

BHIM

pnb *Saathi*

Volume II



An effort by PNB SC/ST Employees' Welfare Association,
Durgapur Zone,

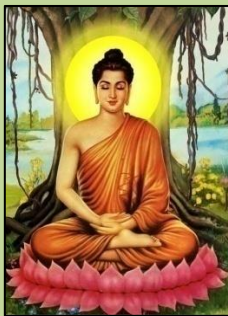


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Special Thanks to:

- Debangshu Mondal
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- Sujit Mandal
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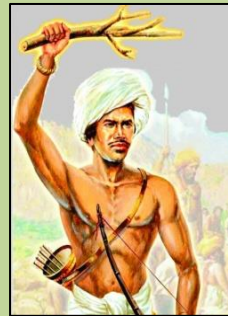
Website - <https://pnbscstewa.in>



Lord Buddha



Sant Ramdas



Birsa Munda



Savitribai Phule

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VOLUME – II

APRIL – 2022

(IN MEMORY OF DR. BHIMRAO AMBEDKAR)

(In Volume I – Contents are Staff Benefits, Welfares Schemes, Allowances & Leave rules)

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1. PNB HOME LOAN SCHEME-COMPOSITE LOAN FOR PLOT PURCHASE OF RESIDENTIAL PLOT AND CONSTRUCTION OF A HOUSE THEREON

Cir: RAD 28/22 dated 19.03.2022

1. Loan amount for purchase of residential plot shall not exceed 60% of the eligible loan amount.
2. Minimum 40% loan amount of a house out of the total eligible home loan amount.

3. Margin

Parameters		Margins
For All purposes (Including composite loans i.e. Plot purchase+ Construction) except to purchase of Land/ Plot	Housing Loan upto Rs 70 Lac	20%
	Housing Loan above Rs75 lac	25%
Purchase of Land		25%

4. Moratorium

Total moratorium period shall be 18 months

2. SCHEME FOR HOUSING LOAN TO STAFF MEMBERS

Cir: HRDD 871/2022 dated 01.03.22

- Repayment of Housing Loan up to the age of 75 years to optees of National pension Scheme (NPS)

Maximum Limit

Cadre	Housing Loan Limit	Loan Limit for Repair/Renovation/Furnishing
Officers of Scale V and above	125	30
Officers up to Scale IV	100	
Clerks	65	18
Subordinate	45	12

3. SCHEME FOR GRANT OF CLEAN OVERDRAFT/DEMAND LOAN FACILITY TO STAFF MEMBERS

Cir: HRDD 822/2020 dated 27.03.20

ELIGIBLE EMPLOYEES:

- Employees with total Service of 6 months and above.

MAXIMUM LIMIT:

Cadre	Length of Service in the Bank		
	6 months & above and less than 3 years	3 years and above and less than 12 years	12 years and above
Subordinate	Rs.1.00 Lac	Rs.2.00 Lac	Rs.3.00 Lac
Clerks	Rs.2.00 Lac	Rs.4.00 Lac	Rs.6.00 Lac
Officers up to Scale IV	Rs.3.00 Lac	Rs.7.00 Lac	Rs.10.00 Lac
Officers in Scale V & above	Rs.5.00 Lac	Rs.10.00 Lac	Rs.10.00 Lac

Note: Part time employees are also eligible for pro-rata amount

4. SCHEME FOR CONVEYANCE LOAN TO STAFF MEMBERS

Cir: HRDD 872/2022 dated 01.03.22

- To allow Car Loan to permanent members of subordinate staff (Excluding Sweepers), as per terms & conditions of existing scheme for conveyance loan to staff members with minimum 05 years of service, to the extent of maximum Rs. 5.00 lakhs as per income eligibility.
- To allow repayment to National Payment Scheme(NPS) optees up to the age of 70 years.

Scheme For Conveyance Loan to Staff Members

Cadre	Vehicle Loan Limits		
	Two Wheelers	Car	Second Hand Car
Officers	3.00	15.00	15.00
Clerks	1.50	10.00	10.00
Subordinate	1.50	5.00	5.00

5. PERSONAL LOAN SCHEMES - PUBLIC & STAFF MEMBERS

Cir: RAD 124 dated 24th Nov, 2021

Personal Loan Scheme for Public & Staff Members

- **ELIGIBILITY:**

- Professionally qualified **practicing/serving** Doctors (MBBS, BDS & above) having **Net Annual Income/Salary of Rs.5.00 lac** and above. Doctors should be taxpayers for the last two years and the ITRs of the last 2 years duly receipted by ITO be kept on record.

