



यूको बैंक UCO BANK

प्रधान कार्यालय Head Office

Personnel Services Department

3-4, डीडी ब्लॉक DD Block, सेक्टर Sector-I, साल्ट लेक Salt Lake कोलकाता Kolkata-700 064

CHO/PAS/ 04 /2015-16

Date: 22nd June 2015

CIRCULAR TO ALL BRANCHES/OFFICES

Sub: 10th Bipartite Settlement – Revision of Salary and other Service conditions of Workmen Staff.

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The Indian Banks' Association (IBA) on behalf of 43 member Banks and the Workmen Unions Viz ., All India Bank Employees' Association (AIBEA), National Confederation of Bank Employees (NCBE), Bank Employees' Federation of India (BEFI), Indian National Bank Employees' Federation (INBEF) and National Organisation of Bank Workers (NOBW) and with Bank Karmachari Sena Mahasangh (BKSM) and National Union of Bank Employees (NUBE) have signed a Memorandum of Settlement on 25th May 2015 on wage revision and other service conditions of workmen staff. A copy of the settlement dated 25.05.2015 is enclosed in the Annexure marked – 1.

The Board of Directors in its meeting held on 20-06-2015 has approved payment of revised salary and allowances to the workmen employees in the Bank in terms of the 10th Bipartite Settlement dated 25.05.2015 with effect from 01-11-2012. Accordingly , all salary disbursing Authorities are advised to **take steps for making payments of revised salary and allowances in terms of the 10th Bipartite Settlement from the month of June, 2015 onwards through usual 'pay sheet' as per the date of disbursement of salary fixed by the Bank.**



The various provisions of this Settlement shall take effect from the dates specified hereunder:

Sl. No	Particulars	Effective from
1.	Scale of Pay:	1 st November 2012
2.	Dearness Allowance, Professional Qualification Pay/Graduation Pay, House Rent Allowance, Provident Fund, Gratuity, Fixed Personal Pay, Transport Allowance, Annual Medical Aid, Special Area Allowance, Hill and Fuel Allowance, Split Duty Allowance, Cycle Allowance, Project Area Compensatory Allowance	1 st November 2012
3.	Special Allowance	1 st November 2012
4.	Special Pay	1 st November 2012
5.	Stagnation Increment 8 th	1 st May 2015
6	Halting Allowance, Washing Allowance; Compensation on Transfer, Compensation for losses due to breakage of damage to goods on transfer, Reimbursement of Expenses on Road Travel	1 st June 2015
7	LFC, Definition of Family, Amendments in PL, Sick Leave, Casual Leave, Extraordinary Leave	1 st June 2015
8	Accumulation of PL up to 270 days	1 st June 2015
9	Paternity Leave	1 st June 2015
10	Special Sick Leave	1 st June 2015
11	Maternity Leave, Joining time	25 th May 2015

As clarified by IBA, the benefits and obligations in terms of Bipartite Settlement signed by IBA on 25-05-2015 shall be implemented by all member Banks, on whose behalf the settlement has been signed, to all their employees irrespective of their union affiliation.



The following charts as received from IBA in connection with payment of arrears from 01-11-2012 to 31-05-2015 in terms of settlement dated 25-05-2015 are enclosed :

1.	Chart showing existing and revised Basic Pay, Dearness Allowance, House Rent Allowance, Transport Allowance and Special Allowance (incl. DA) , payable to Clerks as on November 2012	Annexure - A
2	Chart showing existing and revised Basic Pay, Dearness Allowance, House Rent Allowance, Transport Allowance and Special Allowance (incl. DA) payable to Subordinate Staff as on November 2012	Annexure - B
3	Chart showing existing Dearness Allowance paid to Clerks for the period from November 2012 to May 2015	Annexure - C
4	Chart showing revised Dearness Allowance payable to Clerks for the period from November 2012 to May 2015	Annexure - D
5	Chart showing existing Dearness Allowance paid to Subordinate Staff for the period from November 2012 to May 2015	Annexure - E
6	Chart showing revised Dearness Allowance payable to Subordinate Staff for the period from November 2012 to May 2015	Annexure - F
7	Chart showing Special Allowance (incl DA) payable to Clerks & Subordinate Staff for the period from November 2012 to May 2015	Annexure - G

Important Points of the Settlement :

1-The provisions of Awards/Settlements which have not been amended/modified/superseded by the 10th Bipartite Settlement staff shall continue to remain in force.

2-The revised emoluments payable to Workmen employees from the month of **June 2015 are to be carefully worked out and accuracy of calculation is to be ensured by Zonal Offices/Branches.**



3. Hospitalisation : In substitution of Clause 20 of the Bipartite Settlement dated 27th April 2010, the reimbursement of hospitalisation expenses shall be as per the Medical Insurance Scheme detailed in Schedule IV to this Settlement.

However, the existing provision for reimbursement of the Hospitalisation/ Domiciliary treatment expenses, shall be continued till the date of finalization of Medical Insurance Scheme.

4-Payment of Revised salary from 01.06.2015 :

Revised salary and allowances to Workmen Employees may be calculated and paid w.e.f. 01.06.2015

Modified Salary Package for the payment of revised salary from June 2015 onwards is being sent by Head Office, Department of Information and Technology.

5- Payment of arrears from 01.11.2012 to 31.05.2015 (Payment of arrears will be made only after getting the necessary instruction from Head Office)

After paying revised salary for June 2015, Circle offices /Zonal Offices will take steps for calculation of arrears to the Workmen Employees for the period from 01.11.2012 to 31.05.2015 for which a modified salary package will be sent shortly by Head Office, Department of Information and Technology. The arrear calculation sheet so prepared at Circle offices /Zonal Office may be sent to the concerned branches with instruction to scrutinize and inform about changes therein, if any. The Circle offices/Zonal Office will send to the branches the final calculation sheet for payment of arrears, after incorporating the valid changes. **The arrears calculation sheets are to be thoroughly checked by branches before effecting payment of arrears. Test checking of arrear calculation sheet will be done by Officials from Circle/Zonal Office or Inspecting Officers.**

6- Special Allowance:

With effect from 01.11.2012, workmen employees shall be paid Special Allowances at 7.75% of the Basic Pay with applicable DA thereon.

Note: The Special Allowance with applicable DA thereon shall not be reckoned for superannuation benefits viz., pension including contribution to NPS, PF & Gratuity.



7- Norms to be followed in respect of contribution to PF/Pension fund of the employees **who retired/expired between 01.11.2012 to 31.05.2015** (ie., those who are not in service now).

Member's Contribution to PF (**and not the Bank's contribution to PF/Pension**) in respect of the above retired/expired employees has to be refunded to the retirees/legal heirs of the deceased employees directly from the branch/office. For this purpose Branches/Offices are advised that Member's contribution to PF deducted from concerned employee may be credited to Sundry Creditor A/c. Same day, debit Sundry Creditor A/c and credit concerned employee's/legal heir's SB A/c with like amount .

However, a separate PA-2 statement for all the retired/expired employees of the branch should be prepared superscribing 'Credit-Arrear of the retired/expired' showing Bank's contribution to PF/Pension. In remarks column of PA-2, the relevant period should also be mentioned against each member. This PA-2 statement should be sent to Head Office along with Credit Advice and Bank's contribution amount to PF/Pension has to be remitted to Head Office, PF Collection a/c.

8- Under no circumstances, Bank's contribution to PF/Pension on account of any retired/expired employee be paid to the retiree/legal heir of the deceased at branch/office level.

9- For all the employees in service, a separate PA-2 statement superscribing 'Arrear of staff in service should be prepared and sent to Head Office, PF Department along with the related credit advice.

10- For all the employees (in service, resigned or cessation of service for any other reason) who are covered under New Pension Scheme (NPS), a separate PA-2A statement superscribing 'Arrear of staff in service (NPS)' should be prepared and sent to NPS Cell, Personnel Services Department, Head Office along with the related credit advice and the amount shall be remitted to NPS Collection A/c.

11- For calculation of additional amount of gratuity/pension, for eligible retired employees, a statement superscribing 'For Additional Gratuity and Revised Pension' having old and revised salary details for the last 12 months prior to date of retirement/ deceased of each such employees should be prepared and sent to Head Office, PF Section.



12- Pension : Employees in service of the Banks as on 1st November 2012 and who have retired thereafter but before 25th May 2015 and who had opted for commutation of pension will have an option not to claim incremental commutation on revised basic pension. **(Annexure – H)**

For information to the retired employees, who were retired between 01/11/2012 to 31/07/2013 ,their revised basic pension will be calculated as under,(as communicated by IBA)

Example an employee was retired on 31/03/2013 having put in 33 years of service and his basic pay was Rs. 24900/- (as per BPS dated 27/04/2010)

(1) For the period of service prior to 01/11/2012

i.e.(i) from 01/06/2012 to 31/10/2012 old basic 24900*5= Rs.124500/- **(a)**

(ii) Dearness Allowance payable @0.15% for every slab of 4 points over the index number 2836 points and up to 4440 points in all India CPI 1960-100(4440-2836=1604/4=401 slab *.15 i.e. 60.15% (24900*60.15%)
14977/35*5=74886.75 **(b)**

Total of (a) &(b) Rs. 199386.75 **(A)**

(2) For the service rendered, on or after 01/11/2012 upto the date of retirement, corresponding revised basic pay i.e. up to 31/03/2013(5 months)

(a) basic pay as per BPS dated 25/05/2015 Rs. 40710/-*5 =Rs.203550/- **(B)**

Total of(A) and (B) = Rs.402936.75 (C)

3- Average Basic Pay for preceding 10 months of retirement i.e. (C/10)
402936.75/10= 40293/-

Basic pension in terms of regulation 35(2) of the bank =50% of
40293*33/33=Rs.20146.50

13- After calculating arrears, the Circle offices /Zonal Offices will prepare a consolidated statement showing year wise and category wise financial load on account of payment of arrears for the entire Zone including their own office and send the same to Head Office, Personnel Services Department.

Please note that arrear will be paid after getting necessary instruction from Head Office.



14- All, Circle Offices and Zonal offices are advised to keep a copy of final arrear payment sheet of each Employee in concerned employee's service folder.

15- All branches are advised to inform the retired employees (who have retired between 01.11.2012 to 31.05.2015 & drawing pension from their branches) about submission of Option Form-H by those **who do not desire** to avail incremental Commutation on revised Basic Pay as mentioned in Point No. 11.

16- Please note that the arrear. of the employee (in service/retired/deceased) shall be paid by the branches/Offices where he/she is presently posted/was last posted. Therefore, Circle Offices/Zonal Offices are advised to collect the data from branches/offices where he/she was last posted.

Branches/Offices are advised to display a copy of this Circular along with its enclosures on the Notice Board for information of all concerned.


(S.P. Singh)
General Manager
Personnel Services

Enclosure: **Annexure 1, A to H**



ANNEXURE – 1

ENCLOSURE TO CIRCULAR NO. CHO/PAS/ 04 /2015-16 DATED 22nd JUNE 2015

MEMORANDUM OF SETTLEMENT dated 25th May 2015 between the Managements of 43 Banks as represented by the Indian Banks' Association and their workmen as represented by the All India Bank Employees' Association, National Confederation of Bank Employees, Bank Employees' Federation of India, National Organisation of Bank Workers and Indian National Bank Employees' Federation.

