

From Indian Overseas Bank Industrial Relations Department 763 Anna Salai, Central Office Chennai - 600 002	Ref.No. EST/102 / 2015-2016 Dated : 06.07.2015  Issuing Department: Industrial Relations Department
To All Indian Branches, Regional Offices and Other offices	

**STAFF-INDUSTRIAL RELATIONS**  
**Salary Revision for Officers - 10<sup>th</sup> Joint Note**

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The Tenth Joint Note has been signed on 25<sup>th</sup> May 2015 between Indian Banks' Association on behalf of 43 member Banks and the representatives of All India Bank Officers' Confederation (AIBOC), All India Bank Officers' Association (AIBOA), Indian National Bank Officers' Congress (INBOC) and National Organization of Bank Officers (NOBO), on salary revision and other service conditions applicable for officers.

Normally, the salary revision can be given effect to only after complying with the required formalities for amendment of Officers' Service Regulations.

However, on the recommendations of IBA, the Government has conveyed no objection to IBA authorizing banks to disburse an ad-hoc amount equivalent to arrears payable w.e.f. 1<sup>st</sup> November 2012 and continue to pay revised salary and allowances on ad-hoc basis to serving officers and revised pension and arrears of pension to the existing pension optees retired on or after 01.11.2012 pending formal amendment to Officers' Service Regulations/ Pension Regulations respectively.


Accordingly, the revised salary and arrears of pay and allowances with effect from 1<sup>st</sup> November 2012 and revised pension and arrears to existing pension optees retired on or after 1.11.2012 will be paid on ad-hoc basis as per the provisions of the Joint Note.

In this connection, branches are advised to refer to the Enclosure to Annexure I, detailing the procedure for payment of arrears on ad-hoc basis, accounting procedure to be followed and reporting system etc. Branches/Regional Offices must scrupulously follow the instructions contained therein and effect payment of arrears.

To facilitate the calculation of arrears, we enclose a chart and statements containing the following:-

1. Chart showing the existing and revised Basic Pay (including stagnation increments), CCA, HRA and Special Allowance, scale-wise for officers.
2. Chart showing the existing Dearness Allowance payable to officers for the period from November 2012 to May 2015.
3. Chart showing the revised Dearness Allowance payable to officers for the period from November 2012 to May 2015.
4. Chart showing Special Allowance payable for the period from November 2012 to May 2015.
5. Details of revised salary and other service conditions - Joint Note.

Please bring the contents of this circular to the notice of all staff members of your branch/office.

  
(Indira Padmini)  
General Manager

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**GENERAL INSTRUCTIONS FOR AD HOC PAYMENT OF SALARY & NET ARREARS**

Branches/Offices are permitted to effect Payment of net arrears and revised salary to Officers on ad-hoc basis as per 10<sup>th</sup> Joint Note, duly complying with the following guidelines:

**1. (A)**

An ad-hoc amount equivalent to the net arrears payable on account of salary revision for the period from 01.11.2012 can be paid immediately, as per effective date mentioned below:

	<b>Salary and Allowances</b>	<b>With Effect from</b>
i.	Scale of Pay, Stagnation increments, Dearness Allowance, House Rent Allowance, City Compensatory Allowance, Special Allowance, Provident Fund, PQP, Recovery of House Rent/Furniture Rent, Hill and Fuel Allowance, Special Area Allowance, Project Area Allowance and Split Duty Allowance.	1 <sup>st</sup> November 2012
ii.	Additional stagnation increment Viz. a) MMG Scale II : 4 <sup>th</sup> stagnation b) MMG Scale III : 5 <sup>th</sup> Stagnation will be payable two years after receipt of 3 <sup>rd</sup> and 4 <sup>th</sup> stagnation in the respective scale. c) SMG Scale IV : 1 <sup>st</sup> stagnation increment	1 <sup>st</sup> May 2015
iii.	Medical Aid	1 <sup>st</sup> November 2012
iv.	Compensation on transfer	1 <sup>st</sup> June 2015
v.	Fixed Personal Pay	1 <sup>st</sup> November 2012
vi.	Professional Qualification Pay	1 <sup>st</sup> November 2012
vii.	Halting Allowance and deputation allowance	1 <sup>st</sup> June 2015
viii.	Leave Travel Concession	1 <sup>st</sup> June 2015
ix.	Mid-Academic Year Transfer Allowance	1 <sup>st</sup> June 2015

**(B) Effective dates for other facilities**

x.	Maternity Leave	25 <sup>th</sup> May 2015
xi.	Paternity Leave	1 <sup>st</sup> June 2015
xii.	Accumulation of Privilege leave upto 270 days and encashment of PL restricted to max.240 days	1 <sup>st</sup> June 2015
xiii.	Special Sick leave	1 <sup>st</sup> June 2015

2. Arrangements are being made for the calculation of arrears payable to the eligible officers. Regional Offices concerned shall verify the correctness of arrears and the salary for the individual member and confirm correctness to PAD(Salary Section)/PAD(Supervisory),CO. Branches has to obtain undertaking letter as per format enclosed Vide Annexure-II from each member, in duplicate, to the effect that they will refund in one lump sum excess, if any, received. One copy should be filed in the member's personal file and other copy may be forwarded to concerned Regional Offices.
3. An ad hoc amount equal to the increase in the emoluments on the basis of salary payable may be calculated and paid till such time the regulations are amended.

**INSTRUCTIONS TO REGIONAL OFFICES**

1. Salary Section, Central Office, with the help of MID-CHRIS, IT Department, C.O., will prepare statement of arrears from 01.11.2012 to all officers in service including officers who were in service on or after 1.11.2012 but since ceased to be employees of our bank on account of retirement due to superannuation, VRS under Pension Regulation, death, resignation, dismissal, removal, termination of service.
2. The chart showing the calculation of arrears will be displayed online. PAD, RO should verify the arrears statement with regard to the correctness of pay and allowances paid and payable on account of revision including deductions on account of Loss of Pay during these period, suspension not treated as spent on duty, unauthorized absence, sabbatical leave, extraordinary leave, strike and implementation of penalty if any, etc., and confirm the correctness to PAD, Salary & PAD, Supervisory Section, Central Office. RCCs attached with the respective Regional Offices should co-ordinate with PAD, CO in this regard.
3. After confirmation by Regional Offices, Central Office will credit the net arrears to the respective branches for credit of member's account after deducting applicable Income Tax and after obtaining an undertaking as per **Annexure II**. Income Tax deducted on arrears will be sent to the respective branches by way of individual IBSAs for remittances.

Note: No voucher need be prepared at Regional Offices/ Branches.

4. The difference in encashment of privilege leave for LFC availed after 01.11.2012 on account of salary revision may be paid to the employees from the Branch /Office from where the members are presently attached.
5. No arrears need be paid for the subsistence allowance paid during the suspension period of serving employees. Such cases may be referred to PAD (Supervisory), CO.
6. **PAD, Regional Office should update correct salary account number of the members coming under their Region, in CHRIS module > A/c Master.**
7. Branches may reimburse the difference in Medical Aid from November 2012 to March 2013 for five months proportionately and for 12 months each for the years 2013-14, 2014-15 and 2015-16 to the Officers concerned who are in service on their making their application for reimbursements on submission of application for reimbursement to the debit of branch Profit & Loss Account.

Officers retired during the above period are also eligible for the Medical Aid / difference in Medical Aid, and can be paid by the branches on the request of the members.

8. The difference in leave encashment on superannuation for the retirees retired on or after 1.11.2012 shall be generated in CHRIS > Retired leave encashment and may be paid by the respective Regional Offices by debiting their suspense account. Central Office will reimburse the amount.
9. Officers worked/working in Overseas Centers/Branches are eligible for payment of arrears only for the period for which they are/were attached to branches in India.
10. The ad hoc payments should be added to the salary & allowances for the purpose of income-tax for the financial year 2015-16 and necessary tax should be recovered and remitted to the Government account within the stipulated period.

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UNDERTAKING LETTER

FROM

TO  
THE MANAGER/CHIEF MANAGER  
INDIAN OVERSEAS BANK

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Dear Sir,

**SALARY REVISION  
AD HOC PAYMENT**

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I request you to pay me an ad hoc amount equivalent to the net arrears payable to me for the period from 01.11.2012 to 30.06.2015 on account of the Salary Revision as per Central Office Transient Series (File F) Circular No.EST/ \_\_\_\_ / 2015-16 dated -----

I also request you to pay the revised salary on ad hoc basis from 1.7.2015 onwards.

