

Human Resources Department, HR Administration Division, Central Office

स्टाफ परिपत्र: 7842

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प्रति:सभी शाखाएं/कार्यालय,

Sub: Guidelines for issuance of 'NO OBJECTION CERTIFICATE' (NOC)

Bank staff is requiring various types of 'NO OBJECTION CERTIFICATES' (NOCs) and the same are being issued by the branches/offices based on available guidelines and prevailing practices.

However, in absence of clear guidelines, we are in receipt of queries/ clarifications from field functionaries regarding issuance of NOCs.

Therefore, to guide field functionaries in an efficient & smooth manner, Bank has defined Competent Authorities for issuance of various types of 'No Objection Certificates' (NOCs).

The detailed guidelines are enclosed as Annexure-I.

The contents of this Circular should be brought to the notice of all concerned.


Chief General Manager (HR)



Encl.: Annexure-1: Guidelines On Issuance Of 'No Objection Certificate'

ANNEXURE-1

GUIDELINES ON ISSUANCE OF 'NO OBJECTION CERTIFICATE'

1.1 GENERAL CONDITIONS FOR ISSUANCE OF NOC:

- The applications to be submitted in HRMS Package-Union Parivar.
- The NOC for passport can be provided only for the active employees. However, for the employees who are on sabbatical leave, depending upon individual cases the request of NOC may be acceded by the Competent Authority, if satisfied.
- In case of employees on deputation, the NOCs can be issued by the Competent Authority, if satisfied, after receiving the requisite details and recommendations of the organization, where the employee is on deputation.
- In case of employees on authorized Loss of Pay, the NOC can be issued by the Competent Authority, if satisfied. **In case of employees on unauthorized Loss of Pay, the NOC of any type cannot be issued.**
- The details of the employee mentioned in the NOC shall be strictly as per Bank records. If any modification is required in personal details of the staff, such employees will be advised to get their personal information corrected in Bank records before applying for NOC.
- The NOC issuing Competent Authority shall ensure obtaining ER Clearance/ Vigilance Clearance before issuance of NOC.
- In such cases, where the disciplinary action is initiated and proceeding are completed/imposed, the NOC can be issued. Whereas in cases where any disciplinary action is pending/contemplated, the NOC issuing Competent Authority can take the decision regarding issuance/non-issuance of NOC, based on the nature of the allegations levelled against the employee.

1.2 TYPE OF NOCs & GUIDELINES

S.N	Type of NOCs	Guidelines
(i)	NOC FOR OBTAINING PASSPORT	<ul style="list-style-type: none"> • The NOC for issuance of passport to be issued as per the provisions of Indian Passport Act 1967 and modifications thereon. • 3 passport size photograph should be enclosed alongwith the print out of the application submitted by the employee in Union Parivar. • The NOC for Passport can be provided only to employees in service and cannot be provided to dependents of the employees.



S.N	Type of NOCs	Guidelines
(ii)	NOC FOR OBTAINING VISA/ FOREIGN VISIT	<p>While considering the requests of the employees below mentioned conditions to be fulfilled:</p> <ul style="list-style-type: none"> It will be mandatory on the part of all employees to obtain prior permission (NOC) and sanction of leave (if needed) from the Competent Authority before leaving the country, clearly stating the period of leave proposed to be taken. Leave for visiting abroad to employees to be sanctioned by the Leave sanctioning Authorities very sparingly in consultation with the concerned controlling office (FGMO/RO/CO depending upon the posting of the staff). Necessary undertaking be obtained from the employee that he/she will not extend his/her leave under any circumstance or on any reason. The format of the undertaking letter to be submitted by employee for issuance of NOC for Visa/foreign visit is mentioned in Staff Circular no. 7762 dated 30.08.2022 and the same is also enclosed as Table-A. Address of the employee during leave period be obtained and kept on record alongwith contact telephone number. 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. It is hereby reiterated that leave cannot be claimed as a matter of right and whenever exigencies of service so require, discretion to refuse or revoke leave of any description is reserved with the leave sanctioning authority. An employee already on leave may be recalled by that leave sanctioning authority, if it is felt that the same is necessary in the interest of the Bank. The sanctioning authority must ensure submission of aforesaid information/ application and undertaking before sanctioning the leave application.



