

**UNITED BANK OF INDIA
OFFICER EMPLOYEES'
(CONDUCT)
REGULATIONS, 1976**

UNITED BANK OF INDIA OFFICER EMPLOYEES' (CONDUCT) REGULATIONS, 1976
--

In exercise of the powers conferred by section 19 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970), the Board of Directors of United Bank of India in consultation with the Reserve Bank of India and with the previous sanction of the Central Government hereby makes the following regulations, namely:

1. Short Title, Commencement and Application :

- (1) These regulations may be called United Bank of India Officer Employees' (Conduct) Regulations, 1976.
- (2) They came into force on 01st January, 1977.
- (3) They shall apply to all officer employees of the bank, recruited in India whether working in India or outside India but shall not apply to :
 - (i) The Chairman of the Bank;
 - (ii) The Managing Director of the Bank;
 - (iii) Any whole time Director, if any;
 - (iv) Those who are in casual employment or paid from the contingencies;
 - (v) Award staff.

2. Definition :

In these Regulations unless the context otherwise requires –

- (a) "Act" means the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970);
- (b) "award staff" means the persons covered by the "award" as defined in the Industrial Disputes (Banking Companies) Decision Act, 1955 (41 of 1955);
- (c) "Bank" means United Bank of India;
- (d) "Board" means the Board of Directors of the Bank;
- (e) "competent authority" means the authority appointed by the Board for the purposes of these regulations;
- (f) "family" means –
 - (i) In the case of male officer employee, his wife whether residing with him or not, but does not include a legally separated wife and in the case of woman officer employee, her husband, whether residing with her or not, but does not include a legally separated husband;
 - (ii) Children or step-children of the officer employee, whether residing with the officer employee or not, and wholly dependent on such officer employee but does not include children or step-children of whose custody the officer employee has been deprived of by or under any law; and
 - (iii) Any other person related to, by blood or marriage, to the officer employee or to his/her spouse and wholly dependent upon such officer employee;

- (g) "Government" means the Central Government;
- (h) "Managing Director" means the Managing Director of the bank ;
- (i) "officer employee" means a person who holds a supervisory, administrative or managerial post in the bank or any other person who has been appointed and is functioning as an officer of the bank , by whatever designation called and includes a person whose services are temporarily placed at the disposal of the Central Government or a State Government or any other Government undertaking or any other public sector bank or the Reserve Bank of India or any other organisation but shall not include casual, work charged or contingent staff or the award staff;
- (j) "Public sector banks" means –
 - (i) a corresponding new Bank specified in the First Schedule to the Act ;
 - (ii) the State Bank of India constituted under the State Bank of India Act , 1955 (23 of 1955);
 - (iii) a Subsidiary Bank constituted under the State Bank of India (Subsidiary Banks) Act , 1959 (38 of 1959); and
 - (iv) any other bank which the Central Government may determine to be a public sector bank for the purpose of these regulations, having regard to its manner of incorporation.

3. General :

- (1) Every officer employee shall at all time take all possible steps to ensure and protect the interests of the Bank and discharge his/her duties with utmost integrity, honesty, devotion and diligence and do nothing which is unbecoming of a bank officer.
- (2) Every officer employee shall maintain good conduct and discipline and show courtesy and attention to all persons in all transactions and negotiations.
- (3) No officer employee shall, in the performance of his/her official duties or in the exercise of powers conferred on him/her, act otherwise than in his/her best judgment except when he/she is acting under the direction of his/her official superior.
- (4) Every officer employee shall take all possible steps to ensure the integrity and devotion to duty of all persons for the time being under his/her control and authority.

4. Observance of Secrecy :

Every officer employee shall maintain the strictest secrecy regarding the bank's affairs and the affairs of its constituents and shall not divulge directly or indirectly any information of a confidential nature , either to a member of the public or to an outside agency or to any other employee of the bank not entitled to such information unless –

- (i) divulging of such information is in accordance with the law or in accordance with the practices and usages customary amongst banks ;
- (ii) he/she is compelled to divulge such information by judicial or other authority ;
- (iii) instructed to do so by a superior officer in the discharge of his/her duties.

