

THE ARYA VAISHYA CO-OPERATIVE BANK LIMITED,

REGISTERED OFFICE, HOSUR, HUBLI-580021.

SERVICE RULES

1. TITLE AND COMMENCEMENT:

- a) These Rules are called Staff Service Rules of "The Arya Vaishya Co-Op, Bank Limited, Hubli."  
(UBC/ST/SR/224/87-88 dated: 18.01.1988)
- b) They shall come into effect from the date they are approved by the Registrar of Co-operative Societies in Karnataka, Bangalore.(UBC/ST/115/82-83 DATED:18.12.82)
- c) Application: These rules shall apply to every employee of the Bank including the personnel employed by the Bank on contract or on deputation except in matters regulated by the contract or by the terms of deputation as the case may be.

Provided that nothing in these rules shall effect the application of any other law, Statutory rule or regulation for the time being in force.

(UBC/ST/115/82-83 dated: 18.12.82)

2. DEFINITION:

Unless the context otherwise requires, the words and expressions contained in these rules shall have the same meaning as in the Act or in any Statutory modifications thereof in force from time to time or in Rules made there under.

- a) "ACT" means Karnataka Co-operative Societies Act, 1959 as amended from time to time.
- b) "RULES" means Karnataka Co-operative Societies Rules,1960 as amended from time to time.
- c) "REGISTRAR" means the Registrar of Co-operative Societies Act, 1959.
- d) "BANK" means the Arya Vaishya Co-operative Bank Limited, Hubli and includes any of its establishments described as Branch, Sub-Branch Office, Sub- Office and Pay-Office, etc, by whatever name described.
- e) "BYE-LAWS" means Bye-laws of the Bank and includes their amendments, if any, as may from time to time be adopted at the General Body Meeting and approved by the Registrar.
- f) "BOARD" MEANS THE Board of Directors of the Bank constituted to control, supervise and manage the affairs, administration and business of the Bank.
- g) "CHAIRMAN" and/or "VICE-CHAIRMAN" means Chairman and/or Vice-Chairman elected under the provisions of the Bye-laws.
- h) "DIRECTOR" MEANS A MEMBER OF THE Board elected/ nominated/ appointed by Co-option as per Bye-laws.
- i) "GENERAL MANAGER" means the paid General Manager of the Bank.
- j) "EMPLOYEE OF BANK" means and includes a person who is appointed by the Bank on full time or part time basis either permanently or temporarily including officers or officials appointed on contract basis or on deputation basis for the period of contract or deputation and does not include persons on daily wages.

- k) "PAY" or "BASIC PAY" means the amount drawn monthly by an employee as pay which has been sanctioned for the post held by him substantively or in an officiating capacity or to which he is entitled to by reason of his position in a particular cadre. It also includes personal pay & special pay and other emoluments that may be classified as pay by the Board.
- l) "PERSONAL PAY" means an additional pay granted to an employee to save him from loss of substantive pay in respect of a permanent post due to revision of pay scales or any reduction of substantive pay scales or any reduction of substantive pay otherwise than as a disciplinary measure or in exceptional cases on other special considerations.
- m) "SPECIAL PAY" means an addition to the monthly emoluments of a post granted in consideration of : -
  - i) The specially arduous nature of duties:
  - ii) A specific addition to work responsibility:
  - iii) The unhealthiness of the locality in which the work is performed.
- n) "SUBSTANTIVE PAY" means the pay other than special pay, personal pay, or emoluments classed as pay by the Board to which an employee is entitled on account of a post to which he has been appointed sub-stantively or by reason of his substantive position in a particular cadre.
- o) "SALARY" means pay, and all other allowances including conveyance allowance and bonus.
- p) "APPROVED SERVICE" means continuous service recognised after satisfactory completion of period of probation.
- q) "PROBATION" means every person appointed to a post under the Bank after commencement of these rules whether by promotion or by direct recruitment shall be on probation in such post for a period of one year or for such period as may be specified in the recruitment rules.
- r) "TEMPORARY" service means service put in against a post held for a fixed period and/ or service spent before satisfactory completion of probation.
- s) "DAY" meaning a calendar day beginning and ending at mid-night.
- t) "HOLIDAY" means a day prescribed or notified by the Bank as holiday.
- u) "MONTH" means a calendar month.
- v) "FAMILY" means employee's wife or husband as the case may be residing with the employee and legitimate children and step children residing with and wholly dependent upon the employee. It also includes in addition parents, unmarried sisters and minor brothers if residing with the wholly dependent upon the employee.

(UBC/ST/115/82-83 dated: 18.12.82)

### 3. CONDITIONS FOR APPOINTMENT:

- (a) No person shall be eligible for being appointed to any post of the Bank unless he possesses the qualifications prescribed in Rule 17 & 18 of K.C.S. Rules 1960. In case of posts other than those mentioned in Rule 17 & 18 the Board is competent to prescribe the qualifications. (UBC/ST/115/82-83 DATED : 18-12-1982)

- (b) No person who has not attained the age of 18 years shall be eligible for appointment to any post under the Bank. ( UBC/ST/115/82-83 dated : 18-12-1982)
- (c) The age limit for appointment of a person under the Bank shall be governed by Rule No.18 (a). (UBC/ST/115/82-83 dated : 18-12-1982)