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

Names of the Parties 43 Banks which are listed in Schedule I to this Memorandum of Settlement and their workmen

**Representing the Employers
(Member Banks)**

1. Shri T M Bhasin
2. Shri Ashwani Kumar
3. Shri Animesh Chauhan
4. Shri Shyam Srinivasan
5. Shri Ashwini Mehra
6. Shri M V Tanksale
7. Shri K Unnikrishnan
8. Shri K S Chauhan

Duly authorised on behalf of the Indian Banks' Association

Representing the Workmen

All India Bank Employees' Association

1. Shri Rajen Nagar
2. Shri C H Venkatachalam
3. Shri B S Rambabu
4. Shri E Arunachalam
5. Shri Vishwas Utagi
6. Shri J P Sharma
7. Shri N Venugopal
8. Shri M M Rai
9. Ms. Lalita Joshi
10. Shri D D Rustagi
11. Shri V K Sharma
12. Shri P P Varghese



13. Shri R Vijayakumar
14. Shri Gourdas
15. Shri S K Gautam
16. Shri Nandakumar Chavan
17. Shri Janak Raval
18. Shri Soumitra Talapatra

National Confederation of Bank Employees

1. Shri Vinil Kumar Saxena
2. Shri M V Murali
3. Shri Sanjeev K Bandlish
4. Shri R K Sharma
5. Shri K K Khosla
6. Shri Jyothi B Mohapatra
7. Shri Ajay N Badani
8. Shri Brajesh K Mishra
9. Shri Arun Bhagoliwal
10. Shri P Monoharan
11. Shri Dharmendra Agarwal
12. Shri A Jaya Kumar
13. Shri P Babu Joseph
14. Shri N Radhakrishnan
15. Shri Ashok Varma
16. Shri K K Singh

Bank Employees' Federation of India

1. Shri C J Nandakumar
2. Shri Pradip Biswas
3. Shri K Krishnan
4. Shri Joydeb Dasgupta
5. Shri Srinivasa Babu
6. Shri P Venkataramaiah



7. Shri Vijay Aroskar
8. Shri Dinesh Kakati

National Organisation of Bank Workers

1. Shri Prabal Pratap Singh
2. Shri Ramnath R Kini
3. Shri Mohan Kumtakar
4. Shri Man Mohan Gupta
5. Shri S Sudhakar Shetty
6. Shri Ravindra Joshi
7. Shri Rajeev A Pande
8. Shri Chandrakant V Khanzode

Indian National Bank Employees' Federation

1. Shri Subhash S Sawant
2. Shri Narendra Kumar Tehri
3. Shri Siddharth B Menon
4. Shri Dharnidhar Swain
5. Shri Shyam Mukhopadhyay
6. Shri R Meenakshi Sundaram
7. Shri Santosh K Jain
8. Shri Ashok Kumar



SHORT RECITAL OF THE CASE

- (A) The Indian Banks' Association (IBA) on behalf of its member banks named in the Schedule I hereto, signed a settlement dated 27th April 2010 with the All India Bank Employees' Association (AIBEA), National Confederation of Bank Employees (NCBE), Bank Employees' Federation of India (BEFI), National Organisation of Bank Workers (NOBW) and Indian National Bank Employees' Federation (INBEF) representing the workmen employees of the Banks mentioned in the said Schedule I, inter alia regarding various terms and conditions of their service. The Settlement dated 27th April 2010 was operational for a period of 5 years from 1st November 2007.
- (B) The AIBEA, NCBE, BEFI, NOBW and INBEF (hereafter jointly called the Unions) submitted their Charter of Demands dated 30th October 2012 for revision in wages and other service conditions of workmen to IBA and requested for negotiations on the same, with a view to arriving at an amicable settlement.
- (C) Simultaneously, IBA also raised with the Unions, issues on behalf of the managements of banks concerned, to be discussed and settled with a view to improving efficiency of operations in banks.
- (D) The parties agreed that the total quantum of wage revision increase (salary slip component) shall be Rs.2270 crores being 15% of the salary slip component of Establishment Expenses of Public Sector Banks which are parties to this settlement for the year ending March 2012. It was further agreed that the new salary of pay would be constructed, after merging Dearness Allowance corresponding to 4440 points and with a loading of about 2%. It was further agreed that every second and fourth Saturday of the month will be a holiday and other Saturdays will be full working days. All other issues of the Management and Workmen Unions discussed during the process of negotiations would be settled to the mutual satisfaction. The parties signed and exchanged minutes in this regard on 23rd February 2015 at Mumbai.
- (E) The parties negotiated the aforesaid demands and issues and have reached an agreement as set out herein under in full satisfaction of their demands.
- (F) The agreement reached as aforesaid shall amend, modify and supersede the relevant provisions of the Awards and Settlements wherever referred to in this Settlement.



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

TERMS OF THE SETTLEMENT

GENERAL

1. In respect of 43 Banks listed in Schedule 1 to this Memorandum of Settlement, except the State Bank of India, Indian Overseas Bank and Bank of Baroda, the provisions of the Sastry Award in Reference No.S.R.O. 35 dated 5th January 1952, notified on 26th March 1953 as finally modified and enacted by the Industrial Disputes (Banking Companies) Decision Act, 1955, the Industrial Disputes (Banking Companies) Decision Amendment Act, 1957 and the provisions of the Award of the National Industrial Tribunal presided over by Mr. Justice K T Desai in Reference No.1 of 1960 which Award inter alia modifies certain provisions of the Sastry Award (hereinafter referred to as the Awards) as

modified by the settlements dated 19th October, 1966, 12th October, 1970, 23rd July, 1971, 8th November, 1973, 1st August, 1979, 31st October, 1979, 21st April, 1980, 8th September, 1983, 17th September, 1984, 5th January, 1987, 10th April, 1989, 29th June, 1990, 16th July, 1991, 29th October, 1993, 14th February, 1995, 14th December, 1996, 28th November, 1997, 27th March 2000, 10th April 2002, 2nd June 2005 and 27th April 2010 shall continue to govern the service conditions except to the extent the same are modified by this settlement.

2. (i) In respect of State Bank of India, the provisions of the Awards as modified by the Settlements dated 31st March, 1967, 24th February, 1970, 15th September, 1970, 1st August, 1979, 31st October, 1979, 21st April, 1980, 8th September, 1983, 17th September, 1984, 5th January, 1987, 10th April, 1989, 29th June, 1990, 16th July, 1991, 29th October, 1993, 14th February, 1995, 14th December, 1996, 28th November, 1997, 15th September, 1998, 27th March 2000, 10th April 2002, 22nd July 2003, 2nd June 2005 and 27th April 2010 shall continue to govern the service conditions of the workmen except to the extent the same are modified by this settlement.



- (ii) In respect of Bank of Baroda, the provisions of the Awards as further modified by the Settlements dated 23rd December, 1966, 19th December, 1970, 1st August, 1979, 31st October, 1979, 21st April, 1980, 8th September, 1983, 17th September, 1984, 5th January, 1987, 10th April, 1989, 29th June, 1990, 16th July, 1991, 29th October, 1993, 14th February, 1995, 14th December, 1996, 28th November, 1997, 27th March 2000, 10th April 2002, 2nd June 2005 and 27th April 2010 shall continue to govern the service conditions of the workmen except to the extent the same are modified by this settlement.
- (iii) In respect of Indian Overseas Bank, the provisions of the Awards as further modified by the Settlements dated 14th December, 1966, 17th December, 1970, 29th July, 1972, 23rd March, 1973, 1st August, 1979, 31st October, 1979, 21st April, 1980, 8th September, 1983, 17th September, 1984, 5th January, 1987, 10th April, 1989, 29th June, 1990, 16th July, 1991, 29th October, 1993, 14th February, 1995, 14th December, 1996, 28th November, 1997, 27th March 2000, 10th April 2002, 2nd June 2005 and 27th April 2010 shall continue to govern the service conditions of the workmen except to the extent the same are modified by this settlement.
- (iv) In respect of State Bank of India, Bank of Baroda and Indian Overseas Bank, Settlements referred to in Clauses 2(i), (ii) and (iii) above refer to settlements entered into between State Bank of India, Bank of Baroda and Indian Overseas Bank with the All India State Bank of India Staff Federation, All India Bank of Baroda Employees' Federation and the All India Overseas Bank Employees' Union, respectively, representing the workmen of those banks (hereinafter referred to as the said separate settlements).
3. (i) The provisions of the said Awards, the First Bipartite Settlement dated 19th October, 1966 and/or other subsequent settlement(s) including the above mentioned separate settlements hereinafter collectively referred to as said settlements shall stand modified or superseded to the extent and in the manner detailed hereunder.



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

4. Scales of Pay

In modification of Clause 4 of Bipartite Settlement dated 27th April 2010, with effect from 1st November 2012 the scales of pay shall be as under:-

Clerical Staff

11765	$\frac{655}{3}$	13730	$\frac{815}{3}$	16175	$\frac{980}{4}$	20095	$\frac{1145}{7}$
28110	$\frac{2120}{1}$	30230	$\frac{1310}{1}$	31540	(20 years)		

Subordinate Staff

9560	$\frac{325}{4}$	10860	$\frac{410}{5}$	12910	$\frac{490}{4}$	14870	$\frac{570}{3}$
16580	$\frac{655}{3}$	18545	(20 years)				

Note:

- (a) Fitment in the new scales of pay shall be on a stage-to-stage basis.
 (b) There shall be no change in the dates of annual increments because of the fitment.

5. Stagnation Increments

In partial modification of Clause 5 of Bipartite Settlement dated 27th April 2010, both clerical and subordinate staff (including permanent part-time employees on scale wages) shall be eligible for eight stagnation increments w.e.f. 1st November 2012 at the rate and frequency as stated herein under:

The clerical and subordinate staff including permanent part-time employees on scale wages on reaching the maximum in their respective scales of pay, shall draw eight stagnation increments at the rate of Rs.1310/- and Rs.655/- (pro rata in respect of permanent part-time employees) each due under this settlement, and at frequencies of 3 years and 2 years respectively, from the dates of reaching the maximum of their



scales as aforesaid except that in the case of clerical staff, sixth, seventh and eighth stagnation increments will be released two years after receipt of fifth, sixth and seventh stagnation increments respectively, provided that an employee who has completed two years or more after receiving fifth stagnation increment as on 1st November 2012 shall receive the sixth stagnation increment as on 1st November 2012.

Provided further that a clerical / subordinate staff (including permanent part-time employees on scale wages) already in receipt of seven stagnation increments shall be eligible for the eighth stagnation increment on 1st May 2015 or two years after receiving the seventh stagnation increment, whichever is later.

6. Definition of 'Pay'

In reiteration of Clause 6 of the Bipartite Settlement dated 27th April 2010, 'Pay' for the purpose of Dearness Allowance, House Rent Allowance (HRA) and superannuation benefits including for contribution to National Pension System (NPS) shall mean Basic Pay, Stagnation increments, Special Pay, Graduation Pay, Professional Qualification Pay and Officiating Pay, if any.

Note:

The increment component of Fixed Personal Pay as given in column 2 of Schedule III shall rank for superannuation benefits.

7. Dearness Allowance

In substitution of Clause 7 of Bipartite Settlement dated 27th April 2010 with effect from 1st November 2012, the Dearness Allowance shall be payable as per the following rates:-

Clerical and Subordinate Staff

0.10% of 'pay'

Note:



Dearness Allowance in the above manner shall be paid for every rise or fall of 4 points over 4440 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100.

- (a) It is clarified that there shall be no ceiling on Dearness Allowance.
- (b) Dearness Allowance shall be calculated and paid on Basic Pay, Special Pay, Graduation Pay, Professional Qualification Pay and Officiating Pay, if any, payable under this settlement in respect of both clerical and subordinate staff.
- (c) All other existing provisions relating to Dearness Allowance Scheme shall remain unchanged.

8. House Rent Allowance

In substitution of Clause 9 of the Bipartite Settlement dated 27th April 2010 with effect from 1st November 2012, the House Rent Allowance payable shall be as under:

	Area	Rate as percentage of Pay [No Minimum/ No Maximum]
(i)	Places with population of more than 45 lakhs and Project Area Centres in Group 'A'	10.00%
(ii)	Places with population of 12 lakhs and above including State of Goa and Project Area Centres in Group 'B'	9.00%
(iii)	Other places not covered in (i) and (ii) above	7.50%

Note:

- (1) Where quarters are provided, HRA shall not be payable and the rent to be recovered shall be 0.3% of the first stage of the Scales of Pay.
- (2) All other existing provisions relating to House Rent Allowance shall remain unchanged.

9. Special Allowance

With effect from 1.11.2012, workmen employees shall be paid Special Allowance at 7.75% of the Basic pay with applicable DA thereon.

Note : The Special Allowance with applicable DA thereon shall not be reckoned for superannuation benefits viz., pension including contribution to NPS, PF & Gratuity.



10. Transport Allowance

In partial modification of Clause 10 of the Bipartite Settlement dated 27th April 2010, Transport Allowance shall be paid as under, with effect from 1st November, 2012:

Clerical and Subordinate Staff

Upto 15th stage of the scale of Pay - Rs.425/- per month

16th stage of the scale of Pay and above - Rs.470/- per month

Provided that a sub-staff drawing transport allowance at Rs.470/- per month, on being promoted to clerical cadre is fitted at a stage lower than 16th stage, he shall continue to be paid the same Transport Allowance of Rs.470/- per month.

Note:

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

Upto 15 years of service - Pro rata @Rs.425/- per month

Above 15 years of service - Pro rata @Rs.470/- per month

- (ii) This provision by itself will not preclude the payment of any existing allowance of this nature paid as a result of Government guidelines/bank level settlements.

11. Special Pay

In modification of Clause 11 of the Bipartite Settlement dated 27th April 2010, with effect from 1st November 2012:

- (i) The Special Pay payable to the clerical staff and subordinate staff in banks other than State Bank of India, shall be as mentioned under Part-A in Schedule II to this Settlement.
- (ii) In all other aspects, the general rules and provisions contained in Chapter V of the Bipartite Settlement dated 19th October 1966 relating to special pay carrying posts, as modified from time-to-time, shall continue to apply.



- (iii) With effect from 1st November 2012, Graduation Pay and Professional Qualification Pay payable to the clerical staff in banks shall be as mentioned in Part B of Schedule II to this Settlement.
- (iv) The Special Pay, Graduation Pay and Professional Qualification Pay as mentioned in Part B of Schedule II shall rank for superannuation benefits.
- (v) The rates of Special Pay and the duties of Special Pay carrying posts for workmen staff in State Bank of India may be reviewed and settled at the bank level.
- (vi) In reiteration of sub-clause (xv) of Clause 11 of the Bipartite Settlement dated 27th April 2010, a member of the non-subordinate cadre acquiring a Graduate/National Diploma in Commerce or JAIIB/CAIIB (either or both parts) qualification/s at a time when he/she does not have the requisite number of increments in the scale to be earned as advance increments shall in the first instance be released increments for such qualification(s) acquired to the extent available in the scale and in lieu of the remaining increments(s) not available for being so released as advance increments be granted / released the first installment of Graduation Pay or PQP, as the case may be. Release of subsequent installments of Graduation Pay or PQP shall be with reference to the date of release of Graduation Pay or PQP under this clause.