I hereby authorize the bank to adjust the adhoc amount paid to me from the arrears of salary payable to me at the time of implementation of salary revision and any amount paid in excess of the arrears payable may be recovered from my salary in one lump sum.

Yours faithfully,

(SIGNATURE)

Date :

## EXISTING AND REVISED Basic Pay, CCA and HRA for officers (as on November 2012)

	EXISTING							REVISED						
	Stage	Basic Pay 9th BP	Higher CCA	Lower CCA	Major A HRA	Area I HRA	Other Places	Stage	Basic Pay	Higher CCA	Lower CCA	Major A HRA	Area I HRA	Other Places
					8.50%	7.50%	6.50%					9.00%	8.00%	7.00%
SCALE I	1	14500	540	375	1233	1088	943	1	23700	870	600	2133	1896	1659
	2	15100	540	375	1284	1133	982	2	24680	870	600	2221	1974	1728
	3	15700	540	375	1335	1178	1021	3	25660	870	600	2309	2053	1796
	4	16300	540	375	1386	1223	1060	4	26640	870	600	2398	2131	1865
	5	16900	540	375	1437	1268	1099	5	27620	870	600	2486	2210	1933
	6	17500	540	375	1488	1313	1138	6	28600	870	600	2574	2288	2002
	7	18100	540	375	1539	1358	1177	7	29580	870	600	2662	2366	2071
	8	18700	540	375	1590	1403	1216	8	30560	870	600	2750	2445	2139
	9	19400	540	375	1649	1455	1261	9	31705	870	600	2853	2536	2219
	10	20100	540	375	1709	1508	1307	10	32850	870	600	2957	2628	2300
	11	20900	540	375	1777	1568	1359	11	34160	870	600	3074	2733	2391
	12	21700	540	375	1845	1628	1411	12	35470	870	600	3192	2838	2483
	13	22500	540	375	1913	1688	1463	13	36780	870	600	3310	2942	2575
	14	23300	540	375	1981	1748	1515	14	38090	870	600	3428	3047	2666
	15	24100	540	375	2049	1808	1567	15	39400	870	600	3546	3152	2758
	16	24900	540	375	2117	1868	1619	16	40710	870	600	3664	3257	2850
	17	25700	540	375	2185	1928	1671	17	42020	870	600	3782	3362	2941
	18	26500	540	375	2253	1988	1723	18	43330	870	600	3900	3466	3033
	19	27300	540	375	2321	2048	1775	19	44640	870	600	4018	3571	3125
	20	28100	540	375	2389	2108	1827	20	45950	870	600	4136	3676	3217
	+1	28900	540	375	2457	2168	1879	+1	47260	870	600	4253	3781	3308
+2	29700	540	375	2525	2228	1931	+2	48570	870	600	4371	3886	3400	
+3	30600	540	375	2601	2295	1989	+3	50030	870	600	4503	4002	3502	
+4	31500	540	375	2678	2363	2048	+4	51490	870	600	4634	4119	3604	
SCALE II	1	19400	540	375	1649	1455	1261	1	31705	870	600	2853	2536	2219
	2	20100	540	375	1709	1508	1307	2	32850	870	600	2957	2628	2300
	3	20900	540	375	1777	1568	1359	3	34160	870	600	3074	2733	2391
	4	21700	540	375	1845	1628	1411	4	35470	870	600	3192	2838	2483
	5	22500	540	375	1913	1688	1463	5	36780	870	600	3310	2942	2575
	6	23300	540	375	1981	1748	1515	6	38090	870	600	3428	3047	2666
	7	24100	540	375	2049	1808	1567	7	39400	870	600	3546	3152	2758
	8	24900	540	375	2117	1868	1619	8	40710	870	600	3664	3257	2850
	9	25700	540	375	2185	1928	1671	9	42020	870	600	3782	3362	2941
	10	26500	540	375	2253	1988	1723	10	43330	870	600	3900	3466	3033
	11	27300	540	375	2321	2048	1775	11	44640	870	600	4018	3571	3125
	12	28100	540	375	2389	2108	1827	12	45950	870	600	4136	3676	3217
	13	28900	540	375	2457	2168	1879	13	47260	870	600	4253	3781	3308
	14	29700	540	375	2525	2228	1931	14	48570	870	600	4371	3886	3400
	15	30600	540	375	2601	2295	1989	15	50030	870	600	4503	4002	3502
	16	31500	540	375	2678	2363	2048	16	51490	870	600	4634	4119	3604
	+1	32400	540	375	2754	2430	2106	+1	52950	870	600	4766	4236	3707
	+2	33300	540	375	2831	2498	2165	+2	54410	870	600	4897	4353	3809
	+3	34200	540	375	2907	2565	2223	+3	55870	870	600	5028	4470	3911
	+4							+4	57330					
	SCALE III	1	25700	540	375	2185	1928	1671	1	42020	870	600	3782	3362
2		26500	540	375	2253	1988	1723	2	43330	870	600	3900	3466	3033
3		27300	540	375	2321	2048	1775	3	44640	870	600	4018	3571	3125
4		28100	540	375	2389	2108	1827	4	45950	870	600	4136	3676	3217
5		28900	540	375	2457	2168	1879	5	47260	870	600	4253	3781	3308
6		29700	540	375	2525	2228	1931	6	48570	870	600	4371	3886	3400
7		30600	540	375	2601	2295	1989	7	50030	870	600	4503	4002	3502
8		31500	540	375	2678	2363	2048	8	51490	870	600	4634	4119	3604
+1		32400	540	375	2754	2430	2106	+1	52950	870	600	4766	4236	3707
+2		33300	540	375	2831	2498	2165	+2	54410	870	600	4897	4353	3809
+3		34200	540	375	2907	2565	2223	+3	55870	870	600	5028	4470	3911
SCALE IV	1	30600	540	375	2601	2295	1989	1	50030	870	600	4503	4002	3502
	2	31500	540	375	2678	2363	2048	2	51490	870	600	4634	4119	3604
	3	32400	540	375	2754	2430	2106	3	52950	870	600	4766	4236	3707
	4	33300	540	375	2831	2498	2165	4	54410	870	600	4897	4353	3809
	5	34200	540	375	2907	2565	2223	5	55870	870	600	5028	4470	3911
	6	35200	540	375	2992	2640	2288	6	57520	870	600	5177	4602	4026
	7	36200	540	375	3077	2715	2353	7	59170	870	600	5325	4734	4142
SCALE V	1	36200	540	375	3077	2715	2353	1	59170	870	600	5325	4734	4142
	2	37200	540	375	3162	2790	2418	2	60820	870	600	5474	4866	4257
	3	38200	540	375	3247	2865	2483	3	62470	870	600	5622	4998	4373
	4	39300	540	375	3341	2948	2555	4	64270	870	600	5784	5142	4499
	5	40400	540	375	3434	3030	2626	5	66070	870	600	5946	5286	4625
SCALE VI	1	42000	540	375	3570	3150	2730	1	68680	870	600	6181	5494	4808
	2	43200	540	375	3672	3240	2808	2	70640	870	600	6358	5651	4945
	3	44400	540	375	3774	3330	2886	3	72600	870	600	6534	5808	5082
	4	45600	540	375	3876	3420	2964	4	74560	870	600	6710	5965	5219
	5	46800	540	375	3978	3510	3042	5	76520	870	600	6887	6122	5356
SCALE VII	1	46800	540	375	3978	3510	3042	1	76520	870	600	6887	6122	5356
	2	48100	540	375	4089	3608	3127	2	78640	870	600	7078	6291	5505
	3	49400	540	375	4199	3705	3211	3	80760	870	600	7268	6461	5653
	4	50700	540	375	4310	3803	3296	4	82880	870	600	7459	6630	5802
	5	52000	540	375	4420	3900	3380	5	85000	870	600	7650	6800	5950

