbreviated form as such in the system while putting through transactions. Let time be no constraint. All vouchers (BI-Bank Induced) are necessarily to be signed in full (not initial) by the delegatee/s.If two signatories are to sign (Full signature), it must be ensured that the voucher/s contain signatures of two authorised officials of the bank to enable a clerk to enter the voucher or the set of vouchers in bank's book.

7. Members are advised not to entertain any request / oral order from a superior to enter a transaction in the system or pay cash which is not supported by a valid instrument / voucher. In other words, the instrument or order to pay must be signed by authorised signatory / signatories and the vouchers must be signed in full by the authorised official/s of the bank, as the case may be, depending upon the delegation of power. Vouchers / instruments not properly drawn or not in order are not to be processed. The instruments/ vouchers with any kind of alterations are not to be entertained/ accepted unless they are duly authenticated.
8. Members are not to open a loan account if the sanctioned proposal in original is not made available for entering the relevant fields /columns in the system and not to enter any debit / credit voucher/s unless it/they is/are signed in full by authorised official/s of the bank in accordance with power of delegation. It may be noted that proposal must be sanctioned by an officer who is duly authorised to do so.
9. Members are not to open an account or fill in any of the fields on the KYC sub page in the system unless that particular account is certified by a competent authority (Branch Head or an officer not below the level of MMM-III or designated officer in the branch) in Account Opening form stating the name and designation of authorised official. No instruction or request from a superior is to be entertained for bulk loading of KYC documents unless all of them are verified and certified by the delegatee.
10. Members are advised neither to pay cash nor to accept cash during failure of connectivity. However, only upon written authorisation by the competent official

(not Special Assistant) on paying-in-slip with specific instruction “**to accept cash without verifying details of account holder**”, members may accept cash over the counter. If such work results into non-completion of day’s work during prescribed hours of work, members are to lodge overtime claim with the Branch Head against acknowledgment. If the branch head refuses to accept, mail to him through registered post & send a copy to ZO marking it “**Advance Copy**”

11. Members are advised to carry out the instructions of the competent official of the bank to go to another branch which is connectivity-wise functional and complete the transactions thereat. In such case, members are entitled for to & fro travelling expenses. He/ She is also entitled to Halting Allowances/ Batta (half the amount of halting allowance) as the case may be.
12. Members are advised not to carry out instructions to lift and/or lodge cash between branches/Currency Chests or the likes in violation of laid down security norms exposing the banks to financial risks and risking their own lives. Always follow the laid down rules as given in the Diary.
13. Members are advised not to keep unaccounted cash with them. Cash received during business hours must be accounted for in the bank’s book. Any cash found to be excess for any reason whatsoever must be accounted for in bank’s book under appropriate head (SUNDEP-024).
14. Members are advised not to keep custody of sensitive stationery / security items / inventories under their control over night. All such items held during business hours must be transferred / handed back to custodian by way of creating appropriate record(EM to DL through IMC menu) in the system.
15. Members are advised to follow the laid down procedures of handing over and taking over of cash safe keys as and when required. The charge of cash has to be taken over only after a thorough count / examination and verifications of cash / valuables kept in cash safe. In no case, the charge of cash /valuables is to be taken over in casual or perfunctory manner. **The meaning of the word “Valuables” in BPS is not to include gold as security to secure gold loan. HC-II (excepting**

in single officer branch) is not to become a joint custodian. In no circumstances, the cash Key should be kept in the Branch.

16. Members are advised not to share or part with their pass words/ use other's password in any circumstance. Utmost secrecy needs to be maintained in the matter of pass words. Violation may warrant disciplinary action under Gross Misconduct.
17. Members are advised not to carry out pre-sanction/post-sanction inspection in the loan accounts unless they are specifically required to perform such duties under the provisions of Bipartite Settlement. Furthermore, all kinds of security documents need to be signed by borrower/ guarantor in presence of bank's officer and obtained by him/her. Further, the security documents so obtained are necessarily to be checked by an officer working in credit department and to affix rubber stamp with notation "Verified & Checked" under his/her full signature. No entry in security register is to be made by a clerk, if documents are unfilled/partially filled and not checked by bank's authorized officer/s;
18. Members are advised to ensure that he/she is working on his/her stipulated work class in terms of matrix of transactions (Ref. No. Head Office Branch Circular No. 105/130 dated 08-11-2011). **If work class assigned is higher, please ask for correction immediately. If correction in assignment of work class is not done despite having been pointed out, please give a letter to the branch head against acknowledgement pointing out failure to correct the assignment and coercive circumstances for performing duties on higher work class;**
19. Members are advised not to use LADISB menu which allows disbursement of loan/ advances up-to 1 lakh without authentication by an officer. Members are further advised not to use CGSTMAN which allows CSOLOP without verification of transactions;
20. Members excepting those working as Special Assistants in the bank are not to act as one of the custodians of Safe Deposit Vault locker (SDV). In other words, only Special Assistant in our cadre is authorised to allow access to lessee to operate the