Provided that in the case of an employee acquiring such qualifications after reaching the maximum of the scale of pay, he shall be granted from the date of acquiring such qualification the first installment of Graduation Pay or PQP, as the case may be and the release of subsequent installments of Graduation Pay or PQP shall be with reference to the date of release of Graduation Pay or PQP under this clause.

Provided further that in 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 JAIB/ CAIB/ Graduation) or after reaching 19th stage of scale of Pay (in case of CAIB/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.

12. Hill and Fuel Allowance

In partial modification of Clause 12 of the Bipartite Settlement dated 27th April 2010, the Hill and Fuel Allowance shall be payable at the following rates with effect from 1st November 2012:

- a. At places situated at a height of 3000 metres and above 8% of pay
(Max. Rs.1500/-p.m.)
- b. At places situated at a height of and over 1500 metres but below 3000 metres 4% of pay
(Max. Rs.600/-p.m.)
- c. At places situated at a height of over 1000 metres but less than 1500 metres and Mercara Town 3% of pay
(Max. Rs.500/-p.m.)



Note: All other existing provisions shall remain unchanged.

13. Fixed Personal Pay

In partial modification of Clause XIV of Bipartite Settlement dated 29th October 1993, Clause 13 of Bipartite Settlement dated 27th March 2000, Clause 13 of the Bipartite Settlement dated 2nd June 2005 and Clause 13 of Bipartite Settlement dated 27th April 2010, the Fixed Personal Pay shall be revised with effect from 1st November 2012 as per Schedule III.

Note : Only employees who were in the service of the bank on or before 1st November 1993 will be eligible for FPP, one year after reaching the maximum scale of pay, they are placed in.

14. Payment of Overtime Allowance

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

15. Pension (including State Bank of India)

With effect from 1st November 2012, the Pay as defined under Clause 6 of this Settlement and drawn by the employees who are members of the Pension Fund shall be taken into consideration for the purpose of calculation of pension as per the Pension Fund Rules/ Regulations in force.

Note: Employees in service of the Banks as on 1st November 2012 and who have retired thereafter but before 25th May 2015 and who had opted for commutation of pension will have an option not to claim incremental commutation on revised basic pension.

15(A). Pension for Part-time Employees

With effect from 1st November 2012, for the purpose of calculating the amount of pension in respect of permanent part time employees in scale wages who are covered by the Pension Scheme, their actual service shall be reckoned for qualifying service and not pro rata. The actual service/qualifying service shall be calculated from the date of recruitment/appointment as permanent part time employee in scale wages or from 1st September 1978 whichever is later.



15(B). Dearness Relief on Pension

With effect from 1st November, 2012, in respect of employees who retired or died while in service on or after 1st November, 2012, Dearness Relief shall be payable at 0.10 % of the Basic Pension or Family Pension or Invalid Pension or compassionate allowance as the case may be. Dearness Relief in the above manner shall be paid half yearly for every rise or fall of 4 points over 4440 points in the quarterly average of the All India Consumer Price Index for industrial workers in the series 1960=100.

16. Provident Fund

It is reiterated that -

- (a) The employees who are presently covered under the Pension Scheme shall continue to contribute 10% of the Pay towards Provident Fund, but there shall be no matching contribution.
- (b) Employees of State Bank of India will continue to be covered by Contributory Provident Fund Scheme as hitherto.
- (c) Employees who are presently covered under Contributory Provident Fund Scheme and have not opted for Pension Scheme under the Settlement dated 27th April 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.

17. Medical Aid

In partial modification of Clause 17 of the Bipartite Settlement dated 27th April 2010, with effect from 1st November 2012, the reimbursement of medical expenses under medical aid scheme shall be restricted to an amount of Rs.2200 /- per annum.

For the year 2012, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months i.e. November and December 2012.



18. Definition of 'Family':

In substitution of Clause 18 of the Bipartite Settlement dated 27th April 2010, for the purpose of medical facilities and for the purpose of leave fare concession, the expression 'family' of an employee shall mean -

- (i) the employee's spouse, wholly dependent unmarried children (including step children and legally adopted children) wholly dependent physically and mentally challenged brother/ sister with 40% or more disability, widowed daughters and dependent divorced/ separated daughters, sisters including unmarried/ divorced/ abandoned or separated from husband/ widowed sisters, as also parents wholly dependent on the employee.
- (ii) The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.10,000/- p.m. If the income of one of the parents exceeds Rs.10,000/- p.m. or the aggregate income of both the parents exceeds Rs.10,000/- p.m., both the parents shall not be considered as wholly dependent on the employee.
- (iii) A married female employee may include her natural / legal parents or parents-in-law under the definition of family, but not both, provided that the parents/parents-in-law are wholly dependent on her.

Note: For the purpose of medical expenses reimbursement scheme, for all employees, any two of the dependent parents/ parents-in-law shall be covered.

19. Leave Fare Concession

- (i) In modification of Paragraph 19 of Bipartite Settlement dated 27th April 2010, with effect from the date of this Settlement, leave fare concession payable will be the actual return railway fare or steamer fare incurred by the workman and members of his family subject to the following:
 - a) For availment of leave fare concession under a 2 year block for visit to any place within India, the maximum permissible distance shall be 2500 kms. (one way), for the subordinate staff and 2000 kms. (one way) for non-subordinate staff.
 - b) For availment of leave fare concession under a 4 year block for visit to any place in India, the maximum permissible distance shall be 5000 kms. (one way) for subordinate staff and 4000 kms. (one way) for non-subordinate staff.



- (ii) With the effect from 1st June 2015, the class of fare to which the workman and the members of his family would be entitled, shall be as follows:

Subordinate Staff :

AC III Tier for the journey by mail/express train. By Steamer – II Class Cabin

Non-subordinate Staff :

II AC for the journey by mail/express train. By Steamer – I Class Cabin

Note: The above entitlement shall also be applicable for travel on duty.

Provided further that where the non-subordinate employee and / or members of his family undertake travel by air either to his place of domicile or to any other place for rest and recuperation within India, he shall be entitled to be reimbursed the actual air fare so incurred or the II AC class fare by train by a direct route in case of travel to place of domicile or to the extent of the maximum admissible distance in case of travel to any other place for rest and recuperation, during the two year/four year block respectively, whichever is less.

- (iii) An employee and/or members of his family, when availing leave fare concession may undertake travel by any mode of surface transport between places and the employee will be eligible to claim in respect of such journey his actual expenditure or the notional train fare by the entitled class for the admissible distance, whichever is less, within his overall entitlement.

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

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



(v) An employee opting to encash his LFC shall prefer the claim for himself and his family members only once during the block / term in which such encashment is availed of. The facility of encashment of privilege leave while availing of Leave Fare Concession is also available while encashing the facility of LFC.

(v) All employees will be given an opportunity to exercise an option within 90 days from the date of this Settlement to avail LFC under two years/four years block as the case may be. If no option is exercised within the stipulated period, the earlier option will continue to be operative.

20. Hospitalisation

In substitution of Clause 20 of the Bipartite Settlement dated 27th April 2010, the reimbursement of hospital expenses shall be as per the Medical Insurance Scheme detailed in Schedule IV to this Settlement.

21. Compensation on Transfer

In supersession of Clause 22 of Bipartite Settlement dated 27th April 2010, with effect from 1st June 2015, compensation on transfer, shall be as under:-

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

By Train:

	Non Sub-staff	Sub-staff
a. For married persons	3000 kg.	2000 kg.
b. For unmarried persons	2000 kg.	1150 kg.

By Road: An employee on transfer from one station to another can transport his/her personal effects by rail/road upto the stipulated weights by an IBA approved Transport Operator.

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

In modification of Clause 23 of Bipartite Settlement dated 27th April 2010, with effect from the 1st June 2015, compensation on transfer, shall be as under:-

a. Where an employee produces receipts or a statement of loss in respect of breakages subject to a maximum of:

Clerical Staff	:	Rs.1,500/-
Subordinate Staff	:	Rs.1,000/-

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

Clerical Staff	:	Rs.1,000/-
Subordinate Staff	:	Rs.750/-



23. Halting Allowance

In modification of Clause 24 of the Bipartite Settlement dated 27th April 2010 , with effect from 1st June 2015, halting allowance shall be payable at the following rates for the days spent on duty outside the headquarters:

	(A)	(B)	(C)
	Places with population of 12 lakhs and above and States of Goa	Places with population of 5 lakhs and above, State Capitals/ Capitals of Union Territories not covered in column (A)	Other Places
Clerical Staff	Rs.700/- per diem	Rs.600/- per diem	Rs.450/- per diem
Subordinate Staff	Rs.500/- per diem	Rs.400/- per diem	Rs.250/- per diem

24. Washing Allowance

In supersession of Clause 25 of Bipartite Settlement dated 27th April 2010, with effect from 1st June 2015, washing allowance shall be payable at Rs.150/- p.m., where the washing of livery is not arranged by the bank.

25. Cycle Allowance

In supersession of Clause 26 of Bipartite Settlement dated 27th April 2010, w.e.f. 1st November 2012, cycle allowance is payable to the members of the subordinate staff who are required to use a cycle on regular assignment for outdoor duties at Rs.100/-p.m. at all centers.

Cycle allowance would not be paid to workman member of the subordinate staff entitled to the allowance for the period of leave where such leave exceeds 30 days.

26. Split Duty Allowance

In partial modification of Clause 27 of the Bipartite Settlement dated 27th April 2010, w.e.f. 1st November 2012, Split Duty Allowance shall be payable at all centers at Rs.150/- p.m.

27. Project Area Compensatory Allowance

In partial modification of Clause 28 of the Bipartite Settlement dated 27th April 2010, w.e.f. 1st November 2012, workmen in project areas shall be paid project area compensatory allowance as under :



Project Area Group 'A'	Project Area Group 'B'
Clerical Staff – Rs.250/-p.m.	Clerical Staff – Rs.200/- p.m.
Sub-Staff - Rs.200/- p.m.	Sub-Staff - Rs.175/- p.m.

28. Special Area Allowance

In partial modification of Clause 29 of Bipartite Settlement dated 27th April 2010, in view of revision in 'Pay Scale'. w.e.f. 1st November 2012, the Pay referred to under Columns (3) and (4) of Schedule VI of Bipartite Settlement dated 27.4.2010, shall be read as Rs.24,000/- instead of Rs.14,700/-, the rates, other details and conditions remaining unchanged.

29. Reimbursement of expenses on Road Travel

In substitution of Clause 31 of Bipartite Settlement dated 27th April 2010, w.e.f. 1st June 2015, where an employee has to travel on duty / LFC between two places he shall be reimbursed actual road mileage cost or at Rs.6/- per k.m., whichever is less.

30. Privilege Leave

In partial modification to Clause 13.20 of Bipartite Settlement dated 19.10.1966 (other than State Bank of India) and para 7.20 of Settlement dated 31st March 1967 (in case of State Bank of India), an employee other than a member of the Executive Committee of a registered trade union of the employees of the Bank shall not be entitled to take privilege leave on more than four occasions in a calendar year.

Where however, the reasons for the request by an employee for leave on more than four occasions in a year are adequate and genuine and it is not administratively inconvenient, such leave may be granted.

Privilege Leave should be applied not less than 15 days before the proposed date of commencement of such leave.

In partial modification to Clause 8 of Bipartite Settlement dated 29.6.1990, Privilege Leave accruing to an employee on or after the date of this settlement, shall be allowed to be accumulated beyond 240 days up to a maximum of 270 days. However, encashment of privilege leave shall be restricted up to a maximum of 240 days.



31. Maternity Leave

Clause 30 of Bipartite Settlement dated 27th April 2010 shall be substituted by the following:

- (a) Maternity leave, which shall be on substantive pay, shall be granted to a female employee for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.
- (b) Within the overall period of 12 months, leave may also be granted in case of miscarriage/abortion/MTP.
- (c) Within the overall period of 12 months, leave may also be granted in case of hysterectomy upto a maximum of 60 days.
- (d) Leave may also be granted once during service to a childless female employee for legally adopting a child who is below one year of age, for a maximum period of six months, subject to the following terms and conditions: -
 - (i) Leave will be granted for adoption of only one child.
 - (ii) The adoption of a child should be through a proper legal process and the employee should produce the adoption-deed to the Bank for sanctioning such leave.
 - (iii) The permanent part-time employees are also eligible for grant of leave for adoption of a child.
 - (iv) The leave shall also be available to biological mother in cases where the child is born through surrogacy.
 - (v) The leave shall be availed within overall entitlement of 12 months during the entire period of service.



32. Paternity Leave

With effect from the 1st June 2015, male employees with less than two surviving children shall be eligible for 15 days Paternity Leave during his wife's confinement. This leave may be combined with any other kind of leave except Casual Leave. The leave may be availed upto 15 days before or upto 6 months from the date of delivery of the child.

