



## **Engagement of Bank's Medical Consultant (BMC) On contract basis with fixed hourly remuneration**

1. [Applications](#) are invited from eligible candidates to fill up one post (unreserved) of Bank's Medical Consultant (BMC) on contract basis, with fixed hourly remuneration for the dispensary of Reserve Bank of India (hereinafter referred to as the Bank) located at Banerji Road, Ernakulam North, P.B.No.3065, Kochi.

2. Eligible candidates may apply as per the format given in [Annex-III](#). The application should reach the General Manager, Reserve Bank of India, Human Resource Management Department, Banerji Road, Ernakulam North, Post Box No. 3065 Kochi - 682 018 **on or before 1700 hrs on February 06, 2025**. The application should be sent in a sealed cover super-scribed as 'Application for the post of Medical Consultant on contract basis with fixed hourly remuneration' or scanned and emailed to [hrgmdkochi@rbi.org.in](mailto:hrgmdkochi@rbi.org.in).

### **3. Eligibility, Terms & Conditions:**

- i. Applicant should have a minimum MBBS degree of any university recognized by the Medical Council of India in the allopathic system of medicine.
- ii. The Applicant should have a minimum of 2 (two) years of experience practicing medicine in any hospital or clinic.
- iii. The applicants should have his/her dispensary or place of residence within a radius of 3-5 kms from the Bank's dispensary at the aforementioned location.

### **4. Remuneration, duty hours and other conditions:**

- i. The remuneration of the Bank's Medical Consultant on contract basis will be fixed throughout the period of contract with reference to the actual duty hours performed and will be all inclusive.
- ii. The contract of engagement will be for a period of three years. There will not be any renewal of contract on completion of the contract. A fresh empanelment exercise will be undertaken after three years wherein existing doctors will be eligible to apply subject to the terms and conditions of the same.

iii. The rate of remuneration and the indicative duty hours is tabulated below:

| Sr. No. | Location   | Working Days       | Tentative Working Hours | Remuneration  |
|---------|--|--------------------|-------------------------|---|
| 1       | Reserve Bank of India, Banerji Road, Ernakulam North, P.B. No.3065, Kochi-682018 | Monday to Saturday | 08.30 AM-11.30 AM       | 1. ₹1000/- per hour for the entire period of contract.<br>2. Out of total monthly remuneration so payable, a sum of ₹1000/- per month may be treated as conveyance expense.<br>3. Reimbursement of mobile charges @ Rs.1,000/- per month. |

- iv. The Bank reserves the right to review the rate of remuneration from time to time and **alter the duty hours and location of dispensary at its discretion**, in case it becomes expedient to suit administrative and operative requirements. Accordingly, the selected candidate may have to attend dispensaries of the Bank besides those mentioned above. The total number of hours **may be increased to 30 hours (maximum)** in a week in case of requirement of the Bank.
- v. The candidates belonging to reserved categories are required to submit Caste Certificate issued in the prescribed form by the Competent Authority.

#### 5. Selection Procedure:

- i. The Bank will conduct an interview for the shortlisted candidates.
- ii. The Bank reserves the right to raise the minimum eligibility standards etc. in order to limit the number of candidates to be called for interview. The decision of the Bank in this regard will be final. Mere fulfilling the eligibility criteria does not entitle the candidate to be called for interview.
- iii. Apart from those who may be called for interview, the Bank will not entertain any correspondence with the applicants who are not called for interview.
- iv. The shortlisted applicant/s after interview will be subjected to medical tests as per prescribed norms before engagement as Bank's Medical Consultant (BMC). The cost of medical examination tests will have to be borne by the applicant
- v. Candidates selected for the post will be appointed subject to him/her being found medically fit and acceptance of Terms and Conditions as per [Annex - I](#) and Code of Conduct as per [Annex - II](#).
- vi. The selected candidate will have to sign an agreement for Contract with the Bank before engagement as Bank's Medical Consultant on contract basis with fixed hourly remuneration.

**Engagement of the services of Bank's Medical Consultant (BMC) on contract basis with fixed hourly remuneration - Terms and Conditions of Contract**

**A. Responsibilities/ Duties etc.**

1. To attend to the Banks' dispensary at Lisie Junction, Ernakulam North, P.B.No.3065, Kochi – 682018, during prescribed duty hours as mentioned in Para 2(vii) of the advertisement (or for longer periods as decided by the Bank) excluding Bank holidays except days declared as holidays subject to the condition that the dispensary will not be kept closed for two successive days.