lockers. It may importantly be noted that Subordinate Staffs are NOT authorised either to hold custodian's key or to allow access to lessee to open the locker;

21. Members are advised not to act as joint custodian of Cash Deposit Kiosks/Bulk Note Acceptor Machine during working hours, as the issue of keeping keys is yet to be resolved bilaterally. Cash collected through CDK (Cash Deposit Kiosk), BNAM (Bulk Note Acceptor Machine) is required to be examined, verified and counted in presence of an officer and accounted for in bank's book on the strength of a voucher duly signed by the officer concerned. No short cut methods to be adopted. For work done beyond prescribed hours of work, if any, members are to claim overtime wages;
22. In terms of RBI guidelines, SWO-A or SWO-B or HC-II is liable for arithmetical accuracy of currency notes while receiving cash over the counter. It is further prescribed in the guidelines that the bank is to create back office infrastructure for verification of currency notes so received for quality check. In no case, quality of currency note is to be compromised. Always follow the laid down procedure for detection of counterfeit Notes as given in this Diary.
23. Members are advised not to make cash payment against withdrawal slip over the counter without physical presence of the drawer or his duly authorised representative. Further, members are advised not to make cash payment against a bearer cheque without obtaining signature of the taker of cash on the back thereof. Further that, no cash payment is to be made to third party (Bank's official can take payment only on exception written order) against an especially designed KCC voucher/s or withdrawal slips. The identity of taker of payment must be ascertained and verified before tendering cash.
24. Members are advised not to keep cash door open/unlocked while working at the counter or when leaving the counter or in any circumstance. Further, cash is not to be kept on the desktop allowing access to strangers. Cash must be kept in drawer or box under lock and key to prevent theft;

25. Members are advised not to keep vouchers / cheques / other instruments/ filled-in Paying-in-Slips on the desktop when leaving the desk for any reason whatsoever. All instruments/voucher are to be kept under lock and key before leaving the desk, even for minutes, to prevent theft;
26. Members are advised to affix crossing stamp immediately after receipt of a cheque for collection or transfer of fund. Members are advised not to entertain any request either from drawer or third party or bank's official to enter a crossed cheque (with Account Payee and or Not Negotiable with Account Payee) in any account other than that of payee. No third party cheque is to be collected in saving bank account.
27. Members are advised not to credit the proceeds of the cheque drawn by a limited company (Private and public both) in any account other than that of payee or allow cash payment of a cheque to anyone other than the payee. Further, if payee is an employee or promoter or director of a company, caution needs to be exercised before allowing transaction in their personal accounts. In such case, specific instruction in writing from branch head is to be obtained. The instruction must contain full signature of the branch head;
28. No instruction like "Please accept/pay" is to be entertained. The instruction must not be vague. It has to be specific to convey what exactly instruction means. For instance, the instruction to be as "Please Pay Cash beyond business hours"/ "Please Receive Cash beyond business hours".
29. Any cheque with material alteration is not to be accepted and processed.
30. **Any indent for cheque book/ATM Card must be supported by a request in writing by the account holder and such request must be authenticated by bank's authorised official permitting issuance of cheque book. Any change in the status of account from "dormant to active is to be done on written authorisation of officer.**
31. No clerk is to issue receipt (either system generated or manual) in token of having received cash over the counter **without physical cash having been received at**

the counter. It is reported that to bring KCC accounts in order, such improper/fake/ accommodation transaction is entered into the account and subsequently cash is adjusted by showing payment in a KCC account. It is a rollover of account and not a proper banking procedure.

