

With Best Compliments



STATE BANK OF INDIA OFFICERS' ASSOCIATION

Ahmedabad Circle

Registered under Trader Union Act 1926,
Regd. No. G 5101

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Address of Head Quarters and Administrative offices of Ahmedabad circle SBIOA

No. Office of Circle SBIOA	Address
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2. Ahmedabad Admin Office	SBI Officers' Association, 3rd Floor, SBI Admin Office Bldg., Ambawadi, Ahmedabad Ph: 079-26425004, Fax:-079-26442476
3. Bhavnagar Admin Office	SBI Officers' Association, SBI Admin Office Bldg., Neelambaug, Bhavnagar. Ph:-0278-2514311 Fax:-2514311
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5. Rajkot Admin Office	SBI Officers' Association, Ground Floor, SBI Admin Office, Bldg., SBIOA, Rajkot. Ph:-0281-2451583, Fax:-0281-2453502
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7. Vadodara Admin Office	SBI Officers' Association, 6th Floor, SBI Admin Office Bldg., Sayajiganj, Vadodara-380 006. Ph:-0265 -2363605 Fax:-0265-2363051

Dear Comrades

Greetings for the year 2022

The year 2021 passed by leaving some unpleasant footprints. We have helplessly witnessed loss of lives of our colleagues, friends and family members during the second wave of Corona pandemic. We heartily pay our sincere homage and pray almighty God to bless them all.

Present Economic and social retrograde still reminds us about the aftershock of the pandemic.

Not with standing the above, history reminds us, Human race has over come against many such adversities.

'**EVERY CLOUD HAS A SILVER LINING**' is a prominent idiom that always gives us strength to face and win over difficult situations. We, the Indians, have once again proved it to be true.

Expulsion crusade against Corona virus virtually shortened our life by almost one and a half year. Thank God, now the life is gradually coming back to normal.

Comrades, so far as the Organizational activities are concern, let us not be complacent as our fight against disinvestment, privatization and anti trade union policy of the Government is continue especially when Damocles sword is hanging over Public Sector banks. Our beloved Federation and Confederation has initiated mass campaign named "**Bank Bachao Desh Bachao**" to protest against Government's move with strength and support of the members. We express our gratitude to our Members, State Bank circle management, our federation and well wishers for everything they did to make our life sustainable in critical days.

We are now entering the year 2022. We take this opportunity and convey our best wishes to each and every member as well as their family members for a very happy, healthy and a beautiful New Year. Let us unitedly take vow to contribute our fight for betterment of humanity and spread love and compassion.

And at last, please keep in mind that the pandemic is yet not over, so stay safe and make others safe around you. **SBIOA ZINDABAD**

HAPPY NEW YEAR

'STAY SAFE-STAY BLESSED'



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President



Pinakin Brahmhatt
General Secretary

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JANUARY		सं. २०७८		2022		
मागशर-पोष		मागशर-पोष		2022		
SUN	MON	TUE	WED	THU	FRI	SAT
पोष व तेरेस 30 मुंगळी, मंडी मंडळ दिन, शिविर दिन, दिवस	पोष व चोहरा 31 दशा रामवासरा, सोमवती रामवासरा	दिवसना चोहरा दिवाळी	रात्रीना चोहरा दिवाळी			मागशर व चोहरा 1 शिवती नृगल वषांभे ए.स. २०२२ आ.
मागशर व अमास 2 दशा अमास	पोष व ओंम 3 पोष मासांभे	पोष सुट गीर्ण 4 चंद्रदशान	पोष सुट गीर्ण 5 पंचे पंचे सार्वे दश	पोष सुट चोव 6 दिवाळी चवुथी, पंच	पोष सुट पांचम 7 पंच	पोष सुट छठ 8 पंच
पोष सुट सातम 9 गुरुगोविंदसिंह जयंती, पंच	पोष सुट आठम 10 शांभुजी नववती सारंभे, दुसरेपंचे, पंच तिरे ८.३०	पोष सुट नौम 11 ला वषट् सार्वे चवुथी	पोष सुट दशम 12 शांभुजी सारंभे दिवेसंत चवती	पोष सुट अगिवास 13 पुषा शेडशी (गो-पुषा) सोमो सुवाण वचि	पोष सुट आठस 14 मख संसांति, विठराव आठस कुणुणी तिरेवां	पोष सुट तेरेस 15 शनि प्रथे
पोष सुट चौदास 16 श्री लू पंचे नवरा नू, कल सारंभे, अंगु प्रथे	पोष सुट पुनम 17 श्री लू पंचे नवरा नू, कल सारंभे, अंगु प्रथे	पोष व ओंम 18 पोष व ओंम	पोष व गीर्ण 19 पोष व गीर्ण	पोष व गीर्ण 20 पोष व गीर्ण	पोष व गीर्ण 21 संकर चवुथी, चंद्रदश रात्रे ६.२५	पोष व चोव 22 पोष व चोव
पोष व पांचम 23 नेवाणु जयंती	पोष व छठ 24 पोष व छठ	पोष व सातम 25 श्री रामनाथसायं चवती, कलसंभे, साठमी सव	पोष व नौम 26 प्रभातवाट दिव, गालतार दिन,	पोष व दशम 27 प्रभातवाट दिव, गालतार दिन,	पोष व अगिवास 28 चट्टीला ओंमदशी	पोष व आठस 29 शनि प्रथे

FEBRUARY		सं. २०७८		2022		
पोष-महा		पोष-महा		2022		
SUN	MON	TUE	WED	THU	FRI	SAT
दिवसना चोहरा दिवाळी	रात्रीना चोहरा दिवाळी	पोष व अमास 1 मौनी रामवासरा, पंचस रात्रे ६.३३	महा सुट ओंम 2 महा सुट ओंम	महा सुट गीर्ण 3 गौरी तुडिया, पंच	महा सुट चोव 4 श्री गणेश जयंती, दिवाळी चवुथी, पंच	महा सुट पांचम 5 वसंत पंचमी, सारवती पुनम, पंच
महा सुट छठ 6 पंचस रामा १०-१०	महा सुट सातम 7 रथ-आरोहण सारंभे	महा सुट आठम 8 भोगरात्री, दुर्गादेवी आठमी वृद्धि	महा सुट आठम 9 भोगरात्री, दुर्गादेवी आठमी वृद्धि	महा सुट नौम 10 महासंत नौम, नवरात्र पुन	महा सुट दशम 11 रोहिणी वत	महा सुट अगिवास 12 जवा शेडशी, मख पुंडरीक दिवस
महा सुट आठस 13 भोगरात्री, आठमी-पंच दश	महा सुट तेरेस 14 वेलेराईल नू, दिशुमां जयंती	महा सुट चौदास 15 हरपत सती जन्मादि	महा सुट पुनम 16 महा पुनम, मख लाल पू, गुरु संकर चवती	महा व ओंम 17 गाणगाणु सारा	महा व गीर्ण 18 वसंतपुन प्रारंभे	महा व आठस 19 मोडेशी मणुली चोवेल वषट् चवती
महा व चोव 20 संकर चवुथी, चंद्रदश रात्रे १०.०८	महा व पांचम 21 महा व पांचम	महा व छठ 22 महा व छठ	महा व सातम 23 श्रीनाथपु पाठोसव	महा व आठम 24 साठका कलस जयंती जयंती	महा व नौम 25 रामाहास नामी, सनवटका श्राव	महा व दशम 26 मोडेशी मणुली चोवेल वषट् चवती, दिवस शेडशी (सा)
महा व अगिवास 27 शिव्या शेडशी (भापय) आठमी सव	महा व तेरेस 28 मोराणु देसाई जयंती, सोम प्रथे					

SBIOA JINDABAD



AISBOF JINDABAD

MARCH		सं. २०७८		2022		
महा-झांगला		महा-झांगला		2022		
SUN	MON	TUE	WED	THU	FRI	SAT
	१ - महाशिवरात्री १८ - कुणुडी	महा व चोहरा 1 महाशिवरात्री, पंच, अमास आ.	महा व अमास 2 दशा अमास, पंच	झांगला सुट ओंम 3 प्योसु प्रारंभे, पंच	झांगला सुट गीर्ण 4 श्री रामकृष्ण परमहंस जयंती, चंद्रदशान, पंच	झांगला सुट गीर्ण 5 पंच
झांगला सुट चोव 6 दिवाळी चवुथी	झांगला सुट पांचम 7	झांगला सुट छठ 8 आंतररामेश्वर महिला दिवस,	झांगला सुट सातम 9 झांगला सुट सातम	झांगला सुट आठम 10 दुर्गादेवी, शिव झांगला अखंड प्रारंभे	झांगला सुट नौम 11 नौमी वृद्धि,	झांगला सुट नौम 12 रवि शोण अहोरात्र
झांगला सुट दशम 13 रामु दामी	झांगला सुट अगिवास 14 साठका शेडशी (रामा), गोवि. दशरा, प्योसु स.	झांगला सुट आठस 15 भोगप्रथे,	झांगला सुट तेरेस 16	झांगला सुट चौदास 17 दोली, पुनम शिव चौथीवांती गावरा,	झांगला सुट पुनम 18 शुद्धी, माणुल सार्वे चवती, श्राव २. पुन स.	झांगला सुट ओंम 19 वसंतपुन, साणकुणुम प्रारंभे
झांगला सुट गीर्ण 20 संत तुकाराम जीव,	झांगला सुट गीर्ण 21 संकर चवुथी, जन्मादि नवरात्रे	झांगला सुट पांचम 22 रंग पंचमी, श्री चवती,	झांगला सुट छठ 23 ओंमलाव चवती, सिवुडी	झांगला सुट सातम 24 मावळाडी सातम, सिवुडी १०.३० सुधी	झांगला सुट आठम 25	झांगला सुट नौम 26
झांगला सुट दशम 27	झांगला सुट अगिवास 28 पाणोनी ओंमदशी (साठमी), पंच	झांगला सुट आठस 29 भोगप्रथे, पंच	झांगला सुट तेरेस 30 शिवरात्रि, पंच	झांगला सुट चौदास 31 दशा अमास, अमास आ. पंच	दिवसना चोहरा दिवाळी	रात्रीना चोहरा दिवाळी

APRIL		सं. २०७८		2022		
झांगला-चैत्र		झांगला-चैत्र		2022		
SUN	MON	TUE	WED	THU	FRI	SAT
		दिवसना चोहरा दिवाळी	रात्रीना चोहरा दिवाळी	०२ - गुडी पंचमी, शेडशी १० - रामनाथी, साठमीसाठस जयंती	१४ - डॉ. आलेकर जयंती १४ - महावीर जयंती १५ - गुडक्राई	झांगला सुट अमास 1 पंच, अमास स.
चैत्र सुट गीर्ण 3 चैत्र सुट गीर्ण	चैत्र सुट गीर्ण 4 गौरी-मंगल-आठमी तुडिया, मख चवती,	चैत्र सुट चोव 5 संगराटी दिवाळी चवुथी	चैत्र सुट पांचम 6 संत पंचमी	चैत्र सुट छठ 7 संत पंचमी	चैत्र सुट सातम 8 शिव आठमी चोली अखंड प्रारंभे	चैत्र सुट आठम 9 गुडी पंचमी शेडशी वत साठ वषट् चवती सार्वे
चैत्र सुट नौम 10 श्री रामनाथी, श्री साठमीसाठस जयंती	चैत्र सुट दशम 11 दशरथ दशमी	चैत्र सुट अगिवास 12 कला शेडशी (संभे), ललयावती वषट्	चैत्र सुट आठस 13 वाण-मन दशमी, सिवु डमलसव	चैत्र सुट तेरेस 14 डॉ. आलेकर चवती श्री अकरे चवती, मख अखंड स.	चैत्र सुट चौदास 15 गुड क्राइ, श्राव चवती	चैत्र सुट पुनम 16 श्री लाल चवती, शिवरात्री शो. स. डो. पुन,
चैत्र सुट ओंम 17 ओंमदशी पाठोसव	चैत्र सुट गीर्ण 18	चैत्र सुट गीर्ण 19 संगराटी संकर चवुथी	चैत्र सुट चोव 20	चैत्र सुट पांचम 21	चैत्र सुट छठ 22	चैत्र सुट सातम 23 साठमी सव कलसवती शो. स. २४ पुन,
चैत्र सुट नौम 24 पंच २६.३५वी	चैत्र सुट दशम 25 पंच	चैत्र सुट अगिवास 26 शुद्धी शेडशी (संभे), श्री ललयावती चवती, पंच	चैत्र सुट आठस 27 पंच	चैत्र सुट तेरेस 28 प्रथे, पंच	चैत्र सुट चौदास 29 शिवरात्री, पंच अमास आ. २४.३५	चैत्र सुट अमास 30

MAY							सं. २०७८	2022
							वैशाख-जेठ	
SUN	MON	TUE	WED	THU	FRI	SAT		
येशाख सुट ओळ 1 गुपचरा राचय स्वाभाव दिन, मजूर दिन	येशाख सुट दीर्घ 2 चंद्रदान	येशाख सुट गीर्घ 3 अमरापूर, श्री वसुधैव कुटुंबमिव विनोदना पत्र, सरपंच ई	येशाख सुट गीर्घ 4 विभागाळ चतुर्थी	येशाख सुट चोव 5	येशाख सुट पांचम 6 श्री रामानुजसायब चवंती शाहि शंकरसायब चवंती	येशाख सुट छह 7 चंद्रदान		
येशाख सुट सातम 8 महाराज (सुभेसे) गंगा पुजन	येशाख सुट आठम 9 रामानुजसायब दुसरो चवंती, दशाहारी,	येशाख सुट नोम 10 सोता-जानकी जयन्ती	येशाख सुट दहाम 11	येशाख सुट अगिबासर 12 मोदिनी ओसाहारी (गोडवा)	येशाख सुट भासरा 13 परशुराम-दंडभाली द्वयशी	येशाख सुट तेसरा 14 नृसिंह चवंती		
येशाख सुट चौदावा 15 शंकराचार्य दशाहारा, कुंज चवंती, पुनम	येशाख सुट पंचम 16 येशाखी सुट पुनम, आठ वेळा (पत्रावली वी)	येशाख सुट छेकम 17 नाट चवंती जियन्ती दय	येशाख सुट गीर्घ 18	येशाख सुट चोव 19 संकर चतुर्थी	येशाख सुट पांचम 20 मुक्तेश्वरी मालानी पादोत्सव (गोडवा)	येशाख सुट छह 21		
येशाख सुट सातम 22 कवायती, गानु सभानी, पंचक	येशाख सुट आठम 23 चरतोसनी दिवा, पंचक	येशाख सुट नोम 24 पंचक	येशाख सुट दहाम 25 पंचक	येशाख सुट अगिबासर 26 अमर अंशुवती (महती), पंचक च. ३८ बुधी	येशाख सुट भासरा 27 प्रदोष	येशाख सुट तेसरा 28 वट सायिणी वट प्रा. शिवायत्रि		
येशाख सुट चौदावा 29 दुर्गावती काविरा पुन, अमास प्रा. १२.४३	येशाख सुट अगिबासर 30 वट सायिणी वट प्रा., दश-आयुष्य अमास	जेठ सुट ओळम 31 गंगासाहारा आरंभ	०३ - अमास ईद १६ - दुसऱ्यापुनम		दिवसाना चोवडिया १६ - दुसऱ्यापुनम	रात्रीना चोवडिया		

JUNE							सं. २०७८	2022
							जेठ-आषाढ	
SUN	MON	TUE	WED	THU	FRI	SAT		
जेठ सुट छह 5 संत आरोग्य फडी, विद्यवातीनी पुन	जेठ सुट छह 6 अरघ्य फडी	जेठ सुट सातम 7	जेठ सुट आठम 8 दुसरोपनी जुडाननी	जेठ सुट नोम 9 गंगा दहावरा सभा	जेठ सुट दहाम 10 श्री संकाशी कुंजी, अरवी चवंती, इस्वी निरा	जेठ सुट पांचम 11 भायल निरापुन, श्रीम ओसाहारी (केटी)		
जेठ सुट तेसरा 12 वट सायिणी वट प्रा. विठुंजी १२.३३वरी	जेठ सुट चौदावा 13 चोव चतुर्थी पुनम प्रा. २१.०४	जेठ सुट पुनम 14 वट सायिणी वट प्रा. पुनम प्रा. २१.०४	जेठ सुट छेकम 15 गुट दंडगोविंदसिंह चवंती	जेठ सुट गीर्घ 16	जेठ सुट दहाम 17 संकर चतुर्थी	जेठ सुट पांचम 18 पंचक १२.३३वरी		
जेठ सुट छह 19 दुर्गावती (सुभेसे), पंचक	जेठ सुट सातम 20 पंचक	जेठ सुट आठम 21 आंतरराष्ट्रीय योगा दिना, पंचक	जेठ सुट नोम 22 चैन कुटी साय पंचक	जेठ सुट दहाम 23 पंचक ६.१५ बुधी	जेठ सुट अगिबासर 24 सोनीनी ओसाहारी (साकर)	जेठ सुट भासरा 25		
जेठ सुट तेसरा 26 प्रदोष	जेठ सुट चौदावा 27 शिवायत्रि, अमास प्रा. २१.४३	जेठ सुट अगिबासर 28 अमास प्रा. २१.४३	जेठ सुट अगिबासर 29 अमास प्रा. २१.४३	जेठ सुट अगिबासर 30 अमास प्रा. २१.४३	दिवसाना चोवडिया १६ - दुसऱ्यापुनम	रात्रीना चोवडिया		

SBIOA JINDABAD



AISBOF JINDABAD

JULY							सं. २०७८	2022
							आषाढ-श्रावण	
SUN	MON	TUE	WED	THU	FRI	SAT		
श्रावण सुट गीर्घ 31 मोहन विठोळ १२.३३ वट सायिणी पुन	दिवसाना चोवडिया १६ - दुसऱ्यापुनम	रात्रीना चोवडिया	१० - वडी ईद		आषाढ सुट दीर्घ 1 चरतोसनी दशाहारा, दशाहारा, डोडर उ	आषाढ सुट गीर्घ 2		
आषाढ सुट चोव 3 विभागाळ चतुर्थी	आषाढ सुट पांचम 4 श्री अरघ्य सुभेसे, आठवेळा पदोत्सव (अंशुवती)	आषाढ सुट छह 5 दुसरो-दुसरो-दुसरो, चैन अमास चतुर्थी प्रा.	आषाढ सुट सातम 6 विद्यवात रात्री	आषाढ सुट आठम 7 दुसरोपनी, परशुराम अमास	आषाढ सुट दहाम 8 महती नोम	आषाढ सुट तेसरा 9 मोहावट-गीरी प्रदान (सो.)		
आषाढ सुट अगिबासर 10 दशाहारा अंशुवती (दुसरी), चतुर्थी वट सायिणी, अंशुवती ईद	आषाढ सुट भासरा 11 वाण पुन, गीम अंशुवती, पुनम प्रा. २२.२२	आषाढ सुट तेसरा 12 चैन अमास चौदावा, पुनम प्रा. २२.२२	आषाढ सुट पुनम 13 गुट पुनम अंशुवती वट सायिणी, आठ वेळा (पत्रावली वी)	आषाढ सुट छेकम 14 मोहावट-गीरी वट प्रा., दोसरा अंशुवती	आषाढ सुट गीर्घ 15 श्या पादो वट प्रा. पंचक वेळे	आषाढ सुट दहाम 16 श्या पादो वट प्रा. पंचक वेळे		
आषाढ सुट चोव 17 पंचक	आषाढ सुट पांचम 18	आषाढ सुट छह 19 पंचक	आषाढ सुट सातम 20 कवायती, पंचक १२.१५ बुधी	आषाढ सुट आठम 21 जुडाननीनी चवथी आरंभ	आषाढ सुट नोम 22	आषाढ सुट दहाम 23		
आषाढ सुट अगिबासर 24 काविरा ओसाहारी (गोडवा)	आषाढ सुट भासरा 25 सोम प्रदोष	आषाढ सुट तेसरा 26 काविरा विषय दिवस, शिवायत्रि	आषाढ सुट दहाम 27 अमास प्रा. २१.१३	आषाढ सुट अगिबासर 28 दशाहारा चौदावा अमास, दिवसाना चोवडिया	आषाढ सुट ओळम 29	आषाढ सुट गीर्घ 30 चंद्रदान		

AUGUST							सं. २०७८	2022
							श्रावण-भाद्रपद	
SUN	MON	TUE	WED	THU	FRI	SAT		
६ - मोहन-नायिका ११ - चवथी १५ - आरंभ दिन १६ - पदोती १६ - जयन्ती ३१ - गीम चतुर्थी ३१ - चैन अंशुवती	श्रावण सुट चोव 1 विभागाळ चतुर्थी, कोकनाथ विसत पुन	श्रावण सुट पांचम 2 नाग पावण (द.गु.), संकाश गीरी पुन	श्रावण सुट छह 3 वडी चवंती, संकाश छह (द.गु.)	श्रावण सुट सातम 4 श्रीगंगा सातम (द.गु.), दुसरोपनी	श्रावण सुट आठम 5 दुसरोपनी, सुभेसे पुन	श्रावण सुट तेसरा 6 मोहावट-गीरी प्रदान (सो.)		
श्रावण सुट दहाम 7 आहिल्य पुन	श्रावण सुट अगिबासर 8 जुडाननी अंशुवती (मोहावट), गुन अमास प्रा.	श्रावण सुट दहाम 9 मोहन (नायिका), विष्णु पतिना रोष	श्रावण सुट तेसरा 10 जुडाननी पुन, शिव पतिना रोष	श्रावण सुट चौदावा 11 रावण, नायिका पुनम	श्रावण सुट पंचम 12 वट सायिणी वट प्रा., सुभेसे पुन	श्रावण सुट दहाम 13 दोसरा अंशुवती, अंशुवती मातृनी पुन		
श्रावण सुट गीर्घ 14 काविरा गीर्घ, आहिल्य पुन, पंचक	श्रावण सुट चोव 15 आरंभ दिन, संकर चतुर्थी, अंशुवती-गोव, पंचक	श्रावण सुट पांचम 16 अमास पांचम, पंचक, पंचक १२.३३ वट प्रा.	श्रावण सुट छह 17 संकाश छह, जुडाननी पुन	श्रावण सुट सातम 18 श्रीगंगा सातम, श्रीगंगा चवंती विषय	श्रावण सुट आठम 19 जयन्ती, गीमचतुर्थी, दशाहारा, सुभेसे पुन	श्रावण सुट तेसरा 20 वट सायिणी वट प्रा., अंशुवती मातृनी पुन		
श्रावण सुट दहाम 21 आहिल्य पुन	श्रावण सुट अगिबासर 22 अमास ओसाहारी (माकर)	श्रावण सुट दहाम 23 मोहावट गीरी पुन, शारद ऋतु प्रा.	श्रावण सुट भासरा 24 चैन अंशुवती आरंभ (चतुर्थी वट प्रा.)	श्रावण सुट दहाम 25 चैन अंशुवती आरंभ (प.च.), अंशुवती चतुर्थी	श्रावण सुट तेसरा 26 पदोती अमास, सुभेसे पुन	श्रावण सुट चौदावा 27 दुसरोपनी अमास, अंशुवती मातृनी पुन		
भाद्रपद सुट ओळम 28 अंशुवती अमास प्रा., गोम अंशुवती, सुभेसे पुन, श्री गंगावती अमास	भाद्रपद सुट गीर्घ 29	भाद्रपद सुट गीर्घ 30 दोसरा अंशुवती-गीर्घ, संकाश अमास, वट चवंती	भाद्रपद सुट चोव 31 अंशुवती, चैन अंशुवती (प.च.), दिवस वी सुभेसे प्रा.	दिवसाना चोवडिया १६ - दुसऱ्यापुनम	रात्रीना चोवडिया			

SEPTEMBER							सं. २०७८	2022						
							भाद्रपदा-आसो							
SUN	MON	TUE	WED	THU	FRI	SAT								
दिवसना चोबडिआ	रात्रीना चोबडिआ			भाद्रपदा सुट पांचम	भाद्रपदा सुट छठ	भाद्रपदा सुट सातम								
				1	2	3								
भाद्रपदा सुट आठम	भाद्रपदा सुट नौम	भाद्रपदा सुट अगिमास	भाद्रपदा सुट द्वादश	भाद्रपदा सुट तेरास	भाद्रपदा सुट चौदहा	भाद्रपदा सुट पंधरा								
4	5	6	7	8	9	10								
भाद्रपदा वद ऐशम	भाद्रपदा वद द्वीप	भाद्रपदा वद त्रीप	भाद्रपदा वद चोप	भाद्रपदा वद पांचम	भाद्रपदा वद छठ	भाद्रपदा वद सातम								
11	12	13	14	15	16	17								
भाद्रपदा वद आठम	भाद्रपदा वद नौम	भाद्रपदा वद दहाम	भाद्रपदा वद अगिमास	भाद्रपदा वद द्वादश	भाद्रपदा वद तेरास	भाद्रपदा वद चौदहा								
18	19	20	21	22	23	24								
भाद्रपदा वद अमास	आसो सुट ऐशम	आसो सुट द्वीप	आसो सुट त्रीप	आसो सुट चोप	आसो सुट पांचम									
25	26	27	28	29	30									

OCTOBER							सं. २०७८-२०७९	2022						
							आसो-कार्तिक							
SUN	MON	TUE	WED	THU	FRI	SAT								
कार्तिक सुट छठ	कार्तिक सुट सातम	०२ - गांधी जयंती ५ - दशोरा २४ - दिवाली २६ - दोसत वद भाद्रपदीप		दिवसना चोबडिआ	रात्रीना चोबडिआ	आसो सुट छठ								
30	31					1								
आसो सुट सातम	आसो सुट आठम	आसो सुट नौम	आसो सुट दहाम	आसो सुट अगिमास	आसो सुट द्वादश	आसो सुट चौदहा								
2	3	4	5	6	7	8								
आसो सुट पंधरा	आसो सुट तेरास	आसो सुट चौदहा	आसो सुट पंधरा	आसो सुट द्वादश	आसो सुट तेरास	आसो सुट चौदहा								
9	10	11	12	13	14	15								
आसो सुट दहाम	आसो सुट अगिमास	आसो सुट द्वादश	आसो सुट तेरास	आसो सुट चौदहा	आसो सुट पंधरा	आसो सुट द्वादश								
16	17	18	19	20	21	22								
आसो सुट तेरास	आसो सुट चौदहा	आसो सुट पंधरा	आसो सुट द्वादश	आसो सुट तेरास	आसो सुट चौदहा	आसो सुट पंधरा								
23	24	25	26	27	28	29								

SBIOA JINDABAD



AISBOF JINDABAD

NOVEMBER							सं. २०७९	2022						
							कार्तिक-मार्गशिर							
SUN	MON	TUE	WED	THU	FRI	SAT								
८ - देव दिवाली गुजरातस जयंती		कार्तिक सुट आठम	कार्तिक सुट नौम	कार्तिक सुट दहाम	कार्तिक सुट अगिमास	कार्तिक सुट द्वादश								
		1	2	3	4	5								
कार्तिक सुट तेरास	कार्तिक सुट चौदहा	कार्तिक सुट पंधरा	कार्तिक सुट द्वादश	कार्तिक सुट तेरास	कार्तिक सुट चौदहा	कार्तिक सुट पंधरा								
6	7	8	9	10	11	12								
कार्तिक सुट पांचम	कार्तिक सुट छठ	कार्तिक सुट सातम	कार्तिक सुट आठम	कार्तिक सुट नौम	कार्तिक सुट दहाम	कार्तिक सुट अगिमास								
13	14	15	16	17	18	19								
कार्तिक सुट अगिमास	कार्तिक सुट द्वादश	कार्तिक सुट तेरास	कार्तिक सुट चौदहा	कार्तिक सुट पंधरा	कार्तिक सुट द्वादश	कार्तिक सुट तेरास								
20	21	22	23	24	25	26								
कार्तिक सुट द्वादश	कार्तिक सुट तेरास	कार्तिक सुट चौदहा	कार्तिक सुट पंधरा	कार्तिक सुट द्वादश	कार्तिक सुट तेरास	कार्तिक सुट चौदहा								
27	28	29	30											

DECEMBER							सं. २०७९	2022						
							मार्गशिर-पौष							
SUN	MON	TUE	WED	THU	FRI	SAT								
२५ - लाताव, किसमभर		दिवसना चोबडिआ	रात्रीना चोबडिआ	मार्गशिर सुट आठम	मार्गशिर सुट दहाम	मार्गशिर सुट अगिमास								
				1	2	3								
मार्गशिर सुट द्वादश	मार्गशिर सुट तेरास	मार्गशिर सुट चौदहा	मार्गशिर सुट पंधरा	मार्गशिर सुट द्वादश	मार्गशिर सुट तेरास	मार्गशिर सुट चौदहा								
4	5	6	7	8	9	10								
मार्गशिर सुट पांचम	मार्गशिर सुट छठ	मार्गशिर सुट सातम	मार्गशिर सुट आठम	मार्गशिर सुट नौम	मार्गशिर सुट दहाम	मार्गशिर सुट अगिमास								
11	12	13	14	15	16	17								
मार्गशिर सुट द्वादश	मार्गशिर सुट तेरास	मार्गशिर सुट चौदहा	मार्गशिर सुट पंधरा	मार्गशिर सुट द्वादश	मार्गशिर सुट तेरास	मार्गशिर सुट चौदहा								
18	19	20	21	22	23	24								
मार्गशिर सुट अगिमास	मार्गशिर सुट द्वादश	मार्गशिर सुट तेरास	मार्गशिर सुट चौदहा	मार्गशिर सुट पंधरा	मार्गशिर सुट द्वादश	मार्गशिर सुट तेरास								
25	26	27	28	29	30	31								

Bank Holidays in Gujarat-2022

Month	Date	Day	Holiday
January	14	Friday	Makar Sankranti
January	26	Wednesday	Republic Day
March	01	Tuesday	Maha Shivratri
March	18	Friday	Dhuleti
April	14	Thursday	Dr. Baba Saheb Ambedkar's Birthday/ Mahvir Janma Kalyanak
April	15	Friday	Good Friday
May	03	Tuesday	Parshuram Jayanti, Ramjan-Eid
August	09	Tuesday	Mouharram
August	11	Thursday	Raksha Bandhan
August	15	Monday	Independence Day
August	19	Friday	Janmashtami
August	31	Wednesday	Samvatsari
October	05	Wednesday	Dusshera
October	24	Monday	Diwali
October	26	Wednesday	New Year / Bhai Bij
October	31	Monday	Sardar Patel Jayanti

* Date may be change with appearance of the moon.