- **PURPOSE:**

- For meeting expenses of professional/personal requirement.

- **NATURE OF LOAN:**

- Term Loan and Over Draft with reducing DP basis.
- **Minimum amount of loan** will be **Rs. 2,00,000/-** and **maximum amount of loan Rs. 20,00,000 or 24 times monthly gross salary/income whichever is lower** depending upon the repaying capacity **subject to** having **Net Annual Income/Salary of Rs.5.00 lakh** and above:

Note: Service charge to be waived for Staff Members.

- **MARGIN:** Nil

6. STAFF LOAN SCHEMES FOR STAFF MEMBERS-INTEREST RATE REVISION

Cir: HRDD 836 dated 04th June 2020

Guidelines with regard to Staff Loan Schemes were circulated as under:

Scheme	Circular
Housing Loan Scheme	Consolidated HRDD Cir. No. 820 dated 27.03.2020
Clean Overdraft/ Demand Loan Scheme	Consolidated HRDD Cir. No.822 dated 27.03.2020

Rate of interest for Staff Housing Loan, Staff Conveyance Loan & Staff Clean Overdraft/ Demand Loan Schemes details given below

Staff Loan Scheme	Interest Rate	Simple/Compounded
Staff Housing Loan- Upto Rs.40 lacs	5.50%	Simple
Staff Housing Loan- Above Rs.40 lacs	6.00%	Simple
Staff Conveyance Loan- Car	5.50%	Simple
Staff Conveyance Loan- Two Wheeler	5.50%	Simple
Staff Overdraft Scheme	6.50%	Monthly compounded

7. INTEREST FREE FESTIVAL ADVANCE TO THE BANK EMPLOYEES

Cir: HRMD 495 dated 26th Mar, 2020

Cadre	Limit														
Officers	<p>One month's Gross Salary of the Previous month, subject to the following limits, rounded off to the complete thousand rupees :-</p> <table> <tr> <th>Scale</th><th>Maximum Limit</th></tr> <tr> <td>I</td><td>Rs. 35000/-</td></tr> <tr> <td>II</td><td>Rs. 50000/-</td></tr> <tr> <td>III</td><td>Rs. 60000/-</td></tr> <tr> <td>IV & V</td><td>Rs. 85000/-</td></tr> <tr> <td>VI & VII</td><td>Rs. 100000/-</td></tr> <tr> <td>VIII</td><td>Rs. 125000/-</td></tr> </table>	Scale	Maximum Limit	I	Rs. 35000/-	II	Rs. 50000/-	III	Rs. 60000/-	IV & V	Rs. 85000/-	VI & VII	Rs. 100000/-	VIII	Rs. 125000/-
Scale	Maximum Limit														
I	Rs. 35000/-														
II	Rs. 50000/-														
III	Rs. 60000/-														
IV & V	Rs. 85000/-														
VI & VII	Rs. 100000/-														
VIII	Rs. 125000/-														
Clerical Staff	<p>One month's Gross Salary of the Previous months, rounded off to the complete thousand rupees subject to maximum of Rs.30000/-</p>														
Subordinate Staff	<p>One month's Gross Salary of the Previous months, rounded off to the complete thousand rupees subject to maximum of Rs.25000/-</p>														

Other terms and conditions for sanction of Interest Free Festival Advance to employees are as under:

1. Festival Advance will be repayable in 10 equal monthly instalments.
2. Festival Advance will be given only once in a Calendar Year for one festival Only.
3. The take home salary of the employee should not be less than 25% of the monthly Gross Salary.

Part time confirmed employees will also be eligible for interest Free Festival Advance e.g. a Part time employee drawing 1/3rd, 1/2 and 3/4th scale wages will be eligible for advance to the extent of one month's Gross Salary of the previous month, rounded off to the completed thousand rupees subject to maximum of Rs.8000/-, Rs.12000/- and Rs.18000/- respectively.