33. Casual Leave

In supersession of Clause 13.22 of Bipartite Settlement dated 19.10.1966 (in case of State Bank of India, Clause 7.22 of the Settlement dated 31st March 1967), an employee shall be entitled to Casual Leave upto a maximum of 12 days in each calendar year, provided that not more than 4 days may be taken continuously. It is reiterated that holidays and weekly offs prefixing/suffixing or falling within the period of Casual Leave will not be treated as part of Casual Leave.

34. Sick Leave

In partial modification to Clause 27 of Bipartite Settlement dated 27.3.2000, Casual Leave converted into Sick Leave may also be availed without production of medical certificate for 4 days at a time once in a year or two days at a time, twice a year.

35. Special Sick Leave

With effect from the 1.6.2015, Special Sick Leave up to 30 days may be granted to an employee once during his/her entire period of service for donation of kidney/ organ.

36. Extraordinary Leave

In partial modification of Clause 13.34 of Settlement dated 19th October 1966, (in case of State Bank of India, Clause 7.34 of Agreement dated 31st March 1967) in exceptional circumstances, Extraordinary Leave may be sanctioned (without wages) not exceeding 3 months on any one occasion and upto a maximum of 24 months during the entire period of an employees' service.



37. Joining Time

It is agreed by and between the parties that with effect from the date of the Settlement, joining time of six days allowable under Para 551 of Sastry Award may be granted either immediately after relieving or within three months after joining the new place of posting.

38. Holidays

In terms of understanding dated 23rd February 2015 reached between IBA and Workmen Unions, every second and fourth Saturday of the month will be a holiday and other Saturdays will be full working days. IBA has initiated steps to get clearances from the Reserve Bank of India and Government of India. The change will be effective after approval by the Reserve Bank of India and Notification of the change issued by the Government of India.

39. Special provision for State Bank of India

Special compensatory provisions in respect of State Bank of India as in bank level settlements may be reviewed and settled at bank level.

40. Implementation

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



With effect from

1.	Scales of Pay: As per Clause 4	1 st November 2012
2.	Dearness Allowance, Professional Qualification Pay/ Graduation Pay, House Rent Allowance, Provident Fund, Gratuity, Fixed Personal Pay, Transport Allowance, Annual Medical Aid, Special Area Allowance, Hill & Fuel Allowance, Split Duty Allowance, Cycle Allowance, Project Area Compensatory Allowance	1 st November 2012
3.	Stagnation Increment - 8 th	1 st May 2015
4.	Special Allowance	1 st November 2012
5.	Special Pay	1 st November 2012
6.	Halting Allowance, Washing Allowance, Compensation on Transfer, Compensation for losses due to breakage of damage to goods on transfer, Reimbursement of Expenses on Road Travel	1 st June 2015
7.	LFC, Definition of Family, Amendments in PL, Sick Leave, Casual Leave, Extraordinary Leave	1 st June 2015
8.	Accumulation of PL up to 270 days	1 st June 2015
9.	Paternity Leave	1 st June 2015
10.	Special Sick Leave	1 st June 2015
11.	Maternity Leave, Joining Time	25 th May 2015

41. Date of Effect and Operation

- i. This Settlement shall be binding on the parties for five years from 1st November 2012.
- ii. The terms and conditions hereof shall continue to govern and bind the parties even thereafter until the Settlement is terminated by either party giving to the other a statutory notice as prescribed in law for the time being in force.
- iii. The All India Bank Employees' Association, the National Confederation of Bank Employees, the Bank Employees' Federation of India, the National Organisation of Bank Workers and the Indian National Bank Employees Federation on behalf of the workmen agree that during the operation of this Settlement, the workmen will not for any reason whatsoever, raise any demand of any nature whatsoever on any of the banks in respect of matters, monetary or otherwise, covered by this Memorandum of Settlement.



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

42. Interpretation

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

Dated: 25th May 2015

Indian Banks' Association

T M Bhasin
Ashwani Kumar
Animesh Chauhan
Shyam Srinivasan
Ashwini Mehra
M V Tanksale
K Unnikrishnan
K S Chauhan

All India Bank Employees' Association

Rajen Nagar
C H Venkatachalam
B S Rambabu
E Arunachalam
Vishwas Utagi
J P Sharma
Lalita Joshi
D D Rustagi
V K Sharma
P P Varghese



National Confederation of Bank Employees

Vinil Kumar Saxena
M V Murali
Sanjeev K Bandlish
R K Sharma

Jyothi B Mohapatra
Ajay N Badani

Brajesh K Mishra

Arun Bhagoliwal

P Monoharan

Dharmendra Agarwal

Bank Employees' Federation of India

C J Nandakumar
Pradip Biswas
K Krishnan
Joydeb Dasgupta

**National
Organisation of
Bank Workers**

Prabal Pratap
Singh

Ramanath R

Kini

Mohan

Kumtakar

Man Mohan

Gupta

**Indian National
Bank****Employees'
Federation**

Subhash S

Sawant

Narendra Kumar

Tehri

Siddharth B

Menon

Shyam

Mukhopadhyay

WITNESSES

W Ferreira

Rashmi Patwardhan

R Vijayakumar

Gourdas

M M Rai

S K Gautam

N Venugopal

N Radhakrishnan



A Jayakumar
Ashok Varma
K K Singh
P Babu Joseph
Srinivasa Babu
P Venkataramaiah
S Sudhakar Shetty
Ravindra G Joshi
Dharnidhar Swain
R Meenakshi Sundaram

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



SCHEDULE - I

LIST OF BANKS TO BIPARTITE SETTLEMENT

1. Allahabad Bank
2. Andhra Bank
3. Bank of Baroda
4. Bank of India
5. Bank of Maharashtra
6. Canara Bank
7. Central Bank of India
8. Corporation Bank
9. Dena Bank
10. Indian Bank
11. Indian Overseas Bank
12. Oriental Bank of Commerce
13. Punjab & Sind Bank
14. Punjab National Bank
15. Syndicate Bank
16. UCO Bank
17. Union Bank of India
18. United Bank of India
19. Vijaya Bank
20. State Bank of India
21. State Bank of Bikaner & Jaipur
22. State Bank of Hyderabad
23. State Bank of Mysore
24. State Bank of Patiala
25. State Bank of Travancore
26. The Catholic Syrian Bank Ltd.
27. The Dhanalakshmi Bank Ltd.
28. The Federal Bank Ltd.
29. ING Vysya Bank Ltd. (now Kotak Mahindra Bank Ltd.)



30. The Jammu & Kashmir Bank Ltd.
31. The Karnataka Bank Ltd.
32. The Karur Vysya Bank Ltd.
33. The Lakshmi Vilas Bank Ltd.
34. The Nainital Bank Ltd.
35. Ratnakar Bank Ltd.
36. The South Indian Bank Ltd.
37. The Bank of Tokyo-Mitsubishi U.F.J, Ltd.
38. BNP Paribas
39. Citibank, N.A.
40. The Hongkong & Shanghai Banking Corporation Ltd.
41. The Royal Bank of Scotland, N.V.
42. ~~Sov~~ali Bank
43. Standard Chartered Bank



SCHEDULE - II**PART A
SPECIAL PAY****For Clerical Staff (w.e.f. 1.11.2012)**

Sr. No.	Post	Special Pay (Rs.)
1.	Single Window Operator 'B'	820
2.	Head Cashier - II	1280
3.	Special Assistant	1930

For Subordinate Staff (w.e.f. 1.11.2012)

Sr. No.	Post	Special Pay (Rs.)
1.	Armed Guard	390
2.	Bill Collector	390
3.	Daftary	560
4.	Head Peon	740
5.	Electrician	2040
6.	AC Plant Operator	2040
7.	Driver	2370
8.	Head Messenger in IOB	1630



SCHEDULE - II

PART B GRADUATION PAY/ PROFESSIONAL QUALIFICATION PAY

For those workmen who hereafter reach or have already reached 20th stage of the scale and have got increments in consideration of educational qualification(s), Graduation Pay/ Professional Qualification Pay shall be payable as under:

1. Those who are graduates and/or NDC -
Rs.410/- p.m. after they complete 1 year
Rs.800/- p.m. after they complete 2 years
2. Those who have passed JAIIB or Part I of CAIB/CAIIB-Rs.410/- p.m. after they complete 1 year
3. Those who have passed JAIIB and CAIIB or Both Parts of CAIB/CAIIB
- Rs.410/- p.m. after they complete 1 year
Rs.800/- p.m. after they complete 2 years
Rs.1210/- p.m. after they complete 3 years
4. Those who are graduates/NDC and have passed JAIIB or Part I of CAIB/CAIIB – Rs.410/- p.m. after they complete 1 year
Rs.800/- p.m. after they complete 2 years
Rs.1210/- p.m. after they complete 3 years
5. Those who are graduates/NDC and have passed JAIIB or Both Parts of CAIB/CAIIB –
Rs.410/- p.m. after they complete 1 year
Rs.800/- p.m. after they complete 2 years
Rs.1210/- p.m. after they complete 3 years
Rs.1620/- p.m. after they complete 4 years
Rs.2010/- p.m. after they complete 5 years.

Note: Refer to Clause 11 of this Settlement



SCHEDULE - III

FIXED PERSONAL PAY

Area of Posting	Total FPP payable where bank's accommodation is not provided	Total FPP payable where bank's accommodation is provided	Increment Component of FPP
(1)	(2)	(3)	(4)
CLERICAL STAFF			
(i) Places with population of more than 45 lakhs	1585	1450	1310
(ii) Places with population of 12 lakhs and above including State of Goa	1570	1450	1310
(iii) Other places not covered in (i) and (ii) above	1550	1450	1310
SUBORDINATE STAFF			
(i) Places with population of more than 45 lakhs	790	730	655
(ii) Places with population of 12 lakhs and above including State of Goa	790	730	655
(iii) Other places not covered in (i) and (ii) above	780	730	655



SCHEDULE IV

SCHEDULE FOR REIMBURSEMENT OF HOSPITALISATION EXPENSES

MEDICAL INSURANCE SCHEME

Having regard to the need to extend better coverage and reimbursement of hospitalization and medical expenses incurred by the officers / employees/dependent family members, the demand for full reimbursement of expenses connected with hospitalisation and medical treatment including domiciliary hospitalization and domiciliary treatment was discussed by and between the parties and a new scheme for reimbursement of medical expenses has been formulated.

The salient feature of the Scheme is as under:

The scheme shall cover expenses of the officers / employees and dependent family members in cases he/she shall contract any disease or suffer from any illness (hereinafter called DISEASE) or sustain any bodily injury through accident (hereinafter called INJURY) and if such disease or injury shall require any employee/ dependent family member, upon the advice of a duly qualified Physician/Medical Specialist/Medical practitioner (hereinafter called MEDICAL PRACTITIONER) or of a duly qualified Surgeon (hereinafter called SURGEON) to incur hospitalization/ domiciliary hospitalization and domiciliary treatment expenses as defined in the Scheme, for medical/surgical treatment at any Nursing Home/ Hospital / Clinic (for domiciliary treatment)/ Day care Centre which are registered with the local bodies in India as herein defined (hereinafter called HOSPITAL) as an inpatient or otherwise as specified as per the scheme.

The Scheme covers Employee + Spouse + Dependent Children + any two of the dependent Parents /Parents-in-law.

- No age limit for dependent children (including step children and legally adopted children).
- A child would be considered dependent if his/her monthly income does not exceed Rs.10,000/- per month;
- 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 shall also be covered as Dependent.
- No Age Limits for Dependent Parents. Any two, i.e. either dependent parents or parents-in-law will be covered as dependent.
- Parents would be considered dependent if their monthly income does not exceed Rs.10,000/- per month or as revised by Indian Banks' Association in due course, and wholly dependent on the employee as defined in this scheme.

All the existing permanent officers / employees of the Banks which are parties to this Settlement shall be covered by this Scheme from the date of introduction/implementation of this Scheme. All New Officers / employees shall be covered from the date of joining as per their appointment in the bank.

Till the new scheme is made effective and gets implemented, the existing provisions as per Bipartite Settlement/ Joint Note dated 27.4.2010 will continue to operate.

The new Scheme as applicable to the officers/ employees in service would be continued beyond their retirement/superannuation/resignation, etc. subject to payment of stipulated premium by them.

The new Scheme would also cover the existing retired officers/ employees of the Banks and dependent spouse subject to payment of stipulated premium by them.

In the event of any claim becoming admissible under this scheme, the Bank will reimburse the amount of such expenses as would fall under different heads mentioned below and as are reasonably and medically necessary incurred thereof by or on behalf of such employee.

Reimbursement shall cover Room and Boarding expenses as provided by the Hospital/Nursing Home not exceeding Rs.5000 per day or the actual amount whichever is less. Intensive Care Unit (ICU) expenses not exceeding Rs.7500/- per day or actual amount whichever is less. Surgeon, team of surgeons, Assistant surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees, 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.