5. Employment of members of family of bank officers in firms enjoying the Bank's clientage and grant of facilities to such concerns :

- (1) No officer employee shall use his/her position or influence directly or indirectly to secure employment for any person related, whether by blood or marriage to the employee or to the employee's wife or husband, whether such a person is dependent on the employee or not.
- (2) No officer employee shall , except with the prior permission of the competent authority permit his/her son , daughter or any other member of his/her family to accept employment in any private undertaking with which he/she has official dealings or in any other undertaking having to his/her knowledge official dealings with the bank :
Provided that where the acceptance of the employment cannot await prior permission of the competent authority or is otherwise considered urgent, the matter shall be reported to the competent authority within 3 months from the date of the receipt of offer of employment and the employment may be accepted provisionally subject to the permission of the competent authority.
- (3) No officer employee shall , in the discharge of his/her official duties, knowingly grant or authorise the grant of any advance or banking facilities to or enter into or authorise entering into by or on behalf of the bank any contract , agreement , arrangement or proposal in any matter or give or sanction any contract or loan to any undertaking or person if any member of his/her family is employed in that undertaking or under that person or if he/she or any member of his/her family is employed in that undertaking or under that person or if he/she or any member of his/her family has interests in such matters or contracts in any other manner and the officer employee shall refer every such matter or contract or loan to his/her superior officer and the matter or contract or loan shall thereafter be disposed off according to the instructions of the authority to whom such reference is made .

Explanation : A person is not deemed to have any interest in an undertaking for the purpose of this sub-regulation, if he/she is only a shareholder having not more than 2 percent of the paid up capital of the undertaking in his/her name.

6. Taking up outside Employment :

- (1) No officer employee shall, except with the previous sanction of the bank , engage directly or indirectly in any trade or business or undertake any other employment :
Provided that an officer employee may, without such sanction, undertake honorary work of a social or charitable nature or occasional work of literary, artistic, scientific, professional, cultural, educational, religious or social character, subject to the condition that his/her official duties do not thereby suffer; but he/she shall not undertake or shall discontinue such work if so directed by the competent authority.
- Explanation :** Canvassing by an officer employee in support of the business of insurance agency or commission agency, owned or managed by a member of his/her family shall be deemed to be breach of this sub-regulation.
- (2) Every officer employee shall report to the bank if any member of his/her family is engaged in a trade or business or owns or manages an insurance agency or commission agency.
- (3) No officer employee shall, without the previous sanction of the Bank, except in the discharge of his/her official duties , take part in the registration , promotion or management of any bank or other company which is required to be registered under the Companies Act , 1956 (1 of 1956) or any other law for the time being in force or any co-operative society for commercial purposes :

Provided that an officer employee may take part in registration, promotion or management of a co-operative society registered under the Co-operative Societies Act, 1912 (2 of 1912) or any other law for the time being in force , or of a literary , scientific or charitable society registered under the Societies Registration Act , 1860 (21 of 1860) or any corresponding law in force.

- (4) No officer employee shall accept any payment, in the form of fee, remuneration, honorarium and the like in cash or kind for any work done by him/her for any public body or any private person without the sanction of the competent authority.
- (5) No officer employee shall act as an agent of, or canvass business in favour of, Insurance Company or Corporations in his individual capacity.

7. Contribution to Newspapers, Radio, Electronic Media etc. :

- (1) No officer employee shall except with the previous sanction of the competent authority, own wholly or in part or conduct or participate in the editing or management of any newspaper or any other periodical publication.
- (2) No officer employee shall except with the previous sanction of the competent authority or except in the bonafide discharge of his/her duties participate in radio broadcast/telecast or contribute any article or write any letter either in his/her own name or anonymously or in the name of any other person to any newspaper or periodical or make public, or publish or cause to be published or pass on to others any document, paper or information which may come into his/her possession in his/her official capacity.
- (3) No officer employee shall except with the previous sanction of the competent authority publish or cause to be published any book or any similar printed matter of which he/she is the author or not or deliver talk or lecture in public meeting or otherwise:

Provided that no such sanction is, however, required if such broadcast or contribution or publication is of a purely literary, artistic, scientific, professional, cultural, educational, religious or social character.

8. Demonstration :

No officer employee shall engage himself/herself or participate in any demonstration which is prejudicial to the interests of the sovereignty and integrity of India, the security of the State, friendly relations with foreign States, public order, decency or morality or which involves contempt of court, defamation or incitement to an offence.

