



HUMAN RESOURCES WING INDUSTRIAL RELATIONS SECTION HEAD OFFICE, BENGALURU	Internal Communication No. : ICOM/70/2023 Date : 10/08/2023 Index : STAFF Sub Index : IR
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SUB: STAFF WELFARE MEASURES – 2023-24

SYNOPSIS

- 1. The claims of Serving Employees' related Schemes i.e. Scheme No.1,2,3,3A, 5A,5B,5C,5D & 6 shall invariably be submitted by the employees through HRMS Package- ESS Page and approved by the Competent Authority in HRMS Package.**
- 2. The reimbursement under Scheme No.3 & 3A is restricted only towards total medical checkup as per the scheme.**
- 3. For Scheme No.1, Branch/Section/Office in charge shall be the Competent Authority for permitting reimbursement. As such once the claim is approved in the HRMS Package the eligible amount can be reimbursed by way of credit to the account of employee by debiting the amount to General Charges - Staff Welfare Schemes Expenses by Straight Through Process (STP).**
- 4. For Scheme No.2, 4, 8, 9 & 9A, HRM Section of concerned Circle Office shall be the Competent Authority for permitting the reimbursement and for Scheme No.1, 3, 3A, 5A, 5B, 5C, 5D & 6, HRM Section of concerned Regional Office shall be the Competent Authority for permitting the reimbursement. As such, once the claim is approved in the HRMS Package or otherwise as the case may be, the eligible amount will be reimbursed directly to employees/ex-employees accounts by the HRM Section of concerned Circle Office/Regional Office.**
- 5. The last date for submission of claims under Scheme No.2 is 15.03.2024 & Schemes No.1, 3, 3A, 5A, 5B, 5C, 5D, 6, 8, 9 & 9A, is 27.03.2024.**
- 6. Employees who are under suspension are not eligible for the benefit of these schemes during the period of suspension.**
- 7. Once last date for submission of claim is over, the branches/ offices have to submit the statement as per Annexure-5 within next three working days to concerned HRM Section, Regional Office. The Regional Offices shall consolidate the expenditure and forward the same to concerned Circle Office as per Annexure-5A. The total of expenditure mentioned in the statement shall tally with expenditure shown under respective Head in the CBS system.**
- 8. Circle Office shall submit the statement as per Annexure-6 to I R Section, HR Wing, Head Office, Bengaluru. The total of expenditure mentioned in the statement shall tally with expenditure shown under respective Head in the CBS system.**



We are pleased to inform that the Competent Authority has permitted the following schemes under Staff Welfare Measures for the year **2023-24**. This is in supersession of all our earlier Memos issued on the subject matter.

1. REIMBURSEMENT OF EDUCATIONAL EXPENSES:

The Scheme is intended to reimburse educational expenses incurred by the employee for educating his/her child for pursuing higher studies in India / abroad.

A. ELIGIBILITY:

THE NUMBER OF CLAIM AND REIMBURSEMENT IS RESTRICTED TO ONE CLAIM PER EMPLOYEE

B. QUANTUM OF REIMBURSEMENT:

i) The limits for reimbursement of Educational Expenses are as under:

1. Up to X Std.	Rs. 3000
2. XI Std. and above.	Rs. 3500

The above amount is reimbursable for one child only according to the category.

Subject to conditions mentioned above, Employees having a child with disabilities (visually challenged, hearing impaired orthopedically challenged with not less than 40% of the disability as the case may be) pursuing higher studies (XI standard and above including vocational training) are eligible for double the quantum of the amount fixed subject to production of proof.

C. OTHER CONDITIONS:

- i) The Scheme is applicable to the eligible employees whose child is studying during the academic year **2023-24** only.
- ii) The employee shall submit the claim through HRMS Package –ESS Page. The employee has to submit to the branch/office a proof of study in the relevant academic course/ year for claiming reimbursement. On approval of the claim, the amount will be credited to employee's salary account through Straight Through Process (STP).
- iii) The last date for submission of claims is **27.03.2024**.
- iv) It is reported that in some of the branches, reimbursement of educational expenses is considered only to the extent of amount mentioned in the proof / fees receipt produced by the employee. Please note that the fees receipt / certificate is obtained as a proof of study as to the relevant academic course pursued and reimbursement shall be permitted to the extent of limit specified above.
- v) Reimbursement is also permissible if the child is studying through

correspondence course conducted by approved Universities/Board.

- vi) In case, an employee is under suspension, he/she is not eligible for the benefit during the period of suspension.
- vii) Reimbursement is not permissible if the child is studying through tutorial college/vocational course/ICWA.
- viii) The employee whose child pursuing Chartered Accountancy course (CA) shall be eligible for reimbursement of expenses as applicable to the category "XI Standard & above".
- ix) If both husband and wife are employees of our Bank and are having 2 children, both can claim reimbursement for one child each in their individual capacity as per their eligibility (But, both cannot claim for the same child). If both husband and wife are employees of our Bank and are having only one child, any of the employee can claim reimbursement for the child under the scheme.

2. APPRECIATION TO CHILDREN OF SUBORDINATE STAFF EMPLOYEES:

The Scheme is intended to appreciate the meritorious children of Subordinate staff (not dependent relatives) who have passed Matriculation / HSC / ISC in First Class during the academic year **2022-23**.

