



**Sub: Clean Overdraft facility to staff - Enhancement of the limits, Modification of Terms & Conditions**

- Ref : 1. H O Cir. no.354, Ref No.20/76 dt.22.11.2003  
2. H O Cir. no.075, Ref No.20/14 dt.10.06.2008  
3. H O Cir. no.070, Ref No.03/16 dt.21.05.2016

\*\*\*\*

We are glad to inform that the Bank's Board has approved enhancement in the limits of Clean Over Draft facility to the staff members as detailed below.

**1. Eligibility:** All the confirmed employees [including part time sweepers drawing scale wages] of the bank.

**2. Limits:**

Cadre	*Eligible Limit	
	Service Criteria	Revised
Officers in Scale-VI & VII	-NA-	Rs. 15,00,000/-
Officers up to Scale-V	Up to 4 years	Rs. 8,00,000/-
	Above 4 years	Rs. 11,00,000/-
Clerks	Up to 4 years	Rs. 6,00,000/-
	Above 4 years	Rs. 7,00,000/-
Sub-staff	-N.A-	Rs. 4,00,000/-
PTS(1/2)	-N.A-	Rs. 2,00,000/-
PTS(1/3)	-N.A-	Rs. 1,00,000/-

\*The cap of 15 times the gross salary for arriving the maximum eligible limit of an employee has been **removed**.

**3. Rate of Interest :** One year MCLR

**4. Gross salary** for this purpose shall mean - Salary + Notional HRA @150% of normal HRA in case of officers availing leased accommodation.

**5. Net Salary :** The net salary of the employee after all the statutory deductions like PF, TDS, Prof. Tax and loan instalment/s [Housing Loan without any add-back [The Add back facility of Staff Housing loan instalment up to Rs. 8000/- is now discontinued], vehicle loans, Cooperative Bank loan, PF Loan & other loans if any and notional monthly interest on Clean Overdraft limit [assuming that the limit is fully drawn] should not be less than **30%** of the gross monthly emoluments.



**6. Renewal:** The Clean Overdraft facility shall be renewed once in two years.

**7. Sanctioning authority:**

No	Cadre	Sanctioning Authority*
1	All award staff & Officers upto MM-III	Chief Manager [Welfare] at HO Chief Manager at ZO / CO
2	SMGS-IV	AGM [HR] at HO AGM at ZO/CO
3	SMGS-V	DGM [Per] at HO DGM / ZM / CGM at ZO /CO
4	TEGS-VI	GM [HR] at HO CGM at CO
5	TEGS-VII	Executive Director

\*In the absence of the competent authority, the next higher authority may sanction COD limits.

This is one of the agenda items discussed during the course of Joint Consultative Committee and Industrial Relations Committee Meetings with the Representatives of the All India Andhra Bank Officers' Federation and All India Andhra Bank Award Employees' Union respectively.

All eligible employees can avail the enhanced COD limits irrespective of renewal date of the existing COD limit subject to sanction by the competent authority. All eligible employees can apply for COD limit through on-line mode made available in "**PowerApps**" duly following the relevant job card enclosed herewith.

All the loan disbursing authorities are advised to obtain the required documentation for the fresh / renewed COD limit as per the guidelines in force.

All other terms and conditions mentioned in our circulars cited remain unaltered.

  
[M. Nagaraju]  
General Manager [HR]



Encl : A/a

# JOB CARD FOR ONLINE APPLICATION OF CODST

## ONLINE APPLICATION OF CODST IN POWERAPPS(OFFICERS AND CLERKS) :

After Logging into PowerApps ,

Click On **Self Service Modules -> Application For CODST** .