Chart Showing EXISTING Dearness Allowance payable to OFFICERS 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 9th BP	76.50%	80.25%	84.15%	88.95%	96.15%	99.90%	97.50%	102.45%	109.80%	110.10%	110.70%		
SCALE I	1	14500	11093	11636	12202	12898	13942	14486	14138	14855	15921	15965	16052	
	2	15100	11552	12118	12707	13431	14519	15085	14723	15470	16580	16625	16716	
	3	15700	12011	12599	13212	13965	15096	15684	15308	16085	17239	17286	17380	
	4	16300	12470	13081	13716	14499	15672	16284	15893	16699	17897	17946	18044	
	5	16900	12929	13562	14221	15033	16249	16883	16478	17314	18556	18607	18708	
	6	17500	13388	14044	14726	15566	16826	17483	17063	17929	19215	19268	19373	
	7	18100	13847	14525	15231	16100	17403	18082	17648	18543	19874	19928	20037	
	8	18700	14306	15007	15736	16634	17980	18681	18233	19158	20533	20589	20701	
	9	19400	14841	15569	16325	17256	18653	19381	18915	19875	21301	21359	21476	
	10	20100	15377	16130	16914	17879	19326	20080	19598	20592	22070	22130	22251	
	11	20900	15989	16772	17587	18591	20095	20879	20378	21412	22948	23011	23136	
	12	21700	16601	17414	18261	19302	20865	21678	21158	22232	23827	23892	24022	
	13	22500	17213	18056	18934	20014	21634	22478	21938	23051	24705	24773	24908	
	14	23300	17825	18698	19607	20725	22403	23277	22718	23871	25583	25653	25793	
	15	24100	18437	19340	20280	21437	23172	24076	23498	24690	26462	26534	26679	
	16	24900	19049	19982	20953	22149	23941	24875	24278	25510	27340	27415	27564	
	17	25700	19661	20624	21627	22860	24711	25674	25058	26330	28219	28296	28450	
	18	26500	20273	21266	22300	23572	25480	26474	25838	27149	29097	29177	29336	
	19	27300	20885	21908	22973	24283	26249	27273	26618	27969	29975	30057	30221	
	20	28100	21497	22550	23646	24995	27018	28072	27398	28788	30854	30938	31107	
	+1	28900	22109	23192	24319	25707	27787	28871	28178	29608	31732	31819	31992	
	+2	29700	22721	23834	24993	26418	28557	29670	28958	30428	32611	32700	32878	
	+3	30600	23409	24557	25750	27219	29422	30569	29835	31350	33599	33691	33874	
	+4	31500	24098	25279	26507	28019	30287	31469	30713	32272	34587	34682	34871	
SCALE II	1	19400	14841	15569	16325	17256	18653	19381	18915	19875	21301	21359	21476	
	2	20100	15377	16130	16914	17879	19326	20080	19598	20592	22070	22130	22251	
	3	20900	15989	16772	17587	18591	20095	20879	20378	21412	22948	23011	23136	
	4	21700	16601	17414	18261	19302	20865	21678	21158	22232	23827	23892	24022	
	5	22500	17213	18056	18934	20014	21634	22478	21938	23051	24705	24773	24908	
	6	23300	17825	18698	19607	20725	22403	23277	22718	23871	25583	25653	25793	
	7	24100	18437	19340	20280	21437	23172	24076	23498	24690	26462	26534	26679	
	8	24900	19049	19982	20953	22149	23941	24875	24278	25510	27340	27415	27564	
	9	25700	19661	20624	21627	22860	24711	25674	25058	26330	28219	28296	28450	
	10	26500	20273	21266	22300	23572	25480	26474	25838	27149	29097	29177	29336	
	11	27300	20885	21908	22973	24283	26249	27273	26618	27969	29975	30057	30221	
	12	28100	21497	22550	23646	24995	27018	28072	27398	28788	30854	30938	31107	
	13	28900	22109	23192	24319	25707	27787	28871	28178	29608	31732	31819	31992	
	14	29700	22721	23834	24993	26418	28557	29670	28958	30428	32611	32700	32878	
	15	30600	23409	24557	25750	27219	29422	30569	29835	31350	33599	33691	33874	
	16	31500	24098	25279	26507	28019	30287	31469	30713	32272	34587	34682	34871	
	+1	32400	24786	26001	27265	28820	31153	32368	31590	33194	35575	35672	35867	
	+2	33300	25475	26723	28022	29620	32018	33267	32468	34116	36563	36663	36863	
	+3	34200	26163	27446	28779	30421	32883	34166	33345	35038	37552	37654	37859	
	SCALE III	1	25700	19661	20624	21627	22860	24711	25674	25058	26330	28219	28296	28450
		2	26500	20273	21266	22300	23572	25480	26474	25838	27149	29097	29177	29336
		3	27300	20885	21908	22973	24283	26249	27273	26618	27969	29975	30057	30221
		4	28100	21497	22550	23646	24995	27018	28072	27398	28788	30854	30938	31107
		5	28900	22109	23192	24319	25707	27787	28871	28178	29608	31732	31819	31992
6		29700	22721	23834	24993	26418	28557	29670	28958	30428	32611	32700	32878	
7		30600	23409	24557	25750	27219	29422	30569	29835	31350	33599	33691	33874	
8		31500	24098	25279	26507	28019	30287	31469	30713	32272	34587	34682	34871	
+1		32400	24786	26001	27265	28820	31153	32368	31590	33194	35575	35672	35867	
+2		33300	25475	26723	28022	29620	32018	33267	32468	34116	36563	36663	36863	
+3		34200	26163	27446	28779	30421	32883	34166	33345	35038	37552	37654	37859	
+4		35100	26852	28168	29537	31221	33749	35065	34223	35960	38540	38645	38856	
SCALE IV		1	30600	23409	24557	25750	27219	29422	30569	29835	31350	33599	33691	33874
		2	31500	24098	25279	26507	28019	30287	31469	30713	32272	34587	34682	34871
		3	32400	24786	26001	27265	28820	31153	32368	31590	33194	35575	35672	35867
		4	33300	25475	26723	28022	29620	32018	33267	32468	34116	36563	36663	36863
	5	34200	26163	27446	28779	30421	32883	34166	33345	35038	37552	37654	37859	
	6	35200	26928	28248	29621	31310	33845	35165	34320	36062	38650	38755	38966	
	7	36200	27693	29051	30462	32200	34806	36164	35295	37087	39748	39856	40073	
SCALE V	1	36200	27693	29051	30462	32200	34806	36164	35295	37087	39748	39856	40073	
	2	37200	28458	29853	31304	33089	35768	37163	36270	38111	40846	40957	41180	
	3	38200	29223	30656	32145	33979	36729	38162	37245	39136	41944	42058	42287	
	4	39300	30065	31538	33071	34957	37787	39261	38318	40263	43151	43269	43505	
	5	40400	30906	32421	33997	35936	38845	40360	39390	41390	44359	44480	44723	
SCALE VI	1	42000	32130	33705	35343	37359	40383	41958	40950	43029	46116	46242	46494	
	2	43200	33048	34668	36353	38426	41537	43157	42120	44258	47434	47563	47822	
	3	44400	33966	35631	37363	39494	42691	44356	43290	45488	48751	48884	49151	
	4	45600	34884	36594	38372	40561	43844	45554	44460	46717	50069	50206	50479	
	5	46800	35802	37557	39382	41629	44998	46753	45630	47947	51386	51527	51808	
SCALE VII	1	46800	35802	37557	39382	41629	44998	46753	45630	47947	51386	51527	51808	
	2	48100	36797	38600	40476	42785	46248	48052	46898	49278	52814	52958	53247	
	3	49400	37791	39644	41570	43941	47498	49351	48165	50610	54241	54389	54686	
	4	50700	38786	40687	42664	45098	48748	50649	49433	51942	55669	55821	56125	
	5	52000	39780	41730	43758	46254	49998	51948	50700	53274	57096	57252	57564	



Chart Showing REVISED Dearness Allowance payable to OFFICERS for for the quarter commencing -

