

10th BIPARTITE SETTLEMENT

ANOTHER GLORIOUS CHAPTER ADDED IN THE JOURNEY OF AIBE

..... to highlight the Highlights

- ◆ Bilateralism and bipartism continued yet again.
- ◆ Given the policy of this present BJP-NDA Government in relation to wage increase, ours is the first major all India sector to secure wage revision. It is a positive breakthrough for the trade unions in general.
- ◆ Our Settlement would immediately benefit the employees in the entire financial sector like LIC, GIC, RBI, Nabard, etc.
- ◆ The benefit would also flow to our RRBs and Co-op. Banks.
- ◆ Improving growth and productivity through wage cost saving is one of the planks of the Government's policy to help the employers to suppress and depress wage cost. Breaking this approach, by this Settlement, there will be wage increase of Rs. 4725 crores per year.
- ◆ Increase in working hours is one of the key labour reforms this NDA Government is proposing to do at the behest of the industrialists and investors. We have secured lesser working hours and two Saturdays as holidays. It is another important breakthrough.
- ◆ Khandelwal Committee recommended bankwise wage revision. We could continue with the industry-level wage settlement.
- ◆ Khandelwal Committee recommended wage related to efficiency and productivity. IBA proposed fixed pay and variable pay concept. 14th Finance Commission has also recommended the same. But we could continue the old pattern of uniform pay scales and wages for all.
- ◆ A total of **43 Banks** (25 Public Sector Banks, 11 Private Banks and 7 foreign banks) covered by this Settlement
- ◆ About 6 lacs workmen employees covered by this Settlement.
- ◆ It is a Settlement under the Industrial Disputes Act and hence legally binding on Government and Banks.

- ◆ New Pay Scales linked to Index Point 4440 is an important achievement. We are the first sector in the entire country to achieve pay scales linked to this higher index.
- ◆ Merger of DA upto 4440 points i.e. 401 slabs is the highest so far as compared to all previous settlements. Increase in Basic pay is accordingly higher (around 62% increase in Basic pay) .
- ◆ Retrospective effect from 1-11-2012 is another important achievement
- ◆ **Rs. 4725 cr.** Increase in Payslip cost is substantially higher compared to Rs. 2980 cr. of 9th BPS.
- ◆ Annual Average per capita increase is much higher compared to previous settlements.
- ◆ Shifting to Payslip basis is a new and positive feature.
- ◆ Substaff Pay Scales enhanced to **Rs. 9560 - Rs. 23,785.**
- ◆ Clerical Pay Scales enhanced to **Rs. 11,765 - Rs. 42,020.**
- ◆ Starting salary of a Graduate Clerk in Metro centre is **Rs. 20,570**
- ◆ Starting salary of a Substaff in Metro centre is **Rs. 15,150**
- ◆ Gross Salary of a senior Special Assistant (Graduate/CAIIB) in the clerical cadre for the month of May, 2015 in Metro centres would be **Rs. 72,450.**
- ◆ Gross Salary of a senior Daftary in Substaff cadre for the month of May, 2015 in Metro centres would be **Rs. 38,700** and for a senior Driver, **Rs. 42,000.**
- ◆ Superannuation cost/pension cost will be outside the load of Rs. 4725 crores.
- ◆ Impressive improvement in Hospitalisation Reimbursement scheme with full reimbursement for employee and family and even after retirement
- ◆ Special Feature: All existing retirees are covered by this scheme.
- ◆ This cost of hospitalisation expenses reimbursement is also over and above the agreed increase of Rs. 4725 crores.
- ◆ 2nd and 4th Saturday holiday is a new improvement.

- ◆ To off-set the restriction on loading into Basic pay, a new Special Allowance with DA has been introduced.
- ◆ One more stagnation increment has been achieved and periodicity for 5th to 6th stagnation increment (for clerks) reduced to 2 years.
- ◆ This benefits nearly 40,000 senior employees who would become eligible for one more stagnation increment before their retirement during this Settlement period i.e. before 31-10-2017.
- ◆ Quantum of HRA stands enhanced substantially. Further, HRA at rural and semi urban places with less than 5 lacs population brought at par with places upto 12 lacs. 1,50,000 employees working in these areas and branches would be benefited by this.
- ◆ For Part time employees, their actual service would be reckoned for pension calculation instead of pro-rata service.
- ◆ Special Pay, PQP, FPP revised at 4440 points
- ◆ Other Allowances improved.
- ◆ Improvement in Family Definition
- ◆ Encashment of LFC upto 100% has been obtained.
- ◆ Leave benefits improved.
- ◆ Various service conditions improvement to benefit the employees.
- ◆ Managements' conditionalities not agreed upon.

OUR THANKS TO:

- ⇒ We are thankful to the lakhs and lakhs of bank employees under the banner of AIBEA for their unity, militancy, understanding, preparedness, patience, faith, conviction, commitment, loyalty as well as their abiding confidence on the leadership.
- ⇒ We are thankful to all our units – State Federations of AIBEA, All India Bankwise Organisations, our base units in the Banks and all our District and local co-ordination Committees for effectively implementing all our struggles during the period whenever any call was given.
- ⇒ We are thankful to the leaders of all our units at all levels for spearheading and leading the struggles at all centres and in every Bank.
- ⇒ We are thankful to the entire bank employees and officers for their exemplary and admirable unity under UFBU.
- ⇒ We are thankful to all the Central Trade Unions who have supported our struggles and extended their solidarity on all occasions when we went on strike actions during this period.
- ⇒ We are thankful to Com. D. Raja, Member of Parliament, CPI for his spontaneous help in arranging meetings with the Finance Minister at short notice particularly on 19th February, 2015 which paved the way for conveying our demands and viewpoints to the Government directly.
- ⇒ We are thankful to Com. Gurudas Dasgupta, General Secretary, All India Trade Union Congress for his matured guidance and advices to us at crucial moments during the course of negotiations and struggle.

**Golden words are not repeated
but
nevertheless always remembered**

“ Even though togetherness, united approach and unity strengthened the bargaining capacity of the workmen, the different perception of the organisations, pulls and pressures, anger and intolerance, rigidity in approaches, character assassination of AIBEA and its leaders, walkouts and romanticism by some organisations, if avoided, could have increased our bargaining capacity. As initiators of United Forum, we exhibited patience, tolerance and utmost caution in dealing with different critical situations. These avoidable strains could be an eye-opener in our onward journey.”



***Com. Tarakeswar Chakraborti, General Secretary, AIBEA
in his Report to our 24th Conference held in Mumbai on
30-12-2000 after the 7th Bipartite Settlement.***

He not only had a mission, but also a vision

TECHNICAL DETAILS

- a) The Settlement was signed on 25th may, 2015 between Indian Banks' Association and AIBEA, NCBE, BEFI, NOBW, INBEF.
- b) The Settlement has been signed under Section 2(p) and Section 18 (1) of the Industrial Disputes Act.
- c) **43 Banks** (25 PSBs, 11 Private Banks and 7 Foreign Banks) are covered by the Settlement as under:
 - 1. Allahabad Bank
 - 2. Andhra Bank
 - 3. Bank of Baroda
 - 4. Bank of India
 - 5. Bank of Maharashtra
 - 6. Canara Bank
 - 7. Central Bank of India
 - 8. Corporation Bank
 - 9. Dena Bank
 - 10. Indian Bank
 - 11. Indian Overseas Bank
 - 12. Oriental Bank of Commerce
 - 13. Punjab & Sind Bank
 - 14. Punjab National Bank
 - 15. Syndicate Bank
 - 16. UCO Bank
 - 17. Union Bank of India
 - 18. United Bank of India

19. Vijaya Bank
20. State Bank of India
21. State Bank of Bikaner & Jaipur
22. State Bank of Hyderabad
23. State Bank of Mysore
24. State Bank of Patiala
25. State Bank of Travancore
26. The Catholic Syrian Bank Ltd.
27. The Dhanalakshmi Bank Ltd.
28. The Federal Bank Ltd.
29. ING Vysya Bank Ltd. (now Kotak Mahindra Bank Ltd.)
30. The Jammu & Kashmir Bank Ltd.
31. The Karnataka Bank Ltd.
32. The Karur Vysya Bank Ltd.
33. The Lakshmi Vilas Bank Ltd.
34. The Nainital Bank Ltd.
35. Ratnakar Bank Ltd.
36. The South Indian Bank Ltd.
37. The Bank of Tokyo-Mitsubishi UFJ, Ltd.
38. BNP Paribas
39. Citibank, N.A.
40. The Hongkong & Shanghai Banking Corporation Ltd.
41. The Royal Bank of Scotland, N.V.
42. Sonali Bank
43. Standard Chartered Bank

d) Employees covered by the Settlement : as on 1-11-2012 - PSBs

·	Total Clerks	3,08,175
·	Total Substaff	1,31,567
·	Total part time employees	25,156
·	Total workmen	4,64,898

Including Private Banks and Foreign Banks who are parties to the Settlement, around 4,80,000 as on 1-11-2012.

As of now, the total workman covered by these Banks is around 6,50,000.

e) Period of Settlement: 5 years from 1-11-2012 upto 31-10-2017

f) Wage increase : Rs. 2,270 crores i.e. 15 % increase over the payslip cost as on March, 2012.

TOTAL Wage Bill as on 31-3-2012 Rs. In crores

Heads of Expenses	Officer	Workmen	Total
Payslip Components: BP, DA, CCA, HRA, Spl. Pay, FPP, PQP, Transport Allowance , Annual Medical Aid	16,365	15,138	31,503
Retirement Benefits	9,021	8,116	17,137
LFC/ Hosp/ Encashment of leave on LFC, other allowances	1,344	1,233	2,577
TA/DA/ Petrol, Leased house, others etc.	3,491	1,484	5,075
TOTAL	30,221	26,071	56,292

Payslip cost i.e. : 15,138 x 15 % = Rs. 2270 crores.

For officers : 16,365 x 15 % = Rs. 2455 crores

Total : 31,503 x 15 % = Rs. 4725 crores

- g) Annual Average Per Capita Increase : Rs. 50,200** as compared to Rs. 34,500 under 9th BP Settlement on Pay slip increase.