8. CREDIT DELIVERY STRUCTURE: AMENDMENTS

Cir: MPD 03/2022 dated 10th Feb, 2022

A. REPORTING OF CREDIT VERTICALS (PLP/MCC) TO CIRCLE OFFICE-

B. OPERATIONAL CHANGES AT PLPs/MCCs

1. Role of field officer in dispensed with at PLP/MCC:

- a) Field Officer at PLP: The role of Field Officer to be entrusted to Branch Official and the documents to be forwarded to PLP by respective branches.
- b) Field Officer at MCC: The role of Field Officer is also dispensed with at MCCs. Accordingly, the visit guidelines in case of MCCs are amended as under:

Existing guidelines of Visit in case of fresh accounts-	Amended guidelines of Visit in case of fresh accounts-
Field Officer-All accounts	Primary Visit by Branch-All Accounts
CPC Head: > Rs. 3 Cr to Rs. 10 Cr	Additional Visit: Joint visit by AO and any one out of CPC Head/MCC Head
MCC Head: > Rs.10 Cr	

2. Realignment of role of Field Verification Head (FVH) to Dy PLP Head at PLPs post dispensing the role of Field Officers:

The role of Deputy PLP Head will be as under:

- Tracking leads & disbursement against sanctioned loans
- Vetting of Rating/Scoring
- Additional visit in case of loans above Rs.1 Crore to Rs.3 Crore. (above Rs.3 Cr by PLP Head)
- Compilation & Submission of Limit Sanctioned Statement (LSS) to ZO.

3. Realigning the responsibilities for stock inspection in case of accounts handled by MCCs & Credit Monitoring Cell at Hybrid PLPs:

As per the extant guidelines, the stock inspection is to be done by MCC Officials/Hybrid PLP Officials and the branches are not involved.

9. HOLIDAY HOME

Cir: HRMD 495 dated 26th Mar, 2020

Holiday homes may be made available to all categories of permanent employees of the bank and their families.

The employees requiring accommodation at any of the Holiday Homes through HRMS.

LIST OF HOLIDAY HOMES:

Sl. No	Location of Holiday Home	Circle
1	Agra	Agra
2	Amritsar	Amritsar
3	Bangalore	Bangalore
4	Chennai	Chennai
5	Dalhousie	Dharamshala
6	Goa	Kolhapur
7	Jaipur	Jaipur
8	Shimla1 & Shimla2	Shimla
9	Katra	Jammu
10	Manali	Mandi
11	Mumbai	Mumbai
12	Mussoorie	Dehradun
13	Nainital	Haldwani
14	New Delhi	Delhi
15	Puri	Bhubaneshwar
16	Udaipur	Udaipur
17	Varanasi	Varanasi
18	Shirdi	Nashik
19	Haridwar	Haridwar

GUEST HOUSE:

Sr. No	Place
1	Kolkata
2	New Delhi
3	Mumbai
4	Guwahati
5	Durgapur
6	Gurugram
7	Jaipur
8	Hyderabad

Transit House and Guest House/Room are available for all officers upto Scale-V

10. SOME IMPORTANT CIRCULARS

1	CCD	04/20	Sharing of internal Guidelines over social media by Employees.
2	COMPLIANCE	04/20	Staff Accountability for false certification or providing wrong information
3	CARD	03/14	Consolidated Circular on General Guidelines
4	CREDIT CARD	03/20	Consolidated Circular-service charges applicable on credit cards.
5	CREDIT CARD	05/20	PNB Credit card Mobile App-PNB GENIE v 2.0
6	CRMD	11/20	Validity of credit limit Sanctions
7	CRMD	30/20	Updation of Lamination / Balance & Security Confirmation Letters in Borrower Account.
8	CUSTOMER CARE	10/20	Doorstep Banking Services (DSBS) Policy.
9	DBD	26/20	Consolidated Guidelines- PNB ONE-# Just One App
10	DBD	25/20	Issuance of Debit Card, pre paid Card, Duplicate or Add on cards through base/home branch only
11	DBD	32/20	Restriction on Disable SMS Alerts through base/home branch only
12	DBD	61/16	FAQ'S On Green PIN model for Debit Cards Pins
13	DBD	39/15	Resolution of Debit Card Complaints & processing of NP Debit Card Requisition through SPSD.
14	DBD	33/15	Resolution of customer queries/complaints related of debit card issuance/activation/operations
15	DBD	37/14	Standard operating procedure for disputed transactions(Card present & card not present transactions) through debit card
16	DIGITAL BANKING	24/22,23/22	PBN ONE
17	FINANCE	18/20	Providing TDS Certificate by Branches/Officers
18	FINANCE	19/20	Guidelines on section 194N-TDS on cash withdrawal.
19	FRMD	57/20	Proactive steps for prevention of frauds.