9. Joining of Associations prejudicial to interests of the country :

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

10. Giving Evidence :

- (1) Save as provided in sub-regulation (3) no officer employee shall, except with the previous approval of the competent authority, give evidence in connection with any enquiry conducted by any person, committee or authority.
- (2) Where any approval has been accorded under sub-regulation (1) no officer employee giving such evidence shall criticise the policy or any action of the Government or of a State Government or of the bank.

- (3) Nothing in this regulation shall apply to any evidence given –
- (a) at an enquiry before an authority appointed by the Government, State Government, Parliament or a State Legislature; or
 - (b) in any judicial enquiry; or
 - (c) at any departmental enquiry ordered by the competent authority.

11. Public Demonstration in Honour of Bank Officers :

- (1) No officer employee shall, except with the previous sanction of the competent authority, receive any complimentary or valedictory address or accept any testimonial or attend any meeting or entertainment held in his/her honour, or in the honour of any other employee of the bank:

Provided that nothing in this sub-regulation shall apply to –

- (a) A farewell entertainment of a substantially private and informal character held in honour of the officer employee or any other employee of the bank on the occasion of his/her retirement or transfer or any person who has recently quitted the service of the bank; and
 - (b) The acceptance of simple and inexpensive entertainment arranged by association of employees of the bank.
- (2) (a) No officer employee shall either directly or indirectly exercise pressure or influence on any employee of the bank to induce or compel him/her to subscribe towards any farewell entertainment.
- (b) No officer employee shall collect subscription for farewell entertainment from any intermediate or lower grade employee for the entertainment of any employee belonging to any higher grade.

12. Seeking to Influence :

No officer employee shall bring or attempt to bring any political or other outside influence to bear upon any superior authority to further his/her interests in respect of matters pertaining to his/her service under the bank.

13. Absence from duty :

- (1) No officer employee shall absent himself/herself from his/her duty or be late in attending office or leave the station without having first obtained the permission of the competent authority:

Provided that in the case of unavoidable circumstances where availing of prior permission is not possible or is difficult, such permission may be obtained later subject to the satisfaction of the competent authority that such a permission could not have been obtained.

- (2) No officer employee shall ordinary absent himself/herself in case of sickness or accident without submitting a proper medical certificate :

Provided that in the case of temporary indisposition or sickness of a casual nature, the production of a medical certificate may, at the absolute discretion of the competent authority, be dispensed with.

14. Acceptance of Gifts :

- (1) Save as otherwise provided in these regulations, no officer employee shall accept or permit any member of his/her family or any person acting on his/her behalf to accept any gift.

Explanation : The expression "gift" shall include free transport, boarding, lodging or other service or any other pecuniary advantage when provided by any person other than a near relative or a personal friend having no official dealings with the officer employee.

NOTE 1. A casual meal, lift or other social hospitality shall not be deemed to be a gift.

NOTE 2. An officer employee shall avoid acceptance of lavish or frequent hospitality from any individual or concern having official dealings with him/her.

(2) On occasions such as marriages, anniversaries, funerals or religious functions when the making of gifts is in conformity with the prevailing religious or social practice, an officer employee may accept gifts from his/her near relatives but he/she shall make a report to the competent authority if the value of the gifts exceeds Rs. 500/- .

(3) On such occasions as specified in sub-regulation (2) an officer employee may also accept gifts from his/her personal friends having no official dealings with him/her, but he/she shall make a report to the competent authority if the value of such gifts exceed .200/- .

(4) In any other case, the officer employee shall not accept any gift without the sanction of the competent authority if the value of the gifts exceeds .75/- .

Provided that when more than one gift has been received from the same person or concern without a period of 12 months, the matter shall be reported to the competent authority if the aggregate value thereof exceeds . 500/- .

NOTE: As a normal practice an officer employee shall not accept any gift from any person or institution having official dealings with the officer employee.

(5) No officer employee shall -

(a) Give or take or abet the giving or taking of dowry; or

(b) demand, directly or indirectly from the parents or guardians of a bride or bridegroom, as the case may be, any dowry.

Explanation: For the purpose of this Regulation 'dowry' has the same meaning as in the Dowry Prohibition Act, 1961 (28 of 1961).

