The Tripura State Co-operative Bank Service Rules
Whereas it is expedient to make provision for a set of comprehensive rules governing the conditions of Services, Privileges, rights and obligation of all members of the staff of "The Tripura State Co-operative Bank Limited" it is prescribed as below :

CHAPTER I

Preliminary:

1. These rules may be called "The Tripura State Co-operative Bank Service Rules".

2. In these rules, unless there is anything repugnant in the subject or context,
   i) "The Bank", will mean the Tripura State Cooperative Bank Ltd.
   ii) "The Board of Directors" will mean the committee of management of the Bank.
   iii) "President" will mean the president of the Board of Directors of the Bank.
   iv) "Director" will mean a member of the Board of Directors of the Bank.
   v) "Employee" will mean any person in the service of the Bank.
   vi) "Salary" will mean monthly basic pay plus all other allowances, if any, unless otherwise so expressed in the context.

3. All or any of these rules shall be deemed to have come into force on and from the date on which these are approved by the Registrar of Co-operative Societies. However, in the case of specific contract enforceable by law, the provisions of these rules shall not be applicable.

CHAPTER II

Categories of Staff:

4. Officers and other staff of the bank shall be classified into the following categories:
a) Grade -I  
   i) General Manager,
   ii) Deputy General Manager.

b) Grade -II  
   i) Development Officer,
   ii) Asstt. Development Officer.

c) Grade -III  
   i) Branch Manager,
   ii) Inspector,
   iii) Passing Officer,
   iv) Accountant,
   v) Senior Supervisor,
   vi) Head Cashier,
   vii) Internal Auditor.

d) Grade -IV  
   i) Branch Accountant,
   ii) Senior Cashier,
   iii) Junior Inspector.

e) Assistant  
   i) Officer-Assistant,
   ii) Cashier,
   iii) Typist-cum-Asstt.,
   iv) Stenographer,
   v) Statistical Asstt.,
   vi) Supervisor,
   vii) Sub-Cashier,
   viii) Record Keeper,
   ix) Telephone Operator,
   x) Loan collector.

f) Driver  
   i) Grade -I
   ii) Grade -II

g) Sub-ordinate Staff :-  
   i) Grade -I
   ii) Grade -II

   a) Peon, Darwan, Armed Guard,
      Collecting peon,
      Gardener-cum-cleaner.

At least 10 years satisfactory service in the bank will qualify for grade I for Driver and Subordinate staff.

5. The scale of pay and allowances for each category and the staff shall be as may be fixed by Board of Directors of the Bank from time to time.

6. The Board of Directors may also make special appointment and/or create other grades of service on such scale of pay and other terms and conditions as they may consider necessary in the interest of the business of the Bank.
CHAPTER III

QUALIFICATIONS

7. (a) The minimum academic and other qualification for such category of officers and staff of the bank for direct recruitment and promotion separately, shall be as follows:

i) Grade-I and Grade-II Officer:

For General Manager: Mode of recruitment may be on deputation from the State Government sponsored by the State Government/Registrar of Co-operative Societies of officer on deputation from NABARD/Commercial/Co-operative Banks or any other Apex Institutions with experience in a responsible supervising post or on direct recruitment from persons with Accountant or Cost Accountant or high 2nd class Honours Degree in Commerce with commercial/Cooperative Bank in responsible supervisory post.

Deputy General Manager: On promotion from the officers of Grade-II of the Bank or on deputation from State Government, Officers sponsored by State Government/Registrar of Cooperative Societies or on deputation from NABARD/Commercial Bank/Other Cooperative Banks or on direct recruitment from the persons having at least higher 2nd class honours Degree in Commerce.

Grade-II Officers: For direct recruitment should be at least 2nd class Honours Graduate in Commerce.

For promotion: Qualification prescribed for the direct recruitment may not apply. May be filled up on promotion from the Grade-III officers of the Bank.

ii) a) Grade-III Officers: For direct recruitment should be honours graduate preferably in economics or commerce.

For promotion: From the Grade-IV Officers of the bank, the qualifications prescribed for direct recruitment shall not apply.

b) Grade-IV Officer: For direct recruitment should be a graduate preferable in Commerce.

For promotion: From the Assistant Grade employees of the bank, the qualification prescribed for direct recruitment shall not apply.

Assistant Grade Employee: For direct recruitment essential qualification is at least Higher Secondary (+2) Examination or equivalent examination pass.

Desirable: Graduate particularly in Commerce or Economics will be preferred. Relaxable in case of promotion from Sub-staff having passed Madhyamik Examination and experiences of two years.
iii) Persons must read upto at least Eighth and
will have to be capable
of signing in vernacular preferably as well as
in English.

iv) Drivers should be literate and at least be ex-
perienced in Driving for 3(Three) years having
"a Driving licence ".

7. (b) The maximum age limit for both entry into and
retirement from service would be as under -

<table>
<thead>
<tr>
<th>Grade-I &amp; Grade-II Officers</th>
<th>Entry age</th>
<th>Retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upto 45 year</td>
<td>58 years</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other Officers and Assistants/Driver</th>
<th>Entry age</th>
<th>Retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upto 37 year</td>
<td>58 years</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sub-staff</th>
<th>Entry age</th>
<th>Retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upto 37 year</td>
<td>60 years</td>
<td></td>
</tr>
</tbody>
</table>

Entry age relaxable by 5(Five) years for Schedule Tribe and Schedule Caste and other special catego-
ries as intimated by the Government from time
to time for officers other than Grade - I and
Grade - II.

