

THE HIMACHAL PRADESH STATE CO-OPERATIVE BANK LTD.



HEAD OFFICE : THE MALL SHIMLA-171001

*Rules Relating to the Terms of Employment and
working Conditions of the Employees*

(Amended upto 31-12-09)

**Approved by the Registrar, Cooperative Societies, H.P.
vide letter No. 5-152/76 Coop. (C&M) Dated 08-01-1980**

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THE HIMACHAL PRADESH STATE CO-OPERATIVE BANK LTD;
HEAD OFFICE : THE MALL, SHIMLA-171001

Rule relating to the terms of employment and working condition with the employees of the Himachal Pradesh State Co-operative Bank Ltd.

CHAPTER - I

PRELIMINARY

Short Title, Extent and Commencement :

1. (a) These rules may be called the H.P. State Co-operative Bank Employees (Terms of Employment and Working Conditions) rules, 1979.
- (b) These rules shall come into force from such date as the Registrar, Co-operative Societies, H.P. may appoint in this behalf.
- (c) These rules shall be subject to the provisions of the Himachal Pradesh Co-operative Societies Act, 1968 or any other Co-operative Societies Act in force for the time being and the rules framed thereunder as also the registered by-laws of the Himachal Pradesh State Co-operative Bank Ltd.
- (d) (i) These rules shall apply to all employees of the Bank in service on the date the rules come into force and employees who may be taken or appointed by the Bank after the said date.

Provided that these rule shall not apply to persons whose services may have been lent or may be lent to the Bank, by the Registrar or the State government or any other organisation in which case the rules already applicable to such persons before such lending shall continue to apply to them.

- (ii) Notwithstanding anything contained in these rules the Bank may, with the previous sanction of the Registrar, enter into a special agreement with any employee with regard to the terms and conditions of this employment and such employee to the extent to which such terms and conditions differ from these rules, shall be governed by such terms and conditions and not by these rules.

CHAPTER - 2
DEFINITIONS

2. In these rules unless the context otherwise requires:

- (a) 'Bank' means the Himachal Pradesh State Co-operative Bank Ltd.
- (b) 'Board' means the Board of Directors of the Bank.
- (c) 'Chairman' means the Chairman of the Bank and includes the Vice-Chairman, Acting Chairman or any Director to whom the powers of the Chairman have been delegated.
- (d) 'Committee' means the Executive Committee of the Bank.
- (e) (i) 'Employee' means a person employed in the Bank and includes a person appointed by the Bank to do any work of any central bank affiliated to it or any society to which he may be sent by the Bank on deputation.
(ii) 'Officer' means an employee of the Bank, placed in a grade higher than the grade IV irrespective of whether he is so placed on a temporary, officiating, probationary or permanent basis.

Explanation:

An employee who has been dismissed from employment will be deemed to be an employee for the purpose of these rules, in respect of matters relating to such dismissal only.

- (f) 'Management of Bank' means the Board of Directors and includes the Executive Committee or any other Committee, the Chairman, the Vice-Chairman, the Managing Director and any other person exercising the powers conferred on him.
- (g) 'Managing Directors' means the Managing Director appointed under the bye-laws of the Bank or under section 35 of the H.P. Co-operative Societies Act.
- (h) 'Pay' means the amount drawn monthly by an employee as pay sanctioned for the post held by him substantively or on probation or in temporary or officiating capacity or to which he is entitled in terms of this appointment and by reason of his position and shall include dearness allowance and deputation allowance, if any, payable to him but shall not include house rent allowance or medical allowance payable to him.
- (i) 'Basic Pay' means the amount drawn monthly by an employee as per pay scale sanctioned for the post held by him substantively or on probation or in a temporary or officiating capacity or to which he is entitled in terms of his appointment and by reason of his position (on any post). This shall not include

any dearness allowance, house rent allowance, medical allowance or any other allowance payable to him.

- (j) 'Registrar' means the Registrar, Co-operative Societies Himachal Pradesh and includes any person not below the rank of a Deputy Registrar, Co-operative Societies appointed to assist the Registrar on whom all or any of the powers of the Registrar have been conferred under the H.P. Co-operative Societies Act and Rules made thereunder.
- (k) 'Stipend' means the fixed amount drawn monthly by an apprentice as may be sanctioned for the post by the Bank.
- (l) 'Society' means any Co-operative Institution registered or deemed to have been registered as a co-operative society.
- (m) 'Year' or 'cooperative year' means the official year of the bank commencing from 1st April and ending on 31st March next year, unless otherwise specifically mentioned in these rules (effective from 1.4.1992 as per Govt. of HP Notification No. Coop. E(11)/74-4 dated 31/03/1992).
- (n) Any other term not specifically defined in these rules shall have the same meaning as given in the Himachal Pradesh Co-operative Societies Act or Rules and bye-laws of the Bank, and if any term is not defined anywhere it will have the meaning as may be assigned to it by the Board of the Bank.
- (o) If there are no explicit provisions in the service Rules of the Bank about any matter connected with the employees or touching them, the Bank shall follow the relevant provisions applicable in State Government and the provisions provided under CCS(CCA) conduct rules and FR & SR as the case may be.

CHAPTER - 3

CLASSIFICATION OF EMPLOYEES

3. (a) The employees of the Bank shall be classified as under :
- (i) Permanent
 - (ii) Probationary
 - (iii) Officiating
 - (iv) Temporary
 - (v) Apprentice and
 - (vi) Contract appointee

Amended Rule (Effective from the year 1992)

- (b) A 'permanent' employee means an employee who has been appointed as permanent employee or who has been confirmed on a vacant permanent post as such.
- (c) A 'Probationary' employee means an employee who is provisionally employed to fill a permanent post and has not been made permanent or confirmed in service.
- (d) An 'Officiating' employee means an employee who has been selected to officiate for a limited period on a permanent or temporary post.
- (e) A 'Temporary' employee means an employee who has been appointed for a limited period or work which is essentially of a temporary nature or who is employed temporarily as an additional employee in connection with a temporary increase in work of a permanent nature.
- (f) An 'Apprentice' means an apprentice learner engaged by the Bank only in Grade-IV category as Junior Clerk irrespective of his being paid any allowance or not.
- (g) A 'Contract appointee' means an employee appointed in the bank on contract under the scheme approved by the Registrar, Cooperative Societies H.P. vide letter No. 5-90/90-Coop. (C&M) dated 07.01.2005 in relaxation of Service Rules.

CHAPTER - 4
CADRE OF SERVICE

- (a) The various categories of bank's staff, their designations and pay scales shall be as given below.

Category of staff and their designation:

I.	Special Grade	Pay Scale
	Managing Director	
	General Manager	12675-475-13150-550-17000-595-18190/-
	Deputy General Manager	11250-475-13150-550-17000-595-17595/-
	Asst. General Manager	9900-400-10300-475-13150-550-17000/-
II.	Grade-I	
	Manager of district offices	9900-400-10300-475-13150-550-17000/-
	Heads of certain sections in the Head Office and other posts carrying equal pay scales	
III.	Grade-II	
	Heads of certain sections in Head office and other posts carrying equal pay scales.	8300-400-10300-475-13150-550-16450/-
	Private Secretary to Chairman/ Managing Director	
IV.	Grade-III	
	Other posts in Head Office carrying equal pay scales	7575-325-7900-400-10300-475-13150-550-14250/-
V.	Grade-IV	
	(a) Junior Clerks	4750-200-5350-250-6600-325-7900-400-10300-475-11250/-
	(b) Office Assistants, Supervisors (presently called recovery supervisors) Cashier-cum-Assistants, Steno-Typists, Typists-cum -Assistants/Godown Keepers	(i) 5600-250-6600-325-7900-400-10300-475-11725/- (ii) 6350-250-6600-325-7900-400-10300-475-12200/-
	(c) Drivers	4350-200-5350-250-6600-325-7900-400-9100/-

Rule No. 4(a) (VI)

Subordinate Staff

- | | | |
|-------|---------------------------------------------------|--------------------------------------------------------------|
| (i) | Jamadar/Daftri | 3480-120-3600-150-4350-200-5350-250-6600-325-7900-400-8300/- |
| (ii) | Peon, Night Guard, Sweeper/
Peon-cum-Chowkidar | 3240-120-3600-150-4350-200-5350-250-6600-325-7575/- |
| (iii) | Helper-cum-Peon | 2760-120-3600-150-4350/- |

VII. Law Officer

7575-325-7900-400-10300-475-13175-550-14250/-

- VIII. (i) Jr. System Analyst-cum-Programmer/Hardware Engineer

8300-400-10300-475-13150-550-16450/-

- (ii) Computer Operator

5600-250-6600-325-7900-400-10300-475-11725/-

- IX. Financial Analyst/
-
- System Analyst

9900-400-10300-475-13150-550-17000/-

- (i) Sr. Law Officer

8300-400-10300-475-13150-550-16450/-

- (ii) Principal

12675-475-13150-550-17000-595-18190/-

- (iii) Vice-Principal

9900-400-10300-475-13150-550-17000/-

- (iv) Lecturer (Banking)

- (v) Junior Lecturers in

7575-325-7900-400-10300-475-13150-

Accounting, Banking

550-14250/-

Management and Coop. Law

- (vi) Asstt. General Manager (Law)

9900-400-10300-475-13150-550-17000/-

Addition Approved Rule No. 4(a)(xi)

Jr. Engineer

Asth. Librarian

Vice Principal

Note : Officer Incharge and other staff in scale-1 to scale-6 Branches shall be as per appendix IV-'A'

4. (a) (i) The pay scales applicable to the Bank's staff w.e.f. 1.6.1997 shall be those as given in Appendix-IV to these Rules.
4. (a) (ii) The pay scale to the different categories of the staff shall be applicable as declared by the Punjab State Co-operative Bank to its employees (equivalent category) from time to time.

(Approved vide RCS letter No. 5-152/76-Coop. (C&M) dt. 17-08-99)

4. (b) The Board of Directors may at the close of each Cooperative year review the sanctioned strength of staff in different categories/grades detailed in Rule No. 4(a) above strictly in accordance with the norms as given in Appendix-IVA.
- 4.(c) Thereafter only once in a Cooperative year with the prior approval of Registrar create new posts or category(s) abolish posts in any category and transfer any post(s) from one category/grade to other category/grade and depict the same category/gradewise in Appendix-IVB.
4. (d) Stands deleted.
4. (e) Against the clear vacancies out of the sanctioned strength of Jr. Clerks arrived at as per Rule 4 (c) the Bank may engage apprentices for training in consonance with the provisions of the employment exchange (Notification of vacancies)Act 1959 for a period of one year which can be extended by the appointing Authority upto eighteen months to the maximum. The apprentices should however, fulfill all the terms and conditions prescribed for Junior Clerks for appointment.

CHAPTER - 5

CONDITIONS FOR SELECTION, APPOINTMENT AND RECRUITMENT

5. No person shall be eligible for appointment to any post in the Bank unless he possesses the qualifications prescribed for the respective posts as given in Appendix-1.
6. Nothing in rule 5 above relating to qualifications shall apply to those who held regular appointments in any grade on the date of the enforcement of these rules for the posts they were then holding as well as for promotions to the higher grade/posts up to and including the level of grade-I, provided they possessed on that day minimum qualification of matriculation. Provided that the promotions/appointments already made prior to the enforcement of this amendment shall be regularised by the selecting authority and shall be made in accordance with these rules as amended up-to-date.
7. The vacancies arising in any grade may be filled up either by direct recruitment or by promotion as indicated below.
 - (a) Normally all the vacant posts as Junior Clerks in Grade-IV and in subordinate categories shall be filled by direct recruitment.

Provided that 15% of the vacancies in Grade-IV shall be reserved for such of the employees in the subordinate category as fulfill the conditions of minimum educational qualifications prescribed for the appointment in Grade-IV. Further, the Bank will recruit Junior Grade-IV employees in the Bank at the initial stage of recruitment in the Bank on the following terms and conditions.

 - (i) Apprentices after completion of apprenticeship will be considered for absorption as Junior Clerk in the pay scale of Rs. 4750-11250/-.
 - (ii) All the Junior Clerks will be eligible to be promoted as Office Assistants in the pay scale of Rs. 5600-11725/- after five years of service subject to fitness irrespective of availability of vacancies.
 - (iii) After another 3 years subject to fitness the next Grade of Rs. 6350-12200/- shall be released to them, There will be 25% direct recruitment at the level of Office Assistant in the pay scale of Rs. 5600-11725/- for calculating the direct recruitment quota, 50% posts of the Junior Clerks and Assistants in Grade-IV shall be considered in the scale of Rs. 5600-11725/-.
 - (iv) Promotion of subordinate employees who have put in the minimum of qualifying service of 5 years and fulfill the prescribed qualifications will be made as Junior Clerks against 15% quota reserved for them provided that a 5% relaxation in marks eligibility will be available to those who acquire the minimum qualification after joining the Bank's service. Further provided that a relaxation of 1% marks will be available for every completed year of service for all the subordinate employees in addition to 5% relaxation.