**Menu**

- [-] Payroll Process
- [-] It Computation Sheet
- [-] Self Service Modules
  - [-] Leave
  - [-] News Paper
  - [-] Medical Aid
  - [-] Dependent Information - Medical Insurance
  - [-] My Profile
  - [-] Photograph Upload
  - [-] Submission Of Assets And Liabilities
  - [-] Job Families
  - [-] Application For CODST
  - [-] Leave

**FREQUENTLY VISITED OPTIONS**

- [Application](#)
- [Submission Of Assets And Liabilities](#)
- [Leave Balance Report](#)
- [View](#)
- [It Computation Sheet](#)

**FAVOURITE OPTIONS/SITES**

The page will be displayed as below

**Codst Request - Online Application**

POWER APPS Codst Request - Online Application

Welcome To The World Of Power Apps

Employee Details			
Name of Employee	Staff Code	CADRE	GRADE
SALIM A B	23881	OFFICER	MM6S III
Designation	Branch/Dept	ZONE	
SENIOR MANAGER (L.T.)	6603-HUMAN RESOURCES DEPT (HO)	HEAD OFFICE	
GROSS SALARY 58578.00		NET SALARY 32623.00	

I have fully understood the terms&conditions detailed/satipulated in Circular no.309,Ref.no.3/19 dated 14/11/2002 for granting Clean Overdraft facility,agree and shall abide by them. The facility will be utilised by me for various personal purposes as detailed/satipulatedin the scheme from time to time but not for any business/commercial purposes.

2.I authorise the bank to credit the salary and any other amount like Festival advance,Medicalaid etc.,payble to me to this COD account.I undertake to credit the cheques issued on sanction of PF loan,ABE Co-Op Bank loan to this COD account.I will pay immediately the amount overdrawn in COD due to the debit of monthly interest.

Signat back Print

## JOB CARD FOR ONLINE APPLICATION OF CODST

2

Gross and Net salaries will be displayed as per the previous month salary slip.

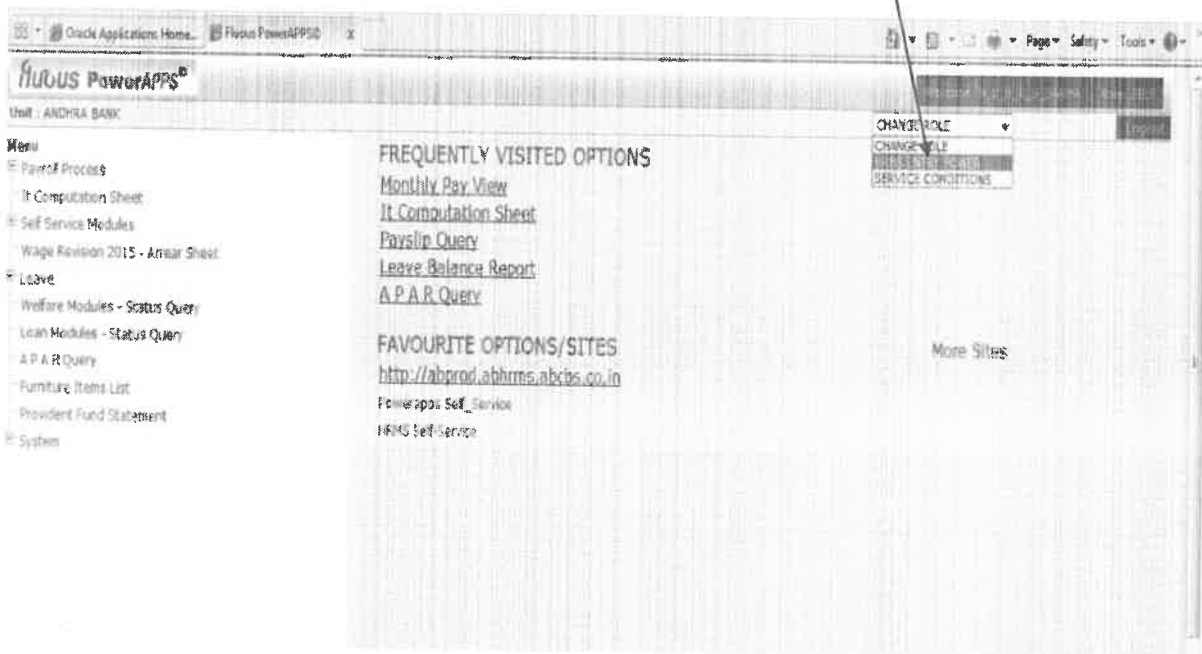
Employee has to verify the details and tick the check box and click on 'submit' button