DA@ 0.10% per Slab	Average Index (CPI)	Nov-12	Feb-13	May-13	Aug-13	Nov-13	Feb-14	May-14	Aug-14	Nov-14	Feb-15	May-15		
		4876	4976	5080	5208	5400	5500	5436	5568	5764	5772	5788		
		10.90%	13.40%	16.00%	19.20%	24.00%	26.50%	24.90%	28.20%	33.10%	33.30%	33.70%		
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%		
SCALE I	1	23700	2583	3176	3792	4550	5688	6281	5901	6683	7845	7892	7987	
	2	24680	2690	3307	3949	4739	5923	6540	6145	6960	8169	8218	8317	
	3	25660	2797	3438	4106	4927	6158	6800	6389	7236	8493	8545	8647	
	4	26640	2904	3570	4262	5115	6394	7060	6633	7512	8818	8871	8978	
	5	27620	3011	3701	4419	5303	6629	7319	6877	7789	9142	9197	9308	
	6	28600	3117	3832	4576	5491	6864	7579	7121	8065	9467	9524	9638	
	7	29580	3224	3964	4733	5679	7099	7839	7365	8342	9791	9850	9968	
	8	30560	3331	4095	4890	5868	7334	8098	7609	8618	10115	10176	10299	
	9	31705	3456	4248	5073	6087	7609	8402	7895	8941	10494	10558	10685	
	10	32850	3581	4402	5256	6307	7884	8705	8180	9264	10873	10939	11070	
	11	34160	3723	4577	5466	6559	8198	9052	8506	9633	11307	11375	11512	
	12	35470	3866	4753	5675	6810	8513	9400	8832	10003	11741	11812	11953	
	13	36780	4009	4929	5885	7062	8827	9747	9158	10372	12174	12248	12395	
	14	38090	4152	5104	6094	7313	9142	10094	9484	10741	12608	12684	12836	
	15	39400	4295	5280	6304	7565	9456	10441	9811	11111	13041	13120	13278	
	16	40710	4437	5455	6514	7816	9770	10788	10137	11480	13475	13556	13719	
	17	42020	4580	5631	6723	8068	10085	11135	10463	11850	13909	13993	14161	
	18	43330	4723	5806	6933	8319	10399	11482	10789	12219	14342	14429	14602	
	19	44640	4866	5982	7142	8571	10714	11830	11115	12588	14776	14865	15044	
	20	45950	5009	6157	7352	8822	11028	12177	11442	12958	15209	15301	15485	
	+1	47260	5151	6333	7562	9074	11342	12524	11768	13327	15643	15738	15927	
+2	48570	5294	6508	7771	9325	11657	12871	12094	13697	16077	16174	16368		
+3	50030	5453	6704	8005	9606	12007	13258	12457	14108	16560	16660	16860		
+4	51490	5612	6900	8238	9886	12358	13645	12821	14520	17043	17146	17352		
SCALE II	1	31705	3456	4248	5073	6087	7609	8402	7895	8941	10494	10558	10685	
	2	32850	3581	4402	5256	6307	7884	8705	8180	9264	10873	10939	11070	
	3	34160	3723	4577	5466	6559	8198	9052	8506	9633	11307	11375	11512	
	4	35470	3866	4753	5675	6810	8513	9400	8832	10003	11741	11812	11953	
	5	36780	4009	4929	5885	7062	8827	9747	9158	10372	12174	12248	12395	
	6	38090	4152	5104	6094	7313	9142	10094	9484	10741	12608	12684	12836	
	7	39400	4295	5280	6304	7565	9456	10441	9811	11111	13041	13120	13278	
	8	40710	4437	5455	6514	7816	9770	10788	10137	11480	13475	13556	13719	
	9	42020	4580	5631	6723	8068	10085	11135	10463	11850	13909	13993	14161	
	10	43330	4723	5806	6933	8319	10399	11482	10789	12219	14342	14429	14602	
	11	44640	4866	5982	7142	8571	10714	11830	11115	12588	14776	14865	15044	
	12	45950	5009	6157	7352	8822	11028	12177	11442	12958	15209	15301	15485	
	13	47260	5151	6333	7562	9074	11342	12524	11768	13327	15643	15738	15927	
	14	48570	5294	6508	7771	9325	11657	12871	12094	13697	16077	16174	16368	
	15	50030	5453	6704	8005	9606	12007	13258	12457	14108	16560	16660	16860	
	16	51490	5612	6900	8238	9886	12358	13645	12821	14520	17043	17146	17352	
	+1	52950	5772	7095	8472	10166	12708	14032	13185	14932	17526	17632	17844	
	+2	54410	5931	7291	8706	10447	13058	14419	13548	15344	18010	18119	18336	
	+3	55870	6090	7487	8939	10727	13409	14806	13912	15755	18493	18605	18828	
	+4	57330	6249	7682	9173	11007	13759	15192	14275	16167	18976	19091	19320	
	SCALE III	1	42020	4580	5631	6723	8068	10085	11135	10463	11850	13909	13993	14161
2		43330	4723	5806	6933	8319	10399	11482	10789	12219	14342	14429	14602	
3		44640	4866	5982	7142	8571	10714	11830	11115	12588	14776	14865	15044	
4		45950	5009	6157	7352	8822	11028	12177	11442	12958	15209	15301	15485	
5		47260	5151	6333	7562	9074	11342	12524	11768	13327	15643	15738	15927	
6		48570	5294	6508	7771	9325	11657	12871	12094	13697	16077	16174	16368	
7		50030	5453	6704	8005	9606	12007	13258	12457	14108	16560	16660	16860	
8		51490	5612	6900	8238	9886	12358	13645	12821	14520	17043	17146	17352	
+1		52950	5772	7095	8472	10166	12708	14032	13185	14932	17526	17632	17844	
+2		54410	5931	7291	8706	10447	13058	14419	13548	15344	18010	18119	18336	
+3		55870	6090	7487	8939	10727	13409	14806	13912	15755	18493	18605	18828	
+4		57330	6249	7682	9173	11007	13759	15192	14275	16167	18976	19091	19320	
+5		58790												
SCALE IV		1	50030	5453	6704	8005	9606	12007	13258	12457	14108	16560	16660	16860
		2	51490	5612	6900	8238	9886	12358	13645	12821	14520	17043	17146	17352
		3	52950	5772	7095	8472	10166	12708	14032	13185	14932	17526	17632	17844
		4	54410	5931	7291	8706	10447	13058	14419	13548	15344	18010	18119	18336
		5	55870	6090	7487	8939	10727	13409	14806	13912	15755	18493	18605	18828
		6	57520	6270	7706	9203	11044	13805	15243	14322	16221	19039	19154	19384
		7	59170	6450	7929	9467	11361	14201	15680	14733	16686	19585	19704	19940
SCALE V		+1	60820											
	1	59170	6450	7929	9467	11361	14201	15680	14733	16686	19585	19704	19940	
	2	60820	6629	8150	9731	11677	14597	16117	15144	17151	20131	20253	20496	
	3	62470	6809	8371	9995	11994	14993	16555	15555	17617	20678	20803	21052	
	4	64270	7005	8612	10283	12340	15425	17032	16003	18124	21273	21402	21659	
5	66070	7202	8853	10571	12685	15857	17509	16451	18632	21869	22001	22266		
SCALE VI	1	68680	7486	9203	10989	13187	16483	18200	17101	19368	22733	22870	23145	
	2	70640	7700	9466	11302	13563	16954	18720	17589	19920	23382	23523	23806	
	3	72600	7913	9728	11616	13939	17424	19239	18077	20473	24031	24176	24466	
	4	74560	8127	9991	11930	14316	17894	19758	18565	21026	24679	24828	25127	
	5	76520	8341	10254	12243	14692	18365	20278	19053	21579	25328	25481	25787	
SCALE VII	1	76520	8341	10254	12243	14692	18365	20278	19053	21579	25328	25481	25787	
	2	78640	8572	10538	12582	15099	18874	20840	19581	22176	26030	26187	26502	
	3	80760	8803	10822	12922	15506	19382	21401	20109	22774	26732	26893	27216	
	4	82880	9034	11106	13261	15913	19891	21963	20637	23372	27433	27599	27931	
	5	85000	9265	11390	13600	16320	20400	22525	21165	23970	28135	28305	28645	