The following days have not been notified as Bank Holidays as they fall on Sunday

Month	Date	Day	Holiday
April	10	Sunday	Ram Navmi
July	10	Sunday	Bakri-Eid
October	02	Sunday	Gandhi Jayanti
October	09	Sunday	Id-E-Milad
December	25	Sunday	Christmas

- જેના મેળામાં રાજુડીનો ને 'ડો લાગે છે એ ગુજરાત.
- જ્યાં રૂપની પૂનમ પાછળ પાગલ થઈ અફીણી આંખના ગીતો ઘોળાય છે, એ ગુજરાત.
- ઘોલર મરચાંના લાલ હિંગોળક રંગનું ગુજરાત.
- શિવતાંડવમાં પડેલા સતીના હૃદયને ગબ્બર પર સાચવીને બેઠેલું ગુજરાત.
- ફળફળતાં ઢોકળાં જેવું નરમ અને માફાળા ગાડાની ધુંસરી જેવું નક્કર ગુજરાત...
- પરેશ રાવલના ચહેરા પર અંકાતા રમતિયાળ સ્મિતમાં ઝગમગું છું.
- હું હેમુ ગઢવીના કસુંબલ કંઠનો અષાઢીલો ટહુકો છું અને કલ્યાણજીભાઈએ કલેવાયોલીન પર છોડેલી બીનની સર્પિલી તાન છું. કેડિયાની ફાટફાટ થતી કસોને તોડતો માલધારીનો ટપો છું અને દામોદર કુંડની પાળીએ ગિરનારી પરોઢના સોનેરી ઉજાસમાં કેસર ઘોળતું હું નરસિંહનું પ્રભાતિયું છું.
- ભારતની વાંકી રે પાઘલડીનું કુમતું છું હું... ગુજરાત
- સમગ્ર પૃથ્વીના પટ પર માત્ર એક જ એવું હું રાજ્ય છું જેણે બે રાષ્ટ્રોના રાષ્ટ્રપિતાઓ સજયાં છે. મારા કાઠિયાવાડના પોરબંદરમાંથી ભારતના મોહનદાસ કરમચંદ ગાંધી અને મોટી પાનેલીમાંથી મોહમ્મદઅલી જિન્નાહ!
- મારામાં જગતના ઈતિહાસને પડખું ફેરવીને પલટાવી દેવાની તાકાત છે અને તાનસેનના દિલ્હીમાં ઉઠેલા દાહને વડનગરમાં શમાવી દેવાની અમીરાત છે...
- મારામાં ધરતીની છાતી ચીરીને નકશો કંડારનારા ઈન્દુલાલ યાજ્ઞિકો વસે છે અને નકશાઓનો એક ઝાટકે આકાર બદલાવી દેનાર સરદાર પટેલ પણ શ્વાસે છે ફિલ્મ માર્શલ જનરલ સામ માણેકશાની જીભ પર મારી ભાષા હતી અને ભારતભરમાં ક્રિકેટનો પાયો નાખનાર જામ રણજી મારી ગોદનું ફરજંદ હતો.
- મારા સંતાનો વિના ભારતના ફિલ્મ ટીવી યુગનું અસ્તિત્વ નથી.
- મહેબુબખાનથી મનમોહન દેસાઈ, આયેશા ટાકિયાથી હિમેશ રેશમિયા સુધી ગુજરાતની અહાલેક વાગે છે...
- વ્હાલા, હું ગુજરાત છું. હું આખા એશિયામાં સંભળાતી ગીરના સિંહની ખુમારીભરી ડણક છું અને એવા ડાલામથ્યા સાવજની કેશવાળીમાં આંગળીઓ ફેરવનાર આપા દાના જેવા સંતોના ભજનોની ચાનક છું, હું પરબવાવડીના છું.
- મારી વીજળીના ચમકારે ગંગાસતીએ મોતીડાં પરોવ્યા છે અને મારી બળબળતી રેતી પર શ્યાન સંગાથે પાણી લઈ દાદા મેકરણ ઘુમ્યા છે.
- મધરાતે એકતારા પર ગુંજતા દાસી જીવણના ભજનમાં હું છું અને ભવસાગર હાલકડોલક થતી જેસલ જાડેજાની નાવડી તારવી જનાર સતી તોરલના કીર્તનમાં હું છું.
- મોરારિબાપુના કંઠે ગવાતી ચોપાઈ છું અને રમેશભાઈ ઓઝાના કંઠે ગવાતા શ્રીનાથજી પણ જમિયલશાહ દાતાર અને ગેબનશાહ પીરોની અઝાન પર ઝૂકતું મસ્તક પણ હું છું.
- મારી છાતી પર પ્રિયદર્શી અશોકના શિલાલેખ છે.
- પાવાગઢની ગોદમાં પડેલું યુનેસ્કોની વર્લ્ડ હેરિટેજ સાઈટનું ચાંપાનેર છે.
- મારા કાળજીરે ધમધમતું લોલહ જેવું બંદર છે અને સંસ્કૃતિના ટીંબા નીચે અડીખમ ઉભેલું ઘોળાવીરાનું નગર છે.
- મેં રાજા નૌસોરસ જેવા ડાયનાસોરના ઈંડાઓ સાચવ્યા છે અને ગામેગામ ફિલ્મી શૂટિંગ થાય એવા રજવાડી મહેલો ખીલવ્યા છે.
- મારી ગુફાઓમાં બુદ્ધના ઓમ મણિપદ્મે હૂમનો ધીરગંભીર નાદ ગુંજે છે.
- મારી શેરીઓમાં નવકાર મંત્રની વૈશ્વિક પ્રાર્થનાનો સાદ ગાજે છે.
- મારી બર્થ સર્ટિફિકેટમાં રાજકીય ઉંમર પ૦ની હશે, પણ મારી ઉંમર કેટલી છે એ મને ખુદને ખબર નથી.
- હું ઉચ્છંગરાય ઢેબરની ગાંધીટોપીમાં બેસીને હીંચકતું બાળક હાલું અને જીવરાજ મહેતાના ખાદીના ઝભ્ભાના સળમાંય હું લપાતું હતું.
- માધવસિંહ સોલંકીના સાહિત્યપ્રેમી ચચ્ચાની ફેમ પર હું પગ લંબાવી બેઠું છું અને ચીમનભાઈ પટેલના ચળકતાં લલાટમાં મેં મારું પ્રતિબિંબ શોધ્યું છે.
- કેશુભાઈની ફાફડા- મરચાં સાથેની ચાની અડાળીના મેં ઘુંટ પીધા છે અને શંકરસિંહ બાપુની ટનાટન વાતોને બડી મુગ્ધતાથી સાંભળી છે અને હા... મારા આ ગોલ્ડન બર્થ ડે માટે જ જાણે મને નરેન્દ્ર મોદી મળ્યા છે.
- એમની દાઢીને ગમ્મતથી ખેંચવી મને ગમે છે અને એમને લીધે જ મારી આ ધમાકેદાર પાર્ટીના ગેસ્ટલિસ્ટમાં આખી દુનિયા છે.
- એમણે મને હવામાં ઉછાળીને ગેલની કિલકારીઓ કરાવી છે અને સતત પહેરવા માટે નવા નવા 'વા-વા' આપ્યા છે. અરે વાહ, હું ગુજરાત છું.
- મારા અફાટ લાંબા સાગરકાંઠાને ખેડીને નાનજી મહેતાએ આફ્રિકા સર કર્યું છે અને એ જ દરિયાના મોજાંની થપાટો ખાઈ ખાઈને ભારતની નંબર વન કંપની બનાવી જનાર ધીરુભાઈ અંબાણીનો પિંડ ઘડાયો છે.
- અમેરિકન મેગેઝીનોમાં ચમકતાં અબજપતિ અઝીમ પ્રેમજી, તુલસી તંતી કે ગૌતમ અદાણીનું પણ હું વતન છું... અને મેં જ જતનથી નિરમા, કેડિયા, એલેમ્બિક, ટોરન્ટ, અજંતા, રસના, બાલાજી અને અફ કોર્સ ટાટા જેવી બ્રાન્ડ્સ ના પારણાં હીંચોળ્યા છે.
- સુરતના હીરાની હું પાસાદાર ચમક છું અને પાટણના પટોળાંની આભલા મહેલી ઝમક છું.
- રવિશંકર રાવળ અને કનુ દેસાઈની હું રેખાઓ છું.
- સમકના તબલાની થાપ અને કુમુદિની- મુણાલિનીના નૃત્યના ઠેકાઓ હું છું.
- હું છું સર ભગવતસિંહજીના ભગવદગોમંડલના ફરફરતા પાનાઓમાં
- હું છું સયાજીરાવ ગાયકવાડના પેલેસની દીવાલો પર મલપતાં રાજા રવિવર્માના ચિત્રોમાં
- હું પગથિયા ઉતરું છું અડાલજની વાવમાં અને પગથિયા ચડું છું, અમદાવાદની ગુફાના
- લખતરની છત્રી મારા તડકાને ટાઢો કરે છે અને સીદી સૈયદની જાળી એ જ તડકાથી મારી હથેળીમાં જાણે મહેદીની ભાત મૂકે છે.

- હઠીસિંગની હવેલીના ટોડલે ખરતું હેરિટેજનું પીછું છું અને ધોરડોના સફેદ રણમાં ચૂરચૂર થઈ જતું નમકનું સ્ફટિકમય ચોસલું છું...
- ઈડરના કોતરો સૂસવાટા મારતો પવન પણ છું અને નલીયામાં ઠરીને પડતું હિમ પણ
- નવસારીના દાદાભાઈ નવરોજીની પારસી અગિયારીનો આતશ પણ મારો છે અને ગોઘૂલિ ટાણે સોમનાથના શિવાલયમાં ઘંટારવ સાથે થતી આરતીની અગ્નિશિખા પણ મારી છે.
- મહાલના જંગલોમાં પાણીમાં ઠેકડાં મારતા આદિવાસી બાળકો મારા ધાવણથી ઉછરે છે અને લાલ લાલ સનેડો ગાઈને ચ્યોચ્યો જતા છોરા-છોરીઓ ય મારા ગાલે બચ્ચી ભરે છે.
- ગોંડલના ફાફ ડા-ભજ્યાના ટેસડા મારી જીભમાંથી ઝરે છે અને સુરતની રતાળુની પુરી ખાવાથી પડતો શોષ પણ મારા ગળે પાંગરે છે.
- હળવદના ચૂરમામાં રેડાતી ઘીની લયપચતી ધાર છું છું
- વડોદરાની ભાખરવડી ખાધા પછીનો સીસકાર છું છું.
- ભાવનગરની ગાંઠિયામાં મરીનો દાણો છું છું અને રાજકોટના સંયાના આઈસ્ક્રીમ પર મુકાયેલો ચેરીનો બોલ પણ છું જ છું.
- મેં જેટલા રસથી એકલવીર જોધા માણેક, દાના દુમ્મન જોગીદાસ ખુમાણની બહારવટાની શોયંકયાઓના ઘૂંટડા ભયાં છે, એટલા જ રસથી વલસાડની હાફૂસ અને જૂનાગઢની કેસરના અમૃતરસના પણ ઘૂંટડા ગટગટાવ્યા છે.
- મારી થાળીમાં પટરસ છે, મારા હોઠ પર પાનથી લાલ થયેલ તંબોળરસની લાલિમા છે, અને મારા ગલોફામાં જેરી ગૂટકાના ચાંદાની કાલિમા પણ છે., હું ગુજરાત છું.
- સ્ટેચ્યુ ઓફ લિબર્ટીની મશાલમાંથી અંગારા લઈને અમેરિકા અજવાળનાર અને બિગ બેન ટાવરના ડંકા તળે ડંકો વગાડનાર એન.આર.જી. (Non Resident Gujarati) છું છું.
- મકરસંક્રાંતિના પતંગ ચગાવવા કરતા કાપવાનો વધુ શોક રાખનાર કાચપાયેલો માંજો છું છું.
- હું હજાર નંગ પુસ્તક નથી જીરવી શકતું, પણ રોજ અડધો કરોડ અખબારી નકલો પચાવી જાઉં છું
- કણબીનું હળ છું, કસબીની હથોડી છું.
- હું હોળીની પીળી ઝાળ છું અને દીવાળીની સતરંગી રંગોળી છું.
- હું નર્મદના ડાંડિયે પીટાયેલા મારા આકારનો પોકાર છું.
- હું કાકાસાહેબ કાલેલકર અને ફાધર વાલેસનું સાસરિયું છું.
- હું મુનશીની અસ્મિતા છું અને મેઘાણીની રસધાર છું...
- મિયાં ફૂસકીની ટોપી અને ગલબા શિયાળની જામફળની ટોપલી યે મારી જ હતી.
- બકોર પટેલના હાથ પર પડતી વાઘજીભાઈની હું તાળી છું.
- મેં અનુભવી છે પીળા રૂમાલની ગાંઠની ભીંસ, સેના બારનિશની ચુસ્ત છાતીએ સંપુટ આપનારી મારી હથેળીના સળ ઉઠેલા છે.
- નૌતમલાલની ચાંદીની મૂઠવાળી લાકડીની ઠક ઠક મને હજુ સંભળાય છે.
- છ અક્ષરના નામમાંથી ઉઠેલો ત્રણ અક્ષરના નામનો સોનલવરણો પોકાર મારા કાળજે ત્રોફાય છે.
- મોબાઈલની કોલર ટયુનમાં નયનને બંધ રાખીને ગઝલ સંભળાય ત્યાં હું રણકું છું.
- પન્નાભાભી જાય છે, પણ આભડછેટ જતી નથી એ વિચારે હું ઝબકું છું.
- ઉપેન્દ્ર ત્રિવેદી-રમેશ મહેતાનો લહેકો પણ હું છું અને કાંતિ મડિયા-સિદ્ધાર્થ રાંદેરિયાનો રંગીલો ચટકો પણ હું છું.
- હું તોફાની ટપુડો છું, હું તુલસી વિરાણી છું, મારે ત્યાં કંકુ ખરે ને સૂરજ ઉગે છે, અને મારી આંખે કંકુના સૂરજ આથમે છે. હા, હું ગુજરાત છું.
- મારો બર્થડે છે, છતાં ય મને કેમ કોઈ ગંદકીથી દૂર નિર્મળ રાખતા નથી?
- કેમ મારા આખા ય શરીરની નસેનસમાં પડી ગયેલા ખાડા પુરાતા નથી?
- હજુ ય હું ફફડું છું કે કોઈ લુખ્મો મવાલી દાદાગીરીથી મારી કેક પરથી મીણબત્તીઓ ચોરી જશે અને પોલીસ એફઆઈઆર પણ નહીં નોંધે તો?
- આટઆટલી રમણીયતા પછી શું મારે રમખાણોથી જ ઓળખાવાનું છે?
- ચકલીને ય ન સાચવી શકનાર મારા ગુજરાતીઓ મને સાચવશે?
- કે પછી ગોમાતાની વંદના કરી ગાયનું દૂધ જ ન પીવા જેવો દંભ કરશે?
- ક્યાં સુધી મારા ગૌરવને બદલે જ્ઞાતિ ગર્વ જ સાંભળી મારે માથું ડુઝાડવું પડશે?
- ક્યારે હું અંકિત ફડિયા કે ગીત શેઠીના પરફોર્મન્સથી ઓળખાઈશ અને માત્ર એમના બેન્ક બેલેન્સથી નહિ?
- ક્યારે મારી આંખો ઠારનાર ઉડતા પતંગિયા જેવા મારા ખરા સ્વાર્જિભ ભવિષ્ય જેવા યુવક યુવતીઓને પ્રેમ કરવા, આનંદ કરવા, સત્ય શોધવા માટે મોકળું મેદાન અને અનંત આકાશ મળશે?
- રિમેમ્બર, હું એડજસ્ટેબલ છું, ફલેક્સીબલ છું અને એટલે જ મોડર્ન એન્ડ પ્રોગ્રેસિવ છું.
- વેપાર મારી આવડત છે, નબળાઈ નથી.
- જવાહરલાલથી જીન્નાહના વેવાઈઓ મારી ભાષા બોલ્યા છે. મેં દેશને પહેલા બિનકોંગ્રેસી વડાપ્રધાન મોરારજીભાઈ આપ્યા છે. અને આખી દુનિયામાં, આખા દેશમાં જ્યારે કોઈ પણ રિઝર્વ બેન્કની નોટને હાથમાં પકડશે. ત્યારે એને એના પર એક ગુજરાતીનું બોખું સ્મિત જોવા મળશે. અત્યાર સુધીમાં મેં પેદા કરેલા સર્વશ્રેષ્ઠ ગુજરાતીનું! (જ્યાં હું છું, ત્યાં સદાકાળ ઉત્સવ છે, હું નર્મદા તીરે વિસ્તરેલો કબીરવડ છું.)

હું બોસ છું

જય વસાવડા લિખિત...

બાપુ, હું ગુજરાત છું. Jay Garvi Gujarat

આ ગુજરાત છે...

Personal Information

Name:

Address - Home:

Telephone No.:

Cell Phone No.:

Address Office:

E-mail ID:

PF ID:

Passport No.

Expiry Dt.:

Driving Licence No.:

Expiry Dt.:

Car Registration No.:

Car Insurance No.:

Expiry Dt.:

Credit Card No.:

Expiry Dt.:

PAN:

Aadhar UID No.:

Bank:

A/C. No.:

Bank:

A/C. No.:

Blood Group:

Height:

Weight:

Phone / Mobile No.:

Family Doctor:

Bank's Doctor:

Advocate:

Taxation Consultants:

Insurance Agent:

Travelling Agent:

Mobile's EMIE No.:

Emergency Contact: Name:

Phone:

Mobile:

Calendar - 2022

January						
S	M	T	W	T	F	S
						1
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February						
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March						
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April						
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May						
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June						
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July						
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August						
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September						
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October						
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November						
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December						
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STATE BANK OF INDIA SUPERVISING OFFICIALS' CO-OP. CREDIT SOCIETY LTD, AHMEDABAD

State Bank Building, 1st Floor, LHO Building, Lal Darwaja, Ahmedabad – 380 001

Contact No: 079-25507311

e-mail: sbicreditsociety@gmail.com

To cater the credit needs of the members of the organization and develop the habit of thrift amongst member, the Association prompted Co-operative Credit Society in the year 1972, named "State Bank of India Supervising Officials' Co- op. Credit Society Ltd., Ahmedabad', registered under the Gujarat State Co-operative Act IX of 1961. Presently, more than 2800 members are availing benefits of various schemes of the society. The society is having 'A' class rating. In the need of financial emergency of any member, the society stands as financial supporter sanctioning and disbursing the loan in record time to help the members.

Various Loan/Deposit Schemes of the credit Society are as under:

1) LOANS – Repayment schedule is as under:

Sr. No.	Loan Type	Loan Amount	Installment per month	Rate of Interest	Months
1	Ordinary	Rs.4,00,000/-	Rs.5100/-	9.00%	120
2	Welfare	Rs.1,00,000/-	Rs.1400/-	9.00%	120
3	Festival	Rs.50,000/-	Rs.3500/-	Fixed (Rs.2500/-)	15

- The loan must be secured by a guarantor of any one member of the society, credit Society member can be guarantor to only one member.
- New member will get the loan after 3 months.

2) DEPOSIT:

Society accepts deposits upto Rs.10, 00,000/- in various schemes as detailed hereunder. Tax is not deducted on deposits.

Sr. No.	Particular	Rate of Interest	Period
1	Reinvestment Plan	6.00%	1 year
2	Fixed Deposit	6.00%	1 year

3) THRIFT DEPOSIT SCHEME:

- Member contribute to the scheme through monthly subscription of Rs. 200/-.
- Under Thrift Deposit Welfare Scheme, member is covered for the life insurance of Rs.2,00,000/-.
- At the time of retirement/resignation/transfer to other circle loan is to be closed and total amount of Thrift Deposit will be refunded with interest (@6.00%) and shares amount of the members.

4) GIFT & DIVIDEND

Every year credit society distributes lucrative gift article to all the members and @ 10% dividend also.

SBI SUPERVISING OFFICIALS' CO-OP. CREDIT SOCIETY LTD
NAME OF DISTRICT REPRESENTATIVES

SR. NO.	PLACE	NAME	MOBILE
1	Ahmedabad	Vijay Thaker	9714713729
2	Ahmedabad	Hiren Rathod	7600042693
3	Ahmedabad	Nisharkhan Pathan	9099922282
4	Amreli	Piyush Shah	7600040675
5	Anand	Shibu Shankar Mishra	7600037513
6	Anand	Bipin Vaghela	8511192172
7	Arravali Modasa	Bhavesbhai Nayi	8200013196
8	Bardoli	Juber Ansari	7600030059
9	Bharuch	Mahipalsinh Chauhan	7600039548
10	Bhavnagar	Ajay Bariya	7600056133
11	Bhavnagar	Manoj Kumar	8156006100
12	Bhavnagar	Pradip Patel	9898015896
13	Chhota Udepur	Ganpat Rathava	7600911735
14	Dahod	Owais Zargar	7600099016
15	Gandhinagar	Vrutant Vyas	9429121476
16	Gandhinagar	Rajesh Solanki	7623032332
17	Gandhinagar	Ajay Parmar	7600041737
18	Gandhinagar	Omkalal	9662620630
19	Gir Somnath	Vikram Mithwani	7990604975
20	Himatnagar	Ankur Patel	7600039637
21	Jamnagar	Neeraj H Pandya	7600036925
22	Jamnagar	Dikhshit Pandya	9426971378
23	Junagadh	Pradip Makwana	7600038470
24	Kheda	Deepak Solanki	7600037006
25	Kutch	Nilang Acharya	7600042116
26	Kutch	Pratapsinh Jadeja	7600054890
27	Mehsana	Ashutosh Thaker	7600011057
28	Morbi	Kamlesh S Jani	7600043128
29	Morbi	Sanjay Banker	7600051102
30	Nadiad	Bhargav Dave	9104552025
31	Navsari	Dipen Patel	7600039418
32	Palanpur	Inaam Kharodiya	7600056440
33	Patan	Deepak Pawar	9974794222
34	Porbandar	Pradeep Sinh G Parmar	7600036282
35	Porbandar	Mayur Pethani	7600018236
36	Porbandar	Alok Sinha	9979505753
37	Rajpipla	Kanaiyalal P. Vasava	9586945944
38	Surat	Paresh Parmar	7600039214
39	Surendranagar	Gautam Solanki	8128990386
40	Vadodara City	Chandrakant Majumdar	8511114768
41	Vadodara City	Sanjay Agrawal	9426965206
42	Vadodara District	Milind Kothi	7600052296
43	Valsad	Kamal Vaviya	7600039427

**ALL INDIA BANK OFFICERS' CONFEDERATION (GUJARAT STATE UNIT)
OFFICE BEARERS**

SR.NO.	NAME	POST	CONTACT NO	EMAIL
1	Ranjan Karan	State Secretary	7600035799	ranjan.karan@sbi.co.in
2	Pinakin Brahmhbhatt	Vice President	7600016101	pinakin.brahmbhatt@sbi.co.in
3	Nilesh Radia	Jt. General Secretary	8511192975	nilesh.radia@sbi.co.in
4	Hemant Vedvala	Dy. General Secretary	9824132511	hemant.vedvala@1736@gmail.com
5	Jayesh Jogadia	Asst. General Secretary	8238811712	jk.jogadia@sbi.co.in
6	Ravi Pancholi	EC Member	7600042698	rs.pancholi@sbi.co.in
7	Kamlesh T Chavda	EC Member	7600043692	kamlesh.chavda@sbi.co.in
8	Tapan Desai	EC Member	9618535195	tapan.desai@sbi.co.in
9	Mitul Pathak	EC Member	7600025480	mitul.pathak@sbi.co.in
10	Jayshree Soni	EC Member	9106965006	jayshree.soni@sbi.co.in
11	Mona Joshi	EC Member	9601287475	mona.joshi@sbi.co.in
12	Shetalika Singh	EC Member	7600041149	

OFFICE BEARERS OF SBI PENSIONERS ASSOCIATION, AHMEDABAD

SR.NO.	NAME	POST	CONTACT NO	CONTACT
1	S C Rindani	President	8141021212	079-26927826
2	S C Gor	General Secretary	9824045205	079-26750695

OFFICE BEARERS OF SBI EMPLOYEES' UNION, AHMEDABAD

SR.NO.	NAME	POST	CONTACT NO	EMAIL
1	Kishor Gatad	President	9426001970	kgatad@gmail.com
2	Anil Davar	General Secretary	9898020099	anil.davar@sbi.co.in

OFFICE BEARERS OF SBI SC/ST EMPLOYEES' WELFARE ASSOCIATION, AHMEDABAD

SR.NO.	NAME	POST	CONTACT NO	EMAIL
1	Hemant Vedvala	President	9824132511	hemant.vedvala@1736@gmail.com
2	Piyush Vyas	General Secretary	9898003967	piyush.vyas@sbi.co.in

SBI OFFICERS' CO. OP. CONSUMERS' STORES LTD., AHMEDABAD

1st Floor, SBI LHO Bldg., Laldarwaja, Ahmedabad: 380 001 Ph: 079- 25508689

SR.NO.	NAME	POST	CONTACT NO	EMAIL
1	Samit Shah	President	9574685454	samit.shah@sbi.co.in
2	J K Makwana	Secretary	7600011306	jehabhai.makwana@sbi.co.in

SBIOA, AHMEDABAD - WOMEN WING							
Sr. No.	Module	Name	Contact No.	Sr. No.	Module	Name	Contact No.
1	LHO	Sumeet Deewan	7600035746	24	GAO	Kirtida Rathod	7600038516
2	LHO	Uma Tiwari	7600051321	25	GAO	Neha Patel	9265191548
3	LHO	Tamilarasi Mudaliar	7600035791	26	GAO	Kalindi Kondhiya	7600036100
4	LHO	Aditi Iyer	9824176803	27	GAO	Suchita kothi	
5	LHO	Shilpa Dumale	7600035335	28	GAO	Beena Chauhan	7600057500
6	LHO	Jayshree Soni	9106965006	29	RAO	Ruksana Shekh	9898999228
7	LHO	Harinaxi Sharma	7600035171	30	SAO	Pooja Patel	9924175711
8	AAO	Mona Joshi	7600035030	31	SAO	Sonal Mehta	7490051611
9	AAO	Dipti Shukla	7600042663	32	SAO	Rashmi R Sinha	8511199622
10	AAO	Tanu Gupta	9537449951	33	SAO	Harshlata Kumari	7600039877
11	AAO	Pratiksha Charasiya	7490032086	34	SAO	Sucheta Kumari	7600058187
12	AAO	Saubia Sujeet	8111831450	35	SAO	Parul Yadav	9643709359
13	AAO	Bhavika Parmar	9099041717	36	SAO	Hetal Pandya	7600037743
14	AAO	Charmi Gandhi	7600042762	37	SAO	Ilaben Kapadia	7600037743
15	AAO	Pujaba Jadeja	7600030405	38	SAO	Alpa Gamit	9512983664
16	BAO	Jasmine Mirza	9481236528	39	SAO	Nilima Sharma	8980662471
17	BAO	Dipti Kapadia	9662022875	40	VAO	Sonali Vaswani	9712930911
18	BAO	Khushbu Gujarati	8511681905	41	VAO	Divya Makwana	7600065587
19	BAO	Mili Das	8849729081	42	VAO	Jayshree Desai	7600064617
20	GAO	Divya Nair	9998807755	43	CCG	Sandra D'souza	7600044913
21	GAO	Savita Shukla	9532634102	44	CCG	Kiran Rathod	7600050480
22	GAO	Anamika Singh	7600038491	45	CCG	Geetanjali More	7600504312
23	GAO	Jyoti Kumari	7600036051	46	SAMB	Vaishali Bhatt	7600042588