Notwithstanding anything contained herein above
upper age limit fixed for Grade - I & Grade - II
Officers for first entry in the Bank shall not
be applicable in the case of officers drawn from
Reserve Bank of India or officers recommended by
the Registrar of Co-operative Societies.

Provided that any categories of the employees of
the Bank may be forced to retire earlier than
the age limit fixed herein above, if the incumbent
is found physically or mentally unfit or unsuitable
to hold such post.

7. (c) The Board of Directors of the Bank may make
any modifications of the Rules with the approval
of the Registrar of Co-operative Societies,
Tripura.

CHAPTER - IV

Recruitment

8. (a) All direct recruitments and appointments
below grade - IV Officer shall only be made th-
ough the Selection Board/Sub-committee on behalf
of the Bank as per regulation and procedure laid
down by the Board but shall include written test
and interview invariably.

(b) All recruitments for Driver and Subordinate
employees shall be made by way of direct recr-
uiment through the Selection Board/Sub-Commit-
ttee or an interview.
c) While making recruitments Selection Board/Sub-Committee shall give preference to:
   i) Retrenched employees of the Bank.
   ii) A son, daughter of the employee concerned if died in harness.

d) The manner of filling up of posts in Grade- II & III shall be 75% by promotion and 25% by
direct recruitment and in case of Grade - IV it shall be 75% by promotion and 25% by direct
recruitment. The quota of Scheduled Tribes/Schedule Castes should be maintain as per ratio
both for promotion and direct recruitment. Provided the incumbent concerned shall fulfill the
qualifications prescribed in clause 7(i) and (ii) above, while considering promotion, service
records of the incumbents concerned should be examined and the incumbents having adverse service
records should not be considered for promotion. In case no suitable candidate is available
for promotion, such vacancy may be filled by direct recruitment.

e) Subordinate Staff having required qualifications for Assistant Grade post may be appointed by way
of promotion first for Assistant Grade post in the case of any vacancy caused therefore without
written examination and interview.

f) The Bank shall have to accept the recommendations
   made by the Selection Board/Sub-Committee, for recruitment of staff.

g) All first appointment shall be generally made on
   the minimum pay of the grade to which the appoint-
   ment is made. In case any candidate is found to
   have extra-ordinary qualifications suitable for
   Bank's service, he may be granted advance incre-
   ment to the maximum of 5(Five) increments.

h) Vacancies for seasonal or temporary work may be
   filled-up locally by the Bank provided that the
   period of such employment should not exceed 6
   (six) months.

11.1. Vacancies at the level of Grade- I Officers only
   shall be filled up in any of the manners prescri-
   bed below:
   i) By direct recruitment from open market, subject
to qualification 7(a)(i) above.
   ii) By deputation as may be decided by the Board
       of Directors from time to time.

11.11. a) The case of promotion would be guided by the
   norms laid below:
   i) For promotions to the rank of Grade - II Officers, the incumbent must have at least
      5(Five) years experience in the Bank.
   ii) For promotions to the rank of Grade - III Officers, the incumbent must have at least 3
       (Three) years experience in Grade - IV and for promotion to the rank of Grade - IV the incum-
       bent concerned must have at least 3(Three) years experience as Assistant Grade
iii) For promotions to the rank of Assistant grade, the incumbent must have at least 2(two) years experience as sub-staff, in addition to educational qualifications required of the lower post provided that percentage for promotion of eligible sub-staff to the rank of Assistant Grade shall be 25% of the total strength against post of Assistant Grade. In case of non-availability of eligible sub-staff the vacancies against assistant grade shall be filled up by direct recruitment.

b) The seniority of promoted candidates shall be determined as per rules in force.

iv) Reversion

i) No employee shall be reverted to a junior post without approval of the Board of Directors and without notice giving cause of reversion.

ii) Reversion is based on unsatisfactory performance of the employee or unsuccessful completion of his probation period the employee shall be first given a showcase notice. The reversion may be done if the employee cannot satisfy the notice.

v) Retirement

i) No employee in the Bank shall be retired unless and until it is absolute by necessary in the event of economic crisis of the Bank.

ii) Retirement shall be effected only after approval of Board of Directors when it is absolutely necessary if the business of the bank has either shrunk on account of economic crisis.

iii) The retirement will be made keeping in view strictly the provisions of the Industrial Dispute Act.

iv) The bank shall retrench the junior most employees of the bank if he can not be reverted to the next junior grade or the employee is not agreeable to his reversion to the next junior grade. The principle of last come first go shall be observed strictly. The bank shall keep a record of retrenched employees and they shall be first absorbed in the bank in case any vacancy exist in the bank. Any vacancy shall be filled from outside unless the retrenched employees have been absorbed or they refuse to join. This opportunity is to be extended to retrenched employee not more than one time.

v) Resignation

i) Any employee may resign from his service after giving a prior notice. The time of notice will be equivalent to the time of termination notice, unless the same has been waived by the appointing authority.
ii) Resignation shall take effect from the date of his relieving from the Bank and he will be given pay and all other advantage till that date.

iii) In case of any liability on the employee it shall be recovered from his pay, security etc.

**Promotion:**

a) Promotion of an employee to higher grade strictly shall be made on the basis of seniority and performance report, where seniority is the same the actual age of the incumbent concerned will be counted.

b) If an employee who has been debarred from promotion on the basis of misconduct may be eligible for promotion if another chance of promotion comes in the Bank provided that he has not been again charged for misconduct during the period and that he has been considered to have improved his conduct.

c) No employee will be debarred from promotion on minor adverse report.

d) If an employee does not accept his promotion he will lose his chance of promotion for that chain of promotion. But for next promotion, he will again be given opportunity.