A. ELIGIBILITY:

All Subordinate staff employees (including HKPs & PTEs in time scale) whose child has passed Matriculation / HSC / ISC in First Class in the year **2023** (Academic year **2022-23**) are eligible to apply under this scheme.

B. AMOUNT OF FINANCIAL ASSISTANCE:

A sum of Rs. 4,500/- will be released to the Subordinate staff employee as an Appreciation.

C. NUMBER OF APPRECIATIONS:

The total number of Appreciations under the Scheme shall be 180. The number of appreciations in each Circle shall be communicated to Circles separately, duly taking into account the strength of subordinate staff (including HKPs & PTEs in time scale) in each Circle.

D. OTHER TERMS AND CONDITIONS:

- i) The selection will be made purely on the basis of marks obtained in the relevant academic year.
- ii) The benefit under this Scheme is available to only one child of the employee.
- iii) Eligible Subordinate staff employees (including HKPs & PTEs in time scale) whose child is eligible under the Scheme may apply through HRMS Package – ESS Page and forward a proof of marks card/certificate on or before **15.03.2024**.

- iv) Concerned HRM Section, Circle Office / HOSA Section / Staff Administration Section at Inspection Wing will process the claim applied through HRMS Package and rank them in the order of merit, i.e. as per the marks obtained in the eligible examination. Thereafter, based on the ranking list, financial assistance will be given to the extent of Rs. 4,500/- to the eligible subordinate staff employee by **27.03.2024** by HRM Section, Circle Office /HOSA Section / Staff Administration Section. On approval of the claim, the amount will be credited to employee's salary account through Straight Through Process (STP).

3. REIMBURSEMENT OF EXPENSES TOWARDS MEDICAL CHECK UP FOR SELF/ SELF AND SPOUSE:

- (i) All the employees of 40 years and above age are covered under the scheme. The employees have to necessarily undergo total medical checkup as per the scheme to claim the reimbursement under the scheme.
- (ii) The reimbursement is permissible for self/self & spouse.
- (iii) **If the claim is for self alone, reimbursement shall be the actual expenses or Rs.2000/- whichever is lower and if the claim is for self and spouse reimbursement shall be restricted to the actual expenses or Rs.3000/- whichever is lower.**
- (iv) Reimbursement for spouse alone is not permissible. An employee has to necessarily undergo medical checkup as per scheme to be eligible to claim reimbursement for spouse also.
- (v) The reimbursement under the scheme is admissible for the expenses incurred during the financial year 2023-24.
- (vi) Reimbursement will be permitted only once during the year i.e. during period of this Scheme.
- (vii) An employee claiming for reimbursement has to submit the original bills/ vouchers and a certificate from the doctor stating that the employee/spouse has/ have undergone total medical checkup.
- (viii) Normally, a person undergoing total medical checkup, is required to undergo the following tests:

1	Hematology profile
2	ESR
3	Urine Routine
4	Glucose F & PP
5	Urea Nitrogen (BUN) or Blood Urea test
6	Creatinine
7	Cholesterol
8	HDL- Cholesterol
9	Triglycerides
10	ECG
11	Stool Routine
12	X-Ray Chest
13	Calcium

14	Phosphorus
15	Sodium
16	Potassium
17	Chlorides
18	Bicarbonate
19	Acid Phosphatase
20	Alkaline Phosphatase
21	SGOT
22	SGPT
23	LDH
24	GGTP (Gamma GT)
25	Uric Acid
26	Proteins
27	Albumin
28	Bilirubin Total
29	Bilirubin Direct
30	Tread Mill Test (also known as TMT)
31	Pap Smear Test (for Women)
32	Mammogram Test (for Women)
33	TSH
34	T3 & T4
35	Ultrasound Scanning

Any employee claiming reimbursement has to undergo at least a minimum 10 tests amongst various tests mentioned above.

- (ix) Individual tests are not eligible for reimbursement as the reimbursement is meant for total medical checkup.
- (x) Employees are not eligible for any special leave/Travelling Allowance for undergoing these tests and they have to avail appropriate category of leave, if necessary.
- (xi) No separate reimbursement towards bed charges will be permitted and such charges are also to be covered under the maximum limit fixed.
- (xii) The eligible employee shall submit the claim through HRMS Package – ESS Page and forward original bill/ receipt in support of the claim to the HRM Section concerned. The HRM Section, Regional Office, shall be the Sanctioning Authority for approval. In the case of staff of Circle Office/ Head Office, the concerned HRM Section/ HOSA Section, HR Wing, HO/S A Section, Inspection Wing, HO shall be the sanctioning authority. On approval of the claim, the amount will be credited to employee’s salary account through Straight Through Process (STP).
- (xiii) The last date for submission of claims is **27.03.2024**.

3A REIMBURSEMENT OF EXPENSES TOWARDS MEDICAL CHECK UP FOR EMPLOYEES OF 35 YEARS AND ABOVE BELOW 40 YEARS FOR SELF ONLY

- (i) All the employees of 35 years and above and less than 40 years of age are covered under the scheme. The employees have to necessarily undergo total medical checkup as per the scheme to claim the reimbursement under the scheme

- (ii) The reimbursement is permissible for self only.
- (iii) Reimbursement of claim shall be the actual expenses or **Rs.2000/-** whichever is lower.
- (iv) The last date for submission of claims is **27.03.2024**.

