



Reserve Bank of India
Mumbai Office

**Advertisement for Engagement of Part-Time Medical Consultant (MC) in the Bank on
Contract Basis with Fixed Hourly Remuneration, Mumbai**

[Applications](#) are invited from eligible candidates to fill up 13 posts of Part-Time Bank's Medical Consultant (MC) on purely contract basis for three (03) years, with fixed hourly remuneration for the dispensaries of Reserve Bank of India (the Bank) located in Mumbai. The reservation requirement of the vacancies is as under:

Category	SC	ST	OBC	EWS	General	Total
Number of Vacancies	0	2(2)	3(1)	1	7	13

Vacancies in bracket () indicate backlog.

*** The Bank reserves the right to increase/decrease the number of vacancies as per the requirement; or not to fill up the vacancies.**

(ii) Eligible candidates may apply as per the format given in [Annex-I](#) only. Application in a sealed cover should reach the Regional Director, Human Resource Management Department, Recruitment Section, Reserve Bank of India, Mumbai Regional Office, Shahid Bhagat Singh Road, Fort, Mumbai – 400001 **before 17:00 hrs. on June 06, 2025**. The sealed cover should be super-scribed as 'Application for the post of Medical Consultant (MC) on contract basis with fixed hourly remuneration'.

(iii) Please note that Corrigendum, if any, issued on this advertisement, shall be published only on the Bank's website www.rbi.org.in.

(iv) Candidates seeking reservation as Schedule Tribe (ST) /Other Backward Class (OBC) /Economically Weaker Section (EWS) must ensure that they are entitled to such reservation and should also submit all the requisite certificates in the prescribed format in support of their claim along with the application.

(v) Candidates seeking reservation as ST/OBC, shall have to produce a certificate in the prescribed proforma ONLY, meant for appointment to posts under the Government of India from the designated authority clearly indicating the candidate's caste, the Act/Order under which the caste is recognized as ST/OBC and the Village/Town the candidate is ordinarily a resident of. They must also ensure that the name of their caste/community and its spelling in their caste/community certificate should be exactly as mentioned in the lists notified by the Central Government from time to time (for OBC category list of castes recognized by the



Government of India as OBC castes in the central list is available on the site <http://www.ncbc.nic.in> and for ST category the list of caste for each State is available on the site <http://www.ncst.nic.in>). A certificate containing any variation in the caste name will not be accepted. Further the OBC certificate should also clearly indicate that the candidate does not belong to creamy layer as defined by the Government of India for applying to posts and services under the Central Government. Candidates belonging to OBC category but falling under the 'Creamy Layer' are not entitled to OBC reservation. They should indicate their category as 'General (GEN)'. **The OBC candidates availing reservation benefit will have to produce OBC certificate issued on or after April 01, 2025, [based on the income for the Financial Year (FY) 2024-25, 2023-24 and 2022-23] with 'Non-Creamy Layer' clause as per Government of India guidelines.**

(vi) The OBC claim of a candidate will be determined in relation to the State (or part of the State) to which his/her father originally belongs. A candidate who has migrated from one State (or part of the State) to another should, therefore, produce an OBC certificate which should have been issued to him/her based on his/her father's OBC certificate from the State to which his/her (father) originally belongs.

(vii) Reservation for Economically Weaker Section (EWS) in recruitment is governed by Office Memorandum No. 36039/1/2019-Estt (Res) dated 31.01.2019 of Department of Personnel & Training, Ministry of Personnel, Public Grievance & Pensions, Government of India.

Disclaimer: Benefits of reservation under EWS category can be availed upon production of an **"Income and Asset Certificate"** issued by a Competent Authority in the format prescribed by Government of India, for the **Financial Year 2024-25 and valid for the Year 2025-26.**

(viii) Candidates are advised to thoroughly read this advertisement and satisfy themselves about their eligibility before submitting the application.

(ix) Applications not in the prescribed format or not accompanying copies of requisite documents / certificates will be summarily rejected.