Provided further that 15% of the vacancies in grade-IV shall be reserved for the employees of Co-operative Societies. 80% posts thereof will be reserved for the trained Secretaries of Primary Agricultural Credit Societies and remaining 20% posts for the employees of other Co-operative Societies.

Further provided that the vacancies on the posts of Jamadar and Daftri will be filled up by promoting the Senior most peons subject to their satisfying the selecting authority about their ability to perform the duties attached to these posts.

(v) The Bank may make appointment in such category of employees i.e. Asstt. Librarian, Computer Operator, Grade-IV and Subordinate Staff under direct recruitment quota on contract basis for a specific period as per scheme approved by the Registrar Cooperative Societies, H.P. vide letter No. 5-90/90-Coop. (C&M) dated 07.01.2005.

(b) The vacancies in Grade-I shall be filled up by promoting officers from the immediately next lower category on the basis of merit-cum-seniority and direct recruitment in the ratio 3:1.

The vacancies in Gr.II & III shall be filled up by promotion of Officers from the immediately next lower category on the basis of Seniority-cum-Merit and direct recruitment in the ratio 3:1.

(c) Ordinary the post of General Manager, Dy. General Manager, Asstt. General Manager will be filled by promoting the officers from the immediately next lower category on the basis of Merit-cum-Seniority.

In case a suitable qualified candidate is not available for promotion, the Board may decide to fill up the vacancies on these posts from open market.

Provided further that the upper age limit for the post of General Manager shall be 52 years, in case of direct recruitment from open market.

Amendment approved vide RCS letter No. 5-152/176 Coop. (C&M)-IV dated 5-11-99.

(ii) The post of Vice-Principal will be filled out of the Sr. Lecturers on the basis of merit-cum-seniority.

(d) The vacancies in all categories (except subordinate category) which may have to be filled up by direct recruitment shall be advertised with all relevant details in at least two dailies one English and one Hindi having wide circulation in Himachal Pradesh.

(e) Application of candidates received in response to the advertisement who do not satisfy the necessary qualification shall be summarily rejected. The other candidates shall be subjected to such written examination as the Board may prescribe from time to time. The candidates who secure the prescribed standard

in the written examination shall be interviewed by the selecting authority and such other experts as the selecting authority may co-opt. for the time being. The marks allotted for the interview shall not exceed 25 percent of the total marks. Appointment shall be made after approval of the list prepared by the selecting authority by the Board in respect of vacancies to all posts (excepting vacancies in subordinate category in which case the approval of the Managing Director will be adequate) in accordance with the order of merit given by the selecting authority. Such order of merit shall also determine the inter-seniority among the direct recruits.

- (f) The authority to select both by direct recruitment and by promotion each category of employees shall be as under :-

Rule No. 7(F)

Sr. No.	Category of Post	Selecting Authority
	Special Grade :	
1.	Managing Director	Government of H.P.
2.	General Manager/ Addl. Gen. Manager/ Dy. General Manager/ Asstt. Gen. Manager	Committee consisting of Chairman, Vice-Chairman, Registrar or his nominee, Managing Director and one Director Co-opted by Chairman/Vice-Chairman
3.	Officers in Gr. I, II and III	Same as above
4.	Staff in Gr. IV	Same as above
5.	Subordinate Staff	Same as above
6.	Jr. System Analyst-cum-Programmer	Chairman/Vice-Chairman, Registrar or his nominee, Managing Director, two other experts nominated by the Chairman Bank with the prior approval of the Registrar, Coop. Societies.

Note :- Written or any other test/examination shall be held by both the experts who shall also prescribe paper for the purpose.

7.	Computer Operator	As above
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8.	Financial Analyst	Committee Consisting of Chairman/Vice-Chairman, Registrar or his nominee, Managing Director Bank, Incharge Regional Officer, NABARD, Shimla and one Director co-opted by the Chairman/Vice-Chairman.
9.	Law Officer/Sr. Law Officer/Astt. General Manager (Law)	Committee consisting of Chairman/Vice-Chairman, Registrar or his nominee, Managing Director and one Director co-opted by the Chairman/Vice Chairman.
10.	System Analyst	Same as against the post of Sr. No. 9.
11.	Sr. Lecturer	Committee consisting of Chairman/Vice Chairman, Registrar or his nominee, Managing Director and one Director co-opted by the Chairman/Vice Chairman.
12.	Hardware Engineer	As above
13.	Programmer	As above
14.	D.G.M. (MIs)	As above
15.	Vice-Principal	Committee consisting of Chairman/Vice-Chairman, Registrar or his nominee, Managing Director and one Director nominated by the Board.

- (g) If the ratio between promotees and direct recruits is prescribed as X:Y their appointments/placements in seniority list shall be made in such a way that there are Y number of Direct recruits following X number of promotees appointed/promoted in a particular year.
- (h) All fresh appointments through direct recruitment shall be made on probation for a period specified in the order.
- (i) All appointments by promotion shall be made on officiating basis for a period specified in the order.
- (j) The appointment order in respect of the direct recruits shall indicate the last date by which the selected candidate is expected to report for duty and failure of the candidate to do so would render the appointment order inoperative unless the Managing Director agrees in writing to extend the date.
- (k) Every employee shall be given a written order regarding his appointment, confirmation, promotion and transfer or lending of service as the case may be.
- (l) The selecting authority shall only consider the latest CRs if the meeting for selection of officers is held after 15 September.

- (m) “Notwithstanding anything contained in these Rules, in case an employee of the bank dies in harness leaving his family in indigent circumstances, the Bank may consider to provide employment to one member of immediate family of the deceased employee on compassionate grounds after following the norms, procedure, terms and conditions that may be in vogue at the relevant time for the Government employees in such cases. Such appointment shall be made only after obtaining prior approval of the Registrar”.
- (n) In respect of a Bank employee who is working as such in a substantive capacity and who applies through proper channel and is selected against any higher post in the bank under direct recruitment quota, the following benefits will be available to him :-
- (i) His resignation will be treated as a technical formality.
 - (ii) The benefit of past service, if otherwise admissible under rules will be allowed for the purpose of fixation of pay in the new scale.
 - (iii) Leave at credit will be carried forward; and
 - (iv) The past service will be counted for pension/retirement benefits to the same extent it would, but for resignation.

Rule No. 7(f) (9)

Category of Post

Selecting Authority

Jr. Engineer

Committee consisting of Chairman/Vice-Chairman, Registrar or his Nominee, one other Director Co-opted by the Committee, one expert not below the rank of Executive Engineer (Civil) and Managing Director

Rule No. 7(f) (11)

Asstt. Librarian Committee consisting of Chairman/Vice-Chairman, Registrar or his Nominee, one other Director Co-opted by the Committee and Managing Director.

Rule No. 7(f) (9)

Committee consisting of Chairman/Vice-Chairman, Registrar or his Nominee, one other Director Co-opted by the Chairman/Vice-Chairman and Managing Director.

8. All vacancies falling within the purview of the Employment Exchange (Notification of vacancies) Act, 1959 shall be duly notified to the Employment Exchange concerned. The posts may also be advertised in newspapers at the discretion of the appointing authority. The advertisement should give scales of pay, dearness allowance, the essential

and preferential qualifications, age limits etc. Provided that the above provisions shall not apply to vacancies fill-up internally by promoting employees from lower grades.

9. The Board of Directors of the Bank shall reserve a minimum percentage of the posts as may be advised by the Registrar Co-operative Societies from time to time for the candidates of Scheduled Tribe and Scheduled Castes.
10. No person, who is a near relation as defined in Rule 2 of the Himachal Pradesh Co-operative Societies Rules, 1971 of any Director on the Board of the Bank, shall be eligible for appointment to any post in the Bank.
11. No person shall be eligible for appointment to any post in the Bank if he has been convicted to any offence involving moral turpitude or has been convicted for any offence to undergo a sentence of imprisonment for a term of six months or more unless a period of five years at least has elapsed since the date of such conviction or the expiry of the term of imprisonment whichever is later.
12. Age limit for appointment through direct recruitment in the Bank shall be as under:-
For all posts in the Bank above 18 years and below 45 or as amended by the Govt. of Himachal Pradesh from time to time. In the case of Scheduled Castes, Scheduled Tribes this upper age limit is relaxable upto 5 years.

In case of Ex-Servicemen and other reserve categories there will be usually relaxation in the upper age limit for recruitment on the pattern of State Govt. The relaxation in age in special cases where a person of experience and knowledge is available may also be allowed subject to prior approval of the Registrar, Cooperative Societies.
13. No person shall be appointed in the service of the Bank unless he produces a certificate from a qualified medical practitioner approved by the Bank about his physical and mental fitness. The medical fee shall be borne by the person desiring to be appointed.
14. No person shall be appointed in the service of the Bank unless his antecedents have been verified to the satisfaction of the Bank in the manner prescribed by the Registrar, Cooperative Societies, if any.
15. An employee who would be required to handle cash, cash book and other properties of the Bank, or the societies shall have to furnish security on a scale to be fixed by the Board of Directors which shall not be lower than that prescribed by the Registrar, Co-operative Societies, if any. The security can be in the form of cash deposit, assignment of insurance policies of adequate surrender value, gilt edged securities or in the shape of a personal security bond guaranteed by two solvent sureties or a fidelity guarantee bond of an insurance company or insurance corporation.
16. An employee on his appointment will have to furnish a statement of his wealth and that of his dependents and a statement of debts owned by him, if any, mentioning the steps taken by him to liquidate the debts.

17. All fresh appointments on the permanent posts in the Bank shall initially be on probation unless otherwise specifically mentioned in the order of appointment given to the employee.
18. (a) The Ex-servicemen employee of the Bank shall be entitled for all the service benefits at par with the State Government employees as granted to them from time to time.

Rule 18 Probation/Officiating Service

- (a) A person who is appointed by direct recruitment shall be on a probation for a period of two years, provided if the appointing authority is of the opinion that an extension of the probationary period is necessary, it may further extend the period by such time as it may deem fit. Provided further that the total period of the probation shall in no case exceed three years.
- N.B. : Any period spent on leave (other than casual leave or suspension shall not count towards probation).
- (b) If the work and conduct of a probationer during the period of probation are found satisfactory by the Managing Director, he will recommend his confirmation to the Board on the post on completion of his probation period. However, in the case of Grade-IV and subordinates, the Managing Director is competent to confirm the services of employees.
- (c) If the work or conduct of a probationer is not considered satisfactory by the Managing Director, the services of the probationer may be terminated by the Board without assigning any reason, whatsoever by an order in writing under the signature of the Managing Director.
- (d) The rule (a) (b) (c) above also apply mutatis mutandis to employees who are promoted to higher posts on officiating basis. Provided that instead of termination they will be reverted to the grades from which they were promoted.

19. Determination of Seniority

- (a) Seniority of employees shall be determined according to the grade. Seniority list shall be prepared grade wise for all employees, confirmed as well as unconfirmed in each grade at the close of each co-operative year and shall be available for inspection to all the employees.
- (b) Seniority in a Grade will be initially determined as laid down in rule 7 (g) i.e. according to the ratio of promotees and direct recruits promoted/appointed in a particular year. Inter-se-seniority among them being dependent upon the order of merit given to them by the selecting authority. As regards the seniority of the staff existing on the date, these rules, come into force, their seniority shall be determined by the dates of their substantive appointments to a permanent vacancy in a particular cadre of service.
- (c) The seniority position in the promoted grade/category between the reserve candidates and general candidates shall be the same as their inter-se-seniority

position in the initial entry grade at any given point of time provided that at that point of time both the General candidates(s) and the reserved category candidate(s) are in the same grade. This rule operates whether the general candidate is included in the same batch of promotees or in subsequent batch. The seniority of reserved candidates(s) shall remain subject to change in accordance with the instructions contained in the Deptt. of Personal, Govt. of H.P. letter No. Per-(AP) C-F(i)-1/95 dated 27.5.1996.

20. Increments

- (a) All annual increments in different grades under these rules shall be deemed to be due w.e.f. 1st day of the month in which the concerned employee assumed duty irrespective of his date of joining duty in a particular month.
Provided further that in case of a probationer the annual grade increment shall be payable only after his confirmation.
- (b) Increment falling due when the employee is on leave, (other than casual leave) or under suspension, shall be drawn on the first half of the month in which he resumes duty provided he does so in the first half of the month. In case he resumes duty in the second half the increment will be drawn in the next month.
- (c) Besides annual increment the Board may also grant special increment to a member of staff on the recommendation of the Managing Director for any outstanding performance but such increment shall be given only once in grade and not more than two increments shall be given at a time.
- (d) (i) One special increment shall be given to those who pass CAIIB (Part-I examination) or JAIIB and,
(ii) Two special increments shall be given to those who qualify Part-II examination of CAIIB.

The increments will remain as personal pay of the employees.