Guidelines furnished from Point No. (v) to (xii) under Scheme No. (3) above shall be applicable to this scheme also.

4 FINANCIAL ASSISTANCE TO EMPLOYEES WHO ARE ON LOSS OF PAY ON ACCOUNT OF HOSPITALISATION:

The Scheme is intended to provide financial assistance of **Rs. 6,000/- per month or the actual amount of loss of pay for the month whichever is lower** to the employee who avails leave on loss of pay on account of his/her illness/convalescence **for a maximum period of 6 months**.

I. The employee to become eligible under this Scheme should have been hospitalised for major/special operation/ ailments which are mentioned as 'Critical Illness' in terms of the provisions of the Bipartite Settlement/Joint Note dated 25.05.2015 and had to remain on loss of pay owing to treatment of such critical illness.

II. A sum of **Rs. 6,000/-** per month or the actual amount of loss of pay whichever is lower will be disbursed to the employee to compensate his leave on loss of pay on account of hospitalization / convalescence subject to a maximum of 6 months.

III. Employees may send their application for this purpose to the concerned HRM Section, Circle Office/ HOSA Section, HR Wing, HO/ SA Section, Inspection Wing, HO as per **Annexure-1**. The Circle Office/ Head Office has to examine the application submitted by the employee and disburse the amount, in case the employee is eligible by debiting General Charges – **Staff Welfare Measures Heads of the respective cadre**.

IV. Further, the benefit under the scheme is also available to the employees who avail leave on loss of pay on medical grounds for certain major ailments undergoing domiciliary treatment without hospitalisation,, viz.,cardiac ailments, cancer, TB, paralysis,kidney ailments, tumor and pleurisy. Such of those employees eligible under this relaxation may make an application to the concerned HRM Section as per **Annexure 1**.

5. RELIEF TO PHYSICALLY HANDICAPPED, VISUALLY IMPAIRED & DEAF EMPLOYEES FOR PURCHASE OF CRUTCHES AND OTHER ACCESSORIES/SPECTACLES/HEARING AID:

A PHYSICALLY HANDICAPPED EMPLOYEES:

- i.** The benefit under the scheme is available only to physically handicapped employees who are in receipt of conveyance allowance as per Government guidelines.
- ii.** The employees covered above are eligible for reimbursement of crutches and other accessories and wheel chair purchased subject to a maximum of **Rs.7,000/-**.

- iii. Reimbursement of cost for purchase of crutches and other accessories shall be once in a year.
- iv. The benefit under the scheme will be available only for the expenses incurred during the year i.e. on or after 01.04.2023.
- v. The eligible physically handicapped employees may submit their claim through HRMS Package - Employees Self Service page to HRM Section, Regional Office concerned enclosing the proof of expenditure. In the case of staff of Circle Office/ Head Office, the concerned HRM Section/ HOSA Section, HR Wing, HO/S A Section, Inspection Wing, HO shall be the sanctioning authority. On approval of the claim, the amount will be credited to employee's salary account through Straight Through Process (STP).
- vi. The last date for submission of claims is **27.03.2024**.

B REIMBURSEMENT OF EXPENSES INCURRED TOWARDS PURCHASE OF HEARING AID:

The benefit under this Scheme is available to employees who have hearing impairment and are in receipt of Conveyance allowance as per Government Guidelines.

- i) **The employees covered under this scheme are eligible for reimbursement of expenses incurred for purchase of Hearing Aid subject to a maximum of Rs. 11,000/-.**
- ii) Reimbursement of cost of hearing aid shall be once in three years i.e. there shall be a gap of three years between two claims under this head for an employee.
- iii) The reimbursement shall be considered to the employees based on Doctor's advice/certificate and submission of bills towards procurement of the hearing aid.
- iv) The benefit under the scheme is available only for the expenses incurred on or after 01.04.2023.
- v) The claim should be preferred on or before **27.03.2024**.
- vi) The employees have to submit their claim through HRMS Package - Employees Self Service page to HRM Section, Regional Office for reimbursement of expenses incurred by submitting necessary proof. In the case of staff of Circle Office/ Head Office, the concerned HRM Section/ HOSA Section, HR Wing, HO/S A Section, Inspection Wing, HO shall be the sanctioning authority. On approval of the claim, the amount will be credited to employee's salary account through Straight Through Process (STP).

C REIMBURSEMENT OF EXPENSES INCURRED TOWARDS PURCHASE OF SPECTACLES FOR VISUALLY IMPAIRED:

The benefit under this Scheme is available towards reimbursement of cost of spectacles to visually impaired employees who are in receipt of conveyance allowance as per Government guidelines.