32. Workman employee is to exercise caution before posting messages, picture on social media to ensure that it does not contravene legally maintainable Social Media Policy put in place by the bank as given in details in this Info Diary .
33. Pass Book, Cheque Book, ATM Card / Pin and all other security items should not be delivered to customers by clerical staff. Exercise sufficient precaution and alertness about authenticity thereto while uploading bulk entries / datas in the system.
34. Members belonging to Subordinate Cadre are advised not to handle or keep custody of SDV lockers key, Sensitive security documents, PIN Mailers/ ATM / Debit or Credit cards /Branch Keys (Branch Keys are to be retained by Head Peon if asked to do so during working hours only) and work on computers on other's passwords or on other's biometric authentication.
35. Safai-Karamacharis are advised not to open and clean the Branch Premises in absence of an officer. If a Safai -Karamchari is asked to collect keys of main gate/ door of the branch from any officer's residence, he/ she is entitled to claim reimbursement of reasonably and fairly incurred travel expenses.
36. Arm Guards should strictly follow all the security norms laid down by the Bank. Guard at branch should stay behind cash cabin from where entrance of the branch & entire premises can be viewed throughly.lifting of cash Box, writing pay-in slip/ withdrawal slip for customer etc should be avoided.

NB: VIOLATION OF BANK'S RULES & PROISIONS OF BIPARTITE SETTLEMENT WILL ATTRACT DISCIPLINARY ACTION UNDER GROSS MISCONDUCT WHICH MAY RESULT IN COMPULSORY RETIREMENT FROM SERVICE.ALWAYS FOLLOW RULES/ PROVISIONS/ SERVICE CONDITIONS.

HRMS NAVIGATION

All the Menues are available in Self Service in
Main Menu of HRMS .

Leave Application	Time Reporting> Report Time> Absence Request
Leave History	Time Reporting> Report Time> Absence Request Go to Bottom of the page> View Leave History Give Date Ranges and Click on Generate Leaves
Cancellation of Leave	Go to Leave History Click on cancel Check Box. On the right side of the respective leave & write comments then click on Submit Cancellation button on right side.
Vehicle Set Up	Reimbursement Claim > Vehicle Details.
Quarterly Claims	Reimbursement Claim > Reimbursement Claim
Medical & Uniform	Reimbursement Claim > Medical and Uniform
Festival Advance	Apply Festival Advance(1Month Before Festival)
LFC /PL Encashment	Step-I. Time Reporting > Report Time > Absence Request > (Encashment) Leave Type- No Leave- Leave Name- LTC encachment-In Absence Reason select LFC / LTC. Step-II. Self Service>LFC Claim > LFC Encashment> Add New Value.
IT Advice	View My Pay Slip > Generate Pay Slip Click on 'Yes'. Press run Report and refresh till success. Self Service > Form 16 Download > search
Holiday Home	Self Service > Holiday Home >Book HH
Main Menu	Learning management Internet > e-learning.
Travel Module	Main Menu > Self Service > Travel Claim Advance Claim > Add New Value

BASIC FINACLE MENUS

ACM	- ACCOUNT MAINTENANCE
CUMM	- CUSTOMER MASTER MAINTENANCE
OAAC	- OPENING AN ACCOUNT
KNCUSTID	- CUSTOMER IDENTITY INQUIRY
CCA	- CHANGE/MERGER OF CUSTOMER ID OF AN ACCOUNT
CACC	- CLOSER OF ACCOUNT CHARGE COLLECTION
CAAC	- CLOSING AN ACCOUNT
KYCDDET	- KYC COMPLIANCE
ACLI	- ACCOUNT LEDGER INQUIRY
ACCBAL/HACCBAL - HACS	- ACCOUNT SELECTION AND LIST
HCUACC	- ACCOUNTS FROM CUSTOMER ID
UIDMAP	- ADHAAR LINKAGE FOR GAS SUBSIDY
ACXFRSOL	- TRANSFER OF ACCOUNT BETWEEN BRANCHES
NEWBPB/PBP	- PASSBOOK PRINT
DRP/NEWRDP	- FIXED DEPOSIT RECEIPT PRINT
TDEXT	- TERM DEPOSIT EXTENSION
TDREN	- TERM DEPOSIT RENEWAL
INTTM	- INTEREST TABLE MAINTENANCE
SIM	- STANDING INSTRUCTION MAINTENANCE
SII	- STANDING INSTRUCTION INQUIRY
DEPMOD	- DEPOSIT MODELLING
CREQ	- CHQ BOOK REQUEST
CHBM	- CHQ BOOK MAINTENANCE
INQACHQ	- INQUIRE ACCOUNT NUMBER FOR A CHQ
SPP	- STOP PAYMENT OF A CHQ
TM	- TRANSACTION MAINTENANCE
FTI	- FINACLE TRANSACTION INQUIRY
CTI	- CALENDER, HOLIDAY TABLE INQUIRY
BRTI	- BRANCH TABLE INQUIRY
VCHR	- PRINT DR/CR VOUCHER OF A TRANSACTION
TMDEX	- DEPOSIT OF CASH (AFTER DEMONITISATION)
IMC	- INVENTORY MOVEMENT BETWEEN LOCATION
ISI	- INVENTORY INQUIRY
MISRPT	- MISCELLANEOUS REPORTS PRINT

