	बैंक ऑफ़ इंडिया प्रधान कार्यालय	मानव संसाधन विभाग, औद्योगिक संबंध प्रभाग
शाखा परिपत्र सं.: 111/126		विषय : मानव संसाधन/2017-18/ 7
उप-विषय : सामान्य/स्टाफ मामले/ 54		
संदर्भ : एचओ:एचआर:आईआर:बीडीसी:08		दिनांक : 17.11.2017

सभी शाखाओं/कार्यालयों के लिए परिपत्र

बैंक ऑफ़ इंडिया स्टाफ हितकारी (Benevolent) योजना
- आशोधन

शाखा परिपत्र क्र. 87/183 दि. 20.11.1993 में दिए गए दिशानिर्देशों के अनुरूप "बैंक ऑफ़ इंडिया स्टाफ हितकारी (Benevolent) योजना" कार्यरत है। वर्तमान दिशानिर्देशों के अनुसार, योजना के मृतक सदस्य के शोकसंतप्त परिवार को वित्तीय सहायता प्रदान की जाती है, जब सदस्य की मृत्यु बैंक सेवा में रहते वक्त हो या बैंक से सेवानिवृत्ति के पश्चात, परंतु 65 वर्ष की आयु पूरी होने से पहले हो।

2. इस योजना में लंबे समय से कोई परिवर्तन नहीं किया गया है और अतः इसमें आशोधन करने की ज़रूरत महसूस की गई। हम सहर्ष सूचित करते हैं कि फेडरेशन ऑफ़ बैंक ऑफ़ इंडिया स्टाफ यूनियन्स और फेडरेशन ऑफ़ बैंक ऑफ़ इंडिया ऑफिसर्स एसोसिएशन्स के प्रतिनिधियों के साथ विस्तृत विचार विमर्श करने के पश्चात इस योजना में कुछ आशोधन किए गए हैं जिनका उल्लेख नीचे किया गया है। कथित आशोधन दि. 01.10.2017 से प्रभावी होंगे।

- सदस्यता शुल्क को वर्तमान रु. 20/- से बढ़ाकर रु.100/- किया गया है।
- योजना के किसी सदस्य की मृत्यु के मामले में अंशदान को वर्तमान रु.2/- से बढ़कर रु.5/- कर दिया गया है। ऐसे अंशदान की वसूली, योजना के सदस्यों के वेतन से प्रत्येक वर्ष फरवरी, मई, अगस्त और नवंबर महीनों में की जाएगी।
- मृतक सदस्य के परिवार को दी जाने वाली वित्तीय सहायता की राशि को वर्तमान रु.80,000/- से बढ़ाकर रु.1,75,000/- कर दिया गया है।
- योजना के तहत सदस्यों के लिए कवरेज वर्तमान 65 वर्ष से बढ़ाकर 70 वर्ष कर दिया गया है।

3. उपर्युक्त आशोधनों के अलावा, जो कर्मचारी इस योजना के सदस्य नहीं थे उन्हें योजना का सदस्य बनने का एकबारगी विकल्प देने का निर्णय लिया गया है। तदनुसार, ऐसे कर्मचारी जो 30.09.2017 को बैंक की सेवा में थे, परंतु योजना के सदस्य नहीं थे, वे रु.100/- की सदस्यता शुल्क भरकर सदस्य बन सकते हैं। ऐसे कर्मचारियों को अपनी सेवारंभ तारीख से 31.12.2017 तक पूर्ण किए गए सेवा के प्रत्येक वर्ष के लिए रु.300/- का भी भुगतान करना होगा। इस प्रयोजन हेतु, वर्ष का कोई भाग जो छः महीने से अधिक हो, उसे एक वर्ष माना जाएगा। जो कर्मचारी उपर्युक्तानुसार योजना में शामिल होना चाहें, उन्हें 31.12.2017 से पहले अपना आवेदन प्रस्तुत करना होगा।



4. संशोधन को शामिल करके बैंक ऑफ़ इंडिया स्टाफ हितकारी (Benevolent) योजना की विशेषताएं इस परिपत्र के अनुलग्नक I में संलग्न हैं।