15. Lendings and Borrowings :

No officer employee shall, in his individual capacity –

(i) borrow or permit any member of his family to borrow or otherwise place himself or a member of his/her family under a pecuniary obligation to a broker or a money lender or a subordinate employee of the bank or any person, association of persons, firm, company or institution, whether incorporated or not, having dealings with the bank;

(ii) buy or sell stocks, shares or securities of any description without funds to meet the full cost in the case of purchase of scrips or delivery in the case of sale;

(iii) incur debts, at a race meeting;

(iv) lend money in private capacity to a constituent of the bank or have personal dealings with such constituent in the purchase or sale of bills of exchange, government paper or any other securities; and

- (v) guarantee in his private capacity the pecuniary obligations of another person or agree to indemnify in such capacity another person from loss except with the previous permission of the competent authority;

Provided that an officer employee may, give to or accept from a relative or personal friend a purely temporary loan of a small amount free of interest, or operate a credit account with a bonafide tradesman or make an advance of pay to his/her private employee :

Provided further that an officer employee may obtain a loan from a co-operative credit society of which he/she is a member or stand as a surety in respect of a loan taken by another member from a co-operative credit society of which he/she is a member.

16. Advance drawal of salary :

No officer employee shall, draw his/her salary in advance or over draw his/her account with the bank against security or otherwise, without the previous sanction of the competent authority.

17. Subscriptions :

No officer employee shall, except with the previous sanction of the competent authority, ask for or accept contributions to or otherwise associate himself/herself with the raising of any funds or other collections in cash or in kind in pursuance of any objective whatsoever.

18. Speculation in Stocks and Shares and Investments :

No officer employee shall, speculate in any stock, share or securities or commodities or valuables of any descriptions or shall make investments which are likely to embarrass or influence him/her in the discharge of his/her duties:

Provided that nothing in this regulation shall be deemed to prohibit an officer employee from making a bonafide investment of his/her own funds in such securities as he/she may wish to buy.

NOTE: Frequent purchase or sale or both of shares or securities or other investments shall be deemed to be speculation for the purpose of this regulation.

19. Indebtedness :

An officer employee shall so manage his/her private affairs as to avoid habitual indebtedness or insolvency. An officer employee against whom any legal proceedings are instituted for the recovery of any debt due from him/her or for adjudging him/her as an insolvent shall forthwith report the full facts of the legal proceedings to the bank.

20. Movable, Immovable and Valuable Property :

(1) Every officer employee, on his/her first appointment, and every other employee of the bank, on promotion to a post of an officer employee in the bank shall, in the form provided in Appendix-A of these Regulations, submit return of his/her assets and liabilities giving full particulars regarding -

(a) The immovable property inherited by him/her or owned or acquired by him/her or held by him/her on lease or mortgage, either in his/her name or in the name of any member of his/her family or in the name of any other person;

(b) Shares, debentures and cash including bank deposits inherited by him/her or similarly owned or acquired or held by him/her;

(c)Other movable property inherited by him/her or similarly owned or acquired or held by him/her; and

(d) Debts and other liabilities incurred by him/her directly or indirectly :

Provided that in the case of an officer employee who is already in service in the bank on the date these regulations come into force, shall submit a return in terms of this regulation within three months of coming into force of these regulations, the return being with reference to the assets and liabilities as enumerated above of the officer employee on the date these regulations come into force.

(2) Every officer employee shall every year submit a return of his/her movable, immovable and valuable property including liquid assets like shares, debentures as on 31st March of that year to the bank before 30th June of that year.

(3) No officer employee shall except with the previous knowledge of the competent authority acquire or dispose of any immovable property by lease, mortgage, purchase, sale, gift or otherwise either in his/her own name or in the name of any member of his/her family:

Provided that the previous sanction of the competent authority shall be obtained by the officer employee if any such transaction is –

- (a) with a person having official dealings with the officer employee;
- (b) otherwise than through a regular or reputed dealer.

(4) Every officer employee shall report to the Competent Authority, as per the form provided in the Appendix-C of these Regulations, every transaction concerning movable property owned or held by him either in his/her own name or in the name of a member of his/her family if the value of such property exceeds .25,000/-:

Provided that the previous sanction of the Competent Authority shall be obtained if any such transaction is-

- (a) with a person having official dealings with the officer employee or
- (b) otherwise than through a regular or reputed dealer.

(5) The bank may at any time, by general or special order, require an officer employee to furnish within a period to be specified in the order a full and complete statement of such movable or immovable property held or acquired by him/her or on his/her behalf or by any member of his/her family as may be specified in the order. Such a statement shall, if so required by the bank, include the details of the means by which or the sources from which such property was acquired.