3 rd	BPS Rs. 950 per year average per capita increase
4 th	BPS Rs. 2,200
5 th	BPS Rs. 4,150
6 th	BPS Rs. 7,390
7 th	BPS Rs. 12,550
8 th	BPS Rs. 23,330
9 th	BPS Rs. 34,500 (on pay slip basis)
10 th	BPS Rs. 50,200 (on pay slip basis)

WAGE REVISION - DISTRIBUTION

	Workman		Officers	
BP + DA	386.72	2.55	469.67	2.87
PQP + DA	3.09	0.02	2.40	0.01
Spl. Pay + DA	9.42	0.06	-	-
Addl. Stagn. + DA	14.54	0.10	8.48	0.05
FPP	125.32	0.83	36.74	0.22
Pay + DA items	539.09	3.56	517.29	3.15
Spl. Allowance + DA	1142.55	7.55	1430.72	8.74
DA bearing items	1681.64	11.11	1948.01	11.90
DA/HRA on FPP	31.71	0.21	8.10	0.05
HRA	440.04	2.91	350.91	2.14
Transport Allowance	106.82	0.70	-	-
Medical Aid	9.04	0.06	87.74	0.54
HRA on Addl. Stagn. Increment	1.12	0.01	0.29	0.00
CCA	-	-	59.55	0.36
TOTAL	2270.37	15.00	2454.60	15.00

JOURNEY TO THE SETTLEMENT

**(936 Days from submission of Charter of Demands on
30-10-2012 to signing the Settlement on 25-5-2015)**

- ☐ In Mangalore, office bearers meeting of AIBEA was held on 22-3-2012. In that meeting, it was decided that in view of the impending expiry of the 9th BPS by end of October, 2012, AIBEA should initiate the steps for formulating our basic approach to the next wage revision settlement and also to work out the charter of demands.
- ☐ In Bangalore, on 3rd and 4th May, 2012, Central Committee meeting of AIBEA was held when the Sub-Committee to formulate the Charter of Demands was set up with Com. D.D Rustagi, our Joint Secretary as the Convener.
- ☐ The Wages Sub-Committee invited suggestions from all our units and collected the viewpoints of our State Federations, Bankwise Unions and other units.
- ☐ The Sub-Committee met on the following occasions to process the suggestions received:
At Chennai on 12th June, 2012; At Hyderabad on 2nd July, 2012
At Chennai on 11th July, 2012 ; At Bangalore on 31st July/1st Aug., 2012
- ☐ The recommendations of this Sub-Committee were discussed by the Office bearers and then the Charter of Demands were finalised along with the basic approach to be taken and outlining our priorities.
- ☐ Thereafter, these recommendations were placed before the General Council meeting of AIBEA held at Chennai on 16th and 17th August, 2012 wherein the same was approved and endorsed.
- ☐ In view of the need to work out a common charter of demands on behalf of the Workmen Unions, a meeting of the 5 Workmen Unions was held in Chennai on 27-9-2012 when the common demands were finalised.
- ☐ After this, a meeting of the UFBU was held on 4-10-2015 in Chennai when a broad common view was finalised on the united approach of UFBU to submit the demands together to the IBA.
- ☐ **On 30-10-2012, the Common Charter of Demands were submitted to the IBA.**

UFBU, the united frontline of bank employees:

During the entire period of last two and half years, UFBU met on 30 occasions and discussed the developments and took decisions that were warranted.

1.	22-02-2013	16.	27-06-2014
2.	22-04-2013	17.	15-07-2014
3.	07-06-2013	18.	17-09-2014
4.	12-08-2013	19.	26-09-2014
5.	11-10-2013	20.	13-10-2014
6.	20-11-2013	21.	05-11-2014
7.	14-12-2013	22.	10-11-2014
8.	16-12-2013	23.	01-12-2014
9.	23-12-2013	24.	17-12-2014
10.	17-01-2014	25.	05-01-2015
11.	27-01-2014	26.	06-01-2015
12.	06-02-2014	27.	19-01-2015
13.	03-03-2014	28.	03-02-2015
14.	14-03-2014	29.	20-02-2015
15.	13-06-2014	30.	23-02-2015

AIBE A meetings:

AIBE A also held frequent meetings to take stock of the developments and take appropriate decisions.

1. GENERAL COUNCIL MEETING	16TH & 17TH AUGUST, 2012 – CHARTER OF DEMANDS FINALISED
2. OFFICE BEARERS MEETING	4 TH JAN., 2013 AT HYDERABAD
3. CC MEETING	4–6 TH JAN., 2013 AT HYDERABAD
4. OFFICE BEARERS MEETING	8 TH FEB, 2013 AT ERNAKULAM

5. CC MEETING	29 TH MAY, 2013 AT DELHI
6. OFFICE BEARFERS MEETING	16 TH AUG. 2013 AT CHENNAI
7. OFFICE BEARFERS MEETING	13 TH NOV. 2013 AT ALLAHABAD
8. CC MEETING	12/ 13 TH NOV. 2013 AT ALLAHABAD
9. OFFICE BEARERS MEETING	30 TH DEC. 2013 AT KOLKATA
10. OFFICE BEARERS MEETING	13 TH FEBRUARY, 2014 AT MUMBAI
11. OFFICE BEARERS MEETING	19 TH APR. 2014 AT JALANDHAR
12. OFFICE BEARFERS MEETING	3 RD AUG. 2014 AT KOLKATA
13. CC MEETING	3 RD AUG. 2014 AT KOLKATA
14. GC MEETING	3 RD /4 TH AUG. 2014 AT KOLKATA
15. OFFICE BEARERS MEETING	20 TH DEC. 2014 AT MUMBAI
16. CC MEETING	10 TH JAN. 2015 AT MUMBAI
17. OFFICE BEARERS MEETING	31 ST JAN. 2015 AT HYDERABAD
18. OFFICE BEARERS MEETING	12 TH MARCH, 2015 AT KOLKATA
19. OFFICE BEARERS MEETING	11 TH MAY, 2015 AT CHENNAI
20. OFFICE BEARERS MEETING	24 TH MAY, 2015 AT MUMBAI

Thus, AIBE A's Office bearers/Negotiating Committee met on 15 occasions and AIBE A CC meeting was held on 5 occasions during this period to adopt our approach and strategies on the wage revision process.

Negotiations on our Demands:

There were 20 round of negotiations with IBA before concluding the Settlement.

Round 1	22-02-2013
Round 2	22-04-2013
Round 3	07-06-2013
Round 4	12-08-2013
Round 5	11-10-2013
Round 6	14-12-2013
Round 7	17-01-2014
Round 8	27-01-2014
Round 9	03-03-2014
Round 10	14-03-2014
Round 11	13-06-2014
Round 12	17-09-2014
Round 13	26-09-2014
Round 14	10-11-2014
Round 15	06-01-2015
Round 16	07-01-2015
Round 17	03-02-2015
Round 18	23-02-2015 MINUTES OF DISCUSSIONS SIGNED
ROUND 19	16-02-2015
ROUND 20	19-05-2015 DISTRIBUTION CHART SIGNED
FINAL SETTLEMENT SIGNED	25-02-2015

STRIKE CALL BY UFBU

The negotiations were backed up by agitations, demonstrations, rallies, processions, Dharnas and strike actions whenever there was any hic-up in the discussions or when the IBA was not coming forward to our expectations.

18-12-2013	- 1 DAY	IMPLEMENTED
20/21-1-2014		DEFERRED
10/11-2-2014	- 2 DAYS	IMPLEMENTED
12-11-2014	- 1 DAY	IMPLEMENTED
2 TO 5-12-14 / ZONAL STRIKE	- 1 DAY	IMPLEMENTED
7-1-2015		DEFERRED
21 TO 24-1-2015	- 4 DAYS	DEFERRED
25 TO 28-2-2015	- 4 DAYS	WITHDRAWN
INDEFINITE STRIKE FROM 16-3-2015		WITHDRAWN

CONCILIATION MEETINGS BY GOVT. OF INDIA

The Government's labour machinery also intervened in our disputes whenever there were strike calls and these occasions were utilised to pursue our views and demands.

DATE	PLACE
1. 16-12-13	DELHI
2. 13-01-14	DELHI
3. 06-02-14	DELHI
4. 05-11-14	DELHI
5. 10-11-14	DELHI
6. 01-12-14	MUMBAI
7. 08-12-14	MUMBAI
8. 17-12-14	MUMBAI
9. 05-01-15	DELHI
10. 20-02-15	DELHI

MEETING WITH FINANCE MINISTER

1. 27 TH JUNE, 2014
2. 19 TH FEB., 2015

On 27th June, 2014, we met the Finance minister Shri Arun Jaitley on behalf of UFBU and presented our demands to him.

On 19th February, 2015, again we met the FM from AIBEA. AIBOA was also present along with us.

Both these meetings were arranged by Com D Raja, MP from Communist Party of India at short notice.

Especially our meeting with FM on 19-2-2015 was very fruitful since we could explain the details of our demands directly to him and also explain the urgency to settle the demands. Everyone knows that matters moved swiftly thereafter and within 4 days MOU was signed on 23-2-2015.



Indian Banks' Association

**Minutes of the discussions held on 23rd February 2015 between IBA representing
Management of banks which are parties to the Bipartite Settlement and
Workmen Unions and Officers' Associations on wage revision**

Discussions were held between the Indian Banks' Association representing Managements of banks and the authorized representatives of Workmen Unions and Officers' Associations on wage revision for officers in banks. After holding several rounds of discussions, the parties have mutually agreed as under:

1. The wage revision will be effective from 1.11.2012.
2. The annual wage increase in salary and allowances @15% which works out to Rs. 4725 crores on salary slip components.
3. The new scales will be constructed after merging dearness allowance corresponding 4440 points as on November, 2011, which works out to 60.15% and adding a load factor of 2% on Basic Pay plus Dearness Allowance as on 31st March 2012 amounting to around Rs. 597 crores.
4. Distribution of annual wage increase between Workmen Unions and Officers' Associations will be worked separately based on breakup of establishment expenses as on 31.3.2012.
5. Every second and fourth Saturday of the month will be holiday and the other Saturdays will be full working days.
6. All other issues of the Managements and Unions/Associations discussed during the process of negotiation will be settled to the mutual satisfaction.
7. The parties will meet on mutually convenient dates to draw out a detailed Bipartite Settlement/Joint Note on the various issues on which consensus positions have

been reached. The parties will endeavour to finalise the Bipartite Settlement/Joint Note within a period of ninety days from the date of this minutes.