\*\*\*END \*\*\*

### ONLINE APPLICATION OF CODST IN POWERAPPS(SUBSTAFF AND SWEEPERS) :

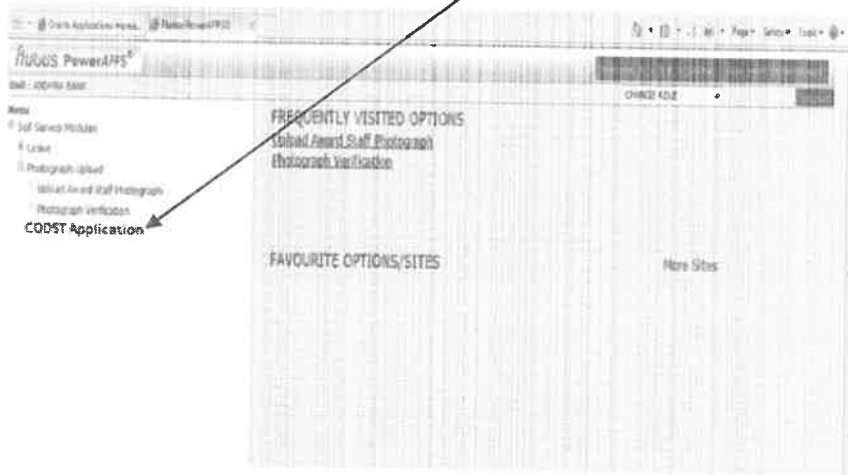
In case of **Sub-Staff and PTS**, the application entry has to be made by the employee in the Branch/Department having **HRMS Entry Power**.

After Logging into Powerapps Self Service, Change the role from **Self** to **HRMS Entry Power**.

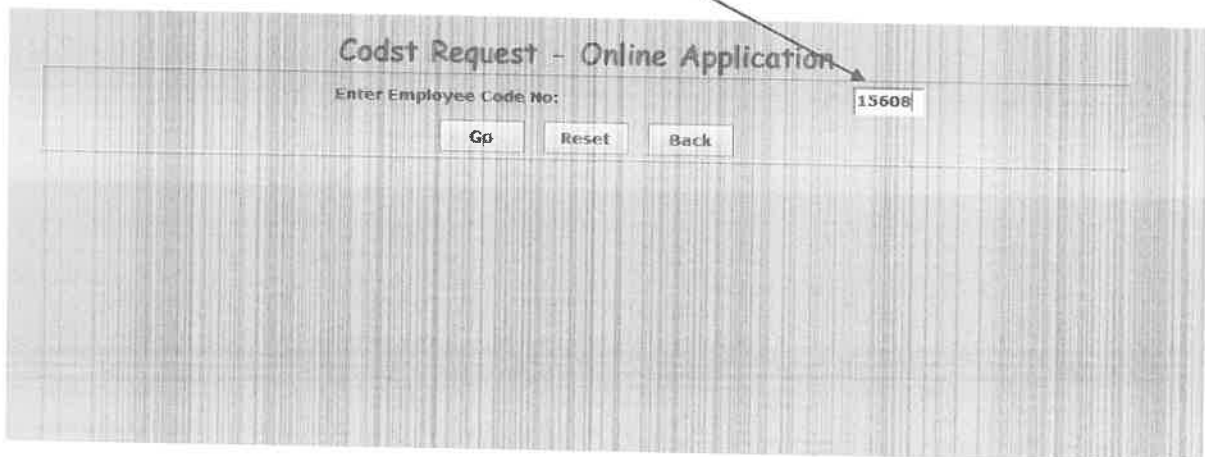


# JOB CARD FOR ONLINE APPLICATION OF CODST

Under Self Service Modules ,click on 'CODST Application'