21. Vindication of Acts and Character of an Officer Employee :

No officer employee shall, except with the previous sanction of the bank, have recourse to any court or to the press for the vindication of any official act which has been the subject matter of adverse criticism or an attack of a defamatory character:

Provided that nothing in this regulation shall be deemed to prohibit an employee from vindicating his/her private character or any act done by him/her in private capacity and where any action for vindicating his private character or any act done by him/her in private capacity is taken, the officer employee shall submit a report to his/her immediate superior within a period of three months from the date of such action is taken by him/her.

22. Restrictions regarding Marriage :

- (1) (i) No officer employee shall enter into, or contract a marriage with a person having a spouse living; and
(ii) No officer employee having a spouse living, shall enter into, or contract a marriage with any person:

Provided that the bank may permit an officer employee to enter into, or contract any such marriage as is referred to in clause (i) or clause (ii) if it is satisfied that-

- (a) such marriage is permissible under the personal law applicable to such officer employee and other party to the marriage; and
(b) there are other grounds for so doing.
- (2) An officer employee who has married or marries a person other than of Indian Nationality shall forthwith intimate the fact to the Bank.

23. Consumption of Intoxicating Drinks and Drugs :

An officer employee shall :

- (a) strictly abide by any law relating to intoxicating drinks or drugs in force in any area in which he/she may happen to be for the time being;
- (b) not be under the influence of any intoxicating drink or drugs during the course of his/her duty, and shall also take due care that the performance of his/her duties at any time is not affected in any way by the influence of such drink or drug;
- (c) refrain from consuming any intoxicating drink or drug in a public place;
- (d) not use any intoxicating drink or drug to excess.

Explanation : For the purpose of this rule 'public place' means any place or premises (including clubs even exclusively meant for members where it is permissible for the members to invite non-members as guests, bars and restaurants, conveyance) to which the public have or are permitted to have access, whether on payment or otherwise;

Savings : Save and except in so far it is expressly provided here above in these regulations nothing contained in any other rules/regulations in force by virtue of sub-section (13) of section (19) of the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970 shall be affected by these Regulations.

24. Acts of Misconduct :

A breach of any of the provisions of these regulations shall be deemed to constitute misconduct punishable under the United Bank of India (Discipline and Appeal) Regulations, 1976.

24A. Prohibition of Sexual Harassment of Working Women :

- (1) No officer employee shall indulge in any act of sexual harassment of any woman at her work place.
- (2) Every officer employee who is in-charge of a work place shall take appropriate steps to prevent sexual harassment to any woman at such work place.

Explanation : For the purpose of this regulation, "sexual harassment" includes such unwelcome sexually determined behaviour (whether directly or otherwise) as –

- (a) physical contact and advances;
- (b) a demand or request for sexual favours;
- (c) sexually coloured remarks;
- (d) showing pornography; or
- (e) any other unwelcome physical, verbal or non-verbal conduct of a sexual nature.

25. Interpretation :

If any question arises as to the application or interpretation of any of these regulations, it shall be referred to the Board for its decision.

26. Repeal and Saving :

- (1) Every rule, regulation, bye-law or every provision in any agreement or resolution corresponding to any of the regulations herein contained and in force immediately before the commencement of these regulations and applicable to the officer employees to whom these regulations are applicable is hereby repealed;
- (2) Notwithstanding such repeal any order made or action taken under the provisions so repealed shall be deemed to be made or taken under the corresponding provisions of these regulations.

27. Competent sanctioning and/or reporting Authority :

Competent sanctioning and/or reporting authority for these regulations will mean the General Manager, United Bank of India.

**Prescribed Format for submission of Annual Assets & Liabilities Statement
(Under Regulation 20 of the UBI Officer Employees' (Conduct) Regulations, 1976).**