The Board of Directors shall be the authority for appointment to the post of Grade-I, Grade-II Officers and other categories of Officers and staff subject to the provisions of clause - 14.

'a) The President shall have the authority to make any action arrangement for a period upto one month in any part caused a sudden vacancy by reason of voluntary retirement, resignant death or otherwise. Any such acting arrangement in the post of Grade-II, Grade-III & Grade-IV Officers shall, however, be placed before the Board of Directors at the next meeting for the purpose of permanently filling up the vacancy, if necessary. In other cases the President shall be competent to make permanent arrangement if necessary, within a period of one month from the date of the acting arrangement and apprise the Board of the same.

(b) In case of temporary absence of Officers and Supervising staff of the Bank and/or for routine conduct of business of the Bank the General Manager may make acting arrangement in consulting with the President for a period not exceeding one month.

c) In case of temporary absence of any Branch Manager or any staff of a branch, the Branch Manager shall be competent to ask any staff subordinate to him to take over temporary charge from him or from any other staff of the Branch and the subordinate staff shall be bound to comply with the order of the Branch Manager, otherwise, he will be liable for violation of lawful order of the authority.

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During the period of acting arrangement in service incumbent may be paid an acting allowance equivalent to 15% of the substantive initial pay of the post to which he is so appointed, provided that the period of acting arrangement covers 30 (Thirty) days at a stretch.

At least two months before a vacancy is likely to occur in any post, the General Manager shall bring the likely vacancy to the notice of the Board of Directors or the President, as the case may be, with his recommendations regarding filling up the post in the manner prescribed in these rules. All direct recruitments will be made by appropriate publicity and/or by inviting name(s) from the employment exchange, may be directed by the Board of Directors or the President as the case may be.

No person will be recruited in the Bank if he has not attained the minimum age (18 years) and if he is more than 25 years of age except grade -I. This condition shall not be applied to retrenched employee of the Bank.

To assist the Board of Directors and the President in the matter of appointments, the Board of Directors may, immediately after it is reconstituted at the Annual General meeting of the Bank constitute a Selection Board/Sub-Committee for the year which shall be convened to meet by the General Manager from time to time.

**CHAPTER V**

**Other terms of service.**

(i) The Cashier and Cashier-cum-Assistant should be a man of sufficient respectability and integrity, preferably with a house property in Tripura. He should also be capable of furnishing such cash security, as may be prescribed by the Board of Directors from time to time.

(ii) The Bank may obtain cash security from any category of staff in the manner as may be considered necessary from time to time by the Board of Directors. The Bank may also obtain such Fidelity or bonds as may be considered necessary from any officer or any employee whether or not he has furnished cash security.

Security:

Every employee of the Bank shall furnish cash security prior to joining his duties in the Bank as detailed below:

1) Head-Cashier Rs. 3,000.00
2) Cashier/Sub-Cashier Rs. 3,000.00
3) Employees of Assistant Category Rs. 1,000.00
4) Employees of Subordinate staff Rs. 100.00
(b)(ii) At the request of the employee, the bank may allow him to deposit 50% of the security money before joining the bank and the rest 50% in instalment as may be fixed by the bank.

15. (c) Interest on security shall be given equal to interest in fixed deposits for above 5 (five) years of the bank and shall be payable yearly.

16. All employees of the bank, whether a promotee of direct recruitment, shall be on probation for one year and shall be eligible for "Regular Service" only if satisfactory service has been rendered during this period of probation. Regularisation shall not be claimable as a matter of right and during the period of probation the service of an employee, not being promotee, may be terminated with one month's notice of termination. In case of a promotion, he may be reverted to the original post.

17. (a) Notwithstanding anything contained herein above, period of probation may be extended up to 2 (two) years in case it is considered necessary by the Board of Directors. The period of probation will in no way be more than 2 (two) years.

(b) On satisfactory completion of the probationary period every employee shall be declared as regular employee of the bank.

(c) All employees of the bank after completion of 5 (five) years of satisfactory service shall be declared as regular in the service of the bank.

18. The bank shall observe the provisions of Industrial Dispute Act, 1949 and its rules, Shop and Commercial establishment Act, and its rules while terminating service of any employee after approval of the Board.

19. The age of superannuation of an employee of the bank will be 58 and 60 years as provided in clause 7(b) provided that an extension of service after superannuation may be allowed not more than 2 (two) years in total by the Board of Directors at their discretion, but in no case it should exceed 6 (six) months in each occasion.

20. The bank may appoint an employee of the grade-I category of officers from Reserve Bank of India or from Govt. of Tripura or from any other commercial institutions on deputation for a period not exceeding 3 (three) years at a time to the service of the bank as suitable for the interest of the business of the bank. Terms & conditions of such deputation of an employee should be approved by the Board of Directors and the President. Extension of such deputation of an employee may be made for a further period with the approval of the Board of Directors.
On a requisition from any other Government Institution, an employee of the Bank may be deputed for a period not exceeding 3 (three) years at a time to the service of the Institution. Terms and conditions of such deputation will be similar to those applicable to a Govt. employee deputed on foreign service.

The life of an employee of the Bank required to carry cash on the Bank's business may be insurable to cover life and disability benefit for such amount as the Board may determine, the premium for such insurance being borne by the Bank.