20	FRMD	40/20	Cheque related fraud cases- preventive measures.
21	FRMD	160/19	Process of loading of FIR in fraud cases.
22	FRMD	36/17	Sharing of KYC Documents by banks in fraud cases-IBA Guidelines
23	FRMD	16/22	Non Acceptance of Transactions.
24	GSAD	15/20	GSAD Financial powers and miscellaneous discretionary financial powers of bank officers at various levels
25	HRDD	836/20	Staff loan schemes for Staff members- interest rate revision
26	HRDD	835/20,821/20	Scheme for conveyance loan to staff members
27	HRDD	822/20	Master Circular-Scheme for Grant of clean Overdraft/Demand Loan Facility to Staff Members
28	HRDD	821/20	Master Circular-Scheme for Housing Loan to Staff Members.
29	HRDD	805/19	Sensitive Posts/Positions in Bank
30	HRDD	804/19	Guidelines for Change in Name of Employees.
31	HRDD	791/19	Obtaining Vigilance/DAC Clearance of Employees going abroad on Official/Private Visits.
32	HRDD	753/17	Policy on Diversity at Work Place
33	HRDD	744/16	Reimbursement of expenses for Travel by Air.
34	HRDD	91/12	Protection against Victimization of vigilance Units of Various Ministers/Dept./Organizations/Bank
35	HRDD	501/08	Acceptance of Gifts by Officer's.
36	HRDD	1454/94	Payment of TA/DA to officer & other for the period of Appearance before Enquiry.
37	HRMD	496/20	Master Circular on Policy for Officers.
38	HRMD	495/20	Master Circular on Staff Welfare & Benefits.
39	HRMD	486/20, 489/20	Introduction of Half Day Leave on the Occasion Birthday.
40	HRMD	446/19	Rules & Guidelines for Leave Travel Concession to Officers.
41	HRMD	421/18	IBA's Broup Medical Insurance Scheme for Employees-Dependent Guidelines.
42	HRMD	394/18	PNB Samadhan-Punjab National Bank

			Employee Grievance Redressal System.
43	HRMD	733/15	Complaints Relating to Sexual Harassment at Workplace.
44	HRMD	707/15, 68/12, 199/4	Reimbursement of Expenses for Travel on Duty-Scale I Officers Using Car.
45	HRMD	209/14	Leave Travel Concession (LTC)/Home Travel Concession(HTC)
46	HRMD	13/14	Applying for Passport by Staff Members-Procedure.
47	HRMD	03/14	Leave Rules Relating to Officer Staff.
48	HRMD	120/12	Availment of LTC by Officers Eligible to Travel by Air.
49	HRMD	626/10	Payment of Gratuity.
50	HRMD	102/02,112/02	Additional Facilities to Inspecting Staff.
51	HRMD	28/01	Statutory Obligations of Incumbent Incharge of a Branch/Office.
52	HRMD	1222/90	Permission for Further Studies.
53	HRMD	446/76	Permission for Leaving Station by the Employees
54	HRMD	535/21	Adjustment of Emoluments of Workmen in the Revised Scales of Pay Under the 11 th Bi-Partite Settlement.
55	HRMD	594/21	Payment of Officiating Allowance
56	IAD	27/20	Signature Scanning & Uploading in CBS
57	IAD	13/20	Record Maintenance Policy.
58	IAD	05/19	Transfer of Deposit Accounts from one SOL to another SOL.
59	IAD	06/18	Follow-up Action in SMA Accounts.
60	IAD	11/14	Loan Documentation
61	IAD	12/17	Feeding of proper Interest Table Code in Loan Accounts.
62	IAD	16/20	Policy on quick Mortality of Loan Accounts.
63	IAD	19/21	Staff Accountability Policy-Clarification on Renewal, Review of Credit Limits.
64	IAD	17/20	Staff Accountability Policy.
65	IAD	12/16	Monitoring & Verification of Abnormal Transaction in Staff Accounts.
66	IAD	24/18	Debit & Credit in the same Account to escape the Account fromslippage to NPS.
67	IAD	31/18,32/18	Inter-SOL Transactions in Customer's Accounts.
68	IAD	50/12	Charge Taking Report