- i) The employees covered under this scheme are eligible for reimbursement of expenses incurred for purchase of spectacles subject to a maximum of Rs.4000/-.**
- ii) Reimbursement of cost of spectacles shall be once in a year.**
- iii) The reimbursement shall be considered to the employees based on Doctor's advice/certificate and submission of bills towards procurement of the spectacles.**
- i v) The benefit under the scheme is available only for the expenses incurred on or after 01.04.2023.**
- v) The claim should be preferred on or before 27.03.2024.**
- vi) The employees have to submit their claim through HRMS Package - Employees Self Service page to HRM Section, Regional Office for reimbursement of expenses incurred with necessary proof. In the case of staff of Circle Office/ Head Office, the concerned HRM Section/ HOSA Section, HR Wing, HO/S A Section, Inspection Wing, HO shall be the sanctioning authority. On approval of the claim, the amount will be credited to employee's salary account through Straight Through Process (STP).**

D. REIMBURSEMENT OF BATTERIES FOR HEARING AID (ONCE IN A YEAR)

The benefit under this Scheme is available towards reimbursement of cost of batteries for hearing aid to hearing impaired employees who are eligible as per Scheme No.5B i.e., employee has purchased the hearing aid device either this year or previous year.

- i) The employees covered under this scheme are eligible for reimbursement of expenses incurred for purchase of batteries for hearing aid subject to a maximum of Rs.2000/- , once in a year.**
- ii) The benefit under the scheme is available only for the expenses incurred for purchase of batteries on or after 01.04.2023 for Hearing Aid device.**
- iii) The claim should be preferred on or before 27.03.2024.**
- iv) The employees have to submit their claim through HRMS Package - Employees Self Service page to HRM Section, Regional Office for reimbursement of expenses incurred with necessary proof. In the case of staff of Circle Office/ Head Office, the concerned HRM Section/ HOSA Section, HR Wing, HO/S A Section, Inspection Wing, HO shall be the sanctioning authority. On approval of the claim, the amount will be credited to employee's salary account through Straight Through Process**

(STP).

Under scheme No.5 [A], [B] & [C] the “physically handicapped” “hearing impaired” & “visually impaired” category employees shall be permitted to purchase any of such gadgets specially designed, invented, created to overcome the disability, within the ceiling permitted above, besides the articles already specified above.

The HRM Section, Regional Office will be the sanctioning authority for the reimbursement under the above schemes. If the claims are found eligible, same needs to be sanctioned in the HRMS Package by the HRM Section, Regional Office.

6 INCENTIVE FOR PROMOTION OF SMALL FAMILY NORMS:

At present, as per Government of India instructions, Bank is paying a sum of Rs.500/- as cash incentive to the employee if he/she or his/her spouse undergo family planning operation by debiting General Charges. To encourage adoption of small family norms, it has been decided to give an **additional cash incentive of Rs.1500/-** to such of those employees who/whose spouse undergo operation for the period from **01.04.2023 to 27.03.2024** under Staff Welfare Measures.

The eligible employee has to submit the claim through HRMS Package - Employees Self Service page and necessary proof needs to be submitted to HRM Section. This amount will be sanctioned by HRM Section of Regional Office. In the case of staff of Circle Office/ Head Office, the concerned HRM Section/ HOSA Section, HR Wing, HO/S A Section, Inspection Wing, HO shall be the sanctioning authority. On approval of the claim, the amount will be credited to employee's salary account through Straight Through Process (STP).

7. FUNERAL EXPENSES:

Bank has introduced the scheme for payment of **funeral expenses of Rs. 25,000/-** in case of sad demise of an employee, while in service during the financial year 2023-24.

- i) The Scheme is intended to provide immediate relief to the family members of the deceased employee.
- ii) The scheme is meant for all permanent employees.
- iii) Under the Scheme, a sum of **Rs. 25,000/-** (in case of permanent employees) will be given to the nominee of the SPF/NPS and in the absence of nomination in SPF/NPS to the nominee of Gratuity. If there is no nomination in SPF/NPS or in Gratuity the amount to be paid to immediate Legal heirs.
- iv) The amount will be disbursed in the event of death of an employee while in service.
- v) The Branch/Office may contact SPF&G Section, Head Office to enable them to advise the name of the nominee to the concerned Branch.
- vi) The HRM Section, Circle Office/ HOSA Section, HR Wing, HO/ SA Section, Inspection Wing, HO is authorized to debit General Charges - **Staff Welfare Measures Heads of the respective cadre** and pay nominee of the SPF/NPS/Gratuity/Legal heirs under acknowledgement and forward the receipt/acknowledgment of the receipt of

amount by the concerned to HRM Section, Circle Office. The original receipt obtained from the nominee of the SPF/NPS/Gratuity/Legal heirs should be filed separately by Circle Office and the same shall be made available to the inspectors at the time of inspection of the branch / office. The format for obtaining receipt is enclosed as **Annexure-2.**

8. FREE EDUCATION BENEFIT TO THE CHILDREN OF DECEASED EMPLOYEE:

Bank has introduced a scheme for Free Education Benefit Scheme to the children of deceased employees. The details of the scheme is as under:

- i) This scheme is applicable to children of employee who died while in service.
- ii) Only First two children are eligible for the free education benefit.
- iii) Tuition Fees or cost of Books at **Rs.1000/-** per month per child is payable for education up to 12th standard.
- iv) **Rs.4000/-** per academic year for graduation {UGC recognized Courses}
- v) 50% of Tuition Fees or **Rs. 15,000/-** per academic year whichever is less for engineering course {Maximum Rs.50,000/- for the entire course}
- vi) 25% of the Tuition Fees or **Rs. 25,000/-** per academic year whichever is less for Medical Course {Maximum Rs. 80,000/- for the entire Course}
- vii) The claim format is enclosed as Annexure-3.
- viii) The claim is to be submitted to pension paying branch where the spouse is maintaining family pension account. The pension paying branch shall collect the application form in the prescribed format along with the attested copy of the receipts duly verifying the originals and forward the same to the concerned HRM Section of the Circle/ HOSA Section, HR Wing, HO/ S A Section, Inspection Wing, HO. Circle Office/ Head Office shall credit the family pension account by debiting General Charges Staff Welfare Scheme Expenses.
- ix) Where the spouse is not a family pensioner or where the spouse is also not alive, the claim should be preferred to the HRM Section of the Circle Office/Head Office within whose jurisdiction the employee last worked. Circle Office shall verify the claim and credit the account specified by the claimant debiting General Charges Staff Welfare Scheme Expenses.
- x) All claims under this category should be submitted on or before **27.03.2024** and the reimbursement should be made on or before **31.03.2024.**

9. REIMBURSEMENT OF EITHER MEDICAL EXPENSES OR EXPENSES INCURRED TOWARDS PAYMENT OF PREMIUM TOWARDS MEDICLAIM POLICY INCURRED BY RETIRED EMPLOYEES:

- i) All the retired employees who have retired from the services of the Bank on or before 31.03.2023 on superannuation/VRS/SVRS 2001 shall be eligible for the benefit under the scheme.
- ii) The following persons are not eligible under the Scheme:

- a. Employees who have been discharged / dismissed/ removed from the service / compulsorily retired/ terminated on the grounds of misconduct.
- b. Employees who have resigned from the services of the Bank.
 - i) The eligible employees will be reimbursed either towards medical expenses incurred by them for the year 2023-24 on declaration basis or towards the purchase / renewal of any Mediclaim Policy of their choice including IBA Medical Insurance policy.
 - ii) The reimbursement under this head is subject to maximum of **Rs.4000/-**.
 - iii) The expenses for which reimbursement is claimed under this head should have been incurred during the year 2023-24.
 - iv) The reimbursement of such medical expenses under this head shall be made on declaration basis as per Annexure-4 and in case reimbursement is claimed for expenses incurred towards premium of Mediclaim policy, the eligible retired employee shall produce a copy of premium paid receipt. In case such retired employee has opted for IBA Medical Insurance issued by M/s National Insurance Company Limited, a declaration to this effect may be submitted.
 - v) The eligible ex-employees who are drawing pension from our Bank have to submit their declaration/ copy of premium paid receipt along with claim to the concerned Circle Office to which their Pension Paying Branch is assigned, duly informing the details such as Pension Account Number to which the amount is to be credited. The claim should be preferred on or before 27.03.2024. The Circle Office shall process the claim and disburse the same to the ex-employee by way of credit to their Pension Account specified by debiting General Charges – Staff Welfare Schemes Expenses before 31.03.2024.
 - vi) Those eligible ex-employees who are not pensioners shall claim the reimbursement amount through HRM Section of Circle Office/HOSA Section, HR Wing, HO/SA Section, Inspection Wing, HO from which they had retired. Such claims shall be processed and if found in order, reimbursement shall be made to the account specified by such ex-employee by debiting General Charges- Staff Welfare Measures Heads of the respective cadre before **31.03.2024**. The said claim is also to be preferred on or before **27.03.2024**.

9A REIMBURSEMENT OF MEDICAL EXPENSES ON DECLARATION BASIS TO SPOUSES OF DECEASED EMPLOYEES WHO ARE DRAWING FAMILY PENSION:

- i) The spouse of such employees / retired employee who had died on or before 31.03.2023 and drawing family pension from our Bank are eligible under this scheme.
 - ii) The reimbursement under this head is subject to maximum of **Rs. 2,000/-**.
 - iii) The reimbursement of such medical expenses under this head shall be made on declaration basis as per Annexure 4A and in case reimbursement is claimed for expenses incurred towards premium of Mediclaim policy the eligible spouse of retiree shall produce a copy of premium paid receipt. In case such spouse of retiree



has opted for IBA Medical Insurance issued by M/s National Insurance Company Ltd a declaration to this effect may be submitted.

- iv) The expenses for which reimbursement is claimed under this head should have been incurred for the year 2023-24.
- v) The eligible spouses of deceased employees have to submit their declaration/ claim to the concerned Circle Office to which their Pension Paying Branch is assigned, duly informing the details such as Pension Account Number to which the amount is to be credited. The claim should be preferred on or before **27.03.2024**. The Circle Office shall process the claim and disburse the same to the spouse of ex-employee who is drawing family pension by way of credit to their Pension Account specified by debit General Charges – Staff Welfare Schemes Expenses before **31.03.2024**.
- vi) The above scheme is not available to such of those spouses who are drawing family pension being a widow or widower of a deceased employee/ deceased retired employee of our Bank but are claiming benefit under any of the scheme mentioned in Sl.No.3 of this Internal Communication.
- vii) Such of those retirees who have retired on or before 31.03.2023 and deceased on or after 01.04.2023 [prior to claiming under Scheme No 9] the spouse of such eligible retiree may claim reimbursement of **Rs. 4,000.00** (Rupees Four thousand only) on declaration basis either for Medical expenses or expenses incurred towards payment of premium towards Mediclaim policy in terms of Scheme No. 9 for the current year.