4. CADRE STRENGTH AND METHOD OF RECRUITMENT:

- (a) The cadre strength of the Bank shall be as approved by the Registrar, CS., under Rule 17(i) of KCS Rules 1960. (UBC/ST/SR/224/87-88 dated : 18-01-1988)
- (b) Subject to the budget allotment sanctioned by the General Body, the Board shall prescribe from time to time the strength of the establishment of the Bank and scale of pay admissible to each post thereof with the prior approval of the Registrar.  
(UBC/ST/115/82-83 dated: 18-12-1982)
- (c) Recruitment to various posts under the Bank will be made:
  - i) By direct recruitment
  - ii) By promotion
  - iii) By deputation, if so decided by the Board for any post.  
(UBC/ST/115/82-83 dated: 18-12-1982)
- (d) Persons who are already in the service of the Bank shall be eligible to apply for any post proposed to be filled-up by direct recruitment by the Bank provided they fulfil the conditions laid down for such direct recruitment.  
(UBC/ST/224/87-88 dated: 18-01-1988)
- (e) No appointment by direct recruitment shall be made except by calling for application from eligible candidates by notifying the same in the local daily news papers provided that, this restriction shall not apply to the appointment of an officer whose services has been lent by Government.  
Provided that all appointments, including appointments by promotion, shall be made on the basis of a test written or oral as may be deemed proper by the appointing authority.  
(UBC/ST/SR/224/87-88 dated: 18-01-1988)
- (f) Every person so appointed shall execute an agreement that he will serve the Bank for a period of five years. The probationary period of one year or for such period as same is extended by the Board shall not be counted for the period of five years of service mention in the agreement.  
(UBC/ST/SR/224/87-88 dated: 18-01-1988)
- (g) He shall produce at his own cost a certificate of physical fitness from the District Medical Officer.  
(UBC/ST/115/82-83 dated: 18-12-1982)
- (h) He shall produce certificates in original in support of his age, qualifications from the concerned from two local respectable persons not related to him.  
(UBC/ST/SR/224/87-88 dated: 18-01-1988)
- (i) Every employee shall tender cash security or surety bond to the Bank as noted below for faithful discharge of the duties to the satisfaction of the Board during the period.

SL.NO	CATEGORY OF EMPLOYEES	CASH SECURITY	SURETY BOND
1	General Manager	Rs.10000/-	Rs.10000/-
2	Manager	Rs.10000/-	Rs.10000/-
3	Accountant	Rs.5000/-	Rs.5000/-
4	Junior Assistant	Rs.5000/-	Rs.5000/-
5	Clerk-Cum-Typist/ Cashier	Rs.5000/-	Rs.5000/-
6	Attender	Rs.2000/-	Rs.2000/-

(UBC/ST/SR/224/87-88 dated: 18-01-1988)

- (j) The interest on security deposits shall be allowed at the rate of maximum of interest payable on fixed deposit by the Bank during the period. Interest may be added on to the deposit at the end of each quarter i.e. 31<sup>st</sup> March, 30<sup>th</sup> June, 30<sup>th</sup> September, 31<sup>st</sup> December and so on.

(UBC/ST/SR/224/87-88 dated: 18-01-1988)

- (k) Deleted. (UBC/ST/SR/224/87-88 dated: 18-01-1988)

- (l) The Security Deposit shall be forfeited if the employee leaves his job before completion of five years of service or in contravention of the conditions as stipulated in the agreement.

(UBC/ST/115/82-83 dated: 18-12-1982)

5. GRADE AND CLASSIFICATION OF EMPLOYEES.

The employees of the Bank with Basic pay as stated below shall be graded as follows:-

1. Rs 2375/- & above	I Grade
2. Rs.1720/- & above but below Rs. 2375/-	II Grade
3. Rs.1130/- & above but below Rs. 1720/-	III Grade
4. Rs.840/- and above but below Rs.1130/-	IV Grade

5. COMMENCEMENT OF SERVICE AND SENIORITY:

- a) Service shall be deemed to commence from the working day on which a person reports for duty in forenoon. If he reports in the afternoon, the service shall be deemed to commence from the working day next following.

Seniority in a particular post of the employees who are already in service of the Bank on the date on which these rules come into force shall be determined according to the date of joining the post. If, in case of any two or more employees, the date of joining is the same, their inter seniority shall be determined according to the age, the older being senior, and if in the case of such employees the date of birth of any two or more employees is also the same the inter seniority shall be decided by the Board, whose decision shall be final.

(UBC/ST/115/82-83 dated: 18-12-1982)

- b) Seniority of the employees appointed after commencement of these rules in each category of posts shall be determined in the manner as follows:-

- i) In case of employees appointed or promoted to a post in one batch, the seniority shall be determined in accordance with the orders of seniority specified by the appointing authority, on the results of the test taken at the time of making the appointment or promotion.

(UBC/ST/115/82-83 dated: 18-12-1982)

- ii) In other cases, seniority shall be determined with reference to the date of appointment But, if one or more promotes and one or more direct recruits join the post on the same date the promotes shall be placed above the direct recruits.  
(UBC/ST/SR/224/87-88 dated: 18-01-1988)