69	IAD	09/18	Daily Monitoring System(DMS) Physical Online Checking of System Generated Control Reports
70	IAD	45/17, 22/18	Processing of Cheque under magnifying glass & UV Lamp/UV Enable Cheques imaging scanners.
71	INSPECTION & AUDIT	7/22	Format of MMC
72	IRMD- L&A	207/21	Service Charge.
73	IRMD- L&A	41/22	Pre Sanction & Post Sanction Visit.
74	IT-Non OBS	5/22	Stop Payment of Cheques Through ATMs.
75	L & A	219/20	Guarantees & Collateral Security for Bank Advances.
76	L & A	223/20	Consolidated Circular-Limits Sanctioned Statements (LSS)
77	L & A	45/20,189/20	Guidelines for Advance against Book Debts.
78	L & A	60/20,126/20,185/20	Pre Disbursement Audit, FAQs, Amendment.
79	L & A	53/20,144/20	Valuation of Assets.
80	L & A	98/20,138/20	Authority for Extension in Validity of Sanction.
81	L & A	130/20	Issuance of Solvency Certificate.
82	L & A	129/20	Consolidated Circular-Bank Guarantees.
83	L & A	85/20	Updation & Addition of forms-Loans & Advances.
84	L & A	83/20	Finance Against LIC Policies,NSCs,KVPs, PLIs & Government/RBI Bonds.
85	L & A	67/20	Advance Covered By Tangible Collateral Security.
86	L & A	59/20	Modifications in Credit Appraisal Formats.
87	L & A	40/20	Credit Management & Risk Policy.
88	L & A	38/20	Green Renewal: Simplified procedure for renew/Review of Credit Facilities.
89	L & A	32/20	Consolidated circular Advance against Bank Deposits.
90	L & A	29/20	Take over of Borrowal Accounts.
91	L & A	07/20	Renewal/Review of Loan Accounts.
92	L & A	121/19	Mortgage.
93	L & A	116/19	Documentation.
94	MISD	07/20	MIS Code Realignment and

			Rationalization.
95	MISD	06/20	Dispute Resolution & Complaints handling mechanism with respect to Credit Information Companies (CICs)
96	MISD	04/20	CERSAI
97	MISSION PARIVARTAN	7/22,28/21,53/21	PNB LENS
98	MSME	65/20	CBS Scheme Codes of the MSME.
99	MSME	55/20	SME Score latest.
100	MSME	20/20	MSME Master Circular.
101	Operation Division	3/22	Positive Payment System.(PPS)
102	RAD	29/22	Loaning power – Retail lending.
103	RAD	36/22	Digital Lending, Personal Loan to pensioners.
104	RBD(R)	29/20	Service Charges: Non Credit Discretionary Powers to Permit Waiver/Relaxation.
105	RBD(R)	25/20	Saving Funds Schemes.
106	RBD(R)	24/20	Current Account Schemes.
107	RBD(R)	22/20	Consolidated Guidelines- Dormant/Inoperative Accounts.
108	RBD(R)	21/20	Deaf Scheme
109	RBD (A)	112/20	Migration of post-Dated Cheques/Equated Monthly Installment Cheques to ECS/RECS/NACH (Debit)
110	RBD (A)	68/19,69/19	Housing for All-Pradhan Mantri Awas Yojna (PMAY).
111	RBD (A)	80/20	My Property Loan
112	RBD (A)	124/21	Personal Loan
113	RBD (A)	48/21	Pension Loan.
114	RBD (A)	59/20	Drawing Credit Information Reports(CIRs) on Borrowers from Database of Credit Information Companies(CICs)
115	RBD (A)	31/20	PNB Score
116	SASTRA	13/20,57/20	Seizure & Sale of Vehicles (Including Tractors) of Defaulter Borrowers
117	SASTRA	40/20,17/20	Consolidated Guidelines on Sarfaesi Action.
118	SASTRA	21/20	Policy for Recovery & Management of NPS.

11. ABBREVIATIONS

- CRA – Central Record Keeping Agencies.
- POP – Points of Presence
- PNB PA – PNB Personal Advisor- Digital Umbrella Application (PNB One, M Passbook, Bhim PNB etc)
- ECLGS – Emergency Credit Line Guarantee Scheme

12. SOME USEFUL EMAIL IDS FOR LODGING COMPLAINT OF DISPUTED TRANSACTIONS DONE THROUGH DIGITAL CHANNELS

*before sending an email, please ensure that complaint should be lodged through our complaint centre i.e. 18001802222 or 18001032222 or atmcrcc@pnb.co.in (only branch officials can lodge at this email)
Please keep in mind that without complaint number you will not receive any response from HO Team.