The eligible pensioners/ family pensioners can also submit the claim through on-line mode which will be made available on Canara Bank website (www.canarabank.com) under the path **Announcements >> Ex-employees >> Medical Expenses claim under Staff Welfare Measures 2023-24** for Retired Pensioners/Family Pensioners .

10. SPECIAL SCHEME FOR PRE-1986 RETIREES OR SPOUSE OF SUCH DECEASED RETIREES WHO ARE PAID EX-GRATIA AMOUNT BY THE BANK.

All surviving Pre-1986 retirees or spouses of such deceased retirees, who are being paid ex-gratia amount from our Bank every month, will be paid **Rs. 3,000/- per month** respectively under Staff Welfare Measures for the year 2023-24. The amount will be paid every month along with the ex-gratia amount through Employees' Pension Fund, without the beneficiary claiming the same as done hitherto.

General Guidelines:

The reimbursement under Scheme Nos.1,2,3,3A, 5A,5B,5C,5D & 6 has to be claimed by submitting request through HRMS Package ESS Page and for Scheme Nos. 4,7,8,9 & 9A by submitting relevant Annexures. The reimbursement made by HRM Section, Circle Office manually (other than STP) in respect of claims under all the above Schemes shall be debited to General Charges –Staff Welfare Scheme Expenses, cadre-wise.

Branches / Offices have to keep proper records / vouchers in respect of reimbursements permitted under the Schemes and the same shall be made available to the Inspecting Officers



for verification during the Regular Inspection.

Claims received after the dates mentioned under each Scheme shall not be entertained.

However, in case employees who are under suspension, they are not eligible for the benefit of these schemes during the period of suspension.

For scheme No.1, 2, 3, 3A, 5A, 5B, 5C, 5D & 6 under no circumstances, the same shall be payable to employees without the same is being submitted & approved in the HRMS Package.

Once last date for submission of claim is over, the branches/offices have to submit the statement as per Annexure-5 & 5A.

Circle Office shall submit the statement as per Annexure-6.

Such of those employees who are on the rolls of the Bank as on 01.04.2023 and superannuated/ voluntarily retired subsequently, are eligible to claim the reimbursement of expenses under Staff Welfare Measures 2023-24 for eligible schemes by submitting the claim in writing. Since those employees superannuated/ voluntarily retired on or after 01.04.2023 do not have access to HRMS package, such eligible ex-employees shall submit their claim manually as per the format enclosed as an Annexure 7,8 & 9 to this Internal Communication.

All the above schemes will be in force for the financial year 2023-24.

This may be circulated amongst all the employees of the Bank.

D SURENDRAN
CHIEF GENERAL MANAGER

TO: ALL BRANCHES / OFFICES OF THE BANK



**ANNEXURE - 1
CANARA BANK
HEAD OFFICE: BENGALURU**

FROM:

.....
Canara Bank

To:

The Senior Manager/Manager
Canara Bank
HRM Section
Circle Office

.....

.....

.....

**APPLICATION FOR FINANCIAL ASSISTANCE FOR LEAVE ON LOSS OF PAY ON
ACCOUNT OF ILLNESS**

1. Name of the Employee and Staff No ::
2. Present place of working ::
3. Period of Loss of Pay ::
4. Leave Proceedings Nos. and Date ::
5. Nature of illness and details of ::
medical bill sanctioned
6. Amount of Financial Assistance ::
claimed

I hereby declare that the above information is true and correct. Please disburse me the amount as per ICOM No. / 2023 dated .08.2023.

Place :

Date :

SIGNATURE OF THE EMPLOYEE



ANNEXURE 2

**CANARA BANK
HEAD OFFICE : BENGALURU**

RECEIPT

I,S/O/D/O/W/O..... being the nominee to SPF/
nominee to NPS/Gratuity/legal heir/s of Late Sri/Smt residing
at hereby acknowledge that I have received from Canara
Bank Rs. 25,000/- (Rupees Twenty Five Thousand Only) cash towards Funeral expenses on
account of death of Sri/Smt.....employee of Canara
Bank.Branch/Office while in service.

DATE:

PLACE:

SIGNATURE

(To be obtained by branch and copy to be forwarded to HRM Section, Circle Office)



ANNEXURE 3

CANARA BANK HEAD OFFICE: BENGALURU

APPLICATION FOR RELEASE OF FREE EDUCATION BENEFIT TO CHILDREN OF DECEASED EMPLOYEE WHILE IN SERVICE

1. Name of the deceased employee ::
2. Staff Number ::
3. Branch/ Office where he / she last worked ::
4. Name of the child:
Date of Birth:
5. Name of the guardian [If the child is minor]
5. Date of Death (enclose proof)
5. Relation [Son/daughter]
5. Study /Course pursued[enclose proof of course of study] ::
5. Amount claimed ::
- 6 Amount already claimed [In case of Engineering or Medical course]
6. Full Address for correspondence ::
Mobile No.
Email ID
7. Account No. & IFSC Code * ::
8. Name of the Branch ::

I/ We hereby declare that the above information furnished is true and correct. I/ We request you to disburse me a sum of Rs .____/- as per the Bank's scheme (ICOM No. / 2023 dated .08.2023) at an early date.

