

No.P(R) 182/P/Vol.V



Headquarters Office,  
Personnel Branch,  
Chennai – 600 003.  
Dated: 10/02/2010.

## JOINT PROCEDURE ORDER

Sub: Change of Bank Account for Drawal of Salary.

Ref: 1.This Office.letter No.P(R) 182/P/Vol.II dated 20.11.2001  
(PBC No. 189/2001).  
2.This Office.letter No.P(R) 182/P/Vol.IV dated 05.11.2004  
(PBC No. 217/2004).

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Instructions were issued vide reference (1) above that employees should obtain clearance certificate from the Bank if they want to change the Bank Account from one bank to another bank. Subsequently, the system of obtaining 'NOC' from Bank where salary drawn was dispensed with vide letter dated 05.11.04 cited above.

2. Consequent to the dispensation of NOC, number of complaints are being received from various Banks. Further, there are large number of court attachment cases being filed before various courts due to non-payment of loan. In this connection, CVO/MAS has advised to adopt some workable mechanism to prevent such complaints from the Banks so as to upkeep the morale and image of the Railways.

3. In order to regulate the system of shifting of account from one bank to another bank by Railway employees effectively for the purpose of crediting their salary, the following instructions are issued for strict adherence:

- (a) The employees who desire to change their account from one bank to another bank for crediting salary should submit their request in the PROFORMA enclosed in the JPO in duplicate of which one may be forwarded to the concerned bill drawing officials and another to the concerned bank. The proforma should be complete in all respects.
- (b) They should submit the proforma one month in advance to the bill drawing officers through proper channel. For change of Bank appropriate orders will be issued in the succeeding month of submission of the request.

[Contd.....2]

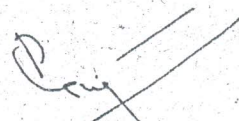
- (c) If there is any insufficient / incomplete particulars in the proforma, the request for change of bank should not be permitted. The employees should indicate the particulars specifically and clearly without any ambiguity. They should avoid answering any items at Sl.No.1 to 5 in the proforma as "blank" or putting as "dash (-)". Suppression of information will lead to initiation of disciplinary action against the employees.
- (d) In the event the Bank advises the Railway Administration at a subsequent date about the default by the Railway employee in repayment of loan or if the Railway employee has also not declared at the time of shifting of account about the facts of earlier loan availed, "the employee is liable to be taken up under D & A Rules for violation of Conduct Rules".
- (e) Any expenditure incurred by the Railway administration for contesting the cases relating to default of payment of loans availed from the Banks, will be deducted from the employee's salary after due procedure of issuing show cause notice.
- (f) The instructions already issued by Railway Board vide their letter No.2006/AC-II/17/1 dated 14.03.2006, this office PBC Nos.1/2004 and PBC No.49/2006 may be strictly adhered to. *(Copies enclosed)*

This has the approval of CPO and FA & CAO.

*Encl. 3 sheets*



(V.PITCHAIRAJU)  
CPO/Admn.



(SUJATHA JAYARAJ)  
FA & CAO/GI

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(As per mailing list "A")

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