INSTRUCTIONS		ACKNOWLEDGEMENT	
1.	This return has to be submitted by every Officer employee of the Bank as on 31st March every year within a reasonable time, but not later than the 30th June of each year.	.	
2.	Every officer employee of the Bank is required to submit a return of his assets and liabilities on his first appointment, either by direct recruitment or by promotion and thereafter, annually as on 31st March. The said return will contain full particulars regarding – i) The immovable property/ies inherited by him/her on owned or acquired by him/her or held by him/her on lease or mortgage, either in his/her own name or in the name/s of any member of his/her family or in the name/s of any other person/s. ii) Shares, securities debentures and cash including bank deposits inherited by him/her or similarly owned or acquired or held by him/her. iii) Other movable properties inherited by him/her or similarly owned or acquired by him/her, and iv) Debts and other liabilities incurred by him/her directly or indirectly. No column of the format should be left blank. While the words like “Not applicable (NA)” or “Does not arise (DNA)”, “NIL” may be used in appropriate places, the words like “Already stated/Given”, “In addition to/Reference to earlier statement”, etc. will not be accepted. Complete details of all immovable and movable properties/assets have to be submitted every year as per format, even if the same were furnished in any of the earlier years. The facts and figures furnished in the statement must be accurate and estimates in appropriate cases must be realistic. No guess, speculation should be made while filling up this statement. Suppression of facts and figures will be viewed seriously.	.	Ref. No. OFF/ /12 Date:
3.		.	This is to acknowledge receipt of the
		.	statement Asset & Liabilities/Annual Return o
		.	Investment for the year ended on 31.03.2012 of Shr
		.	/Smt..... S.P.F
		.	No..... Designation
		.	
		.	Department
4.		.	
		.	<u>Seal</u>
		.	Signature of the
		.	<u>Authorised Official</u>
5.	Non-submission/delayed submission will be treated as a misconduct attracting appropriate disciplinary action under Regulation 24 of the UBI Officer Employees’ (Conduct) Regulation, 1976.	.	
		.	

UNITED BANK OF INDIA

REGION / ZONE _____ Branch / Office _____ Head Office _____ DEPARTMENT _____

RETURN OF ASSETS AND LIABILITIES

Under Regulation 20 of the United Bank of India Officer Employees' (Conduct) Regulations, 1976 as on _____

1. Name in full _____ 2. Designation _____ 3. Place of posting _____

4. Present Basic Pay _____ Scale _____ 5. Present Pay (Gross Salary) _____ 6. S.P.F. A/c No. _____

DECLARATION

I hereby declare that the return enclosed viz. Annexure-I (Appendix-'A'), II (Appendix-'B' & 'C'), III & IV as applicable (*/**) are complete, true and correct as on _____ to the best of my knowledge and belief in respect of information due to be furnished by me under provision of Regulation 20 of United Bank of India Officer Employees' (Conduct) Regulations, 1976.

- * Every Officer employee shall every year submit the return as on 31st March of the year to the Bank before the 30th day of June of that year in Annexure-II (Appendix – 'B' & 'C'), III & IV.
- ** Officer employees appointed/promoted from Clerical Cadre are required to submit the return as on the date of their appointment / promotion as the case may be Annexure-I (Appendix – 'A').

Signature in full

Date _____

(Strike out whichever is not applicable)

ANNEXURE – I (APPENDIX – ‘A’)

1. Name _____ 2. Present Designation _____ 3. Grade _____

4. Posted at _____ 5. Present Pay (Gross Salary) Rs. _____

ASSETS**I. Immovable
Property**

Name and address of the place where the property is situated	Natur/description of the property e.g. land, building etc.)	Present value	How acquired (by purchase, lease, mortgage, inheritance, gift or otherwise)	If purchased, the purchase value	When acquired	Acquired from (give name and address)	Source of funds (in case of purchase, lease, mortgage)	If not in own name, state in whose name held & his/her relationship with the officer	Annual income from property (if any)

II. Movable property **

- (a) Shares / Debentures etc.
 (b) Cash / Deposits, etc.
 (c) Others (if any).

**** DETAILS ARE TO BE GIVEN IN RESPECT OF EACH MOVABLE PROPERTY****VALUE OF WHICH EXCEEDS Rs.25,000/=.**

LIABILITIES

I.	<u>Debts</u>	<u>Amount</u>	<u>Rate of Interest per annum</u>	<u>Indebted to (state name & address)</u>	
1.					
2.					
3.					
II.					
1.					
2.					
3.					
II.	<u>No of Dependants</u>	<u>Name</u>	<u>Relationship with the Officer</u>		
1.					
2.					
3.					
III.	<u>Other Liabilities : (if any)</u>	<u>Purpose of the loan / advance</u>	<u>Nature of Security given (give details)</u>	<u>Terms of Repayment</u>	<u>Source of Repayment</u>