Chart Showing SPECIAL ALLOWANCE payable to OFFICERS 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%	28.50%	24.90%	28.20%	33.10%	33.30%	33.70%	
SCALE I	1	23700	2037	2083	2131	2189	2278	2323	2294	2355	2445	2448	2456	
	2	24680	2121	2169	2219	2280	2372	2420	2389	2452	2546	2550	2557	
	3	25660	2205	2255	2307	2370	2466	2516	2484	2549	2647	2651	2659	
	4	26640	2290	2341	2395	2461	2560	2612	2579	2647	2748	2752	2760	
	5	27620	2374	2427	2483	2552	2654	2708	2674	2744	2849	2853	2862	
	6	28600	2458	2514	2571	2642	2748	2804	2768	2842	2950	2955	2963	
	7	29580	2542	2600	2659	2733	2843	2900	2863	2939	3051	3056	3065	
	8	30560	2627	2686	2747	2823	2937	2996	2958	3036	3152	3157	3167	
	9	31705	2725	2786	2850	2929	3047	3108	3069	3150	3270	3275	3285	
	10	32850	2823	2887	2953	3035	3157	3221	3180	3264	3389	3394	3404	
	11	34160	2936	3002	3071	3156	3283	3349	3307	3394	3524	3529	3540	
	12	35470	3049	3117	3189	3277	3409	3477	3433	3524	3659	3664	3675	
	13	36780	3161	3232	3307	3398	3535	3606	3560	3654	3794	3800	3811	
	14	38090	3274	3348	3424	3519	3660	3734	3687	3784	3929	3935	3947	
	15	39400	3386	3463	3542	3640	3786	3863	3814	3915	4064	4070	4083	
	16	40710	3499	3578	3660	3761	3912	3991	3941	4045	4199	4206	4218	
	17	42020	3612	3693	3778	3882	4038	4120	4067	4175	4334	4341	4354	
	18	43330	3724	3808	3895	4003	4164	4248	4194	4305	4470	4476	4490	
	19	44640	3837	3923	4013	4124	4290	4376	4321	4435	4605	4612	4625	
	20	45950	3949	4038	4131	4245	4416	4505	4448	4565	4740	4747	4761	
	+1	47260	4062	4153	4249	4366	4542	4633	4575	4696	4875	4882	4897	
	+2	48570	4174	4269	4369	4487	4668	4762	4701	4826	5010	5018	5033	
	+3	50030	4300	4397	4498	4622	4808	4905	4843	4971	5161	5168	5184	
	+4	51490	4425	4525	4629	4757	4948	5048	4984	5116	5311	5319	5335	
SCALE II	1	31705	2725	2786	2850	2929	3047	3108	3069	3150	3270	3275	3285	
	2	32850	2823	2887	2953	3035	3157	3221	3180	3264	3389	3394	3404	
	3	34160	2936	3002	3071	3156	3283	3349	3307	3394	3524	3529	3540	
	4	35470	3049	3117	3189	3277	3409	3477	3433	3524	3659	3664	3675	
	5	36780	3161	3232	3307	3398	3535	3606	3560	3654	3794	3800	3811	
	6	38090	3274	3348	3424	3519	3660	3734	3687	3784	3929	3935	3947	
	7	39400	3386	3463	3542	3640	3786	3863	3814	3915	4064	4070	4083	
	8	40710	3499	3578	3660	3761	3912	3991	3941	4045	4199	4206	4218	
	9	42020	3612	3693	3778	3882	4038	4120	4067	4175	4334	4341	4354	
	10	43330	3724	3808	3895	4003	4164	4248	4194	4305	4470	4476	4490	
	11	44640	3837	3923	4013	4124	4290	4376	4321	4435	4605	4612	4625	
	12	45950	3949	4038	4131	4245	4416	4505	4448	4565	4740	4747	4761	
	13	47260	4062	4153	4249	4366	4542	4633	4575	4696	4875	4882	4897	
	14	48570	4174	4269	4369	4487	4668	4762	4701	4826	5010	5018	5033	
	15	50030	4300	4397	4498	4622	4808	4905	4843	4971	5161	5168	5184	
	16	51490	4425	4525	4629	4757	4948	5048	4984	5116	5311	5319	5335	
	+1	52950	4551	4654	4760	4892	5088	5191	5125	5261	5462	5470	5487	
	+2	54410	4676	4782	4891	5026	5229	5334	5267	5406	5613	5621	5638	
	+3	55870	4802	4910	5023	5161	5369	5477	5408	5551	5763	5772	5789	
	+4	57330	4927	5038	5154	5296	5509	5620	5549	5696	5914	5923	5940	
	SCALE III	1	42020	3612	3693	3778	3882	4038	4120	4067	4175	4334	4341	4354
		2	43330	3724	3808	3895	4003	4164	4248	4194	4305	4470	4476	4490
		3	44640	3837	3923	4013	4124	4290	4376	4321	4435	4605	4612	4625
		4	45950	3949	4038	4131	4245	4416	4505	4448	4565	4740	4747	4761
5		47260	4062	4153	4249	4366	4542	4633	4575	4696	4875	4882	4897	
6		48570	4174	4269	4369	4487	4668	4762	4701	4826	5010	5018	5033	
7		50030	4300	4397	4498	4622	4808	4905	4843	4971	5161	5168	5184	
8		51490	4425	4525	4629	4757	4948	5048	4984	5116	5311	5319	5335	
+1		52950	4551	4654	4760	4892	5088	5191	5125	5261	5462	5470	5487	
+2		54410	4676	4782	4891	5026	5229	5334	5267	5406	5613	5621	5638	
+3		55870	4802	4910	5023	5161	5369	5477	5408	5551	5763	5772	5789	
+4		57330	4927	5038	5154	5296	5509	5620	5549	5696	5914	5923	5940	
+5		58790												
SCALE IV		1	50030	5548	5673	5803	5964	6204	6329	6249	6414	6659	6669	6689
		2	51490	5710	5839	5973	6138	6385	6513	6431	6601	6853	6864	6884
		3	52950	5872	6005	6142	6312	6566	6698	6613	6788	7048	7058	7079
	4	54410	6034	6170	6312	6486	6747	6883	6796	6975	7242	7253	7275	
	5	55870	6196	6336	6481	6660	6928	7068	6978	7163	7436	7447	7470	
	6	57520	6379	6523	6672	6856	7132	7276	7184	7374	7656	7667	7690	
	7	59170	6562	6710	6864	7053	7337	7485	7390	7586	7876	7887	7911	
	+1	60820												
SCALE V	1	59170	6562	6710	6864	7053	7337	7485	7390	7586	7876	7887	7911	
	2	60820	6745	6897	7055	7250	7542	7694	7596	7797	8095	8107	8132	
	3	62470	6928	7084	7247	7446	7746	7902	7803	8009	8315	8327	8352	
	4	64270	7128	7288	7455	7661	7969	8130	8027	8239	8554	8567	8593	
	5	66070	7327	7492	7664	7876	8193	8358	8252	8470	8794	8807	8834	
SCALE VI	1	68680	8378	8567	8764	9005	9368	9557	9436	9685	10055	10071	10101	
	2	70640	8617	8812	9014	9262	9635	9830	9705	9962	10342	10358	10389	
	3	72600	8856	9056	9264	9519	9903	10102	9975	10238	10629	10645	10677	
	4	74560	9096	9301	9514	9776	10170	10375	10244	10514	10916	10933	10966	
	5	76520	9335	9545	9764	10033	10437	10648	10513	10791	11203	11220	11254	
SCALE VII	1	76520	9335	9545	9764	10033	10437	10648	10513	10791	11203	11220	11254	
	2	78640	9593	9810	10034	10311	10726	10943	10804	11090	11514	11531	11566	
	3	80760	9852	10074	10305	10589	11016	11238	11096	11389	11824	11842	11877	
	4	82880	10111	10338	10575	10867	11305	11533	11387	11688	12134	12153	12189	
	5	85000	10369	10603	10846	11145	11594	11828	11678	11987	12445	12464	12501	

**SALARY REVISION FOR OFFICERS****Conclusion of Discussions between the  
IBA and the Officers' Associations**

The Negotiating Committee of Indian Banks' Association (IBA) representing the managements of banks held several rounds of discussions with the authorised representatives of the Officers' Associations on salary revision and other issues concerning service conditions for officers in Banks. In the course of the deliberations, common viewpoints have emerged between the two parties. The outcome of the discussions acceptable to both sides is listed in Annexure I to this Note. The representatives of the Officers' Associations have also agreed that the existing service conditions be modified to the extent what has been stated in Annexure I.

2. IBA agreed that it shall recommend to the Public Sector Banks, as in Annexure II, to initiate the process of amending the Officers' Service Regulations and Bank Employees' Pension Regulations, 1995 dated 29<sup>th</sup> September 1995/ 26<sup>th</sup> March 1996, in order to implement what is stated in Annexure I. The IBA shall also recommend to the Government of India to approve the amendments and to issue appropriate guidelines necessary for this purpose.

3. IBA shall take steps to recommend to the Private Sector Banks which are listed in Annexure III and which have authorised the IBA in this regard, to give effect to the salary revision for their officers upto Scale III on the same lines as mentioned in Annexure I.

4. The representatives of Officers' Associations have requested that pending formal amendments to the Officers' Service Regulations/ Rules as per procedure laid down under Section 19(1) of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970/1980 and the applicable provision of State Bank of India Act, 1955. IBA may advise the banks to disburse immediately an ad-hoc amount, equivalent to the net arrears payable for the period from 1<sup>st</sup> November 2012 to 31<sup>st</sup> May 2015 and continue to pay revised salary and allowances on ad-hoc basis. IBA has agreed to make suitable recommendations to the Government in this regard for its consideration.