Signed at Mumbai on 23rd February 2015

FOR MANAGEMENT

Sd/- T.M. Bhasin

Sd/- V.B. Iyer

Sd/- Arundhati Bhattacharya

Sd/- Rajeev Rishi

Ashwani Kumar

Arun Tiwari

Sd/- Rakesh Sethi

Sd/- Shyam Srinivasan

Sd/- Animesh Chauhan

Sd/- Ashwini Mehra

Sd/- M.V. Tanksale

Sd/- K. Unnikrishnan

Sd/- K.S. Chauhan

**FOR OFFICERS' ASSOCIATION/
WORKMEN UNIONS**

Sd/- All India Bank Officers' Confederation

Sd/- All India Bank Officers' Association

Sd/- Indian National Bank Officers' Congress

Sd/- National Organisation of Bank Officers

Sd/- All India Bank Employees' Association

Sd/- National Confederation of Bank Employees

Sd/- Bank Employees' Federation of India

Sd/- Indian National Bank Emp Federation

Sd/- National Organisation of Bank Workers



ALL INDIA BANK EMPLOYEES' ASSOCIATION

Salient features of the 10th Bipartite Settlement

Pay Scales (Merger at 4440 Points)										Stagnation Increments - Eight			
Clerks										Clk : 5 - once in 3 yrs. - 3 once in 2 yrs.			
Sub-staff										SS : 8 - once in 2 yrs.			
Special Pay - Clerks										Special Pay - Substaff			
Single Window Operator										820 Bill Collector/Armed Guard			
Head Cashier II										1280 Daftary			
Special Assistant										1930 Head Peon			
D.A. Rates (%) per slab										No change in Duties			
0.10% per slab over 4440 points										Fixed Personal Pay			
Quarterly D.A. slabs and % from 1.11.2012 to 31.7.2015										House Rent Allowance			
Quarter	Avg. Index	Slabs			D.A. %	45 lacs & Abv.			Below 12 lacs	4th Area abolished			Sub-staff
		9th BP	10th BP	10th BP		%	%	%		%	%	%	
Nov-12	4876	510	109	76.50%	10.90%	10.00	9.00	9.00	7.50				790
Feb-13	4976	535	134	80.25%	13.40%	10.00	9.00	9.00	7.50				790
May-13	5080	561	160	84.15%	16.00%	10.00	9.00	9.00	7.50				790
Aug-13	5208	593	192	88.95%	19.20%	10.00	9.00	9.00	7.50				790
Nov-13	5400	641	240	96.15%	24.00%	10.00	9.00	9.00	7.50				790
Feb-14	5500	666	265	99.90%	26.50%	10.00	9.00	9.00	7.50				790
May-14	5436	650	249	97.50%	24.90%	10.00	9.00	9.00	7.50				790
Aug-14	5568	683	282	102.45%	28.20%	10.00	9.00	9.00	7.50				790
Nov-14	5764	732	331	109.80%	33.10%	10.00	9.00	9.00	7.50				790
Feb-15	5772	734	333	110.10%	33.30%	10.00	9.00	9.00	7.50				790
May-15	5788	738	337	110.70%	33.70%	10.00	9.00	9.00	7.50				790
For Part time empl Actual Service to be reckoned for Pension, Hill & Fuel - 8% Max. 1500, 4% Max. 600, 3% Max. 500										Transport Allowance			
Proj Area Comp Allow. - Clk - 250, 200 - SS - 200, 175										For Clk and SS upto 15th Stage and PTS upto 15 year Service - Rs.425/- p.m.			
Halting Allow. - Clk - 700, 600, 450 - SS - 500, 400, 250										For Clk and SS above 15th Stage and PTS above 15 year Service - Rs.470/- p.m.			
Provident Fund										Medical Aid			
10% on revised Pay										Rs.2,200/- p.a.			
Special Allowance (New Allowance)										Washing Allowance - Rs.150/- p.m.			
7.75% of Basic Pay. D A is payable on this allowance.										Cycle Allowance - Rs.100/- p.m.			
New Cashless Medical Scheme: All employees/retires will be covered by a New Scheme which provides for full reimbursement of Hospitalisation Expenses.										Split Duty Allowance - Rs.150/- p.m.			
										LFC/Hospitalisation - Dependent income Rs.10,000/-			
										Graduation Pay/Professional Qualification Pay			
										Graduation Pay/PQA-After 1 year			
										Graduation Pay/PQA-After 2 years			
										Graduation Pay/PQA-After 3 years			
										Graduation Pay/PQA-After 4 years			
										Graduation Pay/PQA-After 5 years			
										Sub-staff - AC 3 Tier Class			
										100% LFC encashable-No need to take leave			
										Road Mileage charges Rs.6/- per Km.			
										Normal Delivery Charges Rs.50,000/-			
										Paternity Leave - 15 days twice in service.			
										2010 Spl. Leave for hysterectomy - 60 days			

Please visit our Website <http://www.bankunionaibe.in> for further details or clarifications.



All India Bank Employees' Association													AS ON NOVEMBER, 2012					
Substaff			45 lacs & above			12 to 45 lacs			5 to 12 lacs			Below 5 Lacs						
Stage	9th BP Basic Pay	10th BP Basic Pay	Gross Salary	Gross Increase	Gross Salary	Gross Increase	Gross Salary	Gross Increase	Gross Salary	Gross Increase	Gross Salary	Gross Increase						
1	5850	9560	12804.80	1669.55	12709.20	1632.45	12565.80	1576.80	12565.80	1576.80	12565.80	1606.05						
2	6050	9885	13225.45	1717.20	13126.60	1678.85	12978.32	1621.32	12978.32	1621.32	12978.32	1651.57						
3	6250	10210	13646.10	1764.85	13544.00	1725.25	13390.85	1665.85	13390.85	1665.85	13390.85	1697.10						
4	6450	10535	14066.75	1812.50	13961.40	1771.65	13803.37	1710.37	13803.37	1710.37	13803.37	1742.62						
5	6650	10860	14488.51	1861.26	14379.91	1819.16	14217.01	1756.01	14217.01	1756.01	14217.01	1789.26						
6	6900	11270	15018.57	1925.07	14905.87	1881.37	14736.82	1815.82	14736.82	1815.82	14736.82	1850.32						
7	7150	11680	15549.75	1990.00	15432.95	1944.70	15257.75	1876.75	15257.75	1876.75	15257.75	1912.50						
8	7400	12090	16080.93	2054.93	15960.03	2008.03	15778.68	1937.68	15778.68	1937.68	15778.68	1974.68						
9	7650	12500	16612.11	2119.86	16487.11	2071.36	16299.61	1998.61	16299.61	1998.61	16299.61	2036.86						
10	7900	12910	17143.29	2184.79	17014.19	2134.69	16820.54	2059.54	16820.54	2059.54	16820.54	2099.04						
11	8200	13400	17777.84	2259.84	17643.84	2207.84	17442.84	2129.84	17442.84	2129.84	17442.84	2170.84						
12	8500	13890	18411.28	2333.78	18272.38	2279.88	18064.03	2199.03	18064.03	2199.03	18064.03	2241.53						
13	8800	14380	19045.83	2408.83	18902.03	2353.03	18686.33	2269.33	18686.33	2269.33	18686.33	2313.33						
14	9100	14870	19680.38	2483.88	19531.68	2426.18	19308.63	2339.63	19308.63	2339.63	19308.63	2385.13						
15	9450	15440	20419.42	2570.17	20265.02	2510.27	20033.42	2420.42	20033.42	2420.42	20033.42	2467.67						
16	9800	16010	21202.34	2650.34	21042.24	2588.24	20802.09	2495.09	20802.09	2495.09	20802.09	2544.09						
17	10150	16580	21940.27	2735.52	21774.47	2671.22	21525.77	2574.77	21525.77	2574.77	21525.77	2625.52						
18	10550	17235	22788.72	2837.97	22616.37	2771.12	22357.85	2670.85	22357.85	2670.85	22357.85	2723.60						
19	10950	17890	23636.06	2939.31	23457.16	2869.91	23188.81	2765.81	23188.81	2765.81	23188.81	2820.56						
20	11350	18545	24484.52	3041.77	24299.07	2969.82	24020.89	2861.89	24020.89	2861.89	24020.89	2918.64						
21	11750	19200	25332.97	3144.22	25140.97	3069.72	24852.97	2957.97	24852.97	2957.97	24852.97	3016.72						
22	12150	19855	26181.42	3246.67	25982.87	3169.62	25685.05	3054.05	25685.05	3054.05	25685.05	3114.80						
23	12550	20510	27029.88	3349.13	26824.78	3269.53	26517.13	3150.13	26517.13	3150.13	26517.13	3212.88						
24	12950	21165	27877.22	3450.47	27665.57	3368.32	27348.10	3245.10	27348.10	3245.10	27348.10	3309.85						
25	13350	21820	28725.68	3552.93	28507.48	3468.23	28180.18	3341.18	28180.18	3341.18	28180.18	3407.93						
26	13750	22475	29574.13	3655.38	29349.38	3568.13	29012.25	3437.25	29012.25	3437.25	29012.25	3506.00						
27	14150	23130	30422.58	3757.83	30191.28	3668.03	29844.33	3533.33	29844.33	3533.33	29844.33	3604.08						

All India Bank Employees' Association										ASON NOVEMBER, 2012									
Clerks			45 lacs & above			12 to 45 lacs			5 to 12 lacs			Below 5 Lacs							
Stage	9th BP Basic Pay	10th BP Basic Pay	Gross Salary	Gross Increase		Gross Salary	Gross Increase		Gross Salary	Gross Increase		Gross Salary	Gross Increase						
1	7200	11765	15660.28	2007.28		15542.63	1961.63		15366.16	1893.16		15366.16	1929.16						
2	7600	12420	16508.73	2109.73		16384.53	2061.53		16198.23	1989.23		16198.23	2027.23						
3	8000	13075	17356.08	2211.08		17225.33	2160.33		17029.20	2084.20		17029.20	2124.20						
4	8400	13730	18204.53	2313.53		18067.23	2260.23		17861.28	2180.28		17861.28	2222.28						
5	8900	14545	19259.73	2436.23		19114.28	2379.78		18896.11	2295.11		18896.11	2339.61						
6	9400	15360	20314.93	2558.93		20161.33	2499.33		19930.93	2409.93		19930.93	2456.93						
7	9900	16175	21371.24	2682.74		21209.49	2619.99		20966.87	2525.87		20966.87	2575.37						
8	10500	17155	22640.35	2832.85		22468.80	2766.30		22211.47	2666.47		22211.47	2718.97						
9	11100	18135	23908.34	2981.84		23726.99	2911.49		23454.97	2805.97		23454.97	2861.47						
10	11700	19115	25177.44	3131.94		24986.29	3057.79		24699.57	2946.57		24699.57	3005.07						
11	12300	20095	26446.55	3282.05		26245.60	3204.10		25944.17	3087.17		25944.17	3148.67						
12	13000	21240	27929.55	3459.55		27717.15	3377.15		27398.55	3253.55		27398.55	3318.55						
13	13700	22385	29412.56	3637.06		29188.71	3550.21		28852.93	3419.93		28852.93	3488.43						
14	14400	23530	30895.56	3814.56		30660.26	3723.26		30307.31	3586.31		30307.31	3658.31						
15	15100	24675	32377.46	3990.96		32130.71	3895.21		31760.58	3751.58		31760.58	3827.08						
16	15800	25820	33905.46	4163.46		33647.26	4063.26		33259.96	3912.96		33259.96	3991.96						
17	16500	26965	35388.47	4340.97		35118.82	4236.32		34714.34	4079.34		34714.34	4161.84						
18	17200	28110	36871.47	4518.47		36590.37	4409.37		36168.72	4245.72		36168.72	4331.72						
19	18500	30230	39616.42	4838.92		39314.12	4721.62		38860.67	4545.67		38860.67	4638.17						
20	19300	31540	41312.22	5042.72		40996.82	4920.32		40523.72	4736.72		40523.72	4833.22						
21	20100	32850	43009.13	5247.63		42680.63	5120.13		42187.88	4928.88		42187.88	5029.38						
22	20900	34160	44704.93	5451.43		44363.33	5318.83		43850.93	5119.93		43850.93	5224.43						
23	21700	35470	46401.83	5656.33		46047.13	5518.63		45515.08	5312.08		45515.08	5420.58						
24	22500	36780	48097.63	5860.13		47729.83	5717.33		47178.13	5503.13		47178.13	5615.63						
25	23300	38090	49794.54	6065.04		49413.64	5917.14		48842.29	5695.29		48842.29	5811.79						
26	24100	39400	51491.44	6269.94		51097.44	6116.94		50506.44	5887.44		50506.44	6007.94						
27	24900	40710	53187.24	6473.74		52780.14	6315.64		52169.49	6078.49		52169.49	6202.99						