INTCERT	- INTEREST CERTIFICATE PRINT
SICL	- PRINT STANDING INSTRUCTION COVERING LETTER
PR	- PRINTING REPORTS
SCWRPTA	- PRINT CASH REPORT
CASHTR	- TRANSFER OF CASH FROM ONE BRANCH TO OTHER
DDCALC	- DD ISSUE CHARGE CALCULATION
PSCALC	- PAYSリップ ISSUE CHARGE CALCULATION
CDDMI	- DD ENTRY
CDDMP	- DD PAYMENT
DDPALL	- PRINT ALL UNPRINTED DDs
DDC	- CANCELLATION OF DD
GMM	- GUARANTEE MASTER MAINTENANCE
GP	- GUARANTEE PRINTING
BM	- BILL MAINTENANCE
OCTM	- OUTWARD CLEARING TRANSACTION MAINTENANCE
OIQ	- OUTWARD CLEARING INSTRUMENT INQUIRY
IOCLS	- INQUIRY ON CLEARING TRANSACTION SET
JETCL	- CLEARING ENTRY TO OTHER CITY
STCON	- INTERNET BANKING REQUEST
IBSTATUS	- INTERNET BANKING STATUS
ADCREQ	- ATM/DEBIT CARD REQUEST
ATMCRA	- ATM CARD RELATED ACTIVITY
CARDSTAT	- ATM CARD INQUIRY FOR ACCOUNT
ATMREV	- ATM CHARGE BACK CLAIM
POSREV	- POS CHARGE BACK CLAIM
FORM60	- FORM NO. 60 ENTRY
15G	- FORM 15G/15H ENTRY
HRTGS	- RTGS/NEFT ENTRY
LDIMG	- LOADING SCANNED IMAGES
RTHQRY	- DAILY GOLD RATE
GBM	- GOVT.BUSINESSMODULE/PPFACCOUNTMAINTENANCE
HORD	- GOVT TAX DEPOSIT
GBMPEN	- GOVT. BUSINESS (PENSION)
ALM	- ACCOUNT LIEN MAINTENANCE
LAMOD	- LOAN MODELLING
ACLHM	- ACCOUNT LIMIT HISTORY MAINTENANCE
SRM	- SECURITY REGISTER MAINTENANCE
PSP	- ACCOUNT STATEMENT PRINT

IMPORTANT CIRCULARS

STAFF MATTERS

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| 01. B.C.109/143 Dt. 29.09.2015 | Payment of Medical Aid |
| 02. B.C.109/137 Dt. 22.09.2015 | 10th B.P.S. |
| 03. B.C.109/120 Dt. 28.08.2015 | Payment of Bonus 2014-15. |
| | 10th BPS. Public Holidays on 2nd / 4th Saturday of month |
| 04. B.C.109/117 Dated 21.08.2015 | 10th B.P.S. Clarification of Stagnation Increment from IBA. |
| 05. B.C.109/111 Dated 11.08.2015 | Encashment of LTC /LFC. |
| 06. B.C.109/093 Dated 14.07.2015 | Reimb of Petrol Exps. to Award Staff |
| 07.B.C.109/48 Dated 21.05.2015 | Non Repayable Fm P.F. |
| 08. B.C.108/193 Dated 15.01.2015 | Staff Housing Loan |
| 09. B.C.108/198 Dated 27.01.2015 | Staff Vehicle Loan |
| 10. B.C.108/183 Dated 03.01.2015 | Reimb.of Health Check up Exp. to Award Staff |
| 11. B.C.108/181 Dated 05.01.2015 | Benefits Available to Retirees |
| 12. B.C.108/132 Dated 29.09.2014 | Boi Scheme for Compassionate Appointment |
| 13. B.C.108/64 Dated 28.06.2014 | Payment of Conveyance Allowance to Blind & Handicapped Employees |
| 14. B.C.107/215 Dated 25.02.2014 | Death Relief Scheme |
| 15. B.C.107/138 Dated 1s.10.2013 | New Pension Scheme(NPS) Others |
| 16. HO:BC.100/188 Dt. 12/01/2016 | 10th BPS - Stagnation Increments to Clerical Staff - IBA Clarification. |
| 17. HO:BC.109/212 Dt. 12.02.2016 | Conveyance (Vehicle) Loan to Officers & Award Staff - Revision in Scheme |
| 18. HO:BC.109/215 Dt. 18.02.2016 | New Medical Insurance Scheme for Existing Staff- Retired Compulsorily as a Major Penalty/ Punishment |
| 19. HO:BC.109/222 Dt. 04.03.2016 | Staff Clean OD to Staff Members - Modifications in Documentation |
| 20. HO:BC.110/131 Dt. 15.10.2016 | Dedicated Email Id for the Staff. |