5. वर्तमान कर्मचारी जो यथा 30.09.2017 सेवा में हैं परन्तु योजना के सदस्य नहीं हैं वे इस परिपत्र के अनुलग्नक - II के अनुसार कटौती के लिए सदस्यता सह प्राधिकार आवेदन पत्र जमा करेंगे। उक्त आवेदन की स्कैन प्रति प्रधान कार्यालय, मानव संसाधन विभाग, स्टाफ वेतन प्रभाग को HeadOffice.Staffsalary@bankofindia.co.in पर अधिकतम 31.12.2017 तक भेजा जा सकता है। 31.12.2017 के बाद प्राप्त आवेदन पर विचार नहीं किया जायेगा। सदस्यता शुल्क तथा उपर्युक्त अनुच्छेद 3 में भुगतान योग्य एकमुश्त राशि जनवरी 2018 माह के लिए प्रदेय वेतन से वसूल किया जायेगा। कृपया नोट करें कि आवेदन की हार्ड प्रति प्रधान कार्यालय नहीं भेजी जानी है।

6. योजना के अनुसार सभी कर्मचारी कार्यभार ग्रहण करने के 90 दिनों के अंदर योजना के सदस्य होने के पात्र होंगे। जो कर्मचारी 01.10.2017 को या इसके बाद बैंक की सेवा में शामिल होते हैं वे इस परिपत्र के अनुलग्नक III के अनुसार कटौती के लिए सदस्यता सह प्राधिकार पत्र आवेदन जमा करेंगे। उक्त आवेदन उनके संबंधित आंचलिक कार्यालयों को शाखाओं/कार्यालयों द्वारा अग्रेषित किया जायेगा ताकि अगले माह की 15 तारीख तक उन तक पहुँच जाय। वर्तमान दिशा-निर्देशों के अनुसार मामले को आंचलिक कार्यालय संभालेगा। जिस माह में सदस्यता के लिए कर्मचारी ने अपना आवेदन जमा किया है उसके अगले माह में प्रदेय वेतन से सदस्यता शुल्क वसूल किया जायेगा।


7. अपने अधिकार-क्षेत्र के अंतर्गत आने वाली शाखाओं/कार्यालयों में कार्य करने वाले सभी स्टाफ सदस्यों को इस परिपत्र की विषयवस्तु से अवगत कराएं।



(एम.के.गुप्ता)

महाप्रबंधक - एचआर



	Bank of India Head Office	Human Resources Department, Industrial Relations Division.
Branch Circular No. : 111/ 126	Sub : Human Resources / 2017-2018/ 7	
Sub-subject : General / Staff Matters/ 54		
Ref : HO:HR:IR:BDC:08	Date: 17.11.2017	

CIRCULAR TO ALL OFFICES / BRANCHES

**Bank of India Staff Benevolent Scheme
- Modifications**

The 'Bank of India Staff Benevolent Scheme' is in operation as per the guidelines contained in Branch Circular No. 87/183 dated 20.11.1993. As per the existing guidelines, financial assistance is given to the bereaved family of the deceased member of the Scheme where death of the member takes place while in service or after retiring from Bank's service on attaining superannuation but before reaching 65 years of age.

2. The Scheme has remained unchanged for a long period and hence need was felt for modifying the same. We are pleased to advise that certain modifications as mentioned herein below have been made in the Scheme after detailed discussions with the representatives of the Federation of Bank of India Staff Unions and the Federation of Bank of India Officers Associations. The said modifications will come into effect from 01.10.2017.

- i) Membership fee has been raised from the existing Rs.20/- to Rs.100/-.
- ii) The contribution has been raised from existing Rs.2/- to Rs.5/- in the event of death of a member of the Scheme. Such contribution will be collected from the salary of the members of the Scheme in the months of February, May, August and November each year.
- iii) The amount of financial assistance to the family of the deceased member has been raised from existing Rs.80,000/- to Rs.1,75,000/-.
- iv) The coverage for members under the Scheme has been extended from existing 65 years to 70 years.

3. Apart from the aforesaid modifications, it has also been decided to offer a one-time option to the employees who were not members of the Scheme but now wish to join the Scheme. Accordingly, the employees who were in Bank's service as on 30.09.2017 but are not members of the Scheme, can now become member by paying Membership fee of Rs.100/-. Such employees will also pay Rs.300/- for each completed year of service from their date of joining till 31.12.2017. For this purpose, fraction of a year exceeding six months will be considered as one year. The employees who are desirous of joining the Scheme as above will have to submit their application latest by 31.12.2017.