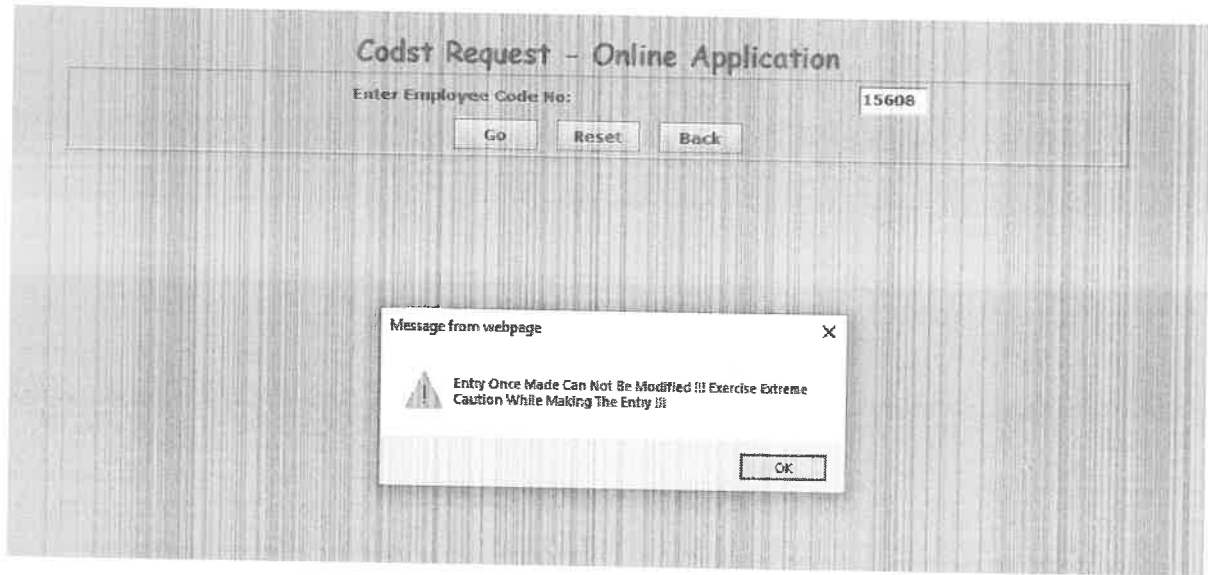


Enter the Sub Staff / PTS Staff Code and Click on GO.

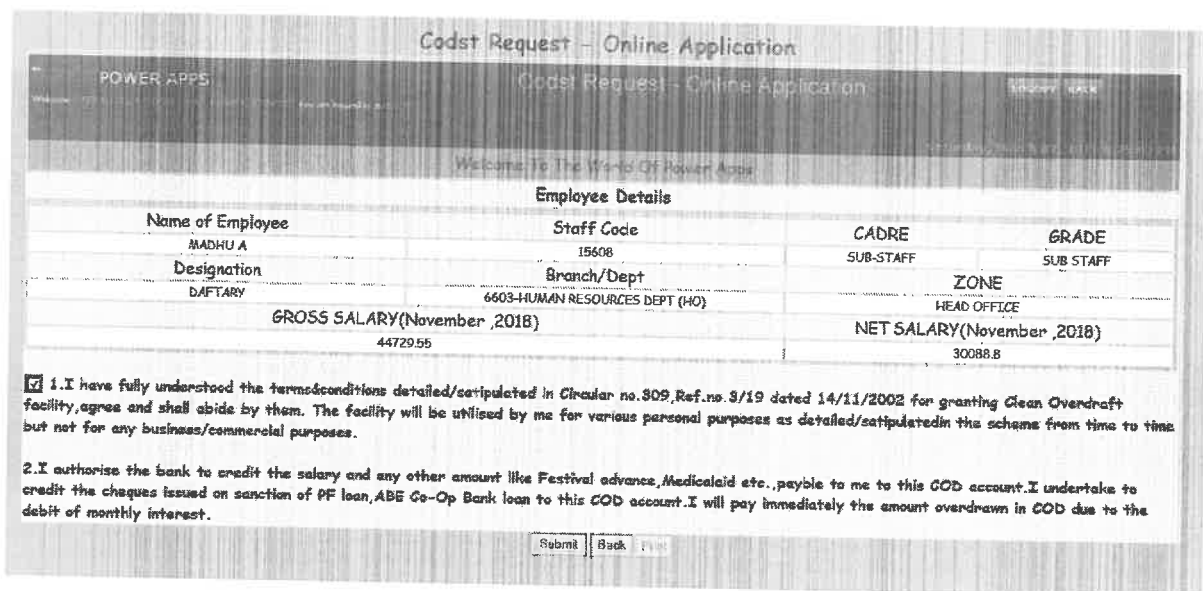


The following warning message will be displayed, please click on 'ok'

# JOB CARD FOR ONLINE APPLICATION OF CODST



The page will be displayed as below



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\*\*\*END\*\*\*