CHAPTER VII

Provident Fund

Employees of the Bank will get the facility of the Provident Fund, as per provident Fund, Act.

CHAPTER VIII

Regular employees of the Bank shall be entitled to payment of Gratuity as per provision under the payment of Gratuity Act and as applicable to Tripura Government employees. According to this, gratuity accrues at 15 days per completed year of confirmed service and a maximum of 15 months pay.

CHAPTER VIII

Leave Rules

An employee who desires to obtain leave of absence, other than casual leave, shall apply in writing in the prescribed form, if any, to the authority. Such application for leave shall be made not less than 15 days before the date from which the leave is to commence, except in urgent cases of unforeseen circumstances including illness, when it is not possible to do so. The authority shall issue an order showing the date of commencement of the leave and the date on which the employee will have to resume duty.

In an employee, after proceeding on leave, desires extension thereof, he shall make an application in writing to the authority for the purpose. Such application shall state the full postal and telegraphic address of the employee and shall be made well ahead to enable the management to consider the application. A reply regarding extension of leave or refusal thereof shall be communicated to the employee at the given address before expiry of the leave originally granted to him.

If leave is refused or postponed, the reason for the refusal or postponement, as the case may be, shall be mentioned in the order, and a copy of the order given to the applicant.
(d) No leave or extension of leave shall be deemed to have been granted unless an order to that effect is passed and communicated to the employee concerned.

(e) No employee shall be entitled to claim leave of any kind as a matter of right. 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 an employee may be recalled to duty if the exigencies of his service so require.

(f) Gazetted holidays (that is Bank Holidays under Negotiable Instruments Act) other than Sundays shall not be prefixed or suffixed to any leave without the sanction of the competent authority having been first obtained. An employee who overstates his leave (except under circumstances beyond his control for which he must render a satisfactory explanation) shall not be paid his pay and allowances (other than house rent allowances) based on pay scale officiating and allowances if any, last drawn for the period he overstays, and shall further render himself liable to such disciplinary procedure.

(g) Leave earned by an employee lapses on the date on which he ceases to be in service.

(h) An employee shall, before proceeding on leave, intimate to the competent authority his while on leave, and shall keep the said authority informed of any change in the address previously furnished.

(i) An employee on leave shall, unless otherwise instructed to the contrary, return for duty to the place at which he was last stationed.

(j) The competent authority may require an employee who has availed himself of leave for illness, to produce a medical certificate of fitness before he resumes duty, even though such leave was not actually granted on a medical certificate except in cases of casual leave.

(k) Leave may not be granted to an employee under suspension or against whom proceedings are pending.

(l) For the purpose of this chapter the term "Pay" wherever it occurs means the aggregate of (i) Basic pay (ii) dearness allowance (iii) Special and other allowances, if any (but excluding special allowances, if any (but excluding special allowances drawn as locum tenens and officiating allowance, if any) which the employee would have drawn had he been on duty.

(m) For the purposes of this chapter, calendar year means the period 1st January to 31st December, each year.

(n) Leave allowances to employees shall be of eight kinds viz.,

1) Casual, 2) Privilege, 3) Sick, 4) Maternity,
5) Preparatory to retirement, 6) Study leave,
7) Quarantine, 8) Extra ordinary leave (leave without pay).

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No leave shall be claimed as a matter of right excepting leave preparatory to retirement. The authorities competent to sanction Casual leave shall be:

i) General Manager
ii) Dy. General Manager/ Development Officer.
iii) Asstt. Development Officer
iv) Inspectors/Branch Manager/
    Sr. Supervisor/Junior Inspectors/Passing Officer
v) Senior Cashier/Branch
    Accountant/Assistant/Peon/
    Driver Attached to Branch
vi) All staffs of Head Office

The authorities competent to sanction leave in all cases other than Casual leave shall be:

i) For General Manager
ii) For all officers and staff of the Bank in Head Office, branches and field.

Casual Leave:

An employee shall be entitled to casual leave upto a maximum of 15 days in each calendar year provided that not more than 6 days may be taken continuously and provided that holidays and Sundays may not be combined with such leave in such a way as to increase the absence at any one time beyond eight days but if extended beyond these limits it shall be treated as privilege leave in respect of the entire period. Casual leave may not be granted in combination with any other leave.

The previous permission of the sanctioning authority shall be obtained before taking such leave. When this is not possible, the said authority shall be informed as soon as practicable in writing or if writing is not possible, orally or through any person of the employees absenting from work, reason thereof and of the probable duration of such absence. Such permission or the writing or the oral transmission shall be submitted through authority at the latest on the day the employee resumes duty.

Casual leave is only intended to meet special or unforeseen circumstances for which provision cannot be made by exact rules. Holidays shall not be prefixed or suffixed to casual leave, without the previous permission of the officer granting such leave.
(iv) Casual leave may be taken on grounds of sickness without production of medical certificate, provided the total period of sickness does not exceed eight days.

(v) Holidays falling within the period of casual leave will be treated as a part of casual leave.

(vi) An employee on casual leave shall be entitled to pay and allowances as if he was on duty.

27. (a) PRIVILEGE LEAVE

i) The amount of privilege leave earned, which shall be on full pay, shall be one month for completed service of eleven months. Privilege leave will be cumulative up to a maximum of 6 months (180 days). In calculating the period of 11 months of completed service, the period of privilege leave enjoyed should not be counted.

ii) No employee shall be granted privilege leave for more than one month at a stretch, unless and otherwise special permission has been given by the bank authority.