2. To advise free of charge, prescribe medicines and administer injections free of charge to the members of the staff including staff of the Bank on tour, the eligible members of their families including dependent parents and the retired employee members/their spouses who are members of the Medical Assistance Fund Scheme, who present themselves during the dispensary timings (the timings and/or duration may be changed as and when considered necessary by the Bank). To be available for consultation at his/her private clinic in urgent cases in respect of employees of the Bank at any time with charges at the rate prescribed in the schedule. The Schedule of charges applicable to the Staff/Officers of the Bank would be made available on request.

3. To provide the facilities referred to in paragraph (2) above to the relatives of the employees who have been permitted to reside with them in the Quarters and facilitate recovery of charges from the employees for credit to the Bank's account at the rates prescribed by the Bank from time to time.

4. To perform duties similar to those of a General Medical Practitioner irrespective of whatever post-graduate or other medical qualifications you may possess / acquire in future. It shall be Bank's Medical Consultant's responsibility to ensure that the qualifications he/she hold or acquire in future do not restrict you in any manner from rendering the services required of a General Medical Practitioner and if as per any stipulations by the Indian Medical Association, the qualification he/she hold or acquire as the case may be comes into conflict with the Bank's requirements as indicated above, to work as a general practitioner, he/she will be required to ensure that no liability or responsibility on this account devolves on the Bank under any circumstances and shall indemnify and keep indemnified the Bank at all times against the same.

Bank's Medical Consultant's liability will be that of an independent medical service provider and not that of an agent of the Bank.

5. Bank's Medical Consultant duties at the RBI dispensary will also include, apart from other requirements as mentioned above:

(i) Treatment of minor and major illness for which the employees and their dependents may call on you.

(ii) Treatment of emergency cases brought to the dispensary or in the departments or in the Bank's premises or outside the Bank's premises and reference to appropriate Hospitals whenever called upon to attend even when such necessity arises outside your normal working hours.

(iii) Administration of all types of injections - The responsibility for administering all types of injections rests with you for any untoward reaction. As a rule, administration of injections by the Pharmacists in his/her absence is to be discouraged. He/she will be required to train the Pharmacists wherever posted in the Bank, to administer routine and simple type of injections if so required when the work is heavy.

(iv) The important dressings and minor surgeries are to be handled by Bank's Medical Consultant. If Bank's Medical Consultant is convinced that the pharmacists have the requisite competence, routine dressings may be handled by them.

(v) In case of Cardio-vascular or other major emergencies and accidents, you should accompany the patient to the hospital, if you are available at the location

6. To visit any member of the Bank's Staff staying in the Quarters whenever required to do so by the Bank and submit a report on their health. For such visits Bank's Medical Consultant will be paid visit fees as per the schedule of rates fixed by the Bank.

7. To issue certificate in support of leave on medical grounds wherever necessary and countersign the certificates produced by the employees from other qualified medical practitioners, if the BMC is satisfied about the genuineness of the case.

8. To attend the officers and members of their family at their residence when required by them and will be entitled to charge them a visit fee or consultation fee, as fixed by the Bank having regard to the local conditions. The visit fee/consultation fee, so fixed, will be inclusive of charges for administration of injections, etc. No other charges shall be levied by BMC for such visits.

9. If and when required to do so, to certify in such form as may be prescribed by the Bank from time to time as to the state of health and / or fitness for service of any employee or any prospective employee who may be selected for appointment at any Office of the Bank.

10. To issue order forms (prescribed) on the approved chemists of the Bank for supply of special/costly drugs or injections required for curative purpose to the Bank's staff and forward copies thereof to the Bank for payment of the relative bills.

11. To use BMC's good offices/contacts for securing hospital facilities in case the employees of the Bank or their families (for indoor hospitalization under Direct Settlement facility) require such facilities in the hospital.

12. To inspect the Office/VOF kitchen/Residential premises once a month and report whether they are kept in a sanitary and hygienic condition.

13. To do prophylactic inoculations for typhoid, etc. and vaccination for small-pox whenever necessary.

14. To submit an annual report as on the 31<sup>st</sup> March in the prescribed form on the general health of the staff.

15. To be responsible for the proper storage of medicines and their distribution and to arrange the maintenance of all necessary records for the purpose.

16. To advise on drug indents, and to counter-check the drug stock-balance and consumption.

17. To give professional opinion including reasonableness of the cost of treatment pertaining to the various items of medical claims as and when the same are referred to you.