S.N	Type of NOCs	Guidelines
		<ul style="list-style-type: none"> • Before issuance of NOC, outstanding in various loans availed by the concerned employees should be ascertained and suitable undertaking stating that the same may be recovered from their terminal benefits should be obtained from the employee. If the balance of the Provident Fund is less than the loans availed by them as well as in case of employees covered under NPS, then personal guarantee of two persons may be obtained for the amount outstanding in the loan accounts. • The applications to be routed through Union Parivar alongwith the undertaking (Table-A) which is required to be submitted at respective office for issuance of NOC. The submission of the requisite declaration with all the information in the fields is mandatory to be submitted. While applying for leave application in Union Parivar, employee should clearly state the purpose of the trip in 'employee comments' and absence reason'. Employees, while applying for leave in the system are also required to ensure that Station Leaving Permission is marked as 'YES' at the time of applying for leave, with specific period of absence from station Head Quarters. The employees must furnish their address as well as contact number during the leave period as required in the leave application. • Employees visiting foreign country are required to declare whether their trip is self-financed or sponsored and give details thereof: in case of sponsored trip-details of sponsor with reasons; and source of funds in case of self-financed.
(iii)	NOC FOR OUTSIDE EMPLOYMENT FOR EMPLOYEES IN SERVICE	<ul style="list-style-type: none"> • After submitting the application in Union Parivar, the details regarding the Interview/Exam with relevant documents to be submitted to respective office for issuance of NOC. • The NOC issued for attending Interview/Exam should not be construed as approval to relieve the employee in case he/she is selected for the post/advertisement. The



S.N	Type of NOCs	Guidelines
		<p>reliving of the employee, to whom NOC is issued will be subject to submission of notice of resignation in writing and acceptance of such resignation as per the rules in this regard in vogue at the relevant time and subject to the exigencies of the Bank.</p> <ul style="list-style-type: none"> The issuance of NOC for giving interview/outside Exam cannot be taken as a right of an employee.
(iv)	NOC FOR JOINING COURSES	<p>The objective of providing such NOC is to cultivate the culture of learning & overall development among employees along with the accomplishment of official responsibilities.</p> <ul style="list-style-type: none"> After submitting the application in Union Parivar, the details regarding the Course with relevant documents to be submitted to respective office for issuance of NOC. The course opted by the employee for issuance of NOC should be Part-Time & not effecting the official responsibilities of the employee. Full time courses affecting the official work of the Bank shall not be considered for issuance of NOC. However, distance learning/ online courses not affecting the working hours of the Bank can be considered for issuance of NOC as per the discretion of the Competent Authorities, if satisfied. If it is observed that providing NOC for joining courses interrupts with the banks working or employee is not able to fulfill his/her official assignments due to joining courses, the provided NOC may be repealed at any point of time.
(v)	NOC FOR RESIDENCE PROOF FOR LICENSE/GAS/MOBILE CONNECTION/PASSPORT	<p>If requested by the employee, the residence proof/ address proof as per Banks record may be provided to the employees & their dependents. The residence proof issued to dependents of the employees should be strictly as per the information available in Bank records.</p>





S.N	Type of NOCs	Guidelines
(vi)	NOC FOR CONTRIBUTION TO NEWSPAPER/RADIO/ OTHER MEDIA CHANNEL NETWORK ETC.	<p>While issuing such NOCs, NOC issuing authorities are advised to ensure declaration of below mentioned clause and the same should be mentioned in the NOC.</p> <p>Applicant should not disclose/share Bank's /customers/his own critical/confidential information. In case any user gives opinion, he/she may present a clear disclaimer that the content or opinion expressed with solely is in his/her individual capacity and does not represent Bank's views, in any manner.</p>
(vii)	NOC FOR AVAILING LOAN FROM OUTSIDE AS AN APPLICANT/CO-APPLICANT/ STANDING AS SURETY/ GUARANTOR	<ul style="list-style-type: none"> • Employees who are willing to avail loan as applicant/co-applicant/standing as surety, guarantor from outside Banks/ Financial Institution/ Organization/ Credit Societies should apply for the same through Union Parivar and send all the relevant details to respective office in the enclosed format as per Table-B. • The NOC to avail, loan from outside as an applicant, co-applicant, surety, and guarantor cannot be treated as a Letter of Guarantee issued in favour of employee. • The NOC will be valid for a period of 06 (Six) months from the date of its issuance, and staff should avail the facility within the said period. • The proposed loan will not rank in priority over the other dues of the Bank that may become due from the staff to the Bank. • The Bank shall always have priority over the terminal benefits of the staff or any reason whatsoever as the Bank may deem expedient. If staff fails to discharge his/her liability, the same will be treated as misconduct on his/her part and he/she will be liable for disciplinary action. • Staff shall not enter into any agreement with the creditor in his/her capacity as applicant which may jeopardize Bank's interest.