27. (b) SICK LEAVE

i) An employee shall be granted sick leave on half pay at the rate of 20 days for each calendar year on production of a medical certificate from the registered medical practitioner.

ii) Commuted leave can be granted by the Competent authority for a period not exceeding 60 days at a time, on submission of medical certificate from the registered medical practitioner. When such commuted leave is granted, twice the period of such leave shall be debited against the half pay leave due.

iii) The Bank may in special cases grant sick leave beyond what is provided here in before on one fourth pay.

iv) All sick leave shall be granted on production of medical certificate issued by registered M.B.B.S. or registered M.D. (Homeo). No Medical certificate shall be necessary if medical leave for less than 9(Eight) days has been availed.

27. (c) EXTRA ORDINARY LEAVE

i) Extraordinary leave may be granted to an employee when no ordinary leave is due to him. Except, in exceptional circumstances, the duration of extraordinary leave shall not exceed 3(Three) months on any one occasion and 24 months during the entire period of the employee's service.

ii) The Bank may grant extraordinary leave in combination with or in continuation of leave of any other kind admissible to the employee.

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No pay and allowances are admissible during the period of extraordinary leave and the period spent in such leave shall not count for increments but seniority of an employee shall not be affected by such leave.

Maternity Leave:

i) Maternity leave which shall be on full pay shall be granted to a female employee for a period not exceeding 3 (Three) months on any one occasion and 9 months during the entire period of her service.

ii) The Bank may grant leave of any other kind admissible to an employee in combination with or in continuation of maternity leave if the request for its grant is supported by sufficient medical certificate.

Quarantine Leave:

An employee shall be entitled to quarantine leave for a period not exceeding 21 days or in exceptional circumstances 30 days if any member of his/her family suffers from highly infectious disease necessitating his/her confinement, provided that the Doctors certificate evidencing such contingency is produced, but there would be no accumulation of such leave.

Preparatory to Retirement:

An employee having rendered at least 15 years of service with the Bank shall be entitled to a leave of 3 months with full pay preparatory to retirement provided that the employee is entitled to such leave at that time. If such leave is rescheduled in the interest of the Bank's business he shall be entitled to 3 months leave with full pay with effect from the date of his/her retirement.

Study Leave:

Study leave may be granted to an employee of the Bank who has completed at least 5 (five) years service in the Bank and intends to prosecute higher studies for the benefit of the Bank, either in India or abroad. For this purpose extra leave on half pay may be granted, which shall not exceed a period of twelve months provided that, if the course is of the duration of more than 12 months, he may be granted further study leave for another one year on the average pay. Such leave may not be granted more than on one occasion during the whole of his service period. Such leave may be granted by the Bank on such terms and conditions as it deemed fit.

The rule about accumulation shall come into force from the date on which the service rules have been approved by the Registrar of Co-operative Societies and shall not apply to the already accumulated period of leave to the credit of the employee in the Service of the Bank before the said date of approval. Any leave that may accumulate to the credit of such employees subsequently to the date of approval according to the provisions of Clause mentioned above shall be in addition to the accumulated period of leave prior to the date of approval.

In calculating privilege, medical & maternity leave, Sundays or declared holidays falling within the period of such leave will be considered as part of the leave.
Absence without leave will be considered a serious irregularity and may invite disciplinary action. Absence without notice of leave previously obtained or overstaying of leave without previous permission shall be punished with dismissal or forfeiture of the Bank's contribution to the Provident Fund or both.

Late attendance will also be considered as serious irregularity and three days late attendance in a calendar month will be debited with one day's casual leave in the leave account of the employee concerned. Habitual late attendance may be punished with dismissal or forfeiture of the Bank's contribution to the Provident Fund or both. Any employee who may be frequently absent on grounds of illness may be sent up for Medical Examination, and the question of his retention in the service of the Bank will be considered on receipt of such Medical Report.

Leave Registrar having a separate page for each employee shall be maintained by the Bank.

CHAPTER IX

MEDICAL AID:

1) Medical aid expenses @ Rs. 10/- (Rupees Ten) per month will be allowed to all categories of employees of the Bank and the same will be payable along with monthly salary.

2) In case an employee of the Bank meets an accident while on duty, he may be paid the actual cost of medicines purchased from market on production of prescriptions and cash memos with certificate there on by a Registered Medical Practitioner/Hospital. But payment of such medical aid expenses will be discontinued when the employee concerned will resume duties on production of Medical Fitness Certificate from the Registered Medical Practitioner.

SPECIAL ALLOWANCES:

Special allowances to be provided to compensate Technical/skilled, Risky duties or the duties carrying special or additional responsibilities.

1) Cashier allowance
2) Steno-Typist
3) Driving allowance (For Grade -I Drivers)
4) Armed allowance
5) Daftary allowance
6) Duplicating allowance
7) Cash Peon/Bill collector/Treasury allowance
8) Head Peon/Janadar/Head Guard allowance

Rs. 25/- per month.
Rs. 20/-
Rs. 25/-
Rs. 15/-
Rs. 15/-
Rs. 15/-
Rs. 15/-
Rs. 20/-

1. (a) (i) Special allowance shall be allowed to the employee when he/she actually discharges the duties for which such allowances meant and shall not be allowed when he/she is on leave.

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OFFICIATING ALLOWANCE

If an official officiates in any post in a higher cadre he is to be paid officiating allowance for the total period of officiating @ 15% of the substantive initial pay of the post to which he is appointed.

WASHING ALLOWANCE

Washing allowance @ Rs. 5/- p.m., will be allowed to every subordinate staff who has been supplied with liveries by the Bank, but such allowance shall not be allowed if the employee does not use such liveries.