1. For IMPS disputed transactions kindly send email to imps.isg@pnb.co.in and copy to tbd atmcell18@pnb.co.in

2. For UPI disputed transactions kindly send email to upi.isg@pnb.co.in and copy to tbd atmcell18@pnb.co.in

3. For master debit card disputed transactions email id is mducards@pnb.co.in & mastercard.isg@pnb.co.in

4. For rupay debit card disputed transactions.
tbdab@pnb.co.in
tbd atmcell17@pnb.co.in

5. For NFS transactions (all those transactions in which our customers use other bank ATMs) email id is tl.isg@pnb.co.in & tbd atmcell1@pnb.co.in

6. For ATMEOD/BNA reconciliation email id is atmcell3@pnb.co.in & recon1.isg@pnb.co.in

7. For any ombudsman related complaint email id is ombudusman.isg@pnb.co.in or tbd atmcell11@pnb.co.in

8. For fraud of loaning of card reporting email id is
tbdattmcell23@pnb.co.in

Further if any fraud happen through digital channels & if we are able to report it on cybercrimecell@pnb.co.in or incident@pnb.co.in within 10 to 15 minute then it may be possible to stop these transactions by HO-IT team.

Once again requested that before sending an email customers should have complaint number, without complaint no email will not entertain at any level.

13. SOME IMPORTANT FINACLE MENU **LOANS RELATED MENUS**

1. HCUSUM - TO GET ALL LOANS OF CUSTOMERS
2. HLADISB - LOAN DISBURSEMENT MENU
3. HLASPAY - FOR SCHEDULED LOAN PAYMENTS
4. HLAUPAY - FOR UNSCHEDULED PAYMENT (IF CUSTOMER WANTS TO REMIT MORE THAN EMI TO LOAN
5. CAACLA - FOR LOAN CLOSURE
6. STREM - STOCK STATEMENT REMINDER LETTER GENERATION TO CUSTOMERS
7. LADRPT - LAD DUE REPORT
8. HACDMTR - FOR REVIEW REPORT (MID TERM REVIEW)
9. NPARPT - FOR GENERATING NPA LIST
10. INT CERHE - INTEREST CERTIFICATE FOR HOUSING LOAN AND EDUCATION LOAN
11. UPGACC - MENU FOR UPGRADING THE NPA ACCOUNTS
12. NPATM - FOR DEPOSITING AMOUNT IN NPA ACCOUNT
13. HPLNPA - COLLECTION OF CHARGES IN NPA ACCOUNTS
14. HACACCR - FOR GETTING THE UPGRADATION AMOUNT (IT WILL BE WRONG SOMETIMES SO ALWAYS SAY DOUBLE THE AMOUNT TO CUSTOMERS FOR UPGRADATION)
15. HRLACCR - FOR RETAIL LENDING UPGRADATION AMOUNT
16. HASSCR - REPORT OF ASSET CLASSIFICATION
17. LAODRPT - PNPA LIST AND OVERDUE DAYS
18. POTNPA - ALSO FOR PNPA
19. HCOLINI - LIST OF INSURANCES PENDING
20. CCARD - FOR CREDIT CARD PAYMENT
21. CA118 - FOR CREDIT TAX CHALLANS

22. HACLHM - ACLHM
23. HSCLM - FOR STOCK UPDATION
24. HCLL - COLLATERAL LOOK UP
25. OGM - FOR OPENING OF BANK GUARANTEE..OUTWARD GURANTEE MAINTENANCE.
26. HGILR - FOR GENERATING OUTSTANDING BANK GUARANTEE REPORTS..GUARANTEE ISSUED/LUABILITY REGISTER
27. AMLALERT- FOR SUSPECIOUS TRANSACTION REPORT
28. HCULI - THIIIS GIVES UNUTILIZED PORTION OF CC/OD (THE UNUTILIZED PORTION COMES AS CURRENT ACCOUNT)
29. UCMR - FINACLE STAFF USER CREATION /MODIFICATION REQUEST
30. HATO/HATOR - FOR ACCOUNT TURN OVER REPORT
31. GSTTM - GST TRANSACTION MENU ...LIKE CGSTMAN
32. HLACAF - PROCESSING CHARGES IN LOAN
33. HLAFACR - COLLECTING ALL OTHER CHARGES FROM LOAN ACCOUNT
34. HLARSH - AMORTIZATION SCHEDULE REPORT
35. FASSET - FIXED ASSETS ..like FURNITURE AND FIXTURES
36. FARPT - FOR GENERATING 6A AND 6B RETURNS WHICH IS TO BE FED IN THE CLORETS SOFTWARE
37. CCMSTM - SENDING CUSTOMER ACCOUNT STATEMENT THROUGH REGISTERED MAIL.