21. HO:BC.110/142 Dt. 21.10.2016 Including Retired Staff- Certification Employees Working in Ad Brs. / Foreign Exchange Deptts.
22. HO:BC.110/83 Dt. 01.08.2016 Revision in Limits Halting / Conveyance/ Lodging/ Rental-Officers & Award Staff as per Census 2011.
- 23.HO:BC.110/122 Dt. 06.10.2016 Safai Karmachari - Provision of Hand Gloves/Apron/Mask -Revision of Monetary Ceiling on Cost.
- 24.HO:BC.110/164 Dt. 01.12.2016 Encashment of PL To Officers / Award Staff - Retired Compulsorily as a Major Penalty/Punishment.
- 25.HO:BC.111/055 Dt.12.07.2017 Direct Credit of Staff PF/ GRATUITY /PENSION & Lifting of LIEN marked on Amount Credited.
- 26.HO:BC. 111/066 Dt.29.07.2017 BOI Retired Employees Medical Assistance Scheme (REMAS) Revision in MEMB Fees and Reimbursed Claim Amount.
- 27.HO:BC.111/086 Dt.01.09,2017 Provision for avilment of LFC by Retired and Staff within period of TWO Months from Superannuation.
- 28.HO:BC. 111/126 Dt. 17.11.2017 Modification on BOI Staff HO:BC. 111/134 Dt.29.11.2017 Benevolent Scheme & Clarification.
- 29.HO:BC: 112/003 Dt.07.04.2018 Payment of Gratuity Amendment to Payment of Gratuity Act 1972.
- 30.HO:BC:112/042 Dt.26.06.2018 Payment of Gratuity as per Payment of Gratuity Act, 1972 / Bank of India Gratuity Fund Rules Exemption from Income Tax .
- 31.HO:BC:112/084 Dt.17.09.2018 Scheme for extending Personal Overdraft facility to Staff Members.
- 32.HO:BC:112/114 Dt.09.11.2018 Scheme for extending financial assistance to the staff members who have suffered loss on account of natural calamities such as heavy rains, flood, earthquake and drought Enhancement in financial assistance

OTHERS:

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| 01. B.C.109/001 Dated 01.04.2015 | Star Home Loan |
| 02. B.C.109/004 Dated 01.04.2015 | Star Loan Against Property |
| 03. B.C.109/006 Dated 01.04.2015 | Star Vehicle Loan |
| 04. B.C.109/007 Dated 01.04.2015 | Star Education Loan |
| 05. B.C.109/008 Dated 01.04.2015 | Star Vidya Loan |
| 06. B.C.109/009 Dated 01.04.2015 | Star Vocational Studies Loan |
| 07. B.C.109/010 Dated 01.04.2015 | Star Personal Loan |
| 08. B.C.109/011 Dated 01.04.2015 | Star Pensioner Loan |
| 09. B.C.109/012 Dated 01.04.2015 | Star Holiday Loan |
| 10. B.C.109/013 Dated 01.04.2015 | Star Mitra Personal Loan Updated Circular |
| 11. B.C.109/015 Dated 01.04.2015 | Star Doctor Plus Loan |
| 12. B.C.109/159 Dated 23.10.2015 | E Learning Initiatives of our Bank |
| 13. B.C.109/157 Dated 19.10.2015 | Revision In Service Charges |
| 14. B.C.109/140 Dated 23.09.2015 | ATM -Guide Lines on Procedures / Responsibilities |
| 15. B.C.109/134 Dated 14.09.2015 | General Delegation of Powers |
| 16. B.C.109/132 Dated 08.09.2015 | Revision of Penal Charges- Minimum Balance in SB A/C |
| 17. B.C.109/063 Dated 24.06.2015 | Pradhanmantri Mudra Yojana |
| 18. B.C.109/054 Dated 01.06.2015 | Atal Pension Yojana |
| 19. B.C.109/051 Dated 25.05.2015 | Capital Gain A/C |
| 20. B.C.109/040 Dated 11.05.2015 | Sukanyasamrudhi A/C |
| 21. B.C.109/064 Dated 21.06.2015 | Credit Cards |
| 22. B.C.108/133 Dated 29.09.2014 | Instant Money Transfer (IMT) |
| 23. B.C.108/121 Dated 19.09.2014 | Mobile Banking -National Unified Ussd Platform |
| 24. B.C.107/186 Dated 11.01.2014 | EMV Cards With Chip Technology |
| 25. B.C.107/149 Dated 29.10.2013 | CTS -2010 |
| 26. B.C.107/103 Dated 10.09.2013 | BoI Star -BTM |
| 27. B.C.107/104 Dated 15.03.2011 | Viewing Of Annual Tax Statement (Form 26 AS) |
| 28. B.C.104/116 Dated 05.01.2011 | Tdr Online |
| 29. B.C.107/023 Dated 04.05.2013 | PPF -S.I.Online |
| 30. B.C.106/190 Dated 23.02.2013 | PPF Online Deposit Subscription |
| 31. B.C.107/198 Dated 03.02.2014 | Settlement of Claims of Deceased Depositors |

32. B.C.108/140 Dated 13.11.2014	Additional ROI on Deposits - Senior Citizens / Ex-Staff
33. C.I.2015-16/104 Dt. 08/09/2015	Detection of Counterfeit Notes
34. C.I.2015-16/071 Dt. 24.07.2015	Introduction Bol Personalised Cheque Book
35. C.I.2015-16/062 Dt. 10.07.2015	Deduction of Tax at Source
36.HO B.C. 110/1 Dt.01.04.2016	BolStar Home LN Master Cir- Part II
37.HO B.C. 110/1 Dt.01.04.2016	Bol Star Home LN Master Cir Part I
38.HO B.C. 110/2 Dt.01.C 04.2016	Bol Star Diamond Home LN
39.HO B.C. 110/3 Dt.01.C 04.2016	Bol Star Pravasi Home LN for NRI Pios
40.HO B.C. 110/4 Dt.01.C 04.2016	Bol Star Loan Against Property Lap
41.HO B.C. 110/5 Dt.01.04.2016	Bol Star Lap Faq's
42.HO B.C. 110/6 Dt.01.04.2016	Bol Star Vehicle Loan
43.HO:BC. 110/7 Dt.01.04.2016	BOI Star Educational Loan
44.HO:BC. 110/8 Dt.01.04.2016	BOI Star Vidya LN Premium Institutes
45.HO:BC. 110/9 Dt.01.04.2016	BOI Star Pradhan Mantri Kaushal Rin Yojana
46.HO:BC. 110/10 Dt.01.04.2016	BOI Star Personal Loan
47.HO:BC. 110/11 Dt.01.04.2016	BOI Star Pensioner Loan
48.HO:BC. 110/12 Dt.01.04.2016	BOI Star Holiday Loan
49.HO:BC. 110/13 Dt.01.04.2016	BOI Star Mitra Personal Loan for Physically Challenged
50.HO:BC. 110/14 Dt.01.04.2016	Financing Central/State Govt Employees
51.HO:BC. 110/15 Dt.01.04.2016	BOI Star Doctor Plus Scheme
52.HO:BC. 110/16 Dt.01.04.2016	BOI Star Smart Home Loan
53.HO:BC. 110/17 Dt.01.04.2016	BOI Star Top Up Loan
54.HO:BC. 110/18 Dt.04.04.2016	Progressive Use Of Hindi in Bank
55.HO:BC. 110/19 Dt.01.04.2016	New MCLR ROI Advances w.e.f 01.04.2016
56.HO:BC. 110/19 Dt.01.04.2016	MCLR ROI wef 1.04.2016 Annex D
57.HO:BC. 110/19 Dt.01.04.2016	MCLR ROI wef 1.04.2016 Annex E
58.HO:BC. 110/21 Dt.01.04.2016	Credit Guarantee Fund Scheme (CGFSEL) For Star Vidya & Star Education Loan
59.HO:BC. 110/23 Dt.12.04.2016	Policy for Closure/Merger/Relocation of Loss Making Non Vaible Branches