HILL, BACKWARD PLACE ALLOWANCE

The employees posted in hills or backward places as specified by the Government may be allowed such allowance as per State Government Rules.

EDUCATIONAL ALLOWANCE BELOW GRADE - IV OFFICERS:

i) Graduate having 50% or above marks on average 2 increments.

ii) For higher Diploma in Co-operative Training College 1 increment.

iii) C.A.I.I.B 1st part 1 increment.

iv) C.A.I.I.B. 2nd part 1 increment.

Such allowance may be allowed to the employees after the date of approval of the Service Rules by the Registrar of Cooperative Societies.

SUSPENSION ALLOWANCE

Employees placed under suspension under the provisions of the Rules of the Bank, shall be paid subsistence allowances on the basis of the 50% of the basic pay and @ 2/3rd after a period of 1(one) year.

LEAVE FARE CONCESSION

Bank will give to its full time permanent employees leave fare concession once in every 5(Five) years, provided they have completed at least 11(Eleven) months active service, subject to the conditions set out here in below.

Actual return railway and steamer fare incurred by the employee for himself and members of his family (as defined in clause (f), VII below) for:

a) Travel from the place of work to the place of his domicile, if situated within India (Provided, however, that in the case of subordinate employees whose domicile is situated in Bhutan, Nepal or Bangladesh, the leave fare concession payable will be the actual return railway fare or steamer fare from his place of work to the place on the Indian Border nearest to his place of domicile).

b) Travel for rest and recuperation from the place of work to any place in India shall be paid @ one month's salary or Rs. 600/- (Six hundred) only whichever is less as reimbursement of the journey.

Contd. to p/17
ii) Place of work for the purpose of this clause will also include a place where an employee may be deputed for duty for the concession in respect of the employee only.

iii) Leave Fare Concession shall be available by virtue of seniority not exceeding 5 (five) employees in a year as follows:

- Subordinates: 1 (One)
- Assistant (1 indoor & 1 outdoor): 2 (Two)
- Grade IV: 1 (One)
- Others: 1 (One)

iv) For the purpose of availing of leave fare concession the employee shall produce satisfactory evidence of the actual expenditure incurred either by way of valid tickets or money receipts giving full details.

v) The fare permissible under leave fare concession for both the onward and return journeys will be advanced to the employee in his submitting an application in the form annexed to this chapter and such advance shall be subject to the conditions and undertakings stated in the application form.

vi) An employee availing of the leave fare concession will, if he/she so requests, be advanced any salary falling due during his/her leave period.

33. (III)
(f)(vii) For the purpose of leave fare concession:

a) The expression "family" will mean the employees' wife, children wholly dependent on his/her, dependent parents not having independent source of income in case of un-married employees on which either parent can maintain himself/herself. In the case of a female employee the expression "family" will not include the husband or dependent parents nor the children where her husband is also an employee of the Bank such children being dependent on her husband and not on her.

b) The expression "Children wholly dependent" will mean children who are not gainfully employed but will not include married daughters.

c) If an employee and his wife are employed in the Bank, although each will be entitled to leave fare concession in his/her own right, the "family" including the husband and wife taken together shall not be eligible for leave fare concession more than once in a 5 (five) year period.

ANNEXURE TO CHAPTER

To
The General Manager,
Tripura State Co-operative Bank Ltd.,
Agartala.

Application for grant of advance fares for leave fare concession.

CB/*

Contd. to p/13.
I have been granted leave for _______ days from _______ as per your memo No. _______ of _______.

I intend to visit _______ for rest and recuperation/which is my place of domicile and which is _______ kilometres from my place of duty.

(N.B. In the case of travel other than to place of domicile in India payment is restricted to a journey of 1,500 M. in each direction)

I detail hereunder the names of my family members (i.e. wife, children and parents) who are wholly dependent on me and will accompany me to the above said place and also the actual cost of the fares.

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<th>NAME</th>
<th>AGE</th>
<th>RELATIONSHIP</th>
<th>FARE</th>
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On my return journey I shall be accompanied by the same members of my family, and in case of any change I shall advise the Bank.

I undertake to produce the valid tickets/cash receipts and to submit my bill for the concession within 30 days of the resumption of my duties. In the event of my failure to submit the bill, the amount of advance may be recovered from my salary and allowances.

I declare that the above information is correct.

Please, make necessary arrangement for advance payment of the cost of fares.

Signature:________________
Full Name:________________
Department:________________

CHAPTER X

UNIFORMS AND LIVERIES:

Two sets of cotton uniforms shall be supplied by the Bank to the confirmed members of the subordinate staff every year and one set of woolen uniform shall be supplied to them by the Bank once in two years.

CHAPTER XI

HOURS OF WORKS AND OVERTIME:

The hours of works of the Bank on week days (excluding Saturdays) will be from 10 A.M. to 5 P.M. with a recess for lunch of half an hour between 2 P.M. & 3 P.M. The employees shall avail themselves of this recess period by rotation as their respective duties may permit. Members of the subordinate staff will be required to attend duty half an hour earlier and stay half an hour later than the above normal working hours. The working hours on Saturdays will be from 10 A.M. to 2 P.M. with no recess for lunch.