7. PROBATION:

- i) Every person appointed to a post under the Bank after the commencement of these rules, whether by promotion in such post for a period of one year.  
Provided that the Board may, in any individual case extend the period of probation for satisfactory reasons. (UBC/ST/115/82-83 dated: 18-12-82)
- ii) whenever a person, appointed to a post in the Bank on probation, during his period of probation, if he found unsuitable for holding that post or has not completed his period of probation satisfactorily, then the Board may: (UBC/ST/SR/224/87-88 dated: 18-01-1988)
  - a) In the case of person appointed by promotion, revert him to the post held by him/her immediately before such appointment.  
(UBC/ST/115/82-83 dated: 18-12-1982)
  - b) In the case of a person appointed by direct recruitment terminate his/her services in the Bank by giving an opportunity as may be decided by the Board.  
(UBC/ST/SR/224/87-88 dated: 18-01-1988)
  - c) Every person appointed to a permanent post under the Bank by promotion or by direct recruitment shall on satisfactory completion of his period of probation, be eligible for sub-stantive appointment in that post.  
(UBC/ST/115/82-83 dated: 18-12-1982)

8. TEMPORARY AND PERMANENT SERVICE:

- i) An employee shall be a temporary employee of the Bank, until he is appointed substantively to a permanent post under the Bank.  
(UBC/ST/115/82-83 dated: 18-12-1982)
- ii) An employee appointed substantively to any permanent post under the Bank, shall be a permanent employee of the Bank.  
(UBC/ST/115/82-83 dated: 18-12-1982)

9. SUBSTANTIVE APPOINTMENT:

No employee shall be appointed substantively to any post:-

- i) Such post is permanent and nobody has been substantively appointed to: and
- ii) The service of the employee under the Bank is approved by the Board.  
(UBC/ST/115/82-83 DATED: 18-12-1982)

10. TRANSFER AND TRAINING:

- i) Every employee shall be liable to be transferred from one post to another in the same scale of pay/ and or from station to another in the interest of the business of co-operative Bank. Every employee shall also be liable to join any training course as may be decided by the Board and will be entitled to full pay and allowances-

Any delinquency on the part of an employee in carrying out such order of transfer or posting or training will be treated as any act of in sub-ordination which may culminate in the dismiss of

such an employee from service of the Bank after giving him/her a reasonable opportunity.

- ii) Employee of the Bank on transfer from one place to another or return there-from shall be entitled to not exceeding 10 days joining time inclusive of holidays.
- iii) No joining time shall be admissible if the transfer is at the request of the employee.
- iv) Joining time shall be treated as on duty and the employee are entitled for full pay and admissible allowances. (UBC/ST/SR/221/87-88 dated: 18-01-1988)

10.(B) LAST PAY CERTIFICATE:

Whenever an employee is transferred from one place to another, the officer who relieved him shall issue a last pay certificate showing the date on which he was relieved and the particulars of pay and allowances paid to him along with the period upto which they are paid.

Details of fund deductions, instalments of loans and advances, court attachments etc, should be noted in the last pay certificate.

(UBC/ST/SR/224/87-88 dated: 18-01-1988)

11. CONDUCT AND DISCIPLINE:

a) Every employee of a Co-operative Bank shall at all times:-

i) Maintain absolute integrity:

(UBC/ST/115/82-83 DT:18-12-82)

ii) Maintain devotion to duty:

(UBC/ST/115/82-83 DT: 18-12-82)

iii) Abide by and comply with the rules of the Bank and all orders directions of the superior authorities: (UBC/ST/115/82-83 dated: 18-12-1982)

iv) Discharge his/her duty to the best of his/her ability in the interest of the Bank.

(UBC/ST/SR/224/87-88 dated: 18-01-1988)

b) No employee shall, except when generally or specially empowered or permitted by the Board, communicate directly or indirectly to any other person or institution or to the press any document or information which has come to his possession in the course of his official duties, or has been prepared and collected by him in the course of such duties, whether from official source or otherwise.

(UBC/ST/115/82-83 dated: 18-12-1982)

c) No employee shall, have pecuniary transactions with individuals or institutions coming in contact with him in the course of his official duties or accept directly or indirectly either on his own behalf or on behalf of any person with whom he may have to deal in his official capacity.

(UBC/ST/115/82-83 dated: 18-12-1982)

Provided that this rule shall not apply to the borrowings by an employee on the security of his deposits, savings, insurance policy or other documents from other institutions.

d) No employee shall permit any member of his family or any person acting on his behalf to accept any illegal gratification or pecuniary advantages or gifts etc. from any person or agent having dealings with the Bank.

(UBC/ST/115/82-83 dated: 18-12-1982)

e) No employee of the Bank shall canvas or other wise use his influence in any election of the member to the Board or other officers of the Bank.

(UBC/ST/115/82-83 dated: 18-12-1982)

- f) All employees shall so manage the private affairs to avoid habitual indebtedness or insolvency and an employee against whom any legal proceedings is instituted for the recovery of any debt due from him or for adjudging him as an insolvent shall forthwith report the full facts of legal proceedings to the Bank.

(UBC/ST/115/82-83 dated: 18-12-1982)

- g) An employee while on tour should see that adequate payment is made for the arrangements made for his/her stay and that all the bills in that connection are paid before he/she leaves the place.
- h) Every employee shall have to work solely and exclusively for the Bank to protect its interests and while in service he/she shall not deal or have any connections with any firm or individual business concern either directly or indirectly and he/she shall be strictly prohibited to conduct or engage himself/herself in running as a private concern any business or trade activities in which the Bank itself is engaged. An employee should not have directly or indirectly any interest in any subsisting contracts or in any work, or business being done for the Bank.

(UBC/ST/115/82-83 dated: 18-12-1982)

- i) No employee shall lend or otherwise part with any property or documents of the Bank to anybody outside the office except with the written permission of the General Manager.

(UBC/ST/115/82-83 dated: 18-12-1982)

- j) No employee of the Bank shall have any interest directly or indirectly otherwise than as such official:

- (i) In any contract made with such Bank or in any property sold or purchased by the Bank.