Hospitalization expenses (excluding cost of organ) incurred on donor in respect of organ transplant to officers/ employee/dependent would also be covered for reimbursement.

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.

Alternative systems of treatments other than treatment under Allopathy or modern medicine shall include Ayurveda, Unani, Siddha, Homeopathy and Naturopathy in the Indian context, for Hospitalization and Domiciliary treatment.

CASHLESS FACILITY: The scheme also includes the benefit of cashless treatment facility in hospitals under a scheme worked by the Banks and the hospitals under a common insurance scheme.

CONTRIBUTION: The officers / employees shall not be required to share the cost of such benefits under the new scheme. However, in the case of officers / employees retiring from the Banks after the scheme is introduced and those who are already retired from the services of the banks and who opt to avail the benefits of the scheme, the amount of contribution by such persons shall be decided at the respective Bank level.

Day care Treatments shall be covered under the scheme and would refer to medical treatment and or surgical procedure which is

- i. undertaken under general or local anaesthesia in a hospital/day care centre in less than a day because of technological advancement, and
- ii. which would have otherwise required hospitalisation of more than a day. Treatment normally taken on an out patient basis is not included in the scope of this definition.

DOMICILIARY HOSPITALIZATION: Domiciliary Hospitalization shall be covered under this scheme and would mean medical treatment for 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.



DOMICILIARY TREATMENT shall also be covered under this scheme i.e. treatment taken for specified diseases which may or may not require hospitalization as mentioned herein below.

Domiciliary Hospitalization / Domiciliary Treatment : Medical expenses incurred in case of the following diseases which need Domiciliary Hospitalization /domiciliary treatment as may be certified by the recognized hospital authorities and bank's 'medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100%.

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, Asthma, Hepatitis -B, Hepatitis - C, Hemophilia, My asthenia 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, Diphtheria, 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 / motor neuron disease, status asthmaticus, sequalea 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 Pulmonary Disease, Chronic Bronchitis, Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment.

The cost of medicines, investigations, and consultations, etc.in respect of domiciliary treatment shall be reimbursed for the period stated by the specialist in Prescription. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

HOSPITAL / NURSING HOME: A Hospital under this scheme would mean 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.

This clause will however be relaxed in areas where it is difficult to find such hospitals. 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.

HOSPITALIZATION: Hospitalization would mean admission in a Hospital/ Nursing Home for a minimum period of 24 consecutive hours of inpatient care except for specified procedures/treatments, where such admission could be for a period of less than a day,

ID CARD: In terms of the scheme arrived at between the Banks and insurance companies, ID Cards would be issued to all the officers / employees/ dependent family members/retired officers / employees/their dependents for the purpose of availing cashless facility in network hospitals.

PRE-EXISTING DISEASE: Pre Existing Diseases would be covered for reimbursement under this scheme.

PRE-HOSPITALISATION MEDICAL EXPENSES : Medical expenses incurred immediately 30 days before the insured person is hospitalized will be considered as part of a claim provided that such medical expenses are incurred for the same condition for which the insured person's hospitalization was required.

POST HOSPITALISATION MEDICAL EXPENSES: Relevant medical expenses incurred immediately 90 days after the employee/ dependent/ retirement employee is discharged from the hospital provided that such medical expenses are incurred for the same condition for which the Insured Person's Hospitalization was required.

Additional Ex-Gratia for Critical Illness : In addition to the reimbursement covered under this scheme, officers / employees (only officers / employees and not their dependents or retired officers / employees) shall be provided additional ex gratia of Rs. 1,00,000/- . In case an employee contracts a Critical Illness as listed below, the sum of Rs.1,00,000/- shall be paid. This benefit shall be provided on first detection/diagnosis of the Critical Illness.



- Cancer including Leukemia
- Stroke
- Paralysis
- By Pass Surgery
- Major Organ Transplant/Bone marrow transplantation
- End Stage Liver Disease
- Heart Attack
- Kidney Failure
- Heart Valve Replacement Surgery

Hospitalization is not required to claim this benefit.

Expenses on Hospitalization for minimum period of a day are admissible. However, this time limit shall not be applied to specific treatments, such as:

1	Adenoidectomy	19	Haemo dialysis
2	Appendectomy	20	Fissurectomy / Fistulectomy
3	Auroplasty not Cosmetic in nature	21	Mastoidectomy
4	Coronary angiography /Renal	22	Hydrocele
5	Coronary angioplasty	23	Hysterectomy
6	Dental surgery	24	Inguinal/ventral/umbilical/femoral hernia
7	D&C	25	Parenteral chemotherapy
8	Excision of cyst/granuloma/lump/tumor	26	Polypectomy
9	Eye surgery	27	Septoplasty
10	Fracture including hairline fracture /dislocation	28	Piles/ fistula
11	Radiotherapy	29	Prostate surgeries
12	Chemotherapy including parental chemotherapy	30	Sinusitis surgeries
13	Lithotripsy	31	Tonsillectomy
14	Incision and drainage of abscess	32	Liver aspiration
15	Varicocelectomy	33	Sclerotherapy
16	Wound suturing	34	Varicose Vein Ligation
17	FESS	35	All scopies along with biopsies
18	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.	36	Lumbar puncture
		37	Ascitic Pleural tapping

This condition will also not apply in case of stay in hospital of less than a day provided 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 which would have otherwise required hospitalization of more than a day.

MATERNITY EXPENSES BENEFIT EXTENSION : 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 Caesarean Section:-

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 and up to Rs, 20,000/-.

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 trip will also be reimbursable.

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.

Congenital Anomalies: Expenses for Treatment of Congenital Internal / External diseases, defects anomalies are covered under the scheme.

Psychiatric diseases: Expenses for treatment of psychiatric and psychosomatic diseases shall be payable with or without hospitalization.

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.

Treatment taken for Accidents can be payable even on OPD basis in Hospital.

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.

Treatment for Genetic Disorder and stem cell therapy shall be covered under the scheme.



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.

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.

Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, elastocrepe bandages, external orthopaedic 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.

Physiotherapy charges: Physiotherapy charges shall be covered for the period specified by the Medical Practitioner even if taken at home.

While reimbursement to the officers / employees shall be made by the Banks as hitherto, the Scheme shall be administered by the Banks through a scheme worked out between IBA/Banks and Insurance companies and officers / employees would in no way be directly bound by the terms and conditions of such scheme or arrangements.

However, for the purpose of clarity and information, the details of the Scheme worked out between IBA/Banks and insurance companies is appended herein as **Appendix I & II**.

The above stated scheme would not supersede the continuation of any bank-level arrangement or scheme providing for reimbursement of medical expenses, which is not covered herein, that may be in operation in any Bank.



Appendix I

Medical Scheme for the Officers/ Employees of IBA Member Banks, parties to the Bipartite Settlement/ Joint Note dated 25th May 2015 in lieu of the Existing Hospitalization Scheme

The scheme covers expenses of the officers / employees and dependent in cases he/she shall contract any disease or suffer from any illness (hereinafter called DISEASE) or sustain any bodily injury through accident (hereinafter called INJURY) and if such disease or injury shall require any such insured Person, upon the advice of a duly qualified Physician/Medical Specialist/Medical practitioner (hereinafter called MEDICAL PRACTITIONER) or of a duly qualified Surgeon (hereinafter called SURGEON) to incur hospitalization/domiciliary hospitalization and domiciliary treatment expenses as defined in the Scheme, for medical/surgical treatment at any Nursing Home/Hospital / Clinic (for domiciliary treatment)/ Day care Centre which are registered with the local bodies, in India as herein defined (hereinafter called HOSPITAL) as an inpatient or otherwise as specified as per the scheme, to the extent of the sum insured + Corporate buffer.

1.1. The Scheme Covers Employee + Spouse + Dependent Children + 2 dependent Parents /parents-in-law.

- No age limit for dependent children. (including step children and legally adopted children) A child would be considered dependent if their monthly income does not exceed Rs. 10,000/- per month; which is at present, or revised by Indian Banks' Association in due course. Widowed Daughter and dependant 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.
- No Age Limits for Dependent Parents. Either Dependent Parents or parents-In-law will be covered. Parents would be considered dependent if their monthly income does not exceed Rs. 10,000/- per month, which is at present, or revised by Indian Banks' Association in due course, and wholly dependent on the employee as defined in this scheme.

(The definition of family shall undergo a change as decided in due course in the negotiations)

1.2.1 All New Officers / 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.

1.2.2 Continuity benefits coverage to officers / employees on retirement and also to the Retired Officers / employees, who may be inducted in the Scheme.

1.3 Sum Insured: Hospitalization and Domiciliary Treatment coverage as defined in the scheme per annum

Officers	: Rs.400000
Clerical Staff	: Rs.300000
Sub Staff	: Rs.300000

Change in sum insured after commencement of policy to be considered in case of promotion of the employee or vice versa.

1.4 Corporate Buffer: Rs. 100,00,00,000/- Corporate buffer may be appropriated as per the premium of the bank. If the Corporate buffer of one bank is exhausted, the remaining amount can be claimed from the unutilized corporate buffer of the other banks. Corporate Buffer can be authorized by the



Management, through an Authorized person / Committee as decided by IBA / Bank, and informed directly to the THIRD PARTY ADMINISTRATOR by keeping the insurance company in the loop.

- 1.5 In the event of any claim becoming admissible under this scheme, the company will pay through Third Party Administrator to the Hospital / Nursing Home or insured the amount of such expenses as would fall under different heads mentioned below and as are reasonably and medically necessary incurred thereof by or on behalf of such insured but not exceeding the Sum Insured in aggregate mentioned in the schedule hereto.
- A. Room and Boarding expenses as provided by the Hospital/Nursing Home not exceeding Rs. 5000 per day or the actual amount whichever is less.
 - B. Intensive Care Unit (ICU) expenses not exceeding Rs. 7500 per day or actual amount whichever is less.
 - C. Surgeon, team of surgeons, Assistant surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees.
 - D. 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.
 - E. Hospitalization expenses (excluding cost of organ) incurred on donor in respect of organ transplant to the insured.
- 1.6 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.

2. DEFINITIONS:

2.1 ACCIDENT: An accident is a sudden, unforeseen and involuntary event caused resulting in injury -

2.2

- A. "Acute condition" – Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.
- B. "Chronic condition" – A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics –
 - i. It needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests –
 - ii. It needs ongoing or long-term control or relief of symptoms
 - iii. It requires your rehabilitation or for you to be specially trained to cope with it
 - iv. It continues indefinitely
 - v. It comes back or is likely to come back.



2.3 ALTERNATIVE TREATMENTS:

Alternative Treatments are forms of treatment other than treatment "Allopathy" or "modern medicine and includes Ayurveda, unani, siddha homeopathy and Naturopathy in the Indian Context, for Hospitalisation only and Domiciliary for treatment only under ailments mentioned under clause number

3.1

(Ref: 3.4 Alternative Therapy)

2.4 ANY ONE ILLNESS:

Any one illness will be deemed to mean continuous period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital / Nursing Home where treatment has been taken. Occurrence of the same illness after a lapse of 45 days as stated above will be considered as fresh illness for the purpose of this policy.

2.5 CASHLESS FACILITY:

Cashless facility "means a facility extended by the insurer to the insured where the payments, of the cost of treatment undergone by the employee and the dependent family members of the insured in accordance with the policy terms and conditions, or directly made to the network provider by the insurer to the extent pre-authorization approved.

2.6 CONGENITAL ANOMALY:

Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

- a. Internal Congenital Anomaly which is not in the visible and accessible parts of the body
- b. External Congenital Anomaly which is in the visible and accessible parts of the body

2.7 CONDITION PRECEDENT:

Condition Precedent shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

2.8 CONTRIBUTION:

The Officers / employees will not share the cost of an indemnity claim on a ratable proportion from their personal Insurance Policies.

2.9 DAYCARE CENTRE:

A day care centre means any institution established for day care treatment of illness and/ or injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under:-

- has qualified nursing staff under its employment
- has all qualified medical practitioner(s) in charge
- has a fully equipped operation theatre of its own where surgical procedures are carried out.



- maintains daily records of patients and will make these accessible to the insurance companies authorised personnel.

2.10 DAY CARE TREATMENT:

Day care Treatment refers to medical treatment and or surgical procedure which is

- iii. undertaken under general or local anesthesia in a hospital/day care Centre in less than a day because of technological advancement, and
- iv. Which would have otherwise required a hospitalisation of more than a day.

Treatment normally taken on an out patient basis is not included in the scope of this definition.

2.11 DOMICILIARY HOSPITALIZATION:

Domiciliary Hospitalization means medical treatment for 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:

- c) The condition of the patient is such that he/she is not in a condition to be removed to a hospital or
- d) The patient takes treatment at home on account of non-availability of room in a hospital.

2.12 DOMICILIARY TREATMENT

Treatment taken for specified diseases which may or may not require hospitalization as mentioned in the Scheme under clause Number 3.1

2.13 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.