5. The Officers' Associations on behalf of the officer-employees in banks listed in Annexures II & III agree that the understandings reached as detailed in Annexure I hereto are in full satisfaction of their demands.

5. IBA reiterated and made presentation of a scheme for introduction of performance linked variable pay in addition to fixed pay be considered as part of this wage revision exercise to increase efficiency in operations. After discussions, it was decided to pursue the matter at a later stage.

6. Representatives of the Officers' Associations have assured full co-operation on their part, their affiliates and members, in implementation of measures aimed at improving customer service, optimum utilisation of manpower, expansion of banking activities to take on the competition and challenges confronting the industry and maintenance of healthy and harmonious industrial relations in the banking industry.

Mumbai

Dated : 25<sup>th</sup> May 2015

**For**  
**Indian Banks' Association**

**For**  
**All India Bank Officers' Confederation**

T M Bhasin

Y Sudarshan

Ashwani Kumar

Harvinder Singh

Animesh Chauhan

K Ananda Kumar

Shyam Srinivasan

G V Manimaran

Ashwini Mehra

Dilip Saha

M V Tanksale

V Raghavendra  
Sarma

K Unnikrishnan

Harshavardhan M

K S Chauhan

P V Mohanan

D N Prakash

Thomas Franco

Debasis Ghosh

Sanjay A Manjrekar

K Rajendran

M Sreenath

Sunil Kumar

**For  
All India Bank Officers' Association**

Alok Khare

S S Shishodia

Dr .Kumar Arvind

S.Nagarajan

M.A.Srinivasan

S.N.Dutta

Shri G Gunasekaran

Narendra Kotiawala

**For  
Indian National Bank Officers' Congress**

K K Nair

V V Ramana

Dr.R Chandramoorthy

R C Sharma

Ajit Kumar Ghosh

Nagesh D Dande

**For  
National Organisation of Bank Officers**

R R Kulkarni

S U Deshpande

K Subramani

A R Bhatwadekar



## Annexure 1

### 1) Scales of Pay

Scale I -	23700	$\frac{980}{7}$	30560	$\frac{1145}{2}$	32850	$\frac{1310}{7}$	42020
Scale II -	31705	$\frac{1145}{1}$	32850	$\frac{1310}{10}$	45950		
Scale III -	42020	$\frac{1310}{5}$	48570	$\frac{1460}{2}$	51490		
Scale IV -	50030	$\frac{1460}{4}$	55870	$\frac{1650}{2}$	59170		
Scale V -	59170	$\frac{1650}{2}$	62470	$\frac{1800}{2}$	66070		
Scale VI -	68680	$\frac{1960}{4}$	76520				
Scale VII -	76520	$\frac{2120}{4}$	85000				

#### **Fitment:**

Fitment shall be stage-to-stage, i.e. on corresponding stages from 1<sup>st</sup> stage onwards and the increments shall fall on the anniversary date as usual.

### 2) Stagnation Increments

- a. Officers in JM Grade Scale I who have moved to scale of pay for MMG Scale II in terms of Regulation 5(b) after reaching maximum of the higher scale shall be eligible for four stagnation increments for every three completed years of service of which first two shall be Rs.1310/- each and next two Rs. 1460/- each.
- b. Officers in MMG Scale II who have moved to scale of pay for MMG Scale III in terms of Regulation 5(b) after reaching maximum of higher scale shall be eligible for three stagnation increments of Rs.1460 /- each for every three completed years of service and a fourth stagnation increment of Rs.1460/- two years after receipt of third stagnation increment.

Provided that officers who have completed two years or more after receipt of the third stagnation increment will get the fourth stagnation increment with effect from 1.5.2015.

- c. Officers in substantive MMG Scale III i.e. those who are recruited in or promoted to MMG Scale III shall be eligible for four stagnation increments of Rs.1460/- each for every three completed years of service and a fifth stagnation increment of Rs.1460/- two years after receipt of fourth stagnation increment provided that the officers who have completed two years after receipt of the fourth stagnation increment will get the fifth stagnation increment w.e.f 1.5.2015.
- d. Officers in SMGS-IV shall be eligible for one stagnation increment of Rs.1650/-three years after reaching the maximum of scale w.e.f. 1.5.2015.

### 3) Dearness Allowance

On and from 1.11.2012, Dearness Allowance shall be payable for every rise or fall of four points over 4440 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.10% of Pay.

### 4) House Rent Allowance (w.e.f. 1.11.2012)

	I	II
i) Major "A" Class Cities and Project Area Centres in Group A		9 % of Pay
ii) Other places in Area I, and Project Area Centres in Group B and State of Goa		8% of Pay
iii) Other places		7% of Pay

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him/her shall be the actual rent paid by him/her for the residential accommodation in excess over 0.75% of Pay in the first stage of the Scale of Pay in which he/she is placed with a maximum of 150% of the House Rent Allowance payable as per aforesaid rates mentioned in Column II above.

**Note:** The claims of officer employees for House Rent Allowance linked to the cost of their ownership accommodation shall also be restricted to 150% of House Rent Allowance as hitherto.

**5) City Compensatory Allowance (w.e.f. 1.11.2012)**

	Area	Rate	Maximum Amount
i)	Places in Area 1 and in the State of Goa	4% of Basic Pay	Rs.870 /- p.m.
ii)	Places with population of five lakhs and over and State Capitals and Chandigarh, Puducherry and Port Blair	3% of Basic Pay	Rs.600/- p.m.

**6) Special Allowance (w.e.f. 1.11.2012)**

With effect from 1.11.2012, officers shall be paid Special Allowance as under:

Scale I-III -7.75% of Basic Pay + applicable Dearness Allowance thereon  
 Scale IV-V -10% of Basic Pay + applicable Dearness Allowance thereon  
 Scale VI-VII-11% of Basic Pay + applicable Dearness Allowance thereon

**Note :** The special allowance with applicable DA thereon shall not be reckoned for superannuation benefits, viz, pension including NPS, PF and Gratuity

**7) Provident Fund (w.e.f. 1.11.2012)**

(a) The officers who are presently covered under the Bank Employees' Pension Regulations, 1995/96 shall continue to contribute 10% of the Pay towards Provident Fund and there shall be no matching contribution.

(b) Officers of State Bank of India will continue to be covered by Contributory Provident Fund Scheme as hitherto.

(c) Officers who are presently covered under Contributory Provident Fund Scheme who did not opt for Pension Scheme available under Joint Note dated 27th April, 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.

**8) Pension (including State Bank of India)**

With effect from 1st November 2012, the Pay drawn under this Joint Note by the officers 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:** Officers 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.

**9) Medical Aid (other than State Bank of India)**

On and from 1<sup>st</sup> November 2012, reimbursement of medical expenses shall be as under:

- a) Officers in JMG & MMG Scales – Rs. 8,000/-p.a.
- b) Officers in SMG & TEG Scales - Rs. 9,050/-p.a.

**10) Hospitalisation Expenses (other than State Bank of India)**

In substitution of the clause (9) of the Joint Note dated 27/04/2010, the reimbursement of hospital expenses under Regulation 24(1) (b) (i) of the Officers' Service Regulation 1979/1982, shall be as detailed in Annexure IV of this Joint Note.

**11) Recovery of House/Furniture Rent**

(i) House rent recovery shall be @ 0.75 % of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less.

(ii) Furniture rent recovery shall be @ 0.15% of the first stage of the scale of pay in which the officer is placed.

**12) Fixed Personal Pay (w.e.f. 1.11.2012)**

Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service.

<b>Increment Component (Rs.)</b>	<b>DA as on 1.11.2012 (Rs.)</b>	<b>Total F.P.P. payable where bank's accommodation is provided (Rs.)</b>
<b>(A)</b>	<b>(B)</b>	<b>(C)</b>
1310	143	1453
1460	159	1619
1650	180	1830
1800	196	1996
1960	214	2174
2120	231	2351

**Note:**

- (i) F.P.P. as indicated in "C" above shall be payable to those officer employees who are provided with bank's accommodation.
- (ii) F.P.P. for officers eligible for House Rent Allowance shall be "A" + "B" plus House Rent Allowance payable on the last increment of the relevant scale of pay.
- (iii) The increment component of F.P.P. shall rank for superannuation benefits.
- (iv) Only officers who were in the service of the bank on or before 1.11.93 will be eligible for F.P.P one year after reaching the maximum scale of pay they are placed.