2. The location and working hours (tentative) are as under:

Sr. No	Name of Dispensary and Address@	Working Days	Tentative Working hours @
1	Amar Building & MOB Dispensary, Reserve Bank of India, Mumbai Regional Office, Amar Building, Fort, Mumbai-400001	Monday to Friday	11:00 am to 04:30 pm



2	Amar Building & MOB Dispensary (Medical Emergencies), Reserve Bank of India, Mumbai Regional Office, Amar Building, Fort, Mumbai-400001	Monday to Friday	09:00 am to 11:00 am and 04:30 pm to 07:00 pm
3	Bank House Quarters Dispensary, Bank House Quarters, Backbay Reclamation, Near Mantralaya, Mumbai-400020	Monday to Saturday	06:00 pm to 07:00 pm
4	Bhandup Dispensary, Bhandup (East) – 400 080	Monday to Saturday	09:00 am to 11:30 am
5	Dahisar Quarters Dispensary, RBI Staff Quarters, Kandarpada Dahisar(W), Mumbai-400068	Monday to Saturday	12:00 pm to 02:30 pm
6	Dhanastra Quarters Dispensary, RBI Officers' Quarters Dhanastra, N P Marg, Colaba, Mumbai-400005	Monday to Saturday	07:15 pm to 08:45 pm
7	Malad Raheja Quarters Dispensary, RBI Staff Quarters, Raheja Township Jeetendra Road, Malad (E), Mumbai-400097	Monday to Saturday	08:45 am to 11:15 am
8	Malad Tapovan Quarters Dispensary, Tapovan, RBI Officers Quarters, Pathanwadi, Malad(E), Mumbai-400097	Monday to Saturday	07:45 pm to 08:45 pm
9	NCOB Dispensary, Reserve Bank of India, Central Office Building, Shahid Bhagat Singh Road, Mumbai-400 001.	Monday to Friday	11:00 am to 05:00 pm
10	NCOB Dispensary (Medical Emergencies), Reserve Bank of India, Central Office Building, Shahid Bhagat Singh Road, Mumbai-400 001.	Monday to Friday	09:00 am to 11:00 am and 04:30 pm to 07:00 pm
11	Sun Plazzo Quarters Dispensary, RBI Officers Quarters, Sun Plazzo,	Monday to Saturday	08:30 PM to 09:30 PM



	Matulya Compound, S. B. Marg Lower Parel, Mumbai-400013		
12	Tardeo Quarters Dispensary, Tardeo Officer's Quarters, Opp. A.C. Market, Tardeo Road, Mumbai – 400034	Monday to Saturday	08:30 am to 09:30 am
13	Varada Quarters & CAFRAL Dispensary, Varada Officer's Quarters Dispensary, Veer Savarkar Marg, Near BTC, Dadar, Mumbai– 400028	Monday to Saturday	Varda: 04:30 pm to 05:30 pm CAFRAL: 05:45 pm to 06:15 pm
@Subject to change as per Bank's requirement			

Note - The Bank reserves the right to allocate any of the above dispensary, at its discretion. Mere applying for the captioned post does not entitle a candidate to be considered for a particular dispensary. The candidate selected for the post may be attached to any one or more of the above dispensaries as per the requirement of the Bank. The decision of the Bank in this regard shall be final and the Bank will not entertain any correspondence in this regard.

3. Eligibility Criteria:

- (i) Applicant should possess MBBS degree of any university recognized by the Medical Council of India in the Allopathic system of medicine.
- (ii) Applicants having post graduate degree in General Medicine can also apply for this post.
- (iii) Applicant should have a minimum 02 (two) years post qualification experience practicing Allopathic system of medicine in any hospital or clinic as Medical Practitioner.
- (iv) Applicant should have his/her dispensary or place of residence within a radius of 40 Kms from the Bank's dispensaries.

4. Remuneration, duty hours and other conditions:

- (i) During the period of contract, a remuneration of Rs.1,000/- per hour will be paid. Out of the monthly remuneration so payable, a sum of Rs.1,000/- per month will be treated as conveyance expenses and Rs.1,000/- per month will be paid as the reimbursement of mobile charges. No other facilities/perks will be payable to the BMC engaged on contract basis.
- (ii) The engagement is purely on contract basis. No superannuation benefits viz. Pension, Provident Fund or Gratuity will be payable for the engagement. No leave, perquisites/facilities would be admissible. If required to attend a dispensary on any public holiday, compensation @ Rs.1,000/- per hour shall be paid.



