

भारत कोकिंग कोल लिमिटेड

(एक मिनी रत्न कम्पनी)

(कोल इण्डिया लिमिटेड का एक अंग)

कर्मचारी स्थापना विभाग

पंजीकृत कार्यालय: कोयला भवन,

कोयला नगर, धनबाद -826005

ईमेल-: hodir.bccl@coalindia.in

Ref. No. BCCL/IR/2025/ 2105-147



Bharat Coking Coal Limited

(A Mini Ratna Company)

(A Subsidiary of Coal India Ltd.)

Non-Executive Establishment

Regd. Off.: Koyla Bhawan

Koyla Nagar, Dhanbad – 826005

CIN:U10101JH1972GOI000918

Email: hodir.bccl@coalindia.in

Date: 21.07.2025

By email

OFFICE ORDER

Sub: SOP-Cum-Policy for codification and deduction from salary of employees in respect of co-operative societies.

In order to streamline the functioning of co-operative societies in BCCL, the 'SOP-Cum-Policy for codification and deduction from salary of employees in respect of co-operative societies' has been approved by the CFDs of BCCL in the meeting (22nd of 2025) held on 09.07.2025

Copy of the 'SOP Cum-Policy for codification and deduction from salary of employees in respect of co-operative societies' is attached for perusal and its implementation with immediate effect.

भवदीय

(सुरेन्द्र भूषण)

विभागाध्यक्ष (औद्योगिक सम्बन्ध)

संलग्न: यथोपरी

वितरण:

1. क्षेत्रीय महाप्रबंधक, सभी क्षेत्र /
2. महाप्रबंधक, सतर्कता
3. महाप्रबंधक/विभागाध्यक्ष, सभी विभाग, मुख्यालय
4. अध्यक्ष –सह-प्रबंध निदेशक, सभी कार्यकारी निदेशक एवं सीवीओ, बीसीसीएल के तकनीकी सचिव
5. क्षेत्रीय प्रबंधक (मानव संसाधन)- सभी क्षेत्र
6. क्षेत्रीय प्रबंधक (वित्त)- सभी क्षेत्र

Sub: SOP-Cum-Policy for codification and deduction from salary of employees in respect of Co-operative societies.

Aim, Scope and Definitions

1.0 Aim

This SOP outlines the standardized procedure for verifying and authorizing payroll deductions for employee co-operative societies, ensuring compliance, minimizing financial risk, and protecting employee interests.

2.0 Scope

2.1 This SOP applies to all deductions made for employee co-operative societies operating in BCCL.

2.2 This shall apply to all mines, establishments and offices of Bharat Coking Coal Limited. This shall be applicable on both executives and non-executives

2.3 This SOP applies to all co-operative societies operating in BCCL

3.0 Codification

3.1 All co-operatives societies functioning in BCCL may be provided with a unique code in ERP so as to ascertain the number and size of these co-operative societies. Creation of unique code in ERP shall be done on the basis of following documents;

- a. Application for creation of unique code
- b. Certificate of registration
- c. Copy of PAN Card
- d. Copy of Bank passbook / cancelled cheque
- e. Last 03 years ITR
- f. Last 03 years audit report submitted to the registrar

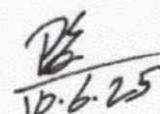
3.2 The Unit/Area shall initiate the proposal in respect of Unit/Area and by the IR Department in respect of HQ for approval of Director (HR) before creation of unique code.

4.0 Membership

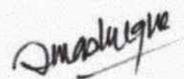
4.1 For the purpose of deduction of membership fee an employee shall apply in Form No.-V of the Jharkhand Cooperative Societies Rules, 2008. The deduction shall be made in perpetuity until stopped by the member or the society in writing.

4.2 Co-operative society membership deductions shall be allowed from only one co-operative society for an employee. The co-operative societies extending membership must ensure that the employee has no ongoing membership deductions in respect of other co-operative societies.

4.3 The unit HR officer or any other officer authorised for the purpose of creating membership deduction mandate in ERP shall before creating membership deduction mandate also ensure that no ongoing deductions in respect of other co-operatives societies is in existence.



10.6.25



5.0 Deduction of EMIs

- 5.1 For the purpose every time the co-operative society requests for availing the deduction of EMIs from salary of the employee, the co-operative society shall have to provide an EMI schedule. The EMI Schedule shall be in line with the one prepared by banks and shall contain the details of employee, the loan amount disbursed/sanctioned, the rate of interest charged, and a complete month wise deduction schedule as under:

Name, Designation and Personnel Number of the employee:						
Unit and Area of Posting:						
Loan amount sanctioned and disbursed:						
Date of Disbursal:						
Mode of Disbursal:						
Rate of Interest imposed:						
Total Number of EMIs:						
Total amount to be recovered:						
S/N	Date	Opening Balance	Interest amount charged	Total outstanding	EMI paid	Closing Balance
01						
02						
03						

The above schedule shall be submitted only once while requisitioning deduction.

- 5.2 The unit HR officer or any other officer authorised for the purpose of creating deduction of EMIs mandate in ERP shall before creating deduction mandate also ensure that no ongoing deductions of EMIs in respect of other co-operative societies is in existence.

6.0 Processing and disbursement in ERP

- 6.1 BCCL official who will create the deduction mandate in ERP shall ensure that he uploads the scanned copy of the schedule mentioned at Para 5 in ERP under employees account. He/ She will also ensure that mandate is created in such a manner that deduction is automatically stopped after the last date mentioned in the EMI schedule.
- 6.2 In case for some reason, amount to be deducted remains due even after the last date in the schedule, it may be taken up separately by these co-operative societies citing full justification of the same and accordingly, a new mandate may be created as detailed above only for the remaining period after veracity of the claim and by uploading connected documents, by the unit HR officer or any other officer authorised for the purpose.
- 6.3 The unit finance officer or any officer authorised for transfer of deducted amount shall transfer the deducted amount in the account of the co-operative society without seeking for any application or representation from the co-operative society within 15 days of disbursement of salary.

10.6.25

7.0 Compliances

- 7.1 The Co-operative societies shall comply with the Para 57 of the Jharkhand Co-operative societies rules, 2008 regarding audit within the timeline prescribed by the registrar and a copy of compliance report shall also be submitted to the HOD (IR) at BCCL Head Quarter every year for records. In case the Co-operative societies fail to submit the compliance report within the prescribed timeline, the facility of disbursement of EMLs to the co-operative societies shall be revoked.

8.0 Interpretation and Applicability

- 8.1 If any doubt arises as to the application or interpretation of any of these rules, the matter shall be referred to the Director (HR), BCCL whose decision thereon shall be final.

9.0 Amendments

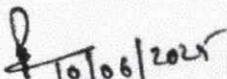
- 9.1 The CFDs may amend, modify or add to these rules from time to time and all such amendments, modifications or additions shall take effect from the dates specified therein.

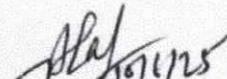
10.0 Repeal of Existing Rules

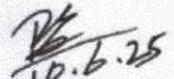
- 10.1 These rules shall supersede all existing rules and instructions on the subject of co-operative societies and allied matters in so far as they are applicable to the company.

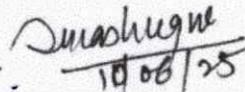
11.0 Commencement

- 11.1 These rules shall come into force with effect from the date of issue.


(Roshan Lal Naad)
Mgr.(Fin)/IAD


(Ashok Kr. Pal)
Mgr.(HR)/ERP


(Prashant Ekram)
Mgr.(Legal)


(S.M. Mashuque)
Mgr.(HR)/IR
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