2.14 HOSPITALIZATION:

Hospitalization means admission in a Hospital/Nursing Home for a minimum period of 24 consecutive hours of inpatient care except for specified procedures/treatments, where such admission could be for a period of less than a day, as mentioned in clauses 2.9 and 2.10

2.15 ID CARD:

ID Card means the identity card issued to the insured person by the THIRD PARTY ADMINISTRATOR to avail cashless facility in network hospitals.

2.16 ILLNESS:

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the policy period and requires medical treatment.

2.17 INJURY:

Injury means accidental physical bodily harm excluding illness or disease which is verified and certified by a medical practitioner.

However all types of Hospitalization is covered under the Scheme.

2.18 IN PATIENT CARE:

In Patient Care means treatment for which the insured person has to stay in a hospital for more than a day for a covered event.

2.19 INTENSIVE CARE UNIT:

Intensive Care Unit means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated medical practitioner(s) and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

2.20 MATERNITY EXPENSES:

Maternity expenses/treatment shall include:

- a) Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization).
- b) Expenses towards medical termination of pregnancy during the policy period.
- c) Complications on Maternity would be covered up to the Sum Insured plus the Corporate Buffer.

2.21 MEDICAL ADVICE:

Any consultation or advice from a medical practitioner/doctor including the issue of any prescription or repeat prescription.

2.22 MEDICAL EXPENSES:



Medical Expenses means those expenses that an insured person has necessarily and actually incurred for medical treatment on account of illness or accident on the advice of a medical practitioner, as long as these are no more than would have been payable if the insured person had not been insured.

2.23 MEDICALLY NECESSARY:

Medically necessary treatment is defined as any treatment, test, medication or stay in hospital or part of a stay in a hospital which

- is required for the medical management of the illness or injury suffered by the insured;
- must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity;
- must have been prescribed by a medical practitioner;
- must confirm to the professional standards widely accepted in international medical practice or by the medical community in India.

2.24 MEDICAL PRACTITIONER:

Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or the homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The term medical practitioner would include physician, specialist and surgeon.

(The Registered practitioner should not be the insured or close family members such as parents, parents-in-law, spouse and children.)

2.25 NETWORK PROVIDER:

Network Provider means hospitals or health care providers enlisted by an insurer or by a Third Party Administrator and insurer together to provide medical services to an insured on payment by a cashless facility.

The list of network hospitals is maintained by and available with the THIRD PARTY ADMINISTRATOR and the same is subject to amendment from time to time.

2.26 NEW BORN BABY:

A new born baby means baby born during the Policy Period aged between one day and 90 days, both days inclusive.

2.27 NON NETWORK :

Any hospital, day care Centre or other provider that is not part of the network.

2.28 NOTIFICATION OF CLAIM

Notification of claim is the process of notifying a claim to the Bank, insurer or Third Party Administrator as well as the address/telephone number to which it should be notified.

2.29 OPD TREATMENT:

OPD Treatment is one in which the insured visits a clinic/hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of medical a practitioner. The insured is not admitted as a day care or in-patient.



2.30 PRE-EXISTING DISEASE:

Pre Existing Disease is any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment, prior to the first policy issued by the insurer.

2.31 PRE – HOSPITALISATION MEDICAL EXPENSES:

Medical expenses incurred immediately 30 days before the insured person is hospitalized will be considered as part of a claim as mentioned under Item 1.2 above provided that;

- i. such medical expenses are incurred for the same condition for which the insured person's hospitalization was required and
- ii. the inpatient hospitalization claim for such hospitalization is admissible by the insurance company.

2.32 POST HOSPITALISATION MEDICAL EXPENSES:

Relevant medical expenses incurred immediately 90 days after the Insured person is discharged from the hospital provided that;

- a. Such Medical expenses are incurred for the same condition for which the Insured Person's Hospitalization was required; and
- b. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.

2.33 QUALIFIED NURSE:

Qualified Nurse is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India and/or who is employed on recommendation of the attending medical practitioner.

2.34 REASONABLE AND CUSTOMARY CHARGES:

Reasonable Charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness/injury involved.

2.35 ROOM RENT:

Room Rent shall mean the amount charged by the hospital for the occupancy of a bed on per day basis.

2.36 SUBROGATION:

Subrogation shall mean the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source. It shall exclude the medical / accident policies obtained by the insured person separately.

2.37 SURGERY:

Surgery or surgical procedure means manual and/or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care Centre by a medical practitioner.



2.38 Third Party Administrator

Third Party Administrator means a Third Party Administrator who holds a valid License from Insurance Regulatory and Development Authority to act as a THIRD PARTY ADMINISTRATOR and is engaged by the Company for the provision of health services as specified in the agreement between the Company and Third Party Administrator.

2.39 UNPROVEN/EXPERIMENTAL TREATMENT:

Unproven/Experimental treatment is treatment, including drug Experimental therapy, which is not based on established medical practice in India.

3. COVERAGES:

- 3.1 Domiciliary Hospitalization / Domiciliary Treatment : Medical expenses incurred in case of the following diseases which need Domiciliary Hospitalization /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%

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 / motoneuron 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.

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.

- 3.2 Critical Illness : To be provided to the employee only subject to a sum insured of Rs. 1,00,000/- . Cover starts on inception of the policy. In case an employee contracts a Critical Illness as listed below, the total sum insured of Rs.1,00,000/- is paid, as a benefit. This benefit is provided on first detection/diagnosis of the Critical Illness.

- Cancer including Leukemia
- Stroke
- Paralysis
- By Pass Surgery



- Major Organ Transplant
- End Stage Liver Disease
- Heart Attack
- Kidney Failure
- Heart Valve Replacement Surgery

Hospitalization is not required to claim this benefit. Further the Employee can claim the cost of hospitalization on the same from the Group Medclaim Policy as cashless / reimbursement of expenses for the treatment taken by him.

- 3.3 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	20	Hæmo dialysis
2	Appendectomy	21	Fissurectomy / Fistulectomy
3	Ascitic / Plueral tapping	22	Mastoidectomy
4	Auroplasty not Cosmetic in nature	23	Hydrocele
5	Coronary angiography /Renal	24	Hysterectomy
6	Coronary angioplasty	25	Inguinal/ ventral/ umbilica/ femoral hernia
7	Dental surgery	26	Parenteral chemotherapy
8	D&C	27	Polypectomy
9	Excision of cyst/ granuloma/lump/tumor		
10	Eye surgery	28	Septoplasty
11	Fracture including hairline fracture /dislocation	29	Piles/ fistula
12	Radiotherapy	30	Prostate surgeries
13	Chemotherapy including parental chemotherapy	31	Sinusitis surgeries
14	Lithotripsy	32	Tonsillectomy
15	Incision and drainage of abscess	33	Liver aspiration
16	Varicocelelectomy	34	Sclerotherapy
17	Wound suturing	35	Varicose Vein Ligation
18	FESS	36	All scopies along with biopsies
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.	37	Lumbar puncture

This condition will also not apply in case of stay in hospital of less than a day provided –

- 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
 - Which would have otherwise required hospitalization of more than a day.
- 3.4 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 and state government .

3.5 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 Caesarean 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 + Corporate Buffer
 - V. Expenses incurred for Medical Termination of Pregnancy
 - VI. Claim in respect of delivery to be given irrespective of the number of children
- 3.6 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/-.
- However if the baby contracts any illness the same shall be considered in the Sum Insured + Corporate buffer. Baby to be taken as an additional member within the normal family floater.
- 3.7 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 trip.
- 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.
- 3.8 Pre- Existing Diseases / Ailments: Pre-existing diseases are covered under the scheme.
- 3.9 Congenital Anomalies: Expenses for Treatment of Congenital Internal / External diseases, defects anomalies are covered under the policy
- 3.10 Psychiatric diseases: Expenses for treatment of psychiatric and psychosomatic diseases be payable with or without hospitalization.
- 3.11 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.
- 3.12 Treatment taken for Accidents can be payable even on OPD basis in Hospital up to Sum Insured.
- 3.13 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.

- 3.14 Treatment for Genetic Disorder and stem cell therapy is covered under the scheme.
- 3.15 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.
- 3.16 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.
- 3.17 Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, elastocrepe bandages, external orthopaedic 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.
- 3.18 Physiotherapy charges: Physiotherapy charges shall be covered for the period specified by the Medical Practitioner even if taken at home.

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 and Corporate Buffer if allocated.

4. EXCLUSIONS:

The company shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any Insured Person in connection with or in respect of:

- 4.1 Injury / disease directly or indirectly caused by or arising from or attributable to War, invasion, Act of Foreign enemy, War like operations, (whether war be declared or not).
- 4.2 a. Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident.
- b. Vaccination or inoculation.
- c. Change of life or cosmetic or aesthetic treatment of any description is not covered.
- d. Plastic surgery other than as may be necessitated due to an accident or as part of any illness.
- 4.3 Cost of spectacles and contact lenses, hearing aids. Other than Intra-Ocular Lenses and Cochlear Implant.
- 4.4 Dental treatment or surgery of any kind which are done in a dental clinic and those that are cosmetic in nature.
- 4.5 Convalescence, rest cure, Obesity treatment and its complications including morbid obesity, , treatment relating disorders, Venereal disease, intentional self-injury and use of intoxication drugs / alcohol.



- 4.6 All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic Virus Type III (HTLB - III) or lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.
- 4.7 Charges incurred at Hospital or Nursing Home primarily for diagnosis x-ray or Laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence of presence of any ailment, sickness or injury, for which confinement is required at a Hospital / Nursing Home, unless recommended by the attending doctor.
- 4.8 Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician
- 4.9 Injury or Disease directly or indirectly caused by or contributed to by nuclear weapon / materials.
- 4.10 All non-medical expenses including convenience items for personal comfort such as charges for telephone, television, /barber or beauty services, diet charges, baby food, cosmetics, tissue paper, diapers, sanitary pads, toiletry items and similar incidental expenses, unless and otherwise they are necessitated during the course of treatment.
5. CONDITIONS:
- 5.1 Contract: the proposal form, declaration, and the policy issued shall constitute the complete contract of insurance.
- 5.2 Every notice or communication regarding hospitalization or claim to be given or made under this Policy shall be communicated to the office of the Bank, dealing with Medical Claims, and/or the THIRD PARTY ADMINISTRATOR office as shown in the Schedule. Other matters relating to the policy may be communicated to the policy issuing office.
- 5.3 The premium payable under this Policy shall be paid in advance. No receipt for Premium shall be valid except on the official form of the company signed by a duly authorized official of the company. The due payment of premium and the observance and fulfillment of the terms, provisions, conditions and endorsements of this Policy by the Insured Person in so far as they relate to anything to be done or complied with by the Insured Person shall be a condition precedent to any liability of the Company to make any payment under this Policy. No waiver of any terms, provisions, conditions and endorsements of this policy shall be valid unless made in writing and signed by an authorised official of the Company.
- 5.4 Notice of Communication: Upon the happening of any event which may give rise to a claim under this Policy notice with full particulars shall be sent to the Bank or Regional Office or THIRD PARTY ADMINISTRATOR named in the schedule at the earliest in case of emergency hospitalization within 7 days from the time of Hospitalisation/Domiciliary Hospitalisation .
- 5.5 All supporting documents relating to the claim must be filed with the office of the Bank dealing with the claims or THIRD PARTY ADMINISTRATOR within 30 days from the date of discharge from the hospital. In case of post-hospitalisation, treatment (limited to 90 days), (as mentioned in para 2.32) all claim documents should be submitted within 30 days after completion of such treatment.



Note: Waiver of these Conditions 5.4 and 5.5 may be considered in extreme cases of hardship where it is proved to the satisfaction of the Bank that under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or deliberate or file claim within the prescribed time-limit. The same would be waived by the TPA without reference to the Insurance Company.

5.5.1 The Insured Person shall obtain and furnish to the office of the Bank dealing with the claims / THIRD PARTY ADMINISTRATOR with all original bills, receipts and other documents upon which a claim is based and shall also give such additional information and assistance as the Bank through the THIRD PARTY ADMINISTRATOR/Company may require in dealing with the claim.

5.5.2 Any medical practitioner authorised by the Bank / Third Party Administrator / shall be allowed to examine the Insured Person in case of any alleged injury or disease leading to Hospitalisation, if so required.

5.6 The Company shall not be liable to make any payment under this policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent means or device whether by the Insured Person or by any other person acting on his behalf.

5.7 DISCLOSURE TO INFORMATION NORM

The claim shall rejected in the event of misrepresentation, mis-description or non-disclosure of any material fact.

5.8 Claims will be managed through the same Office of the Bank from where it is managed at present. The Insurance Companies third party administrator will be setting up a help desk at that office and supporting the bank in clearing all the claims on real time basis.

5.9 In case of rejection of claims it would go through a Committee set up of the Bank, Third Party Administrator and United India Insurance Co Ltd. unless rejected by the committee in real time the claim should not be rejected.

5.10 There would be a continuity of this Scheme / benefits to the Retiring Officers / employees and their family and also to the Retired Officers / employees and their family.



**Mapping the underwriting, process, servicing and claims for the
Medical Scheme of the Employees and their family members of
Member Banks of Indian Banks' Association**

1. The policy will be issued in the name of Indian Banks' Association Member Banks and the list of the member banks would be mentioned giving the data of the employees bifurcated into:-
 - a) Officers with the data of their dependent family members.
 - b) Clerical staff with the data of their dependent family members.
 - c) Sub staff with the data of their dependent family members.