All India Bank Employees' Association										Month : May, 2015			
Substaff		45 lacs and above			12-45 lacs+ Goa			5-12 lacs/capitals			Other centres		
Stage	9th BP Basic	10th BPS BP.	Gross Salary	Gross Increase	Gross Salary	Gross Increase	Gross Salary	Gross Increase	Gross Salary	Gross Increase	Gross Salary	Gross Increase	Gross Increase
1	5850	9560	15153.44	2017.49	15057.84	1980.39	14914.44	1924.74	14914.44	1924.74	14914.44	1953.99	1953.99
2	6050	9885	15653.89	2076.54	15555.04	2038.19	15406.76	1980.66	15406.76	1980.66	15406.76	2010.91	2010.91
3	6250	10210	16154.34	2135.59	16052.24	2095.99	15899.09	2036.59	15899.09	2036.59	15899.09	2067.84	2067.84
4	6450	10535	16654.79	2194.64	16549.44	2153.79	16391.41	2092.51	16391.41	2092.51	16391.41	2124.76	2124.76
5	6650	10860	17156.57	2255.02	17047.97	2212.92	16885.07	2149.77	16885.07	2149.77	16885.07	2183.02	2183.02
6	6900	11270	17787.19	2333.89	17674.49	2290.19	17505.44	2224.64	17505.44	2224.64	17505.44	2259.14	2259.14
7	7150	11680	18419.15	2414.10	18302.35	2368.80	18127.15	2300.85	18127.15	2300.85	18127.15	2336.60	2336.60
8	7400	12090	19051.10	2494.30	18930.20	2447.40	18748.85	2377.05	18748.85	2377.05	18748.85	2414.05	2414.05
9	7650	12500	19683.05	2574.50	19558.05	2526.00	19370.55	2453.25	19370.55	2453.25	19370.55	2491.50	2491.50
10	7900	12910	20315.01	2654.71	20185.91	2604.61	19992.26	2529.46	19992.26	2529.46	19992.26	2568.96	2568.96
11	8200	13400	21069.94	2747.54	20935.94	2695.54	20734.94	2617.54	20734.94	2617.54	20734.94	2658.54	2658.54
12	8500	13890	21823.54	2839.04	21684.64	2785.14	21476.29	2704.29	21476.29	2704.29	21476.29	2746.79	2746.79
13	8800	14380	22578.48	2931.88	22434.68	2876.08	22218.98	2792.38	22218.98	2792.38	22218.98	2836.38	2836.38
14	9100	14870	23333.41	3024.71	23184.71	2967.01	22961.66	2880.46	22961.66	2880.46	22961.66	2925.96	2925.96
15	9450	15440	24212.67	3131.52	24058.27	3071.62	23826.67	2981.77	23826.67	2981.77	23826.67	3029.02	3029.02
16	9800	16010	25135.59	3231.99	24975.49	3169.89	24735.34	3076.74	24735.34	3076.74	24735.34	3125.74	3125.74
17	10150	16580	26013.51	3337.46	25847.71	3273.16	25599.01	3176.71	25599.01	3176.71	25599.01	3227.46	3227.46
18	10550	17235	27022.93	3464.08	26850.58	3397.23	26592.05	3296.95	26592.05	3296.95	26592.05	3349.70	3349.70
19	10950	17890	28031.01	3589.36	27852.11	3519.96	27583.76	3415.86	27583.76	3415.86	27583.76	3470.61	3470.61
20	11350	18545	29040.43	3715.98	28854.98	3644.03	28576.81	3536.11	28576.81	3536.11	28576.81	3592.86	3592.86
21	11750	19200	30049.86	3842.61	29857.86	3768.11	29569.86	3656.36	29569.86	3656.36	29569.86	3715.11	3715.11
22	12150	19855	31059.28	3969.23	30860.73	3892.18	30562.90	3776.60	30562.90	3776.60	30562.90	3837.35	3837.35
23	12550	20510	32068.70	4095.85	31863.60	4016.25	31555.95	3896.85	31555.95	3896.85	31555.95	3959.60	3959.60
24	12950	21165	33076.79	4221.14	32865.14	4138.98	32547.66	4015.76	32547.66	4015.76	32547.66	4080.51	4080.51
25	13350	21820	34086.21	4347.76	33868.01	4263.06	33540.71	4136.01	33540.71	4136.01	33540.71	4202.76	4202.76
26	13750	22475	35095.63	4474.38	34870.88	4387.13	34533.75	4256.25	34533.75	4256.25	34533.75	4325.00	4325.00
27	14150	23130	36105.05	4601.00	35873.75	4511.20	35526.80	4376.50	35526.80	4376.50	35526.80	4447.25	4447.25
28	14150	23785	37113.14	5609.09	36875.29	5512.74	36518.51	5368.21	36518.51	5368.21	36518.51	5438.96	5438.96

Chart does not include Spl. Pay, PQP, FPP

All India Bank Employees' Association										Month : May, 2015			
Stage	Clerks		45 lacs and above		12-45 lacs+ Goa		5-12 lacs/capitals		Other centres		Gross Salary	Gross Increase	Gross Increase
	9th BP Basic	10th BPS BP.	Gross Salary	Gross Increase	Gross Salary	Gross Increase	Gross Salary	Gross Increase	Gross Salary	Gross Increase			
1	7200	11765	18550.65	2435.25	18433.00	2389.60	18256.52	2321.12	18256.52	2357.12	18256.52	2357.12	2357.12
2	7600	12420	19560.07	2561.87	19435.87	2513.67	19249.57	2441.37	19249.57	2479.37	19249.57	2479.37	2479.37
3	8000	13075	20568.16	2687.16	20437.41	2636.41	20241.28	2560.28	20241.28	2600.28	20241.28	2600.28	2600.28
4	8400	13730	21577.58	2813.78	21440.28	2760.48	21234.33	2680.53	21234.33	2722.53	21234.33	2722.53	2722.53
5	8900	14545	22832.96	2965.66	22687.51	2909.21	22469.34	2824.54	22469.34	2869.04	22469.34	2869.04	2869.04
6	9400	15360	24088.35	3117.55	23934.75	3057.95	23704.35	2968.55	23704.35	3015.55	23704.35	3015.55	3015.55
7	9900	16175	25345.07	3270.77	25183.32	3208.02	24940.70	3113.90	24940.70	3163.40	24940.70	3163.40	3163.40
8	10500	17155	26854.95	3456.45	26683.40	3389.90	26426.07	3290.07	26426.07	3342.57	26426.07	3342.57	3342.57
9	11100	18135	28363.48	3640.78	28182.13	3570.43	27910.11	3464.91	27910.11	3520.41	27910.11	3520.41	3520.41
10	11700	19115	29873.35	3826.45	29682.20	3752.30	29395.48	3641.08	29395.48	3699.58	29395.48	3699.58	3699.58
11	12300	20095	31383.22	4012.12	31182.27	3934.17	30880.85	3817.25	30880.85	3878.75	30880.85	3878.75	3878.75
12	13000	21240	33147.58	4231.58	32935.18	4149.18	32616.58	4025.58	32616.58	4090.58	32616.58	4090.58	4090.58
13	13700	22385	34911.94	4451.04	34688.09	4364.19	34352.32	4233.92	34352.32	4302.42	34352.32	4302.42	4302.42
14	14400	23530	36676.30	4670.50	36441.00	4579.20	36088.05	4442.25	36088.05	4514.25	36088.05	4514.25	4514.25
15	15100	24675	38439.32	4888.62	38192.57	4792.87	37822.44	4649.24	37822.44	4724.74	37822.44	4724.74	4724.74
16	15800	25820	40248.68	5103.08	39990.48	5002.88	39603.18	4852.58	39603.18	4931.58	39603.18	4931.58	4931.58
17	16500	26965	42013.04	5322.54	41743.39	5217.89	41338.91	5060.91	41338.91	5143.41	41338.91	5143.41	5143.41
18	17200	28110	43777.39	5541.99	43496.29	5432.89	43074.64	5269.24	43074.64	5355.24	43074.64	5355.24	5355.24
19	18500	30230	47043.10	5938.60	46740.80	5821.30	46287.35	5645.35	46287.35	5737.85	46287.35	5737.85	5737.85
20	19300	31540	49060.61	6190.51	48745.21	6068.11	48272.11	5884.51	48272.11	5981.01	48272.11	5981.01	5981.01
21	20100	32850	51079.45	6443.75	50750.95	6316.25	50258.20	6125.00	50258.20	6225.50	50258.20	6225.50	6225.50
22	20900	34160	53096.96	6695.66	52755.36	6563.06	52242.96	6364.16	52242.96	6468.66	52242.96	6468.66	6468.66
23	21700	35470	55115.80	6948.90	54761.10	6811.20	54229.05	6604.65	54229.05	6713.15	54229.05	6713.15	6713.15
24	22500	36780	57133.31	7200.81	56765.51	7058.01	56213.81	6843.81	56213.81	6956.31	56213.81	6956.31	6956.31
25	23300	38090	59152.15	7454.05	58771.25	7306.15	58199.90	7084.30	58199.90	7200.80	58199.90	7200.80	7200.80
26	24100	39400	61171.00	7707.30	60777.00	7554.30	60186.00	7324.80	60186.00	7445.30	60186.00	7445.30	7445.30
27	24900	40710	63188.51	7959.21	62781.41	7801.11	62170.76	7563.96	62170.76	7688.46	62170.76	7688.46	7688.46
28	24900	42020	65207.35	9978.05	64787.15	9806.85	64156.85	9550.05	64156.85	9674.55	64156.85	9674.55	9674.55