- (ii) In any other transaction of the bank except as investment made or as loan taken from the Bank or the provision of residential accommodation by the Bank to any paid employee of the Bank.

(UBC/ST/115/82-83 dated: 18-12-1982)

- k) No employee shall, except for unavoidable reasons, absent himself from duty without prior sanction of leave or overstay the period of sanctioned leave.

(UBC/ST/115/82-83 dated: 18-12-1982)

- l) No employee shall join, or continue to be a member of association, the objects or activities of which are prejudicial to the interests of the sovereignty and integrity of India or public order or morality or to the interest of the Bank.

(UBC/ST/115/82-83 dated: 18-12-1982)

- m) No employee shall engage himself or participate in any demonstration or strike which is prejudicial to the interest of the Bank, of the sovereignty and integrity of India, the security of the state, friendly relations with foreign states, public order, decency or morality or which involve contempt of court, defamation or incitement to an offence.

(UBC/ST/115/82-83 dated: 18-12-1982)

- n) No employee shall, in any radio broadcast or any document published in his own name or anonymous pseudonymously or in the name of any other person or in any public utterance, make any statement of fact or opinion which has the effect of any adverse criticism of any policy or action to the Bank, or may embarrass the relations between the Bank, the Central Government and the Government of Karnataka, or any other organisation related to the Bank of which he is an employee.

(UBC/ST/115/82-83 dated: 18-12-1982)

- o) All employee of the Bank shall conduct themselves in office and outside in manner that may bring credit both to themselves and to the Bank.

(UBC/ST/115/82-83 dated: 18-12-1982)

## 12. MISCONDUCT AND DISCIPLINARY ACTION:

Every employee of the Bank shall maintain a higher standard of moral behaviour and conduct and among other acts, deeds or deeds done by him/her in contravention of moral code of conduct, the following acts or missions shall also be deemed to constitute misconduct on the part of employee, namely:

- i) Wilful insubordination or disobedience, whether in alliance with a co-employee or not of any lawful and reasonable order of superior.
- ii) Wilfully avoiding work or abetment or instigation thereof.
- iii) Theft, fraud, misappropriation or dishonesty in connection with employer's business or property or otherwise.
- iv) Habitual absence without leave, overstaying the sanctioned leave without sufficient grounds or proper & satisfactory explanation of habitual late attendance.
- v) Commission of any act subversive of discipline or good behaviour and indecent behaviour, gambling or taking or giving bribes or any illegal gratification of any kind.
- vi) Wilful damage to work or goods in process or any property of the Bank.
- vii) Habitual neglect of work or gross or habitual negligence.
- viii) Disclosing to an unauthorised person any information with regard to the Bank which may come into the possession of the employee in the course of his work.
- ix) Indulging in scurrilous attacks against management and other superiors of the employee in his official capacity.
- x) Delivering speeches or raising slogans tending to incite workers to violate.
- xi) Contempt of rules and disrespect of authority and general affront to the management.
- xii) Impertinent, rude and disrespectful language which is subversive to discipline.
  - a) Any of the following penalties may be imposed for such misconduct by the Board on an employee.

### A. MEJOR PENALTIES:

- i) Dismissal from service which shall ordinarily be a disqualification for future employment under the Bank:
- ii) Reduction in rank to a lower grade in service or post on a lower time scale:
- iii) Compulsory retirement:

### B. MINOR PENALTIES:

- iv) With holding of annual increment, with cumulative effect:
- v) Recovery from pay of the whole or part of any pecuniary loss caused to the Bank by negligence or branch or orders:
- vi) Censure:
- vii) Fine:

(UBC/ST/115/82-83 dated: 18-12-1982)

## 13. THE FOLLOWING SHALL NOT AMOUNT TO A PENALTY, WITHIN THE MEANING OF RULE 12, NAMELY:

- i) Stop page of an employee at the efficiency bar in the time scale of pay if any, on the ground of his unfitness to cross the bar.
- ii) Reversion to lower grade or post of an employee officiating in a higher grade or post for want of vacancy or on administrative ground unconnected with his conduct.



- iii) Reversion to his permanent service, grade or post of an employee appointed on probation to another service, grade, or post during or at the end of the period of probation.
- iv) Termination of service-
  - a) Of an employee appointed on probation during or at the end of a period of probation or:
  - b) Of any employee employed temporarily or under the terms of such agreement or at one month's notice, for abolition of the post or otherwise.

For the purpose of imposing any penalty under this file "The Disciplinary Authority" will be the Board.

#### 14. NOTICE TO THE EMPLOYEE BEFORE TAKING DISCIPLINARY ACTION:

An employee shall be informed in writing, when it is proposed to take disciplinary action against him, of the allegation on which it is proposed to take action and he shall be given an opportunity to make a representation he may wish to make in this regard within the prescribed date. A formal charge sheet with a statement of allegations shall be served on him if it is proposed to hold departmental enquiry against him, after considering such representation if any.

(UBC/ST/115/82-83 dated: 18-12-1982)

#### 15. PROCEDURE FOR IMPOSING MAJOR PENALTIES:

i) Without prejudice to the provisions of the public servants ( inquires) Act, 1850 (37 of 1850) an order imposing on an employee any of the major penalties specified in these shall be passed except after an enquiry, held as far as may be, in the manner hereinafter provided.