The premium is decided by the number of employees uniformly but not based on the number of dependent family members. The collection of data of dependent family members at the initial stage may take long time. In such cases claims pertaining to dependent family members of employees pending collection of data may be settled on certification and recommendation of the appropriate authority of the respective bank.

2. The policy will commence on a uniform date for all the member banks to ensure they get the benefit of the large number of employees which has been instrumental in the procurement of the most competitive premium quote and would eventually also reflect in a positive claim ratio.
3. The member banks will submit their data and pay the premium to the lead Insurance Company viz. United India Insurance Co. Ltd., in proportion to their employee strength.
4. The insured name of Indian Banks' Association is used for getting the benefit of mass scale underwriting and a positive claim ratio that would benefit all the member Banks. All underwriting, process and claim servicing will be done by the member Banks' directly with United India Insurance Co. Ltd. and K. M. Dastur Reinsurance Brokers Pvt. Ltd.
5. The Corporate Buffer of all the member banks will be in proportion to the percentage of their premium contribution.
6. The allocation and use of this Corporate Buffer would rest with the individual management of the member bank. At the end of the year we would have a joint review on how many banks have totally utilized their Corporate Buffer and how many other member banks have not utilized their Corporate Buffer totally. The unutilized Corporate Buffer of the member banks would now be proportionately available to the member banks whose Corporate Buffer has been totally utilized. This would be one of the major benefits of the Group underwriting of all the member banks under one policy and at the same time individual underwriting of each member banks for data processing, servicing and claims.



7. The claim settlement of the member banks would be done in the same process as followed in the past, by each individual member banks.
8. The Third Party Administrator, appointed by the lead insure viz United India Insurance Co. Ltd. will station their representative at the banks regional/ nodal offices from where these banks have been settling medical claims of their employees.
9. The Third Party Administrator, would have a Dedicated Office, Server and a 24 X 7 Call Centre for the Member Banks of the Indian Banks' Association.
10. The employees would submit the claims to the same regional / nodal offices where they have been submitting in the past and the Third Party Administrator representative will be the backup support and ensure claim settlement is completed in thirty minutes.
11. (The Third Party Administrator should ensure placement of representative in all the regional/nodal offices of the member banks where the employees have been submitting their claims in the past)
12. No claims would be rejected by the insurance company/ Third Party Administrator unless the same is rejected by the committee comprising of the Bank management, Insurance Company, Third Party Administrator and K. M. Dastur Reinsurance Brokers Pvt Ltd.
13. All the employees and their family members would be issued ID cards by the Third Party Administrator, of the Insurance Company ie. United India Insurance Co. Ltd. In case the employee or his family member gets admitted in any of the preferred Provider Network of hospitals on production of ID card, the hospital authority in turn shall notify by fax / mail the details of hospitalisation along with ID card number and Name of the employee to the Third Party Administrator, who would again revert by fax / mail a confirmation to the hospital to proceed with the claim. This would even enable them to claim from anywhere in India and they would be able to admit themselves in hospitals anywhere in India by merely calling the dedicated call centres of the Third Party Administrator, which would be working on a 24x7 basis. The Third Party Administrator, would even be able to advise the employees on the nearest hospital available in their area. In case of an emergency admission to a hospital which is not in PP Network, the employees also have a benefit to get himself admitted on a cashless basis by intimating the Third Party Administrator, call centre number, mentioning his ID card No and name. The hospital authority would fax / mail the details of hospitalisation to the Third Party Administrator, who would again revert by fax / mail a confirmation to the hospital to proceed with the claim.
14. Most of the claims would be cashless; which would be paid directly to the hospital concerned.
15. The reimbursement claims of pre and post hospitalisation or in a few cases of actual hospitalisation would be paid to the employees through the banks regional/ nodal offices or directly credited to the employees account.



16. In case of reimbursement claim where the employee has not informed the banks Regional / Nodal offices; they may phone the 24 X 7 call centre of the Third Party Administrator giving the details of their card ID number and name. In such cases the reimbursement claim should be submitted on completion of hospitalisation and not later than 30 days of discharge from the hospital. In case of post-hospitalisation treatment, all claim documents should be submitted within 30 days after completion of such treatment. Wherever the hospitals are not in the approved list of Third Party Administrator, the Third Party Administrator should take necessary action for addition of those hospitals on their network hospital list in consultation with bank. In an emergency the claim payment would be paid to the hospital account and empanelment of the hospital would be considered.
17. All the addition and deletion of the employees and dependents of the various member banks would be done on a monthly basis. A newly recruited employee would automatically be admitted in the medical scheme from the date of his appointment letter. This has to be reflected in the addition / deletion statement to be sent to the Third Party Administrator/ K. M. Dastur Reinsurance Broker Pvt. Ltd., before the 10th of the beginning of every month.
18. ID cards will be prepared within 10 working days from the date of receipt of data. These cards can be couriered to the respective branch office in which the employee is located. The cards can be distributed by at the branch office by the bank's branch manager / any other person who is made responsible for the same. Corrections in cards, if any can be e-mailed to an exclusive id which will be exclusive for cards correction errors. This cards will be corrected and resent within 2 working days from the receipt of correction mail.
19. An adequate deposit premium have to be placed by the member banks for this addition, as this is a regulatory compliance under section 64 V B of the Insurance Act; wherein no insurance can be initiated without the payment of the premium.
20. At the same time refund premium of all deletions would be credited in the deposit account of the member banks.
21. All additions / deletions of employees and family members would be on prorata basis. In case, some member banks joined the scheme sometime after the main master policy has been incepted, they would also be joining on a prorata premium.



ANNEXURE - A

Chart showing EXISTING and REVISED BP, DA, HRA, TRANSPORT ALLOWANCE AND SPECIAL ALLOWANCE - CLERKS
(as on November 2012)

EXISTING										REVISED									
Stages	Basic Pay	DA as on Nov. '12	HRA				Transport Allow.	Stages	REVISED Basic Pay	Revised DA as on Nov. '12	HRA			Transport Allow.	SPECIAL ALLOWANCE (Incl. DA)				
			>45 lakhs	>12 and <45 lakhs	>5-<12 lakhs	<5 lakhs					>45 lakhs	>12 and <45 lakhs	Other places						
		76.50%	10.00%	9.00%	7.50%	7.00%				10.90%	10.00%	9.00%	7.50%		7.75%				
1	7200	5508	720	648	540	504	225	1	11765	1282	1177	1059	882	425	1011				
2	7600	5814	760	684	570	532	225	2	12420	1354	1242	1118	932	425	1067				
3	8000	6120	800	720	600	560	225	3	13075	1425	1308	1177	981	425	1124				
4	8400	6426	840	756	630	588	225	4	13730	1497	1373	1236	1030	425	1180				
5	8900	6809	890	801	668	623	225	5	14545	1585	1455	1309	1091	425	1250				
6	9400	7191	940	846	705	658	225	6	15360	1674	1536	1382	1152	425	1320				
7	9900	7574	990	891	743	693	225	7	16175	1763	1618	1456	1213	425	1390				
8	10500	8033	1050	945	788	735	225	8	17155	1870	1716	1544	1287	425	1474				
9	11100	8492	1110	999	833	777	225	9	18135	1977	1814	1632	1360	425	1559				
10	11700	8951	1170	1053	878	819	225	10	19115	2084	1912	1720	1434	425	1643				
11	12300	9410	1230	1107	923	861	225	11	20095	2190	2010	1809	1507	425	1727				
12	13000	9945	1300	1170	975	910	225	12	21240	2315	2124	1912	1593	425	1826				
13	13700	10481	1370	1233	1028	959	225	13	22385	2440	2239	2015	1679	425	1924				
14	14400	11016	1440	1296	1080	1008	225	14	23530	2565	2353	2118	1765	425	2022				
15	15100	11552	1510	1359	1133	1057	225	15	24675	2690	2468	2221	1851	425	2121				
16	15800	12087	1580	1422	1185	1106	275	16	25820	2814	2582	2324	1937	470	2219				
17	16500	12623	1650	1485	1238	1155	275	17	26965	2939	2697	2427	2022	470	2318				
18	17200	13158	1720	1548	1290	1204	275	18	28110	3064	2811	2530	2108	470	2416				
19	18500	14153	1850	1665	1388	1295	275	19	30230	3295	3023	2721	2267	470	2598				
20	19300	14765	1930	1737	1448	1351	275	20	31540	3438	3154	2839	2366	470	2711				
+21	20100	15377	2010	1809	1508	1407	275	+21	32850	3581	3285	2957	2464	470	2823				
+22	20900	15989	2090	1881	1568	1463	275	+22	34160	3723	3416	3074	2562	470	2936				
+23	21700	16601	2170	1953	1628	1519	275	+23	35470	3866	3547	3192	2660	470	3049				
+24	22500	17213	2250	2025	1688	1575	275	+24	36780	4009	3678	3310	2759	470	3161				
+25	23300	17825	2330	2097	1748	1631	275	+25	38090	4152	3809	3428	2857	470	3274				
+26	24100	18437	2410	2169	1808	1687	275	+26	39400	4295	3940	3546	2955	470	3386				
+27	24900	19049	2490	2241	1868	1743	275	+27	40710	4437	4071	3664	3053	470	3499				
								+28	42020										

ANNEXURE-B'

Chart showing EXISTING and REVISED BP, DA, HRA, TRANSPORT ALLOWANCE AND SPECIAL ALLOWANCE - SUB-STAFF
(as on November 2012)

EXISTING										REVISED									
Stages	Basic Pay	DA as on Nov. '12	HRA				Transport Allow.	Stages	REVISED Basic Pay	Revised DA as on Nov. '12	HRA			Transport Allow.	SPECIAL ALLOWANCE (incl. DA)				
			>45 lakhs	>12 and <45 lakhs	>5-<12 lakhs	<5 lakhs					>45 lakhs	>12 and <45 lakhs	Other places						
		76.50%	10.00%	9.00%	7.50%	7.00%				10.90%	10.00%	9.00%	7.50%		7.75%				
1	5850	4475	585	527	439	410	225	1	9560	1042	956	860	717	425	822				
2	6050	4628	605	545	454	424	225	2	9885	1077	989	890	741	425	850				
3	6250	4781	625	563	469	438	225	3	10210	1113	1021	919	766	425	878				
4	6450	4934	645	581	484	452	225	4	10535	1148	1054	948	790	425	905				
5	6650	5087	665	599	499	466	225	5	10860	1184	1086	977	815	425	933				
6	6900	5279	690	621	518	483	225	6	11270	1228	1127	1014	845	425	969				
7	7150	5470	715	644	536	501	225	7	11680	1273	1168	1051	876	425	1004				
8	7400	5661	740	666	555	518	225	8	12090	1318	1209	1088	907	425	1039				
9	7650	5852	765	689	574	536	225	9	12500	1363	1250	1125	938	425	1074				
10	7900	6044	790	711	593	553	225	10	12910	1407	1291	1162	968	425	1110				
11	8200	6273	820	738	615	574	225	11	13400	1461	1340	1206	1005	425	1152				
12	8500	6503	850	765	638	595	225	12	13890	1514	1389	1250	1042	425	1194				
13	8800	6732	880	792	660	616	225	13	14380	1567	1438	1294	1079	425	1236				
14	9100	6962	910	819	683	637	225	14	14870	1621	1487	1338	1115	425	1278				
15	9450	7229	945	851	709	662	225	15	15440	1683	1544	1390	1158	425	1327				
16	9800	7497	980	882	735	686	275	16	16010	1745	1601	1441	1201	470	1376				
17	10150	7765	1015	914	761	711	275	17	16580	1807	1658	1492	1244	470	1425				
18	10550	8071	1055	950	791	739	275	18	17235	1879	1724	1551	1293	470	1481				
19	10950	8377	1095	986	821	767	275	19	17890	1950	1789	1610	1342	470	1538				
20	11350	8683	1135	1022	851	795	275	20	18545	2021	1855	1669	1391	470	1594				
+21	11750	8989	1175	1058	881	823	275	+21	19200	2093	1920	1728	1440	470	1650				
+22	12150	9295	1215	1094	911	851	275	+22	19855	2164	1986	1787	1489	470	1706				
+23	12550	9601	1255	1130	941	879	275	+23	20510	2236	2051	1846	1538	470	1763				
+24	12950	9907	1295	1166	971	907	275	+24	21165	2307	2117	1905	1587	470	1819				
+25	13350	10213	1335	1202	1001	935	275	+25	21820	2378	2182	1964	1637	470	1875				
+26	13750	10519	1375	1238	1031	963	275	+26	22475	2450	2248	2023	1686	470	1932				
+27	14150	10825	1415	1274	1061	991	275	+27	23130	2521	2313	2082	1735	470	1988				
+28								+28	23785										

ANNEXURE-'C'