**13) Professional Qualification Pay (PQP) (w.e.f. 1.11.2012)**

- (A) Officers shall be eligible for professional qualification pay as under :
- (i) Those who have passed only CAIIB – Part I / JAIIB  
Rs.670/- p.m. one year after reaching top of the scale.
  - (ii) Those who have passed both parts of CAIIB –
    - a. Rs.670/- p.m. one year after reaching top of the scale.
    - b. Rs.1680/- p.m. two years after reaching top of the scale.
- (B) An Officer employee acquiring JAIIB/CAIIB (either or both parts) qualifications after reaching the maximum of the scale of pay, shall be granted from the date of acquiring such qualification the first installment of PQP and the release of subsequent installments

of PQP shall be with reference to the date of release of first installment of PQP.

#### 14) Other Allowances

##### (i) Deputation Allowance (w.e.f. 1.6.2015)

Deputation Allowance shall be at the following rates:

An officer deputed to serve outside the bank	- 7.75% of Pay with a maximum of Rs.4000/- p.m.
An officer deputed to an organization at the same place or to the training establishment of the bank	-4% of Pay with a maximum of Rs.2000/- p.m.

##### (ii) Hill and Fuel Allowance (w.e.f. 1.11.2012)

Place	Rate
(a) Places with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	2% of Pay subject to a maximum of Rs.750/-p.m.
(b) Places with an altitude of 1500 metres and above but less than 3000 metres	2.5% of Pay subject to a maximum of Rs.1000/- p.m.
(c) Places with an altitude of 3000 metres and above	5% of Pay subject to a maximum of Rs.2000/- p.m.

##### (iii) Halting Allowance (w.e.f. 1.6.2015)

Grade / Scales of Officers	Metro (Rs.)	Major 'A'		Other Places (Rs.)
		Class Cities (Rs.)	Area I (Rs.)	
Officers in Scale VI & above	1800	1300	1100	950
Officers in Scale IV & V above	1500	1300	1100	950
Officers in Scale I/II/III	1300	1100	950	800

**(iv) Special Area Allowance (w.e.f. 1.11.2012)**

At places where special area allowance is payable in terms of Regulation 23(ii) of Officers' Service Regulations, 1979/1982, the said allowance shall be payable at rates as in Annexure V.

**(v) Mode of Travel and Expenses on Travel**

It is reiterated that the following provision shall continue to apply wherever an officer is required to travel on duty:

- (a) An officer in Junior Management Grade is entitled to travel by 1<sup>st</sup> Class or AC 2-tier Sleeper by train. He may, however, travel by air (economy class) if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.
- (b) An officer in Middle Management Grade is entitled to travel by 1<sup>st</sup> Class or AC 2-tier Sleeper by train. He may, however, travel by air (economy class) if the distance to be travelled is more than 1000 kms. He may, however, travel by air (economy class) even for a shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.
- (c) An officer in Senior Management or Top Executive Grade is entitled to travel by AC 1<sup>st</sup> Class by train or by air (economy class).
- (d) An officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail provided that the distance does not exceed 500 km. However, when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car.
- (e) Any other officer may be authorised by the Competent Authority, having regard to the exigencies of business, to travel by his own vehicle or by taxi or by the Bank's vehicle.

The remaining provisions as in Sub-regulations (2) & (3) of Regulation 41 of Officers' Service Regulations shall remain unchanged.

Note: Entitlement by Steamer – Delux Cabin

**(vi) Leave Travel Concession (w.e.f. 1.6. 2015)**

- (a) During each block of 4 years, an officer shall be eligible for leave travel concession for travel to his place of domicile once in each block of two years. Alternatively, he may travel in one block of two years to his place of domicile and in another block of two years to any place in India by the shortest route.
- (b) Alternatively, an officer, by exercising an option anytime during a 4 year block or two year block, as the case may be, surrender and encash his LTC (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to the eligible fare for the class of travel of by train to which he is entitled up to a distance of 4500 kms (one way) for officers in JMG-Scale-I and MMG – Scale II & III and 5500 kms (one way) for officers in SMG- Scale IV & above.
- (c) An officer opting to encash his LTC shall prefer the claim for himself / herself and his / her 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 LTC.
- (d) The mode and class by which an officer may avail of Leave Travel Concession shall be the same as the officer is normally entitled to travel on transfer and other terms and conditions subject to which the Leave Travel Concession may be availed of by an officer, shall be as decided by the Board from time-to-time. Provided that w.e.f. 1<sup>st</sup> May 2010 an officer in Junior Management Grade Scale I while availing LTC will be entitled to travel by air in the lowest fare economy class in which case the reimbursement will be the actual fare or the



fare applicable to AC 1<sup>st</sup> Class fare by train for the distance traveled whichever is less. The same rules shall apply when an officer in Middle Management Grade Scale II and Middle Management Grade Scale III while availing LTC where the distance is less than 1000 kms.

**(vii) Definition of Family:**

For the purpose of medical facilities and for the purpose of leave fare concession, the expression 'family' of an employee shall mean-

- a) 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.
- b) 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 officer employee.
- c) A married female employee may include her natural parents or parents-in-law under the definition of family, but not both, provided that the parents/parents-in-law are 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.

**15) Project Area Allowance**

On and from 1<sup>st</sup> November 2012, Project Area Compensatory Allowance shall be payable at the following rates:

- Project Areas falling in Group A – Rs.400/- p.m.
- Project Areas falling in Group B – Rs.350/- p.m.

**16) Mid Academic Year Transfer Allowance**

On and from 1<sup>st</sup> June 2015, Mid Academic Year Transfer Allowance shall be payable at Rs. 1100/- p.m. subject to other conditions.

**17) Split Duty Allowance**

On and from 1<sup>st</sup> November 2012, Split Duty Allowance shall be payable at Rs.200/- p.m.

**18) Compensation on Transfer (w.e.f. 1.6.2015)**

An officer on transfer will be eligible to draw a lumpsum amount as indicated below for expenses connected with packaging, local transportation, insuring the baggage etc.

<b>Grade/Scale of Officer</b>	<b>(Rs. )</b>
Officers in Scale IV and above	20,000/-
Officers in Scale I, II and III	15,000/-

**19) Maternity Leave (w.e.f. 25.5.2015)**

- (a) Maternity leave, which shall be on substantive pay, shall be granted to a female officer 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 officer 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 leave shall also be available to biological mother in cases where the child is born through surrogacy.

(iv) The leave shall be availed within overall entitlement of 12 months during the entire period of service.

## **20) Paternity Leave**

With effect from 1.6.2015, male officer 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 shall be applied upto 15 days before or upto 6 months from the date of delivery of the child.

## **21) Holidays**

In terms of understanding dated 23<sup>rd</sup> February 2015, reached between IBA and Officers' Associations 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.

## **22) Privilege Leave**

On or from 1.6.2015 under Regulation 33(4) of Officers Service Regulation 1979/82, Privilege Leave may be accumulated up to not more than 270 days except where leave has been applied and it has been refused. However, encashment of Privilege Leave shall be restricted up to a maximum of 240 days.

Further, in modification of Regulation 33(5) of Officers' Regulations, 1979/82, an officer desiring to avail of privilege leave shall ordinarily give not less than 15 days' notice of his intention to avail of such leave.

**23) Special Sick Leave**

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

**24) Date of Effect**

For payment of arrears, the benefits under various provisions as above shall be from 1<sup>st</sup> November 2012, unless otherwise specified against the relevant provisions.

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**List of Public Sector Banks**

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

**List of Private Sector Banks**

1. The Catholic Syrian Bank Ltd.
2. The Dhanalakshmi Bank Ltd.
3. The Federal Bank Ltd.
4. ING Vysya Bank Ltd. (now Kotak Mahindra Bank Ltd.)
5. The Jammu & Kashmir Bank Ltd.
6. The Karnataka Bank Ltd.
7. The Karur Vysya Bank Ltd.
8. The Lakshmi Vilas Bank Ltd.
9. The Nainital Bank Ltd.
10. Ratnakar Bank Ltd.
11. The South Indian Bank Ltd.

**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 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 outpatient 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, 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, 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, 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 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 25<sup>th</sup> 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, Anesthetist, 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 conform 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 / motorneuron disease, status asthmaticus, sequela of meningitis, osteoporosis, muscular dystrophies, sleep apnea syndrome(not related to obesity), any organ related (chronic) condition, sickle cell disease, systemic lupus erythematosus (SLE), any connective tissue disorder, varicose veins, thrombo embolism venous thrombosis/venous thrombo embolism (VTE)], growth disorders, Graves' disease, Chronic obstructive Pulmonary Disease, Chronic

Bronchitis, Asthma, Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment.