SBIOA, AHMEDABAD - DEFENCE REPRESENTATIVES					
Sr. No.	Name	Contact No.	Sr. No.	Name	Contact No.
1	Ranjan Karan	7600035799	12	Kamlesh Prajapati	9099013567
2	Hemat Vedvala	7600054511	13	Dilip Darji	7600038522
3	Pawan Sharma	9825773731	14	Ravi Pancholi	7600042698
4	Manoj Hembram	9909013042	15	Vijay Davda	9714672622
5	Balvinder Singh	9998174098	16	Tapan Desai	9618535195
6	Yunus Jariwala	7600042577	17	Rajesh Shah	9998174098
7	Chetan Vithalani	7600036799	18	Sukhdevsinh Jadeja	7600043942
8	Lalit Jain	7600035134	19	Arun Parmar	9099923887
9	Pranab Roy	7600038251	20	Rafiq Sheikh	8003399429
10	Shishir Jadav	9723813109	21	Charmi Gandhi	7600042762
11	Rajendra Vyaskar	7600001393	22	Shetalika Singh	7600041149

SBIOA, AHMEDABAD - MASTER OF CEREMONY					
Sr. No.	Name	Contact No.	Sr. No.	Name	Contact No.
1	Abhishek Sharma	9099606779	4	Pragna Khara	9601539649
2	Jayesh Padyay	9227352792	5	Aditi Iyer	7600042385
3	Rahul Singh Bhadauria	7490022525	6	Dilip Mehta	7600042169



ALL INDIA STATE BANK OFFICERS' FEDERATION
EXECUTIVE COMMITTEE (2018 - 2021)

OFFICE BEARERS	S/SHRI	AFFILIATE
PRESIDENT	DEEPAK KUMAR SHARMA	CHANDIGARH
SR. VICE PRESIDENT	1 VINAY K. BHALLA	JAIPUR
	2 RUPAM ROY	N.E. CIRCLE
	3 PAWAN KUMAR	LUCKNOW
	4 AJIT KUMAR MISHRA	PATNA
	5 SANJEEV SABHLOK	BHOPAL
VICE PRESIDENT	1 C. SURYA KUMAR	AMARAVATHI
	2 PINAKIN BRAHMBHATT	AHMEDABAD
	3 R.BALAJI	CHENNAI
	4 SHUBHAJYOTI CHATTROPADHYAY	BENGAL
	5 G.R. JAYKRISHNAN	KERALA
	6 SUSHIL AHUJA	DELHI
	7 MANOHAR BABOO DEVRUKHKAR	MMC
	8 BHUSHAN MAHAJAN	MH
	9 A. SAI PRASAD	HYDERABAD
	10 ARUN KUMAR BISHOYI	BHUBNESHWAR
GENERAL SECRETARY	SOUMYA DATTA	BENGAL
JOINT GENERAL SECRETARY	S.K. SRINIVAS	BANGALORE
TREASURER	NARENDRA. V. KULKARNI	BANGALORE
ASSISTANT SECRETARY	1 MITHUN DUTTA	BENGAL
	2 RAJESH SHARMA	DELHI
	3 SHEKHAR SAWANT	MMC
	1 A.P.SHARMA	CHANDIGARH
ADMIN. SECRETARY	E.C.MEMBERS	AFFILLIATE
DY.GENERAL SECRETARIES	HYDERABAD
S. APPASWAMY	BIJOY.K. DUTTA	N.E. CIRCLE
T.A. P. PAUL	DELHI
JATINDER PAL SINGH SETHI	KAMLESH C. PANDYA	AHMEDABAD
NILESH RADIA	RANJAN KARAN	AHMEDABAD
RAMAVTAR SINGH JAKHAR	SANJEEV GUPTA	JAIPUR
MADAN KISHORE JAIN	AWDESH AGRAWAL	BHOPAL
SANJAY KUMAR SHARMA	RAJIV SIRHINDI	CHANDIGARH
G KISHOR KUMAR	T.VENKATAPATHI	AMRAVATHI
SAUBHAGYA KUMAR PANDA	BHUBNESHWAR
KAMALKAR SINGH	MD. RAFI AHMAD	PATNA
V.N. NAGESH	BANGALORE
NALLAPERUMAL PILLAI	R. RAJVELU	CHENNAI
MOHAN SHAMJI GOHIL	S. MANIMARAN	CHENNAI
A.K. AGNIHOTRI	ABHAY PATIL	MMC
ASITAVA KUNDU	ANIL GAUTAM	LUCKNOW
V.K. PREMCHANDRAN	RAJEEV SINGH SENGAR	LUCKNOW
UDARAM HEDAHO	ARUN KUMAR ROY	BENGAL
LADY REPRESENTATIVE	PRABIR SORKHEL	BENGAL
	V.S. UNNIKRISHNAN	KERALA
	PRATAP HANDRALE	MH
	NITIN KUMAR	MH
	1 RAJSHRI SUBHASH NAKHATE	MMC
	2 SRAVANTHI	AMRAVATI
	3 MONIKA CHHATTU	CHANDIGARH
	4 PRITIKANA SAHA	BENGAL
	5 TRIPATHI JOSHI	BHOPAL
	6 SUSMITA PATI BANERJEE	BHUBNESHWAR
	7 S. SANTHI	CHENNAI
	8 GEETA KALSE	MH
	9 ANUPAM DHIR	DELHI
	10 JYOTHI A GUPTA	AHMEDABAD
	11 NELAM APADHYAY	LUCKNOW

GUEST HOUSES (AISBOF/AIBOC/AFFILIATE)

Sr No	Place	Address	Contact Numbers
AHMEDABAD CIRCLE:			
1.	Ahmedabad	SBIOA Guest House, Block No.401, Krishna Apartments, 10, Rajinagar Society, opp. Diwan Ballubhai High School, Nr. N.I.D. , Narayannagar Road, Paldi, Ahmedabad - 380 008.	Ph: 079-25507622; Fax: 079-25506922
2.		Ahmedabad Guest House (Maintained By ABOA –Unit SBS) C/o. State Bank of Saurashtra, Paldi Br. Ahmedabad (Located in Satrunjai Apartments)	
3.	Baroda	Vakal Seva Kendra, Opp. Vadodara Stock Exchange, Nr. Parsi Agiyari, Sayajiganj, Vadodara - 390005.	Ph: 02974 -238944, 235285.
BANGALORE CIRCLE:			
01.	Bangalore	AISBOF Guest House, Gandhi Nilaya, No.10, State Bank of India Officers' Colony, Basveswaranagar, III Stage, IV Block, Bangalore – 560 079	Ph: 080-348835
BHOPAL CIRCLE :			
01.	Bhopal	HIG-501, 5 th Floor, Vijay Stambh, M. P. Nagar, Bhopal-462001. Ph:-0755-575383 for booking charies hipolith.	Ph: 07562-54171
02.		Flat No.44, Orange, 1 st Floor, Planitium Park, Nr. Mata Mandir, T. T. Nagar, Bhopal. Bhopal - 462003	Ph: 0755-2774484, 4206595
03.	Jabalpur	(Maintained by SBI Bopal Circle), 14/393, Ghadichowk, Vijay Nagar, Jabalpur (MP).	Ph: 0791-2644166
04.	Raipur	(Raipur Guest House, c/o. SBI, Ramsagar, Para Branch, Raipur.	Pawan Mishra - Ph: 09993598238
05.		P-21, Awanti Vihar, Telibanda Railway Crossing, Sector-2, G. E. Road, Raipur (CG).	Ph: 0771-4039495, Mo: 09630875897
BHUBANESWAR CIRCLE :			
01.	Bhubneshwar	N.N. Das Memorial Transit House, Flat No.7/7 & 7/8, Chandramma Apartment, Block 'A, 7 th Floor, Unit III, Kharvel Nagar, Bhubaneswar - 751007.	Ph: 0674-2536000.
02.	Cuttack	SBI Officers' Co.op. Credit Society Transit House, Bharatia Towers, Opp. Badambadi, Cuttack - 753012.	Ph: 0671-322039
03.	Puri	Puri Guest House, PVS Murthy Memorial Transit House, In front of SBI, Station Bazar Branch, V.I.P. Road, Puri-752002.	Ph: 06752-228758
04.	Sambalpur	Sambalpur Guest House, (Bank's Transit House for Junior Officers) Transit House, Sen Park, Sambalpur -768001.	Mo: 9437164959
CHANDIGARH CIRCLE :			
01.	Amritsar	SBIOA, Amrtisar Bhawan, No.612, B-Block, New Amritsar, Amritsar-(PB).	Ph: 0172-645508
02.	Manali	AISBOF TRANSIT HOUSE AT MANALI, C/o. Hotel Classic, Nagar Road, New Manali:-175131 (Kalu Dist) Himachal Pradesh.	
03.	Chandigarh	Chandigarh Guest House, H.No.347, 1 st Floor, Sector 44-A, Chandigarh,	Ph: 0172-645508
04.	Jammu	H.No.145, Sector-4, Trikuta Nagar, Jammu.	
05.	Shimla	Basant Singh & Sons Building, Nr. SBI Zonal Office, Lower Lakkar Bazar Shimla (H.P.).	
CHENNAI CIRCLE :			
01.	Chennai	163, (Old 80/81), Gengu Reddy Road, Nr. Santosh Nursing Home) opp. Presidency Higher Secondary School for Girls, Egmore, Chennai:-600 008.	Ph: 044-8224197

02.	Chennai	“BRAHMAPUTRA’, Flat no.82, I Floor, J. S. Apts., (Nr. National Insurance Co.) 167 Greams Lane, Chennai:-600 006.	Ph: 04542-40384/42066.
03.	Kodaikanal	SBIOA, Transit House, Audlers Brindavan Guest House, 17/86 A, Malli Road, Nr. Cheese Factory, Kodaikanal:-624101, Chennai:-600006	Ph: 04542-40384, 42066
04.	Vellore	5, 3 rd Cross Street, Balaji Road, Krishnanagar, Vellore:-632001	Ph: 0416-235853
05.	Udhagamandalam	SBIOA Transit House:-Udhagamandalam, 133, Hadfield Road, Ooty Mysore Highway, Udhagamandalam:-643001.	Ph: 0423-2449001
06.	Kanyakumari	SBIOA (CC) Transit House, Hotel Puspam, 6/79 C Hospital Road, Kanyakumari,	Ph: 0465-2246822
DELHI CIRCLE :			
01.	New Delhi	7/13 (1 st Floor), Old Rajinder Nagar, Nr. Corporation overhead Water Tank, New Delhi:-110060,	Ph: 011-5720817
02.	Haridwar	SBIOA (Delhi Circle) Guest House, Hotel Mayur, Upper Road, Mansadevi Ropeways Gate, Haridwar-294401.	Ph: 0133-427586
03.	Jaipur	(ABOA –Unit SBBJ), 1346, Azab Ghar Ka Rasta, Kishan Pole Bazar, Jaipur:-302003.	Ph: 0141-2310722
04.	Vrindavan	Flat No.502, Ground Floor, Keshav Kunj Apartments, Opposite ISKON Temple Road, Vrindavan.	Ph: 011-23407976-78
HYDERABAD CIRCLE:			
01.	Hyderabad	SBIOA Bhavan, D.No.3-5 1093/4, Venkateswara Colony, Narayanguda, Opp. Blood Bank, Hyderabad-500029	Ph: 040-4750555
02.		Associate Banks Officers Guest House, H.No.5-9-2009, Chirag Ali Lane, Abids, Hyderabad-500 001.	Ph: 040-3201429
03.	Kurnool	River View Apartments, 4 th Floor, Nr. LIC Office, Kurnool:-518001.	Ph: 040-4750555
04.	Secundrabad	Sri Sairajendra Prestige Apts., Flat No.106 & 107, Street No.5, Nehrunagar, West Maredpally, Secundrabad:-500 003.	Ph: 27841988
05.	Tirupati	SBIOA Guest House, Flat No.30 Padmavathi Apartments, Kakatyanagar, Nr. SBI Holiday Home, Tiruchanur Road, Tirupati:-517501. Ph:-08574-52014,	Tirumala: BM-085747-77202 (0), SBI ZO 08574-25230, SBI ZO Fax:-08574-25974.
06.		2 nd Floor, Srivaru Constructions, 99, Rayala Cheruvu Road, Nr. Palani Theatre, Tirupati:-517501,	Ph: 08574-46562
07.	Vijaywada	Transit House, Ground Floor, Pydaiah Street, Labbipet, Vijaywada:-520010 (AP)	Ph: 040-47500555
08.	Visakhapatnam	Flat No.1C, G.N.R. Apartments, (2 nd Floor), Backside of Municipal Corporation, Ramnagar, Visakhapatnam -530020.	Ph: 0891-573510
KOLKATA CIRCLE :			
01.	Kolkata	P.46, Acharya Satyan Bose Sarani, C.I.T. Road, Kolkata:-700 054 (Location Kankurgachi Crossing) Opp.3A, State Bus Terminus)	Ph:-033-3558209
02.	Darjeeling	Hotel Regent, 2/1, Burdwan Road, (H. D. Lama Road) Darjeeling -734101.	Ph: 0354-753109
03.	Haridwar	Hotel City Delux, Bholagiri Road, Nr. Bholagiri Ashram, Haridwar -294401.	Ph: 01334-227586 Ph: 033-22485557, 033-22621257
04.	Port Blair	Hotel Holiday inn, CNs Shopping Complex, Delanipur Junction, Port Blair: 744101.	Ph: 03192-236124

05.	Puri	Hotel Sitara, (Nr. Puri Hotel), Gopal Ballay Road, Sea Beach, Puri -752001. Orissa.	9937121128, 9938496626
06.	Pelling	Hotel Sunrise Regency, Lower Pelling, West Sikkim	Ph: 033-22485557, Fax:-033-22621257
07.	Siliguri	112, M.N. Sarkar Road, 2nd Floor, Mahandra Para, Siliguri - 734401	Ph: 033-3558209
LUCKNOW CIRCLE :			
01.	Bareilly	House No.187, SBI colony, Hotel Chandra Gupta Road, Nr. Head Post Office, Civil Line, Bareilly.	Ph: 09412290294
02.	Lucknow	SBIOA Transit House, C-61 A, Sector-C, Alkapuri Aliganj Extension, Nr. Nehru Bal Batika) Lucknow.	Mo: 9450110888
03.	Kanpur	OK Nigam Memorial Guest House, 109/205, Jawahar Nagar, JS Tower – Flat No.403, IV Floor, above UCO Bank, Nr. Bahaduria - Chaurasia Kanpur-208002.	Ph:0512-2525846
04.	Varanasi	H.No.6/113, Sri Nagar Colony, (Nr. Surabi International Hotel) Pahlia, Varansi.	MO: 09451719087
MUMBAI CIRCLE :			
01.	Mumbai	AISBOF Bhavan-VIP Guest house 701, 7 th Floor, 'A' Wing, Royal Apartment, Bahudaji Road Extn., SionMumbai -400 022.	Ph: 022-24035226
02.		Shivaji Nagar Housing Society, Bldg., No.3, Plot No.3, Plot No.6, Bhau Daji Road Extn, Opp. Sion Medical College, Mumbai -400 022.	Ph: 022-44035226.
03.	Panchgani	Panchgani Bhavan, Jayabhavani Co.op Housing Society, Plot No.6 B/h Sai Palace Hotel, Mahabaleshwar Road, Panchgani:-412805 (Satra Dist.) Maharashtra,	Ph: 0216840171
04.	Goa	AISBOF Bhavan, Calangute, Goa.	Ph: 022-22741070/ 77
05.	Nagpur	SBIOA Bhavan Nagpur, Shree Hari Apartment, Plot No. 56.C, Mata Mandi Rd, Prisent Layout, Gokul Peth, Nagpur.	Ph: 0712-6645808
06.	Pune	Flat No.406, Gulmohar bldg, SBI Zonal Office Complex, 2420, East Street, Pune - 411001.	Ph: 020-26404769
07.	Shirdi	Sri Sai Guest House, SBIOA Bhawan, Shirdi, No.187/3, Flat No.8.9, B/H Pushpak Resorts, Shirdi, Ahmednagar, Shirdi.	Ph: 02423 - 2568871 Fax: 02423- 256872. Ph: 022 - 67514042
NORTH EAST CIRCLE:			
01.	Sikkim	Gangtok Holiday Home, Hotel Regent 31A, National Highway, Opp. Shiv Mandir (Pani House), Gangtok Sikkim - 737101.	Ph: 033-3558209 (West Bengal)
02.	Nilachal	Adjacent to Manipur House, ASEB Road, Ulubari, Guwahati - 781007.	Ph: 887647711.
PATNA CIRCLE:			
01.	Patna	SBIOA, Guest House, M-2/35, S. K. Puri, Opp. Krishna Apts., Boring Road, Patna - 800001.	Ph: 0612-212660.
02.	Ghaziabad	Plot No.321, Sector-4, Vaishali, (Opp.Sector-4 Park), Ghaziabad.	Mo: 9431056158.

BANK'S HOLIDAY HOMES

Sr No	Place	Address	Rooms	Contact Numbers
AHMEDABAD CIRCLE:		AGM(HR) CWC: (079)-25507743/25506969		
01.	Dwarka	Hotel Dwaraka Residency, Near ISKON Gate, Dwarka, Gujarat -361335	2 - VIP 2 Gen	(02892)-235032 Ronak Harkhani - 9426208910
02.	Veraval	Hotel Sukh Sagar, Nr Somnath By-Pass Corner, Somnath – 362268, Gujarat	2	(02876)- 232310/11/12
AMARAVATI CIRCLE:		040-23387249, 23387823(Fax)		
01.	Tirupati	3rd floor, Seshadri Sikhara Apartments, Nr Phalani Theatre, Gopal Raju Colony, R.C. Road, Tirupati - 517501		Pathak - 7075125041
02.		DR No. 19-42-52-105, (Behind MRF Tires), Reliance Mart Backside Road, Kakateeya Nagar (Kanady), Tirupati-517501	6 AC	Mr. M Nagaraju, 0877-2222317, 9441069271
03.	Visakhapatnam	SBI Administrative Office Premises, Balaji Nagar, Siripuram Junction, Visakhapatnam: 530003	10 AC	P Subramanyam - 0891- 6444410 9963366304
BANGALORE CIRCLE:		CWC Secretary: Ph: 080-22223863 ; Mo: 9480841444; Fax No.080-22223863		
01.	Bangalore	Binnyston Gardens, Near Binny Mills, B/h City Railway Station, Magadi Road, Bangalore- 560 023	30	(080)-23114768; Ram Chandra - 8023114768
02.	Mysore	No. 16/1 & 16/2, Shivanna Complex, Kalidasa Road, VV Mohalla, Mysore- 57002.	12	Ravindranathan - (0821)-2512703;
03.	Mangaluru	SBI Holiday Home, Woodside Hotel, Near Don Bosco Hall, Behind Bharat Motors Building, Balmatta Road, Mangaluru.575001	3	(0824)-4252350 Shri. Bhaskar Sailan
04.	Kollur- District: Udupi	Hotel Kairali Residency, Kollur-576220, Taluka: Byndoor, District: Udupi.	4	Shri. Shajee- 9448327447
05.	Hubli	SBI Holiday Home, Shantinagar Bus stop First Floor, Above SBI Madhura Colony Branch, Keshwapur, Hubballi. 580023	4	Shri. Chandru - (0836)-2212533
BHOPAL CIRCLE :		AGM (HR) CWC: PH(0755)-2575040		
01.	Bhopal	Hotel Mayur Palace Plot No. 11, Inter State Bus Terminus, Habibganj, Bhopal Phone No. 0755-2551006	4	Shri B B Roy- (0755)-2985579
02.	Pachmarhi	Hotel Pachmarhi, Patel Marg, Panchmarchi. 461881	4 Gen	Shri. Shyam Maheshwari - (07578)-252170/80
03.	Ujjain	Hotel Ashraya, No.77, Dewas Road, Ujjain-456010. (0734)-2519301/ 02/03/04	4 AC	Shri O.P Maheshwari (0734)-2519301

Sr No	Place	Address	Rooms	Contact Numbers
04.	Indore	Hotel President, 163, R N T Marg, Indore	3	Shri A K Choudhary 0731-2528866
05.	Jabalpur	Samdareeya Hotel, Napier Town, Jabalpur – 482001	2 AC	Shri Pawan Samdariya - (0761)- 2413400/ 2413442
06.	Khajuraho	Central Hotel, 6/168, Opp. Pahil Watika, Shankargarh, Khajuraho-471606.	2 AC	Shri. Bhagwan Das Kashyap - 9893912166
07.	Gawalior	Sugar Palm Hotel, Kailash Vihar City Centre, Gawalior	2	Shri Rajib Maitra (0751) 4013311, 4053311
BHUBANESWAR CIRCLE:		AGM (HR) CWC:PH (0674)-2394228		
01.	Bhubaneswar	Plot No.33, Soubhagya Nagar, Siripur, Bhubaneswar	11	Ashok Kundu 9778263438
02.	Puri	Sbi Holiday Home, Nr. BNR Hotel, Chakratirtha Road, Puri.	30 Gen	Bighneshwar Dash - 9861509485; (0172)-2722716.
CHANDIGARH CIRCLE :		AGM (HR) CWC : 0172-2720370		
01.	Chandigarh	Flat Nos. 2278, 2279 & 280, State Bank Staff Colony, Sector 42-C, Chandigarh -160036.	20 Gen	(0172)-2611612; Shri Vidya Dutt Joshi
02.	Dalhousie	SBI Holiday Home, Nr Subhash Chowk, Dalhousie.	10 Gen	Shri. Manoj Gera 9816577617
03.	Katra	Sbi Holiday Home, Hotel Ambika, Jammu Road Katra.	6	01991-232062, 232400
04.	Manali	Manali Co-Operative Housing Society, Village Chickago Estate, Manali.	24 Gen	(01902)-253270; Shri. Manoj Gera 9816577617
05.	Shimla	Hotel Green Woods, Dhingra Estate, Below Boileuganj, Shimla.	15 Gen	(0177)-2831129 /283584; Mo:9816140256
06.	Srinagar	SBI Holiday Home at Hotel New Park, Boulevard Road, Opp Dal Lake, Srinagar	20 Gen	
CHENNAI CIRCLE :		AGM (HR) CWC: 044-28214316 / 28214096		
01.	Chennai	No. 26/27, Hotel Royal Regency, Poonamalee High Road, Periampet, (In Between Chennai Central & Egmore Railway, Station), Chennai -600003	12 AC	Shri. P Vijay - (044)- 25611777
02.	Kanyakumari	Hotel Amutham Residency Main Road, Kanyakumari-629 702	7 Gen	04652 - 247300 04652 - 248300
03.	Madurai	State Bank of India Holiday Home No.2-A, Alagusundaram Nagar, 1st street, Tirupparankundram Road, (TPK Road) Madurai – 625 003	6 Gen	98946-21856

Sr No	Place	Address	Rooms	Contact Numbers
04.	Rameshwaram	Hotel Sri Saravana, 1/9 A South Car Street, Rameshwaram – 623526.	5 Gen	(04573)-223367
05.	Udhagamandalam	Hotel Khems, Shoreham Palace Road, (Ettiness Road), Udhagamandalam, -643001.	5 Gen	(0423)-2444188 /2441635/636
06.	Vellore	No 298, 13th Street Phase 2, Sathuvachari, Vellore 9.	5	Shri. Veru - 9150541970
07.	Velankanni	Hotel Sea Gate, Main Road Velankanni, 611111.	2	04365-263910

DELHI CIRCLE :

AGM (HR) CWC (011)-23360203/2336541/23743017

01.	New Delhi	Hotel Good Palace, 15A/63, Ajmal Khan Road, Block 15A, WEA, Near Punjab Sweets, Karol Bagh, New Delhi.		011-41450931 / 932
02.	Haridwar	Hotel Jagat Inn, 789 Model Colony, Opp. Prem Nagar Ashram, Ranipur More, Haridwar	8	91 - 9997722229
03.		Hotel Alpana, Lower Bazar, Ram Ghat, Haridwar	6	Shri Sanjay Paliwal 9412210146
04.	Mussoorie	Hotel Bassera, Spring Road, Library, Mussoorie (Uttarakhand)	11	9837170142
05.	Nanital	Hotel Prime Rose Zoo Road, Tallital, Nainital, Uttarakhand		05942-237524, 233230
06.	Agra	Hotel Jyoti Continental, A-5, Vaibhav Nagar, Fatehabad Road, Near Amar Hotel, Agra-272001.	2	(0562)-4064223 Shri Shishpal - 9358039920

HYDERABAD CIRCLE:

01.	Secunderabad	Karishma Homes, H. No. 6-3-1219/1/A, Uma Nagar Street No1, Behind Country Club Exit Gate, Begumpet Hyderabad 500016.	8 AC	Shri. Wasif - 9885295507
02.	Hyderabad	H No 5-8-85/4, Abids To Namapally Station Road Lane, Between Kamat Hotel & Andhra Furnitre, Hyderabad	10 AC	Shri. Sudharshan Raju - 040-23224652

JAIPUR CIRCLE:

01.	Jaipur	Hotel Aroma Classic SP-1(A), Gopinath Marg, Near Panch Batti, Jaipur.	4 + 2 VIP	(0141)- 2365898/3234369
02.		Raika Home Stay, 5-Brij Colony, Chambal Power House Road, Hawa Sadak Jaipur.	7 + 2 VIP	0141-2297557
03.		Hotel Costarica F 301, Shyam Path New Sanganer Road, Nr SBI Branch, Metro Pillar No.102, Sodala Jaipur.	3 + 1 VIP	1412297722
04.	Kota	Hotel The Guard Chandiram, Jawahar Road Near LIC Building, Chhawani Circle Kota.	4 + 1 VIP	0744-5131619
05.	Jodhpur	Hotel Paras Inn, Nr Railway Station, Olympic Road, Jodhpur.	4 + 1 VIP	9772240711

06.	Udaipur	Hotel Sapphire, Ambhavghar, Near Hilltop Hotel, Udaipur	4 + 1 VIP	0294-2434440 0294-2434441
07.	Mount Abu	SBI Holiday Home Conalescent Home, Near Polo Ground, Sun Set Point Road, Mt. Abu.	5 + 2 VIP	7791817836
08.	Jaiselmer	Hotel Vrinda Palace, Shiv Road, Nr Fort Jaiselmer.	2 + 1 VIP	2992251625

KERALA CIRCLE :

AGM(HR) CWC: Fax(0471)-2321335

Sr No	Place	Address		Contact Numbers
01.	Thiruvananthapuram	Soleil, ETR No. 251, Near Jas Hotel, Thycaud, PO Trivandrum - 695014	8 Gen	(0487)-2551955; Shri Subbaiah Pillai - 9446550835
02.		TC 24/615, Nr Police Training College, Elangam Nagar, Thycaud, Thiruvananthapuram	6	Shri. Sisupalan-Care Taker 9495390976
03.	Ernakulam	Hotel Mareena Regency, Hospital Road, Opp Kalyan Silks, Ernakulam	5	Manager- 9846552904
04.		Eliza Plaza,38/505-C,Thriпти Lane, Near Manorama Junction, Kadavaanthara, Ernakulam	3	Abu Backer-Care Taker Mob.7736236526
05.	Guruvayur	Anjam Smrithi Mandiram, Near Railway Station East Nada, Guruvayur-Kerala-680101.	6	Manager- 9447495751
06.		M/S.Krishna Gardens, Perumbilavil Road, Guruvayur-680101	6	Manager- 7293930000
07.		M/s. Hotel Elite, East Nada, Guruvayur-680101, Ph No. 0487-2556215	3	0487-2556215
08.	Munnar	Hotel Sujatha Inn,A.M. Road, (2 A/C) Munnar, Kerala - 685 612, PO. Idukki.		(04865) 232770, 232880; Manager: 9746461773
09.		M/S. Green Ridge Holiday Home, Munnar	3	Manager- 9633058263; (0486) - 5231164
10.	Thekkady	Hotel S.N. International, K.K. Road, PO. Kumily - 685 509.	2 A/C	(04869) 224355/320361
11.		M/S. Hotel Kumily Gate, Nr Kumily Bus Stand, Kumily, Thekkedy, Ph No.04869-222279.	3	Manager- 9446432079
12.	Kumarakom	Ashirwad Heritage Resorts, Ward No.2, Chakrampady, Kumarakom, P.O, Kottayam Dist, Kerala - Pin 686 563.	2 A/C	PO: Kottamyam. Kerala(0481)- 2527070/2527100
13.	Wayanad	The Woodlands, Main Road, Kalpetta-Ph.No.04936-202547	3	04936-202547
14.	Alappuzha-Pallathuruthy	Jacquelin Cruise & House Boat, Pallathuruthy	3	Mr.Joffy- 9746325436