EXISTING

DEARNESS ALLOWANCE PAID TO CLERKS for the quarter commencing -

Stages	Basic Pay	Nov-12	Feb-13	May-13	Aug-13	Nov-13	Feb-14	May-14	Aug-14	Nov-14	Feb-14	May-15
		76.50%	80.25%	84.15%	88.95%	96.15%	99.90%	97.50%	102.45%	109.80%	110.10%	110.70%
1	7200	5508	5778	6059	6404	6923	7193	7020	7376	7906	7927	7970
2	7600	5814	6099	6395	6760	7307	7592	7410	7786	8345	8368	8413
3	8000	6120	6420	6732	7116	7692	7992	7800	8196	8784	8808	8856
4	8400	6426	6741	7069	7472	8077	8392	8190	8606	9223	9248	9299
5	8900	6809	7142	7489	7917	8557	8891	8678	9118	9772	9799	9852
6	9400	7191	7544	7910	8361	9038	9391	9165	9630	10321	10349	10406
7	9900	7574	7945	8331	8806	9519	9890	9653	10143	10870	10900	10959
8	10500	8033	8426	8836	9340	10096	10490	10238	10757	11529	11561	11624
9	11100	8492	8908	9341	9873	10673	11089	10823	11372	12188	12221	12288
10	11700	8951	9389	9846	10407	11250	11688	11408	11987	12847	12882	12952
11	12300	9410	9871	10350	10941	11826	12288	11993	12601	13505	13542	13616
12	13000	9945	10433	10940	11564	12500	12987	12675	13319	14274	14313	14391
13	13700	10481	10994	11529	12186	13173	13686	13358	14036	15043	15084	15166
14	14400	11016	11556	12118	12809	13846	14386	14040	14753	15811	15854	15941
15	15100	11552	12118	12707	13431	14519	15085	14723	15470	16580	16625	16716
16	15800	12087	12680	13296	14054	15192	15784	15405	16187	17348	17396	17491
17	16500	12623	13241	13885	14677	15865	16484	16088	16904	18117	18167	18266
18	17200	13158	13803	14474	15299	16538	17183	16770	17621	18886	18937	19040
19	18500	14153	14846	15568	16456	17788	18482	18038	18953	20313	20369	20480
20	19300	14765	15488	16241	17167	18557	19281	18818	19773	21191	21249	21365
+21	20100	15377	16130	16914	17879	19326	20080	19598	20592	22070	22130	22251
+22	20900	15989	16772	17587	18591	20095	20879	20378	21412	22948	23011	23136
+23	21700	16601	17414	18261	19302	20865	21678	21158	22232	23827	23892	24022
+24	22500	17213	18056	18934	20014	21634	22478	21938	23051	24705	24773	24908
+25	23300	17825	18698	19607	20725	22403	23277	22718	23871	25583	25653	25793
+26	24100	18437	19340	20280	21437	23172	24076	23498	24690	26462	26534	26679
+27	24900	19049	19982	20953	22149	23941	24875	24278	25510	27340	27415	27564

REVISED

[illegible]

ANNEXURE-'E'

EXISTING

DEARNESS ALLOWANCE PAID TO SUB-STAFF for the quarter commencing -

Stages	Basic Pay	Nov-12	Feb-13	May-13	Aug-13	Nov-13	Feb-14	May-14	Aug-14	Nov-14	Feb-14	May-15
		76.50%	80.25%	84.15%	88.95%	96.15%	99.90%	97.50%	102.45%	109.80%	110.10%	110.70%
1	5850	4475	4695	4923	5204	5625	5844	5704	5993	6423	6441	6476
2	6050	4628	4855	5091	5381	5817	6044	5899	6198	6643	6661	6697
3	6250	4781	5016	5259	5559	6009	6244	6094	6403	6863	6881	6919
4	6450	4934	5176	5428	5737	6202	6444	6289	6608	7082	7101	7140
5	6650	5087	5337	5596	5915	6394	6643	6484	6813	7302	7322	7362
6	6900	5279	5537	5806	6138	6634	6893	6728	7069	7576	7597	7638
7	7150	5470	5738	6017	6360	6875	7143	6971	7325	7851	7872	7915
8	7400	5661	5939	6227	6582	7115	7393	7215	7581	8125	8147	8192
9	7650	5852	6139	6437	6805	7355	7642	7459	7837	8400	8423	8469
10	7900	6044	6340	6648	7027	7596	7892	7703	8094	8674	8698	8745
11	8200	6273	6581	6900	7294	7884	8192	7995	8401	9004	9028	9077
12	8500	6503	6821	7153	7561	8173	8492	8288	8708	9333	9359	9410
13	8800	6732	7062	7405	7828	8461	8791	8580	9016	9662	9689	9742
14	9100	6962	7303	7658	8094	8750	9091	8873	9323	9992	10019	10074
15	9450	7229	7584	7952	8406	9086	9441	9214	9682	10376	10404	10461
16	9800	7497	7865	8247	8717	9423	9790	9555	10040	10760	10790	10849
17	10150	7765	8145	8541	9028	9759	10140	9896	10399	11145	11175	11236
18	10550	8071	8466	8878	9384	10144	10539	10286	10808	11584	11616	11679
19	10950	8377	8787	9214	9740	10528	10939	10676	11218	12023	12056	12122
20	11350	8683	9108	9551	10096	10913	11339	11066	11628	12462	12496	12564
+21	11750	8989	9429	9888	10452	11298	11738	11456	12038	12902	12937	13007
+22	12150	9295	9750	10224	10807	11682	12138	11846	12448	13341	13377	13450
+23	12550	9601	10071	10561	11163	12067	12537	12236	12857	13780	13818	13893
+24	12950	9907	10392	10897	11519	12451	12937	12626	13267	14219	14258	14336
+25	13350	10213	10713	11234	11875	12836	13337	13016	13677	14658	14698	14778
+26	13750	10519	11034	11571	12231	13221	13736	13406	14087	15098	15139	15221
+27	14150	10825	11355	11907	12586	13605	14136	13796	14497	15537	15579	15664

REVISED

DEARNESS ALLOWANCE PAYABLE TO SUB-STAFF for the quarter commencing-

[illegible]

Chart Showing SPECIAL ALLOWANCE payable to WORKMEN for the quarter commencing -													
		Nov-12	Feb-13	May-13	Aug-13	Nov-13	Feb-14	May-14	Aug-14	Nov-14	Feb-15	May-15	
	Stage	Basic Pay	10.90%	13.40%	16.00%	19.20%	24.00%	26.50%	24.90%	28.20%	33.10%	33.30%	33.70%
CLERKS	1	11765	1011	1034	1058	1087	1131	1153	1139	1169	1214	1215	1219
7.75% OF Basic Pay +DA thereon	2	12420	1067	1092	1117	1147	1194	1218	1202	1234	1281	1283	1287
	3	13075	1124	1149	1175	1208	1257	1282	1266	1299	1349	1351	1355
	4	13730	1180	1207	1234	1268	1319	1346	1329	1364	1416	1418	1423
	5	14545	1250	1278	1308	1344	1398	1426	1408	1445	1500	1503	1507
	6	15360	1320	1350	1381	1419	1476	1506	1487	1526	1584	1587	1592
	7	16175	1390	1422	1454	1494	1554	1586	1566	1607	1668	1671	1676
	8	17155	1474	1508	1542	1585	1649	1682	1661	1704	1770	1772	1778
	9	18135	1559	1594	1630	1675	1743	1778	1755	1802	1871	1873	1879
	10	19115	1643	1680	1718	1766	1837	1874	1850	1899	1972	1975	1981
	11	20095	1727	1766	1807	1856	1931	1970	1945	1997	2073	2076	2082
	12	21240	1826	1867	1909	1962	2041	2082	2056	2110	2191	2194	2201
	13	22385	1924	1967	2012	2068	2151	2195	2167	2224	2309	2313	2319
	14	23530	2022	2068	2115	2174	2261	2307	2278	2338	2427	2431	2438
	15	24675	2121	2169	2218	2279	2371	2419	2388	2452	2545	2549	2557
	16	25820	2219	2269	2321	2385	2481	2531	2499	2565	2663	2667	2675
	17	26965	2318	2370	2424	2491	2591	2644	2610	2679	2782	2786	2794
	18	28110	2416	2470	2527	2597	2701	2756	2721	2793	2900	2904	2913
	19	30230	2598	2657	2718	2793	2905	2964	2926	3004	3118	3123	3132
	20	31540	2711	2772	2835	2914	3031	3092	3053	3134	3253	3258	3268
	+21	32850	2823	2887	2953	3035	3157	3221	3180	3264	3389	3394	3404
	+22	34160	2936	3002	3071	3156	3283	3349	3307	3394	3524	3529	3540
	+23	35470	3049	3117	3189	3277	3409	3477	3433	3524	3659	3664	3675
	+24	36780	3161	3232	3307	3398	3535	3606	3560	3654	3794	3800	3811
	+25	38090	3274	3348	3424	3519	3660	3734	3687	3784	3929	3935	3947
	+26	39400	3386	3463	3542	3640	3786	3863	3814	3915	4064	4070	4083
	+27	40710	3499	3578	3660	3761	3912	3991	3941	4045	4199	4206	4218
	+28	42020											
	SUB-STAFF	1	9560	822	840	859	883	919	937	925	950	986	988
7.75% OF Basic Pay +DA thereon	2	9885	850	869	889	913	950	969	957	982	1020	1021	1024
	3	10210	878	897	918	943	981	1001	988	1014	1053	1055	1058
	4	10535	905	926	947	973	1012	1033	1020	1047	1087	1088	1092
	5	10860	933	954	976	1003	1044	1065	1051	1079	1120	1122	1125
	6	11270	969	990	1013	1041	1083	1105	1091	1120	1163	1164	1168
	7	11680	1004	1026	1050	1079	1122	1145	1131	1160	1205	1207	1210
	8	12090	1039	1063	1087	1117	1162	1185	1170	1201	1247	1249	1253
	9	12500	1074	1099	1124	1155	1201	1225	1210	1242	1289	1291	1295
	10	12910	1110	1135	1161	1193	1241	1266	1250	1283	1332	1334	1338
	11	13400	1152	1178	1205	1238	1288	1314	1297	1331	1382	1384	1388
	12	13890	1194	1221	1249	1283	1335	1362	1345	1380	1433	1435	1439
	13	14380	1236	1264	1293	1328	1382	1410	1392	1429	1483	1486	1490
	14	14870	1278	1307	1337	1374	1429	1458	1439	1477	1534	1536	1541
	15	15440	1327	1357	1388	1426	1484	1514	1495	1534	1593	1595	1600
	16	16010	1376	1407	1439	1479	1539	1570	1550	1591	1651	1654	1659
	17	16580	1425	1457	1491	1532	1593	1625	1605	1647	1710	1713	1718
	18	17235	1481	1515	1549	1592	1656	1690	1668	1712	1778	1781	1786
	19	17890	1538	1572	1608	1653	1719	1754	1732	1777	1845	1848	1854
	20	18545	1594	1630	1667	1713	1782	1818	1795	1843	1913	1916	1922
	+21	19200	1650	1687	1726	1774	1845	1882	1859	1908	1981	1984	1989
	+22	19855	1706	1745	1785	1834	1908	1947	1922	1973	2048	2051	2057
	+23	20510	1763	1803	1844	1895	1971	2011	1985	2038	2116	2119	2125
	+24	21165	1819	1860	1903	1955	2034	2075	2049	2103	2183	2187	2193
	+25	21820	1875	1918	1962	2016	2097	2139	2112	2168	2251	2254	2261
	+26	22475	1932	1975	2021	2076	2160	2203	2176	2233	2318	2322	2329
	+27	23130	1988	2033	2079	2137	2223	2268	2239	2298	2386	2390	2397
	+28	23785											

**OPTION FORM FOR RECEIVING REVISED BASIC PENSION WITHOUT INCREMENTAL
COMMUTATION DUE TO WAGE REVISION AS PER 10TH BIPARTITE SETTLEMENT/ JOINT NOTE
dated 25/05/2015**

(To be submitted within 15 days from the date of Circular)

THROUGH UCO BANK

.....Branch (Sol Id.....)

To

The Chief Manager,
Personnel Services Department,
Pension Cell
UCO Bank, Head Office,
3&4 DD Block, Salt Lake,
Kolkata – 700 064

I retired from Bank's service with effect from _____ and am drawing Pension throughBranch. I request you to disburse revised pension and **I do not desire to claim incremental Commutation on Revised pension** as per 10th Bipartite Settlement/ joint Note dated 25/05/2015 in accordance with UCO Bank (Employees') Pension Regulations, 1995. The necessary particulars are furnished below :

1. Name in full (in block letters) Sri/Smt.: _____
2. EMP No. and PDO No. : _____/ _____
3. Scale / Cadre at time of retirement : _____
4. Date of Birth (as per Bank's service record) : _____
5. Date of Retirement : _____
6. Class of Pension (Superannuation/ Voluntary/
Premature/ compulsory/ invalid) : _____
7. Address with Dist./State/PIN
: _____
: _____
: _____
11. Contact No./Mobile No. : _____

Place :.....

Date :

(signature of the pensioner)

Attestation by Branch Head with EMP No., Date & Seal