S.N	Type of NOCs	Guidelines
		<ul style="list-style-type: none"> The “No Objection Certificate” shall be for specific loan purpose and should be mentioned in his/her application. While processing request of an employee for issuance of NOC for availing loan from outside, NOC processing Officer will ensure to calculate the net take home pay of the employee. Due care is to be taken while calculating the net take home pay. The process note format for sanctioning/ processing such NOCs are enclosed as Table-C. <u>In case, the requisite net take home pay as mentioned below is not maintained by the employee, NOC cannot be issued.</u> <p>NET TAKE HOME PAY TO BE MAINTAINED WHILE AVAILING NOC FOR OUTSIDE BORROWING AS AN APPLICANT/CO-APPLICANT/ STANDING AS SURETY/ GUARANTOR (INCLUDING THE EMI OF THE LOAN TO BE AVAILED):</p> <p>a) <u>NOC FOR AVAILING HOUSING LOAN FROM OUTSIDE:</u></p> <p>After including the deduction of the proposed EMI, the Net take home should not be less than 30% of the monthly gross salary.</p> <p>b) <u>NOC FOR AVAILING ANY OTHER LOAN FROM OUTSIDE:</u></p> <p>After including the deduction of the proposed EMI, Net take home should not be less than 40% of the monthly gross salary.</p> <p>c) <u>NOC FOR AVAILING LOAN FROM UNION BANK CREDIT SOCIETIES:</u></p> <p>After including the deduction of the proposed EMI, Net take home should not be less than 25% of the monthly gross salary.</p>



1.3 COMPETENT AUTHORITIES FOR ISSUANCE OF NOC

1.3.1 Competent Authority for issuance of NOC for outside employment:

As per Staff Circular no. 7115 dated 17.03.2020, the Competent Authorities for issuance of NOC for outside employment is as under:

In respect of	Competent Authority
Employees working at all types of Branches/ Offices including RLPs/ LC Branches/ MCBs/ USKs/ MSME Loan points/ NPCs/ RAOs etc.	Regional Head (If the applicant is in the same scale of RH, the Competent Authority to issue NOC is Executive one scale above the scale of the applicant at FGMO)
Employees working at all administrative offices including STC, Staff College Bengaluru (except Central Office)	Regional Head within whose jurisdiction concerned STC/administrative offices falls. (If the applicant is in the same or above scale of RH, the Competent Authority to issue NOC is Executive one scale above the scale of the applicant at FGMO)
Employees working at Central Office	Asst. General Manager (HR) or next higher Authority depending upon the scale of the Officer/ Executive. The Competent Authority should be minimum one scale above the scale of the applicant.
Regional Heads	FGM/ Zonal Head The Competent Authority should be minimum one scale above the scale of the applicant.
FGM/ Chief General Manager/General Manager at Central Office	MD & CEO and in his absence Executive Director looking after HR Vertical.
Employees deputed to RRBs/ other	Regional Head within whose jurisdiction the HO at RRB/other falls. (If the applicant is in the same or above the scale of RH, the Competent Authority to issue NOC is Executive one scale above the scale of the applicant).