Chart does not include Spl. Pay, PQP, FPP

Substaff - HRA										
Stage	9th BP Basic Pay	10th BP Basic Pay	HRA @ 10%	HRA @ 10%	HRA @ 9%	HRA @ 9%	HRA @ 7.5%	HRA @ 7.5%	HRA @ 7%	HRA @ 7.5%
1	5850	9560	585.00	956.00	526.50	860.40	438.75	717.00	409.50	717.00
2	6050	9885	605.00	988.50	544.50	889.65	453.75	741.38	423.50	741.38
3	6250	10210	625.00	1021.00	562.50	918.90	468.75	765.75	437.50	765.75
4	6450	10535	645.00	1053.50	580.50	948.15	483.75	790.13	451.50	790.13
5	6650	10860	665.00	1086.00	598.50	977.40	498.75	814.50	465.50	814.50
6	6900	11270	690.00	1127.00	621.00	1014.30	517.50	845.25	483.00	845.25
7	7150	11680	715.00	1168.00	643.50	1051.20	536.25	876.00	500.50	876.00
8	7400	12090	740.00	1209.00	666.00	1088.10	555.00	906.75	518.00	906.75
9	7650	12500	765.00	1250.00	688.50	1125.00	573.75	937.50	535.50	937.50
10	7900	12910	790.00	1291.00	711.00	1161.90	592.50	968.25	553.00	968.25
11	8200	13400	820.00	1340.00	738.00	1206.00	615.00	1005.00	574.00	1005.00
12	8500	13890	850.00	1389.00	765.00	1250.10	637.50	1041.75	595.00	1041.75
13	8800	14380	880.00	1438.00	792.00	1294.20	660.00	1078.50	616.00	1078.50
14	9100	14870	910.00	1487.00	819.00	1338.30	682.50	1115.25	637.00	1115.25
15	9450	15440	945.00	1544.00	850.50	1389.60	708.75	1158.00	661.50	1158.00
16	9800	16010	980.00	1601.00	882.00	1440.90	735.00	1200.75	686.00	1200.75
17	10150	16580	1015.00	1658.00	913.50	1492.20	761.25	1243.50	710.50	1243.50
18	10550	17235	1055.00	1723.50	949.50	1551.15	791.25	1292.63	738.50	1292.63
19	10950	17890	1095.00	1789.00	985.50	1610.10	821.25	1341.75	766.50	1341.75
20	11350	18545	1135.00	1854.50	1021.50	1669.05	851.25	1390.88	794.50	1390.88
21	11750	19200	1175.00	1920.00	1057.50	1728.00	881.25	1440.00	822.50	1440.00
22	12150	19855	1215.00	1985.50	1093.50	1786.95	911.25	1489.13	850.50	1489.13
23	12550	20510	1255.00	2051.00	1129.50	1845.90	941.25	1538.25	878.50	1538.25
24	12950	21165	1295.00	2116.50	1165.50	1904.85	971.25	1587.38	906.50	1587.38
25	13350	21820	1335.00	2182.00	1201.50	1963.80	1001.25	1636.50	934.50	1636.50
26	13750	22475	1375.00	2247.50	1237.50	2022.75	1031.25	1685.63	962.50	1685.63
27	14150	23130	1415.00	2313.00	1273.50	2081.70	1061.25	1734.75	990.50	1734.75
28	14150	23785	1415.00	2378.50	1273.50	2140.65	1061.25	1783.88	990.50	1783.88

Clerks - HRA										
Stage	9th BP Basic Pay	10th BP Basic Pay	HRA @ 10%	HRA @ 10%	HRA @ 9%	HRA @ 9%	HRA @ 7.5%	HRA @ 7.5%	HRA @ 7%	HRA @ 7.5%
1	7200	11765	720.00	1176.50	648.00	1058.85	540.00	882.38	504.00	882.38
2	7600	12420	760.00	1242.00	684.00	1117.80	570.00	931.50	532.00	931.50
3	8000	13075	800.00	1307.50	720.00	1176.75	600.00	980.63	560.00	980.63
4	8400	13730	840.00	1373.00	756.00	1235.70	630.00	1029.75	588.00	1029.75
5	8900	14545	890.00	1454.50	801.00	1309.05	667.50	1090.88	623.00	1090.88
6	9400	15360	940.00	1536.00	846.00	1382.40	705.00	1152.00	658.00	1152.00
7	9900	16175	990.00	1617.50	891.00	1455.75	742.50	1213.13	693.00	1213.13
8	10500	17155	1050.00	1715.50	945.00	1543.95	787.50	1286.63	735.00	1286.63
9	11100	18135	1110.00	1813.50	999.00	1632.15	832.50	1360.13	777.00	1360.13
10	11700	19115	1170.00	1911.50	1053.00	1720.35	877.50	1433.63	819.00	1433.63
11	12300	20095	1230.00	2009.50	1107.00	1808.55	922.50	1507.13	861.00	1507.13
12	13000	21240	1300.00	2124.00	1170.00	1911.60	975.00	1593.00	910.00	1593.00
13	13700	22385	1370.00	2238.50	1233.00	2014.65	1027.50	1678.88	959.00	1678.88
14	14400	23530	1440.00	2353.00	1296.00	2117.70	1080.00	1764.75	1008.00	1764.75
15	15100	24675	1510.00	2467.50	1359.00	2220.75	1132.50	1850.63	1057.00	1850.63
16	15800	25820	1580.00	2582.00	1422.00	2323.80	1185.00	1936.50	1106.00	1936.50
17	16500	26965	1650.00	2696.50	1485.00	2426.85	1237.50	2022.38	1155.00	2022.38
18	17200	28110	1720.00	2811.00	1548.00	2529.90	1290.00	2108.25	1204.00	2108.25
19	18500	30230	1850.00	3023.00	1665.00	2720.70	1387.50	2267.25	1295.00	2267.25
20	19300	31540	1930.00	3154.00	1737.00	2838.60	1447.50	2365.50	1351.00	2365.50
21	20100	32850	2010.00	3285.00	1809.00	2956.50	1507.50	2463.75	1407.00	2463.75
22	20900	34160	2090.00	3416.00	1881.00	3074.40	1567.50	2562.00	1463.00	2562.00
23	21700	35470	2170.00	3547.00	1953.00	3192.30	1627.50	2660.25	1519.00	2660.25
24	22500	36780	2250.00	3678.00	2025.00	3310.20	1687.50	2758.50	1575.00	2758.50
25	23300	38090	2330.00	3809.00	2097.00	3428.10	1747.50	2856.75	1631.00	2856.75
26	24100	39400	2410.00	3940.00	2169.00	3546.00	1807.50	2955.00	1687.00	2955.00
27	24900	40710	2490.00	4071.00	2241.00	3663.90	1867.50	3053.25	1743.00	3053.25
28	24900	42020	2490.00	4202.00	2241.00	3781.80	1867.50	3151.50	1743.00	3151.50

EMOLUMENTS AT A GLANCE:

EXAMPLE:

A NEW CLERK (GRADUATE) JOINING THE BANK IN JUNE, 2015

	45 Lacs & MORE	12-45 LACS	BELOW 12 LACS
Basic Pay	13075	13075	13075
DA – 33.70%	4406	4406	4406
Special Allowance – 7.75 % : Rs. 1013 + DA	1356	1356	1356
HRA – 10%, 9 % , 7.5%	1308	1177	981
Transport Allowance	425	425	425
Total Salary – May, 2015	20,570	20,439	20,243

EXAMPLE: A NEW SUBSTAFF JOINING THE BANK IN JUNE, 2015

	45 Lacs & MORE	12-45 LACS	BELOW 12 LACS
Basic Pay	9560	9560	9560
DA – 33.70%	3222	3222	3222
Special Allowance – 7.75 % : Rs. 741 + DA	990	990	990
HRA – 10%, 9 % , 7.5%	956	860	717
Transport Allowance	425	425	425
Total Salary – May, 2015	15,153	15,057	14,914

EXAMPLE:

A SENIOR SUBSTAFF / DAFTARY / WITH 8 STAGNATION INCREMENTS IN JUNE, 2015 IN A METRO CENTRE:

	9TH BPS	10TH BPS
BASIC PAY	14,150	23,785
SPL. PAY	340	560
SPECIAL ALLOWANCE	-	1,843
DA	16,040	8,825
FPP	470	790
HRA	1,449	2,435
Transport Allowance	275	470
Total Salary	32,724	38,708
INCREASE		5,984

EXAMPLE: A SENIOR CLERK (SPL. ASST.) GRADUATE/CAIIB WITH 8 STAGNATION INCREMENTS IN JUNE, 2015 IN A METRO CENTRE:

	9TH BPS	10TH BPS
BASIC PAY	24,900	42,020
PQP	1,230	2,010
SPL. PAY	1,180	1,930
SPECIAL ALLOWANCE	-	3,256
DA	30,232	16,586
FPP	940	1,585
HRA	2,731	4,596
Transport Allowance	275	470
Total Salary	61,488	72,453
INCREASE		10,965

**EXAMPLES OF GROSS AND NET ARREARS:
(ARREARS FOR THE PERIOD
FROM NOV. 2012 TO JUNE, 2015)**

	Gross arrears Rs.	Net arrears after PF/NPS Rs.
A new Substaff joined the Bank in Nov. 2012 in a metro centre	61,000	59,700
A new Clerk(Graduate) joined the Bank in Nov. 2012 in a metro centre	82,500	80,800
A Substaff(Daftary) at max. of pay scales in a metro centre	148,500	118,200
A clerk(Spl. Asst.) at max of pay scale in a metro centre	267,000	210,000

Salient Features of 10th Bipartite Settlement

1. Pay Scales (w.e.f. 1-11-2012) :

Including stagnation increments

Clerical Staff							
11765	$\frac{655}{3}$	13730	$\frac{815}{3}$	16175	$\frac{980}{4}$	20095	$\frac{1145}{7}$
28110	$\frac{2120}{1}$	30230	$\frac{1310}{1}$	31540	(20 years) $\frac{1310}{8}$	42020	
Subordinate Staff							
9560	$\frac{325}{4}$	10860	$\frac{410}{5}$	12910	$\frac{490}{4}$	14870	$\frac{570}{3}$
16580	$\frac{655}{3}$	18545	(20 years) $\frac{655}{8}$	23785			

2. Fitment from 9th BPS Basic Pay to 10th BPS Basic Pay

Fitment will be given stage to stage

SUBSTAFF

Stage	9th BP Basic	10th BPS BP.
1	5850	9560
2	6050	9885
3	6250	10210
4	6450	10535
5	6650	10860
6	6900	11270
7	7150	11680
8	7400	12090
9	7650	12500

10	7900	12910
11	8200	13400
12	8500	13890
13	8800	14380
14	9100	14870
15	9450	15440
16	9800	16010
17	10150	16580
18	10550	17235
19	10950	17890
20	11350	18545
21	11750	19200
22	12150	19855
23	12550	20510
24	12950	21165
25	13350	21820
26	13750	22475
27	14150	23130
28	14150	23785