- (iii) Remuneration will be paid as per the actual duty hours performed and will be all inclusive.
- (iv) RBI reserves the right to review the rate of remuneration from time to time, change the duty hours as well as the dispensary attached to a MC at its discretion, in case it becomes expedient for administrative and operational requirements. Due to change of the dispensary, the number of working hours of the MC may change accordingly.
- (v) Number of hours of engagement of a MC can be increased up to 30 hours per week as per the requirement of the Bank. However, the total hours of engagement of a BMC in all dispensaries put together shall not exceed 30 hours per week.
- (vi) Contract for engagement will be for a period of three years. **There will not be any renewal of engagement on completion of the contract period.**

5. Modalities for selection

- (i) The Bank will be conducting document verification and interview for the shortlisted candidates. 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 of the eligibility criteria does not entitle the candidate to be called for Interview. Apart from those who may be called for interview, the Bank will not entertain any correspondence with the applicants who are not found eligible / not considered eligible for interviews.
- (ii) Applicants shortlisted after undergoing the document verification process and interview shall be subjected to medical examination as per prescribed norms, before being considered to be eligible to be engaged as Medical Consultant (MC) on contract basis. The cost of these medical examination process/ tests will have to be borne by the applicant/s themselves.
- (iii) A candidate selected for the post shall be engaged subject to his/her being found medically fit and on acceptance of Terms and Conditions of Contract given in [Annex-II](#) and the Code of Conduct given in [Annex-III](#).
- (iv) The selected candidate has to sign an agreement with the Bank before being engaged in their service as Bank's Medical Consultant (on contract basis) with fixed hourly remuneration.

**Annex-I****Application Form****Application for Engagement as Part-Time Medical Consultant (MC) in the Bank on Contract Basis with Fixed Hourly Remuneration****Reserve Bank of India, Mumbai Office**

Affix recent Self-
Attested Passport
size photograph

1	Name in full Shri/Smt./Kum. (to be given in block letters, Surname to be stated first)		
2	Father/Husband's Name:		
3	(a) Address	Residence:	
		Dispensary:	
	(b) Phone No.	Landline:	Mobile:
	(c) Email ID		



4. Approximate distance from the Bank's Dispensary located at:

Sr. No.	Address of the Dispensary	Distance (in Km) from	
		Applicant's Residence	Dispensary /Hospital where the applicant is currently working
i	Amar Building & MOB Dispensary, Reserve Bank of India, Mumbai Regional Office, Amar Building, Fort, Mumbai - 400001		
ii	Bank House Quarters Dispensary, Bank House Quarters, Backbay Reclamation, Near Mantralaya, Mumbai – 400020		
iii	Bhandup Dispensary, Bhandup (East), Mumbai – 400 080		
iv	Dahisar Quarters Dispensary, RBI Staff Quarters, Kandarpada Dahisar(W), Mumbai-400068		
v	Dhanastra Quarters Dispensary, RBI Officers' Quarters Dhanastra, N P Marg, Colaba, Mumbai-400005		
vi	Malad Raheja Quarters Dispensary, RBI Staff Quarters, Raheja Township Jeetendra Road, Malad (E), Mumbai-400097		
vii	Malad Tapovan Quarters Dispensary, Tapovan, RBI Officers Quarters, Pathanwadi, Malad(E), Mumbai-400097		
viii	NCOB Dispensary, Reserve Bank of India, Central Office Building, Shahid Bhagat Singh Road, Mumbai -400 001.		
ix	Sun Plazzo Quarters Dispensary, RBI Officers Quarters, Sun Plazzo, Matulya Compound, S. B. Marg Lower Parel, Mumbai - 400013		
x	Tardeo Quarters Dispensary, Tardeo Officer's Quarters, Opp. A.C. Market, Tardeo Road, Mumbai – 400034		
xi	Varada Quarters & CAFRAL Dispensary, Varada Officer's Quarters Dispensary, Veer Savarkar Marg, Near BTC, Dadar, Mumbai – 400028		