(UBC/ST/115/82-83 dated: 18-12-1982)

ii) The disciplinary authority or any authority specially empowered by it in this behalf ( herein in this rules referred to as "Specially Empowered Authority") shall frame definite charges on the basis of allegations on which the enquiry is proposed to be held. Such charges, together with a statement of the allegations on which they are based, shall be communicated in writing to the employee and he shall be called upon to submit, within such time as may be specified by the disciplinary authority or authority specially empowered by it in this behalf, a written statement of his defence and also to state whether he desires to be heard in person:

(UBC/ST/115/82.83 dated: 18-12-1982)

#### EXPLANATION:-

a) "Appointing Authority" means the officer authorised or empowered to make appointment of the class of officials against whom domestic enquiry has been ordered or a penalty is proposed to be levied.

(UBC/ST/SR/224/87-88 dated: 18-01-1988)

b) "Enquiry Officer" means a board of Enquiry or an Enquiry officer constituted or appointed as the case may be by the appointing authority to hold a domestic enquiry into the charges approved by the appointing authority.

(UBC/ST/SR/224/87-88 dated: 18-01-1988)

c) "Disciplinary Authority" means the authority competent to impose a penalty.

(UBC/ST/115/82-83 dated: 18-12-1982)

iii) The employee shall, for the purpose of preparing his defence, be permitted to inspect and take extracts from such official record as may specify, and provided that such permission may, by order in writing, be refused by the Enquiry officer, if in his opinion such records are not relevant for the purpose or it is against the public interest to allow him access there to. (UBC/ST/115/82-83 dated: 18-12-1982)

iv) On receipt of written statement within the time specified, the disciplinary authority or the specially empowered authority may inquire into such of the charges as are not admitted or if the disciplinary authority considers it necessary to do, so appoint a Board of Enquiry or Enquiring Officer for the purpose. (UBC/ST/112/82-83 dated: 18-12-1982)

v) The Board may nominate any person to press the case in support of the charges before the enquiry officer. (UBC/ST/115/82-83 dated: 18-12-1982)

vi) The enquiry officer shall in the course of the enquiry summon such documentary evidence including records of the Bank and take such oral evidence in the presence of the employee as may be relevant or material to the charges. (UBC/ST/115/82-83 dated: 18-12-1982)

vii) The employee shall be entitled to cross examine witnesses examined in support of the charges and to give evidence in person and the person presenting the case in support of the charges shall be entitled to cross-examine the employee and the witnesses examined in his defence. (UBC/ST/115/82-83 dated: 18-12-1982)

viii) The enquiry officer may, if he considers that the evidence of any witness, is not material to the subject matter of the enquiry, refuse to examine such witnesses, recording the grounds for the refusal. (UBC/ST/115/82-83 dated: 18-12-1982)

ix) Documents shall be admitted in evidence in original and secondary evidence in respect thereof shall be admissible only when it is proved or attested in the presence of the employee concerned. (UBC/ST/115/82-83 dated: 18-12-1982)

x) The enquiry officer shall record the statement of the employee concerned. (UBC/ST/115/82-83 dated: 18-12-1982)

xi) In conducting the enquiry, the enquiry officer shall act in a quasi judicial manner. (UBC/ST/115/82-83 dated: 18-12-1982)

xii) The enquiry officer may alter the charges originally framed if the evidence adduced at the enquiry so warrants, provided that findings shall not be recorded on newly framed charges unless the employee has had the opportunity to defend himself against them. (UBC/ST/115/82-83 dated: 18-12-1982)

xiii) At the conclusion of the enquiry, the enquiry officer shall prepare an enquiry report, recording his finding of 'guilty' or 'not guilty' as the case may be, on each of the charges together with reasons thereof. (UBC/ST/115/82-83 dated: 18-12-1982)

xiv) The enquiry officer shall not under any circumstances make recommendations relating to the nature or quantum of penalties or punishments that may be imposed. (UBC/ST/115/82-83 dated: 18-12-1982)

xv) The records of the enquiry shall include:

- a) The charges framed against the employee and the statement of allegations communicated to him under sub-rule (ii).
  - b) His written statement of defence, if any.
  - c) The oral evidence taken in the course of enquiry.
  - d) The documentary evidence considered in the course of the enquiry.
  - e) The orders, if any, made by the enquiry officer in regard to the enquiry; and
  - f) A report setting out the finding on each charge and the reasons there for.
- (UBC/ST/115/82-83 dated: 18-12-1982)

xvi) The enquiry officer shall, at the conclusion of the enquiry, send his report with other records of enquiry referred to in sub-rule (xv) to the Chairman of the Bank who shall place it before the "Disciplinary Authority". (UBC/ST/115/82-83 dated: 18-12-1982)

xvii) If the disciplinary authority, after going through the report of the enquiry officer, is of the opinion that any of the major penalties specified in Rule 12(xii) (a) A should be imposed, it should, after recording its reasons in this behalf, pass a provisional order indicating its decision to impose such penalty. (UBC/ST/115/82-83 dated: 18-12-1982)

xviii) The "disciplinary Authority " shall communicate to the employee the provisional decision and penalty proposed to be inflicted together with a copy of the report of the enquiry officer. ( UBC/ST/115/82-83 dated: 18-12-1982)

xix) The employee concerned shall be given an opportunity within a specified time, to submit such representation as he may wish to make, against the penalty proposed but only on the basis of the evidence adduced during the enquiry. (UBC/ST/115/82-83 dated: 18-12-1982)

xx) The disciplinary authority shall then consider the representation if any, made by the employee under Sub-Rule (xix) and finally determine what penalty, if any, should be imposed on the employee and shall pass appropriate orders in the case.  
(UBC/ST/115/82-83 dated: 18-12-1982)

xxi) If the disciplinary authority having regard to the findings of the enquiry officer and the circumstance of the case and after consideration of such representation as may be filed by the employee under Sub-Rule (xix) above, is finally of the opinion that the penalty to be imposed is minor penalty specified in rule 12(xii)(a) B and not a major penalty specified there in, it shall pass appropriate orders in the case, Reasons shall, however, be recorded in the final order as to why a minor penalty has been imposed instead of major one.