14. DISCIPLINARY ACTION AGAINST WORKMEN STAFF AND PROCEDURE THEREOF

Cir: HRMD 309 dated 21st Apr 2016

SCHEDULE FOR DISCIPLINARY AUTHORITY/ APPELLATE AUTHORITY

SL NO.	AWARD STAFF POSTED AT	OFFICERS EMPOWERED TO APPOINT ENQUIRY OFFICER, TAKE DISCIPLINARY ACTION AND PASS ORIGINAL ORDER	ENQUIRY OFFICER	AUTHORITY EMPOWERED TO HEAR AND DISPOSE OF THE APPEAL
1	All branches in the Circle including Circle Office & other administrative Offices, such as RSC, ZTC, ZSC, ZAO etc.	Circle Head (AGM or DGM)	Any Officer of the Circle.	Zonal Manager (General Manager)
2	Zonal Offices and offices under their	Dy. General Manager at Zonal	Any Officer of the	Zonal Manager

	direct control (Except the offices referred at S.No 1)	Office looking after HR Affairs.	Circle.	(General Manager)
3.	All Department/Divisions of Head Office including Central Staff College (CSC)	Dy. General Manager, HRMD, HO	Any Officer working in any of the HO Division.	General Manager, HRMD, HO
4.	Offices other than specified above	Dy. General Manager, HRMD, HO	Any Officer working in any office	General Manager, HRMD, HO

15. DISCIPLINARY ACTION AGAINST AWARD STAFF

Cir: HRMD 582 dated 08th July 2021

Name/Category of Post	Reviewing Authority
Award Staff	Chief General Manager – HR : HO or in his/ her absence Executive Director

16. SCHEDULE TO THE DISCIPLINE & APPEAL REGULATIONS, 1977 – DESIGNATION OF DISCIPLINARY AUTHORITY & APPELLATE AUTHORITY

Cir: PAD 146/2013 dated 30th Mar, 2013

Disciplinary Authority/ Appellate Authority/ Reviewing Authority has been designated to act as under in respect of the officers in different scales:-

S.N.	NAME/CATEGORY OF POST	DISCIPLINARY AUTHORITY	APPELLATE AUTHORITY	REVIEWING AUTHORITY
1	Officers in Junior Management Grade Scale-II & III	Dy. General Manager/Asstt. Gen. Manager	General Manager	Executive Director/Chairman & Managing Director.
2	Officers in Senior Management Grade Scale-IV & V	General Manager	Executive Director or in his absence Chairman & Managing Director	Chairman & Managing Director or in his absence/ in case he is functioning as Appellate Authority, the Committee of the

				Board.
3	Officers in Top Executive Grade Scale VI	Executive Director or in his absence Chairman & Managing Director	Chairman & Managing Director or in his absence/in case he is functioning as Disciplinary Authority, Committee of Board.	Board
4	Officers in Top Executive Grade Scale VII	Chairman & Managing Director or in his absence Executive Director.	Committee of Board	Board

17. RECOVERY STRUCTURE: AMENDMENTS

Cir: MPD 04/2022 dated 10th Feb, 2022

(A) Responsibility for Recovery in NPA Accounts up to Rs 10 lakhs

Full responsibility of recovery in NPA accounts (Borrower wise) up to Rs 10 lakh has now been assigned to respective Branches.

(B) Role of Filed Recovery Warrior at Branches to Support Recovery (ALL NPA Accounts):

(C) Improved Reporting Structure for Circle & Zonal Sastra

Administrative reporting i.e. posting/manpower allocation, leave approval, LFC, performance monitoring, logistics support, HR, GSAD and IT related matters etc. to be handled by Circle office for Circle SASTRA and Zonal office for Zonal SASTRA

18. INCOME TAX SLABS FOR FY2022-2023

Individuals Under 60 Years

Old Tax Regime	Rate		New Tax Regime	Rate
Up to 2,50,000	Nil		Up to 2,50,000	Nil
2,50,001 to 3,00,000	5%		2,50,001 to 3,00,000	5%
3,00,001 to 5,00,000	5%		3,00,001 to 5,00,000	5%
5,00,001 to 10,00,000	20%		5,00,001 to 7,50,000	10%
Above 10 lakh	30%		7,50,001 to 10,00,000	15%
			10,00,001 to 12,50,000	20%
			12,50,001 to 15,00,000	25%
			Above 15 lakh	30%