1.3.2 Competent Authority for issuance of NOCs other than outside employment:

In respect of	Competent Authority
Employees working at all types of Branches/ Offices including RLPs/ LC Branches/ MCBs/ USKs/ MSME Loan points/ NPCs/ RAOs etc.	Regional Head (If the applicant is in the same scale of RH, the Competent Authority to issue NOC is Executive at FGMO who is one scale above the scale of the applicant)
Employees working at Regional Offices / Audit Offices/Vigilance Cell/RUSETI/ Other offices under Regional Office	Regional Head (If the applicant is in the same scale of RH, the Competent Authority to issue NOC is Executive at FGMO who is one scale above the scale of the applicant)
Regional Heads/ Audit Head/ Zonal Vigilance Cell at FGMO/ employees posted at FGMO	Field General Manager
Employees working at Central Office/CO Annex/ Employees working at STCs, Staff College / COEs	Asst. General Manager (HR) or next higher Authority depending upon the scale of the Officer/ Executive. The Competent Authority should be minimum one scale above the scale of the applicant.
FGM/ General Manager	Chief General Manager (HR)
Chief General Manager	Executive Director looking after HR Vertical.
Employees on deputation	The applications shall be processed by the Concerned Office mentioned above depending upon the place of posting of the employee in the Biodata (Union Parivar). (If the applicant is in the same scale of RH, the Competent Authority to issue NOC is Executive at FGMO, one scale above the scale of the applicant).

1.4 FORMATS FOR ISSUANCE OF NOC

Various formats for issuance of NOC (for reference only) are enclosed as Table-D.



Undertaking Letter to be submitted by employee for issuance of NOC for Visa/foreign Visit

From:

Mr. /Ms.

Emp. No.

Designation

Scale

Posting-Branch/Office

Regional Office FGMO.....

Passport No.....

To:

The AGM/DGM/GM,
Human Resources Department,
RO/ZO/CO
Location

Subject: Sanction of Leave for going abroad

I hereby solemnly undertake as under:

- I have applied for leave from to (specify period of leave) in HRMS Package for trip to
- I have clearly stated the period of leave proposed to be taken along with the purpose of Trip/place of visit abroad.
- Leave for visiting abroad be sanctioned to me in consultation with the concerned RO/ZO/CO/Department. (Strike out whichever is not applicable).
- I will not extend my leave under any circumstance or on any reason.
- My address and contact telephone no. (at outside) will be as under:
 - Address:.....
 - Contact Details:
- Details of the Trip:

Period of Leave	Name of foreign countries to be visited	Whether NOC for Visa applied for or no visa required or visa on arrival	Purpose of Trip	Estimated expenditure (travel boarding, lodging, visa, Misc. etc.)	Whether sponsored or self-financed	If sponsored- name of the sponsor with reasons of sponsorship or if self-financed source of funds





- g) In case of any failure to return to duty, the Bank shall be entitled to recover all outstanding loans/advances against me, as and when due from Gratuity or any other terminal benefits, which may be payable to me by the Bank.
- h) I agree to abide by other conditions as per leave rules of the Bank and Staff Circulars issued by the Bank in this regard.

Yours faithfully,
Place:
Date:
(Signature of the Employee)



TABLE-B

DETAILS TO BE SUBMITTED FOR ISSUANCE OF NOC FOR AVAILING LOAN FROM OUTSIDE

Particulars		Details
Employee No		
Name		
Designation		
Posting		
RO		
FGMO		
Applied for NOC as applicant/co-applicant/surety/guarantor		
Reason for taking loan from outside		
Name of the Financial Institution from where Loan is proposed to be taken		
Type of Loan		
Amount of Outside Loan required		
Whether loan is applied Jointly		
If yes, Name of the co-applicant		
Relation of employee with co-applicant		
Installment amount to be borne by the Staff		
Installment amount to be borne by the co-applicants (applicable in case of joint loan applications only)		
Calculation for Net Take Home (Based on Last Month Salary)		
Particulars		For Staff
Gross Salary (A) (as per salary slip of preceding month)		
Deductions from Salary (B)		
Interest on Staff Over Draft of Rs. _____ (To be filled by the Staff) (C)		
Interest of any other loan not routed through salary (D)		
Salary available for Outside Loan (E) (E=A-(B+C+D))		
Installment of Proposed Outside Loan (F)		
Net Take Home (G) (G=E-F)		
Net Take Home % (H)* (H=G*100/A)		

Declaration:

I hereby affirm that all the details provided by me are correct to the best of my knowledge.