Signature _____

Date _____

UNITED BANK OF INDIA : HEAD OFFICE : KOLKATA

Refer to Regulation 20(2) of United Bank of India Officer Employees' (Conduct) Regulations, 1976

Statement of Immovable, Movable & Valuable Properties as on _____

1. Name of the Officer in full _____ 2.(a) Designation _____ (b) Scale _____

3.(a) Branch/Office/Department where posted _____ (b) Region _____ 4. S.P.F. No. _____

DESCRIPTION OF PROPERTIES : (All the columns should be filled in by detailed information / data –
use of words like “AS STATED EARLIER / ALREADY STATED, etc.” will not be accepted)

A) Immovable Property

Sl No	Name of the State, Dist., Subdivision, Taluk and vill in which the property is situated and also its distinctive no	Name and details of the property		Held in whose name and relationship with the officer	How acquired, whether by purchase, lease, mortgage, inheritance, gift or otherwise	Date of acquisition	Name of the vendor	Value
		Housing & other building (mention area of land)	Lands (mention nature of land)					

B) Movable & Valuable

Brand name / description of the movable & valuable property

1

2

3

4

5

A. IMMOVABLE	Present value (if exact value cannot be ascertained approximate value in relation to present condition be indicated)	Source of funds for acquiring the property.	Annual income from the property, if any.	R e m a r k s
	(6)	(7)	(8)	(9)

**B. MOVABLE
 &
 VALUABLE**

Signature _____

Date _____

Movable & valuable property to include cash, deposits including deposits with Bank, any Company, financial institution, Post Office and other deposits with amount, investments such as shares, securities, debentures & other investment and loans and advances etc. other movable & valuable articles such as Radio, T.V., Refrigerator, Air Conditioner, Washing Machine, Ornaments, Jewelry, Furniture, Vehicles & other household items etc. transaction in which exceeds Rs.25,000/=.

LIABILITIES

I.	<u>Debts</u>	<u>Amount</u>	<u>Rate of Interest per annum</u>	<u>Indebted to (state name & address)</u>
1.				
2.				
3.				
II.	<u>No. of Dependents</u>	<u>Name</u>	<u>Relationship with the Officer</u>	
1.				
2.				
3.				
III.	<u>Other Liabilities(if any)</u>	<u>Purpose of the loan/advance</u>	<u>Nature of Security given (give details)</u>	<u>Terms of repayment</u> <u>Source of Repayment</u>

Signature _____

Date _____

ANNEXURE – II (APPENDIX – ‘C’)**STATEMENT OF TRANSACTIONS IN MOVABLE PROPERTY (EXCEEDING
Rs.25,000/= IN VALUE) DURING THE YEAR ENDING 31ST MARCH, 2012.**

(Refers to Regulation 20(4) of United Bank of India Officer Employees' (Conduct) Regulations, 1976)

1. Name _____ 2. Present Post & Grade _____

3. Posted at _____ 3. Present Pay (Gross Salary) : Rs. _____

Sl. No.	Branch name/description of the movable property.	If not in own name, state in whose name held and his/her relationship to the officer employee.	Nature of transaction	Date of transaction	Value of the property	Transacted with (give name & address)	Annual Income from the property (if any).
IndiaCode							

* Inapplicable clause to be struck out.

* Transactions mean – Purchase, Sale, Lease, Mortgage, Inheritance, Gift or otherwise.

Signature _____

Date _____

REGION _____ HEAD OFFICE _____ DEPARTMENT _____ BRANCH/OFFICE _____

**RETURN OF DECLARATION OF SHARES / DEBENTURES / SECURITIES / BOND
HELD BY OFFICERS / AWARD STAFF MEMBERS OF UNITED BANK OF INDIA**

Under Regulation 18 of the United Bank of India Officer Employees' (Conduct) Regulations, 1976 /
Clause 19.5(J) of the First Bipartite Settlement as on _____

1. Name in full _____ (2) Designation _____ (3) Place of posting _____

4. Present Basic Pay Rs. _____ Scale (Officer) _____ (5) Present pay (Gross Salary) Rs. _____

Every Officer / Award Staff member shall every year submit the return as on 31st March of the year to the Bank before the 30th day of June of that year.