xxii) ) If the Disciplinary Authority is of the view, on consideration of the findings of the enquiry officer and records of the departmental enquiry, that the case against the employee concerned on any of the charges has not been established. He shall by order in writing after recording his reasons, absolve the employee from any disciplinary action and discharge him.  
(UBC/ST/115/82-83 dated: 18-12-1982)

xxiii) Final orders passed by the disciplinary authority in a domestic enquiry shall be communicated to the employee concerned and a copy of the final order shall be furnished to him. (UBC/ST/SR/224/87-88 dated: 18-01-1988)

16. PROCEDURE FOR IMPOSING MINOR PENALTIES:

- i) No order imposing any of the minor penalties specified in rule 12 (xii)(a) B shall be passed except after:
  - a) The employee has been informed in writing of the proposed action to be taken against him and of the allegations on which it is proposed to be taken and an opportunity be given to make any representation he may wish to make in that behalf: (UBC/ST/SR/224/87-88 dated: 18-01-1988)
  - b) Such representation, if any, is taken by the Board. (UBC/ST/115/82-83 dated: 18-12-1982)
- ii) The record of proceedings in such cases shall include:
  - a) A copy of the intimation to the employee of the proposal to take action against him: (UBC/ST/115/82-83 dated: 18-12-1982)
  - b) A copy of the statement of allegations communicated to him: (UBC/ST/115/82-83 dated: 18-12-1982)
  - c) His representation, if any: (UBC/ST/115/82-83 dated: 18-12-1982)
  - d) The orders in the case together with reasons there for. (UBC/ST/115/82-83 dated: 18-12-1982)

17. PROCEDURE REGARDING SUSPENSION:

- a) An employee of the Bank whose conduct requires investigation in a charge of misconduct enumerated in rule 12 may be placed under suspension by the Chairman of the Bank pending the result of enquiry into his alleged misconduct, if in his opinion, the attendance of an employee on duty during the period of investigation of charges against him is likely to vitiate the proceedings. (UBC/ST/115/82-83 dated: 18-12-1982)
- b) No employee who has been suspended, is entitled to absent himself from his station during the period of his suspension. (UBC/ST/115/82-83 dated: 18-12-1982)
- c) (i) During the period of suspension an employee shall be entitled to a subsistence allowance equal to 75% of pay and allowances admissible thereon. (UBC/ST/SR/224/87-88 dated: 18-01-1988)
- (ii) In cases, where the period of suspension exceeds 12 months the amount of subsistence allowance shall be increased to 90% of pay: (UBC/ST/SR/224/87-88 dated: 18-01-1988)
- (iii) The amount of subsistence allowance may be increased to an amount equal to 90% percent of the pay drawn or which he would have drawn but for proceeding on leave immediately prior to the date of suspension in the opinion of the said authority the period of suspension has been prolonged for reasons, to be recorded in writing, not directly attributable to the Bank employees. (UBC/ST/SR/224/87-88 dated: 18-01-1988)
- (iv) The amount of subsistence allowance may be reduced by a suitable amount not exceeding 50% of the subsistence allowance admissible during the period of the first twelve months, if in the opinion of the said authority the period of suspension has been prolonged due to the reasons, to be recorded in writing, directly attributable to the Bank employees. (UBC/ST/SR/224/87-88 dated: 18-01-1988)
- v) No payment of any kind, other than the authorised subsistence allowance and other admissible allowance is to be made to an employee during the period of suspension. (UBC/ST/SR/224/87-88 dated: 18-01-1988)
- vi) An order of suspension shall continue to remain in force until it is modified or revoked by the authority who has suspended him or by the Board. (UBC/ST/SR/224/87-88 dated: 18-01-1988)

d) When the charge against an employee is held to have been unjustifiable or not wholly justifiable, or when an employee who has been dismissed, removed or suspended is reinstated, the Board may grant him for the whole of the period of suspension:

i) If he is honourably acquitted, the full pay and allowances, if any, to which he would have been entitled if he had not been dismissed, removed or suspended minus subsistence allowance, and such other allowances drawn by him:

ii) If otherwise, such portion of his pay and allowances, if any, as the Board may decide:

In any case falling under clause (i) above, the period of suspension will be treated as a period spent on duty, In any case falling under clause (ii) the period may be treated as on duty or on leave. But it will not be so treated unless the Board directs accordingly. (UBC/ST/115/82-83 dated: 18-12-1982)

e) If any employee is absent from duty by reason of his being arrested or committed to prison either for debt or on criminal charge, he shall not be allowed to draw any pay, leave salary or allowances for the period of such absence until the decision of the case against him when an adjustment of his emoluments may be made according to the circumstances of the case, the full amount being given only in the event of the employee being acquitted of blame, or if imprisonment was for debt, of its being proved that the employee's liability arose from circumstances beyond his control. When full amount is allowed, the period of such absence from duty will be treated as a period spent on duty. When less than the full amount is allowed, the period may be treated as on duty or on leave as the Board may decide. (UBC/ST/115/82-83 dated: 18-12-82)

#### 18. RESIGNATION:

a) A permanent employee desirous of tendering resignation from the service of the Bank shall give three months notice to the Bank in writing, failing which he shall be liable to pay an amount equal to three months salary and allowances.