18. To attend to any other work assigned by the Bank from time to time relating to administration of Bank's Medical Facilities Scheme and Medical Assistance Fund Scheme including dispensary facility as are generally performed / required to be performed by a General Medical Practitioner.

19. For the services rendered by Bank's Medical Consultant, the remuneration is fixed at ₹1000/- per hour for the 3 years of contract. The fixed remuneration is payable on a monthly basis. Further, Bank's Medical Consultant will not be eligible for any superannuation benefits viz. Pension, Provident Fund or Gratuity. Bank's Medical Consultant will also not be entitled to leave or any other perquisites/facilities. If required to attend to the Dispensary on any public holiday, compensation @ ₹1000/- per hour would be paid.

20. In the event of Bank's Medical Consultant absenting from duty, he/she shall be required to make substitute arrangements acceptable to the Bank viz. in terms of qualification and experience at his/her own risk and cost.

21. To observe the Code of Conduct for Medical Consultants of the Bank which is attached in [Annex-II](#) herewith.

## **B. Other relevant Issues**

(i). Bank's Medical Consultant will be under the administrative control of the General Manager, Reserve Bank of India, Kochi.

(ii) The engagement under the contract is temporary. No claim shall lie for regular employment on that basis at any stage or for pay and perks payable to regular employees.

(iii). The Bank reserves the right to review the rate of remuneration from time to time and alter the duty hours and location of dispensary at its discretion in case it becomes expedient to suit administrative and operative requirements.

(iv). The contract will be terminable during the period of contract, on three months' notice on either side or three months' remuneration calculated @ ₹1000/- per hour per month in lieu thereof.

(v). Any dispute arising on account of the contract shall be subject to the jurisdiction of the Courts at Kochi.

**Code of Conduct for Bank's Medical Consultants (BMC) whose services are engaged on contract basis on hourly basis with fixed remuneration**

1. Every Bank's Medical Consultant shall observe, comply with and obey all orders and directions which may from time to time be given to him/her by any person or persons under whose jurisdiction, superintendence or control he/she may for the time being be placed.
2. Every Bank's Medical Consultant 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 the Bank's Staff, unless compelled to do so by judicial or other authority, or unless instructed to do so by a superior officer of the Bank in the discharge of his/her duties.
3. Every Bank's Medical Consultant shall serve the Bank honestly and faithfully and shall use his/her utmost endeavour to promote the interests of the Bank and shall show courtesy and attention in all transactions.
4. No Bank's Medical Consultant shall take an active part in politics or in any political demonstration or stand for election as member for a Municipal Council, District Board or any Legislative Body.
5. No Bank's Medical Consultant shall become or continue to be a member or office-bearer of, or be otherwise directly or indirectly associated with, any trade union or a federation of such trade union or resort to, or in any way abet, any form of strike or participate in any violent, unseemly or indecent demonstration in connection with any matter pertaining to his/her terms and conditions of contract.
6. No Bank's Medical Consultant shall contribute to the press anything relating to the affairs of the Reserve Bank of India without the prior sanction in writing from the Bank or publish any document, paper, or information which may come into his/her possession in his/her capacity as Bank's Medical Consultant of the Bank. The Bank's Medical Consultant shall indemnify the Bank for any loss suffered by the Bank as a result of disclosure of any confidential information.
7. A Bank's Medical Consultant shall not solicit or accept any gift from any employee.
8. A Bank's Medical Consultant shall not absent from his/her duties without the permission from the Bank and making alternate arrangement acceptable to the Bank during his/her absence. Such alternate arrangement shall not exceed five days at a time.
9. A Bank's Medical Consultant shall not outsource his/her service to the Bank.
10. A Bank's Medical Consultant will –
  - (a) strictly abide by any law relating to intoxicating drinks or drugs in force in any area in which he/she may, for the time being, happen to be;

(b) not be under the influence of any intoxicating drink or drug while on duty and shall also take care that 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, in a public place, any intoxicating drink or drug;

(d) not appear in a public place in a state of intoxication;

(e) not use any intoxicating drink or drug to excess.

**Explanation:** The term "public place" would include clubs even exclusively meant for members where it is permissible for the members to invite non-members as guests, bars and restaurants, public conveyances and all other places to which the public have or are permitted to have access, whether on payment or otherwise".