Yours faithfully,

Place:

Date:

(Signature of the Employee)



**FORMAT OF PROCESS NOTE FOR LOAN FROM OUTSIDE AS AN APPLICANT/
CO-APPLICANT/SURETY/GUARANTOR**

Particulars		Details
Employee No		
Name		
Designation		
Posting		
RO		
FGMO		
Reason for taking loan from outside		
Name of the Financial Institution from where Loan is proposed to be taken		
Type of Loan		
Amount of Outside Loan required		
Whether loan is applied Jointly		
If yes, Name of the co-applicant		
Relation of employee with co-applicant		
Installment amount to be borne by the Staff *		
Installment amount to be borne by the co-applicants (applicable in case of joint loan applications only)		
Calculation for Net Take Home (Based on Last Month Salary)		
<u>PARTICULERS</u>	<u>FOR STAFF</u>	<u>FOR NOC ISSUING AUTHORITY (FOR ARRIVING THE NET TAKE HOME)</u>
Gross Salary (A) (as per salary slip of preceding month)		
Deductions from Salary (B)		
Interest on Staff Over Draft of Rs. _____ (To be filled by the Staff)		
(C)		
EMI of any other loan availed (D)		
Installment of Proposed Outside Loan (E)		
Salary available for Outside Loan (E) (F=A-(B+C+D))		
Net Take Home (G) (G=F-E)		
Net Take Home % (H)* (H=G*100/A)		

(*In case of surety/guarantor the amount borne by the employee as surety/guarantor also to be mentioned)

Processing Officer

Approved/ Declined

Processing Officer

(Competent Authority)



'NO OBJECTION CERTIFICATE' FORMAT's - (For Reference Only)

1. Format of NOC for Visa/ Foreign Visit

The Officer-in-charge,/ Address to Employee
..... Consulate.

Dear Sir,

Visa application of Mr./Ms.....

Mr./Ms., Employee No....., joined services of the Bank on

At present, he/she is working as

He/she has been sanctioned leave from to to visitfor/to
..... (Purpose).....

We have no objection in Visa being issued to Mr./ Ms., for the stated purpose.

Thanking you,

Yours faithfully,

(Competent Authority)

2. Format of NOC for Passport

*जिस किसी से भी संबंधित हो
To whomsoever it may concern*

<p>प्रमाणित किया जाता है कि Mr/Ms..... W/o/D/o/S/o/ Mr./Ms..... जो भारतीय नागरिक है दिनांक से यूनियन बैंक ऑफ इंडिया के स्थायी कर्मचारी है तथा वर्तमान में में पद पर कार्यरत है. इस संस्था को उनके द्वारा भारतीय पासपोर्ट की प्राप्ति हेतु कोई आपत्ति नहीं है. अधोहस्ताक्षरी, इस पहचान प्रमाणपत्र पर हस्ताक्षर करने के लिए विधिवत् प्राधिकृत है. मैंने पासपत्र अधिनियम, 1967 की धारा 6(2) के प्रावधानों को पढ़ा है तथा प्रमाणित करता हूँ कि वे इस आवेदक के मामले में लागू नहीं हैं. मैं उन्हें भारतीय पासपोर्ट जारी करने की संस्तुति करता हूँ यह प्रमाणित किया जाता है कि यह संस्था सार्वजनिक क्षेत्र का उपक्रम है. Mr/Ms.....का पहचान पत्र क्रमांक है.</p>	<p>Certified that Mr/Ms. W/o/D/o/S/o/ Mr./Ms..... who is an Indian national is a permanent employee of Union Bank of India from and is at present holding the post of, working with our This Organization has no objection to her acquiring Indian Passport. The undersigned is duly authorized to sign this Identity Certificate. I have read the provisions of Section 6(2) of the Passport Act 1967 and certify that these are not attracted in case of this applicant. I recommend issue of an Indian Passport to her. It is certified that this Organization is a Public Sector Undertaking. The Identity Card number of Mr/Ms..... is</p>
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कृते यूनियन बैंक ऑफ इंडिया / For Union Bank of India
(Competent Authority)





3. Format of NOC for Outside Employment for Active Employees

The Officer-in-charge,

प्रिय महोदय/ Dear Sir,

Sub : NOC for applying for the post of -----

हम इस पत्र के साथ निम्नलिखित स्टाफ सदस्य से उक्त पद हेतु प्राप्त आवेदन अग्रेषित कर रहे हैं. स्टाफ सदस्य के ब्यौरे निम्नानुसार है :	We forward herewith an application received from following staff member for the abovementioned post. Details are as follows :
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Mr./Ms..... (Emp No.....), joined services of the Bank on as incadre. At present he/she is working as (Designation) with(Posting) in(RO/FGMO).