- (e) One special increment for passing graduation to Gr. IV employees not to be absorbed in the basic pay and shall be treated as personal pay.
- (f) An employee of the bank who is not promoted to next higher grade after a service of 8 years in a post or posts in the same cadre on account of non-availability of vacancy at such higher grade shall be granted higher pay scale/ increments strictly as per the provisions of Assured Career Progression Scheme stipulated by the Govt. in this behalf.
- (g) One additional special increment on completion of 20 years of regular service as Driver w.e.f. 01.04.2007 at normal rate of relevant stage.

CHAPTER -6
PROMOTION

21. (a) A temporary vacancy caused on account of an employee proceeding on leave, training or for any other similar reason may be filled up by the Managing Director by promoting the persons from the next lower grade available in the same office on the basis of seniority or by asking the senior most person in the lower grade to hold additional charge of such temporary vacancy. Such promotion/arrangement shall be without prejudice to the claims of seniority and shall automatically cease on the incumbent returning to his post.
- (b) Such temporary promotions/arrangements shall not be made unless the post is likely to remain vacant for 15 days or more and shall not exceed 10 months.
22. Promotions may also be made from a lower to a higher grade by the Managing Director on the basis of seniority against the vacancies of permanent nature pending filling up of such vacancies by selection and provided under Rule No. 7. Such promotions will also cease to have effect as soon as the selected candidates are appointed to take charge on the vacant posts or after expiry of three months from the date of appointment whichever is earlier.

Rule No. 23(a) after amendment

When an employee in lower grade holds a charge of a post in higher grade for a period not less than 10 days then he will be entitled to an acting allowance equal to 1/10th of the starting basic pay of the higher post in addition to his emoluments. However, such officiating allowance shall not be admissible to those employee who are posted within the jurisdiction of their home district. Allowance at the same rate shall also be payable when an employee is promoted on temporary basis on the higher post.

- (b) When an employee is promoted or appointed after selection to officiate on a higher post his initial basic pay in the time scale of the higher post shall be fixed at the stage next above the basic pay notionally arrived at by adding one increment to the basic pay actually drawn by him in the lower post.

PROVIDED that when an employee, immediately before his promotion or appointment to a higher post, is drawing basic pay at the maximum of the time scale of the lower post his initial basic pay in the time scale of the higher post shall be fixed at the stage in that time scale next above such maximum.

CHAPTER - 7

**DEARNESS ALLOWANCE AND OTHER ALLOWANCES AND BENEFITS
ADMISSIBLE TO STAFF**

24. (a) The pay scales of each grade of service in the Bank shall be as given in Rule 4. Any revision in the pay scales shall be made by the Board with the approval of the Registrar.
- (b) All fresh appointments shall be made on the starting pay of the pay scale in a particular grade provided that the Board on the recommendation of the selecting authority may sanction advance increments not exceeding two to an employee for any outstanding qualifications and/or experience of value of the Bank.

25. **Dearness Allowance**

Dearness Allowance to the employees of the Bank shall be paid on rates applicable to the employees of the State Government from time to time.

26. **Other Allowance**

The employees shall be paid house rent allowance, medical allowance, conveyance allowance, compensatory allowance and other allowance given in Approx-II.

27. Daily allowance and travelling allowance to employee of the Bank while on tour shall be payable as per rules given in appendix-III.

28. **Provident Fund**

Every eligible employee of the Bank shall be required to contribute to the Contributory Provident Fund maintained by the Bank in accordance with the rules framed in this behalf.

29. **Bonus**

An employee of the Bank shall be entitled to bonus, the rates of which shall be governed by the provisions of the Bonus Act, 1965.

30. **Liveries to Subordinate Staff**

- (a) The Bank will normally supply to every member of its subordinate staff the liveries as follows:-

To Subordinate Staff posted in Branches situated 5000 feet above the MSL.

To Subordinate Staff posted in Branches situated between 5000 feet MSL.

Cotton Liveries (i) Once in two years
Two bush coats
Two trousers
Two caps

(i) Every years
Two bush coats
Two trousers
Two caps

Woollen Liveries	(ii)	Every year one buttoned up short coat. One trouser, One cap	(ii)	Once in two years one buttoned up short coat One trouser, One Cap
Foot Wear	(iii)	One pair of leather shoes and socks every year	(iii)	One pair of leather shoes and socks every year

Provided that the Board at its discretion, may decide to reimburse on production of a receipt of an equal or more amount of expenditure incurred on liveries a fixed amount in lieu of any or all of the items or liveries as may be decided by it from time to time.

Provided that in case on dak peon a rain coat or umbrella may also be supplied at an interval of two years.

Provided further that the Bank's Management will be competent to prescribe the cloth of the liveries and also make any changes therein.

- (b) Every member of the subordinate staff shall present himself in the Bank during office hours in the liveries supplied to him in neat and clean condition.
- (c) A Chowkidar/night guard of the Bank expected on night duty in the Bank's premises will be supplied a woollen blanket for use in winter at intervals of three years.
- (d) The subordinates staff will be paid washing allowance at the rates shown in Appendix-II.

31. **Gratuity**

(1) Gratuity shall be payable to an employee on the termination of his employment after he has rendered continuous services for not less than five years.

- (a) On his superannuation or
- (b) On his retirement, of
- (c) Resignation or
- (d) On his death or disablement due to accident provided that the completion of continuous service of five years shall not be necessary where the termination of the employment of an employee is due to death or disablement.

Provided that in the case of death of the employee gratuity payable to him shall be paid to his nominee or, if no nomination has been made, to his heirs.

A. EXPLANATION

- (1) For the purpose of this rule disabled means such disability as incapacitates an employee for the work which he was capable of performing before the accident or disease resulting in such disablement.
- (2) For every completed year of service or part thereof in excess of 6 months, the employer shall pay gratuity to an employee at the rate of 15 days wages based on the rates of wage last drawn by the employees concerned.
- (3) The amount of gratuity to an employee shall not exceed 20 months wages or the maximum amount of gratuity as fixed by the Govt. of H.P. from time to time whichever is less.
- (4) For the purpose of computing the gratuity payable to an employee who is employed after his disablement on reduced wages, his wages for the period preceding his disablement shall be taken to be the wages received by him during the period, and his wages for the period subsequent to his disablement shall be taken to be the wages so reduced.
- (5) Notwithstanding anything contained in Sub-Rule (1).
 - (a) The gratuity of an employee, whose services have been terminated for any act, wilful omission or negligence causing any damage or loss to, or destruction of property belonging to the employer shall be forfeited to the extent to the damage or loss so caused.
 - (b) The gratuity payable to an employee shall be wholly forfeited.
 - (i) If the services of such employee have been terminated for his riotous or disorderly conduct or any other act of violence on his part or
 - (ii) If the services of such an employee have been terminated for any act which constitutes any offence involving moral turpitude provided that such an offence is committed by him in the course of his employment.

B. NOMINATION

- (i) Each employee who has completed one year of service shall make within such time, in such form and in such manner, as may be prescribed by the Bank, nomination for the purpose of this rule.

- (ii) An employee may in his nomination, distribute the amount of gratuity payable to him under this rule amongst more than one nominees.
- (iii) If any employee has a family at the time of making a nomination, the nomination shall be made in favour of one or more members of his family. Any nomination made by such employee in favour of a person who is not member of his family shall be void.
- (iv) If at the time of making a nomination, the employee has no family, the nomination may be made in favour of any person or persons but if the employee subsequently acquired a family, such nomination shall forthwith become invalid and the employee shall make within such time as may be prescribed, a fresh nomination in favour of one or more members of his family.
- (v) A nomination may, subject to the provisions made in clause (iii) and (iv) above be modified by an employee at any time after giving to his employer a written notice in such form in such manner as may be prescribed by the Bank.
- (vi) If the nominee predeceases the employee the interest of the nominee shall revert to the employee who shall make fresh nomination in respect of such interest.
- (vii) Every nomination, fresh nomination or alteration of nomination as the case may be shall be sent by the employee to his employer, who shall keep the same in his safe custody.

Determination of the amount of gratuity

- (i) A person who is eligible for the payment of gratuity under this rule shall send a written application to his employer for payment of such gratuity.
- (ii) As soon as gratuity becomes payable, the employer shall, whether an application has been made or not determine the amount of gratuity and give notice in writing to the person to whom the gratuity is payable.
- (iii) The employer shall arrange to pay the amount of gratuity to the person to whom the gratuity is payable.

For the purpose of this rule

- (i) "Continuous Service" means un-interrupted by sickness, accident, leave strike or cessation of work not due to any fault of the employee.
- (ii) "Completed years of service" means continuous service for one year.

(iii) "Wages" means all emoluments which are earned by an employee while on duty or on leave in accordance with the terms and conditions of his employment and which are paid or are payable to him in cash and includes dearness allowance but does not include any Bonus, Commission, House rent allowance, Overtime wages and any other allowance.

31(a) The ex-gratia grant may be paid to the family of an employee equal to 5 times of emoluments (basic pay in the revised pay scales) subject to a minimum of Rs. 20,000/- and maximum of Rs. 50,000/- of Bank employees who die while in service of the Bank. The Ex-gratia grant will be admissible to widow/husband, but to other dependent only if they are unemployed and were entirely dependent on the deceased employee of the Bank if so certified by the Deputy Commissioner of the district. Thus the actual act of dependence to be certified by the Dy. Commissioner concerned would determine eligibility/ title of ex-gratia grant and there will be no need to specify any age for the purpose. The definition of 'Family' for the purpose will be as under :-

1. Widow/Husband
2. Dependent sons/daughters
3. Dependent father
4. Dependent mother.
5. Dependent brothers/sisters.

Rule No. 32 Overtime Allowance

- (a) An employee may be required to work for any period in excess of the limit of hours of duty fixed for him under these rules subject to such restrictions as may be prescribed by the Management of the bank from time to time in that behalf. The maximum number of hours of overtime allowed to a Bank employee shall not exceed 20 hours in any years.
- (b) The limits of overtime fixed in Sub-Rule (a) above may be increased or decreased by the Executive Committee on the recommendations of the Managing Director.
- (c) Overtime allowance will not be allowed for daily routine work expected to be done by an employee. For this purpose duty cards will be issued to each employee showing the work he has to do and for the completion of which no overtime will be allowed.
- (d) For the first half hour work after the close of office no overtime wages will be permissible.
- (e) Subject to clause (a) above permission to do work in overtime will be given by the Managing Director Bank only.

- (f) The Incharge of the sections will be required to certify about the correctness of the period for which the overtime has been done by the employee(s) working under him. The entries will be initialled by the Officers permitting such employee to work in overtime.
- (g) Subject to clause (d) above when an employee is required to work in excess of limit of hours he shall be entitled in respect of the overtime work, to wages at the following rate :-

Basic Pay / working hours for the relative month= rate of overtime wages per hour.

- (h) No overtime work should be done on Sundays or Holidays unless permitted by the Managing Director/General Manager/Deputy General Manager in writing.
Only employees other than officers shall be eligible to draw overtime allowance under this rule.

CHAPTER - 8

TRAINING

33. (A) An employee of the Bank shall have to undergo training at a training centre/ college if required to do so by the Bank at the expenses of the Bank. He may be further required to execute a bond to serve the bank for a period upto 5 years on ocmpletion of such training, as may be decided by the Executive Committee.
- Provided that the Executive Committee may for sufficient reasons relax this conditions.
- (b) If any employee resigns before the expiry of the period of his bond he shall be required to pay to the bank an amount equivalent to his pay for the unexpired period of the bond.
- (c) In case of an employee who is dismissed or discharged for misconduct he shall be liable to pay to the Bank the expenses incurred on his training by the Bank or institution imparting training and may also be required to pay to the bank an amount equivalent to his pay for the unexpired period of the bond.
- (d) Employees who are sponsored for any training programme shall not be allowed to draw their next increment unless they successfully complete such training programmes.
- (e) The Bank will maintain a training roaster and will sponsor employees for training as far as possible according to seniority in each grade.

CHAPTER - 9

POSTINGS AND TRANSFERS

34. (a) Any person appointed in the Bank may be posted to work in the Head Office of the bank or in any of its Branches or vice-versa or at a place where the bank has any business. No travelling allowance shall be paid to a new employee for joining service at the place of his first posting.
- (b) Active service of an employee shall commence from the working day on which he reports himself for duty, if he does so in the forenoon, otherwise active service shall commence from the next working day.
- (c) Any employee may be transferred at the discretion of the Bank from Head Office to a Branch or vice-versa or from one Branch to another Branch or to any place where the Bank has business. On such transfer the employee shall be entitled to transfer allowance for himself and his dependants as per Appendix-III-B.
- (d) The Bank may at its absolute discretion and as a special case accede to the request of an employee for transfer to Head Office or a Branch Office on the condition that such employee will not be eligible to claim any transfer allowance.
- (e) Unless the exigencies of services require otherwise, the period of stay of an officer at a place shall not normally exceed 5 years.