4. The features of the Bank of India Staff Benevolent Scheme incorporating the modifications, is attached as Annexure 'I' to this Circular.

5. The existing employees, who were in service as on 30.09.2017 but are not members of the Scheme, will submit their application for membership cum authority letter for deduction, as per Annexure 'II' to this Circular. Scanned copy of such application shall be sent to Head Office, Human Resources Department, Staff Salary Section through email ID HeadOffice.Staffsalary@bankofindia.co.in latest by 31.12.2017. Any application sent after 31.12.2017 will not be entertained. The membership fees and lump sum amount payable as at para 3 above, will be recovered from the salary payable for the month January 2018. Please note that hard copy of the application, should not be sent to Head Office.

6. The Scheme provides that all employees are eligible to become members of the Scheme within 90 days of joining. The employees joining the Bank's service on or after 1.10.2017, will submit their application for membership cum authority letter for deduction, as per Annexure 'III' to this Circular. Such applications will be forwarded by the Branches / Offices to their respective Zonal offices, so as to reach them by 15th of next month of application. The Zonal offices will deal with the matter as per the existing instructions. Membership fee will be recovered from the salary payable for the next month in which the employee has submitted his/her application for membership.

7. Please bring contents of this Circular to the notice of all staff members working in the Branches / Offices under your jurisdiction.

(M.K. Gupta)
General Manager-HR

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Bank of India Staff Benevolent Scheme

A. OBJECT:

To render financial assistance to the bereaved family of the deceased member of the Scheme in such cases where member of the Scheme has died while in service or has died after retiring from Bank's service on attaining superannuation but before reaching 70 years of age, by raising suitable contribution from serving employees who are members of the Scheme.

B. ELIGIBILITY

All employees who join Bank's service will be eligible to become members of the Scheme within 90 days from the date of joining. The membership of the Scheme will not be available to temporary / casual staff or staff recruited abroad to man foreign branches / offices of the Bank. However, India based Officers, posted abroad, will be eligible to become member of the Scheme.

The existing employees who were in service as on 30.09.2017 but not members of the Scheme are allowed one-time option to become members of the Scheme by paying Rs.300/- per year for each completed year of service up to 30.09.2017. For this purpose, broken period of a year exceeding six months will be considered as one year. Such employees have been allowed to submit their application latest by 31.12.2017.

C. MEMBERSHIP FEE

Employees shall pay membership fee Rs.100/-, which is non-refundable. Amount will be recovered from the salary payable for the next month in which the employee has submitted his/her application for membership.

D. MEMBER'S CONTRIBUTION

A member will contribute @ Rs.5/- in the event of death of a member of the Scheme. Such contribution of Rs.5/- per deceased staff member will be collected periodically from the salary of the members of the Scheme, in the months of February, May, August and November each year.

A member of the Scheme who has superannuated from Bank's service on attaining the age of 60 years, will not be required to contribute after his/her superannuation.

E. CEASING OF MEMBERSHIP

The members will not be allowed to discontinue their membership from the Scheme.

An employee shall cease to be a member of the Scheme once he/she ceases to be in the service of the Bank for any reason whatsoever, except on retirement by superannuation. Membership of the employees who have already superannuated or will superannuate, will come to an end on attaining the age of 70 years.

F. FINANCIAL ASSISTANCE TO THE FAMILY

In the event of death of a member of the Scheme his/her family members will be eligible for financial assistance under the Scheme.

The family of the member of the Scheme will receive financial assistance of Rs.1.75 lakh, in the event of death of the member, either while in service or after retirement from Bank's service on attaining the age of superannuation but before completion of 70 years



of age. The revised amount of financial assistance will be applicable, where the death of the member of the Scheme occurs on or after 01.10.2017. Such financial assistance will be paid to a person in following order of preferences :

In the case of married member :

- (a) Member's Provident Fund / DCPS nominee when he / she dies in harness or
- (b) Member's Gratuity nominee when he / she dies in harness
- (c) Widow or Widower
- (d) Major eldest son
- (e) Major eldest unmarried daughter
- (f) Father or Mother

In the case of unmarried member :

- (a) Member's Provident Fund / DCPS nominee when he /she dies in harness or
- (b) Member's Gratuity nominee when he /she dies in harness
- (c) Father or Mother
- (d) Major elder brother
- (e) Major unmarried sister

G. The revised Scheme will be effective from 01.10.2017 and will be applicable to all members, including existing members.