Stage	9th BP Basic	10th BPS BP.
1	7200	11765
2	7600	12420
3	8000	13075
4	8400	13730
5	8900	14545
6	9400	15360

7	9900	16175
8	10500	17155
9	11100	18135
10	11700	19115
11	12300	20095
12	13000	21240
13	13700	22385
14	14400	23530
15	15100	24675
16	15800	25820
17	16500	26965
18	17200	28110
19	18500	30230
20	19300	31540
21	20100	32850
22	20900	34160
23	21700	35470
24	22500	36780
25	23300	38090
26	24100	39400
27	24900	40710
28	24900	42020

3. Stagnation Increments:

Clerical:

8 stagnation Increments of Rs. 1310 each

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

Substaff :

8 Stagnation Increments of Rs. 655 each

All stagnation increments once in 2 years

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

5th to 6th Stagnation Increment –

- (a) Period reduced to 2 years (3 years under 9th BPS)
- (b) An employee who has completed 2 years or more after receiving 5th stagnation increment as on 1st November 2012 shall receive the 6th stagnation increment as on 1st November 2012. (financial benefit w.e.f. 1-5-2015)

NEW PROVISION: Important

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

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

	9th BPS	10th BPS
1 year after reaching 20 th stage	250	410
2 years after reaching 20 th stage	490	800
3 years after reaching 20 th stage	740	1210
4 years after reaching 20 th stage	990	1620
5 years after reaching 20 th stage	1230	2010

5. Fixed Personal Pay (FPP)

	9 th BPS	10 th BPS
CLERICAL – Increment portion	800	1310
SUBSTSAFF – Increment portion	400	655

FPP – where Quarters are provided	9th BPS	10th BPS
CLERICAL – Increment portion	860	1450
SUBSTSAFF – Increment portion	430	725

CLERK:

Total FPP as per area of posting	9th BPS	10th BPS
(i) Places with population of more than 45 lakhs	940	1585
(ii) Places with population of 12 lakhs and above including State of Goa	930	1570
(iii) Places with population of 5 lakhs and above, Capitals of States, UTs	920	1550
(iv) Other places not covered in above	915	

SUBSTSAFF:

(i) Places with population of more than 45 lakhs	470	790
(ii) Places with population of 12 lakhs and above including State of Goa	465	790
(iii) Places with population of 5 lakhs and above, Capitals of States, UTs	460	780
(v) Other places not covered in above	460	

6. SPECIAL PAY :

	9th BPS	10th BPS
Single Window Operator	500	820
Head Cashier	780	1280
Special Assistant	1180	1930
Bill Collector/Armed Guard	240	390
Daftary	340	560
Head Peon	450	740
AC Plant Helper/Electrician	1250	2040
Driver	1450	2370

7. Dearness Allowance:

9th BPS	10th BPS
Clerical and Sub Staff	Clerical and Sub Staff
0.15 % of 'pay' per slab over 2836 pts	0.10 % of 'pay' per slab over 4440 pts

Note: DA is payable on Special Allowance (New Allowance) also.

Quarter	9th BPS	10th BPS
Nov 2012 - Jan 2013	76.50 %	10.90%
Feb 2013 - Apr 2013	80.25 %	13.40 %
May 2013 - Jul 2013	84.15 %	16.00 %
Aug 2013 - Oct 2013	88.95 %	19.20 %
Nov 2013 - Jan 2014	96.15 %	24.00 %
Feb 2014- Apr 2014	99.90 %	26.50 %
May 2014 – Jul 2014	97.50 %	24.90 %
Aug 2014 – Oct 2014	102.45 %	28.20 %
Nov 2014 - Jan 2015	109.80 %	33.10 %
Feb 2015 - Apr 2015	110.10 %	33.30 %
May 2015 – Jul 2015	110.70 %	33.70 %

DA per slab of 4 points

	clerical		Substaff	
	9th	10th	9th	10th
1st stage	10.80	11.76	8.77	9.56
20th stage	28.95	31.54	17.00	18.55
At Max. stage	37.35	42.02	21.22	23.78

- 8. Definition of Pay for DA :** Basic Pay, Stagnation increments, PQP, Special Pay, Offg. Pay, SPECIAL ALLOWANCE

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

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

9. House Rent Allowance:

	9th BPS	10th BPS
Places - 45 Lacs & above + Project Area centres in Group A	10 %	10 %
Places – 12 to 45 lacs + Goa + Project Area Centres in Group B	9 %	9 %
Places – 5 to 12 lacs + capitals of States/UT	7.5 %	7.5 %
Other places *	7.0 %	7.5 %

* 1.52 lacs employees are working in these rural/semi urban areas/branches

10. Transport Allowance:

	9th BPS	10th BPS
Clerks and substaff - Upto 15th stage	225	425
Clerks and substaff -16th stage and above	275	470
Part time employees – 1/3, 1/2 or 3/4	Pro rata of	
Upto 15 years service	225	425
Above 15 years service	275	470

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

11. Special Allowance (New Allowance)

For clerks, substaff and part time employees

- * On Basic Pay including Stagnation Increment: **7.75 %**
- * D.A. shall be paid on this Special Allowance
- * This Special allowance shall not count for superannuation benefits

12. Annual Medical Aid

9 th BPS	Rs. 2000 per year
10th BPS	Rs. 2200 per year

13. Hill & Fuel Allowance:

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

14. **Washing Allowance** : Rs. 150 per month

15. **Cycle Allowance** : Rs. 100 per month

16. **Split Duty Allowance** : Rs. 150 per month

17 Diem / Halting Allowance

	Places with population of 12 lakhs and above and State of Goa	Places with population of 5 lakhs and above, State Capitals/ Capitals of Union Territories	Other Places
Clerical Staff	Rs.700/- per diem	Rs.600/- per diem	Rs.450/- per diem
Sub ordinate	Rs.500/- per diem	Rs.400/- per diem	Rs.250/- per diem

18. Project Area Compensatory Allowance

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

19. Definition of 'family'

Under 9 th BPS	Under 10 th BPS
<ul style="list-style-type: none"> ✧ Employees' wife/husband ✧ Unmarried children including step children / legally adopted children ✧ Physically handicapped brother/ sister ✧ Parents ordinarily residing with the employee ✧ Wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs. 3,500/- p.m 	<ul style="list-style-type: none"> ✧ Employees' wife/husband ✧ Unmarried children including step children and legally adopted children ✧ physically and mentally challenged brother/ sister ✧ widowed daughters and divorced/ separated daughters, sisters including unmarried/ divorced/ abandoned or separated from husband/ widowed sisters ✧ parents ✧ Wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.10,000/- p.m

For LFC, a married female employee may include her 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.

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

20. Compensation on Transfer

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

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

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

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

Clerical Staff : Rs.1,500/-

Subordinate Staff : Rs.1,000/-

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

Clerical Staff : Rs.1,000/-

Subordinate Staff : Rs.750/-

22. Leave Fare Concession:

No change in permissible distance

	Substaff	clerks
2 year block	2500 KM one way	2000 KM one way
4 year block	5000 KM one way	4000 KM one way

LFC can be availed by

- * travel by train upto entitled distance, or
- * by road or air upto the equivalent train fare amount for the **admissible distance** or

- * encashed and a lump sum equivalent to **100%** of the train fare (75% under 9th BPS) for the admissible distance by the entitled class will be paid.
- ⇒ **There will no need to take any leave while encashing LFC.**
- ⇒ While encashing LFC, Privilege Leave also can be encashed..
- ⇒ One more option will be available to choose between 4 year block or 2 year block.
- ⇒ Employees can travel by **steamer** while on LFC and for clerks entitled class would be I Class Cabin and for substaff II class cabin

23. Travel on duty

For clerks: AC 2 Tier and for Substaff AC 3 Tier

24. Road Mileage

Where an employee has to travel on duty /LFC by road, he/she will be reimbursed actual road mileage or **Rs. 6 per km** whichever is less.

25. Casual Leave:

An employee shall be entitled to Casual Leave upto not more than 4 days continuously but holidays and weekly offs prefixing/suffixing or falling within the period of Casual Leave will not be treated as part of Casual Leave

26. Sick Leave (Unavailed casual leave)

Casual Leave converted into Sick Leave (UCL) may be availed without production of medical certificate for 4 days at a time once in a year or two days at a time twice a year (in addition to availing for one day without medical certificate)

27. Special Sick Leave

Special Sick Leave upto 30 days (full salary and over and above normal entitlement) will be allowed once during his/her entire period of service for donation of kidney/ any other organ.

28. Privilege Leave

Privilege Leave can be availed upto 4 times in a calendar year.(as against 3 occasions under 9th BPS).

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

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

29. Accumulation of Privilege Leave:

Privilege Leave shall be allowed to be accumulated up to a maximum of **270 days**. But encashment would be allowed upto 240 days at the time of retirement.

30. Maternity Leave :

- (a) Maternity leave, which shall be on substantive pay, shall be granted to a female employee for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.
- (b) Within the overall period of 12 months, leave may also be granted in case of miscarriage/abortion/MTP.
- (c) Within the overall period of 12 months, leave may also be granted in case of **hysterectomy upto a maximum of 60 days. (it was 45 days under 9th BPS)**
- (d) Leave may also be granted once during service to a childless female employee for legally adopting a child who is below one year of age, for a maximum period of **six months (it was 2 months under 9th BPS)** , subject to the following terms and conditions: -
 - (i) Leave will be granted for adoption of only one child.
 - (ii) The adoption of a child should be through a proper legal process and the employee should produce the adoption-deed to the Bank for sanctioning such leave.
 - (iii) The **permanent part-time employees are also eligible** for grant of leave for adoption of a child.
 - (iv) **The leave shall also be available to biological mother in cases where the child is born through surrogacy.**
 - (v) The leave shall be availed within overall entitlement of 12 months during the entire period of service.

31. Paternity Leave

Male employee with less than two surviving children shall be eligible for **15 days Paternity Leave** during his wife's confinement. This leave may be combined with any other kind of leave except Casual Leave. The leave may be availed upto 15 days before or upto 6 months from the date of delivery of the child.

32. Extraordinary Leave

In exceptional circumstances, Extraordinary Leave may be sanctioned (without wages) not exceeding 3 months on any one occasion and upto a maximum of **24 months** (it was 12 months under 9th BPS) during the entire period of an employees' service.

33. Joining Time

Joining time of six days allowable under Para 551 of Sastry Award may be granted either immediately after relieving **or within three months** after joining the new place of posting.

34. Holidays

Every second and fourth Saturday of the month will be a full holiday and other Saturdays will be full working days.