DEPUTATION

35. (a) The Bank may with mutual consent depute an employee to any Co-operative Institution in the State on the terms and conditions as may be decided upon between the Bank and such Cooperative Institution for an initial period of one year which may be extended up to five years at the maximum.
- (b) While on deputation an employee shall not be entitled to get any deputation allowance.
- (c) Any employee of the Bank is entitled to opt for his/her permanent absorption in another Cooperative Bank in the State.
- (d) Any employee of another Co-op. Bank in the State may also opt for permanent absorption in the Bank by giving an undertaking accompanied by an affidavit attested by an Executed Magistrate stating therein that :-
- (i) He/She agrees to forfeit any claim of seniority in the borrowing Bank and,
- (ii) Accepts that his/her name shall be placed at the bottom of the seniority list of the grade to which he/she belongs. Provided that furnishing

these documents shall not bind the Bank to absorb the services of such an employee on permanent basis.

Joining Time

36. (a) An employee on transfer from one office to another office of the Bank will be entitled to seven days joining time including days taken in Journey to the destination, except when the transfer is at the same station, in which case he will be entitled for one day's joining time. In case of urgency the Bank may at its discretion, cut down such joining time and give it later when convenient.
- (b) The Managing Director/General Manager may allow further joining time upto a maximum of 3 days at his discretion in cases where the journey to be undertaken is through difficult terrain having poor means of transport.

CHAPTER - 10

LEAVE

37. (a) (i) General : The authority competent to grant leave to different classes of employee shall be as per table given below :-

TYPE OF LEAVE

Category of Employee	Casual Leave	Special Casual Leave	Earned Leave	Maternity Leave	Sick Leave	Leave without Pay
Managing Director	Chairman	--	--	--	--	Chairman
General Manager	M.D.	M.D.	M.D.	M.D.	M.D.	M.D.
DGM	G.M.	G.M.	G.M.	G.M.	G.M.	G.M.
AGM	G.M.	G.M.	G.M.	G.M.	G.M.	G.M.
Grade-I	A.G.M.	A.G.M.	A.G.M.	A.G.M.	A.G.M.	G.M.
Grade-II	Gr.I	A.G.M.	Gr. I	Gr. I	Gr. I	G.M.
Grade-III	Gr.II	A.G.M.	Gr. I	Gr. I	Gr. I	G.M.
Grade-IV	Gr.II	A.G.M.	Gr. II	Gr. II	Gr. II	G.M.
Subordinate	Gr. III	A.G.M.	Gr. II	Gr. II	Gr. II	G.M.

- (ii) No employees shall be entitled to claim as right, leave of any kind. The grant of leave to an employee, even if due, is entirely within the discretion of the competent authority. Leave granted may be cancelled and employee may be recalled to duty, if the exigencies of service so required.
- (b) No employee shall absent himself from duty without first obtaining sanction for leave from the competent authority nor shall be absent himself in case of sickness or accident without the production of a medical certificate.

Provided that in cases of temporary indisposition not exceeding three days, the production of a medical certificate may be relaxed at the discretion of the competent authority.

- (c) An employee who is incharge of cash or who is incharge of a branch or other office, shall not absent himself from the station overnight or leave his headquarters even during holidays or leave period without obtaining previous sanction in writing from the authority competent to sanction casual leave.
- (d) In case of employees other than those referred to in clause(c) above, they shall not leave their headquarters on holidays during leave period without obtaining the permission in writing from their immediate officer.
- (e) The authority competent to grant leave shall have absolute discretion to refuse or revoke the leave of any type and an employee on leave may be recalled if it is necessary in the interest of the Bank. In case an employee is called back from sanctioned leave from an outstation the Bank will pay his travelling expenses to and from the place at the usual scale but he will not be entitled for such travelling expenses if he has left headquarters without prior permission of the Bank.
- (f) No employee shall proceed on leave without handing over charge of his work.
- (g) An employee before proceeding on leave will intimate to the sanctioning authority his address during the leave period and shall keep the said authority informed of the change in the address if any, previously furnished by him.

Casual Leave

- 38. (a) An employee can get casual leave of 15 days in a year. No more than 7 days casual leave shall be given at a time. If any holidays or Sunday falls with the spell of the casual leave it will not be counted towards casual leave. Sunday and holidays may be prefixed and suffixed to casual leave such that the total period of absence from duty shall not exceed 10 days at a time. If the leave is extended beyond this limit the entire leave will be treated as earned leave of due or due as without pay.
- (b) Casual leave will not be granted in combination with any other leave.
- (c) Casual leave if not taken during the relevant year shall lapse.

Special Casual Leave

- 39. (a) The employees of the Bank shall be entitled to special casual leave and other benefits/incentives who undergo sterilisation operation under Family Welfare

Programme for promoting the small family norms on the pattern of Government of Himachal Pradesh.

- (b) Special Casual Leave may also be granted in a year to the Executive Committee of the Employees Union recognised by the Bank to enable them to attend the meetings of the Executive Committee, General body etc. as under :

(i)	President/General Secretary	12 days
(ii)	Other office bearers	10 days

Earned Leave

40. (a) All application for earned leave will be addressed to the competent authority through the immediate officer or head of the section. Such application for leave should normally be made at least a fortnight before the date of which the leave is to commence unless the sanctioning authority permits otherwise for unavoidable or unforeseen circumstances. The sanction or other wise of earned leave applied for shall be communicated to the applicant employee in writing. An employee should not proceed on leave unless the sanction is communicated to him.
- (b) If an employee after proceeding on leave desires an extension of the same, he shall make an application in writing for that purpose to the sanctioning authority before the previous leave expires. An employee remaining absent beyond the period of leave originally granted or subsequently extended will be liable for disciplinary action unless he rejoins his duty within seven days of the expiry of the leave sanctioned and explains to the satisfaction of the competent authority the reasons for delay in resuming his duty on expiry of his sanctioned leave.
- (c) Bank holidays other than Sundays will not be allowed to be prefixed or suffixed to earned leave without the previous sanction of the sanctioning authority.
- (d) Earned leave admissible to an employee shall be one eleventh of the period spent on duty. In case of a new entrant, however, earned leave will become due to him only after 11 months service in the Bank.
- (e) Earned leave may be accumulated upto a total period of 300 days. Any accumulation in excess of 300 days will lapse. The actual period of earned leave that can be granted any time will depend upon the convenience of the bank provided that it would ordinarily not exceed 60 days at a time.
- (f) The leave salary of any employee on earned leave shall be the same as he would have drawn had he not proceeded on leave.

- (g) In the interest of office efficiency and with a view to avoiding frequent, sudden and unexpected dislocation of work earned leave should not ordinarily be availed of more frequently than twice in any one year. The minimum duration of earned leave shall be atleast one complete week. In emergent cases, this provision can be relaxed.
- (h) **Encashment of Earned Leave**
Encashment of 15 days to 30 days earned leave shall be allowed once in 3 years subject to condition that an employee has a minimum of 90 days earned leave in his credit.

Leave Travel Concession

- 41. The Bank will give to its employees leave travel concession according to the rules of the State Government.

Maternity Leave

Approved by the R.C.S. Coop. Societies, H.P. vide letter No. 5-152/76-Coop. (C&M)-III dated 19-3-99.

- 42. (a) A competent authority may grant to a female employee who holds a regular post in the Bank, maternity leave on full pay for a period of 135 days from the date of commencement/confinement. In case of abortion or miscarriage maternity leave may also be granted to a female employee but the extent of the leave granted should be limited to the period recommended by the appropriate medical authority subject to a maximum of six weeks from the date of occurrence of the event.
- (b) Leave of any other kind may be granted in combination with maternity leave if the request for its grant be supported by a competent authority's medical certificate.
- (c) Maternity leave will not however be admissible to a female employee of the bank who has got two children alive.
- (d) A male bank employee (including an apprentice) with less than two surviving children may be granted paternity leave for a period of 15 days during the confinement of his wife on full pay. The paternity leave shall not be debited against leave account and may be combined with any other of leave, as in the case of maternity leave.

Medical Leave

- 43. (i) (a) Medical leave on half pay admissible to an employee in permanent employment of the Bank is 20 days for each completed year of service.

Note : Completed year of service means continuous service for one year under the Bank and includes period spent on duty as well as on earned leave.

- (b) Such medical leave shall be given on production of medical certificate from the registered medical practitioner approved by the Bank for a period not exceeding that recommended by him. Such leave on medical certificate shall not be granted unless the registered medical practitioner is satisfied that there is a reasonable probability that the employee will be fit to return to duty on its expiry. In case the competent authority thinks that medical leave applied for is not due to genuine illness the authority may direct the employee to get himself examined by such medical practitioner as the bank may deem fit.
 - (c) Commuted leave can be granted by the competent authority for a period not exceeding 90 days at one time on submission of Medical Certificate as mentioned in Para (b) above, when such commuted leave is granted twice the period of leave shall be debited, Medical leave on half pay may be accumulated upto period of 240 days.
 - (d) The leave salary of an employee on half pay medical leave shall be one half of his pay that he would have earned in the month/months of such leave had he not proceeded on such leave.
43. (ii) Extra ordinary leave - At par with the State Government.

Special Disability Leave

The employees of the Bank who suffer any disability while performing official duty shall be sanctioned special disability leave in accordance with the provision provided under FR & SR 45 read with 44 leave rules.

Leave without Pay

- 44 (a) Leave without pay may be granted to an employee by the competent authority when no other leave is due to him/her. It would be sanctioned in exceptional circumstances not exceeding 180 days in total service. Absence on leave without pay exceeding 180 days entails forfeiture of appointment. Provided that where on account of his own protracted illness an employee is compelled to be on leave without pay, the competent authority may at its discretion and on being satisfied on production of a medical certificate from a gazetted Class-I Medical Officer of a Government Hospital sanction leave without pay even exceeding 180 days. Further provided that the limit of 180 days shall also not apply to cases where the suspension period of an employee was got to be regularised by treating the same as leave without pay.
- (b) The period of such leave will not be counted for the purposes of increment and for other benefits.

CHAPTER - 11

DISCIPLINE

45. (a) An employee of the Bank shall be bound to serve the Bank in such capacity and at such place as he may from time to time be transferred or directed by the Bank.
- (b) While in the employment of the Bank the services of an employee shall be exclusively at the disposal of the Bank.
- (c) No employee of the Bank shall engage himself in any full time or part time job with any private or public institution or with any individual or with any concern without obtaining prior written permission of the Bank.
46. (a) An employee shall be at work at his specified place of work at the time fixed and notified to him.
- (b) Any employee who is found absent from his specified place of work during office hours, excluding the recess period without permission of the Sectional Officer or without sufficient reason shall be treated absent for the whole day.
47. If an employee after his appointment is found to be in possession of or holding wealth which is disproportionate to wealth declared by him at the time his appointment or at the commencement of these rules plus the normal savings, or wealth legally acquired after the initial declaration, action shall be taken against him treating this to be a major misconduct.
48. Any employee of the Bank who is in debt, shall furnish a signed statement of financial position yearly as on 30th June, within one month from the said date on the Manager or any person appointed for this purpose by the Board of Directors indicating full particulars of his indebtedness and shall also indicate the steps he is taking to liquidate his debts. If in the opinion of the Board of Directors the condition of indebtedness of an employee is such as to affect the reputation of the Bank, it may be construed as major misconduct on the part of the employee and his service may be terminated by an order of the Board of Directors after giving an opportunity of hearing to the concerned employee.
49. (a) Every employee is bound to serve faithfully and diligently and to maintain strict secrecy regarding the bank's affairs and the accounts of its constituents. He should in no case divulge any information relating to the business of the Bank or of its constituents which comes to his knowledge in the course of the Bank or of its constituents which comes to his knowledge in the course of his duties unless ordered by his superior officer in writing or by a competent court of justice, it should be his utmost endeavour to promote the interest of the Bank. He should show courtesy and attention in all transactions and in his dealings with his superiors and other officer and the constituents of the Bank.

(b) Every employee shall keep the Bank informed of his permanent address and subsequent change therein, if any.

50. No employee shall have pecuniary transactions with any individual or institution 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 other person or permit any member of his family to accept any gift, gratuity or reward from any person with whom he is concerned in the performance of his work.

PROVIDED that this rule shall not apply to any borrowings by an employee on the security of his own deposits, savings, insurance policy etc. from other institution or individuals on legal and justifiable grounds.

51. No employee shall engage in any commercial business or pursuit either on his own account or as an agent for other while in the employment of the Bank. He shall not acquire any immovable property be purchase, gift or otherwise without obtaining prior permission in writing of the Bank and shall advise the Bank about the acquisition of moveable property exceeding Rs. 30,000/- in value within 30 days from the date of its acquisition.

52. No employee of the Bank shall be a candidate or canvass or otherwise use his influence in any way in an election to Central or State legislature or Municipal Corporation, Municipal Board, Panchayats or other local bodies constituted under the Himachal Pradesh State Laws or to any office in the Bank or any society.

PROVIDED that he may record a vote if he is qualified to do so, but he shall as far as possible avoid giving any indication before hand of the manner in which he intends to vote.

EXCEPTION : These restrictions shall not be applicable to those societies formed exclusively by the employees of the Bank.