5	Date of Birth in DD-MM-YYYY format and age as on May 01, 2025	Date of birth: <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>				D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y						
		Age: <table border="1"><tr><td></td></tr></table> years <table border="1"><tr><td></td></tr></table> months <table border="1"><tr><td></td></tr></table> days											
6	Place of Birth and Domicile												
7	Nationality												
8	Category-Tick (✓) the appropriate box	ST	OBC	EWS	General (UR)								
9	Educational Qualifications												
Sr. No.	Degree/ Diploma	University/ Board	Year of Passing	Percentage									
10	Particulars of any other course in medicine completed by the applicant												
	Course Name	Institute	Year of Completion										
11	Details of experience (Only Experience gained after graduation should be stated)												
Sr. No.	Experience	From	To	Period									
				Years	Months								
(a)	In Hospital (As a Physician)												



(b)	As General Practitioner				
12	Any other factors which the applicant would like to bring into account for considering his/her application				

I hereby declare that the information and particulars given by me in this form are true and correct. I understand that if at any stage, it is found that any information given in this application is false/ incorrect or that I do not satisfy the eligibility criteria according to the Bank, my candidature/ appointment is liable to be cancelled/ terminated without notice or compensation in lieu of notice. I have read and understand the stipulations given in the advertisement and hereby undertake to abide by them.

(Signature of the applicant)

Place:

Date:



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. Self-attested copies of certificates regarding age, educational qualifications, experience, caste, copy of registration certificate issued by Medical Council of India etc. should be attached/enclosed with the application.
3. In support of the experience gained by the applicant the submitted Certificate must contain the details of duty hours and the nature of duty. (If the candidate is working as a Medical Officer for any institution the details thereof and working hours therein should be indicated.)



Engagement of Part-Time Bank's Medical Consultant (MC) in the Bank on Contract Basis with Fixed Hourly Remuneration

Terms and Conditions of Contract

1. To attend to the Bank's dispensary as per the prescribed duty hours (or for longer period as may be necessary) excluding Bank holidays except days declared as holidays for purposes of half yearly closing and annual closing subject to the condition that the dispensary will not be kept closed for two successive days. The Bank reserves the right to shift the place of engagement of MC among the dispensaries as per its requirement. Further, the Bank may use the services of the MC at its other dispensaries in case of any need.
2. To give advice, prescribe medicines and administer injections free of charge to RBI Staff members in Mumbai, including that of other officers on tour or visit to Mumbai, their family members, including dependent parents and also to the retired employee members/their spouses who are members of the Medical Assistance Fund Scheme (MAFS) [referred to as visitors], who visit the dispensary. In case of urgency, the MC shall be available for consultation at his/her private clinic, any time and charge as per Bank's Schedule of charges. This Schedule of Charges which is applicable to the Staff/Officers of the Bank would be made available to the MC on request.
3. To provide the facilities referred to point No. 2 above to the relatives of employees who have been permitted to reside with them in the Staff/Officers Quarters and facilitate recovery of charges (as per Bank's prescribed rate) from the employees for credit to the Bank's account 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 the MC may possess / acquire in future. It shall be the MC's responsibility to ensure that the qualification he/she holds or acquires in future do not restrict him/her in any manner from rendering the services required of a General Medical Practitioner. However, if as per any stipulation of the Indian Medical Association, the qualification he/she holds or acquires as the case may be, comes into a conflict with Bank's requirement to work as a General Practitioner, he/she shall 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.



5. The duties at the Bank's dispensary will also include the following apart from the requirements mentioned above:

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

(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 refer to appropriate Hospitals whenever called upon to attend even when such necessity arises outside normal working hours.

(iii) Administering all types of injections - The responsibility for administering all types of injections rests with the MC for any untoward reaction. As a rule, administration of injections by the Pharmacists in MC's absence is discouraged. The MC will be required to train the Pharmacists to administer routine and simple type of injections when work is heavy.

(iv) Important dressings and minor surgeries are to be handled only by the MC. If he/she 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, the MC should accompany the patient to the hospital, if they 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 the MC will be paid visit fees as per Bank's schedule of charges.

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

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



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

11. To use the MC's good offices/contacts for securing hospital facilities in case any employee of the Bank or their family (for indoor Hospitalization under Direct Settlement Facility) requires it.

12. To inspect the office premises/Quarters once in 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 31st March in the prescribed form on the general health of the staff.

15. To ensure proper storage of medicines and their distribution as well as maintenance of all necessary records in this regard.