The hours of works for members of the subordinate staff employed to guard the Bank’s premises will be in a shift of not exceeding eight hours in 24 hours.
Normally the total period of work, including overtime shall not, without the consent of the employee concerned on any day exceed, in the case of an employee other than members of the subordinate staff, half an hour and in the case of the members of the subordinate staff 8½ hours. The period for lunch not being regarded as period of work. In the case of an emergency, of which the general Manager of the Bank shall be the sole judge, an employee can be required to work without his consent in excess of the aforesaid hours.

For the first half an hour of overtime work (called the cushioning period) on any working day, there shall be no payment for employees other than members of the subordinate staff. There will be no such cushioning period for work done on Sundays and holidays and for members of the subordinate staff.

The 30th of June and 31st of December or any other date when declared as holidays for half-year's and yearly closing of the accounts, shall be deemed to be normal working days for all employees of the Bank.

CHAPTER XII

GENERAL CONDUCT

Every employee shall maintain strict discipline of conduct during working hours.

No shouting, loitering or gossiping in office during working hours is permissible.

It shall be the duty of all employees to attend promptly to customers. The employees nearest to a customer approaching in the counter should first attend to him, irrespective of the nature of the customer's enquiry. If necessary, such employee at once will politely guide the customer to the section to which his enquiry may relate. In short, all customers and members of the public should be attended to promptly and with utmost courtesy and politeness.

a) No employee of the Bank shall involve himself in any act directly or indirectly which may affect its developmental policy.

b) Any employee who is found intoxicated in the Bank premises shall be liable for dismissal.

No employee of the Bank shall act in the following manner in any circumstances:

a) Wilful insubordination or disobedience of lawful order, whether alone or in combination with others, to any lawful and reasonable order of a superior.

b) Theft, fraud or dishonesty in connection with the employer's business or property.

c) Wilful damage to or loss of employer's goods or property.

Contd. to Page 20
d) Taking or giving bribes or any illegal gratification.
e) Habitual absence without leave or absence without leave for more than ten days.
f) Habitual break of any leave application to the establishment,
g) Habitual late attendance,
h) Habitual negligence or neglect or work.
i) Keeping the loan realised from members/societies for more than three days under any circumstances.
j) Keep himself engaged directly or indirectly in any side business while on duty or beyond duty hours at the cost of reputation of the Bank.
k) If an employee is arrested on any criminal charge, an officer competent to award punishment may order payment of subsistence allowance to him according to rules, during the period of suspension. After finalisation of the case, his basic pay and allowances 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 allowances admissible to him to treat him as on duty during that period. If an employee is convicted and sentenced for any criminal offence by a jail sentence, his services shall be deemed to have been terminated and in such a case it will not be necessary to give him a charge sheet for the absence from duty.
l) When the 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.
m) 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 subsistence allowance during the period of suspension as the authority may think fit, as per rules. If the employee is ultimately dismissed by the bank, subsistence allowance shall not be recoverable from the employee.

1) Leaving Headquarters by an employee without prior permission of the authority.

CHAPTER XIII

DISCIPLINARY ACTION

Any employee found guilty of violating any of the rules of conduct as herein before set forth or any of the other rules shall be liable for disciplinary action, calling for punishment that be of one or the following nature:

contd. to D/21,
1) Warning,
ii) Stoppage of annual increment,
iii) Forfeiture of the Bank's contribution to Provident Fund,
iv) Pay cut,
v) Demotion,
vi) Compulsory retirement,
vii) Dismissal.

The appointing authority or any other authority empowered in this behalf by the Board of Directors/Administrator by general or special order may place on employee of the Bank under suspension:

a) Where a disciplinary proceeding against him/her is contemplated or is pending;
or

b) Where in the opinion of the authority aforesaid, he/she has engaged/himself/herself in activities prejudicial to the interest of the Bank or the security of the State;
or

c) Where a case against him/her in respect of any criminal offence is under investigation, enquiry or trial;

ii) A bank employee shall be deemed to have been placed under suspension by an order of appointing authority:

a) With effect from the date of his/her detention if he/she is detained in custody, whether on a criminal charge or otherwise for a period exceeding fortyeight hours;

b) With effect from the date of his/her conviction, if in the event of a conviction on an offence he/she is sentenced.

iii) An order of suspension made under any of the above rules shall continue to remain in force until it is modified or revoked by the authority competent to do so.

Before any disciplinary action is taken except in the case of an offence of a minor nature involving only warning, a formal proceeding shall be drawn up against the employee involved, which shall set forth a charge sheet specifying the nature of the offence alleged to be committed by him, asking him at the same time to show cause by a specified date as to why one or the other punishment, as set forth in clause 46 above, should not be meted out to him.

Before drawing up such proceeding the following should be considered:

i) Even in imposing minor penalty, prima facie charge should be established after holding enquiry.

ii) In the case of suspension the authority may consider revocation of suspension order after a period of 6 (Six) months.

iii) As soon as an employee concerned is placed under suspension he should be informed within two months.

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Contd. to p/22.
iv) Before placing any employee under suspension, preliminary enquiry should be held so that prima facie charges are established.

v) The employee concerned should be furnished with relevant records, reports and evidences on the basis of which the charge sheet is framed.

vi) Charge sheet should be accompanied with imputation of charges, allegations supported by relevant documents, papers, statements, witness etc.

vii) The appointment of enquiry officer should be made in view of the principles of natural justice. The competent authority may authorise any one to conduct the enquiry and report his findings to the competent authority but the punishment shall be imposed only by the competent authority.

viii) An employee charge-sheeted and asked to appear before an enquiring officer of the Bank shall have the right to be defended by himself or any employee of any establishment of the Bank. He will have access to all the documentary evidences placed against him for his security and to cross examine any of the witness produced by the Bank and to produce his own witness or documentary evidence, if any.

ix) After completion of the enquiry the employee concerned should be supplied with the copy of the findings so that he can get further chance to place before the authority of the proposed disciplinary action.

x) The employee concerned should be given chance of being heard and show cause on the proposed disciplinary action.

xi) The General Manager of the Bank is the competent authority to take any disciplinary action against any employee of the Bank in violation of Clause IV of the Service Rules. General Manager of the Bank is authorised to draw up proceeding with the approval of President of the Bank. The President of the Bank shall be the authority to draw up proceedings against any category of the employees of the Bank.

xii) Reasonable opportunity should be ensured in all cases in pursuance of principles of natural justice as incorporated in the constitution of India.