(This will be effective after Notification of the change issued by the RBI / Government of India which is expected shortly)

35. Pension for part time employees

With effect from 1st November 2012, for the purpose of calculating the amount of pension in respect of permanent part time employees in scale wages who are covered by the Pension Scheme, **their actual service shall be reckoned for qualifying service and not pro rata.**

36. Pension on revised Basic Pay from 1-11-12 & arrears of commutation:

In the case of employees in service as on 1-11-2012 and who have retired from service upto 25-5-2015, their Pension and Commutation shall be recalculated and paid based on the revised Basic Pay. Accordingly, the difference in Commutation amount would be paid to them while to excess pension paid during this period would be adjusted from the same.

Option available: Such employees will have an option not to claim the incremental commutation as above in which case the pension amount also would not undergo any change.

Example: (A senior Special Asst. retired in January, 2014 at max. of payscale with total Pay of Rs. 28,110) : If 1/3 basic pension was commuted, he will now get an arrears in commutation of **Rs. 3,50,217**.

Consequently, monthly pension in May, 2015 would be Rs. 22,972 instead of Rs. 24,845 received under 9th BPS i.e. reduction of Rs. Rs. 1873) He will have an option not to claim the difference in Commutation of Rs. 3,50,217 and draw an increase in pension at Rs. 1102.

Option 1	To receive Commutation Arrears of Rs. 3,50,217 and get less pension by Rs.1,873
Option 2	Not to claim this extra commutation and draw pension of Rs. 1102 more

Similarly for a Senior Daftary at max. and retired in January, 2014:

Option 1	To receive Commutation Arrears of Rs. 185,409 and get less pension by Rs.992
Option 2	Not to claim this extra commutation and draw pension of Rs. 583 more

37. Hospitalisation/Medical expenses reimbursement:

A new and revised scheme has been introduced for **full reimbursement** of hospitalisation / medical expenses incurred by the employee/officer/dependent family members.

The salient feature of the Scheme is as under:

- (i) All existing employees are covered by the Scheme
- (ii) New recruits will be covered from date of joining
- (iii) The Scheme covers Employee + Spouse + Dependents + any two of the dependent Parents /Parents-in-law.

- (iv) Hospitalization / domiciliary hospitalization and domiciliary treatment expenses will be reimbursed.
- (v) No age limit for dependent children (including step children and legally adopted children).
- (vi) A child/parents/parents in law would be considered dependent if monthly income does not exceed **Rs.10,000/-** per month
- (vii) Widowed Daughter and divorced / separated daughters, sisters including unmarried / divorced / abandoned or separated from husband/ widowed sisters
- (viii) Physically/mentally challenged Brother / Sister with 40% or more disability shall also be covered as Dependent.
- (ix) Till the new scheme is made effective and gets implemented, the existing provisions as per Bipartite Settlement dated 27.4.2010 will continue to operate.
- (x) The new Scheme as applicable to the employees in service would be continued **beyond their retirement/ superannuation/ resignation**, etc. subject to payment of stipulated premium by them.
- (xi) The new Scheme would also **cover the existing retired employees** of the Banks and dependent spouse subject to payment of stipulated premium by them.
- (xii) 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.
- (xiii) Reimbursement shall cover Intensive Care Unit (ICU) expenses not exceeding **Rs. 7500/-** per day or actual amount whichever is less.
- (xiv) Reimbursement shall cover Surgeon, team of surgeons, Assistant surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees, Nursing Charges, Service Charges, 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.

- (xv) Hospitalization **expenses (excluding cost of organ) incurred on donor** in respect of organ transplant to officers/ employee/dependent would also be covered for reimbursement.
- (xvi) **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.
- (xvii) Alternative systems of treatments other than treatment under Allopathy or modern medicine **shall include** Ayurveda, Unani, Siddha, Homeopathy and Naturopathy for Hospitalization and Domiciliary treatment.
- (xviii) **CASHLESS FACILITY:** The scheme also includes the benefit of cashless treatment facility in hospitals covered by the scheme.
- (xix) **CONTRIBUTION:** The officers / employees **shall not be required to share the cost** of such benefits under the new scheme.
- (xx) 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.
- (xxi) Day care Treatments shall be covered under the scheme
- (xxii) **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.
- (xxiii) **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%**.

- | | |
|---|--|
| <input type="checkbox"/> Cancer, | <input type="checkbox"/> Psychiatric disorder including |
| <input type="checkbox"/> Leukemia, | schizophrenia and psychotherapy, |
| <input type="checkbox"/> Thalassemia, | <input type="checkbox"/> Diabetes and its complications, |
| <input type="checkbox"/> Tuberculosis, | <input type="checkbox"/> Hypertension, |
| <input type="checkbox"/> Paralysis, | <input type="checkbox"/> Asthma, |
| <input type="checkbox"/> Cardiac Ailments, | <input type="checkbox"/> Hepatitis - B, |
| <input type="checkbox"/> Pleurisy, | <input type="checkbox"/> Hepatitis - C, |
| <input type="checkbox"/> Leprosy, | <input type="checkbox"/> Hemophilia, |
| <input type="checkbox"/> Kidney Ailment, | <input type="checkbox"/> Myasthenia gravis, |
| <input type="checkbox"/> All Seizure disorders, | <input type="checkbox"/> Wilson's disease, |
| <input type="checkbox"/> Parkinson's diseases, | <input type="checkbox"/> status asthmaticus, |
| <input type="checkbox"/> Ulcerative Colitis, | <input type="checkbox"/> sequalea of meningitis, |
| <input type="checkbox"/> Epidermolysis bullosa, | <input type="checkbox"/> osteoporosis, |
| <input type="checkbox"/> Venous Thrombosis (not
caused by smoking) | <input type="checkbox"/> muscular dystrophies, |
| <input type="checkbox"/> Aplastic Anaemia, Psoriasis, | <input type="checkbox"/> sleep apnea syndrome
(not related to obesity), |
| <input type="checkbox"/> Third Degree burns, | <input type="checkbox"/> any organ related (chronic)
condition, |
| <input type="checkbox"/> Arthritis, | <input type="checkbox"/> sickle cell disease, |
| <input type="checkbox"/> Hypothyroidism, | <input type="checkbox"/> systemic lupus erythematosus
(SLE), |
| <input type="checkbox"/> expenses incurred on
radiotherapy and chemotherapy
in the treatment
of cancer and leukemia, | <input type="checkbox"/> any connective tissue disorder,
<input type="checkbox"/> varicose veins,
<input type="checkbox"/> thrombo embolism venous
thrombosis / venous thrombo
embolism (VTE), |

- | | |
|---|---|
| <input type="checkbox"/> Glaucoma, | <input type="checkbox"/> growth disorders, |
| <input type="checkbox"/> Tumor, | <input type="checkbox"/> Graves' disease, |
| <input type="checkbox"/> Diphtheria, | <input type="checkbox"/> Chronic Pulmonary Disease, |
| <input type="checkbox"/> Malaria, | <input type="checkbox"/> Chronic Bronchitis, |
| <input type="checkbox"/> Non-Alcoholic Cirrhosis of Liver, | <input type="checkbox"/> Physiotherapy and |
| <input type="checkbox"/> Purpura, | <input type="checkbox"/> swine flu |
| <input type="checkbox"/> Typhoid, | |
| <input type="checkbox"/> Accidents of Serious Nature, | |
| <input type="checkbox"/> Cerebral Palsy, | |
| <input type="checkbox"/> Polio, | |
| <input type="checkbox"/> all Strokes leading to Paralysis, | |
| <input type="checkbox"/> Hemorrhages caused by accidents, | |
| <input type="checkbox"/> all animal/reptile/insect bite or sting, | |
| <input type="checkbox"/> chronic pancreatitis, | |
| <input type="checkbox"/> Immuno suppressants, | |
| <input type="checkbox"/> multiple sclerosis / motor neuron disease, | |
- (xxiv) 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.
- (xxv) **ID CARD:** ID Cards would be issued to all the employees/ dependent family members/retired employees/their dependents for the purpose of availing cashless facility in network hospitals.
- (xxvi) **PRE-EXISTING DISEASE:** Pre Existing Diseases **would be covered** for reimbursement under this scheme.
- (xxvii) **PRE-HOSPITALISATION MEDICAL EXPENSES:** Medical expenses incurred immediately 30 days before the employee is hospitalized will be considered as part of a claim.

(xxviii) **POST HOSPITALISATION MEDICAL EXPENSES:** Relevant medical expenses incurred immediately 90 days after the employee/ dependent/ retirement employee is discharged from the hospital

(xxix) **Additional Ex-Gratia for Critical Illness :** In addition to the reimbursement covered under this scheme, employees (**only employees** and not their dependents or retired employees) shall be provided additional ex gratia of **Rs. 1,00,000** in case an employee contracts a Critical Illness as listed below:

- * 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.

(xxx) 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	Varicocelelectomy	33	Sclerotherapy
16	Wound suturing	34	Varicose Vein Ligation
17	FESS	35	All scopes 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

(xxxix) 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.

(xxxix) **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 50,000/- for normal delivery and Rs. 75,000/- for Caesarean Section.**

(xxxix) **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/-.**

(xxxix) **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 **Rs 750/- per trip** will also be reimbursable.

- (xxxv) **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**.
- (xxxvi) **Congenital Anomalies:** Expenses for Treatment of Congenital Internal / External diseases, defects anomalies are covered under the scheme.
- (xxxvii) **Psychiatric diseases:** Expenses for treatment of psychiatric and psychosomatic diseases shall be payable with or without hospitalization.
- (xxxviii) **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.
- (xxxix) **Treatment taken for Accidents** can be payable even on OPD basis in Hospital.
- xl) **Taxes and other Charges :** All Taxes, Surcharges, Service Charges, Registration charges, Admission Charges, Nursing, and Administration charges to be payable.
- (xli) **Charges for diapers and sanitary pads are payable**, if necessary, as part of the treatment.
- (xlii) **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.
- (xliii) **Treatment for Genetic Disorder and stem cell therapy** shall be covered under the scheme.
- (xliv) **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.
- (xlv) **Treatment for all neurological/ macular degenerative disorders** shall be covered under the scheme.