KOLKATA CIRCLE :

AGM (HR) CWC :- Fax(033)-22437753/22437756

01.	Darjeeling	Hotel Aristocrat, C. N. Goenka Road, Darjeeling 734101.	10	9832363189/ 9635307183
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Sr No	Place	Address		Contact Numbers
02.	Digha	Plot No. 17, Holiday Home Sector, Opp. Science Centre, New Digha, Dist: East Midnapore. 721463.	16	(03220)-266293; Subhasis Dhar Mobile : 8597163340
03.	Gangtok	Hotel Mountain Retreat, Tibet Road (Nr M.G Marg), Gangtok. Sikkim 737101	10	03559-2205670 M-9832005536
04.	Kolkata	Hotel Swagath, 37, Hazra Road, Richie Road Crossing, Kolkata-700029	12	033-24766262 9831722222
05.	Port Blair	Hotel Serene Palace Rajasthan Temple Junction, Shadipur, Port Blair – 744101	6 Gen	John Joseph Mobile : 9474261777
06.	Santiniketan	Hotel Basundhara BagnanPara, Simantapally, Santiniketan. Dist Birbhum 731235.	2	Basudev Das Mobile : 7797818333 0943413259
07.	Pelling	Hotel The Alpine Pelling, Upper Pelling Dist Geyzing, West Sikkim. 03529-258213	2	Sudan Chettri Mobile : 8001819999

LUCKNOW CIRCLE :

AGM (HR) CWC : (0522)-2620288

01.	Allahabad	15/1, Stanley Road, Civil Lines, Allahabad.	4 Gen	Shri. Dharendra Kumar - 7897991744
02.	Lucknow	Sector DS, SBI Officers Flat, Sitapur Road Scheme, Aliganj, Lucknow.	4 Gen	Shri Ram Kumar Yadav, 8874467575; (0522)- 6460414
03.	Varanasi	Kumud Villa, D-63/84(5/6), Anand Nagar Colony, Mamoorganj, Varanasi.- (0542)-2221064	5 Gen	Shri. P. N. Sarin - 9335416357 Shri. Dalbir Rana- 9235793383;

MUMBAI CIRCLE :

AGM (HR) CWC: (022)-26445212

Sr No	Place	Address		Contact Numbers
01.	Parvorim Goa	Flat Nos. S-2/S-3, Pariso-De-Goa, Next To Housing, Board Market, Porvorim, Goa.	7	0832 2413026
02.		Hotel Le Magnifique No. 406/230, Plot No.90, Nova Cidade, Behind Pda Colony, A Lot Porvorim Bardez, Goa.	12	Bhuvnesh Kumar Verma 9822142928 (0832) 6511651
03.	Panaji (Goa)	Hotel Campal, Opp. Kala Academy, Near Military Hospital, Panji - 403 001. Goa.	18 Gen	(0832)-2224533/ 2238888
04.	Mumbai	Flat No.F-502, E 503, G-703 & 704, Kanti Park, Borivali (West)	10	Ramesh 7028166737 Ishwar 7039346955 Subhash9892854486 Hari 9987429496
05.	Mumbai	Flat No. 101& 102, C Wing RNA Springs, Cama Road, New Andheri Railway Station, Andheri (West)	4	Shambu Pathak 8425932065
06.	Mumbai	Balaji Krishnamurthy Flat -202 Bldg-C, Runwal Pride, Behind 'R' Mall, 00080. Check Naka, Mulund (W) 4	3	Balaji Krishnamurthy 08454933839

07.	Aurangabad	Building No.6, Sbi Staff Quarters, Jadhav Wadi, Cidco N-7, Jalgaon Road, Aurangabad - 431003.	4 Gen	(0240)-2482864
08.	Lonavala	Opp. Redet Woodland Hotel, Lonavala (E) - 410401.	15 Gen	(02114)-277393 Shri. Kadam - 9823369154
09.	Mattheran	Navaneet Vila, Behind Diwadkar Hotel, Near Railway Station, Matheran-410102. Dist: Raigad.	4 Gen	02148 230071 Shri Pakle - 9421161651
10.	Panchagani	Jkg Estates, Plot No.5, Shantivan, Near Naciket Academy, Kondiba Shinde Marg, Shahunagar, Near Hotel Dhanhill, Panchgani - 415806	16 Gen	(02168) 240222 Mo: 9096406700
11.	Shirdi	Sai Sahavas, Near Gautom Sahakar Bank Ltd, Pimpalwadi Road, Shirdi – 423109.	5 Ac + 2 Vip Suit	(02423)-256363/64 /65/66
12.		Hotel Sai Village, Pimpalwadi Road, Shirdi.	10	02423 257605

NORTH EAST CIRCLE:

AGM (HR) AGM AAO (0361)-2237525/2237522

Sr No	Place	Address		Contact Numbers
01.	Guwahati	Sarboday Path, Bhangagarh, Guwahati 781005. (2 Vip+1 Four Bed+9 Do)	12	Shri. Ranjit Kalita - 9864490428
02.	Shillong	Lohan Last Stop, Kenches Trace, Shillong 793004. (2 Vip + 3 Triple Bed+ 5 Double Bed+2 Single Bed)	12 Room s	Shibajit Kumar Das 9436104577
03.	Jorhat	Laban Last Stop, Kenches Trace, Shillong 793004	4 Rooms	Shibajit Kumar Das 9436104577
04.	Kaziranga	M/S Lakosha Tourist Lodge, 1 No Kohara (Nr Aseb), Station P.O, Kaziranga National Park, Golghat (Assam). (1 Triplr Bed+1 Double Bed)	2 Rooms	Pallabi

PATNA CIRCLE:

AGM (HR) CWC: (0612)-22090112/2209016

Sr No	Place	Address		Contact Numbers
01.	Bodh Gaya	Shakya Guest House, Saxena Road, Near Roat Institute, Bodh Gaya.	3 Ac	Shri Santosh 8521166115
02.	Deoghar	Barmasia, Circular Road, Deoghar, Bihar, (Situatd In SBLC Campus, Deoghar.	8 Gen	(06432)-232895; Shri Pankaj - 9430152469
03.	Patna	C/O Waheja Murtaza, Behindpatna Museum, Vidyapati Marg, Patna -800001.	7 Gen	Shri Keshav 9431412369
04.	Ranchi	Vardaan, Kilburn Colony, Hinoo, Ranchi	3 Ac	Shri Anil 8987458787

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CHAPTER 1

SERVICE CONDITIONS OF SBI OFFICERS AT A GLANCE

(Internal circulation only)

(To view Corporate Centre codified book on Service condition of Officers' Staff Loan and Advances, please visit SBI Times > My work place > Manuals HR Handbook Vol 1, HR Vol II & HR Vol III)

The Bank did not have a fixed policy for appointment, probation, confirmation and promotions. It is only after the formation of Association & Federation that policies have been arrived at and periodically revised.

All appointments and promotions to the officers' grades shall be made by the Competent Authority in accordance with the policy /guidelines, if any, laid down on this behalf by the Central Board or Executive Committee.

APPOINTING / PROMOTING AND APPELLATE AUTHORITY :

Promotion for	Appointing/ Promoting Authority	Appellate Authority
JMGS – I	SENIOR GM (NW)	No provision for Appeal
JMGS – I to MMGS – II	SENIOR GM (NW)	CGM
MMGS –II to MMGS – III	SENIOR GM (NW)	CGM
MMGS – III to SMGS – IV	CGM	DMD & CDO
SMGS – IV to SMGS – V	CGM	DMD & CDO

PROBATION	
Probationary Officer/Trainee Officer	2 years
Other promotions	1 year
Any other person appointed to any grade including JMGS-I (Law / Security Officers / Engineers etc)	2 years (in case of contract appointment as decided by the concerned Appointing / Promoting Authority)

1. TRAINING AND CONTINUOUS ASSESSMENT POLICY FOR PO/ TO POLICY FOR PLACEMENT IN MMGS-II ON CONFIRMATION

As per the revised policy it has been decided, to cap the number of officers placed in MMGS-II to maximum of 10% of the batch size. The provision, to start with, will be applicable to Probationary Officers and Trainee Officers of 2019 batches. Accordingly, notwithstanding any other provision in existing policy, top 10% of Probationary Officers and Trainee Officers scoring highest marks under evaluation parameters shall be considered for placement in MMGS-II, subject to their fulfilling all other necessary criteria.

Circular No.:
CDO/STU-
TRAINING/8/2020 - 21
Dated 16 Dec 2020

2. CONFIRMATION OF POS /TOS: FOR CONFIRMATION IN JMGS-I

- a) Qualifying marks in the written test for General Category : 50%
- b) Qualifying marks in the written test for SC/ST/PWD Category : 45%
- c) Qualifying marks in Group Discussion/interview for General Candidates : NA
- d) Qualifying marks in Group Discussion/interview for SC-ST Candidates : NA

For confirmation in MMGS-II (also applicable for JMGS Promotees) :

- a) Qualifying marks in the written test for General Category : 60%
- b) Qualifying marks in the written test for SC/ST/PWD Category : 60%
- c) Qualifying marks in Group Discussion/interview for General Candidates : 75%
- d) Qualifying marks in Group Discussion/interview for SC/ST Candidates : 70%

Probation period of POs / TOs who fail in the confirmation test will be extended by six months and candidates will write the second test within six months of first test. Second test will be for judging suitability for confirmation in Scale I only. In case the candidates fail in the second test, POs will be terminated and TOs will be reverted to clerical cadre. (e-Cir No.195/2011-12 dated 09.06.2011).

The patterns of test for TO, PO (Gen) and PO(RB) has been modified vide e-Cir No.CDO/P&HRD-CM/35/2014-15 dated 25.08.2014. Negative marking in the written shall not applicable for confirmation of POs/TOs in the grade of JMGS-I. But negative

marking shall be applicable for confirmation in the grade of MMGS-II (e-Cir CDO/P&HRD-CM/67/2016-17 dated 14.09.2016).

Probationary Officers & Trainee Officers: Training & Confirmation Policy effective from 2017 batch:

Training policy for Probationary Officers and Trainee Officers has been revised effective 2017 batch for ensuring holistic grooming and objective evaluation. The process of continuous training and assessment has been introduced effective 2017 batch of Probationary Officers and Trainee Officers, substituting single confirmation test conducted at the end of two-year training period. The detailed training schedule and assessment methodology is detailed in the above mentioned circular dated 23.04.2019.

(e-Cir No:
CDO/STU-TRAINING/
3/2019-20
dated 23.04.2019

(FOR TOS/POS: CDO
P&HRD-IR/54/2014-15
& CDO/P&HRD- IR/96/
2015-16 DATED
28.10.2014)

3. PATTERN OF WRITTEN EXAMINATION

Promotion exercise	
A. General Cadre	
1. JMGS-I to MMGS-II	CDO/P&HRD-CM/1/2012-13 dated 04.04.2012 CDO/P&HRD-CM/73/2014-15 dated 24.01.2015 CDO/P&HRD-CDS/79/2018-19 dated 15.01.2019
2. MGS-I to MMGS-II	CDO/P&HRD-CM/1/2012-13 dated 04.04.2012 CDO/P&HRD-CM/73/2014-15 dated 24.01.2015 CDO/P&HRD-CDS/79/2018-19 dated 15.01.2019
3. Clerical to JMGS-I (TO Channel)	CDO/P&HRD-IR/102/2015-16 dated 03.03.2016
4. Clerical to JMGS-I (Merit & Seniority Channel)	CDO/P&HRD-IR/102/2015-16 dated 03.03.2016
5. MMGS-II to MMGS-III	CDO/P&HRD-CM/1/2012-13 dated 04.04.2012 CDO/P&HRD-CM/73/2014-15 dated 24.01.2015 CDO/P&HRD-CDS/79/2018-19 dated 15.01.2019
B. Specialist Cadre	
1. JMGS-I to MMGS-II & MMGS-II to MMGS-III	

(Letter No. CRPD/SAT/PROM/18-19/P&C/135 dated 30.10.2018)

4. WEIGHTAGE FOR ACQUIRING QUALIFICATIONS OF ACE/CIF/SP

To encourage newly recruited / promoted officers to acquire the qualifications of ACE (AMFI Certified Employee), CIF (Certified

(CIR NO: CDO/P &
HRD-CM/62/2014-15)

Insurance Facilitator) & SP (Specified Person for General Insurance) and boost cross selling efforts, it has been decided to give suitable Weightage in the confirmation test. Candidates will get 3 grace marks for each of the above qualifications acquired by them and the same will be added to the total marks secured by the officer in the confirmation test. Thus, an officer who acquires all the 3 qualifications will be eligible for 9 grace marks. Other operational instructions in this regard are detailed in the Annexure.

5. REVISED PROMOTION POLICY FOR GENERAL CADRE

Candidates from newly merged e-Abs i.e. SBBJ, SBH, SBP, SBT & SBM are eligible for promotion w.e.f. 01.04.2017 for Clerical to JMGS-I, both Normal and Fast Track. (e-Cir No. CDO/P&HRD/CM/9/2017-18 dated 05.06.2017). Candidature of an officer posted in a Circle/Office as on 1st April of that year will be that Circle/Office irrespective of his subsequent transfer and movement. Similarly, Performance Appraisal Form and vacancy for promotion up to Scale III and Centre for appearing in the Test/Interview will be the Circle where an officer was posted as on 1st April of the relevant promotion year (e-Cir. No. 784/2012-13 dated 31.10.2012). Computation of Inter-Seniority of ABs Officers for promotion refers e- Cir. No. CDO/P&HRD-PM/24/2017-18 dated 19.06.2017.

(e-Cir No. CDO/P & HRD-CDS/
76/2018-19 dt 07.01.2019;
e-Cir No. CDO/P & HRD-CDS/
79/2018-19 dt 15.01.2019;
e-Cir No. CDO/P&HRD-CDS/
97/2020-21 dt 26.03.2021

6. PROMOTION POLICY FOR GENERAL CADRE OFFICERS PROMOTION TO MMGS-II & MMGS-III

a. JMGS-I TO MMGS-II & MMGS-II TO MMGS-III (Merit Channel) (Promotion year 2021-22)

	Channel	JMGS-I TO MMGS-II (Merit)	MMGS-II TO MMGS-III (Merit)
A	Eligibility	Requirements	Requirements
(i)	Service in the existing Grade (as on the date of eligibility)	3 years 6 months	2 years 6 months
(ii)	Residual Service (as on the date of eligibility)	2 years	2 years

(iii)	Minimum AARF / CDS Score	CDS marks of 240 or more (with a minimum of 80 in AARF / Grade A in CDS in each) during the best (3) out of last (4) years.	CDS marks of 160 or more (with a minimum of 80 in AARF / Grade A in CDS in each) during the best (2) out of last (3) years
(iv)	No. of chances	6 chances	6 chances
(v)	Mandatory Assignment Requirement	None	2 years' service in Rural / Semi- urban Branch(es) *
B	Minimum qualifying score		
(vi)	Written Test	60%	40%
(vii)	Interview	No interview	No interview
C	Weightage for		
(viii)	CDS score	40%	50%
(ix)	Written Test	60%	50%
(x)	Seniority	NA	NA
(xi)	Interview	NA	NA
	Weightage when written test waived		
	Promotion Appraisal Form	100%	100%
	Interview	NA	NA
D	Others		
(xii)	Zone of Selection (times of number of vacancies)	3	3

(*For the purpose of RUSU assignments, posting in administrative offices/CPCs located in Rural/Semi Urban centers will be treated as RUSU assignment)

7. PROMOTION POLICY FOR PROMOTION FROM MMGS-III TO SMGS-IV & SMGS-IV TO SMGS-V (PROMOTION YEAR 2019-20)

Following changes will be implemented in the promotion policy for the promotion to SMGS-IV/V from the promotion year 2019-20 onwards:

(E-CIR NO. CDO/P &
HRD-CDS/
76/2018-19
DATED 07.01.2019)

- ❖ Reduction in Minimum Service Requirement from 4 years to 3 years for Promotion to SMGS-V
- ❖ Discontinuation of Interview for Promotion to SMGS-IV
- ❖ Promotion Exercise for Promotion to SMGS-IV to be undertaken at Circle level with Circle-wise Merit List

	Eligibility	Requirements (MMGS-III to SMGS-IV)	Requirements (SMGS-IV to SMGS-V)
(i)	Service in the existing grade (as on the date of eligibility)	3 years	4 years
(ii)	Residual Service (as on the date of eligibility)	2 years	2 years
(iii)	Minimum AARF / CDS score	CDS Grade A in best 3 out of the last 4 years'	CDS Grade A in best 3 out of the last 4 years'
(iv)	No. of chances	6 chances with a cooling period of 2 years after availing 4 chances	6 chances with a cooling period of 2 years after availing 4 chances.
(v)	Mandatory Assignment Requirement	2 years' service in Rural / Semi-Urban branch(es)	Minimum of 4 years of Branch Experience (excluding probation period in any vertical (NBG/CAG/SAMG/MCG/IBG) out of which minimum 2 years as Branch Manager in Scale II/III/IV incumbency branches

B	Minimum qualifying score for interview	No interview	40 %
C	Weightage for		
(vi)	CDS Score	75%	60%
(vii)	Promotion Appraisal Form	25%	15%
(viii)	Interview	No interview	25%
D	Others		
(ix)	Zone of Selection (times of number of vacancies)	3	3

8. OPERATIONAL / LINE/ INDEPENDENT LINE ASSIGNMENT :

For promotion to the grade of MMGS III, officers are required to have at least 2 years exposure to operational/ line/ independent line assignment. Similarly, for promotion to the grade of SMGS IV, officers are required to have completed at least 2 years of independent line assignment or equivalent.

Operational assignment	Field Officer / Accountant /Manager/Deputy Manager of Division, Branch Manager. Positions of Asst. Manager (Cash) and Asst Manager (Cash & Accounts) at SAB, IBTO in Foreign Officer, OIC (Computer), System Administrators, Project Officers posted at C&C dept /AOCC including RM(PB)
Line assignment	Manager of Division
Independent Line Assignment	Branch Manager

The new positions for the purpose of placement norms/promotional guidelines have been identified.

Line Assignment :

Unit /CPC	Position	Incumbency
RAS-MECC/RASECC	Asst General Manager	AGM
RACPC	Manager (Sanctions)	MMGS III
RM (Med. Enterprise)	Rel. Mgr (ME)	JMGS I / MMGS II

Operational Assignment :

Rural CPC	Credit Officer (RCPC)	JMGS I/ MMGS II
Rural CPC	Insp. Cr. Officer (RCPC)	JMGS I/ MMGS II
BPR	Customer Support Officer	JMGS I/ MMGS II
Personal Banking	Relationship Manager	JMGS I/ MMGS II
Home Loan Sales Team	Sr. Mktg. Executive(TL)	JMGS I/ MMGS II
Multi Prod. Sales Team	Team Leader	MMGS II
Multi Prod. Sales Team	Sr. Mktg. Executive	JMGS I
SARB	City Case Off. (SARFAESI & Compromise)	JMGS I/ MMGS II
CRO in Redesigned Branch	Customer Rel. Officer	JMGS I/ MMGS II
RM (NRI) in Branches	Relationship Manager	JMGS:I/MMGS II

(e-CirNo.P & HRDSI No 528/2008-09 dated 29.11.2008)

9. OPTION TO OPT OUT :

Such of those officers who do not find themselves well equipped to participate in the promotion process, may opt out of the promotion exercise for the concerned promotion year, at their volition, within stipulated period as advised by the Bank. In absence of their option, the Bank will presume that the officer wishes to participate in the promotion process for the promotion year and will be deemed to have opted in.

Having opted in, if he does not later on participate in the entire promotion exercise or absents himself at any of the stages thereof, he will be deemed to have lost one chance, irrespective of the reason for which the officer absents himself at any stage thereof, he /she will be deemed to have availed one chance, irrespective of the reason for which the officer absents himself / herself.

Procedure to opt in / opt out of the promotion process is to be made through HRMS portal. The record of opt in / opt out will be digitally saved in the system. The user manual for the process is enclosed as Annexure 'A'. The option can be submitted in HRMS old portal under Employees Benefits > Personal / Career & Planning > Promotion Exercise > Opt-in / Opt out.

Those officers who do not have access to HRMS facility in normal course (viz. on deputation) may submit the option of opt-out in hardcopy to their respective

controller. Format for opt-out is attached as Annexure 'B" (e-Cir. CDO/ P&HRD-CDS /56/2018-19 dated 19.11.2018).

The officers exercising such option would not be permitted to participate in the process for promotion on next higher grade in future. However, this category of Officers may review their option and give willingness to participate in future promotion process to the next higher grade after expiry of two (2) years from the date of option to opt out.

10. APPEAL AGAINST NON PROMOTION :

An aggrieved officer may prefer an appeal against his Non-promotion to the Appellate Authority within 30 days from the date of the promotions are circulated. Only the officers qualifying for the Zone of Selection can appeal online against their Non promotion (e-Cir Number CDO/P&HRD/CM/35/2009-10 dated 17.08.2009)

11. MEDICAL EXAMINATION :

No Medical Examination shall be required for promotion.

12. CONCESSION TO SC/ST OFFICERS :

SC/ST candidates senior enough in the Zone of Consideration so as to be within the number of vacancies will be placed in the select list without interview. (Refer to Cir No. CDO/P&HRD- CM/2/2014-15 dated 04.04.2014)

13. USE OF SCRIBES IN WRITTEN TEST FOR PROMOTION TO SCALE II & III :

It has been decided that the facility of scribe may be extended to Blind/Low vision (as defined in para 47(2) of Persons with Disabilities (Equal opportunities, Protection of Rights and Full Participant Act, 1995") appearing in the written examination for promotion to MMGS-II and MMGS- III also in both General and Specialist Cadre on certain terms and conditions as details in Cir. CDO/P&HRD-PM/96/2011-12 dated 03.02.2012.

14. APPOINTMENT, PROBATION, CONFIRMATION, PROMOTION APPOINTMENT OFFICERS RECRUITED ON CONTRACT BASIS :

The following types of officers appointed on contract and Cost to Company (CTC) basis were absorbed as Confirmed Specialist officers in JMGS I in the Circle as per following new designation w.e.f. 02/08/2010 or the date of reporting in the new assignment whichever is later.

Rural Marketing & Recovery Officer (RMROs)
Farm Sector-Technical Officers (FSTOs)
Micro Finance Marketing Officers (MFMOs)
Customer Relationship Officer (Medium Enterprises)
Customer Relationship Officer (Personal Banking)

The above officers are entitled for the benefits only as specified hereunder, in lieu of service rendered by them on contract basis.

While deciding length of service as contract officer, for the above purpose, the period of absence/ unauthorized leave/ leave without pay etc. will be reduced from the length of engagement on contract in the bank (CL Cir. DO/P&HRD/23/2010-11 dated 31.08.2010)

For detailed Role and Responsibilities of RMROs, FSTOs and MFMOs please refer e-Cir. No. 525/2010-11 dated 04.10.2010.

Uniform terms & conditions of Service (UTCS) of Bank's Medical Officers refer e-Cir/P&HRD/256/05-06 dated 20.09.2005 & 574/2006-07 Sl. No. 560/2010-11 dated 08.10.2010 and e-Cir No.1085/2011-12 dated 12.03.2012 and Cir. CDO/P&HRD-PM/55/2013-14 dated 20.12.2013).

Provision for the Full Time Bank's Medical Officer (BMO) was introduced vide e-Cir No: CDO/P&HRD- PM/115/2017-18 dated 28.03.2018.

Provision to cover Full Time Medical Officers in the bank under service conditions as per State Bank of India Officers' Service Rules (SBIOSR), 1992 and option of switching over service conditions from Uniform Terms and Conditions of Service (UTCS) to SBIOSR has been issued vide e-Cir. CDO/P&HRD-PM/2019-20 dated 15.05.2019.

Economists, Statisticians & Law Officers appointed on Contract for revised Terms and conditions of engagement please refer e-Cir No. 1163/2011-12 dated 30.03.2012 & e-Cir No. 297/2012-13 dated 28.06.2012).

Management Trainees (MTs), Chartered Accountants, Credit Analysts, Customer Relation Executives service condition, designation, compensation policy, please refer to e-Cir No. CDO/P&HRD-PM/76/2010-11 dated 18.02.2011 & 88/2010-11 dated 17.03.2011)

The extant service conditions approved at the time of recruitment of PO(RB) of retaining such officers in Rural Business for a minimum period of 10 years has been relaxed vide e-Cir No. CDO/P&HRD- CM/23/2019-20 dated 19.06.2019 and thereby permit them to be posted in any other verticals of the Bank as may be deemed fit by the Bank.

15. PROMOTION POLICY FOR SPECIALIST OFFICERS (Non-Banking) :

a. Eligibility	MM-II		MM-III		SM-IV	SM-V
	Merit	Seniority	Merit	Seniority	M	M
i. Service in the existing grade (as on the date of eligibility)	4 yrs	10 yrs	3 yrs	9 yrs	4 yrs	4 yrs
ii. Residual service (as on the date of eligibility)	2 yrs	2 yrs	2 yrs	2 yrs	2 yrs	2 yrs
iii. CAIB requirement	NIL	NIL	NIL	NIL	NIL	NIL
iv. Minimum AARF/CDS score	Same as General Cadre					
v. No. of chances	6	6	6	6	6	6
b. Minimum qualifying score						
vi. Written test	40%	N/A	40%	N/A	N/A	N/A
vii. Interview	40%	40%	40%	40%	40%	40%
c. Weightage for	*		*			
viii. Promotion Appraisal Form	40%	75%	40%	75%	75%	75%
ix. Written test	50%	N/A	50%	N/A	N/A	N/A
x. Seniority	N/A	15%	N/A	15%	N/A	N/A
xi. Interview	10%	10%	10%	10%	25%	25%
d. Others						
xii. Vacancies (% of total)	75%	25%	80%	20%	100%	100%
xiii. Zone of Selection (times no. of vacancies)	3	3	3	3	3	3

*Where written test shall be conducted; In case of promotions where written tests are not to be conducted, the Weightage shall be PAF-90% & Interview-10% (Cir No. CDO/P&HRD- CM/69/2007-08 dated 23.02.2008)

16. CATEGORIES OF SPECIALIST OFFICERS FOR WHOM WRITTEN TEST SHALL NOT BE CONDUCTED :

Archivist	Com. Secretary	Catering	Cost Accountant	Chartered Accountant
Engineer (Fire)	History	Liaison	Librarian	Medical
Pricing	Security	Statistician		

However written test will continue to be held in respect of all other categories of specialist officers i.e. Economist, Engineer (C&C), Engineer (Electrical), Engineer (Civil), Hindi, Law, Systems, Technical Officers (SSI) etc.

17. PROMOTING AND APPELLATE AUTHORITY FOR SPECIALIST OFFICER :

Promotion for	Promoting authority	Appellate authority
MMGS II	GM (Corp.) Services)	CGM (HR)
MMGS III	GM (Corp.) Services)	CGM (HR)
SMGS IV	CGM(HR)	DMD & CDO
SMGS V	CGM (HR)	DMD & CDO

18. DEBARMENT POLICY :

- ❖ Officers who will fail to appear in interview with reasonable cause will be deemed to have forfeited an opportunity for promotion for the relevant year only.
- ❖ In case of unconditional or conditional refusal of promotion the officers would be entitled to withdraw the same after a lapse of two year from the date of the letter. On such withdrawal, the officer would be considered for promotion in normal course, till such time the officer would be debarred from officiating chances.
- ❖ The sealed cover procedure shall be applicable in respect of promotions to the next higher grade /scale and confirmation in the Bank's service only to the Officers in JMGS-I to SMGS-V against whom disciplinary action is pending or contemplated. For detailed procedure refer to (CL: CDO/PER/116/2001-02 dated 04.02.2002)

(Cir No. CDO/P&HRD-CM/2/
2014-15 dated 04.04.2014 &
Cir No. CDO / P&HRD-CM/3/
2014-15 dated 04.04.2014)

19. PROMOTION FROM CLERICAL CADRE TO JMGS-I REVERSION POLICY

- ❖ An officer may be eligible for reversion only on extreme compassionate grounds, compelling and genuine family circumstances. The officer can submit his request letter adducing the reasons for seeking reversion to the Branch Manager/Departmental Head who will examine the request on its merit and forward the same along with his recommendations to his controller for consideration. Request for seeking reversion is up to a time limit of within one year from the date of his promotion. The management has the discretion to accept or reject a request on case to case basis and on merits.
- ❖ Bank can revert an officer to the grade or cadre from which he was promoted during probation (one year) if his performance was not considered satisfactory.
- ❖ The competent authority for permitting reversion shall be Chief General Manager (HR), Corporate Centre, and Mumbai. The applications of employees in the Circle will be put up to Corporate Centre, after due examination & recommendations by the Circle CGM. Computation of Inter-Seniority of ABs Officers for promotion we refer to e-Cir No. CDO/P&HRD-PM/24/2017-18 dated 19.06.2017.