60.HO:BC.110/24 Dt.12.04.2016	Star Vehicle LN Discretionary Powers/Delegation of Sanction
61.HO:BC.110/30 Dt.22.04.2016	Gems and Jewellery Policy 2016
62.HO:BC.110/32 Dt.29.04.2016	Star Home LN Financing Bare House / Flat
63.HO:BC.110/35 Dt.06.05.2016	Bol Star Energy Saver for MSME
64.HO:BC.110/40 Dt.07.05.2016	KYC Periodical Updation with New Form
65.HO:BC.110/45 Dt.18.05.2016	Revival of Star Sanjeevani Scheme
66.HO:BC.110/47 Dt.23.05.2016	Pradhan Mantri Awas Yojana (PMAY)(Urban) Application Form & Security Document
67.HO:BC.110/48 Dt.24.05.2016	Customer Profile Sheet CPS Revision in Format
68.HO:BC.110/49 Dt.19.05.2016	Credit Monitoring Policy Revised 2016 (Total Three Parts/Cirs)
69.HO:BC.110/51 Dt.27.05.2016	Stand Up India Scheme
70.HO:BC.110/52 Dt.27.05.2016	Savings Bank AC in The Name of Ineligible Entities Closure / Conversion to CD A/C
71.HO:BC.110/58 Dt.21.06.2016	Bancassurance-tie up with Star Health & Allied Insurance Co.Ltd.
72.HO:BC.110/60 Dt.02.07.2016	Banks Model Policy on Cheque Collection
73.HO:BC.110/66 Dt.08.07.2016	Staff Accountability Policy Review
74.HO:BC.110/72 Dt.13.07.2016	Master Cir Scheme Financing Against Gold / Gold Jewellery / Gold Coins
75.HO:BC.110/76 Dt.21.07.2016	Retail Advances - Bulk Credit In Loan Account
76.HO:BC.110/77 Dt.25.07.2016	Bank's Policy on Lending to MSME Sector- Review & Revision There Of
77.HO:BC.110/80 Dt.25.07.2016	Policy For Red Flagging of Advances
78.HO:BC.110/82 Dt.30.07.2016	Retail Advances - Modification in HomeLN/Delegation Personal Loan
79.HO:BC.110/85 Dt.06.08.2016	Debit Cards -handling of Debit Cards / Pin Mailers at Branches

80.HO:BC.110/88 Dt.30.07.2016	Launch of General Insurance Products - Reliance General Ins.co.ltd.
81.HO:BC.110/89 Dt.09.08.2016	PMMY-Pradhan Mantri Mudra Yojana Revised/Updated Guide Lines
82.HO:BC.110/94 Dt.24.08.2016	Go Green Initiative By Bank - E-Statement To Customers On Email
83.HO:BC.110/96 Dt.29.08.2016	Detection and Reporting of Counterfeit Notes
84.HO:BC.110/100 Dt.06.09.2016	Online Screening of Cust.Id Against Banned Entities/Pep List
85.HO:BC.110/101 Dt.14.09.2016	Product Ownership / Product Champions & Monitoring Committee
86.HO:BC.110/106 Dtd.16.09.2016	Credit Monitoring Policy 2016 - Review Of Staff OD / Loan A/Cs- Credit Inspection
87.HO:BC.110/107 Dtd.21.09.2016	Master Cir - Lead Bank Scheme
88.HO:BC.110/114 Dtd.26.09.2016	Facility of Mobile Banking Registration through ATMs
89.HO:BC.110/115 Dtd.23.09.2016	BoI Star Rewardz Royalty Programme For Credit Cards
90.HO:BC.110/120 Dtd.29.09.2016	Revision in Base Rate wef 30.09.2016
91.HO:BC.110/130 Dtd.07.10.2016	Forensic Audit Policy
92.HO:BC.110/135 Dtd.17.10.2016	Precautions to be taken for dealing with Bulk Deposits
93.HO:BC.110/146 Dtd.07.11.2016	Star Educational Loan Scheme - Routing Applications Through Vidyalaxmi Portal
94.HO:BC.110/149 Dtd.08.11.2016	MOU with Lic
95.HO:BC.110/150 Dtd.09.11.2016	BoI Star Doctor's Plus - Revised Scheme
96.HO:BC.110/151 Dtd.16.11.2016	Work Manual for Construction of Banks own Building, etc.)
97.HO:BC.110/161 Dtd.28.11.2016	TEVS - Techno Economic Viability Study Policy
98.HO:BC.110/162 Dtd.15.11.2016	Revision in Service Charges wef. 15.12.2016