A probationer or a temporary employee desirous of tendering resignation from service of the Bank, before completion of his term shall give one months notice to the Bank in writing, failing which he shall be liable to pay an amount equal to one month's salary and allowance. Provided that the Board may, in exceptional circumstances, dispense with the requirement of notice.

b) Except with the sanction of the Board. Resignation will not be permitted while the conduct of an employee is under investigation or until all the departmental claims are settled. While placing before the Board an application for resignation, it should be stated whether there is anything adverse to the applicant or whether there is anything due from his to the Bank.

The authority receiving an application from the employee, asking for permission to resign should at once adjust all claims of the Bank outstanding against the applicant, and his resignation should not be accepted until his accounts are fully adjusted and charge of his office is formally made over. If without formally tendering resignation or having sent his resignation, an employee quits his post before receiving intimation of acceptance or before expiry of the requisite period of notice, three or one month's salary and allowances, as may be decided by the Board will be recovered from the dues payable to him from security deposit or from provident fund.

Resignation will be deemed to be operative only after it has been accepted by the Board. (UBC/ST/115/82-83 dated: 18-12-1982)

#### 19. TERMINATION OF SERVICES:

1. The services of a temporary employee may be terminated by the Board without assigning reasons:

- i) During the period of probation following first appointed, at any time without notice: and
- ii) After such period of probation at any time by notice of one month in writing or in lieu thereof on payment of one month's pay.

2. Without prejudice to the provisions of clause (i) the services of a temporary employee shall terminate:

- i) If his appointment is made for a specified period, on the expiry of such period:
- ii) If his appointment is made against a temporary post on the abolition of the post or the expiry of the period for which the post is created.

3. While imposing major penalties as noted in Rule, 12 the services of a permanent employee may be terminated by a notice of three months or on payment of pay for such period as notice fall short of three months, or without notice on payment of three month's pay.

4. An employee who is given notice of termination of service under clause (3) above may be granted during the period such earned leave as may be admissible to him except in case of dismissal from service. (UBC/ST/115/82-83 dated: 18-12-1982)

#### 20. RETIREMENT:

An employee shall retire from the service of the Bank:

- i) The date of superannuation retirement of an officer or employee of the Bank is the date on which he attains the age of 60 years.
- ii) On his being declared medically unfit for service.
- iii) On the imposition of the penalty of compulsory retirement, after he has completed 25 years of continuous service or after he has attained 50 years of age, if such retirement is in the opinion of the Board necessary in public interest provided that the employee concerned is given a notice of three months before date of retirement or in lieu of such notice a sum equivalent to three months salary.
- iv) Any employee may after giving three months notice in writing, voluntarily retire on attaining the age of 55 years. DzÉÃ±Ä ,ÀASÉâ AiÄÄÄ © 1- 4/23/ ,ÉÃ«/2010-11 ç£ÁAPÀ 20-05-2010 gÄ 1§âAç ,ÉÃªÄ ¢AiÄªÄÄ ,ÀASÉâ 20( ) gÄ wzÄÄÝ¥ÄrAiÄÄ£ÄÄß Ç£ÄªªÉÆÄç¹zÉ.

#### 21. INCREMENTS:

An increment shall be drawn in the time scale of pay unless it is withheld under the provisions of 12 of these Rules. (UBC/ST/115/82-83 dated: 18-12-1982)

#### 22. ADDITIONAL INCREMENTS:

Rejected-

(UBC/ST/115/82-83 dated: 18-12-1982)

#### 23. SERVICE FOR INCREMENTS:

The following service shall count for increment in the time scale of a post:

- i) Duty in that post or any other post of the same or higher grade, whether continuous or not:
- ii) Duty in an equivalent or higher post in foreign service:
- iii) Leave, other than extraordinary leave.
- iv) Period spent in training when deputed for such training by the Bank.

(UBC/ST/115/82-83 dated: 18-12-1982)

24. LEAVE:

A. The following categories of leave shall be admissible to an employee.

- i) Casual Leave.
- ii) Earned Leave.
- iii) Sick Leave.
- iv) Extraordinary Leave or leave without pay.
- v) Maternity Leave
- vi) Special Disability Leave.

(UBC/ST/115/82-83 dated: 18-12-1982)

B. Right of Leave .

- a) No leave of any kind of category can be claimed as a matter of right and the grant of leave shall be subject to the exigencies of service & work and circumstances of each case.
- b) An employee shall be liable to be recalled from leave other than medical and maternity leave if the exigencies of work require.

(UBC/ST/115/82-83 dated: 18-12-1982)

C. Entitlement of Leave:-

No employee during the first year of his service shall be granted any kind of leave other than casual leave, earned leave, and leave on medical certificate.

(UBC/ST/115/82-83 dated: 18-12-1982)

D. Prefixing or Suffixing of Sunday or Holiday to leave.

Sundays or Holidays may be prefixed or suffixed to any type of leave with the prior permission of the sanctioning authority of leave and such Sunday or Holiday shall not in that case be counted as part of leave. (UBC/ST/115/82-83 dated: 18-12-1982)

E. A Sunday or Holiday falling between the first and last day of any period of leave shall count as part of leave except in case of casual leave. (UBC/ST/115/82-83 dated: 18-12-1982)

25. AUTHORITY TO SANCTION LEAVE:

CASUAL LEAVE

CATEGORY OF OFFICERS.	AUTHORITY TO SANCTION LEAVE
General Manager & Manager	Chairman. in the absence of Chairman, vice-Chairman.
Other employees of the Administrative office and Head office.	General manager. In his absence, manager
Branch Managers and Branch staff.	Chairman of the Supervision Committee. In his absence, Vice-Chairman of the Committee.