(CDO/IR/SPL/424
dated 17.10.2011),
SBIOSR 16(3)(b):

20. POSTING OF PHYSICALLY HANDICAPPED CANDIDATES (PERSON WITH DIFFERENT ABILITIES (PWDAS) / IDENTIFICATION OF TASK / ROLE/EXEMPTED FROM MANDATORY RUSU ASSIGNMENTS :

Physically handicapped officers should preferably be posted at Branches/Offices near to their native places/district [Govt of India, Dept of Per & Trg, OM No AB-14017/41/90-Estt (RR) dated 10.05.1990]. The nature of work to be performed by the above categories of employees are detailed in e-Cir. No.981/2011-12 dated 10/02/2012). They are also exempted from mandatory Rural/Semi- Urban assignments. (e-Cir. No. CDO/P&HRD-PM/10/2017-18 dated 02.05.2017).

21. AUTHORITY FOR TRANSFER/PLACEMENT :

Officers JMG I to MMG II within Region	Regional Manager
Inter Region within the ZO	DGM (B & O) + Concerned RM(s)
Inter ZO but within the same network	GM (NW) + Concerned DGMs (B&O)
Inter Network	GM (NW) + DGM & CDO
Officers MMGS III	GM (NW)
Officers SMGS IV & V	Circle Management Committee
Inter Circle Transfer up to SMGS V	CGM (HR)

22. POLICY FOR INTER CIRCLE TRANSFER OF OFFICERS PERMANENT CADRE: JMGS-I TO MMGS-III

This policy is effective from 01.10.2017. All confirmed officers having a minimum service of two years, including probation/training period are eligible to apply online for ICT.

(e-Cir No.CDO/P&
HRD-CM/46/2017-18
dt. 13.09.2017)

- a) An officer can apply for ICT throughout the year, however the applications received up to 31st January every year shall be considered for approval for transfer in once-in-year exercise, in the month of March, in synchronization with the Bank-wise manpower planning for the next financial year.
- b) Any officer transferred on working spouse ground shall be permitted to apply for next ITC on the same ground after completion of three years at the transferee circle, for other cases the period shall be five year.
- c) An officer may apply for Inter-circle transfer on working spouse ground without any restriction on the number of chances during the career. However, for other ground the number is restricted to two times.
- d) Respective DGM & Cir DO/Department Head will ascertain the authenticity of the facts mentioned in the application before relieving officer.
- e) DPD/Vigilance clearance to be obtained at the stage of relieving of officer instead of obtaining it at the stage of application.
- f) Withdrawal of application will be permitted any time.

INTER CIRCLE TRANSFERS (ICT): JMGS-I TO MMGS-III (GENERAL CADRE) CHANGES IN ICT POLICY

As per circular No.CDO/P&HRD-CM/35/2021 - 22, dated 26th July 2021 the following changes were proposed with effect from the date of circular.

EXISTING	REVISED
1. Service Period:	
Confirmed Officers having a minimum service period of 2 years, including probation /training period are eligible to apply	<ol style="list-style-type: none"> For Spouse and Other ground applications, all Confirmed Officers having a minimum 5 years of service in Officer Cadre, including probation/training period, are eligible to apply. For Extreme Compassion applications, all confirmed Officers are eligible to apply.
2. No. of occasions:	
An Officer may apply for ICT on "Spouse" any number of times without any restrictions on the number of chances, throughout his career. For " Other " ground applications, the number of ICT that can be availed during the entire career is restricted to two . Second ICT application on " Other " ground can only be registered after completion of 5 years at current Circle	An Officer may apply for ICT on "Spouse" or "Extreme Compassion" any number of times without any restrictions or capping, throughout his career. For " Other " ground applications, the number of ICT that can be availed during the entire career is restricted to two (including ICT availed in clerical cadre if any). Second ICT application on " Other " ground can only be registered after completion of 5 years at current Circle.
3. Spouse Ground :	
<ol style="list-style-type: none"> Not explicitly defined under the current policy. 	<ol style="list-style-type: none"> For an application to be classified under Spouse ground, the applicant should be married at the time of registering his/her application.
<ol style="list-style-type: none"> Any Officer transferred on Spouse ground shall be permitted to apply for next ICT on same ground after completion of three years at transferee Circle 	<ol style="list-style-type: none"> The applicant's spouse should be working in a reputed/ established Government/ Public Sector undertaking/ Pvt. Establishment or equivalent and cannot be transferred to the applicant's place of posting.

	<p>3. Applicants whose spouse are well established Professionals/ Self-employed or Business Personnel who are not in a position to relocate, are also eligible under Spouse Ground.</p> <p>4. Minimum 5 years of service at the current Circle after last ICT before applying again for ICT under Spouse ground.</p>
4. Extreme Compassion:	
Not explicitly defined under the current policy	<p>1. The application of ICT under extreme compassionate ground can generally be considered for serious illness of self, spouse, parents(only if the applicant is the sole child and parents are unable to relocate to his/her place of posting for justifiable reasons), dependent children & sibling, and for employees who comes under PWD category. Any such personal/ family circumstances, which warrants/ necessitates transfer of the Officer may also be considered under Extreme Compassion subject to satisfactory verification of the same by recommending authority. Extreme Compassion cases on medical grounds should invariably be referred to the Bank's doctor at respective LHO for their remarks.</p>
	<p>2. Minimum 3 years of service at the current Circle after last ICT before applying again for ICT under Extreme Compassion Ground.</p>
	<p>3. The recommending authorities should duly endorse while making recommendations for extreme compassion after thoroughly satisfying itself in respect of the genuineness of the reasons furnished for extreme compassion.</p>

5. Both the spouses are Confirmed Bank Officers:	
Not explicitly defined under the current policy	In case both the spouses are confirmed Bank officers having a minimum service period of 2 years, they may apply for ICT to any of the Circles. However, the Bank will have the discretion to consider the request for a given year depending upon the surplus/deficit position of the Circles concerned.
	In cases where one Circle would have surplus officers in that particular grade and another with deficit, ICT will be approved for the spouse working in Circle with surplus officers.

23. TRANSFER / POSTING OF EMPLOYEES WHO ARE CARE GIVER OF DISABLED DEPENDENTS:

Physically handicapped persons employed in our Bank in all cadres should normally be exempted from routine periodical transfer. Such persons should not normally be transferred even on promotion if a vacancy exists in the same branch/ office/ town/city. When the transfer of a physically handicapped employees becomes inevitable on promotion to a place other than his/her original place of appointment due to non-availability of vacancy, it should be ensured that such employees are kept nearest to their original place of posting and in any case are not transferred to far off / remoter places.

(e-Cir No. CDO/P&HRD-IR/51/2014-15 dated 21.10.2014)
 (e-Cir No. CDO/P&HRD-IR/34/2015-16 dated 15.07.2015)
 (e-Cir No. CDO/P&HRD-IR/6/2016-17 dated 18.04.2016)

Such concession need not be made available to such of the physically handicapped employees who are transferred on the grounds of disciplinary actions due to their involvement in fraudulent transactions etc.

As per Government of India guidelines an employee or officer who is a care giver of disabled dependents i.e. disabled dependent children and spouse (even though they are not financially dependent) may be exempted from the routine transfer/ rotational transfer subject to the administrative constraints. The word 'disabled' includes

A. Blindness or low vision	B. Hearing impairment
C. Locomotor disability or Cerebral Palsy	D. Leprosy cured
E. Mental retardation	F. Mental illness, and
G. Multiple disabilities	

Autism, 'Thalassemia' & 'Hemophilia' are being included in the term "disabled" (e-Cir No. CDO/P&HRD- IR/6/2016-17).

However, they will have to submit copy of the physical disability certificate issued by the designate authority in respect of their disabled dependent to the Bank.

Rotational transfer of such employees may be done i.e. they may be transferred within the centre keeping in view CVC guidelines.

In case no vacancy exists at present centre of posting, on promotion, these employees may be transferred at other centers, based on their choice, where required medical facilities are available.

24. JOB FAMILY:

Job Families have been introduced in the Bank for all officers from Scale II to Scale V to promote specialization while ensuring flexibility to meet individual preferences in charting their own career paths. Following major benefits are perceived from introduction of Job Families:

- ❖ Allows officers to pursue a career in their area of interest;
- ❖ Provides officers more transparency & predictability about future career path;
- ❖ Enable them to perform better in their roles by developing relevant expertise

Bank has introduced 7 job families for grouping of jobs which require similar knowledge, experience, skills and abilities to build specialization.

(1) Credit & Risk (2) Marketing & Operations (3) Treasury & Fore
(4) HR (5) Finance & Accounts (6) IT (7) Analytics

All officers of the bank between scales 2 to scale 5 will be allocated a job family, based on robust selection criteria. The selection criteria has been designed carefully

keeping in mind the Bank's need, employee's preference and employee's fit to the job family. The bank will run an annual process for officers entering scale 2 and officers who want to and are eligible to change their job family. After the process is run and the job family allocation is frozen, employees will be communicated their job family through e -mail. Employees can also view their job family on the CDS portal <https://saksham2hrms.statebanktimes.in/jobfamily/> to know more.

25. PROMOTION WITH RETROSPECTIVE EFFECT REIMBURSEMENT OF BENEFITS / PERQUISITES:

An officer is permitted to draw benefits /perquisites as applicable to the post occupied by him in so far as these relate to discharge of official duties. It is further clarified that the entitlement of officer to various benefits/perquisites as applicable to a particular grade/scale begins from the date he is actually promoted to that grade/scale and not from retrospective effect in case of back dated promotion. Hence claims for arrears of benefits on account of promotion with retrospective effect do not merit consideration (Cir Spl Let No. CDO/PER & HRD/123 of 1999-2000 dated 27.01.2000 of LHO, Bhubaneswar)

26. STAFF: OFFICERS (SPECIALIST) FO (AGRI & FI) ROLES AND RESPONSIBILITIES:

In order to address the challenges in agricultural segment and empower the officers belonging to Specialist Cadre (FO-Agri& FI) to handle additional responsibilities on promotion to MMGS-II onwards, Central Human Resources Committee (CHRC) in their meeting dated 07. 03. 2018 has accorded necessary approval as under.

(e-Cir No. NBG/ABU/BP-Master
CL /4/2013 -14 dated 30.04.2013)
(e-Cir No. CDO/P&HRD-CM/
105/2017-18 dated 15.03.2018)

FO (Agri & FI) may also be posted on the positions given below in addition to their existing role and responsibilities, after becoming MMGS-II:

- a. Branch Manager in Agriculture intensive Branches in Rural / Semi Urban area.
- b. Deputy Branch Manager / support Officer in predominantly Agricultural Business Branches in Rural / Semi Urban area

27. STAFF: OFFICERS (CIRCLE BASED OFFICERS) AMENDMENT IN SBIOSR 1992

Central Board of the Bank in its meeting held on 15.07.2020 has approved the recruitment of Circle Based Officers (CBOs) with following amendments in the SBIOSR 1992 (SBIOSR).

Rule 3: In the Rules, after clause (e) insert the following: (ee) "Circle Cadre" shall in respect of a Circle in the Bank mean and imply the officers who have been recruited against vacancies declared by the Bank for this Circle. For the purpose of this clause the expression "Circle" shall mean the administrative units under the control of Local Head Office having control over one or more States of India, as per Gazette notification issued.

Rule 7(1) Placement of Officers: 7. (1) The post that an officer is to occupy at any time shall be decided by the competent authority. Provided however, where an officer has been selected against a vacancy declared for any Circle, such officer shall continue to occupy a post within such Circle as shall be decided by the competent authority.

Rule 47 Transferability and Deputation: Every officer is liable for transfer to any office or branch of the Bank or to any place or deputation to any other organisation, in India. Every officer who is selected against the vacancy declared for a Circle and therefore identified as belonging to that Circle Cadre is liable for transfer to any office or branch of the Bank within that Circle upto Senior Management Grade Scale IV. No such officer shall be entitled to seek any transfer to any Circle other than the Circle to whose cadre he/ she belongs.

CHAPTER 2

SALARY AND ALLOWANCES

INTRODUCTION

There was no uniform Salary Structure till the seventies. In our Bank, European Officers were having a better Basic Pay than Indian Officers. In the year 1966 the Federation submitted demand to have a salary structure starting from Rs. 500 to Rs. 2500. In 1979 the Pillai Committee rationalized the Salary structure of Public Sector/ Bank Officers which was opposed by us due to inconsistencies but it was implemented from 01.10.1979 in SBI. After formation of AICOBOO / AIBOC, Bipartment Settlements signed at the Industry level with some modifications for SBI Officers were not party to the first three Bipartites.

4 th Bipartite	w.e.f. 01.02.1984	Rs. 1175 - 4600
5 th Bipartite	w.e.f. 01.11.1987	Rs. 2100 - 7000
6 th Bipartite	w.e.f. 01.11.1992	Rs. 4250 - 14000
7 th Bipartite	w.e.f. 01.04.1998	Rs. 7100 - 21300
8 th Bipartite	w.e.f. 01.11.2002	Rs. 10000 - 32600
9 th Bipartite	w.e.f. 01.11.2007	Rs. 14500 - 52000
10 th Bipartite	w.e.f. 01.11.2012	Rs. 23700 - 85000
11 th Bipartite	w.e.f. 01.11.2017	Rs. 36000 - 116120

OFFICERS JMGS-I TO TEGS-VII 11TH BIPARTITE SETTLEMENT

1. SCALES OF PAY :

e-Cir. Department: P&HRD Sl.No.: 1158/2020 - 21
Circular No.: CDO/P&HRD-IR/67/2020 - 21
Date: Mon 21.12.2020

Stages	JMGS-I		MMGS-II		MMGS-III	
	Existing	Revised	Existing	Revised	Existing	Revised
1	23700	36000	31705	48170	42020	63840
2	24680	37490	32850	49910	43330	65830
3	25660	38980	34160	51900	44640	67820
4	26640	40470	35470	53890	45950	69810
5	27620	41960	36780	55880	47260	71800
6	28600	43450	38090	57870	48570	73790
7	29580	44940	39400	59860	50030	76010
8	30560	46430	40710	61850	51490	78230

9	31705	48170	42020	63840		
10	32850	49910	43330	65830		
11	34160	51900	44640	67820		
12	35470	53890	45950	69810		
13	36780	55880	47260	71800		
14	38090	57870	48570	73790		
15	39400	59860	50030	76010		
16	40710	61850	51490	78230		
17	42020	63840				
18	43330	65830				
19	44640	67820				
20	45950	69810				
Stag + 1	47260	71800	52950	80450	52950	80450
Stag + 2	48570	73790	54410	82670	54410	82670
Stag + 3	50030	76010	55870	84890	55870	84890
Stag + 4	51490	78230	57330	87110	57330	87110
Stag + 5	--	80450	---	89330	58790	89610
Stag + 6						92110

Stages	SMGS-IV		SMGS-V		TEGS-VI		TEGS-VII	
	Existing	Revised	Existing	Revised	Existing	Revised	Existing	Revised
1	50030	76010	59170	89890	68680	104240	76520	116120
2	51490	78230	60820	92390	70640	107210	78640	119340
3	52950	80450	62470	94890	72600	110180	80760	122560
4	54410	82670	64270	97620	74560	113150	82880	125780
5	55870	84890	66070	100350	76520	116120	85000	129000
6	57520	87390						
7	59170	89890						
Stag + 1	60820	92390	---	103320				
Stag + 2	---	95120						

Fitment :

Fitment shall be stage-to-stage, i.e. on corresponding stages from 1st stage onwards and the increments shall fall on the anniversary date as usual.

2. STAGNATION INCREMENTS

- a) Officers in JMGS I who have moved to scale of pay for MMGS II in terms of Regulation 5 (b) after reaching maximum of the higher scale are presently eligible for four stagnation increments. With effect from 1st November 2017, these officers will be eligible for five stagnation increments. The first four stagnation increments will be released after every two completed years of service, of which first two shall be Rs.1990/- each and next two shall be Rs. 2220/- each. The fifth stagnation increment of Rs.2220/- will be released two years after receipt of fourth stagnation increment or w.e.f. 1st November 2017, whichever is later.
- b) Officers in MMGS II who have moved to Scale of Pay for MMGS III in terms of Regulation 5 (b) after reaching maximum of higher scale are presently eligible for four stagnation increments. With effect from. 1st November 2017 these officers will be eligible for five stagnation increments. First four stagnation increments of Rs.2220/- will be released after every two completed years of service after reaching the maximum on the higher scale. The fifth stagnation increment of Rs.2220/- will be released two years after release of fourth stagnation increment or w.e.f. 1st November 2017, whichever is later.
- c) Officers in substantive MMGS III i.e. those who are recruited in or promoted to MMGS III are presently eligible for five stagnation increments. These officers shall now be eligible for total six stagnation increments. First four stagnation increments of Rs. 2220/- after every two completed years and next two increments of Rs. 2500/- each, two years after receipt of the fourth stagnation increment. The sixth stagnation increment of Rs. 2500/- will be released two years after release of fifth stagnation increment or w.e.f. 1st November 2017, whichever is later.
- d) Officers in SMGS IV are presently eligible for one stagnation increment of Rs. 2500/- two years after reaching maximum of scale. These officers will now be eligible for one additional stagnation increment of Rs. 2730/- after two years of receipt of first stagnation increment or w.e.f. 1st November 2017, whichever is later.
- e) Provided further that the Stagnation increment/s received by the Officers from Scale I to Scale IV who are/were in service of the banks as on 1st November, 2017 as per periodicity hereinbefore would be readjusted from

three year periodicity to two year periodicity from the date of reaching their maximum and officer shall be notionally eligible for stagnation increments w.e.f. 01.11.2017 in terms of this Joint Note as per the revised periodicity which will qualify for superannuation benefits. However, monetary benefit on account of such revised and readjusted periodicity of stagnation increment/s shall be payable from 1st November 2020 or the actual date of entitlement whichever is later.

- f) Officers in SMGS V shall be eligible for one stagnation increment of Rs.2970/- two years after reaching the maximum of scale or w.e.f. 1st November 2017, whichever is later.

3. DEARNESS ALLOWANCE

On and from 01.11.2017, Dearness Allowance shall be payable for every rise or fall of four points over 6352 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.07% of Pay.

4. HOUSE RENT ALLOWANCE (w.e.f. 01.11.2017)

Sl	Area	Rate
1	Major "A" Class Cities and Project Area Centres in Group A	9%
2	Other places in Area I, and Project Area Centres in Group B and State of Goa	8%
3	Other places	7%

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him/her shall be the actual rent paid by him/her for the residential accommodation in excess over 0.50 % of Pay in the first stage of the Scale of Pay in which he/she is placed with a maximum of 150 % of the House Rent Allowance payable as per aforesaid rates mentioned in Column II above.

Note: The claims of officer employees for House Rent Allowance linked to the cost of their ownership accommodation shall also be restricted to 150% of House Rent Allowance, as hitherto.

HRA ON CAPITAL COST BASIS:

HRA on capital cost basis is paid to the officer at the rate @150% of applicable HR) applicable at the Centre where the house (constructed with bank's finance under IHL) of the officer is situated and he/she is permitted to keep his/her family thereat,

irrespective of his/her place of posting on the lines of facility of leased accommodation at a place of choice. The documents which are required to be submitted are stated below.

- ❖ Copy of HBL (staff) Sanction Letter to ascertain the capital cost of the building
- ❖ A certificate by the officer that he is residing in the house and the house has not been let out
- ❖ Municipal Tax Receipt
- ❖ Address Proof
- ❖ Present salary slip and copy of the Title Deed

DIFFICULT CENTRE: HRA ON CAPITAL BASIS:

- a) Officers who are staying in their houses prior to their transfer to difficult centers are permitted to retain their families at their own house / at a place of their convenience. Such officers may also be permitted to draw HRA on capital cost basis with effect from 12.02.1996.
- b) In case an official residence is provided by the Bank at a place of posting in the difficult center, the official if retaining his family in his own house may also be permitted to draw HRA on capital cost basis for his own house and would be subject to a house rent recovery from his salary for the official residence occupied by him.
- c) The facility of payment of HRA on capital cost basis is extended to such officers who shift their families to their own houses after their transfer to difficult centers.

5. CITY COMPENSATORY ALLOWANCE (w.e.f. 1.11.2017)

Sl	Area	Rate
1	Places in Area 1 and above; and in the State of Goa	Rs.1,400/-p.m.
2	Places with population of five lakhs and over and State Capitals and Chandigarh, Puducherry and Port Blair	Rs.1,150/-p.m.

For the purpose of rule 22 and 23 of OSR

- ❖ Area I means places with a population of more than 12 lakhs
- ❖ Area II means all cities other than those included in Area I which have a population of 1 lakh and more

- ❖ Area III means all places not included in Area I and Area II

Note: It may be noted that places which are considered contiguous to any of the cities or towns where City Compensatory is payable and which, in respect of the Award Staff, are considered to belong to the Area which the city or town belongs are deemed to attract City Compensatory Allowance at the same rate.

If at any center both city compensatory allowance and project area compensatory allowance are payable to an officer, only the higher of the two (viz, CCA) shall be payable.

CCA shall not rank for the purpose of any allowance or retirement benefits. Please refer to our e-Cir No. CDO/P&HRD/45/2015-16 dated 02.09.2015 regarding payment of HRA & CCA to employees as per census 2011.

6. LOCATION ALLOWANCE (Non-CCA Centres) (w.e.f. 1.11.2017)

Effective 01.11.2017 a fixed allowance of Rs.700/- p.m. is payable to all Officers posted in areas other than the areas that are eligible for CCA. This fixed allowance shall not be reckoned for payment of DA, superannuation benefits, viz, pension including NPS, PF and Gratuity.

7. LEARNING ALLOWANCE :

With effect from 1.11.2017, Officers shall be paid Learning Allowance of Rs.600/- together with applicable Dearness Allowance thereon.

8. SPECIAL ALLOWANCE (w.e.f. 1.11.2017):

With effect from 1.11.2017, officers shall be paid Special Allowance as under:

Scale I, II, III	16.40% of Basic Pay + applicable Dearness Allowance thereon
Scale IV, V	19% of Basic Pay + applicable Dearness Allowance thereon
Scale VI, VII	20% of Basic Pay + applicable Dearness Allowance thereon

Note: The special allowance with applicable DA thereon shall not be reckoned for superannuation benefits, viz, pension including NPS, PF and Gratuity

9. PENSION

- As per extant regulations, pension payable to officers is based on the average of the emoluments drawn in the last ten months preceding the retirement of the officer in terms of Regulations 2 and 38 of the Pension Regulations. For

the purpose of payment of pension, the Pay of the officer retiring on or after 1st November 2017 will be taken on the basis of the Pay as is provided under the Settlement. However, in the case of officers who have retired from the services of the Bank, on or after 1st November, 2017 but before 31st August, 2018 (Applicable only to pre-merger pension optees of erstwhile Associate Banks merged with State Bank of India w.e.f. 01.04.2017), since the period of preceding ten months will constitute Pay both under this Settlement as well as pertaining to Settlement dated 25th May, 2015, in such cases, the following procedure will be adopted for determining Pension payable to them.

- (i) For the period of ten months falling on and from 1st November 2017, the actual Pay drawn by the officer under this Settlement; and
- (ii) For the period falling prior to 1st November 2017, the actual Pay drawn by the officer plus Dearness Allowance at the rate of 47.8 percent thereon will be notionally reckoned as Pay for the purpose.

With effect from 1st November 2017, the Pay as defined under Clause 6 of this Settlement and drawn by the officers who are members of the Pension Fund shall be taken into consideration for the purpose of calculation of pension as per the Pension Fund Rules/ Regulations in force (Applicable only to pre-merger pension optees of erstwhile Associate Banks merged with State Bank of India w.e.f. 01.04.2017).

b. Option not to claim incremental commutation on revised basic pension

Officers in service of the Bank as on 1st November 2017 and who have retired thereafter but before the date of this Settlement and who had opted for commutation of pension will have an option not to claim incremental commutation on revised basic pension.

c. Dearness Relief on Pension

With effect from 1st November, 2017, in respect of officers who retired or died while in service on or after 1st November, 2017, Dearness Relief shall be payable at 0.07 % per slab on the Basic Pension or Family Pension or Invalid Pension or compassionate allowance as the case may be. Dearness Relief in the above manner shall be paid half yearly for every rise or fall of 4 points over 6352 points in the quarterly average of the All India Consumer Price Index for industrial workers in the series 1960=100.

10. PROVIDENT FUND

Officers of State Bank of India will continue to be covered by Contributory Provident Fund Scheme as hitherto.

11. RECOVERY OF HOUSE/FURNITURE RENT

- (i) House rent recovery shall be @ 0.50% of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less.
- (ii) Furniture rent recovery shall be @ 0.10 % of the first stage of the scale of pay in which the officer is placed.

12. FIXED PERSONAL PAY (w.e.f. 01.11.2017)

Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service.

Increment Component (Rs) (A)	DA as on 01.11.2017 (Rs) (B)	Total F.P.P. payable where bank' accommodation is provided (Rs) (C)
1990	53	2043
2220	59	2279
2500	66	2566
2730	73	2803
2970	79	3049
3220	86	3306

Note:

- (i) F.P.P. as indicated in "C" above shall be payable to those officer employees who are provided with bank's accommodation.
- (ii) F.P.P. for officers eligible for House Rent Allowance shall be "A" + "B" plus House Rent Allowance payable on the last increment of the relevant scale of pay.
- (iii) The increment component of F.P.P. shall rank for superannuation benefits.
- (iv) Only officers who were in the service of the bank on or before 1.11.93 will be eligible for F.P.P one year after reaching the maximum scale of pay they are placed.

13. PROFESSIONAL QUALIFICATION PAY (PQP) (w.e.f. 1.11.2017)

A. (i) Officers shall be eligible for Professional Qualification Pay as under:

Those who have passed only CAIIB – Part I / JAIIB	1020/- p.m. one year after reaching top of the scale
Those who have passed both parts of CAIIB	Rs.1020/- p.m. one year after reaching top of the scale
	Rs.2550/- p.m. two years after reaching top of the scale

B. An Officer employee acquiring JAIIB/CAIIB (either or both parts) qualifications after reaching the maximum of the scale of pay, shall be granted from the date of acquiring such qualification the first instalment of PQP and the release of subsequent installments of PQP shall be with reference to the date of release of first instalment of PQP.

14. OTHER ALLOWANCES

(i) **Deputation Allowance** (w.e.f. 01.11.2020) Deputation Allowance shall be at the following rates:

An officer deputed to serve outside the bank	7.75% of Pay with a maximum of Rs.6000/-
An officer deputed to an organization at the same place or to the training establishment of the bank	4% of Pay with a maximum of Rs.3000/-

(ii) **Hill and Fuel Allowance** (w.e.f. 1.11.2017)

Sl	Place	Rate
(a)	Places with an altitude of 1000 meters and above but less than 1500 meters and Mercara Town	2% of Pay
(b)	Places with an altitude of 1500 meters and above but less than 3000 meters	2.5% of Pay
(c)	Places with an altitude of 3000 meters and above	5% of Pay

(iii) **Halting Allowance** (w.e.f. 1.11.2020)

Grade / Scales of Officers	Metro (Rs.)	Major 'A' Class Cities (Rs.)	Area I (Rs.)	Other Places (Rs.)
Officers in Scale VI & above	2700	1950	1650	1425
Officers in Scale IV & V above	2250	1950	1650	1425
Officers in Scale I/II/III	1950	1650	1425	1200

(iv) **Special Area Allowance** (w.e.f. 1.11.2017): At places where special area allowance is payable in terms of Regulation 23(ii) of Officers' Service Regulations, 1979/1982, the said allowance shall be payable at rates as in Annexure- I.