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	Haemo dialysis
2	Appendectomy	21	Fissurectomy / Fistulectomy
3	Ascitic / Plural 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	Varicocelectomy	34	Sclerotherapy
17	Wound suturing	35	Varicose Vein Ligation
18	FESS	36	All scopes 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 –

- a. The treatment is undertaken under General or Local Anesthesia in a hospital / day care Centre in less than a day because of technological advancement and
  - b. Which would have otherwise required hospitalization of more than a day.
- 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 contacts 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, died t 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 Officers / employees and their family members of Indian Banks' Association Member Banks**

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 officers / 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 officers / 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 officers / 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 officers / 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 officers / 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 officers / 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 officers / 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 officers / 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 officers / 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 officers / 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 officers / employees through the banks regional/ nodal offices or directly credited to the officers / 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 officers / 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 10<sup>th</sup> 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. These 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 officers / employees and family members would be on pro rata 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 prorated premium.

**Special Area Allowance**

Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs.24,000/-	Pay above Rs.24,000/-
(1)	(2)	(3)	(4)
1.	<b>Mizoram</b>		
	a) Chimpui District and areas beyond 25 kms. From Lunglei Town in Lunglei District.	2000	2600
	b) Entire Lunglei District excluding areas beyond 25 kms. from Lunglei town.	1600	2100
	c) Entire Aizawl District	1200	1500
2.	<b>Nagaland</b>	1600	2100
3.	<b>Andaman &amp; Nicobar Islands</b>		
	a) North Andaman, Middle Andamans, Little Andaman, Nicobar & Narcondum Islands	2000	2600
	b) South Andaman (including Port Blair)	1600	2100
4.	<b>Sikkim</b>	2000	2600
5.	<b>Lakshadweep Islands</b>	2000	2600
6.	<b>Assam</b>	320	400
7.	<b>Meghalaya</b>	320	400
8.	<b>Tripura</b>		
	a) Difficult areas of Tripura	1600	2100
	b) Throughout Tripura except difficult areas.	1200	1500
9.	<b>Manipur</b>	1200	1500
10.	<b>Arunachal Pradesh</b>		
	a) Difficult areas of Arunachal Pradesh	2000	2600
	b) Throughout Arunachal Pradesh other than difficult areas.	1600	2100
11.	<b>Jammu &amp; Kashmir</b>		
	1) Kathua District: Niabat Bani, Lohi, Malhar and Machhodi	2000	2600
	2) Udhampur District: a) Dudu Basantgarh, Lander Bhamag Illaqa, other than those included in Part 2(b).	2000	2600
	b) Areas upto Goel from Kamban Side and areas upto Arnas from Keasi side in Tehsil Mohre.	1600	2100

Sr.	Area	Allowances (Rs.)	
		Pay below Rs.24,000/-	Pay above Rs.24,000/-
(1)	(2)	(3)	(4)
	3) Doda District: Illaquas of Padder and Niabat Nowgam in Kishtwar Tehsil	2000	2600
	4) Leh District : All places in the District	2000	2600
	5) Barmulla District		
	a) Entire Gurez-Nirabat, Tangdar Sub-Division and Keran Illaqua	2000	2600
	b) Matchill	1600	2100
	6) Poonch and Rajouri District :		
	Areas in Poonch and Rajouri District excluding the towns of Poonch and Rajouri and Sunderbani and other urban areas in the two Districts	1200	1500
	7) Areas not included in (1) to (6) above, but which are within the distance of 8 kms. from the line of Actual Control or at places which may be declared as qualifying for border allowance from time-to-time by the State Government for their own staff.	1200	1500
<b>12.</b>	<b>Himachal Pradesh</b>		
	(1) Chamba District		
	(a) Pangi Tehsil, Bharnour Tehsil, Panchayats :	2000	2600
	Badgaun, Bajol, Deol Kugti, Nayagam and Tundah, Villages: Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata		
	(b) Bharnour Tehsil, excluding Panchayats and Villages included in (a) above.	1600	2100
	(c) Jhandru Panchayat in Bhatiyat Tehsil, Churah Tehsil, Dalhousie Town (including Banikhet proper).	1200	1500
	(2) Kinnaur District:		
	a) Asrang, Chitkul and Hango Kuno/ Charang Panchayats, 15/ 20 Area comprising the Gram Panchayats of Chhota Khamba, Nathpa and Rupi, Pooch Sub-Division, excluding the Panchayat Areas specified above.	2000	2600
	b) Entire District other than Areas included in (a) above.	1600	2100



Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs.24000/-	Pay above Rs.24000/-
(1)	(2)	(3)	(4)
(3)	Kullu District:		
	a) 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga	2000	2600
	b) Outer-Saraj (excluding villages of Jakat-Khana and Burrow in Nirmand Tehsil) and entire District excluding outer Seraj area and pargana of Panrabis but including villages Jagat-Khana and Burrow of Tehsil Nirmand).	1200	1500
(4)	Lahaul and Spiti District : Entire area of Lahaul and Spiti	2000	2600
(5)	Shimla District :		
	a) 15/20 area of Rampur Tehsil comprising of Panchayats of Kool, Labana-Sadana, Sarpara and Chadi-Brand.	2000	2600
	b) Dora-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan.	1600	2100
	c) Chopal Tehsil and Ghoris, Panjgaon, Patsnau, Naubis and Teeri Koti of Pargana Sarahan, Deothi Gram Panchayat of Taklesh Area, Pargana Barabis, Kasba Rampur and Ghori Nog of Pargana Rampur of Rampur Tehsil, Simla Town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu).	1200	1500
(6)	Kangra District:		
	a) Areas of Bara Bhangal and Chhota Bhangal	1600	2100
	b) Dharamshala Town of Kangra District and the following offices located outside the Municipal limits but included in Dharamshala Town- Women's ITI, Dari, Mechanical Workshop, Ramnagar, Child Welfare and Town and Country Planning Offices, Sakoh, CRSF Office at lower Sakoh, Kangra Milk Supply Scheme, Dugar, HRTC Workshop, Sadher, Zonal Malaria Office, Dari, Forest Corporation Office, Shamnagar, Tea Factory, Dari, I.P.H. Sub-Division, Dan, Settlement Office, Shamnagar, Hinwa Project, Shamnagar. Palampur Town of Kangra District including	1200	1500

Sr. No.	Area	Allowances (Rs.)	
		Pay below Rs.24,000/-	Pay above Rs.24,000/-
(1)	(2)	(3)	(4)
	HPKVV Campus at Palampur and the following offices located outside its municipal limits but included in Palampur Town – H.P. Krishi Vishwavidhalaya Campus, Cattle Development Office/Jersey Farm, Bqnuri, Sericulture Office/Indo- German Agriculture Workshop/HPPWD Division, Bundla, Electrical Sub-Division, Lohna, D.P.O.Corporation, Bundla, Electrical HESEE Division, Ghuggar.		
	(7) Mandi District: Chhuhar Valley of Jogindernagar Tehsil, Panchayats in thunag Tehsil-of Bagraa, Chatri, Chhotdhar, Garagushain, Gato, Garyas, Janjehli, Jaryar, Johar, Kalhani, Kalwan, Kholanal, Loth, Silibagi, Somachan, Thachdhar, Tachi, Thana, Panchayats of Dharampur Block- Binga, Kamlah, Saklana, Tanyar and Tarakholah, Panchayats of Karsog Tehsil – Balidhar, Bagra, Gopalpur, Khajol, Mahog, Mehudi, Manj, Pekhi, Sainj, Sarahan and Teban, Panchayats of Sundernagar Tehsil – Bohi, Batwara, Dhanyara, Paura-Kothi, Seri and Shoja.	1200	1500
	(8) Sirmaur District: Panchayats of Bani, Bakhali (Pachhad Tehsil), Bharog Bheneri (Paonta Tehsil), Birla (Nahan Tehsil), Dibber (Pachhad Tehsil) and Thana Kasoga (Nahan Tehsil) and Thansgiri Tract	1200	1500
	(9) Solan District : Mangal Panchayat.	1200	1500
	(10) Remaining areas of Himachal Pradesh not included in (1) to (9) above.	320	400
13.	<b>Uttar Pradesh:</b>  Areas under Chamoli, Pithoragarh and Uttar Kashi Districts	2000	2600
14.	<b>Uttarakhand:</b>  Areas under Chamoli, Pithoragarh, Uttarkashi, Rudraprayag and Champavat Districts	2000	2600