53. No employee shall bring or attempt to bring any political or other outside influence to bear upon any superior authority to further his interest in respect of matters pertaining to his service under the Bank.

CHAPTER - 12

DISCIPLINARY ACTION MISCONDUCT & PUNISHMENT

54. (a) The expression major misconduct shall include any of the following acts and commissions on the part of an employee :
- (i) Abetting conniving at or attempting or committing theft, fraud or dishonesty in connection with the business, property or affairs of the Bank or its customers.
 - (ii) Wilful damage or attempt to cause damage to the property of the Bank or any of its customers.
 - (iii) Conviction by any court of law for any criminal offence involving moral turpitude.
 - (iv) Unauthorised disclosure or divulgence or any attempt at disclosure or divulgence of information regarding the affairs of the Bank or any of its constituents or any person connected with the Bank which may come into the possession of the employee in the course of his employment, the disclosure of which is likely to be prejudicial to the interest of the bank and its constituents.
 - (v) Giving or taking or attempting to give or take bribe or illegal gratification.
 - (vi) Taking part or canvassing or otherwise interfering or using his influence in any election to the Central or State Legislature or Municipal Corporation or Municipal boards or panchayats or other local bodies or the Bank or any institution constituted under the Himachal Pradesh State laws, except the societies formed exclusively by the employees of the Bank or other societies of which they can become member.
 - (vii) Wilful in subordination or disobedience of any lawful or reasonable order of the management or of a superior.
 - (viii) Drunkenness or riotous or disorderly or indecent behaviour on the premises of the Bank, or any such behaviour outside the premises of the Bank which is likely to affect the reputation of the Bank or any act subversive of discipline.
 - (ix) Wilful slowing down in performance of work or inefficiency in work or abetment or instigation thereof.
 - (x) Commencing going on or joining any illegal strike or stopping of work individually or as concerted action or in combination with others or abetting or instigating or acting in furtherance of any such strike or stoppage of work.
 - (xi) Resorting to or abeting, instigating or otherwise canvassing for a pen down strike.

- (xii) Failure to account for or deliver up, when they come into his hands or concealment or misappropriation or conversion of cash, securities, bonds, deeds or other property of the Bank or of its constituents.
- (xiii) Habitual neglect of work or gross negligence in any work or intentionally not performing any work properly.
- (xiv) Gambling or betting or attempting to gamble or bet on the premises of the Bank.
- (xv) Speculation in stocks shares, securities or any commodity whether on his own account or on account of any other person.
- (xvi) Unauthorised absence from duty for more than ten consecutive days or overstaying for more than fifteen days after the expiry of any sanctioned leave without sufficient cause.
- (xvii) Repeated breach of any law applicable to the Bank or of any rule of business of the Bank or instruction for the running of any section.
- (xviii) Holding or attempting to hold or attending any meeting on the premises of the Bank without the previous permission of the Managing Director and in his absence the General Manger/Deputy General Manager.
- (xix) Engaging in any other trade or occupation.
- (xx) Doing any act prejudicial to the interest of the Bank in performance of his duties or negligene involving or likely to involve the Bank in serious loss.
- (xxi) Appearing in any examination or joining any College/University or School without the permission of the Bank.
- (xxii) Refusal to accept a charge sheet, order, notice or other communication attempted to be served by the Bank.
- (xxiii) Not residing at the headquarters fixed by the Bank.
- (xxiv) Neglecting recovery of loans when such recovery is a part of his duty.
- (xxv) Sleeping during duty hours.
- (xxvi) Failure to disclose to the Bank his indebtedness or making any false statement about the same.

- (xxvii) Failure to furnish the statement of wealth at first appointment or later when required.
- (xxviii) Committing any act which amount to minor misconduct as defined hereafter three times in a year.
- (xxix) Abetment or instigation of any of the acts or omissions above mentioned.
- (xxx) Distribution or exhibition within the Bank, of any hand bills pamphlets or posters or causing the display by means of signs or writing or other visible representation of any such matter without previous permission of the Managing Director.
- (xxxi) Claiming or preferring any false overtime wages or bills or amounts.
- (xxxii) Any other act or omission mentioned as major misconduct in these rules.

N.B. : The above list is only illustrative and not exhaustive.

- (b) The expression 'Minor Misconduct' shall include any of the following acts or omissions on the part of any employee.
 - (i) Late attendance for more than two occasions in a month.
 - (ii) Departure without permission before closing hours.
 - (iii) Knowingly or wrongfully interfering or tempering with the record of attendance.
 - (iv) Committing or being a party to the committing of nuisance on the premises of the Bank.
 - (v) Disregard of ordinary requirements of decency and cleanliness of person or dress including not putting on the liveries provided by the Bank in case of subordinate staff.
 - (vi) Loitering, idling or wasting time during working hours or remaining within the Bank after authorised hours of work without permission of the Head of the Office/Section.
 - (vii) Indulging in private or personal work within the Bank with or without tools or materials belonging to the Bank without the prior permission of the Head of the Office/Section where the employee is working.
 - (viii) Absence without leave not covered under Rule 37 (b).
 - (ix) Failure to show proper consideration or courtesy attention towards officers, fellow workers, constituents and unseemly or unsatisfactory behaviour while on duty.

55. (a) An employee found guilty of major misconduct after following the procedure laid down hereunder may be awarded any one or a combination of the following punishment without any further notice, apart from the recovery of actual loss or damage caused by him to the Bank or to any constituent of the Bank.
- (i) With holding of annual increments with or without cumulative effect.
 - (ii) Barring of promotion to the higher grade for a specific period.
 - (iii) Revision to next lower grade/post.
 - (iv) Termination or discharge.
 - (v) Dismissal.
55. (b) Any employee found guilty of minor misconduct may be awarded any of the following punishments according to the gravity of his misconduct.
- (i) Character roll warning.
 - (ii) Censure
 - (iii) Stoppage of increment for a period not exceeding one year without affecting future increments.
 - (iv) Fine (where a fine is imposed it shall not exceed 1/25th of the monthly pay of the employee).

56. (a) An employee may, for acts or omissions described in chapter 11 and in rule 54 be proceeded against for awarding punishment under Rule 55 by the competent authority. The category of employees and competent authorities to award punishment are shown in the table below.

Provided that where for imposing major punishment of an officer, prior permission of the Registrar is necessary in accordance with bye-laws of the Bank, such punishment would be inflicted only after the permission of the Registrar is obtained.

<u>Category of Employees</u>	<u>Competent Authority</u>
(i) Member of Subordinate Staff	(i) Dy. G.M./G.M.
(ii) Employee in Grade II, III, IV	(ii) Managing Director
(iii) Employee in Special Grade and Grade -I	(iii) Board of Directors

- (b) No punishment for major misconduct shall be imposed on an employee unless he is proved guilty of major misconduct in enquiry conducted in the following manner :-
- (i) The competent authority/Managing Director shall serve on the employee a charge sheet in Form 'A' for major misconduct clearly setting forth the misconduct charged and the circumstances appearing against him and call for his explanation.
 - (ii) The employee shall be given for submitting his explanation a period of atleast two weeks.
 - (iii) If the employee accepts the charge(s) the competent authority shall award suitable punishment to him. In case of denial, the competent authority shall cause an enquiry to be conducted by an officer appointed by him for the purpose.
 - (iv) The employees shall be allowed to defend by himself or by any other employee of the Bank, if he so desires, but an outsider shall not be allowed to conduct the defence on behalf of the delinquent employee.
 - (v) The employee shall be permitted to produce witnesses in his defence and cross examine any witness on whose evidence the charge rests.
 - (vi) The substance of the evidence shall be recorded and read over to the concerned employee.
 - (vii) The officer appointed to conduct the enquiry will complete the enquiry and submit his report within such time and any extension thereof as may be allowed by the competent authority. The enquiry report shall include the statement of witnesses adduced for and against the employee and the findings of the enquiry officer based on such evidence each charge.
 - (viii) On receipt of the enquiry report the competent authority shall examine the findings applying his own best judgement and in awarding punishment shall not merely be led by the findings of the enquiry officer. His order should be self speaking.
 - (ix) The order of punishment shall be in writing and shall be issued under the signature of the competent authority or other officer authorised by him. A copy of the order passed awarding the punishment shall be given to the employee.
- (c) No punishment for minor misconduct shall be imposed on an employee unless he is proved guilty of minor misconduct as under :-

- (i) The competent authority or any other officer authorised by him in this regard shall give the employee a charge sheet for minor misconduct in Form 'B' clearly stating the nature of misconduct charge and the circumstances appearing against him and call for his explanation.
 - (ii) The employee shall be given an opportunity to submit his explanation within a period of 7 days.
 - (iii) After the explanation is received the competent authority may look into the circumstances and pass order of punishment and if he thinks fit also make such enquiry and in such manner as he deems proper. His order shall be self speaking.
- (d) The mode of punishment indicated in sub-rule (a) and sub-rule (b) of rule 55 is arranged in increasing order of severity.

MODE OF SERVICE OF NOTICE

57. If the service of any charge sheet or letter is not possible by hand delivery, it will be sent by registered post acknowledgment due at the employee's last known address and in case such letter is also received undelivered, it will be affixed on the notice board of the bank or the Branch or the office of the bank where the employee was last working and if such a notice is affixed three days before the date on which the employee is required to be present or do any other act, it will be deemed that a proper service has been affected on the employee.

CHAPTER - 13

SUSPENSION, TERMINATION OF APPOINTMENTS AND RETRENCHMENT

58. (a) If an employee is arrested on any criminal charge an officer competent to award punishment may order for his suspension from the date of arrest and for payment of suspension allowance to him according to these rules, during the period of suspension. After the conclusion of the trial his basic pay and allowance may be determined in accordance with the nature of the case against him and it may also be determined whether to treat him on duty or leave during the period of suspension. If the employee be found not guilty of all the charges levelled against him, the Bank may consider whether to pay him for the suspension period full basic pay and allowance admissible to him and to treat him as on duty during that period.
- If an employee is convicted and sentenced for any offence by a jail sentence his services shall be deemed to have been terminated and in such case it will not be necessary to give him a charge sheet for the absence from duty.
- (b) When a sentence awarded by a lower court is set aside by a superior court and the employee is honourably acquitted he may be reinstated in the service of the Bank without any back wages.
- (c) In case an employee is arrested on any criminal charge connected with the Bank or its affiliated societies, an authority competent to award punishment may suspend him and may pay such suspension allowance during the period of suspension as the authority may think fit, not exceeding half the pay of such an employee. If the employee is ultimately dismissed by the Bank, the suspension allowance shall not be recoverable from the employee.
59. (a) An employee being proceeded against for major misconduct may be suspended pending enquiry. Such order of suspension shall be in writing and shall be delivered to the employee personally or by registered post or in any other mode prescribed under these rules.
- (b) The employee shall be entitled to suspension allowance equal to half of the total pay as subsistence allowance during the period of suspension. He shall not leave his head quarters without written permission of the competent authority.
- Ordinarily no leave shall be granted to an employee placed under suspension. He shall report his presence to the competent authority as and when required. The period of suspension of an employee shall not normally exceed six months.
- PROVIDED that the period of suspension may be further extended by six months by the competent authority and in case of criminal prosecution till decision of the criminal case.

PROVIDED further that in case where the enquiry or criminal case can't be completed within a period of six months the subsistence allowance may be enhanced by the competent authority. Such enhancement should generally follow the State Government rules on the subject relating to State Government servant.

- (c) The competent authority may authorise any one to conduct the enquiry and report his finding to the competent authority but the punishment shall be imposed only by the competent authority.
- (d) If on enquiry the employee is found guilty either partly or wholly, he will be liable to be punished under rule 55 and he shall not be entitled to any other amount except the suspension allowance paid to him during the period of suspension. If the order of suspension is rescinded or if the employee is not found guilty if the charges framed against him and is reinstated in service, the employee shall be deemed to be on duty during the period of suspension and shall be entitled to receive his pay less the suspension allowance already received by him provided that during the period of suspension the employee has not engaged himself in any other employment or business.
- (e) If for any reason whatsoever the enquiry held by the Bank is found to be defective the authority hearing the dispute raised by the employee regarding the action taken under these service rules shall give an opportunity to the Bank to lead evidence to prove misconduct of the employee before it or otherwise justify the action taken by the Bank.
- (f) In this chapter the word 'Competent Authority' or Authority Competent to award punishment means Authority designated in Rule 56 above.

Termination of or Resignation from Service

- 60. (a) The services of a temporary employee may be terminated by the Managing Director by giving him one month's notice or one month's pay in lieu of notice.
 - (b) The services of a temporary employee shall terminate automatically if he was appointed for a specified period on the expiry of such period or if he was appointed for a specific work on the completion of such work and in such cases no notice shall be necessary.
61. An employee whether permanent or a probationer or temporary or apprentice or officiating shall be entitled to resign from his service by giving to the Bank a written notice. The period of such notice shall be three months in the case of permanent employee and one month in the case of a probationer or temporary or officiating or apprentice employee.