Place :

Date :

SIGNATURE OF THE APPLICANT/GUARDIAN



ANNEXURE - 4
CANARA BANK
HEAD OFFICE: BENGALURU

APPLICATION FORM FOR CLAIMING MEDICAL EXPENSES BY RETIRED EMPLOYEES.

FROM: (Present Address) TO:
Name & Staff No..... The Senior Manager/Manager
Desgn..... Canara Bank
..... HRM Section
.....
Mobile No.: -----

Sir,
I have incurred a sum of Rs..... (Rupees.....only) towards cost of medical checkup, medicines/ Premium towards Mediclaim Policy/ IBA Medical Insurance Policy. I confirm that I am drawing pension from Branch which falls under your Circle Office.

Date of joining the Bank ::
Mode of exit ::
Date of Cessation ::
Date of birth & age as on 01.04.2023 ::
Name of the Branch/Office where last worked ::
In case, it is reimbursement claim towards premium of Mediclaim Policy, following details be furnished ::
Mediclaim Policy/IBA Medical Insurance Policy Premium paid details [Ensure that the Policy is taken and renewed after 01.04.2023]. ::
Copy of the Premium Paid Receipt / Mediclaim Policy ::

I request you to sanction me a sum of Rs.4000/- and credit the same to the below mentioned account in terms of ICOM No. / 2023 dated .08.2023.

Account No. (SB/OD)	IFSC Code	Branch	DP Code No.

I am Pensioner/Non-pensioner (Tick whichever is applicable).

(If Pensioner, also inform the Pension Account Number and the name of the Branch through which the pension is drawn).

Yours faithfully,

DATE :

SIGNATURE



ANNEXURE -4 A

**CANARA BANK
HEAD OFFICE: BENGALURU**

**APPLICATION FORM FOR CLAIMING MEDICAL EXPENSES BY ELIGIBLE SPOUSES OF
DECEASED EMPLOYEES.**

FROM: (Present Address)

TO:

Name.....

The Senior Manager/Manager

Address.....

Canara Bank

HRM Section/ Pension Paying Branch

.....

Mobile No. : -----

Sir,

I have incurred a sum of Rs..... (Rupees.....only) towards cost of medical checkup, medicines/ purchase of Mediclaim Policy/ IBA Mediclaim Insurance on or after 01.04.2023.

Name of the Employee with staff No ::

PPO No. and Date ::

Date of death of spouse ::

In case, it is reimbursement claimed ::

Towards premium of Mediclaim Policy,
following details be furnished

Name of the Branch/Office where Family ::

Pension being paid

I request you to sanction me a sum of Rs.2000/- and credit the same to the below mentioned account in terms of ICOM No. / 2023 dated .08.2023.

Pension Account No. (SB/OD)	IFSC Code	Branch	DP Code No.

Yours faithfully,

DATE :

SIGNATURE



ANNEXURE 5

From _____Branch/ Office		To Senior Manager/ Manager HRM Section Regional Office,	
Sl. No.	PARTICULARS	NO. OF CLAIMS	AMOUNT SANCTIONED (Rs.)
1	REIMBURSEMENT OF EDUCATIONAL EXPENSES:		
	a) UPTO X STD.		
	b) XI STD. & ABOVE		
	TOTAL		

MANAGER/SENIOR MANAGER

ANNEXURE 5 A

From Senior Manager/ Manager HRM Section Regional Office, _____		To Senior Manager/ Manager HRM Section Circle Office, _____	
Sl. No.	PARTICULARS	NO. OF CLAIMS	AMOUNT SANCTIONED (Rs.)
1	REIMBURSEMENT OF EDUCATIONAL EXPENSES:		
	a) UPTO X STD.		
	b) XI STD. & ABOVE		
	TOTAL		

MANAGER/SENIOR MANAGER

ANNEXURE 6

From Circle Head HRM Section Circle Office :: _____		To The Chief General Manager I R Section, H R Wing Head Office, Bengaluru	
Sl. No.	PARTICULARS	NO. OF CLAIMS	AMOUNT SANCTIONED (Rs.)
1	REIMBURSEMENT OF EDUCATIONAL EXPENSES:		
	a) UPTO X STD.		
	b) XI STD. & ABOVE		
2	AWARD TO CHILDREN OF SUB-STAFF EMPLOYEES		
3	REIMBURSEMENT OF EXPENSES TOWARDS MEDICAL CHECK UP (40 YEARS AND ABOVE)		
3A	REIMBURSEMENT OF EXPENSES TOWARDS MEDICAL CHECK UP (35 YEARS & ABOVE UPTO 40 YEARS)		
4	FINANCIAL ASSISTANCE TO EMPLOYEES WHO ARE ON LOSS OF PAY		
5	RELIEF TO PHYSICALLY HANDICAPPED / VISUALLY IMPAIRED & DEAF EMPLOYEES.		
	(A) PURCHASE OF CRUTCHES AND OTHER ACCESSORIES.		
	(B) PURCHASE OF HEARING AID FOR DEAF EMPLOYEES.		
	(C) PURCHASE OF SPECTACLES FOR VISUALLY IMPAIRED.		
	(D) PURCHASE OF BATTERIES FOR HEARING AID		
6	INCENTIVE FOR PROMOTION OF SMALL FAMILY NORMS		
7	FUNERAL EXPENSES		
8	FREE EDUCATION BENEFIT TO THE CHILDREN OF DECEASED EMPLOYEE		
9	REIMBURSEMENT OF EITHER MEDICAL EXPENSES OR EXPENSES INCURRED TOWARDS PAYMENT OF PREMIUM TOWARDS MEDICLAIM POLICY INCURRED BY RETIRED EMPLOYEES		
9A	MEDICAL EXPENSES TO SPOUSES OF DECEASED EMPLOYEES		
10	DISPENSARY DOCTORS' REMUNERATION PAID	---	