(UBC/ST/115/82-83 dated: 18-12-1982)

26. OTHER KIND OF LEAVE:-

The Chairman of the Bank shall be competent to grant leave.

(UBC/ST/115/82-83 dated: 18-12-1982)

**27. CASUAL LEAVE:**

- i) An employee shall be eligible for casual leave to the extent of 15 days in a calendar year for private reasons or on account of sickness. Normally not more than seven days casual leave shall be allowed at any one time.
- ii) Casual leave cannot be accumulated or carried forward from year to year and shall be deemed to have lapsed, if not availed of (UBC/ST/115/82-83 dated: 18-12-1982)
- iii) Casual leave cannot be prefixed or suffixed to any other kind of leave.
- iv) Casual leave is granted at the discretion and convenience of the Bank and cannot be claimed as a matter of right.
- v) Casual leave may be prefixed or suffixed to recognised holidays and Sundays not exceeding 10 days with prior permission of the sanctioning authority. (UBC/ST/115/82-83 dated: 18-12-1982)

**28. EARNED LEAVE:**

- i) An employee shall be entitled for "Earned Leave" on full pay at the rate of one eleventh of the period spent on duty. The earned leave can be accumulated upto a maximum period of 240 days.
- ii) Subject to the balance of leave at his credit an employee may be sanctioned earned leave for a period up to 240 days at a time.
- iii) Earned leave subject to maximum of 240 days may be granted to an employee if due on full pay before his retirement. In case an employee cannot be spared in the interest of work of the institution such leave may be granted after retirement.

**29. SICK LEAVE:**

"Sick Leave" on production of a medical certificate from a Government medical Officer, not below the rank of an Assistant Surgeon, may be granted on half pay, if leave is due. Such leave shall not exceed a period made by reckoning fifteen days for each year of service in the institution without break- The total of such leave shall in no case exceed twelve months throughout the total service of an employee.  
(UBC/ST/224/87-88 dated: 18-01-1983)

**30. EXTRAORDINARY LEAVE OR LEAVE WITHOUT PAY:**

- i) Extraordinary leave may be granted to any employee upto a maximum of one year in whole service of an employee when no other kind of leave is admissible to him. Except in exceptional circumstances, the duration of the extraordinary leave shall not exceed three months on any one occasion.
- ii) The authority empowered to sanction leave may grant extraordinary leave in combination with, or in continuation of leave, in appropriate cases of another kind admissible to the employee and may commute retrospectively periods of absence without leave into extraordinary leave.
- iii) No pay and dearness allowance are admissible during the period of extraordinary leave and the period spent on such leave shall not count for increments provided that in a case where the appointing authority is satisfied that leave was taken on account of illness or for other causes beyond the employee's control, it may direct that the period of extraordinary leave may count for increment.
- iv) If an employee fails to resume duty on the expiry of extraordinary leave, he shall automatically cease to be in the service of the Bank.
- v) During the period of extraordinary leave the employee is strictly prohibited to accept or take any private employment.  
(UBC/ST/115/82-83 dated: 18-12-1982)



**31. MATERNITY LEAVE:**

“Maternity Leave” of absence from duty may be granted on full pay to married women employees of the Bank for a period which shall not ordinarily exceed two months, but which may be extended to three months at the discretion of sanctioning authority. In no case shall maternity leave extend beyond six weeks from the date of confinement, provided that no maternity leave shall be granted to married women employee having three or more living children.

(UBC/ST/115/82-83 Dated: 18-12-1982)

**32. SPECIAL DISABILITY LEAVE:**

i) Subject to the conditions hereafter specified, the Board may grant special disability leave to an employee, whether permanent or temporary who is disabled by injury inflicted or caused, or in consequence of the due performance of his official duties or in consequence of his official position.

ii) Such leave shall not be granted unless the disability manifests itself within three months of the occurrence to which it is attributed and the person disabled acted with due promptitude in bringing it to the notice of the authorities concerned:

Provided that the Board may, if it is satisfied as to the cause of disability direct granting of leave in cases where the disability manifests itself more than three months after the occurrence.

**33. SURRENDER OF EARNED LEAVE AND PAYMENT OF LEAVE SALARY:**

i) An employee of the Bank shall be allowed to encash a portion of his earned leave subject to the extent of the conditions specified below once within the block period of two years commencing from 1st January 1979 to 31<sup>st</sup> December 1980 and so on.

ii) An employee at his option shall be allowed to surrender and encash earned leave not exceeding 30 days out of the leave to his credit and he shall be granted leave salary and allowances for the period of leave so surrendered.

iii) The authority competent to sanction earned leave shall be the authority competent to consider application for leave encashment.

iv) The leave salary and allowances admissible for the leave surrendered shall be equal to that which the bank employee would have received, if had he actually availed off the leave so surrendered.

v) The application for surrender of leave shall be made one month advance of the date of surrender. The date of surrender shall be specifically indicated in the application for surrender of earned leave.

**Hubli.**

**Date :30/05/2024      G. Manager      Director      Director      Chairman**