In lieu of notice, the employee may pay to the Bank an amount equivalent to his pay for the period of notice in addition to any penalty agreed to be paid by him in terms of the

service bond, if any, executed by him. It shall be lawful for the Bank to deduct such amounts from any sum due to the employee of the Bank.

PROVIDED that an employee who has given a bond to serve for a fixed period shall not be entitled to resign during the period of the bond.

62. On termination of the services of any employee by the Bank or resignation from service by the employee, he shall forthwith hand over complete charge of the documents, books, cash, securities etc; in his custody to a person authorised in writing by the Head of the Office to take over the said charge and unless the employee has given complete charge he shall not be entitled for payment of any of his dues.
63.
 - (a) If the Board of the Bank decides to abolish any permanent post and it is not possible to absorb such permanent employee holding the abolished post or if the permanent employee is found to be surplus by the Board, the employee shall be entitled to get retrenchment compensation as per provisions of the Industrial Dispute Act, 1947.
 - (b) Provided that in case of any such retrenchment, the employee who was the last person to be employed in that category shall be the last to be retrenched.

CHAPTER - 14

APPEALS

64. (a) Except in the case of a character roll warning, censure or fine an appeal shall lie against every order awarding a punishment to the competent appellate authority shown in the table below :-

Rank of appellant employee	Stoppage of increment of promotion	Reversion	Dismissal or Termination of discharge
1. In Special Grades and Grade-I	RCS	RCS	RCS
2. In Grades II, III and IV	BOD	BOD	BOD
3. Subordinate employee	Managing Director	Managing Director	Managing Director

- (b) Every appeal shall be presented to the appellate authority prescribed in these rules within 30 days of the date on which the order appealed against was communicated to the party affected by the order. No appeal shall be entertained after the above period of limitation of 30 days. An appeal shall be deemed to be properly presented if it is given to the head of the office where the employee was working.

CHAPTER - 15
SERVICE RECORD

65. (a) The bank shall maintain a service book in respect of each employee. The leave account except that of casual leave, transfer, annual increment, permanent or officiating promotion and punishments if any, shall be recorded in the service book from time to time. The Officer Incharge of the Establishment Section shall be responsible for the safe custody of service books of the Employees of the Bank.
- (b) Verification of service of each employee of the Bank shall be done at the end of each co-operative/financial year and entry to that effect made in the service books under proper attestation of the officer authorised to do so.
- (c) The account of casual leave of each employee will be separately maintained by the Bank.

CHARACTER ROLL

66. (a) The Bank shall maintain a character roll in respect of each employee at the close of financial year as per Reporting, Reviewing and Accepting Authority below :-

(A)	Sr. No.	Designation of Post	Reporting Officer	Reviewing Officer	Accepting Authority
	1.	MD	Chairman		
	2.	GM	MD	Chairman	Chairman
	3.	Other Spl, Gr.	GM	MD	Chairman
	4.	Grade-I	GM	MD	Chairman
	5.	Grade-II	DM//c/Gr.I	GM	MD
	6.	PS to Chairman	Chairman	Chairman	Chairman
	7.	PS to MD	MD	MD	Chairman
	8.	Gr. III	DM/Incharge Grade-I	GM	MD
	9.	Steno-Typist/ Typist	Incharge	DM/AGM	GM
	10.	Gr. IV	Incharge	DM/AGM	GM

11.	Law Officer	GM	MD	Chairman
12.	Jr. System Analyst/Comp. Operator	I/c (ABS)	GM	MD

(B) ACSTI Staff

1.	Principal	MD	MD	Chairman
2.	Vice-Principal	Principal	MD	MD
3.	Lecturer	Principal	MD	MD
4.	Care Taker	R.O.Designated by Principal	Principal	MD
5.	Librarian/Asstt. Lib.	-do-	-do-	-do-

66. (b) CALENDAR FOR MAINTENANCE OF ACRs.

1.	Self appraisal		15 April
2.	Initiations of the report by Reporting Officer		30 April
3.	Review of the report by the Reviewing Officer		15 May
4.	Acceptance of the report by the Accepting Officer		31 May
5.	Communication of adverse remarks, if any		10 June
6.	Representation by employee against communicated remarks		one month from the date of receipt of intimation regarding adverse remarks
7.	Maximum period upto which the report/ comments of the authority recording adverse remarks are to be awaited.		45 days
8.	Final date of taking decision on representation against adverse remarks		31 October

Note:- Reporting Officer will wait for the self-appraisal only upto 15 April and in case no appraisal is received by the stipulated period, the Reporting Officer shall initiate the ACR without the self-appraisal. No self-appraisal will be required for the employees in Grade-IV.

66. (c) A representation by any employee against the adverse remarks shall be disposed of by the Managing Director as per calendar in clause (b) above except in the case of those employees whose character rolls remarks are reviewed by him. Representation of those employees whose character rolls are initiated/reviewed by the Managing Director, shall be disposed of by the Chairman by the same date. However, in cases where the representation of an employee is against the remarks of the Chairman, the same shall be disposed of by the Board of Directors in their ensuing meeting.
66. (d) (i) The forms on which the confidential reports are recorded may vary from grade to grade depending upon the nature of work done and duties attached. The forms may also vary from time to time with the consents of BODs depending upon change in duties and introduction of new policies with regard to functioning of Bank which shall be only once in a year before the close of cooperative year, if any.
- (ii) Reports should also be written when either the Reporting Officer or the Officer/employee reported upon is transferred during interval between the two annual reports. There is no objection to two or more independent reports being written for the same year by different reporting officers in the event of a change in the reporting officer during the course of a year. In such cases each report should indicate precisely the period to which it relates and the report for the earlier part or parts of the years should be written at the time of the transfer or immediately thereafter and not be deferred till the end of the year. The responsibility for obtaining confidential report in such cases should be that of the Incharge under whom the officer/employee is working. No report should be written unless a reporting officer has at least three months experience on which to base his report.
- (iii) For the period when an employee/officer reported is under suspension, his annual confidential report will be submitted for the period under suspension blank with the remarks. "Period of no report due to Suspension."
- (iv) ACRs of subordinate staff (All categories : Part-time/daily wages/Apprentices). Confidential report of subordinate staff, part-time daily wages/apprentices need not be written. However, special report may be demanded by the Managing Director for the purpose of promotion/appointment as per provisions of Bank Employees Service Rules.

CHAPTER - 16

STOPPAGE OF WORK

67. (a) In the event of a strike by the staff, the Chairman may at any time without notice or compensation in lieu of notice, close down, as the situation may require the Bank or any Branch or any office or department of part thereof for reasonable period.
- (b) The Board of Directors may close down any Branch or any office or department or section of a department after giving 3 months notice to the employees concerned under intimation to the Registrar. Before reopening such department or section of department as the case may be, 7 days notice will be given.
- (c) The Board may close down the whole Bank permanently or semi-permanently after giving 3 (three) months notice to the employees under intimation to the Registrar. Seven days notice to the restarting of the Bank shall be given.
- (d) On the reopening of a department or section of a department or the whole concern or a Branch of pay office as the case may be, preference for employment will be given to the employee whose services were terminated on account of closure according to their length of service provided they present themselves for service atleast on the day of the reopening.

CHAPTER - 17
MISCELLANEOUS

68. (a) **Working hours**

The working hours of the employees of the Bank shall be such as may be fixed by the Managing Director or any authorised officer of the Bank from time to time.

(b) **Attendance**

- (i) All employees shall be at work at their respective place of work at the time fixed and notified to them by general or special order.
- (ii) Any person who is late by more than 10 minutes may be marked absent for the whole day or part of a day at the option of the competent authority.
- (iii) Every employee of the Bank except Managing Director, General Manger, Deputy General Manager and Assistant General Manager shall sign the Attendance Register and put the time of attending the Bank.

HOLIDAYS

69. (a) The Bank shall remain closed on all Sundays and such other days as the Governement may by notification declare to be holidays under the Negotiable Instruments Act.

PROVIDED that half yearly and yearly account closing days on the 30th September and 1st April respectively declared as holidays under the said Act shall not be holidays for the employees of the Bank.

PROVIDED further that the driver's services shall be available at anytime. They will however be allowed an extra duty allowance as may be presented for. Provided further that the guard/chowkidars who are required to perform duties even on Sundays/holidays may be given a weekly off on other than Sunday.

- (b) The list of days declared as holidays shall be exhibited on the notice board of the Bank.

PAY DAYS

70. The bank shall ordinarily disburse pay to the employee on the penultimate working day of the month. In the event of that days happening to be a Saturday, the salary will be disbursed on the previous working day.

However, pay shall be disbursed 5 working days previous to 31st March and 30th September when the six monthly accounts of the bank are closed.

PROVIDED that the Chairman/Managing Director or any authorised officer of the Bank may permit disbursement of pay before a period not exceeding seven days of the date on which disbursement of pay is due.

Membership of Employee Union

71. (a) There will be no restriction on the employees of the Bank becoming member of any recognised Employees Union.
- PROVIDED that the Officers of the Bank in special Grades and Grades-I shall not hold any position as officer bearers.
- (b) The Bank will be competent to recognise any Union of the Bank employees provided that :
- (i) Only those unions will be recognised whose membership is confined to the employees of the Bank.
 - (ii) Whose office bearers are employees of the Bank.
 - (iii) The membership of the Union is not less than 51% of the total number of employees of the Bank.
- PROVIDED further that inspite of the above conditions being fulfilled the Bank will be competent to refuse recognition to or withdraw recognition of any Union.

COMPLAINTS

72. (a) Any employee desirous of seeking redress of a grievance about unfair treatment or wrongful execution of any rule or order on the part of the Bank or any superior Officer may submit a complaint to the Managing Director. A complaint against the Managing Director shall be submitted to the Chairman and a copy of such complaint shall be given to such Managing Director. The complaint shall be made in duplicate in form 'C' appended to these rules.
- (b) The Chairman/Managing Director as the case may be shall acknowledge receipt of the complaint and shall as soon as possible investigate the complaint at such time and place as he may fix to be communicated in writing to the concerned complainant employee.
- PROVIDED that a complaint relating to assault on or abusing any person holding a supervisory position or refusal of an application for urgent leave shall be enquired into without delay by the officer concerned as the case may be.
- (c) The complaint employee and the representative of recognised Union of which such employee is a member shall have the right to be present at such investigation. A copy of the order finally made by the Chairman/Managing Director as the case may be shall be supplied to the complainant employee, if he asks for it.

DEDUCTIONS

73. The Bank shall have authority to make the following deductions from any amount payable to an employee.
- (a) Fines imposed under Rule 55 of these Rules.
 - (b) Deductions on account of absence from duty.
 - (c) For damages to or loss of goods entrusted to the employees when such loss or damage is due to his negligence. Such deductions shall not be made till the employee is given opportunity for explanation.
 - (d) Shortage or loss of money which the employee is required to account for.
 - (e) Recovery of advances or other payments of bills and other charges.
 - (f) Provident Fund Contribution.
 - (g) Amount due in lieu of notice under Rule 61.
 - (h) Any deduction which the Bank may be legally entitled to make or the employee has authorised bank in writing make.
 - (i) Other dues under the provisions of the Himachal State Co-operative Societies Act, 1968 or any other law for the time being in force.

Retirement

74. (a) Every employee of the Bank shall retire on attaining age of 58 years (60 years in the case of subordinate staff) as under :-

Date of Birth

Date of retirement

1st of Month

Afternoon of last day of proceeding month

Any other date of the month

Afternoon of the last day of that month

Provided that an employee may seek voluntary retirement or the Bank may also retire an employee after the employee attains the age of 50 years, completes 20 years of service in the Bank, which may be earlier on giving three months notice on either side or by paying salary in lieu thereof.

- (b) An employee may be paid cash equivalent of leave salary in respect of the period of earned leave at his credit at the time of retirement on superannuation/ death subject to the following conditions:-
 - (i) The payment of cash equivalent of leave salary shall be limited to a maximum of 300 days earned leave.

Approved by the RCS Coop. Societies H.P. vide his letter No. 5-152/76 Coop. (C&M)-III dated 19-3-99.

- (ii) The cash equivalent of leave salary thus admissible will become payable on retirement/death and will be paid in lumpsum as a one time settlement.
- (iii) Cash payment under this rule will be equal to leave salary as admissible for earned leave and dearness allowance admissible on that leave salary at the rate in force on the date of retirement/death.

Provided further that in the case of death while in service, the cash equivalent to leave salary will be payable to the family of deceased employee. The definition of family for the purpose will be as under :-

- (a) Widow/Husband
 - (b) Dependant sons/daughters
 - (c) Dependant father
 - (d) Dependant mother
 - (e) Dependant brother/sister.
- (iv) From the cash amount worked out in accordance with (i) above will be deducted the income at the prevalent rate and any other retirement benefits for the period for which cash equivalent is payable.
 - (v) The authority competent to grant leave shall also be competent to grant cash equivalent of earned leave and to issue necessary order in this behalf on the date of retirement/death.
 - (vi) This rule shall not apply to cases of premature/voluntary retirement. Persons who are discharged as a measure of punishment under the disciplinary rules shall also not be covered by this rule.