(iv) **Definition of Family:**

Clause 14 (vii) of Joint Note dated 25.05.2015 is modified as under:-

For the purpose of medical facilities and for the purpose of leave fare concession, the expression 'family' of an employee shall mean -

- a) The employee's spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically and mentally challenged brother/ sister with 40% or more disability, widowed daughters and dependent divorced/ separated daughters, sisters including unmarried/ divorced/ abandoned or separated from husband/ widowed sisters as also parents wholly dependent on the employee.
- b) The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.12,000/- p.m. If the income of one of the parents exceeds Rs.12,000/- p.m. or the aggregate income of both the parents exceeds Rs.12,000/- p.m., both the parents shall not be considered as wholly dependent on the officer employee.
- c) A married female employee may include her natural parents or parents-in-law under the definition of family, but not both, provided that the parents/ parents-in-law are wholly dependent on her.

Note: For the purpose of medical expenses reimbursement scheme, for all employees, i.e. male/female any two of the dependent parents / parents-in-law shall be covered. The officer employee will have the choice to substitute either of the dependents or both.

Physically challenged children of employees to be defined as dependents irrespective of age or marital status, subject to income criteria.

15. PROJECT AREA ALLOWANCE:

On and from 01.11.2017, Project Area Compensatory Allowance shall be payable at the following rates:

Project Areas falling in Group A - Rs.600/- p.m.

Project Areas falling in Group B - Rs. 525/- p.m.

16. MID ACADEMIC YEAR TRANSFER ALLOWANCE (w.e.f. 01.11.2020):

On and from 01.11.2020, Mid Academic Year Transfer Allowance shall be payable at Rs. 1650/- p.m. subject to other conditions.

17. SPLIT DUTY ALLOWANCE:

On and from 01.11.2017, Split Duty Allowance shall be payable at Rs. 300/- p.m.

18. COMPENSATION ON TRANSFER (w.e.f. 01.11.2020) :

An officer on transfer will be eligible to draw a lumpsum amount as indicated below for expenses connected with packaging, local transportation, insuring the baggage etc.

Grade/Scale of Officer: Officers in Scale IV and above: Rs. 30,000,
Officers in Scale I, II and III: Rs. 25,000

19. DATE OF EFFECT :

For payment of arrears, the benefits under various provisions as above shall be from 1 st November 2017, unless otherwise specified against the relevant provisions.

New Introduction

1. Annual encashment of Privilege Leave:

From the calendar year 2020, Privilege Leave encashment shall be permitted at the rate of 5 days for each calendar year at the time of any festival of the employee's choice. Employees who have completed 55 years of age as on 01.01.2020 and above shall be entitled to encash at the rate 7 days for each calendar year, till retirement. For the calendar year 2020, the encashment may be availed upto 31.03.2021. Thereafter the facility will have to be availed on or before 31st December every year.

2. Performance Linked Incentive Scheme: (The PLI will be applicable from FY-2020-21)

The wages settled during wage revision at industry level are paid by all Banks uniformly, irrespective of the size of the Banks and their financial strength. In today's challenging environment, where there is stiff competition among Banks, a genuine need is felt to allow Banks to pay their employees something extra by way of encouragement as per the profitability and financial soundness of the respective Banks. In order to inculcate a sense of competition and also to reward the performance, the

concept of Productivity Linked Pay was discussed and after discussions between the parties, it is agreed to introduce Performance Linked Incentive Scheme in Public Sector Banks which will be based on Operating Profit/Net Profit of the individual bank (optional for private and foreign banks). The PLI shall be payable to all employees annually over and above the normal salary payable. The PLI matrix shall decide the amount payable to the employees (in number of days of pay = Basic + DA) depending on the annual performance of the Bank. All the employees shall get the minimum number of days of pay as incentive depending on where in the matrix the Bank's performance fits in, broadly as per Matrix as under:

Sl.	YoY Growth in Operating Profit	No. of days for which Salary (Basic + DA) shall be paid
1	< 5%	Nil
2	5% to 10%	5 days
3	> 10% to 15%	10 days*
4	> 15%	15 days*

*3rd and 4th slabs are payable only if the Bank has Net Profit. If a Bank has growth in Operating Profit of 5% & more, but there is no Net Profit, then minimum 2nd slab of 5 days will be payable.

20. AUTOMATIC MOVEMENT TO NEXT SCALE:

Officers in JMGS-I and MMGS-II, one year after reaching the maximum in their respective scales, shall be allowed to earn further increments including stagnation increments in the next higher scale. Earning of increments in the next higher scales shall not amount to promotion in that scale and officers in receipt of such increments shall not be given any privileges, perquisites duties, responsibilities or posts of the higher scales.

21. STAGNATION INCREMENT / MOVEMENT TO NEXT HIGHER SCALE:

- a. Officers who opt out or refuse promotion to higher grade will not be eligible for the following:
- ❖ Increment in the higher grade (to which the official has refused/opted out for the promotion) in running scale of pay
 - ❖ Stagnation increments on reaching the maximum in their scale of pay.

(e-Cir No. CDO/
P&HRD-PM/68/2013-14
dated 05.02.2014)

❖ PQP in lieu of regular increment on reaching the maximum in their scale of pay.

- b. It has been decided that the officials who subsequently opt for the promotion to next higher grade will be allowed the increment / stagnation increment / PQP, as applicable, in the higher grade in running scale from the date of his annual increment falling due subsequent to the date of appearing for the promotion exercise.

22. FITMENT TABLE FROM CLERICAL CADRE TO JMGS-I OFFICERS PROMOTED ON OR AFTER 01.11.2012

(e-Cir No. CDO/
P&HRD-IR/1/2017-18
dt. 07.04.2017)

The revised fitment formula as per the XI bipartite settlement is yet to be announced by the Bank. Until then the fitment table given in the above circular will be followed and the new scale as per the XI bipartite settlement will be given as stage to stage fitment.

Stages	Basic pay in the Clerical Cadre		New Scale in Clerical Cadre	Fitment at Corresponding stage in JMGS-I	New Scale in JMGS-I
	w.e.f. 01.11.2007	w.e.f. 01.05.2010	w.e.f. 01.11.2012	w.e.f. 01.11.2007	w.e.f. 01.11.2012
1	6200		11765	14500	23700
2	6600	7600	12420	14500	23700
3	7000	8000	13075	14500	23700
4	7400	8400	13730	14500	23700
5	7900	8900	14545	14500	23700
6	8400	9400	15360	14500	23700
7	8900	9900	16175	14500	23700
8	9500	10500	17155	14500	23700
9	10100	11100	18135	14500	23700
10	10700	11700	19115	15100	24680
11	11300	12300	20095	15700	25660
12	12000	13000	21240	16300	26640
13	12700	13700	22385	16900	27620
14	13400	14400	23530	17500	28600
15	14100	15100	24675	18100	29580
16	14800	15800	25820	18700	30560

17	15500	16500	26965	19400	31705
18	16200	17200	28100	20100	32850
19	17500	18500	30230	20900	34160
20	18300	19300	31540	21700	35470
+1	19100	20100	32850++	22500	36780
+2	19900	20900	34160++	23300	38090
+3	20700	21700	35470++	24100	39400
+4	21500	22500	36780++	24900	40710
+5	22300	23300	38090++	25700	42020
+6	23100	24100	39400++	26500	43300+
+7			40710++	27300	44640+
+8			42020++	28100	45950+

23. FITMENT FORMULA ON PROMOTION FROM CLERICAL CADRE TO OFFICERS' CADRE. OFFICERS PROMOTED ON OR AFTER 01.11.2012

(e-Cir No. CDO/
P&HRD-IR/1/2017-18
dated 07.04.2017)

Anniversary Date of increment :

- ❖ Those who are drawing a basic pay up to and inclusive of the 9th stage in the clerical scale as on the date of promotion, given in the Fitment table, will be fitted at the minimum of the Officers' scale and will draw their next increment on the anniversary date of promotion (ADOP).
- ❖ Those who are drawing a basic pay from 10th stage to 20th stage (maximum of Rs.31540/-) in clerical scale as on the date of promotion will draw their next increment on the anniversary date of clerical increment (ADCI).
- ❖ Those who have completed less than one year at the basic pay of Rs.31540/-, Rs.32850/-, Rs.34160/, Rs.35470/- and Rs.36780/- will draw their next increment immediately on fitment at the corresponding stage in the Officers' scale as per fitment table and will draw their annual increment on their anniversary date of last increment in the clerical cadre (ADCI).
- ❖ Those who have completed more than one year at the basic pay Rs.31540/ Rs.32850/-, Rs.34160/-, Rs.35470/- and Rs.36780/- will draw their next increment immediately on fitment at the corresponding stage in the Officers'

scale as per fitment table and thereafter will draw their annual increment on the anniversary date of promotion (ADOP).

24. PROTECTION OF FPP:

- ❖ In case of those officers who have been promoted to JMGS-I on or after 01.11.2012 after drawing FPP in clerical cadre, he/she would continue to get the same amount of FPP in JMGS-I (except when the said FPP is changed on wage revision) till such time he/she reaches the maximum in JMGS-I scale. On completion of one year at the maximum of the JMGS-I, he /she shall be eligible to get FPP as applicable to the higher scale (JMGS-I) in which he/she is placed.
- ❖ If an employee is promoted before receipt of FPP, the payment of FPP shall be made to him / her in the officer scale from the date the employee would have notionally received the FPP in the clerical scale or 01.11.2012 whichever is later.
- ❖ Accordingly, effective from 01.11.2012 the FPP will NOT be considered for the purpose of computation of Adjusting Pay and instead will be protected separately as mentioned above.

25. ADJUSTING PAY :

In case of an officer who at the time of promotion is already at the maximum of clerical scale or who notionally would reach the maximum stage of clerical scale thereafter and be eligible for stagnation reliefs (viz. Fixed personal Allowance, Professional Qualification/Graduation Allowance and Stagnation Increments), if at any time the difference between the basic pay and PQP, that he/she would have been actually in receipt of or notionally entitled to, is lower than Rs..3970/- w.e.f. 01.11.2012 an adjusting pay equal to the shortfall shall be paid to him/her. The Adjusting Pay so arrived on or after 01.11.2012 will be reckoned for DA and superannuation benefits.

Adjusting pay, will be determined annually on the anniversary date of annual increments in the officers' scale and would be payable till such time when there is no shortfall as stated above.

26. FITMENT CHART ON PROMOTION FROM SCALE I TO II /II TO III III TO IV/IV TO V/V TO VI/VI TO VII PROMOTED ON OR AFTER 01.11.2012

(e-Cir No. CDO/
P&HRD-PM/51/2015-16
dated 28.09.2015)

JMGS-I TO MMGS-II			MMGS-II TO MMGS-III			MMGS-III TO SMGS-IV		
Stage	Scale-I	Scale-II	Stage	Scale-II	Scale-III	Stage	Scale-III	Scale-IV
1	23700		1	31705		1	42020	
2	24680		2	32850		2	43330	
3	25660		3	34160		3	44460	
4	26640		4	35470		4	45950	50030
5	27620		5	36780		5	47260	51490
6	28600		6	38090		6	48570	52950
7	29580		7	39400		7	50030	54410
8	30560	31705	8	40710	42020	8	51490	55870
9	31705	32850	9	42020	43330	++	52950	57520
10	32850	34160	10	43330	44640	++	54410	59170
11	34160	35470	11	44640	45950	++	55870	59170
12	35470	36780	12	45950	47260	++	57330	59170
13	36780	38090	+	47260	48570	++	58790	59170
14	38090	39400	+	48570	50030	++		60820
15	39400	40710	+	50030	51490			
16	40710	42020	+	51490	51490			
17	42020	43330	++	52950	52950			
+	43330	44640	++	54410	54410			
+	44640	45950	++	55870	55870			
+	45950	47260	++	57330	57330			
++	47260	48570			58790			
++	48570	50030						
++	50030	51490						
++	51490	51490						

Note: Those who are getting promoted to Scale III after reaching the Basic pay of Rs.55870/- and Rs.57330/- their next increment will be released on the date it was due in the earlier Grade.

Scale IV to scale V			Scale V to Scale VI			Scale VI to Scale VII		
Stage	Scale-IV	Scale-V	Stage	Scale-V	Scale-VI	Stage	Scale-VI	Scale- VII
1	50030	59170	1	59170	68680	1	68680	76520
2	51490	59170	2	60820	68680	2	70640	76520
3	52950	59170	3	62470	68680	3	72600	76520
4	54410	59170	4	64270	70640	4	74560	78640
5	55870	60820	5	66070	72600	5	76520	80760
6	57520	62470						
7	59170	64270						
++	60820	66070						

+ Sliding

++ Stagnation increment

27. EFFICIENCY BAR :

The movement of officers in Scale-I and Scale-II to the higher stages in the next scale after reaching the maximum in their respective scale shall be subject to their crossing the efficiency bar.

The Efficiency Bar which shall apply only in the following cases:

- ❖ Where an Officer is under suspension
- ❖ Where a disciplinary action has been initiated against an Officer;

Note: Where the Efficiency Bar operates in terms of (ii) above, the case of the concerned officer shall be reviewed every year well before the next due date for crossing the Efficiency Bar. The delay in crossing the Efficiency Bar under this provision shall not be more than three yrs after which if the disciplinary proceedings are still not concluded, the increments shall be released with retrospective effect.

- ❖ Where an Officer has earned an adverse remark from the Reporting Authority in the Reporting year proceeding the date on which the officer is due to cross the Efficiency Bar and the same has been conveyed to the Officer.

Note: Where the Efficiency Bar has been applied in terms of (iii) above, but the rating improves subsequently, the increments shall be released after one year. Average remark or rating shall not be treated as adverse for this purpose.
(CC: PA/CIR/59 dated 24.04.1986)

Procedure for fitment of pay of officers on promotion from one scale to another

- ❖ At the time of fitment of an officer on promotion to the higher scale to pay, the number of increment he would have/had earned i.e. one increment each for passing JAIIB/CAIIB examination, as the case may be, shall be first reduced from the existing pay of the concerned officer prior to his fitment in the higher scale of pay on promotion. If, however, the officer is at the maximum of the scale, the following procedure should be adopted:
 - * If the stagnation at the maximum of the scale is less than one year, the officer would not be drawing any Professional Qualification Pay. Then the number of increments i.e. One increment for JAIIB/CAIIB, as the case may be, included in his Basic Pay shall be reduced in the existing scale.
 - * If the stagnation at the maximum of the scale is for a year or more but for less than 2 yrs, the officer would be drawing a Professional Qualification Pay of Rs.670/- p.m. In such cases, if he had passed both JAIIB/ CAIIB before the date of promotion, no increment shall be reduced in the existing scale. If, however, such Professional Qualification Pay of Rs 670/- p.m. is for JAIIB only, then no increment need be reduced from the existing scale. for MMGS-II in terms of Rule 5(1) (b) after reaching maximum of the higher scale shall be eligible for fourth stagnation increments for every three completed yrs of service of which first two shall be Rs.1310/- each and next two Rs.1460/- each.
 - * If the stagnation at the maximum of the Scale is for 2 years or more, the officer who has passed both JAIIB/CAIIB before the date of promotion, would be drawing a Professional Qualification Pay of Rs.1680/- per month. In this case, there would be no scope for reducing the increments for JAIIB/CAIIB as even without CAIIB increments the officer would be at the maximum of the scale.

Note: The purpose of the above exercise is to determine as to what stage of scale of pay the officer would have been, had he not been granted increments for passing JAIIB/CAIIB.

- ❖ After effecting the above adjustments, the fitment of basic pay in the promoted scale will be made as per the fitment chart enclosed. The fixation so arrived at will be the basic pay in the promoted scale as on the date of promotion.

- ❖ After such fitment in the higher scale of pay one or two increments shall be added to the Basic Pay so fixed in respect of JAIIB or of CAIIB, as the case may be. If, however, no increments are available in the scale, or only one increment is available in the scale, after allowing the available increment/s, the officer shall be allowed Professional Qualification Pay in lieu of such remaining increment(s), if any.
- ❖ Normally, where an officer is promoted from one scale to another, the date of his increment shall be the anniversary date in the previous scale of pay. Where however, an officer has reached the maximum in the previous (pre promoted) scale of pay or on promotion gets an increase in the Basic Pay equivalent to two or more increments in the previous (pre-promoted) scale of pay, the date of increment shall be the anniversary date of promotion. However, if the Basic Pay after reduction of JAIIB/CAIIB increments is not at the maximum, then the date of increment shall be the anniversary date of last increment.
- ❖ Provided further, that if an officer who is in Scale I, II or III is promoted to higher scale after reaching the maximum in the previous (pre-promoted) scale of pay but before drawing stagnation increment, the date of his increment in the higher scale shall be the anniversary date of promotion or due date of stagnation increment in the previous (pre- promoted) scale whichever is earlier.
- ❖ In the case of officer in Scale I and II promoted after moving into higher Scale and III because of stagnation movement, the notional increment to be added shall be the increment drawn by him on the date of promotion and the next and subsequent increment shall be on the anniversary date on which the member has drawn his increment in the previous scale.
- ❖ Promotees who are drawing Fixed Personal Pay in terms of Settlement dated 25.05.2015 may continue to draw the same quantum of Fixed Personal Pay even after promotion which shall remain unaltered till revised.

28. OFFICERS UNDER SUSPENSION PAYMENT OF ARREARS OF SALARY REVISION:

In terms of extant provisions vide Rule 68(A) (7) (1) of SBI OSR, officers who are placed under suspension are entitled for sanction of subsistence allowance. Operating functionaries of the Circles are raising query as to whether the officers who were placed under suspension prior to effective date of 10th bipartite

(CDO/P&HRD-PM/48/
2015 - 16)

salary revision (i.e. 01.11.2012) would be given the benefit of revised salary for the purpose of calculating subsistence allowance.

In this connection, it has been decided, with the approval of the appropriate authority, to extend the benefit of salary revision as per the provisions of 10th bipartite settlement to the officials, placed under suspension before 01.11.2012, for the purpose of calculation of subsistence allowance. All other instructions in the matter shall remain unchanged.

29. PERSONAL ALLOWANCE :

In case of the officers who are already drawing personal allowance of Rs.800/- p.m. and those officers who will be eligible for personal allowance after 01.11.2012, the amount of such personal allowance shall be revised to Rs.1310/- p.m. w.e.f. 01.11.2012. The said personal allowance will be payable till the officer reaches the basic pay of Rs.57,330/- in MMGS-II. Thereafter, the personal allowance of Rs.1310/- will be tapered off at the rate of $\frac{1}{2}$ of the allowance in two installments against future increments.

30. RELEASE OF ANNUAL INCREMENTS :

In terms of Rule 5 (1) (a) of the SBI Officers Service Rule, the increments specified in the various scales of pay shall accrue on annual basis, but would be subject to sanction of the competent authority. The competent authority as approved for the purpose of release of annual increment is as under.

		Competent Authority
a)	Officers posted at a branch, department or an office	The head of the branch, department or the office concerned
b)	In case of the head of the office, department or branch	The next higher authority

31. PAYMENT OF HOUSE RENT ALLOWANCES (HRA) AND CITY COMPENSATORY ALLOWANCES (CCA):

In terms of official census 2011 figures, places have been upgraded from a lower area to higher area. A detailed list of such places is enclosed marked Annexure-I of the circular. In view of the fact that HRA and CCA are paid on the basis of classification of areas according to population, Officers working in branches/offices situated in places which are upgraded as per Census 2011 are eligible to be paid higher rate of HRA and /or higher / lower CCA. This shall be effective from 1st March 2011.

(e-Cir. No. CDO/P&HRD-IR/
45/2015-16 dated 02.09.2015)

In Annexure- II to this circular, a detailed list of such places under the following categories is furnished. Major - A class cities / places with population of more than 45 lacs Places with population over 12 lacs and below 45 lacs Places with population over 5 lacs and below 12 lacs Places with population below 5 lacs.

For convenience, both in Annexure-I and Annexure-II, Municipalities, Municipal Corporations, Census Towns, Outgrowths etc. which constitute on Urban Agglomeration as per Census 2011, wherever applicable, is listed.

33. SPECIAL COMPENSATORY ALLOWANCE :

Officers, who joined the Bank's service on or before 31.10.1993, are eligible for SCA. SCA does not rank for DA, CCA, HRA and superannuation benefits. (Per IR/ 30/95 dated 22.02.1995)

(Amount in Rs. per month)

Basic Pay	Officers who joined the Bank prior to 31/10/93 and are in receipt of SCA	Officers who are in the service of the Bank as on 23. 07. 2003 and not in receipt of SCA
Rs.23700/- Rs.38090/-	575	225
Rs39400/- Rs.45950/-	650	300
Rs.47260/- Rs.48570/-	700	300
Rs.50030/-	850	300
Rs.51490/-and above	1000	450

34. SPECIAL BALANCING ALLOWANCE:

All Officers' other than Officers' joined the Bank on or after 01/11/2007 will be eligible for a Special Balancing Allowance @ 6.50% of the moving revised Basic Pay and will be frozen on the expiry date of 9th Bipartite Settlement. Such allowance will not rank for DA, HRA and CCA etc. Or any superannuation benefit. (e-Cir No. 999/2010-11 dated 01.03.2011).

35. PROJECT AREA COMPENSATORY ALLOWANCE:

All officers serving an area specified as a project area falling in Group 'A' or Group 'B' will be paid the allowance as under: If at a center both CCA and Project Area Compensatory allowance are payable, only the higher of the two shall be payable.

(E- Cir SI No 138/2010-11 dated 08/06/2010). Project Area Compensatory Allowance shall be payable at the following rates: with effect from 01.11.2017

- ❖ Project Areas falling in Group A - ₹ 600/- p.m.
- ❖ Project Areas falling in Group B - ₹ 525/- p.m.

36. SPLIT DUTY ALLOWANCE :

Split duty allowance enhanced from Rs.200/- p.m. to Rs.300/- p.m. w.e.f. 01.11.2017 and shall be paid to an Officer working at an office where the business hours are split with a minimum interval of two hours. The allowance will not rank for payment of DA or any other benefit but will be taken for computing encashment of leave. (CL: CDO/Per/8/98-99 dated 04.05.1998) (CDO/P&HRD-IR/17/2005-06 dated 07.07.2005).

37. CLOSING ALLOWANCE :

Closing allowance is payable @ Rs.250/- for each half yearly closing only to such officers who are posted at branches where books are closed half yearly on 31st March and 30th September. The allowance may be paid in full irrespective of the dates of appointment of the officer during the half-year. Officers under suspension and those who are posted at Administrative Offices or at other offices where no closing of book is involved are not eligible for the allowance. Closing allowance is not payable also to officers on deputation to outside agencies including RRBs unless such closing allowance is payable in the concerned agency. (e-Cir No. CDO/PER/8/98-99 dated 04.05.1998).

38. PROVIDENT FUND

10% of Basic Pay including stagnation increment, PQA, increment component of FPA and Officiating allowance (CDO/P&HRD-IR/17/2005-06 dated 07.07.2005) w.e.f. 01.11.2012 officers of SBI will continue to be covered by Contributory Provident Fund Scheme as hitherto.

39. OFFICIATING ALLOWANCE :

In case an officer is required to officiate in a post in a higher grade or scale for a continuous period of not less than 7 days at a time or an aggregate of 7 days during a calendar month, officiating allowance equal to 6% of the Basic Pay (without any ceiling) will be paid. The allowance will be paid on a pro - rata basis if number of days officiated is less than a month. (CL/Cir DO/P&HRD/8/ 2002-2003 dated

03.05.2002) Officiating allowance shall rank for Provident Fund only and not for other purposes.

Henceforth, officiating allowance to an officer, who comes to officiate as a consequence of review of categorization in a grade or scale higher than the one in which he is placed, will be paid from the date of circularization of the revised categorization. He will not be paid officiating allowance for the period he had worked in the position between the effective date of categorization and the date of circular. (CL/Cir DO/P& HRD/8/2002-2003 dated 03.05.2002).

Where an officer is called upon to officiate in a higher grade position on more or less regular basis without stipulating any fixed period, apart from the allowance, he would get such entitlements that go with the post or grade to which the post is categorized (i.e. Residential accommodation, Cleansing materials, Newspaper, Telephones, Brief-case, Casual Labour, Conveyance (not for journeys outside the Headquarters on official duty, LFC/HTC, Halting allowance & Lodging expenses, which are related to the grade /Scale of the Officer) etc. The entertainment allowance, in such cases, should however be, permitted only on a pro-rata basis. These benefits will not be provided in case of officiating as a stopgap arrangement. When an officer officiating in a higher post on a regular basis is absent for more than 7 days from his post, officiating allowance for such periods of absence exceeding 7 days in a month would not be payable. (Per Cir 61 of 1983) (Cir. Per/6/88 dated 10.03.1988).

For good order, an officer under rigor of penalty will not be allowed to officiate in higher capacities even for temporary period, though they may otherwise be posted in regular assignments. (CL Cir DO/PHRD/58/02-03) Officers, who, unconditionally refuse promotion in writing or give a conditional refusal are permanently debarred for officiating chances. However, after lapse of two yrs from the letter of refusing promotion, the officer would be entitled to withdraw the same on such withdrawal the officer may be permitted for officiating chances.

An officer who is required to work in shifts involving hardships or has to perform onerous duties beyond normal working hours shall be paid a discomfort allowance. The categories of officers to whom such allowance can be paid and terms and conditions of such payment will be decided by the Managing Director. Accordingly, from 01.06.2013 Liaison Officers and Security Officers of the Bank shall be paid Rs.3000/- p.m. (e-Cir CDO/P& HRD- PM/15/2013-14 dated 04.07.2013).

40. DISCOMFORT ALLOWANCE FOR LIASION OFFICERS:

The discomfort allowance in respect of Liaison Officers is revised as under (e-Cir CDO/P& HRD-PM/96/2020-21 dated 26.03.2021).

Grade	Revised (Rs)
SMGS-IV & V	7000
MMGS-II & III	6000
JMGS-I	5000

41. HILL & FUEL ALLOWANCE w.e.f. 01.11.2017:

Place	Rate
a) Place with an altitude of 1000 mtrs. and above but less than 1500 mtrs.	2% of pay p.m, without upper ceiling.
b) Place with an altitude of 1500 mtrs and maximum of above but less than 3000 mtrs	2. 5 % of pay, p.m, without upper ceiling
c) Place with an altitude of 3000 mtrs and above	5% of pay p.m, without upper ceiling

Officers posted at places with altitude of not less than 750 mtrs, surrounded by Hills with higher altitude and cannot be reached without crossing an altitude of 1000 mtrs or more, will be paid Hill & Fuel Allowance at the rate applicable to centers with altitude of 1000 mtrs and above.

42. FOOT ALLOWANCE :

Journeys undertaken by a Branch Manager or a FO/RDO posted at remote and difficult centers for field visits to the places not connected by motorable roads and where public conveyance such as buses, auto- rickshaws, etc. do not ply thereby compelling him to undertake journey on foot, an allowance is paid to the officer concerned uniformly at the rate of Rs.1.20 paise per km subject to the conditions that (a) the journey is undertaken on foot to a place situated beyond 2 km (b) the official certifies to the Bank's satisfaction that the journey was, in fact, undertaken by him on foot due to non-availability of any type of conveyance for visiting the place and (c) the journey was undertaken on foot owing to other avoidable circumstances such as absence of pucca roads, urgency of work etc. (CL Cir DO/ P&HRD/18/2002-03 dated 24.05.2002).

43. SPECIAL AREA ALLOWANCE w.e.f. 01.11.2017:

Place of posting	Pay below Rs.36001/-	Pay above Rs.36001/-
a) South Andaman (including Port Blair)	Rs.4000/- p.m.	Rs.5200/-p.m.
b) North & Middle Andaman, Little Andaman, Nicobar & Narcondum Islands	Rs.3200/-p.m.	Rs.4200/- p.m.
c) Sikkim	Rs.4000/-p.m.	Rs.5200/-p.m.
d) Lakshadweep Islands	Rs. 4000/- p.m	Rs.5200/- p.m

(For other areas please refer Vol 1 of HR Manual - page 435)

Officers shall be eligible to draw only the higher of SAA and Hill & Fuel Allowance and not both at centers where both the allowances are payable. If the higher of the two allowances is less than aggregate of SAA and H&FA drawn by the officer on 31.12.1989, then such difference shall be protected as Personal Allowance (Special Area) till such time the officer remains posted at that place (Cir. Let Cir DO/P&HRD/19/2002-2003 dated 24.05.2002).

44. INCENTIVES TO OFFICERS POSTED TO A & N ISLANDS:

Officers transferred from outside and posted to Andaman & Nicobar Islands and Lakshadweep Island w.e.f. 01.01.2002 are eligible for payment of adhoc and temporary incentives of 12.5 % of basic pay subject to maximum of Rs.1500/- p.m. This will be in addition to the Special Area Allowance as applicable to these Islands. (CL/Cir DO/P&HRD/24/2002-03 dated 30.05.2002).

