FACILIITES AVAILABLE TO STAFF EK JHALAK 2020

REIMBURSEMENT OF EXPENSES:

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	Clerk	Sub Staff
1. <u>Cleaning Material</u>	425/-	300/- BC 106/83 dt.03.09.12
2. Wellness Expenses	400/-	300/- BC 113/165 dt.16.12.19
3. Petrol SP. ASST. 20Lt (900/-)*	13 Lt (700/-)	9 Lt (500/-)
HEAD CASHIER 16 Lt (800/-)		
* Lump sum amount-without vehicle. BC 115/217 dated 12.11.2021		
4. Entertainment Exp. to Special Asst. Rs. 350/- P.M. BC 113/124 dated 25.09.2019		
5. Supply of Brief Case		
Head Cashier/Agri.Astt./SA Rs1000/- (Once in 5 years) BC 104/37 dated 25.01.2011		
6. Supply of Uniforms to Sub Staff :		
Summer Male/ Female : Rs. 2120/- per set . (including stitching charges)		
3 Sets Pent Shirt/ 3 Sets Sari with Blouse / Salwar Kameej once in two years		
Winter Male/Female : One Set in 3 Yrs. Rs. 5000/- (including stitching charges)		
Footwear With 2 Pairs of socks every year. Rs 1780/-		
Cost of umbrella once in 2 years (Rs.450) or Raincoat once in 4 years (Rs.840)		
Head Office IOM HO:HR:IR:MKB:I-363 dated 3.01.23. (Jan.2023 to Dec 2024)		
7. Prov. of Rubber Hand Gloves, Aprons & Mask to Safai Karamchari		
Rubber Hand Gloves Rs. 80/- PM Mask Rs 80/- PM (4 @ Rs. 20/- per mask)		
Aprons Rs 200/- per year. Washing All. aprons Rs 10/- P.M. BC 110/122 dated 06.10.2016		
8. Out of Pocket Expenses for Attending Residential Training Programme		
Rs. 75/- per day at Mumbai & Delhi Rs. 65/- per day at other Centres.		
For non Residential Halting Allowance as per BPS. BC 104/137 dated 25.01.2011		
9. Staff Welfare Scheme : Amount is allocated every year for promotion of canteen, Library,		
cultural activities and sports and Reimbursement of tuition fees (Education Benefit)		
10. <u>Staff Benevolent Scheme</u> : An Employee is eligible to become the Member(fee 100)		
with in 90 days from the date of joining. BC 111/126,134 dated 17.11.17 & 29.11.17.		
11. Provision of First Aid Kit – At Branch : BC 105/09 dated 06.04.2011		
12. Health Check Up. :		
All staff till 50yrs age Rs. 3000/3500 once in two calendar yrs& above 50yr Annually BC		
No.115/09 dated 01.04.2021. The Safai Karamchari below the age of 35 yrs are entitled		
for health check up as per BC 106/40		•
13. Holiday Home: At Certain Places is a		
14. Mile Stone Award : Silver plate on c		
15. Request Transfer: Intra Zone/Inter Zone request transfer available as per policy.		
BC 91/59 dated 02	1	
16. Promotions from Sub Staff to Cleric	cal & Clerical to O	officer Cadre:
For Career growth periodical promotions are available.		
17. <u>REMAS</u> : An Employee may become	Member before Da	te of Retirement. Apply
ON LINE thro HRMS. BC 111/175d	ated 31.01.18 & 11	1/66 dt. 29.07.17.
Membership Fee Sub Staff Rs. 1500	0/- & Clerical Staf	f Rs. 30000/-
18. Farewell Scheme for Bank's Retirin	ng Employees :	
Branch to organize the function for felicitating the retiring employee. After the function		
the Branch head should make appropriate arrangement to drop the retiring staff at his		
residence. CERTIFICATE and MOMENTO in the form of SILVER PLATE to be handed		
over to RETIRING STAFF.		
Rs 500/- for Bouquets/garlands & R		
(BC 97/145 of 06.01.2004 & IOM H	O: HR: IR: VGK: 1	-106 of 14.05.2011)
19. Identity Cards to Retired Employees:		
On the request of Employee the Identit	y card may be issu	ed
HO: IOM No. HO:HR:IR:MSS:-811 da	ated 20.01.2012.	
20. Death Relief Scheme: Rs. 1,25,000/-		
21 <u>. Scheme for Compassionate Appointment or Ex-Gratia Lumpsum Amoumt:</u>		
Appointment of dependent as per BC	No.108/132dt29.09	.2014,115/213dt 3.12.2021
22. Preferential Rate Of Interest :		
1% more than normal rate to all staff/Retired staff & Spouse of decease staff on deposits		
23. <u>Salary Advance for Festival</u> : All confirm staff may avail Interest Free Advance for		
Specified festival equivalent to one month Gross Pay. BC 113/123 dated 25.09.2019.		
24. <u>Benefits Available to Retirees :</u> For gist of benefits/facilities BC 108/181dt 5.1.2015		
BC109/203 dated 12.02.2016.		

LOAN FACILIITES:

- i) Personal Overdraft: Max. Rs. 7 lacs for Clerical & Rs. 4 lacs for Sub Staff with service of 10 years & above. Confirm employees are also eligible. BC 95/129 dated 13.12.2001 & 112/84 dated 17.09.2018.
- ii) Vehicle Max. Rs 10 lac for purchase of new / used 2/4 Wheeler running on Conventional source of Energy (2 wheelers on nonconventional energy). Max. Rs.12 lac for 4 Wheelers – Electric Vehicle / conventional hybrid Electric Vehicle .Eligibility :2 years . ROI 5.50%simple EMI 120+80,70+14. BC 108/198 dated 27.01.2015BC109/212 dt. 12.02.16&115/291dt24.02.2022
- iii) Housing Loan: Clerks Rs 55 lac Sub Staff Rs 30 Lac. ROI : simple 5% /5.5%/6% Repayment 336 M Inst. Eligibility : 2 Years BC No. 116/183 of 21.10.2022. Personal Accident Insurance causing death /permanent total disablement due to Accident is also available . BC 113/136 dated 11.10.2019.
- iv) Loan Against P.F. : 3/6 Basic Pay BC 96/134 dated 01.01.2003
- v) Non Refundable P.F. : Purchase of House/2nd House, Marriage, Medical Treatment. Max. Limit CLERICAL 3 lacs & SUB STAFF 1.80 lacs.
- BC 82/253 dated 21.11.1988, 109/148 dated 21.05.2015 &110/54 dated 31.05.2016.
 vi) Staff Members may also avail other loans under the Bank's various schemes. But maximum deductions should not be more than 60% of the Gross Salary.

<u>Branch Circular are available on STAR DESK PORTAL</u> For any information/clarification, the staff may contact,

CENTRAL OFFICE :

BANK OF INDIA STAFF ASSOCIATION FLAT NO. D -1, 281 MASTER TARA SINGH NAGAR (ADJOINING MOHAN PALACE) JALANDHAR CITY 144001 Tele Fax : 0181 2220801

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