CHAPTER - 18

REPEAL AND SAVINGS

75. (a) All other rules corresponding to these rules in force in the Bank, immediately before the commencement of these rules, are already repealed.
- PROVIDED that anything done or any action taken under any of the rules so repealed shall be deemed to have been done or taken under the corresponding provisions of these rules.
- (b) The employees of the Bank shall have no choice to opt for old rules if any, but shall be governed by these rules.
- (c) If there is no provision in these rules about any matter connected with the employees or touching them in such cases the Board shall be competent to decide the matter or provide for it with the approval of the Registrar.
- (d) Whatever powers are given to different officers/authorities in these rules shall always be exercisable by the authority superior to concerned officers, authority. In case of conflicting order of lower and higher authorities the decision of the higher authority shall prevail. Power admissible under any of these rules an authority of the Bank can be delegated by that authority to a lower authority subject to such conditions as the authority delegates any of its powers may deed proper.
- (e) The Board shall have power to altar, amend or add to these rules without previous notice whenever they think fit to do so with the approval of the Registrar.
- (f) Interpretation of the Registrar regarding these rules shall be final.

APPENDIX - 1

Standard of minimum Educational and othr qualifications for recruitment and promotion in the Bank.

	<u>For Direct Recruits</u>	<u>For Promotees</u>
(a) Managing Director	As prescribed by Government of H.P.	As prescribed by the Government of H.P.
(b) General Manager	(i) First class degree of a recognised University	(i) A degree of a recognised University or Associate of IIB or Higher Diploma Course in Co-operation

		(ii) Associate of IIB	(ii) A minimum service of 2 years as Dy. General Manager failing which a minimum total service of 4 years as Dy. General Manager and Asstt. General Manager combined together
		(iii) A minimum of 7 years Commercial or Co-operative Banking experience	
(c)	Dy. General Manager	(i) A first or high second class degree of a recognised University	(i) A degree of a recognised University or Associate of IIB or HDC
		(ii) Associate of IIB	(ii) A minimum service of 3 years as Assistant General Manager
		(iii) A minimum of 5 years Commercial or Co-operative Banking experience in a responsible capacity.	
(d)	Assistant General Manager	(i) A high second class degree of a recognised University	(i) A degree of a recognised University or Associate of IIB or HDC
		(ii) Associate of IIB	(ii) A minimum experience of 3 years as an Officer Gr. I
		(iii) A minimum of 5 years experience in a responsible capacity in a Commercial/ Co-operative Bank.	
(e)	Grade-I	(i) A second class degree of a recognised University	(i) A degree of a recognised University or Associate of IIB or HDC.

		(ii) 5 years experience in a responsible capacity in a Bank, Govt. Deptt. or Institution connected with Co-operative/ Agriculture Development	(ii) A minimum experience 3 years as an Officer Grade-II
(f)	Grade-II	(i) A second class degree of a recognised University	(i) A degree of a recognised University or CAIIB/HDC.
		(ii) Banking line experience of 5 years	(ii) A minimum of 3 years service as Officer Grade-III.
	Private Secretary	(i) A degree of a recognised University	(i) A degree of a recognised University or CAIIB or HDC.
		(ii) Shorthand in English & Hindi both with speed of 120/100 words per minute respectively.	(ii) A minimum of 3 years service as Grade-III Officer.
		(iii) Typing English and Hindi both with speed of 60/40 words per minute respectively.	
		(iv) Sr. Law Officer	(iii) For direct recruits as well as for promotees. The candidate should be a law graduate with atleast ten years experience.
		(v) AGM (Law)	The candidate should be Law Graduate with 5 years experience as Sr. Law Officer.

**2. Appendix-I (g) [Rule No. 5]
(g) Grade-III**

For Direct recruitment

For Promotion

(i) A second class degree of a recognised University. In case of candidates possessing banking experience of 3 years simple graduate may also apply.

(i) A degree of recognised University or Part-I of CAIIB or JAIIB or diploma in Cooperation/ Banking.

(ii) Also a pass in shorthand and typewriting from recognised institute (in case of PA to MD)

(ii) Minimum 3 years service as an Office Asstt. or 5 years experience as cashier/Field Asstt./ Steno-typist/ Godown Keepers.

(g) Grade-III

(i) A second class degree of a recognised University in case of candidates possessing banking experience of 3 years simple graduate may also apply.

(i) A degree of a recognised University or Part of CAIIB or a diploma in cooperation/banking.

(ii) Also a pass in shorthand and type writing from a recognised institute (in case of PA to MD)

(ii) Minimum 3 years service as an Office Asstt. or 5 years experience as Cashier/ Field Asstt./Steno-typist/Typist/Godown Keepers.

Grade-IV
(h) (i)

(a) Candidate belonging to General Category
:

(i) Educational Qualifications for Junior Clerks (Direct Recruits) matric with 50% marks or 10+2 with 45% marks or graduate or above of a recognised University.

(ii) Educational Qualifications for Office Assistants etc.

Direct Recruits :

Matriculation with atleast 55% marks or 10+2 with 45% marks or equivalent of a recognised University/Board or a graduate or above.

(b) Candidate belonging to SC/ST/IRDP/
Antyodaya :

Concession/grace of 5% marks.

(c) Candidates belonging to the Co-operative Societies.

(i) Matric with 45% marks or 10+2 with 40% marks or graduate or above of a recognised University.

(ii) A minimum of continuous 5 years service as Secretary of Primary Agricultural Credit Society/ Employee of other Co-operative Societies.

(iii) Should be below 40 years of age on the date of application.

(iv) Also pass in shorthand with a speed of 80 words per minute in English and 60 words per minute in Hindi.

(v) Also pass in type writing examination with a speed of 30 words per minute in English and 25 words per minute in Hindi typewriting.

(d) **Driver**

- (i) Atlest middle pass
- (ii) A licence to drive a Light Motor Vehicle Transport.
- (iii) 3 years experience as driver in a well established concern/Govt. Deptt.

(i) **Subordinate Staff**

- (i) Ability to recognize ledgers/files from their titles written in English.
- (ii) Atleast middle pass, must be ex-servicemen or from para-military forces (in case of Security Guards).
- (iii) Atleast middle pass, in case of Jamadar/Daftri/Peon-cum-Night Guard/Peon-cum-Chowkidar/Peon/Sweeper/Helper-cum-Peon.

(For Promotees)

All Helper-cum-Peon may be promoted to Peon-cum-Chowkidar after 5 years of satisfactory service and after 10 years satisfactory service, may be promoted to the post of Daftri/Jamadar subject to availability of posts.

(ii) **Law Officer**

The candidate should be a law graduate with at least 5 years professional experience.

(k) **Junior System Analyst-cum-Programmer**

M.C.A./B.Tech./B.E. Computer Science/Electronics. Engineering with one year experience in programming in different languages on various hardware platform (Micro and Mini Computers) preferably in Banking and Corporate Sector

OR

Master Degree in Maths/Operation Research/
Statistics/Physics with Post Graduates Diploma
and application from a recognised University/
Institution of at least one year duration with one
year experience in programme.

Essential Experience

One year experience in programming in various
computer languages such as COBOL, FOXPRO
and RDBMS in DOS/UNIX environments on Micro
and Mini Platform. Candidates having experience
in Banking Sector Computerisation shall be
preferred.

Note :- Addition made vide Head Offices General
Circular No. 18/96 dated 06-02-1995 as per
approval accorded by the Registrar, Cooperative
Societies, H.P. vide his letter No. 5/152/76-Co-
operative (C&M) Sr. Dated 13.01.1995.

**(1) Computer
Operator**

B.A./B.Com./B.Sc. with Maths/Statistics/
Operation Research/Physics with Diploma in
Computer Application from a recognised
University/Institution with one year experience in
Computer Operation, Data Processing &
programming concepts.

(Approved vide Registrar, Cooperative Societies of
H.P.

Letter No. 5-152-76-Coop. (C&M) VII dated
14.06.1996)

**(m) Financial
Analysist**

- (i) Chartered Accountant or MBA (Finance)
- (i) 2-3 years working experience in fund
management and its skillful deployment in
money market.

OR

BA/MA with Economics in case of persons
having long experience i.e. above 10 years in a
Sr. Executive capacity in SCB/DCCB/CBs and
other financial institutions on investment portfolio.

Amendment approved vide RCS letter No. 5-152/
76 Coop. (C&M) -IV dated 5.11.99.

1.

Principal

- (i) He should possess a high academic record with a Master's Degree and atleast 10 years experience in a Senior Position in the field of Banking. Training or Management. The maximum age limit shall be 55 years.

2.

Faculties-Senior Lecturers and Junior Lecturers.

(I) Accountancy and Book Keeping

- (i) Consistently high academic record 55% or above.
- (ii) Bachelor's or Master's degree in Commerce with 55% marks or above.

OR

- (iii) Associate/fellow of the institute of Chartered Accountant.
- (iv) Desirable two years practical or teaching experience in the field of Accountancy and Book Keeping.

(Approved by the RCS Shimla vide his letter No. 5-152/76-Coop. (C&M) dated 28-8-99)

(II)

Management

- (i) Consistently high academic record with 55% and above.
- (ii) Master's degree in Business Administration/ Economics from an Institute/University of repute with 55% or above.
- (iii) Two years Practical or Teaching Experience.
- (iv) Desirable : M.Phil./CAIIB or Doctorate degree.

(Approved by the RCS Shimla vide his letter No. 5-152/76-Coop. (C&M) dated (11-12-97).

(III)

Cooperative Law

- (i) Consistently high academic record 55% and above.

- (ii) Ist Class bachelors degree in law or LLM degree with 55% or above.
- (iii) Two years experience in teaching/practice of co-operative law/banking law.

For Senior Lecturers at least 5 years experience would be essential.

(IV)

Banking

- (i) Consistently high academic record 55% and above.
- (ii) CAIIB Part-I and II.
- (iii) At least 5 years experience in the field of Banking managerial position.

(v) **Sr. Lecturer**

- (i) Consistently high academic record 55% and above.
- (ii) 5 years experience as Jr. Lecturer

The normal entry would be as Junior Lecturer unless the appointing authority, on the recommendation of the selection authority is satisfied that the entry of the person concerned in a higher scale as Lecturer or Sr. Lecturer is justified in a view of the qualifications, experience and salary drawn by the concerned candidates.

(n) **Jr. Engineer**

Educational Qualification

Matric or above with diploma/degrees in Civil Engineering/AMIE or above from institute recognised by Govt. from time to time.

(o) **Asstt. Librarian**

- (i) The candidate should be Graduate of the recognised University with Diploma in Library Science. However preference will be given to the candidates, having Degree in Library Science.
- (ii) The candidate must have an experience of two years in the relevant field

(p) **Vice-Principal**

- (i) 8 years service experience as Sr. Lecturer or 10 years service experience as Jr. Lecturer combined together in the training institute.

Note :- Other things being equal, preference shall be given to candidates possessing higher academic qualifications and those belonging to the state of H.P. for direct recruitment to above categories.

Apart from above, preference will be given only at the entry point to the bank service to candidates possessing, "Post Graduates Diploma in Business Administration (Cooperation)", from Vaikunth Mehta National Institute of Cooperative Management, Pune for direct recruitment to the post of Gr. III and above.

(Approved by the R.C.S. Shimla vide his letter No. 5-152/76-Coop. (C&M) dated 23-12-97 and even No. dated 26-12-97 respectively).

APPENDIX-II

Other Allowances (reference rule 26) :

House Rent Allowance

The maximum ceiling of House Rent, Allowance payable to the Employees of the Bank except B.O. Delhi shall stand enhanced by 15% w.e.f. 5.4.1995 as per following amendment of the rule No. 26 appendix-II.

STATION				
S.No.	Category	At Shimla @25%	At Distt. H.Q. @20%	Other Stations @ 15%
1.	Sub-Staff	Rs. 750/- Max.	Rs. 400/- Max.	Rs. 350/- Max.
2.	Gr-IV	Rs. 950/- Max.	Rs. 500/- Max.	Rs. 450/- Max.
3.	Gr-III	Rs. 1050/- Max.	Rs. 600/- Max.	Rs. 550/- Max.
4.	Gr-II	Rs. 1150/- Max.	Rs. 800/- Max.	Rs. 700/- Max.
5.	Gr-I	Rs. 1250/- Max.	Rs. 900/- Max.	Rs. 850/- Max.
6.	Spl. Grade Officer	Rs. 1450/- Max. -		

Existing Rule at Delhi

@30% of the basic pay without ceiling of the employee posted at BO Delhi with immediate effect i.e. 13.08.2002.

In case the residential accommodation as were available with the Bank and already allotted or to be allotted to its employees from time to time, such of the accommodation shall be treated as 'Rent Free' on surrendering the house rent allowance as admissible to the employee concerned.