45. REIMBURSEMENT OF 4-IN-1 / 3-IN-1 CONVEYANCE EXPENSES , COST OF NEWSPAPER/MAGAZINE, CASUAL LABOUR & CLEANSING MATERIALS

In terms of the extant provisions, Officers in difference grades are entitled for reimbursement of various monthly perquisites viz., conveyance expenses, cost of newspaper/magazine, casual labour and cleansing materials depending upon the grade/scale of the official and Executives. It has been decided to modify the process of payment of miscellaneous benefits under this head on certificate basis with self-approval facility and revise the existing ceiling of some of the miscellaneous perquisites as under:

(e-Cir CDO/P&HRD-PM/
96/2020-21
dated 26.03.2021)

Category of officers	Cleansing materials Monthly ceiling w.e.f. 01.04.2021 (Rs.)	Casual labour Per day w.e.f. 01.04.2021 (Rs.) *	Newspaper/Magazines Monthly Ceiling w.e.f. 01.04.2021 (Rs.)
JMGS - I	1100	900	750
MMGS- II	1425	1520	1100
MMGS- III	1700	2000	1200
SMGS-IV	2050	3130	1700
SMGS-V	2700	5790	2000
TEGS-VI	3650	8950	6500
TEGS-VII	4200	10600	8500
TEGSS- I	5300	24000	9000
TEGSS- II	5900	30500	9500

* At present reimbursement of cost of casual labour is being made on daily basis. It is now revised to reimburse the same on monthly basis in order to ease the process of reimbursement.

46. REIMBURSEMENT OF CONVEYANCE EXPENSES :

At present, officials are reimbursed conveyance expenses as under:

(Ref: e-Cir No.
CDO/P&HRD-PM/
96/2020-21 dated 26.03.2021)

- a. Officers maintaining vehicle (4/2 wheelers) - reimbursement of fuel cost on declaration basis where vehicle is maintained at workplace.
- b. Officers maintaining vehicles - reimbursement on certificate basis
- c. Officers not maintaining vehicles and using public transport - reimbursement on certificate basis.

A. Officers, who maintain vehicle (4/2 wheelers) at workplace and claim reimbursement of fuel cost on declaration basis:

Reimbursement of conveyance expenses is being made on the basis of quantity of petrol consumption cost (per ltr.) for the vehicle used by the official. In order to address the difference of cost of petrol in various locations across the country, it is decided to reimburse the cost of petrol on lumpsum amount basis instead of putting the cost of petrol/litre every month with the provision of self-approval.

Further, the implementation of reimbursement of lumpsum amount which would be fixed by taking into account average of the cost of petrol of 4 Metros (Mumbai, Delhi, Kolkata and Chennai). The amount will be revised by Personnel Management Department at Corporate Centre half yearly on 30th June and 31st December every year.

Four Wheelers / Cars / Two Wheelers :

	AREA I Monthly Entitlement (Lumpsum Reimbursement)	AREA II Monthly Entitlement (Lumpsum Reimbursement)	OTHER CENTRES Monthly Entitlement (Lumpsum Reimbursement)
SMGS-V	11155	10185	9215
SMGS-IV	10670	9700	8730
MMGS-III	9700	8730	7760
MMGS-II	8245	7760	7275
JMGS-I	6305	5820	5335
Two Wheelers – JMGS-I to SMGS-V	5335	4850	4365

B. Monetary ceilings on reimbursement of expenses to those officers who maintain vehicles and claim expenses on certificate basis:

Four Wheelers / Cars / Two Wheelers :

	AREA I Monthly Entitlement	AREA II Monthly Entitlement	OTHER CENTRES Monthly Entitlement
SMGS-V	3380	3080	2790
SMGS-IV	3230	2930	2640
MMGS-III	3080	2780	2490
MMGS-II	2430	2340	2030
JMGS-I	1630	1470	1320
Two Wheelers – JMGS-I to SMGS-V	1630	1470	1320

C. Officers not maintaining vehicles and using public transport and claiming reimbursement on certificate basis:

Grade	Monthly Entitlement
SMGS-V	2500
SMGS-IV	2350
MMGS-III	1870
MMGS-II	1720
JMGS-I	1240

47. REIMBURSEMENT OF PEST CONTROL EXPENSES :

The Executives / Officers of the Bank are entitled to avail lease accommodation or Bank's flat depending upon the availability of such accommodation in the Centre / Place of posting. Officers are provided with furniture and fixtures as per their entitlement. In order to ensure better hygiene and health at residence, maintenance and termite treatment of wooden furniture, it has been decided for reimbursement of pest control expenses to all officers through HRMS Portal. The application for reimbursement shall be made under self-certification and auto-approval process. The facility for reimbursement of pest control expenses shall be on annual basis as under:

(Ref: e-Cir No. CDO/
P&HRD-PM/96/2020-21
dated 26.03.2021)

Grade	Yearly Entitlement (Rs)
TEGSS-I & Above	4000
TEGS-VI & VII	3000
SMGS-IV & V	1500
JMGS-I, MMGS-II & III	1100

If any Circle is already paying allowance on this count, the existing facility in those Circles will stand replaced with these guidelines w.e.f. 01.04.2021.

48. REIMBURSEMENT OF OUT-OF-POCKET EXPENSES TO OFFICERS WORKING ON SUNDAYS / HOLIDAYS ON EXTREME EMERGENCIES:

The officers are required to be called on Sundays / Holidays due to extreme emergencies or to comply with Government

(Ref: e-Cir No. CDO/
P&HRD-PM/96/2020-21
dated 26.03.2021)

instructions. As of now, out-of-pocket expenses for attending office on Sundays / Holidays are paid at Circle level and amount of such payments varies from Circle to Circle. Therefore, to follow an uniform approach pan-India, it has been decided to pay Rs.2000/- per day to the officials attending the Bank's work on Sunday / Holiday on extreme emergencies or Government instructions under the following terms and conditions w.e.f. 01.04.2021:

Sl.No.	Particulars	Terms & conditions of reimbursement
1	Amount	Rs.2000/- per day
2	Mode of payment	Through HRMS under certificate basis
3	Period of claim	Within 6 months
4	Approval for officers working in Branches / RBO / AO / CPC / CC / Other Administrative Offices	Controlling Authority not below the rank of DGM
5	Maximum No. of days in month for an officer	4 days
6	Maximum No. of days per quarter for an officer	8 days
7	<u>Permission for deviation</u> (i) More than 4 days in a month and/or (ii) More than 8 days in a quarter for an officer	For Circle – Approval of Circle CGM For others – Approval of CGM in the vertical
8	Deviation to be reported to	PMD, HR Department, CC, Mumbai (quarterly)

49. REIMBURSEMENT OF TRAVELLING EXPENSES BY OWN VEHICLE FOR OFFICIAL DUTIES TRANSFER/LFC:

(e-Cir No. CDO/
P&HRD-PM/89/2011-12
dated 31.01.2012)

TYPE OF VEHICLE	ENGINE CAPACITY	RATE PER KMS.(Rs.)
Four wheeler	1000 CC or more	9. 00
Four wheeler	Less than 1000CC	7. 00
Motor cycle / scooter		4. 50
Moped	—	3. 00

The rates of reimbursement are applicable in both cases i.e. for use of own vehicle on official duty and for transport of own vehicle on transfer to new headquarter.

50. HIRING OF CAR / TAXI FOR FULL DUTY OFFICERS IN SCALE V AND BELOW:

When hiring of a taxi is permitted, the actual taxi charges will be reimbursed. Where journeys are undertaken by an officer in a hired taxi, the actual charges incurred by the officer including waiting charges may be reimbursed, subject to the claim being reasonable. Luxury taxis should not be hired under any circumstances.

(e-Cir No. CDO/
P&HRD-PM/70/2017-18
dated 15.12.2017)

- a) Officers who are required to travel on duty are advised to follow certain rules as stated hereunder.
- b) For travelling within the city services of taxi aggregators available such as Ola/Uber/Radio taxi etc. may be utilized.
- c) In case of travel by Yellow top/taxis having no provision for generating bill, reimbursement of claim actually incurred may be made. The sanctioning authority may verify the reasonableness of the claim with the prevailing market rate.
- d) Hiring of Taxi for full day should be permitted on specific requirement of visiting multiple destinations for official purposes, with prior approval.
- e) Conveyance charges to a reasonable extent, by public transport only, may be reimbursed to officers deputed for official work outside the station of their posting or for training to a non- residential training center, in addition to the usual halting allowance to which they are entitled.

51. CONVEYANCE ALLOWANCE TO PHYSICALLY HANDICAPPED EMPLOYEES:

Blind and orthopedically handicapped employees of the Bank may be paid conveyance allowance @ 5% of the revised basic pay drawn by them from time to time subject to maximum of Rs.400/- p.m. In case of officers the allowance is in addition to reimbursement of conveyance charges. The eligible employees who are provided with the Bank's vehicle for travel between office and residence will not be eligible for such conveyance allowance.

(e-Cir No. CDO/
P&HRD/IR/113/2008-09
dated 18.03.2009)

The facility of such conveyance allowance may be extended to deaf & dumb employees of public sector Banks subject to the condition that the recommendation of the Head of ENT Department of Government Civil Hospital is received by the Bank. (e-Cir No. CDO/P&HRD-IR/27/2014-15 dated 02.08.2014).

52. REIMBURSEMENT OF LODGING EXPENSES TO OFFICERS :

(e-Cir No. CDO/
P&HRD-PM/97/2011-12
dated 08.02.2012)

Grade /Scale	Eligibility to stay in ITDC Hotels	Metro Max room tariff permissible	Major "A" Rs.	Area – I Rs.	Other Place Rs.
TEGSS I & II	4* Hotel	14600	13400	7200	6200
TEGS VI & VII	4* Hotel	11000	9700	6200	4800
SMGS IV & V	3* Hotel	7200	6700	3800	2900
MMGS II & III	2* Hotel (Non AC)	4000	3600	2600	2000
JMGS I	1* Hotel (Non AC)	2600	2400	1900	1600
Metro	State capitals falling in Metro Category				
Major A class cities	All state capitals (other than state capitals falling in Metro Category) may be treated as Major A class cities				
Area-I Cities	Pune, Nagpur, Kanpur, Surat, Jaipur, Lucknow, Vishakhapatnam, Patna, Vadodara, Kochi, Indore, Bhopal, Ludhiana, Coimbatore, Madurai, Agra & Varanasi				

- a) Officers in Top Executive Grade Scales VI & above, who are unable to stay in eligible hotels in metro centers within the permissible room tariff, may be reimbursed actual lodging expenses for staying in other hotels not exceeding 125% of the room tariff of their entitled class at these centers.
- b) The above rates are the maximum ceiling up to which the officer may be permitted to stay in a hotel, but the Circles will be advised to arrange for tie-up with the star category non ITDC hotels and fetch maximum discount possible. The officer will be reimbursed up to the maximum rates mentioned above as per his entitlement or the card rates of the hotel whichever is less.
- c) In lodging bill if service charges are shown separately, the same may be reimbursed within the admissible limit of room tariff. (Per 79/91 dt. 16.11.91).
- d) Henceforth officers while on official visit to the places where Bank's transit/ Guest houses are established, must necessarily stay in the Bank's transit house unless accommodation is not available and the concerned circle establishment maintaining the transit house, advises them so.

- e) In cases where the officers are required to stay in a Hotel due to non-availability of accommodation in transit house the fact should be certified in their TA Bill. (CL Cir DO/P&HRD/45/02-03 dated 04.07.2002).

53. OUT-OF-POCKET EXPENSES :

Officers posted at Airport offices, MICR Branches, SWIFT Centres and Branches having extended business hours i.e. Branches which remains open for business before 8 a.m. or after 8 p.m. and are required to work before 8.00 a.m. or after 8.00 p.m. are reimbursed out-of-pocket expenses of Rs.500/-. Out-of-pocket expenses will be reimbursed only for those days the officer(s) are required to work before 8 a.m. or after 8 p.m.

(e-Cir No. CDO/
P&HRD-PM/96/2020-21
dt. 26.03.2021)

54. OUT OF POCKET EXPENSES FOR DEPUTATION WITHIN MUNICIPAL LIMITS:

With the coming into force of SBI Officers' (D.T.C.S.) Order, 1979, the practice of paying halting allowance for deputation within Municipal limits but beyond 15 Kms from the headquarters or residence stands withdrawn. For this purpose, deputation within a given center forming one unit or within the constituent units of the Urban Agglomeration of a place will be considered as deputation within Municipal Limits.

(e-Cir No. CDO/P&HRD-PM/53/2006-07 dated 02.01.2007)
(e-Cir No. CDO/P&HRD-PM/33/2011-12 dated 22.06.2011)
(e-Cir No. CDO/P&HRD-PM / 23/2016-17 dated 19.05.2016)
(Service Rules, Volume-1, Chapter - Allowances)

Officers deputed locally (within CMDA/Municipal limit) for outdoor duty and remains away for at least 4 hours including journey period will be paid an out of pocket expenses, subject to a ceiling of ½ the halting allowance payable to him or Rs.650/- per day whichever is lower, for journey completed on the same day who travels the following distance:

When an officer proceeds from Office	At least 15 Kms away from office and 5 Kms from residence
When an officer proceeds from Residence	At least 15 Kms away from residence and 5 Kms from office

Payment of actual conveyance expenses, in case of local deputation, may be made in addition to out of pocket expense. (CL: CDO/PER/52/1999-2000 dt. 03.09.1999).

55. REIMBURSEMENT OF OUT OF POCKET EXPENSES TO LIAISON OFFICERS :

(i) During office hours: From 01.11.2016 the Liaison officers may be reimbursed @ Rs.150/- per day if the period of detention during office hours is up to 2 hours.

(e-Cir No. CDO/
P&HRD-PM/75/2016-17
dated 05.11.2016)

(ii) If more than 2 hours it will be Rs.300/- per day. From 01.11.2016 the Liaison Officers may be reimbursed as under.

Period of detention (before and/ or after office hours)		Charges reimbursable towards tea/snacks/breakfast (Rs.Per day) (Revised)	
	Existing	Normal Working days	Sundays / Holidays
Up to 3 hours	Rs.200/-	Rs.250/-	Rs.500/-
More than 3 hours but up to 6 hours	Rs.400/-	Rs.500/-	Rs.1000/-
More than 6 hours	Rs.600/-	Rs.750/-	Rs.1500/-

The time spent on journey to / from the airport / railway station may also be reckoned for arriving at the period of destination. The timing is to be recorded and monitored carefully by the A.G.M. (Liaison)/ Manager (Liaison) as the case may be or A. G. M (OAD) / Chief Manager (OAD) as the case may be.

For details of reimbursement of expenses on clothing to liaison officers/security officers/Fire officers please go through above noted e- Circulars dated 05.11.2016.

56. HALTING ALLOWANCE/ BOARDING CHARGES: (with effect from 01.11.2020)

Grade/Scale	Four Metros i.e. Kolkata, Delhi, Mumbai, Chennai	Major "A" (Rs) **	Area I (Rs)**	Other place (Rs)
SMGS: VI & above	2700	1950	1650	1425
SMGS-IV & V	2250	1950	1650	1425
JMGS-I, MMGS-II & III	1950	1650	1425	1200

With effect from 7th August 2015 payment / reimbursement of halting allowance to Officers may be considered at rates according to the revised classification of areas as per census 2011. (E-Cir No.CDO/P&HRD-IR/56/2015-16 dt. 05.10.2015).

Halting allowances - overseas visits mode of calculations & per diem rates:
Please refer to our Circular letter no. CDO/PM/SPL/426 dated 02.09.2013 and e-Cir No.CDO/P&HRD- PM/31/2016-17 dated 06.06.2016.

Entitlement / eligibility for halting allowance:

- a) An officer who is temporarily transferred/ deputed from one station or head quarters on Bank's work otherwise than on transfer, shall be paid halting allowance.
- b) If an officer is required to work as Custodian of a vault or locker on a holiday, a halting allowance at the rate which is entitled shall be paid to him.
- c) Probationary Officers /Trainee Officers accompanying other officers on tour / inspection for various purposes including for deposit mobilization campaign etc. will be eligible for halting allowances as applicable to confirmed officers, subject to other terms and conditions.

57. GENERAL GUIDELINES FOR PAYING HALTING ALLOWANCE SBIOSR 41(4):

- a) Where the total period of absence is less than 8 hours, but more than 4 hours, halting allowance at one-half of the stipulated rates is payable.
- b) Where free lodging is provided at the place of halt, 3/4th of the halting allowance is payable.
- c) Where free boarding is provided at the place of halt, 1/2 of the halting allowance is payable.
- d) Where free boarding and lodging are provided at the place of halt, 1/4th of the halting allowance is payable. Where, however, an officer claims boarding expenses on a declaration basis without production of bills for actual expenses incurred, and then he shall not be eligible for 1/4th of the halting allowance.
- e) For the purpose of computing halting allowance, "per diem" shall mean each period of 24 hours or any subsequent part there-of, reckoned from the reporting time for departure in the case of air travel and the scheduled time for departure in other cases, to the actual time of arrival. Where the total period of absence is less than 24 hours, "per diem" shall mean a period of not less than 8 hours.

- f) Irrespective of the mode of transportation officer should be permitted overall of only the actual journey period and he should attend the office on the same day in case he reaches at station in the morning/forenoon or say up to 2 p.m. (CC NO. CDO/PM/14 dated 08.05.02).

Staff drafted for election duty under the Representation of Peoples" Act, therefore, the Bank is not authorized to give any advance or pay Halting allowance, overtime for doing election duty on holidays and on working days (Cir DO/P &HRD/ 03/ 2004-05 dated 19. 04. 2004).

58. HALTING ALLOWANCE IN CASE OF EMERGENT PERMANENT TRANSFER :

In emergent situations, an officer may be instructed to proceed on permanent transfer to another station immediately without availing of the joining time. Thereafter, the officer concerned may have to return to his earlier place of posting in order to wind up his establishment and/or take his family to the new place of posting for which purpose he may also avail of the joining time which could not be allowed to him earlier. In such situations:

- a) The officer concerned should be reimbursed his own fare to and from for the journey to his earlier place of posting.
- b) The officer should be paid halting allowance for the joining time (excluding journey period) sanctioned to him, even though he may be in occupation of an official residence at the new place of his posting.

59. DEPUTATION FROM HIGHER AREA TO LOWER AREA :

If an officer travels from a higher area to a lower area (say from Area 1 to Other Places) and vice versa while on tour/deputation or on transfer, the place of visit or the place of transfer should be taken as the basis for determining the rate of halting allowance admissible to him irrespective of the rate applicable to the area of his headquarters. For example, if an officer from Major 'A' Class City is required to visit another place in Area 1, he shall draw halting allowance at the Area 1 rate for both the periods of onward journey and return journey as also for the period of halt at the place of visit.

60. DEPUTATION TO RESIDENTIAL TRAINING CENTER / NON RESIDENTIAL TRAINING CENTER :

Halting allowance at the rate of 1/4th of the normal halting allowance is payable in case of deputation to residential training center / college of the Bank and / or outside agencies, where free board and lodging are provided and the officers are

required to stay there overnight, irrespective of whether deputation is within the officer's headquarters or not. In case of local deputation, a certificate that the officer stayed in the training center should be produced from the head of the institution. However, no such halting allowance will be payable to the officers who are deputed to non - residential training centers/institutions within their headquarters. This facility will also not be extended to the officers deputed to the residential training centers but who continue to stay at their residence for any reason whatsoever while attending a training program even with the prior permission of the concerned head of center / school /college.

61. HALTING ALLOWANCE AND REIMBURSEMENT OF ACTUAL TO PENSIONERS :

Pensioners may be paid halting allowance / permitted reimbursement of the actual lodging and boarding expenses, in addition to conveyance expenses, as per their entitlement and in accordance with their grades (i.e. The grades at the time of retirement) as and when they are required to come to the Bank from outstation places to appear as witness on behalf of the Banking court cases/ disciplinary cases.

62. HALTING ALLOWANCE ON PERMANENT TRANSFER :

- a) An officer transferred from one station to another station shall be eligible to claim halting allowance at the same rate as in the case of travel on tour, for the period spent on journey and for the joining time and period of taking over charge of his post, as specified by the Competent Authority.
- b) However, if residential accommodation is provided by the Bank at the new place of posting, halting allowances will not be payable from the date of such accommodation is provided by the Bank. Halting allowance in respect of joining time on transfer will be paid only for 7 days irrespective of the prefixing, intervening and/or suffixing public holidays/ Sundays.
- c) An officer who has not been provided by the Bank with free residential accommodation at his new place of posting shall be entitled to halting allowance for a period he is actually engaged in taking over charge of the new post, as specified by the Competent Authority, notwithstanding the fact that he has been allowed to retain the residential accommodation provided by the Bank at his previous place of posting. 9SBI OSR 42(4).

- d) The officer will cease to draw halting allowance as soon as he assumes charge of new post or is provided with free residential accommodation by the Bank at his new place of posting, whichever is earlier.
- e) Joining time on transfer (OSR: 49(1): It should be availed of any time before the next transfer and cannot be carried forward. The official will be required to seek permission from concerned controller in writing before availing joining time at the material time. (e-CirNo.CDO/P&HRD-PM/19/2013-14 dated 16.07.2013. No joining time shall be admissible when the transfer does not involve a change in the situation of his office and also in case of a temporary posting irrespective of the fact that posting is to a place or station other than the one at which he is permanently posted. (CL: Per 80/87)
- f) Journey Period: An officer, irrespective of the mode of transport, should be permitted to avail of only the actual journey period and he should attend office on the same day in case he reaches at station in the morning/forenoon or say up to 2 p.m. (CL/Cir DO/P& HRD/16 /2002- 03 dated 21.05.2002)

Note: Where an officer is transferred on an emergency basis and is not permitted to avail himself of the joining time for administrative reasons immediately, he may be permitted to charge the Bank with the cost of his fare as per his entitlement for his journey to and from his previous headquarters to enable him to bring his family to the new station.

63. REIMBURSEMENT OF EXPENSES TOWARDS TRANSPORT OF PERSONAL EFFECTS ON TRANSFER / RETIREMENT OF AN OFFICER (OFFICERS UP TO TEGS-VII)

(e-Cir No.CDO/
P&HRD-PM/96/2020-21
dated 26.03.2021)

The revised provisions relating to payment of Transport Charges, Loading/Unloading Charges, Lumpsum Expenses in connection with transfer and one-time Lumpsum Expenses towards admission fee of their ward as under:

a) Transport charges:

		Revised Rate (Rs) (Per km Per tonne)
Hilly terrain		10.05
Other than Hilly terrain	Up to 600 kms (minimum 300 kms)	6.75
	Beyond 600 kms	3.38

b) Loading and Unloading Charges:

	Metro	Urban	Semi Urban	Rural
Top Executive	22500	18000	15000	12000
Senior Management	15000	12000	9000	6000
Junior and Middle Management	10500	9000	7500	4500

c) Car / Vehicle Transportation Charges (Upto TEGS-VI):

Distance	% of his/her entitlement for shifting of household goods by road
Up to 600 Kms	40 %
More than 600 Kms but less than 1000 Kms	35 %
More than 1000 Kms	30 %

d) Lumpsum expenses in connection with transfer:

Officers in Top Executives	Rs.45000/-
Officers in Senior Management	Rs.35000/-
Officers in Junior and Middle Management	Rs.30000/-
Officers in Top Executives	Rs.45000/-

Further, in case of administrative transfer (i.e. other than request transfer) outside the circle, the officer will be eligible for additional amount of Rs.10,000/- towards lumpsum expenses.

e) One time lump-sum expenses towards admission fee:

Officers	Amount in Rs
Top Executive	40000
Senior Management	30000
Middle and Junior Management	20000

i. Transport charges on retirement:

On retirement an officer is allowed to claim baggage transport charges upto 20% higher rates than rates provided as per Para (a) above, for movement from the last station he/she is posted to the place where he/she proposes to settle down on retirement.

ii. Overall entitlement for transport of personal effects on transfer:

- 1) There will be overall entitlement for transport of personal effects inclusive of Transport charges, Loading and Unloading charges. No separate claim / invoice will be required for the Loading and Unloading charges. Actual expenditure incurred by the officers in connection with the transport of personal effects or the overall entitlement (including loading and unloading charges), whichever is less will be considered for the reimbursement.
- 2) The above rates are excluding of GST and GST/Taxes will be reimbursed on actual basis.
- 3) The officers will be permitted transportation of household goods from 2 or more places in cases of permission for retention of leased accommodation for family at a place of choice within the overall entitlement.

f) Some clarifications for payment of transfer allowances on transfer

(e-Cir no. CDO/
P&HRD- PM/57/2012-13
dated 29.11.2012)

Issues	If lump sum expenses can be paid
Permanent transfer from one center to another, concerned officers move to transferee center but his family does not	May be paid provided concerned officer certifies regarding reasonableness and genuineness of the claim
Concerned officer has been permitted for retaining his family at previous place of posting or A place of his choice and shifted his/her family to a separate accommodation (e. g from Bank's flat to leased / rented accommodation) either within the same center or outside the center.	Reasonable actual loading / unloading and transportation charges between the two residences are payable as per the Officers' entitlement subject to production of satisfactory documentary evidence. This is in addition to payment of lump sum expenses as above
In case of transfer within the same center	Lump sum expenses not payable
Concerned officer has been permitted for shifting his/her family to a separate accommodation either within the same center or outside the center)	Only reasonable actual loading/ unloading and transportation charges between two residences as per entitlement are payable on production of documentary evidence.

g) Other related issues :

- i. Packing charges, Insurance and local transportation charges (by rickshaw / cart/ van from residence to railway stations/ transport head in respect of

transportation of house hold luggage transported by rail/lorry) are included in the lump-sum amount and not reimbursed separately. However, conveyance charges from residence to railway station/airport or vice versa for self and family and portorage for baggage carried with them may be reimbursed as a part of travelling expenses. (Cir. Per 62/88 dated 29.12.1988) (e-Cir. 542/2007-08 dated 13.12.2007)

- ii. The provision relating to travelling expenses and halting allowances will not be applicable in case there is no change of residence consequent upon transfer from one center to other on the part of the concerned officer.
- iii. The lump sum amount of transfer travelling allowance stated in this Section is not payable in the case of change of residence of an officer as a result of his transfer from one branch/office to another within the same city. However, in such cases, only reasonable actual loading/unloading and transportation charges between the two residences are payable.
- iv. At times, an officer, who is posted to a difficult and inconvenient center, where educational facilities are inadequate and are sometimes not available at all, may have to keep his family/children outside the place of posting for the purpose of their education. In such a case, the officer may be reimbursed in terms of his eligibility, the expenses incurred on account of shifting his family/children from his present place of posting to the place where he is posted on transfer or the actual amount spent for the purpose, whichever is lower.

h) Baggage charges on transfer: (by rail)

If the baggage is transported by rail, the reimbursement will be limited to the actual freight charges against submission of bills subject to the cost not exceeding the cost of transport of the following permissible limit (CDO/Per/8/98-99 dated 04.05.1998).

Pay range	Where the officer has Family	Where the officer has no family
Pay Rs.14500/- Rs.19400/-	3000 Kgs	1500 Kgs
Rs.19401/-and above	Full Wagon	2500 Kgs.

If an Officer is eligible for full wagon (60 quintals) avails of the facility of "Container Service" by railways, he will be reimbursed actual charges as under.

It was also stated that the maximum limit in cases where full wagon is applicable shall normally be 60 quintals (6 tons) by goods train. However, if the expenses incurred beyond such maximum, the Bank may, keeping in mind the hardships involved to the officer concerned reimburse the actual expenses incurred on the basis that the minimum charges for transport of goods in an 8 wheelers wagon which would be 120 quintals (12 tons) provided the baggage is transported through approved transport operators. (Bipartite Agreement, Volume I, Chapter - 14, page 275-276).

Junior & Middle Management Senior	1 container
Top Management	2 containers

i) Mid - academic year transfer allowance:

- i. If an officer is transferred from one place to another in the middle of an academic year and if he has one or more children studying in school or college in the former place, or any other convenient place, a mid-academic year transfer allowance of Rs.1650/- p.m. (Total for all children) will be payable to him w. e. f 01.12.2020 from the date he reports to the later place up to the end of the academic year in respect of all the children. The allowance would be payable till the completion of the academic year or till the children ceases to study at the place of former posting or in a convenient place or join the official at the place of his posting, whichever is earlier, regardless of the number of times he is transferred in the mean time. (H.O. Cir 463 of 68) (CL: CDO/ Per/8/98-99 dated 04.05.1998) (CDO/P&HRD-1R/17/ 2005-06 dated 07.07.2005)
- ii. An officer who had been issued a transfer order before the commencement of the academic year but who was relieved of his duties only after the commencement of the academic year due to administrative reasons, will be paid mid-academic year transfer allowance for the period from the date of commencement of the academic year to the date the officer is actually relieved from the previous branch, in case the officer has already shifted his family to the place of his next posting and got his child/children admitted in school/ college there at. The allowance is payable even in cases where the children are studying in nursery or kindergarten.
- iii. The allowance will not be payable in the following cases (i) An officer who is transferred in mid-session from one place to another at his own request (ii) An officer who keeps his children for studies at a place other than the place

of his posting and continues to keep them at that place, even after his transfer from one station to another in mid- session (iii) During the leave period of an officer under orders of transfer, when he proceeds on leave on relief from his duties.