11. No Bank's Medical Consultant shall indulge in any act of sexual harassment of any woman employee at work place.

**Explanation:** For this purpose, "Sexual Harassment" shall include such unwelcome sexually determined behaviour, whether directly or by implication as:-

(a) Physical contact and advances,

(b) demand or request for sexual favours,

(c) sexually coloured remarks,

(d) showing pornography,

(e) Any other unwelcome physical, verbal or non-verbal conduct of a sexual nature besides, all such definition/interpretation as applicable in the statute/laws.

12. The contract is liable to be terminated if a Bank's Medical Consultant is arrested for debt or on a criminal charge or is detained in pursuance of any process of law.

13. Bank's Medical Consultant shall not give, solicit or receive nor shall offer to give solicit or receive, any gift, gratuity, commission or bonus in consideration of or return for the referring, recommending or procuring of any patient for medical, surgical or other treatment. He/she shall not directly or indirectly, participate in or be a party to act of division, transference, assignment, subordination, rebating, splitting or refunding of any fee for medical, surgical or other treatment.

14. The provision at 13 above shall apply with equal force to the referring, recommending or procuring by him/her or any person, specimen or material for diagnostic purposes or other study/ work.



15. The contract is liable to be terminated in case a Bank's Medical consultant commits a breach of the code of conduct of the Bank mentioned above or the terms and conditions of the contract accepted by him/her, displays negligence, inefficiency or indolence, or knowingly does anything detrimental to the interests of the Bank or in conflict with its instructions or is guilty of any other act of misconduct.



**APPLICATION FORM**

**Application for Engagement of the services of Bank's Medical Consultant (BMC)  
on contract basis with fixed hourly remuneration at Reserve Bank of India,  
Kochi**

Fix recent Self-  
attested Passport  
size photograph

1. Name in full: Dr. Shri/Smt./Kum \_\_\_\_\_

(To be given in block letter, Surname to be stated first)

2. Father/Husband's Name: \_\_\_\_\_

3. (a) Address:

| Residence | Dispensary/Hospital where presently working |
|-----------|---|
|           |   |

(b) Phone No. :

Mobile No. :

E-mail ID :

(c) Approximate distance from the Bank's Dispensary located at:

| Address   | Distance from<br>Residence (in Kms.) | Distance from<br>Dispensary /Hospital<br>where presently<br>working (in Kms.) |
|---|--------------------------------------|---|
| Reserve Bank of India, Lisie Junction,<br>Ernakulam, 682018 |                                      |   |

4. Date of Birth (DD/MM/YYYY) and age as :  
on January 01, 2021

5. Place of birth and domicile :

6. Nationality:

7. Whether belongs to SC/ST/OBC/ Unreserved (General) :

8. Educational Qualifications :

(Indicate Degree/Diploma obtained, in the order of highest to least)

| <b>Degree/Diploma</b> | <b>University / Board</b> | <b>Year of Passing</b> | <b>Class / Rank</b> |
|-----------------------|---------------------------|------------------------|---------------------|
|                       |                           |                        |                     |
|                       |                           |                        |                     |
|                       |                           |                        |                     |
|                       |                           |                        |                     |
|                       |                           |                        |                     |
|                       |                           |                        |                     |

9. Particulars of any other Courses in medical field by the applicant

10. Details of Experience

(Experience after graduation should only be stated)

| <b>Experience</b>                     | <b>From</b> | <b>To</b> | <b>Period Year/s Month/s</b> |
|---------------------------------------|-------------|-----------|------------------------------|
| In Hospital / Clinic (as a Physician) |             |           |                              |
| As General Medical Practitioner       |             |           |                              |

11. Any other factors which the Applicant would like to bring into account for considering his/her Application:

I hereby declare that all the information and particulars given by me in this application form are true, complete & and correct to the best of my knowledge and belief. I understand that if at any stage, it is found that any information given in the application is incorrect or false or if any material information or particulars have been suppressed or omitted therefrom or that I do not satisfy the eligibility criteria according to the Bank, my candidature / engagement / appointment is liable to be cancelled / terminated without notice or compensation in lieu

thereof. I have read and understood the stipulations given in the advertisement and hereby undertake to abide by them.

Place:

Date:

(Signature of the applicant)

## **INSTRUCTIONS**

1. All the details in the Application Form are to be filled up completely by the applicant, as incomplete Forms are liable to be rejected.
2. Attested copies of relevant certificates regarding age, educational qualifications, caste, experience, registration certificate issued by Medical Council of India, etc. should be attached with the Application Form.
3. If the candidate is currently working as a Medical Officer for any institution the details thereof and working hours therein should be indicated.