B. Medical Allowance Rules

All the members of Bank's staff will be eligible to claim medical reimbursement and other medical facilities as per rules of the Himachal Pradesh Government for its employees.

C. Compensatory Allowance

All the employees of the Bank will be paid compensatory allowance as it would be payable to the State Government servants holding equivalent post from time to time.

D. Other Allowances

The following special allowance/special pay be paid to different category of Bank's employees for discharging special duties.

Accountant Rs. 50/- When they act as Incharge of the Branch.

Cash Allowance

S.No.	Category	B.O. Shimla	Distt. H.Q.	Other Branches
1.	Head Cashier	Rs. 200/-	Rs. 150/-	Rs. 100/-
2.	Cashier	Rs. 150/-	Rs. 140/-	Rs. 100/-
3.	Peon	Rs. 90/-	Rs. 90/-	Rs. 50/-

Cleaning House Allowance

Rs. 150/- per month

Washing Allowance

Rs. 50/- per month to all subordinate staff.

Typing allowance
Rs. 75/- p.m.

For performing duties as a Typist

Special pay to Steno-
Typists Rs. 200/- p.m.

For performing duties as Steno-Typists.

Special pay to Daftri/Zamadar/Gunman/Drivers :

Rs. 100/- to Daftri attached with the Managing Director/General Manager in lieu of duties performed in odd hours. Special allowance to Drivers @Rs. 300/- per month and Rs. 450/- per month to Drivers attached with the President/Managing Director in lieu of special pay.

Conveyance allowance to
all the members of staff in
subordinate category Rs.50/- pm.

Conveyance allowance

Liveries, washing allowance to all the members of staff in subordinate categories
Rs. 50/- per month.

Peons at the Head Officer

Special pay for Cyclostyling & Photostat in case no independent post Rs. 100/- p.m.	Special duty allowance
Guest House keeping allowance Rs. 300/- p.m.	Special duty allowance
Record keeping allowance Rs. 15/-	Special duty allowance

Double duty allowance : No double duty allowance will be permissible and in case of any extra work, the subordinate staff will be entitled to overtime allowance.

Clearing house allowance Rs. 150/-	Special duty allowance
Festival advance Rs. 5000/- for all categories of employees.	

Rs. 100/- to Daftri attached with the Managing Director/General Manager in lieu of duties performed in odd hours. Special allowance to Drivers @Rs. 300/- per month and Rs. 450/- per month to Drivers attached with the Chairman/Managing Director in lieu of special pay.

E. Over Stay Allowance

The overstay allowance will be paid to all such employees not belonging to Tribal area where they are serving who have to overstay in public interest and under orders of the management and not of their own choice in tribal areas after completion of tenure of three years in the following rates :-

- (i) 4th year 10% of basic pay
- (ii) 5th year 17-5% of basic pay
- (iii) 6th year 25% of basic pay
- (iv) 7th year 35% of basic pay

Note: The above special allowance which are for performing special duties will not be admissible for the period the employee concerned remain on leave of any kind except casual/ special casual leave.

**APPENDIX - III
TRAVELLING ALLOWANCES**

The employees of the Banks shall be entitled to T.A. and D.A. while on tour or on transfer as per rules of the State Government for its employees.

**APPENDIX - IV
SCALES OF PAY W.E.F. 1.6.1997**

Categories	Revised scales in H.P. State Co-operative Bank Ltd. and Kangra Central Co-operative Bank Ltd.	Equivalent category in Punjab State Co-operative Bank Ltd.
1 Helper-cum-Peon	2760-120-3600-150-1350/-	Nil
2 Peon/Chowkidar/Sweeper Peon-cum-Chowkidar	3240-120-3600-150-4350-200-5350-250-6600-325-7575/-	Peon/Gunman/Caner/Sweeper
3 Zmadar/Daftri/Peon-cum-Zamadar	3480-120-3600-150-4350-200-5350-250-6600-325-7900-400-8300/-	Daftri
4 Drivers	4350-200-5350-250-6600-325-7900-400-9100/-	Driver
5 Grade-IV Jr. Clerks/Clerks	4750-200-5350-250-6600-325-7900-400-10300-475-11250/-	Jr. Clerks/Jr. Clerk-cum-typist /Sr. Clerks
6 Gr. IV Office Assistant/ Computer Operator/Steno Typist	5600-250-6600-325-7900-400-10300-475-11725/-	Sr. Clerks
7 Gr. IV Office Assistant	6350-250-6600-325-7900-400-10300-475-12200/-	Jr. Accountant
8 Gr. III/Jr. Engineer/Jr. Lecturer/Law Officer/ Personal Assistant	7575-325-7900-400-10300-475-13150-550-14250/-	Sr. Accountant
9 Gr. II/Sr. Law Officer/Jr. System Analyst-cum- Programmer/Sr. Lecturer/ Hardware Engineer/ Programmer	8300-400-10300-475-13150-550-16450/-	Deputy Manager
10 Gr. I/Assistant General Manager/Fin-Analyst/ System Analyst	9900-400-10300-475-1315-550-17000/-	Assistant General Manager
11 Deputy General Manager	11250-475-13150-550-17000-595-17595/-	Deputy General Manager
12 General Manager/ Principal, ACSTI	12675-475-13150-550-17000-595-18190/-	General Manager

Note : Pay scales approved by the Registrar Coop. Societies H.P. vide his letter No. 5-158/76-Coop. (C&M) dated 18-3-99 w.e.f. 1-6-1997.

APPENDIX - IV-A

A. Norms for gradation of Branches and assessment of requirement of staff:

			(Points)
a)	All type of deposits	Rs. 1.25 laks	1
b)	Loan outstanding	Rs. 0.75 laks	1
c)	Recovery of Loans	Rs. 0.75 laks	1
d)	No. of societies affiliated	1 soceity	1
		1 Union/Fed.	(max. 100)
		Mkg. soc./Dw.	2
e)	Branches stationed at		
	(i) District Hqrs.		5
	(ii) Other Urban Area		2
f)	(i) For average 5 vouchers		1
	(ii) For 5 equivalent of vouchers		1

The points secured by a particular Branch as per above formula will be added and considered for branch gradation as under :

Sr. No.	No. of points secured by a branch	Gradation of Branch	Officer Incharge of Branch
1.	Below 200 points	Scale-1	Gr. III
2.	200 to 399 points	Scale-2	Gr. II
3.	400 to 500 points	Scale-3	Gr. II
4.	600 to 1099 points	Scale-4	Gr. I
5.	1100 to 2000 points	Scale-5	Gr. I
6.	Above 2000 points	Scale-6	Spl. Gr. (AGM)

B. Norms for assessment of Requirement of Gr. IV Staff :

Counter work, balancing/talling of accounts, writing of day book, posting of day book entries in General Ledger, issue/payments of drafts, bills lodged and bills for collection and other misc. work.

		Conversion into Vouchers for Gr. IV
a)	30 deposit Accounts	1 voucher
b)	1 C.C./A/C ((Ind. or society, ST/MT Loan) A/c	1 voucher
c)	10 loan against fixed deposits A/c Consumer loan A/c etc.	1 voucher
d)	1 draft issued/paid average per day.	1 voucher
e)	1 Bank A/c	1 voucher

f)	1 collection a/c of Board/Corpn. etc.	2 vouchers
g)	Locker (per 10 lockers)	1 voucher
h)	2 OBC/IBC/LC/DD (Average per day)	1 voucher
i)	2 main accounts of Board & Corpn. in which proceeds are transferred from collection accounts of Branches	45 vouchers
j)	HO/Acs 10 entries (Daily average)	1 voucher
k)	Clearing House	45 vouchers
l)	Writing of day book and General Ledger 5 vouchers	1 voucher

The equivalents of vouchers and average vouchers per day will be added and the total will be divided by 50 and that will decide the recruitment/requirement of Gr. IV officials in a particular Branch.

B-I. Formula to provide Grade-IV official to Branches on the basis of vouchers

For every 50 vouchers i.e. average number of vouchers per day plus equivalents and 25 and above will be considered for one.

	<u>Minimum Gr. IV</u>	<u>Max. Gr. IV</u>
Scale-1	2	3
Scale-2	2	4
Scale-3	3	5
Scale-4	4	6
Scale-5	5	8
Scale-6	6	16 upto deposit of 50 crores. 24 for deposit above 50 crores.

Staff for Extension Counter

One Grade-III, One Grade-IV and one subordinate will be provided while opening of Extension counter. The additional Gr. IV will be provided as per above 'B'.

Note : The above working of Branch will be assessed as on the date of annual closing of the Bank's i.e. on March 31st every year and the same norms will continue till the next annual closing.

The minimum number of staff and additional staff including subordinate in all the categories of Branches will be as under :-

C. Gradation of Branches and requirement of Staff

Sr. No.	Points	Gradation	Proposed Inchrages	Sp. AGM	Gr.I	Gr.II	Gr.III	Gr.IV		Sub. Staff Max.
								Min.	Max.	
1.	Below 200 points	Scale-1	Gr.III	-	-	-	2	3	2	
2.	200 to 399	Scale-2	Gr. II	-	-	1	2	4	2	
3.	400 to 599	Scale-3	Gr. II	-	-	1	3	5	3	
4.	600 to 1099	Scale-4	Gr. I	-	1	2	4	6	3	
5.	1100 to 2000	Scale-5	Gr. I	-	1	2	5	8	4	
6.	Above 2000	Scale-6	Spl.Gr.	1	1	2	6	16		Peon N/G Daftri
		(AGM)	Deposits upto 50 crores						3	1 1
			Deposits above 50 crores						6	1 1

Note :-

1. The cashier will be out of the Gr. IV as per above norms. This post shall be inclusive in the minimum strength of the scales of Branches.
2. Besides, one Gr. II Officer will be provided as a Head Cashier in Scale-6 Branches and one Gr. III will be Head Cashier in Scale 4 and 5 Branches.
3. 3% for training and leave reserve may be provided for all categories.
4. One Steno-typist to be provided for Special Grade Branches i.e. Scale-6 Branches.
5. Besides one Grade-II/III, 1 Officer will be provided on every addition of 4,6 and 9 Gr. IV respectively as per pattern in Scale-4, 5 and 6 Branches.

APPENDIX - 4 "B"

TOTAL SANCTIONED STAFF STRENGTH UNDER RULE 56 OF THE H.P. COOPERATIVE SOCIETIEES RULES, 1971 IN VARIOUS CATEGORIES/GRADES OF THE BANK FOR THE COOPERATIVE YEAR 1996-97 IN RESPECT OF _____ HEAD OFFICE _____ DISTRICT OFFICES AND _____ BRANCHES AS PER NORMS.

Sr. No.	Category/Grade as per rule	No. of posts		
		HO	Distt. Offices (Strength as per present unrevised norms)	Branches (Strength as per Rule 4(c))
(i)	Special Grade			
(ii)	Grade-I			
(iii)	Grade-II			
(iv)	Grade-III			
(v)	Grade-IV			
(vi)	Sub. Staff			
(vii)	Technical Staff			

Specimen

Appendix yet to be approved as per rule 4 (c).

FORM 'A'

To

It has come to my notice that you have committed the acts or committed to do the acts as mentioned in the annexure enclosed herewith which amount to major misconducts and they are punishable under clause (a) of rule 55.

If the charges are not acceptable to you, please submit your explanation in writing so as to reach us within a week from the receipt of this notice please also note that in the event of your disputing the charges an enquiry will held on _____ by Shri _____ into the charges. You are advised to remain present at the said enquiry and also furnish the names of your witnesses and produce the documents which you want to rely in your defence.

If you desire to inspect any papers connected with the basis of the charges you can do so during working hours on any working day by making a request in writing.

Please note that if you do not remain present at the enquiry on the date and time aforesaid, the enquiry will be proceeded ex-parte.

Signature of Competent
Authority

Date _____

FORM 'B'

To

It has come to my notice that you have committed the acts or committed to do the acts as mentioned in the annexure enclosed herewith which amount to minor misconduct and this is punishable under clause (b) of rule 55.

If the charges not acceptable to you, please submit your explanation in writing so as to reach us within three days from the receipt of this notice. In case, you also want personal hearing, you are advised to be present on _____ at _____.

If you desire to inspect any papers connected with the basis of the charges, you can do so during working hours on any working day by making a request in writing.

Please note that if you do not submit explanation within the prescribed time limit or present yourself for personal hearing on the date and time aforesaid the case will be proceeded ex-parte.

Signature of Competent
Authority

Date _____

FORM 'C'

(Under sub-rule(a) of rule 72)

To

The Manager/Chairman

_____ Bank.

Complaint against

Matter of incident complained of

Date, Time and Place of occurrence
of matter incident

Evidence or witness to be produced
or caused to be produced (with
particulars)

Any other matter

Prayer

Date _____

Signature

I have verified that contents of the above application and I declare that the facts mentioned above are true to the best of my knowledge and belief.

Date _____

Signature of employee

Printed at : H.P. State Co-op. Dev. Fed. Printing Press, Shimla-4