H. The Scheme will be subject to periodical review.

I. The date of birth of the member of the Scheme, as recorded with Bank, shall be treated as authentic.

J. ADMINISTRATION OF THE SCHEME

- (a) The BOI Staff Benevolent Scheme will be administered and monitored by Head Office, Salary Section.
- (b) The existing employees who were not members of the Scheme till 30.09.2017 may submit application for membership cum authority for deduction, as per the specimen Annexure II.
- (c) All other employees who wish to join the Scheme shall submit application for membership, as per the specimen Annexure III.
- (d) In the event of death of a member while in service, the claimant / family member of the deceased should submit request for payment of financial assistance under the Scheme to Head Office, Salary Section, through the respective Zonal Office, along with a duly verified copy of death certificate. In case of death of member after superannuation from banks service, the claim along with necessary documents should be submitted to Head Office Salary Section through any of the Zonal Offices of the Bank. The said claimant/ family member must submit his / her identity proof and Bank Account details for crediting the amount of financial assistance to his / her account. Payment of financial assistance will be made by means of electronic transfer of funds to the account of the nominee / eligible claimant.



**Application for membership of
Bank of India Staff Benevolent Scheme
and letter of authority for deduction**

(To be submitted by the existing employees who were in service as on 30.09.2017 but are not members of the Scheme. Signed scanned copy of this application shall be sent by email to Head Office, Human Resources Department, Staff Salary Section through email ID HeadOffice.Staffsalary@bankofindia.co.in latest by 31.12.2017)

To
The General Manager,
Bank of India
Head Office
Human Resources Deptt.,
Staff Salary Section

**Bank of India Staff Benevolent Scheme
(Br.Cir. No.:111/ 126 dated 17.11.2017)**

I have joined the Bank's service on _____. Presently I am not a member of the 'Bank of India Staff Benevolent Scheme'. I wish to become a member of the said Scheme as per the option allowed vide Branch Circular No.:111/ 126 dated 17.11.2017. I have read the rules of the Scheme contained in the said Circular. I am aware that after becoming a member, I cannot discontinue my membership of the Scheme.

2. I, hereby, give you irrevocable authority to debit my staff salary account No. _____ with _____ Branch towards recovery of the following amounts.

- a. Membership fee Rs.100/-
- b. Lump sum contribution payable.

Period of service from the date of joining i.e. from _____ till 31.12.2017:
_____ years _____ months.

Fraction of a period exceeding 6 months to be considered as one year.

Contribution @ Rs.300/- for each completed year = Rs.300 * _____ years = Rs. _____

- c. Contribution in the event of death of any member in future @ Rs.5/- per deceased member.

3. In the event of my death, the amount of financial assistance may be paid to a person in the order of their appearance as contained in the Scheme circulated vide the aforesaid Branch Circular No.:111/126 dated 17.11.2017

Yours faithfully,

Date :

()

Full name and designation _____

P.F. No. _____

Present posting _____

ANNEXURE-III

**Application for membership of
Bank of India Staff Benevolent Scheme
and letter of authority for deduction**

(To be submitted by the employees joined / joining the Bank's service on or after 1.10.2017)

To
The Assistant General Manager /
Chief Manager / Manager
The Officer-in-charge

Bank of India

_____ Branch / Department
_____ Zone

**Bank of India Staff Benevolent Scheme
(Br.Cir. No.:111/126 dated 17.11.2017)**

I have joined the Bank's service on _____. I wish to become a member of the 'Bank of India Staff Benevolent Scheme'. I have read the rules of the Scheme circulated vide Branch Circular No.:111/126 dated 17.11.2017. I am aware that after becoming member, I cannot discontinue my membership of the Scheme.

2. I, hereby, give you irrevocable authority to debit my staff salary account No. _____ towards recovery of the following amounts.

- a. Membership fee Rs.100/-
- b. Contribution in the event of death of any member in future @ Rs.5/- per deceased member.

3. In the event of my death, the amount of financial assistance may be paid to a person in the order of their appearance as contained in the Scheme circulated vide the aforesaid Branch Circular No.:111/126 dated 17.11.2017.

Yours faithfully,

Date :

()

Full name and designation _____

P.F. No. _____

Present posting _____