99.HO:BC.110/165 Dtd.30.11.2016	Star Weaver Mudra Scheme
100.HO:BC.110/167 Dtd.02.12.2016	CPA Modification - Introduction of CPA-3 - Post Disbursement Verification
101.HO:BC.110/171 Dtd.08.12.2016	Offering of Rupay EMV Platinum Debit Cards Based on AQB to Customers
102.HO:BC.110/172 Dtd.08.12.2016	Activation Of Dormant A/Cs - AML/ KYC- Record Maintenance
103.HO:BC.110/173 Dt.08.12.2016	Modification in Eligibility Criteria & Approval Process for POS Terminals
104.HO:BC.109/146 Dt.03.10.2015	Provision of Mandatory Leave to Employees Posted in Sensitive Positions or Areas of Operations
105.HO:BC.109/159 Dt. 23.10.2015	E-learning Initiatives of our Bank
106.HO:BC.109/170 Dt. 24.11.2015	Staff Accountability Report (SAR)
107.HO:BC.109/189 Dt. 18.01.2016	Project Starshakti - Finacle Update - XVI
108.HO:BC.109/200 Dt. 28.01.2016	Staff Accountability Report (SAR)
109.HO:BC.110/39 Dt. 11.05.2016	Encashment of PL - Officers / Award Staff - Retired Compulsorily as a Major Penalty/ Punishment.
110.HO:BC.110/44 Dt. 19.05.2016	Staff Hsg LN Scheme - Modifications -Reduction of Gap (Years)/Addl Staff HSG LN / Benefit to Ex-Serviceman
111.HO:BC.110/54 Dt. 31.05.2016	Non Repayable Withdrawal From PF (NRWPF) for Purchase of 2nd House/ Flat.
112.HO:BC.110/66 Dt. 08.07.2016	Staff Accountability Report - Credit Operational Matters
113.HO:BC.110/104 Dt. 14.09.2016	Staff Accountability Policy - Constitution of SAR Committee at Zones.
114.HO:BC.110/117 Dt. 01.10.2016	Staff Suggestion Scheme - Star Paramarsh.

115.HO: BC: 121 Dt.12.01.2018	Withdrawal of HOBC No.111/145 dated20.12.2017 on Intersol Activities and Charges.
116.HO:BC:19/22 Dt.11.10.2018	Customer request for effecting transfer of funds including for RTGS/ NEFT/ IMPS - Obtaining Beneficiary on the reverse of Cheque/Debit authority instrument.
117.HO:BC:19/24 Dt.11.10.2018	Request for Updation/Change of MobileNumber in the Customer Master (CUMM) of account.
118.HO:BC:111/173 Dt.29.01.2018	Introduction of "Green PIN" for Debit Cards through ATM.
119.HO:BC:111/187 Dt.17.03.2018	Provision of First Aid Kit at Branch & Office Premises.
120.HO:BC:112/009 Dt.10.04.2018	Bank's Social Media Policy & 112/029 Dt.02.06.2018 Guidelines/ Compliance & Usage of Social Media.
121.HO:BC:112/021 Dt.03.05.2018	Star Home Loan Scheme-Master Part I & II Circular.
122.HO:BC:112/041 Dt.25.06.2018	Policy on Model Operational Part I & II Procedure for Settlement of Claims in Deceased Depositors Account's. Changes propose.
123.HO:BC:112/106 Dt.20.10.2018	Detection, Impounding and Reporting of Counterfeit Notes.
124.HO:BC:112/108 Dt.30.10.2018	(NEFT) Grievance Redressal Mechanism for Erroneous Trnsactions.

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