Senior Citizens (60-80 Years)

Old Tax Regime	Rate		New Tax Regime	Rate
Up to 2,50,000	Nil		Up to 2,50,000	Nil
2,50,001 to 3,00,000	Nil		2,50,001 to 3,00,000	Nil
3,00,001 to 5,00,000	5%		3,00,001 to 5,00,000	5%
5,00,001 to 10,00,000	20%		5,00,001 to 7,50,000	10%
Above 10 lakh	30%		7,50,001 to 10,00,000	15%
			10,00,001 to 12,50,000	20%
			12,50,001 to 15,00,000	25%
			Above 15 lakh	30%

HOW CAN YOU SAVE TAX?

Instrument	Maximum Saving (Rs)	Section
Contribution to Provident Fund	64,116	80C
Contribution to Public Provident Fund	64,116	
Payment of Life Insurance premiums	64,116	
Investment in ELSS mutual funds	64,116	
Repayment of housing loan	64,116	
Tuition fees for children's education	64,116	
Investments in fixed deposit with banks and post offices (5 years)	64,116	
National Savings Certificate	64,116	
Contribution to National Pension System	21,372	80CCD(1B)
Mediclaime for self and family	10,686	80D
Mediclaime for parents (senior citizens)	21,372	80D
Repayment of housing loan(Interest)	85,488	24(b)
Savings Interest	4,274	80TTA

19. PNB KNOWLEDGE CENTRE

To see the Circulars & Other information – Visit **PNB KNOWLEDGE CENTRE**

Contact no – 0129-2414472, 2414206

Email id – ecirculars@pnb.co.in

**PUNJAB NATIONAL BANK SCHEDULED CASTE AND
SCHEDULED TRIBE EMPLOYEES WELFARE ASSOCIATION**
Registration No – S-8350/1976

Central Office:

Punjab National Bank,
1st Floor, Chandni Chowk
Delhi, PIN - 110006

Email:

1. info@pnbscstewa.in
2. pnbscstcentral8350@gmail.com

“A Disciplined Mind Brings Happiness”: Lord Buddha

AUTHORITY
LETTER

The Manager

Dear Sir,

Sub: Authorisation for deduction of Membership subscription for Punjab

National Bank Scheduled Caste and Scheduled tribe Employees Welfare Association, registered vide no. 8350 dated November 25th, 1976.

I request you to deduct from my salary a sum of Rs (Rupees only) starting from the month of _____ and remit the same to Punjab National Bank Scheduled Caste and Scheduled Tribe Employees Welfare Association, registered vide no. 8350 dated November 25th, 1976, SF a/c no.0113000107705975 at BO: Chandni Chowk, Delhi.

Thanking you,

Yours faithfully,

Name: _____

PF NO: _____

BO: _____

Place: _____

Date: _____



PNB AT A GLANCE 2022 : PNB Present Status:

- More than 1 lakh Employee
- More than 18 Crore Customers
- More than 10000 Branches
- More than 13300 ATMs
- More than 15700 Banking Correspondents (BCs)

Foreign Branches of PNB:

UK	Hong Kong	UAE	Myanmar
Bhutan	Nepal	Bangladesh	

ACHIEVEMENTS OF PNB

- **SHAMSHER SINGH of PNB (Indian Hockey Team)**
Bronze Medal winner in Tokyo Olympic 2020
- **THE ASIAN BANKER FINANCIAL TECHNOLOGY INNOVATION AWARD 2021**
- **NABARD SPECIAL COMMEMORATIVE AWARD 2021**
- **WONDROUS WARRIORS AWARD - MARCH 2021**
- **WARRIORS AWARD - AUGUST 2021**
- **UTKARSH PURASKAR/ DIGITAL PURASKAR**
by Ministry of Electronics & Information Technology GOI
- **FIRST POSITION IN AGRICULTURE INFRASTRUCTURE FUND**
- **RAJBHASHA PURASKAR** by Ministry of Home Affairs GOI

“We must stand on our own feet and fight as best as we can for our rights. So carry on your agitation and organize your forces. Power and prestige will come to you through struggle”

“Cultivation of mind should be the ultimate aim of human existence”

“If you believe in living a respectable life, you believe in self-help which is the best help”

“A great man is different from an eminent one in that he is ready to be the servant of the society.”

-B.R.Ambedkar

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