DECLARATION

I hereby declare that the return enclosed viz. Annexure-III (Part 'A', 'B', 'C') are complete, true and correct as on _____ to the best of my knowledge and belief in respect of information due to be furnished by me under provision of Regulation 18 of United Bank of India Officer Employee's (Conduct) Regulations, 1976 / Clause 19.5(J) of the 1st Bipartite Settlement.

Signature _____

Date _____

(Strike out whichever is not applicable)

**DECLARATION OF SHARES/DEBENTURES/SECURITIES BONDS HELD BY EMPLOYEES OF UNITED BANK OF INDIA
(PARTS : A, B & C)**

1. Name of declarant employee _____ 2. Category-Officer/Clerk/Sub-Staff _____
(in full)
3. Designation _____ 4. Department & Office to which attached _____
5. Date of appointment _____ 6. Date of last promotion _____ 7. Present Pay & Allowance Rs. _____
8. S.P.F. A/c No. _____

PART – 'A'

**STATEMENT SHOWING DETAILS OF SHARES/DEBENTURES/SECURITIES/BONDS ACQUIRED AND HELD AS ON 31ST MARCH, 2012,
(OTHER THAN THOSE ACQUIRED UNDER PREFERENTIAL QUOTAS)**

Name of Issuing Company	No. of Shares/ Debenture Securities / Bonds.	Face Value / Cost of acquisition.	Mode of acquisition (i.e. whether public issue / Rights / Renunciation / Bonds purchase through Stock Exchange	Date of acquisition (Month & year).	In whose name held (i.e. self or other member of family, state relationship.	Source of funds for acquisition	Remarks
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)

PART – ‘B’

**STATEMENT SHOWING DETAILS OF SHARES / DEBENTURES / SECURITIES / IF ANY,
ACQUIRED UNDER PREFERENTIAL QUOTAS AND HELD AS ON 31ST MARCH, 2012.**

Sl. No.	Name of Issuing company	No. of Shares / Debentures / Bonds/ Securities.	Face Value / cost of acquisition.	Mode of acquisition (i.e. whether under reserved, promoters' or Employees' quota	Date of acquisition (Month & year).	In whose name held (i.e. self or other members of family, state relationship.	Source of funds for acquisition	Remarks
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

- Notes :**
1. The declaration should include details of the assets paid for even if the scripts have been received since the allotment is firm.
 2. The circumstances under which the allotment was applied for and accepted should be fully explained.

PART – ‘C’**STATEMENT SHOWING DETAILS OF SALES & PURCHASE OF SHARES/DEBENTURES/SECURITIES UNDERTAKEN DURING THE PERIOD ENDING ON 31ST MARCH, 2012, WHERE THE VALUE OF THE INDIVIDUAL TRANSACTION EXCEEDED RS.5000/=.**

Name of the Company	No. of Shares / debentures Securities/ Bonds/purchased/ sold.	Face Value /	Purchase Price / sale price	Profit Loss made	Whether the transaction was undertaken on stock exchange or by private arrangement. In later case, name & address of the party from whom/to whom purchase/sale has been made.	Name & address of broker if any, stating amount of brokerage.	In case of a sale transaction, date on which the assets were purchased.	Remarks
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

I. SALE

- 1.
- 2.
- 3.

II. PURCHASE

- 1.
- 2.
- 3.

Signature of the declarant

Place _____ Date _____

Note: The statement should include units / shares issued by Mutual Funds which are quoted on stock exchanges.

ANNEXURE – IV

**FORM FOR GIVING INTIMATION FOR TRANSACTIONS IN
SHARES, DEBENTURES, SECURITIES & INVESTMENT IN
MUTUAL FUND SCHEMES ETC.**

1. Name & Designation :
2. Scale of Pay & present pay :
3. Details of each transaction made in shares, securities, debentures, mutual fund schemes etc., during the Financial year. :
4. Particulars of the party / firm with whom transaction is made :
 - a) Is the party related to the applicant? :
 - b) Did the applicant have any dealings with the party in his official capacity at any time or is the applicant likely to have any dealings with him in the near future? :
5. Source or sources from which fiancés:
 - a) Personal Savings :
 - b) Other sources giving details :
6. Any other relevant fact which Applicant may like to mention. :

Declaration

I hereby declare that the particulars given above are true

Station _____ Signature _____

Date _____ Designation _____

Note : Report in this format has to be submitted if the total transaction in sale, purchase or both in share/debentures/securities/mutual fund exceeds Rs.25,000/= during the financial year.