On receipt of the report, the authority drawing up the charge sheet shall pass such orders as he may consider fit and proper provided that if it be a case of dismissal, the matter should be referred to the board.

In case of an employee placed temporarily under suspension and found on enquiry not guilty of the charge framed against him, he shall be reinstated with effect from the date of his suspension and shall be allowed to draw his full pay and allowances for the entire period of suspension, less any amount.
50. i) All appeals against the orders passed by the competent authority would be made to the President of the Board of Directors of the Bank within 30 days from the date of receipt of such order of the competent authority.

ii) The President of the Board of Directors may review his order passed in the appeal, on his own motion or at the request of the R.C.I.S., such request for review should be made within 30 days from the date of receipt of the order on the first appeal.

iii) The final appeal on all matters will be within State Government and such appeal shall have to be made within 30 days from the date of the receipt of the orders issued on the appeal/review as in Sub-clause 50(i), 50(ii).

CHAPTER XV

Standing orders.

51. It shall be competent for the President and the General Manager, to issue standing orders from time to time to give effect to any of the rules here in before set forth, such standing orders not being in any way repugnant to the subject or the context of any of these rules. Such standing orders shall have the effect for a rule for the time being in force.

52. An employee of the Bank when transferred from one place to another shall be entitled to get 3(Three) days preparatory leave, excluding holidays, if transferred within the district and 6(Six) days if transferred outside the district to join his new place of posting. "If exigencies of circumstances so demand the competent authority may direct the employee to join his new place of posting/transfer without availing of the preparatory leave."

Any special allowance whenever allowed to any employee of the Bank shall cease to draw such allowance as soon as he is relieved from the said assignment or does not discharge the duties for which such allowance was given to him.

54. FINISH:

i) The pay of employee on promotion shall be fitted in the higher grade at the nearest complete stage.

In case the pay of such an employee is more than the initial pay of the higher post, the employee will be given one incentive increment after his pay has been adjusted in the new grade.

ii) If the pay of the employee is below the initial pay of the higher post and the financial benefit on promotion is less than the quantum of the first increment in the higher grade he shall be given one incentive increment at the initial pay of the higher post.

Contd. to p/24
In all other cases, every employee on promotion shall get initial pay of the higher post.

After promotion the due date of the increment shall be the date of promotion.

An employee of the Bank shall not leave his Head Quarters without permission of the authority. General Manager of the Bank by a special order in writing prescribe the authority from whom the employees should seek permission for leaving their head quarters. In violation of the same, an employee shall be liable for disciplinary action.

Transfer of an employee of the Bank will become due on completion of 3(Three) years of service at a station from his date of joining. This may be relaxed only in exceptional circumstances.

Fixation of seniority of an employee in the service of the Bank will be governed under the following manner:

i) In the case of direct recrutee, seniority will be fixed on the basis of names placed in the selection list according to merit on recommendation of the Selection Board, not on the basis of date of joining.

ii) In the case of promotion seniority will be fixed on the basis of date of joining. When two or more than two persons join on the same date their seniority in the promotion post will be fixed on the basis of seniority in the lower post or on the basis of recommendation of the Selection Board. It will not be only on the basis of date of joining in the promotion post.

Record of service:

Every Bank shall maintain record of service in respect of its employees. The Bank for this purpose, shall keep complete record of:

i) Personal files of employees.
ii) Service Books of every employee.

i) Personal files:

This shall contain letter of appointment, certificates of qualification, copies of warning, charge sheets, show cause notice, the reply of the employee, office orders concerning employees including promotion/reversion orders, order of punishment, reward/appreciations and other paper connected with service matters. Only those papers will be placed in the personal file which have been served/issued to the employee concerned.

ii) Service Books:

The Service book of every employee shall be prepared in the proforma prescribed by the Selection Board/
appointment Sub-committee. Every entry of the Service Book shall be signed by the competent authority. Signature of the employee concerned shall be obtained on the Service-Book once in a year.

59. An employee of the Bank shall generally be entitled to earn time-scale increment after completion of one year's qualified and approved service, provided that if any employee is granted leave without pay, his date of increment shall be deferred by the days for which leave without pay was granted.

If any employee of the Bank is found in habit of availing of leave on medical ground frequently or in any employee of the Bank is found of availing of leave on medical ground to avoid any order of the Bank authority, causing inconvenience in running of the works of the Bank, he may be referred to medical board for medical examination.

61. General:

Existing benefits:

In no case after implementation of above service conditions existing benefits to the existing staff shall be curtailed.

52. The Board of Directors in the interest of the Bank may make inter-transfer of any category of employee of the Bank to perform either indoor work in the Bank or outdoor work in the field or both where the bank has got advance of fund and if necessary on transfer of appointment. This will be used in a very rare case.

CHANDAN/*