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 referred to the MC.

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 **Rs.1,000/- per hour for the 3 years of contract**. The fixed remuneration is payable on monthly basis. Out of the total monthly remuneration so payable, a sum of Rs. 1,000/- per month will be treated as conveyance expenses and Rs.1,000/- per month



will be paid as the reimbursement of mobile charges. Further, Bank's Medical Consultant will not be eligible for any superannuation benefits viz. Pension, Provident Fund or Gratuity. No leave, perquisites/facilities would be admissible. If required to attend to the Dispensary on any public holiday, compensation @ Rs.1,000/- per hour shall be paid. Taxes on the income would be deducted at source as per extant rates and Government notifications. No other facilities/perks will be payable to MC.

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

21. The MC will be under the administrative control of the Regional Director, Reserve Bank of India, Mumbai Regional office, Mumbai.

22. The engagement is purely contractual and is on hourly basis. No claim shall lie for regular employment on that basis at any stage or for pay and perks payable to regular employees of the Bank.

23. The candidates belonging to ST or OBC are required to submit Caste Certificate issued in the prescribed form by the Competent Authority at the time of signing of the contract with the Bank.

24. OBC category candidates should have a valid certificate that he/she do not belong to the creamy layer.

25. For EWS candidates, the Income and Asset certificate should be issued by a Competent Authority in the format as prescribed in DoPT Office Memorandum No.36039/1/2019-Estt(Res) dated January 31, 2019.

26. Engagement of Scheduled Tribe (ST) / Other Backward Classes (OBC)/ Economically Weaker Section (EWS) candidates on contract basis is subject to Verification of the Caste / Income & Asset Certificate from the competent authority. If the verification reveals that the claim to belong to ST/ OBC/ EWS is false, the services of such candidate shall be terminated forthwith without assigning any further reason and the Bank reserves the right to take such legal action as it may deem fit.



27. 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 operational requirements.

28. The MC will adhere to the Code of Conduct as mentioned in [Annex-III](#).

29. The contract will be valid for a period of three (3) years from the date of engagement subject to acceptance of the terms and conditions.

30. The contract can be terminated by either side by giving a notice of three months or three months' remuneration in lieu thereof. During the notice period the MC shall continue to discharge his/her contractual obligations unless specifically dispensed with by the Bank.

31. In case of any breach of the terms and conditions the Bank reserves the right to terminate the contract of the MC forthwith without assigning any reason and without any claim for compensation.

32. Any dispute arising on account of the contract shall be subject to the exclusive jurisdiction of the Courts at Mumbai.

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Annex-III

Engagement of Part-Time Medical Consultant (MC) in the Bank on Contract Basis with Fixed Hourly Remuneration

Code of Conduct

1. Every MC 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 MC 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. No MC 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 MC of the Bank.
4. The MC shall also maintain patient confidentiality and shall not share the patient profile with any outsider/third party. The confidentiality requirement shall be perpetual and shall survive after the termination of contract. The MC shall indemnify and keep the Bank indemnified for any loss suffered by the Bank as a result of disclosure of any confidential information.
5. Every MC shall serve the Bank honestly and faithfully and shall use his/her utmost endeavor to promote the interests of the Bank and shall show courtesy and attention in all transactions.
6. No MC 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 during their tenure.
7. No MC 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.

8. A MC shall not absent from his/her duties without the permission from the Bank and without making alternate arrangement acceptable to the Bank during his/her absence. Such alternate arrangement shall not exceed seven days at a time.

9. A MC shall not outsource/sub-contract his/her service to the Bank.

10. A MC shall not be under the influence of any intoxicating drink or drug while on duty and also ensure that his/her performance is not affected by any intoxication. Further, the MC should also refrain from being in a state of intoxication in public place.

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. A MC shall not solicit or accept any gift from any employee/visitors to the Dispensary.

12. No MC shall indulge in any act of sexual harassment of any woman including women employees at work place.

Explanation: For this purpose, "Sexual Harassment" shall include such unwelcome sexually determined behavior, 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.

13. The contract is liable to be terminated if a MC is arrested for debt or on a criminal charge or is detained in pursuance of any process of law.



14. MC 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.

15. The provision at para-14 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.

16. The contract is liable to be terminated in case a MC 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.

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