- (xlvi) **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.
 - (xlvii) **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.
 - (xlviii) **Physiotherapy charges:** Physiotherapy charges shall be covered for the period specified by the Medical Practitioner even if taken at home.
 - (xlix) While **reimbursement to the 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 **employees would in no way be directly bound by the terms and conditions of such scheme or arrangements.**
 - (I) 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.
-

Management issues raised by IBA

Compensation Package on Cost to Company (CTC) Basis	Not agreed
Introduction of Fixed pay and Variable pay	Not agreed
Transfer and Deployment of Workmen Employees- supersession of Clause 32 of 8 th Bipartite Settlement and Banks to invoke provisions under Para 536 of the Sastry Award.	Not agreed
Rationalisation of Special Pay Carrying Posts	Not agreed
Continuing Departmental Proceedings Post-retirement in case of Workmen Employees	Not agreed
Premature Retirement of a Workman in Public Interest	Not agreed
Simultaneous Conduct of Disciplinary and Criminal / Judicial Proceedings in case of workmen in PSBs	Not agreed



ALL INDIA BANK EMPLOYEES' ASSOCIATION

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CIRCULAR LETTER NO. 27/133/2015/29

6th June, 2015

**TO ALL OFFICE BEARERS, STATE FEDERATIONS AND
ALL INDIA BANKWISE ORGANISATIONS**

Dear Comrades,

**10th Bipartite Settlement – Revised Pension & Commutation
for those retired between 1.11.2012 and 25.5.2015**

Since 10th Bipartite Settlement is effective from 1.11.2012, employees who have retired after 1.11.2012 are eligible to receive the arrears of the revised emoluments from 1.11.2012 till date of retirement. In addition, they are also eligible for revised pension and commutation and the difference amount will be paid to them.

Since the Basic Pay / Pay has been substantially increased due to merger of DA upto 4440 points, the Basic Pension also stands increased accordingly. On account of this, while the commutation amount would be increased substantially, the quantum of pension after such commutation would stand reduced to that extent.

Hence, a special provision has been added in the Bipartite Settlement (Clause 15) as under:

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

Hence such retired employees can exercise their option either (1) to receive the arrears of commutation and reduced pension or (2) not claim the arrears of **COMMUTATION** and receive higher monthly pension.

The example given herein would explain the position clearly and would help such retirees to exercise their option as they desire.

With greetings,

Yours Comradely,



**C.H. VENKATACHALAM
GENERAL SECRETARY**

**PENSION – COMMUTATION UNDER 10TH BPS FOR THOSE WHO
RETIRED BETWEEN 1-11-2012 TILL 25-5-2015**

**EXAMPLE : SENIOR SPL. ASSST WITH GRAD/CAIIB AT
8TH STG. INCRMENET – IN A CENTRE 45 LACS & ABOVE -
RETIRED ON 31-1-2014**

	9TH BPS	10TH BPS
BASIC PAY AT MAX	24,900	40,710
SPL. ASST PAY	1,180	1,930
PQP	1,230	2,010
FPP – INCREMENT PORTION	800	1,310
TOTAL PAY	28,110	45,960
BASIC PENSION – 50 %	14,055	22,980
DA FOR MAY 2015 – 110.10% / 33.30 %	15,475	7,652
TOTAL PENSION – without Commutation	29,530	30,632
INCREASE IN PENSION		1102
COMMUTED PENSION 1/3 OF 14055 / 22980	4685	7660
COMMUTATION AMOUNT	551,518	901,735
ARREARS OF COMMUTATION PAYABLE		350,217
BALANCE 2/3 BASIC PENSION	9370	15,320
DA ON FULL BASIC PENSION	15,475	7,652
PENSION FOR MAY, 2015	24,845	22,972
REDUCTION IN PENSION DUE TO INCREASED COMMUTATION		1,873
PENSION RECOVERABLE FROM FEB. 2014 TO MAY 2015 Feb. to July 2014 : 2000 x 6 = 12000 Aug to Jan 2015 : 1969 x 6 = 11814 Feb to May 2015 : 1873 x 4 = 7492		31,306
Arrears after adj. of pension recovery : 3,50,217 – 31,306		318,911
MONTHLY INTEREST On EXTRA COMMUTATION @ 10% P.A.		2658
REDUCTION IN PENSION		1,873

**IF THIS RETIREE EXERCISES OPTION NOT TO CLAIM THE
INCREMENTAL COMMUTATION**

	Received under 9th BPS	Receivable under 10th BPS
Pay	28110	45,960
Basic pension	14,055	22,980
1/3 Basic pension commuted	4,685	(no change) 4685
Commutation amount	515,518	(no change) 515,518
2/3 Basic pension	9,370	18,295
DA – May, 2015 on 14055/22980	15,475	7,652
Total Pension	24,845	25,947
Increase in Pension		1,102

There will be no change in commutation amount, but monthly pension will increase.

**EXAMPLE : DAFTARY AT 8TH STG. INCRMENET – IN A CENTRE
45 LACS & ABOVE RETIRED ON 31-1-2014**

RETIRED ON 31-1-2014

	9TH BPS	10TH BPS
BASIC PAY AT MAX	14,150	23,130
SPL. ASST PAY	340	560
FPP – INCREMENT PORTION	400	655
TOTAL PAY	14,890	24,345
BASIC PENSION – 50 %	7,445	12,172
DA FOR MAY 2015 – 110.10% / 33.30 %	8,197	4,053
TOTAL PENSION - without Commutation	15,642	16,225
INCREASE IN PENSION		583
COMMUTED PENSION 1/3 OF 7455 / 12172	2,482	4,057
COMMUTATION AMOUNT	292,181	477,590
ARREARS OF COMMUTATION PAYABLE		185,409
BALANCE 2/3 BASIC PENSION	4,963	8,115
DA ON FULL BASIC PENSION i.e. 7455 / 12172	8,197	4,053
PENSION FOR MAY, 2015	13,160	12,198
REDUCTION IN PENSION DUE TO INCREASED COMMUTATION		992
PENSION RECOVERABLE FROM FEB. 2014 TO MAY 2015 Feb. to July 2014 : 1120 x 6 = 6720 Aug to Jan 2015 : 1042 x 6 = 6252 Feb to May 2015 : 992 x 4 = 3968		16,940
Arrears after adj. of pension recovery : 185,409 – 16,940		168,469
MONTHLY INTEREST On EXTRA COMMUTATION @ 10% P.A.		1404
REDUCTION IN PENSION		992

**IF THIS RETIREE EXERCISES OPTION NOT TO CLAIM
THE INCREMENTAL COMMUTATION**

	Received under 9th BPS	Receivable under 10th BPS
Pay	14,890	24,345
Basic pension	7,445	12,172
1/3 Basic pension commuted	2,482	(no change) 2,482
Commutation amount	292,181	(no change) 292,181
2/3 Basic pension	4,963	9,690
DA – May, 2015 on 7445 / 12172	8,197	4,053
Total Pension	13,160	13,743
Increase in Pension		583

There will be no change in commutation amount, but monthly pension will increase



Indian Banks' Association

HR & INDUSTRIAL RELATIONS

No.CIR/HR&IR/2015-16/XBPS/ G2/851

June 4, 2015

Designated Officers of Member Banks which are parties to the Bipartite Settlement

Dear Sirs,

Revision in Pension of employees who retired on or after 1/11/2012 consequent upon the wage revision as per 10th Bipartite Settlement and Joint Note dated 25.5.2015

Please refer to our letters No.CIR/HR&IR/XBPS/803 dated 25th May 2015 with regard to wage revision to Award Staff/Officers respectively in terms of Bipartite Settlement/Joint Note dated 25th May 2015.

Consequent upon the above wage revision, the pension, dearness relief, family pension, minimum pension, etc., payable in respect of those employees who ceased to be in service on or after 1.11.2012 and are eligible for pension, need to be revised. We give below for your guidance, the details in this regard.

(I) PENSION

The basic pension will be revised on the basis of the revised pay w.e.f. 1.11.2012.

(II) DEARNESS RELIEF

The dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over **4440 points** in the monthly average of All India Consumer price index for Industrial Workers in the series 1960 = 100 at the rate of **0.10 per cent** per slab on the basic pension.

(III) FAMILY PENSION

In respect of employees (other than part-time employees) who retire/retired from service on or after **1.11.2012** (*) the ordinary rate of pension shall be as under:

(*) **Note: 1-11-2015 corrected as 1-11-2012 vide IBA's Corrigendum Circular No. 862 dt. 5-6-2015)**

Scale of pay per month	Amount of monthly family pension
Upto Rs. 11,100	30 per cent of the 'pay' subject to a Minimum of Rs. 2,785 per month.
Rs. 11,101 to Rs. 22,200	20 per cent of the 'pay' subject to a Minimum of Rs. 3,422 per month.
Above Rs. 22,200	15 per cent of the 'pay' subject to a Minimum of Rs. 4,448 per month and Maximum of Rs. 9,284 per month.

Note:- In the case of part-time employees, the minimum amount of family pension and the maximum amount of family pension shall be in proportion to the rate of scale wages drawn by the employee.

(IV) MINIMUM PENSION

In respect of employees other than part-time employees, who retired on or after 01/11/2012, the amount of **minimum pension shall be Rs. 2,785 p.m.** In respect of part-time employees who retired on or after 01/11/2012, the minimum pension payable **shall be Rs. 932 p.m.** in respect of part-time employees drawing **1/3 scale wages**, Rs. **1,397 p.m.** in respect of part-time employees drawing **1/2 scale wages** and Rs. **2,096 p.m.** in respect of part-time employees drawing **3/4 scale wages**.

Pending amendments to Bank Employees Pension Regulations, 1995, bank may compute pension as above. Before, however, giving effect to the revised pension, a suitable undertaking may be obtained from the pensioners as well as from family members/nominees, to enable the pension fund to make adjustments, if any, at a later date.

Member banks may please be guided as above.

Yours faithfully,

Sd. K Unnikrishnan
Deputy Chief Executive



Indian Banks' Association

HR & INDUSTRIAL RELATIONS

No.CIR/HR&IR/XBPS/KU/919

June 16, 2015

Designated Officers of Banks which are parties to the 10th Bipartite Settlement/ Workmen Union dated 25.5.2015

Dear Sir,

Stagnation Increment

Under the recently signed 10th Bipartite Settlement, it has been agreed that employees shall be eligible for 8th stagnation increment on 1st May, 2015 or two years after receiving the seventh stagnation increment, whichever is later.

It has been further agreed that the period of 3 years shall be reduced to 2 years for sanction of 6th stagnation increment. Accordingly it has been provided in the Settlement that an employee who has completed two years or more after receiving the fifth stagnation increment as on 1st November, 2012 shall receive the sixth stagnation increment as on 1st November, 2012.

In this connection, we advise that the financial benefit on account of this reduction of eligibility from 3 to 2 years for sanction of the 6th stagnation increment shall accrue on or after 1.5.2015 since the additional cost of such reduction in periodicity from 3 to 2 years has been adjusted at 50% of the actual cost and hence to be effective from 1.5.2015 (30 months out of 60 months of the period of the Settlement).

However, under clause 40 of the settlement dated 25.5.2015 in 'Implementation' it has been inadvertently mentioned as under:

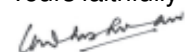
3	Stagnation increment - 8th	1 st May, 2015
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In view of the adjustment of cost as 50% of the total cost towards improvements in stagnation increment/s this needs to be corrected and read as under:

3	Stagnation increment improvements (5th to 6th & 7th to 8th increment)	1 st May, 2015
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Members banks may kindly take a note of the above.

Yours faithfully



K. Unnikrishnan

Dy. Chief Executive