हम सूचित करना चाहेंगे कि हमारे द्वारा आवेदन अग्रेषित करने का मतलब यह नहीं माना जाए कि आपके द्वारा विज्ञापित पद के लिए चयन होने पर हम उन्हें कार्यमुक्त करने के लिए सहमत हैं. उनकी कार्यमुक्ति, लिखित रूप से त्यागपत्र की नियमित नोटिस तथा संबंधित समय पर प्रचलित नियमों के अनुसार उसकी स्वीकृति तथा बैंक की कार्य आवश्यकताओं के अधीन की जाएगी.	We would like to state here that our forwarding the application to you should not be construed as our having agreed to relieve him in case he is selected for the post advertised by you. His relieving from the services of the Bank would be subject to his giving the usual notice of resignation in writing and the acceptance of such resignation as per the rules in this regard in vogue at the relevant time and subject to the exigencies of the Bank.
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भवदीय / yours faithfully,

(Competent Authority)

TO WHOM SO EVER IT MAY CONCERN

This is to certify that Mr./Ms..... is in the services of the Bank since The Bank has no objection on his/her appearing in an interview for the post of To be conducted by

FOR UNION BANK OF INDIA





MEMORANDUM

Mr./Ms.....
.....
.....

Mr./Ms. is hereby informed that the Bank would like to make it clear to him/ her that our issuing a 'NO OBJECTION CERTIFICATE' dated for appearing in an interview which will be conducted by should not be constructed as our having agreed to relieve him/her in case he/she is selected and that his/her release will be subject to his/her giving us notice of resignation in writing and the acceptance of such resignation will be subject to rules in this regard in vogue at that time as also subject to the exigencies of the Bank.

4. Format of NOC for Joining Part Time Courses

To be addressed to employee:.....

With reference to your request dated for seeking consent for pursuing in through you are hereby informed that Bank has no objection in pursuing in (Part time). It is also informed that the Management expects you to continue to give full attention to your duties in the Bank like any other employee and that you should not expect from the Management, any Special Privilege or extra benefits, like special leave, exemption from work or for early working hours or for staggered working hours.

You are also informed that for your participation in the program/course, you will not be entitled to claim any type of leave due as a matter of right. Such leave will, however, be granted as in any other case subject to exigencies of the Bank at that time.

(Competent Authority)





5. Format of NOC for availing loan from outside as Applicant/Co-applicant/ Surety/Guarantor

To be address to Employee:.....

We invite reference to your letter no. dated regarding grant of permission for availing Loan (type of loan to be mentioned) of Rs..... from(name of creditor) singly/ jointly with his/her(relation) Mr./ Ms. for(purpose).

The Competent Authority has permitted to avail Loan for (Purpose) from (name of creditor) on the following Terms & Conditions:

- That the permission to Mr./ Ms. is granted to him/her for(purpose) without keeping a vouch for him/his financial status and it will not be treated as a Letter of Guarantee issued in his/her favour.
- That the permission for (Purpose) will be valid for a period of 06 (Six) months from the date it is issued and he should avail the facility within the said period.
- That the proposed loan for which Mr./ Ms. is being permitted to will not rank in priority over the other dues of the Bank that may become due from Mr./ Ms. to the Bank.
- The Bank shall always have priority over the terminal benefits of Mr./ Ms. for any reason whatsoever as the Bank may deem expedient.
- That in case Mr./ Ms. fails to discharge his/her liability the same will be treated as misconduct on his/her part and he/she will be liable for disciplinary action.
- That Mr./ Ms. shall not enter into any agreement with, in his/her capacity as applicant which may jeopardize Bank's interest.
- The "No Objection Certificate" shall be for the specific purpose i.e. to avail (Type of Loan) of Rs..... from (Name of creditor), singly /jointly with Mr./ Ms. for(purpose) at(place).

(Competent Authority)