	EXPENSES INCURRED TOWARDS PURCHASE OF MEDICINES	---	
	Total*		

***Circle to ensure that the total shall tally with the Staff Welfare Measure scheme expenditure of the Circle as per CBS system.**

ASST. GENERAL MANAGER

CIRCLE HEAD (CGM/GM)



**ANNEXURE 7
CANARA BANK
HEAD OFFICE, BENGALURU**

FROM:

TO:

.....
Canara Bank

The Senior Manager/Manager
Canara Bank

.....

.....

.....

.....Branch /Office

**APPLICATION FOR REIMBURSEMENT OF EDUCATIONAL EXPENSES OF CHILDREN UNDER
STAFF WELFARE MEASURES – 2023-24
(Applicable to those ex-employees who are on the rolls of the Bank as on 01.04.2023 and
superannuated/voluntarily retired subsequently)**

1. Name of the ex-employee & Staff No. ::
2. Designation ::
3. Present place of working ::
4. Name of the son/ daughter for whom Educational Expenses reimbursement is claimed ::
5. Class/ course in which the above son/ daughter of the ex-employee is studying and the name of the school/ college ::
6. Amount of Educational expenses reimbursement claimed for the academic year 2022-23 (enclose proof of study) ::

I hereby declare that the above information is true and correct. I request you to reimburse the amount of Rs.....
(Rupees.....only) in terms of ICOM NO. / 2023 dated .08.2023* {I also declare that my spouse working in the Bank in Branch/Office has not claimed the above benefit for the same child.}

Yours faithfully,

DATE:

Signature of the Ex-Employee

*** Strike-off if not applicable.**



ANNEXURE 8
CANARA BANK
HEAD OFFICE : BENGALURU

From :

To:

Canara Bank

The Senior Manager/Manager
Canara Bank
HRM Section, Circle Office

FINANCIAL ASSISTANCE TO THE CHILDREN OF EX-SUB-STAFF EMPLOYEES

[As per ICOM NO. / 2023 dated .08.2023]

(Applicable to those ex-employees who are on the rolls of the Bank as on 01.04.2023 and superannuated/voluntarily retired subsequently)

1. Name of the Ex-Subordinate cadre employee :
2. Staff No. :
3. Present Place of working :
4. Name of the son/daughter for whom the Financial Assistance is claimed :
5. Course to which the employee's son/daughter was admitted [i.e., Matriculation/HSC/ISC during academic year 2022-23] :
 - i) Name of the institution in which the ex-employee's son/daughter was studying :
 - ii) Duration of the course :
 - iii) Whether any merit scholarship is already received (If yes, furnish full particulars) :
6. Marks secured and class obtained by the above ex-employee's son/daughter in the Matriculation/HSC/ISC [Proof to be enclosed. Branch Managers /Section Heads are required to verify the original and certify the copy] :

I hereby declare that the above information are true and correct. I have also read the contents of ICOM NO. / 2023 dated .08.2023 and agree to abide by the contents of the same.

Forwarded to HRM Section,
Circle Office.....

Yours faithfully

SENIOR MANAGER/MANAGER
DATE:

SIGNATURE OF THE EX- EMPLOYEE



ANNEXURE 9

**CANARA BANK
HEAD OFFICE : BENGALURU**

FROM :

.....
Canara Bank

.....

.....

TO:

The Senior Manager/Manager
Canara Bank
HRM Section
Circle Office

.....

Dear Sir,

**Sub: Request for reimbursement of expenses incurred for total medical check-up
- ICOM NO. / 2023 dated .08.2023.**

**(Applicable to those ex-employees who are on the rolls of the Bank as on 01.04.2023 and
superannuated/voluntarily retired subsequently)**

I request you to consider reimbursement of the expenses incurred by me/and my spouse towards total medical checkup which me/my spouse have undergone under Staff Welfare Measures. I hereby furnish the required details:

1. Date of Birth (ex-employee) ::
2. Name of the spouse (if claimed for spouse) ::
3. Total amount claimed ::
4. Number of original bills/ vouchers enclosed ::
5. Number of copies of reports enclosed ::
6. Number of tests conducted ::

Yours faithfully,

DATE:

SIGNATURE OF THE EX-EMPLOYEE .08.