- iv. An officer who is relieved on transfer prior to the beginning of the academic session but who reports for duty at the new place during the academic session after availing himself of leave granted to him v) an officer deputed to Inspection Department.
- v. Probationary officers and Trainee Officers are also eligible for the allowance (CL: CDO/PER/8/98-99 dated 04.05.1998)

j) Transfer at request and temporary transfer:

Since the services of officers are transferable at any time for any period, distinction between a permanent or a temporary transfer need not be made for the purpose of reimbursement on travelling expenses notwithstanding the fact that the transfer has been affected at the request of the officer. In all such cases the fact remains that the transfer request has been acceded to only when it was administratively feasible to transfer the officer. As such reimbursement of travelling expenses in such cases would be in order, as the officers are not only liable to posting at any branch in the Circle but are also liable to be transferred again to another branch or to another circle according to the exigencies of service. (CO let no PA/C1R/7 dated: 13.01.88)

l) Inter circle transfers: payment of transfer related expenses JMGS- I to MMGS-III:

(e-Cir No. CDO/P&HRD-CM/46/2017-18
dated 13.09.2017)
(e-Cir No. CDO/P&HRD-CM/6/2018-19
dated 06.04.2018)

The Central Human Resources Committee (CHRC) has approved a revised Inter Circle Transfer (ICT) policy for all non-specialist permanent officers of the Bank. The policy has come into effect from 01st October 2017. This policy replaces all existing guidelines/circulars and supersedes all instructions/letters issued in this regard.

The instructions with regard to payment of transfer related expenses are stated as under:

- ❖ All expenses pertaining to transfer, including the transportation of goods, are to be borne by the officer. No Halting Allowance, increase in ceiling of furniture, incidental expenses and any other allowance related to transfer

etc. shall be payable to the officer on account of Inter Circle Transfer on request.

- ❖ Joining time may be availed on all ICTs.
- ❖ The new instructions regarding non-payment of transfer related expenses to be made applicable to all ICTs applications registered on or after 01.10.2017.
- ❖ The instructions regarding non-payment of transfer related expenses will be applicable only for ICTs at the request of officers in the grade scale JMGS-I, MMGS-II and MMGS-III.
- ❖ Notwithstanding the provisions contained in this policy; the Officer Services Rule 47, which states that every officer is liable for transfer to any office or branch of the Bank or any other organization in India, shall be applicable in view of exigencies of service.

64. REIMBURSEMENT OF ENTERTAINMENT EXPENSES :

(e-Cir No. CDO/P&HRD-PM/71/2016-17 dated 03.10.2016)

(e-Cir No. CDO/P&HRD-PM/31/2017-18 dated 12.07.2017)

The Central Human Resources Committee (CHRC) in its meeting dated 1st June, 2017 and the Executive Committee of the Central Board (ECCB) in its meeting dated 5th July 2017 have approved a combined entitlement for reimbursement including entertainment expenses and expenses incurred in tea, coffee, cold drinks, snacks etc., as under:

Revised combined entitlement for Entertainment & Tea/Coffee etc. as per CDS Roles.

Scale	Category -III	Category -II	Category - I
TEGSS - II		110000	
TEGSS - I	59500	95000	
TEGS - VII	48750	83500	
TEGS - VI	39500	55560	73920
SMGS - V	22750	35640	52440
SMGS - IV	20000	30600	44400
MMGS - III	17125	25440	36840
MMGS - II	15375	20760	25860
JMGS - I	12500	16800	22800

Category-III : Officials in Non-Measurable roles

Category-II : Officials in Measurable & Budgetary (not specified) roles
Category-I = Officials in Budgetary (in specific assignment positions**) roles

** Specific Assignment for Entitlement under Budgetary Roles as per Category-I will be as under: Branch Head, Relationship Managers (Scale 3 & above) at all Verticals, Regional Manager, DGM (B&O), DGM/GM Heading MCG/CAG Branches, GM (MCRO), GM-SAMRO, GM Network, CGM (Circle).

STIPULATIONS

Entitlement would be decided on quarterly basis as per major CDS role held during the period. Officers will be allowed to claim reimbursement of entertainment expenses from the 1st of the last month of the respective quarter. Entitlement for the F.Y. will lapse as on 30th April of the next F.Y. and no extension will be granted.

- 1) Entitlement of Liaison officers would be as per Category-11.
- 2) At present, during Sabbatical Leave, officials are not entitled for reimbursement of entertainment expenses. Now it has been decided that official will be entitled for reimbursement of entertainment expenses for the full quarter if he/ she is present in the office for any part of the quarter.
- 3) Officers on deputation to other Organization/Associates & Subsidiaries/GO1/ Probationary Officers/Trainee Officers/Medical Officers/Roles/Assignments where position is not set in CDS/HRMS shall be covered under the category-III i.e. Non- measurable roles for the purpose of reimbursement of entertainment expenses.
- 4) Further, officers retiring during the year will be entitled for the reimbursement of entertainment expenses up to and inclusive of the quarter in which they retire. For example, officers retiring in June will be entitled for the entertainment expenses for the April-June Quarter and those in July will be paid up to July-September Quarter. (e- Cir No. CDO/P&HRD- PM/31/2017-18 dated 12.07.2017).
- 5) The DMD & CDO will be authorized to issue clarifications in the matter. All other terms and conditions will remain unchanged. Please arrange to bring the contents of this particular to the knowledge of all concerned.

MOBILE PHONE PROVIDED TO OFFICERS

All eligible officers of the Bank who have completed 2 years' service in the bank may be provided with one Mobile handset. POs/TOs or other

(E- Cir No.CDO/
P&HRD-PM/82/2011-12
dated 12.11.2011)

officers on completion of one year probation, depending upon their nature of work may be provided with Mobile handset subject to approval of competent authority.

1. AUTHORITY TO SANCTION MOBILE HANDSET :

The authority to sanction mobile phones to officers in JMGS-I (other than Branch Managers) and POs/ TOs may be vested with Regional Manager/Departmental head not below SMGS-V. The Officers will themselves arrange for purchase mobile handset of reputed make and seek reimbursement as per ceiling against bill/ cash memo. The details of such purchase will be noted in the Service Sheet. An officer on transfer shall carry the handsets while the SIM card which is invariably to be subscribed in the official capacity should be surrendered at the office/branch. However where portability of number is allowed by service provider the officer may be permitted for the same subject to the prescribed terms and condition. (e-Cir No. 1094/2012-13 dated 07.02.2013.)

2. COST OF REPAIRING AND MAINTENANCE OF MOBILE :

In no case (even when officer is promoted to higher grade or the mobile is lost) new mobile handset will be issued before expiry of three years from the date of purchase. The officer will be allowed to purchase a new Mobile handset on completion of three years and permitted to retain the old Mobile. The Bank will bear the cost of repairs /maintenance and upkeep of the Mobile till three years from the date of purchase.

3. COST CEILING OF ONE MOBILE HANDSET REIMBURSEMENT OF MONTHLY CALL CHARGES:

(e-Cir No. CDO/P&HRD-PM/73/2013-14 dated 18.02.2014)
(e-Cir No. CDO/P&HRD-PM/64/2015-16 dated 31.10.2015)
(e-Cir No. CDO/P&HRD-PM/57/2020-21 dated 05.12.2020)

(Amount in Rs.)

Grade	JMGS I	MMGS II	MMGS III	SMGS IV	SMGS V	TEGS VI	TEGS VII	TEGSS-I	TEGSS-II
Existing	6000	7000	8000	13000	15000	25000	30000	35000	45000
Revised (+GST)	10000	12000	15000	20000	30000	55000	65000	85000	100000
Monthly Rent + calls Charges (+taxes)	500	600	700	900	1250	No ceiling	No ceiling	No ceiling	No ceiling

@ For officials of SMGS-V Grade holding positions of RMs, Head of CPCs, and other budgetary assignments, the overall ceiling will be Rs.1,500/- p.m (instead of

separate sub ceiling for Rs 500/- for monthly rental and Rs 1000/- for call charges).
(e-Cir No. CDO/P&HRD-PM/73/2012-13 dated 07.02.2013)

4. SURRENDER OF SIM CARD ON TRANSFER

a. In case of transfer within the same center	
Circumstances	Procedures to be followed
a) SIM card which is subscribed in the official capacity and linked /related to the designated post	a) SIM card should be surrendered immediately on handing over the charge at the branch/ office from where the officer has been transferred.
b) SIM card which is subscribed in the official capacity but not linked /related to designated post.	b) SIM card may be continued
b. In case of transfer outside the center	
a) SIM card which is subscribed in the official capacity and linked / related to the designated post	a) SIM card should be surrendered immediately on handing over the charge at the branch / office from where the officer has been transferred
b) SIM card which is subscribed in the official capacity but not linked/ related to designated post	b) SIM card should be surrendered at the Branch/office within 10 days from the date of reporting to the transferee center

Incidentally, after surrendering the SIM card the official may obtain a new SIM card at his new place of posting.

5. ENTITLEMENT ON REIMBURSEMENT OF MONTHLY BILLS ON RESIDENTIAL TELEPHONE / INTERNET BROADBAND AND MOBILE CONNECTION USAGE:

(e-Cir No. CDO/
P&HRD-PM/96/2020-21
dated 26.03.2021)

The Central Board, in its meeting on 24.03.2021, has approved the following revision / modification with effect from 01.04.2021:

- (i) At present, the monthly expenses on usage of landline, broadband and mobile facility, etc., in respect of Executives in the grade of TEGS-VI and above in majority of cases, are being directly paid by the Bank. The officials in the grade upto SMGS-V are being reimbursed against submission of monthly bills by the Banks in HRMS.
- (ii) It has now been decided to club Residential Landline, Broadband facility and Mobile monthly SIM Card charges together and permit consolidated

reimbursement of lump sum expenses on certificate basis to the officers upto the grade of SMGS-V.

- (iii) Residential Landline, Broadband and Mobile monthly bills in respect of Executives in the grade of TEGS-VI and above, shall be continued to be paid under the existing procedure. However, such Executives shall be provided with alternative option of the facility of reimbursement of lumpsum amount on certificate basis in lieu of the existing facility.
- (iv) Under the revised arrangement, users may avail prepaid and post-paid facility in choosing Landline, Broadband and Mobile SIM Card. This will help the officials to have their own choice depending upon the local network availability and prevailing call charges.
- (v) The revised entitlement shall be as under:

Officers in Grade upto SMGS-V	Revised combined ceiling (including GST) (Rs.)
JMGS- I	1300
MMGS II	1650
MMGS III	1800
SMGS IV	3200
SMGS V	3600

The consolidated amount shall be reimbursed in line with 4-in-1 on certificate basis with the facility of self-approval.

Executives in Grade TEGS-VI and above	Revised combined ceiling (including GST) (Rs.) *
TEGS-VI	6000
TEGS-VII	7000
TEGSS-I	8500
TEGSS-II	10000

* If the official wants to avail to claim lump sum amount on certificate basis instead of existing procedure of payment of monthly usage bill without any ceiling, the revised amount shall be reimbursed in line with 4-in-1 on certificate basis with the facility of self-approval.

Reimbursement of residential telephone / Broadband & mobile connection charges in the name of individual Officer (e-Cir No. CDO-P&HRD-PM/76/2017-18 dated 28.12.2017)

The existing system of the Bank is that the bills for the said services by the employees for discharging official duty should be in the name of the Bank rather than individual. Otherwise Bank will not be able to claim the Input Tax Credit for the same.

The latest instruction of the Bank in this regard is as under:

- a. Option for officials continuing with connections of Residential Telephone / Broadband, Mobile Phone, for official purposes, in their name shall be permitted. Accordingly, bills for availing of the said services, even if the bill is the name of individual official, shall be reimbursed. Reimbursement will be as per scale wise monetary ceiling plus applicable GST on the same. However, Bank will not be claiming the Input Tax Credit for the same.
- b. Wherever possible, such as at officers flat / quarters, where connections are already in the Bank's name, the existing arrangements should continue. In such cases it is to be ensured that bills are in the name of the Bank and contain Bank's GSTIN. In these cases, Bank will be able to claim Input Tax Credit.
- c. Local Head offices / Administrative Offices may also arrange for taking corporate connections in the name of the Bank and allotting them to designated officials. In such cases, payment can be done at the centralized level as per individual entitlement by debit to the branches / outfits wherever the officers are posted.

Reimbursement of Residential Telephone / Internet / Broadband Charges - Some modifications (e-Cir No.CDO/P&HRD-PM/89/2017-18 dt. 24.01.2018)

- a. The overall Monetary ceiling for reimbursement of residential telephone & Internet/Broadband charges will be available from the beginning of the year or any part of it. Accordingly, reimbursement of actual expenditure incurred for the Prepaid/Postpaid connections and for Annual/Half-Year/ Quarterly / Bi-Monthly / Monthly durations will be permitted.
- b. The amount of eligibility will be on monthly Pro-rata basis, as per the period of invoice.

- c. In case of two separate bills i.e. connection of one Residential Telephone & one Broadband, reimbursement may be claimed simultaneously or separately with the overall ceiling.
- d. In case retirement is due and claim pertains to period beyond that, reimbursement would be pro- rata, for the permitted period based on monthly ceiling.
- e. In case of voluntary retirement/exit/removal/dismissal of the officer during the year and reimbursements have already claimed, recovery will be made for the residual period,
- f. On retirement, an officer may retain the telephone facility without any prior approval up to a maximum period of two months from the date of normal retirement. In that case reimbursement will be allowed as per the grade he/she holds at the time of retirement. However, no further extension will be permitted in any case.
- g. Paperless reimbursement of monthly rental/fixed charges of mobile bill and landline/telephone/Broadband bill: (CDO/P&HRD-PM/48/2020-21 dated 10.11.2020): Employees need to upload soft/scanned copy of the relevant bills in.pdf,.jpg,.jpeg and.png format with max size of 300 KB. No printout of the claim form will be required to be submitted.

6. RETENTION OF MOBILE HANDSET AND SIM CARD ON RETIREMENT :

(e-Cir. No. CDO/
P&HRD-PM/63/2016-17
dated 6.09.2016)

All officers on superannuation at the age of 60 years shall be permitted to retain the mobile handset free of cost even if purchased within one year of retirement.

The mobile handset used by an official may be given to him on his retirement, without any cost subject to the following stipulations:

- a. Call charges and fixed charges will not be borne by the bank after retirement.
- b. If, however, the SIM card is not in the name of the concerned officer and is either in Bank' name or in the name of any other officer of the Bank, the same would either be transferred in the name of the retiring officer before it is gifted to him on his retirement or the old SIM card will be kept by the Bank and another SIM card will be purchased by the Bank in the name of retiring officer.

INSPECTION STAFF

Reimbursement of expenses towards Woolen Garments, blankets, Suit cases, Rain Coats etc. (Kit expense) (e-Cir.P& HRD Sl 467/2008-09 dated 05/11/2008)

Rs. 6000	for the 1 st year of the Mobile duty
Rs. 3000	for subsequent 4 years of mobile duty

SILVER JUBILEE AWARD

On completion of 25 years of service, Bank bestow on an officer(including those of erstwhile SB Saurashtra and SB Indore e-Cir 111/2012-13 dated 04.05.2012) the honor by way of a Memento or in the form of gift vouchers of some prominent store, provided no penalty/punishment (other than Censure/warning). The leave record of the employee should be non-assailable. In no case the employee should be asked to make a claim or purchase and produce receipts or quotations etc. The award should be handed over to the concerned employee, as far as possible, on the day of completion of 25 years of service by an officer who would be at least 2 grades above the employee at a simple function arranged for the purpose in which other employees may participate and light refreshment served. Staff Posted at branches, RBOs and Admin Offices the amount will be sanctioned by the AGM (Admin) (e-Cir. P&HRD/494/07-08 dated 13.11.2007). The cost ceiling will be as under (e-Cir No.CDO/P&HRD-PM/65/2016-17 dated 06.09.2016).

Category of staff / Grade	Ceiling (Amount in Rs)
Chairman	55000.00
M.D.	52500.00
TEGSS- II	50000.00
TEGSS- I	40000.00
TEGS- VII	38500.00
TEGS- VI	37000.00
SMGS-V	27500.00
SMGS-IV	26000.00
MMGS-III	17000.00
MMGS-II	15000.00
JMGS-I	13500.00
Award Staff	10000.00

CHAPTER 3

PREFERENTIAL INTEREST ON STAFF DEPOSIT

The interest rate payable to SBI Staff and SBI Pensioners will be 1.00% above the applicable rate. (e-Cir.No. CFO/IT-ALM-INTEREST/11/2017-18 dated 28.03.2018)

The rate applicable to all Senior Citizens and SBI Pensioners of age 60 years and above will be 0.50% above the rate payable for all tenors to resident Indian Senior Citizens i.e. SBI resident Indian Senior Citizen Pensioners Will get both the benefits of Staff (1%) and resident Indian Senior Citizens (0.50%).

Premature Withdrawal

The penalty on premature withdrawals of Domestic Retail Term Deposits will be as under.

1. For Retail Term Deposits up to Rs.5.00 lakh the penalty for premature withdrawal will be 0.50% (all tenors)
2. For Retail Term Deposits above Rs.5.00 lakh, but below Rs. 1 crore, applicable penalty will be 1% (all tenors)
3. There is no discretion for reduction / waiver of penalty for premature withdrawal of term deposits.
4. No premature penalty will be levied on Staff and SBI Pensioners Deposits, Interest rate to be paid on premature withdrawal of Term Deposits by Staff and SBI Pensioners will be the same as applicable for the period the deposit has remained with the Bank.

Eligibility For 1% Additional Interest Rate, MASTER CIRCULAR:

As per extant instructions, Staff members / Retired members in our Bank are entitled to 1% additional rate of interest over and above the rate applicable to public on their deposits placed with the Bank. As many clarificatory instructions have been issued from time to time, a need has been felt, for the convenience of all the staff members and for the sake of uniformity, to consolidate them into a single comprehensive Circular containing all the instructions in one place and also to align the instructions with those recently issued by Reserve Bank of India. (e-Cir.No. CDO /P&HRD-IR/23/2020-21 dated 16.06.2020)

- a. The benefit of additional 1% interest may be allowed on deposits maintained either singly or jointly with the other family members of the employee or

retired employee irrespective of whether the employee or the family member is the first account holder, provided the employee / retired employee furnishes a declaration that the monies deposited or which may, from time to time, be deposited into such account, shall be monies belonging to him /her.

- b. A "member of the Bank's staff" means a person employed on a regular basis, whether full-time or part-time, and includes a person recruited on probation or employed on a contract of a specified duration or on deputation and an employee taken over in pursuance of any scheme of amalgamation, but does not include a person employed on casual basis.
- c. "A retired member of Bank's staff" or a retired employee means an employee retiring on superannuation or otherwise as provided in the Service / Staff Regulations.
- d. "Family" means and includes the spouse of the member / retired member of the Bank's staff and the children, parents, brothers and sisters of the member / retired member of the Bank's staff, who are dependent on such member/ retired member, but does not include legally separated spouse.
- e. In case of Domestic Deposits, resident Indian retired Staff, who are Senior Citizens, will get the benefit of higher interest rates as admissible to Senior Citizens over and above the additional interest of not exceeding 1% payable to them by virtue of their being retired members of the Bank's Staff.
- f. In terms of Reserve Bank of India instructions dated 18.07.2012, the benefit of additional interest rate of 1% given to Staff members by Banks on NRE, NRO & FCNRB Deposit stands withdrawn.
- g. The benefit of additional interest rate for Staff members cannot be offered on accounts standing in the name of HUF even if the Karta of the HUF falls in the Staff category.
- h. Interest on deposits of Societies (including Co-operative Housing Societies) and Associations formed exclusively by members of the Bank's Staff will be paid at the rate applicable to the staff, subject to submission of a declaration by the Society at yearly intervals on 1st April each year that monies deposited or which may, from time to time, be deposited into their account, belong to the member of the Society who are members of the Bank's Staff. In other words, no additional interest at staff rate would be payable

where retired members of Staff / Pensioners of the Bank are members of such Fund / Association / Society etc., in terms of Reserve Bank of India guidelines.

- i. Bank Employees' Federations in which Bank employees are not direct members are not eligible for additional interest.

Since some employees are also separated as a consequence of VRS, Resignation, Disciplinary Action etc., the treatments under different scenarios are listed out as under.

Sr No	Category of Staff / Retiree	Eligibility for Staff Rate
1	SBI & e-AB employees who have superannuated in the normal course	Eligible
2	SBI & e-AB employees separated on account of Resignation / Voluntary Retirement / Voluntary Vacation <i>if eligible for Pension</i>	Eligible
3	SBI & e-AB employees separated on account of Resignation / Voluntary Retirement / Voluntary Vacation <i>but not eligible for Pension</i>	Not Eligible
4	e-AB employees separated on account of Resignation / Voluntary Retirement / Voluntary Vacation <i>but not eligible for Pension, but already getting the benefit of 1% additional rate of interest on some deposits</i>	Eligible only till maturity of running deposits. Not Eligible for fresh deposits & renewals
5	Employees Compulsorily retired due to incapacitation on health grounds before completion of 20 years of service	Eligible
6	Employees Compulsorily retired in consequence of Disciplinary Action	Not Eligible
7	Employees / Retirees Dismissed / Removed from Service in consequence of Disciplinary Action	Not Eligible
8	Employees permitted to retire under Rule 19(3) of SBIOSR and Retired Employees who received minor punishment after the conclusion of Disciplinary Proceedings	Eligible

9	Disappeared / Absconding / Convicted Employees	Eligible till Voluntarily Vacation of Service / awarded punishment / found guilty
10	Family Pensioners / Dependents of deceased staff	Eligible till he / she is eligible for Family Pension / eligible till the period of dependency

STAFF DEPOSIT ACCOUNTS REMOVAL OF MAXIMUM CEILING ADVANCE TO STAFF/ PENSIONERS AGAINST TD/STD

(e-Cir No. CDO/
P & HRD-IR/78 /2014-15
dated 03.02.2015)

All members of the Bank's staff and its pensioners will be paid on their deposits (except current account deposits where no interest is payable) interest at a rate one percent above the current rate allowed by the Bank to similar deposits without any ceiling, provided the deposits represent the depositors' bonafide savings.

As regards advances granted to members of the Bank's staff or its pensioners against term deposit receipts, interest will be charged at the same rate that is allowed on the relative term deposit. Interest on advances against Govt. securities, shares, LIC policies, etc. and on loans against pledge of gold ornaments, will be charged at concessionary rates of interest as decided by the Bank from time to time.

CLUB MEMBERSHIP / FEES

(e-Cir. No.121/2015-16
dated 28.04.2015)

- a) The reimbursement of Club expenses viz. admission fee, subscription will be made to Regional Managers, Branch Managers (irrespective of scale) and Relationship Managers (in the scale of III/IV/V) posted in NBG, CAG & MCG as per the following annual ceilings. The rest amount, if any, will continue to be borne by the concerned officials or claimed through personal entertainment quota.

Officers posted in areas	Ceiling (Rs.) per annum
Metro	10000
Urban	7500
Rural and Semi Urban area	5000

- b) The reimbursement will be made to the individual officers through HRMS, subject to production of proof of payment to the club. Taxation on such perquisite will be borne by the bank. Till such time the field is developed in HRMS, payment may be made manually keeping proper record for taxation on the perquisite value. In case of change in incumbency, new incumbent will be eligible for full amount of annual ceiling.
- c) CGM of the circle and in the verticals of CAG & MCG will be the competent authority to approve such club membership for officials posted in their area of operation.

There is no change in the guidelines for officers placed in other assignments.

REIMBURSEMENT OF EXAMINATION FEES / TUITION FEES AND PAYMENT OF HONORARIUM ON PASSING SEVERAL COURSES

Examination	Facility granted by the Bank
Diploma/Short course on Computer Appreciation & programming of recognized Training Institute of minimum 120 hours & Maximum one year. Proficiency in at least one language	Tuition fee up to Rs.3500/- & Honorarium of Rs.500/- only once (PER) 33/85 & (PER) 67/86). Prior permission should be obtained from respective Controllers. If sponsored for any computer course not eligible.
Diploma in Business Finance (DBF) of Institute of Chartered Financial Analyst of India (ICFAI)	Enrolment fee, Program fee, tuition fee & examination fee (only once) will be reimbursed (Cir Per/35/93dated 27.10.1993)
Diploma in Bank Management of Institute of Bankers	Honorarium of Rs.1000/- paid on Indian successful completion (PER/41/85 dated 14.9.85)
Certificate course on Trade Finance conducted by IIB & Finance	On obtaining permission from DGM. Exam fee Rs.2000/= and cost of course material of Rs.240/- is reimbursed on successful completion (CL Cir DO/HR/ 09/06-07 7/6/06)
Certificate Exam in Anti Money Laundering & KYC from IIBF	Scheme as per e-Cir P&HRD/76/2006-07 dated 08.05.2007
Certified Information System Auditors (CISA) exam of EDPA, USA	Discontinued the incentives, only membership fees would be reimbursed for officers already qualified CISA by not below the rank of CGM (e-Cir no 649/2009-10 dated 23.12.2009)
Study of Foreign language (French, German, Arabic, Spanish, Portuguese, Persian, Russian, Italian & Japanese)	Cost of Tuition fee & language book reimbursed and,

i) One year special language course	Honorarium of Rs.300/-
ii) Two year special language course	Honorarium of Rs.500/-
Depository services (DEMAT) NSDLs Certificate Program in NCFM and also BSE certification program on Central Depository (BCCD) online exam	Registration fee & Test fees (every 3 years) will be reimbursed on successful completion (CL:CDO/PER/80/99-00 dated 12.1.2000) also one time honorarium of Rs.5000/- (e-Cir 410/10-11 dated 26.08.2010)
Diploma in Treasury, Invest & Risk Mgt / Capital market & merchant Banking / International Banking & Finance / Banking Technology / Advanced Rural Banking of Indian Institute of Bankers.	Reimbursement of examination fee & addl. Fee for project work. Honorarium of Rs.2000/- and who passes in one attempt with distinction Rs.3000/-. Prior permission required. (CL: CDO/PER/61/ 99-00 dated 26.10.1999)
FI Mutual Fund Certification Test (on successful completion of test) (Cir. Let. No. Cir DO/P&HRD/55/2002-03 dated 30.07.2002) Renewal of AMFI Certification (E-Cir P&HRD Sr 268/2007-08 dated 11.08.2007	a) Reimbursement of examination fees & cost of study material will be on actual basis b) Payment of one time Honorarium of Rs.5000/- to each SBI employee
ORACLE certified Professional exam - two tracks OCA-DBA or OCP- Internet Application Developer	Examination fees only: Rs.30000/- (Max) Honorarium Rs.5000/= for each exam. (CC HRD/CDO/50/1634 dated 07.03.2003)
Cisco Certified Network Associate (CCNA) (CL: Cir. DO/P&HRD/52/2004-05 dated 18.10.2004)	Reimbursement of expenditure incurred including cost of training Rs.37,500/-. One time honorarium of Rs.10000/-. Data craft India Ltd is the network integrator for our Bank and are authorized to provided training
Scheme for sponsoring officers for Management /Higher studies abroad	Detailed scheme in CL Cir DO/P &HRD/05/2005-06 dated 23.04.2005)
Certified Internal Auditor (CIA) exam from The Institute of Internal Auditors, India	Detailed scheme as per E-Cir P & HRD SI No 75/2007-08 dated 08.05.2007
Financial Planning & Wealth Mgt (CFP) by FPSB & Post Graduate Diploma in Financial Advising (FDFA) from(IIBF)	Detailed scheme in e-Circular P & HRD Sr No 701/2006-07 dated 28.03.2007

Mandatory training and passing the certification examination of non-life products from Insurance Institute of India	One time Honorarium of Rs.2500/- on completion of test (CL Cir-DO/P&HRD/110/03-04 dated 01.01.04) e-Cir No 266/2007-08 dated 11.08.2007)
Performance linked incentive scheme – Team incentive and individual incentive BPR positions	Detailed scheme in e-Cir Sr No 627/2010-11 dated 27.10.2010
Professionals qualification for Supervisory officials Risk Mgt, Financial Risk Manager (FRM) conducted by GARP	Exam fee max rupee equivalent of USD 1000.00. e-Cir No 583/2012-13 dated 11.09.2012
Award for Excellence in performance of AGM (Region)	Details in e-Cir No 680/2010-2011 dated 10.11.2010
Green Channel Program (GCPE) for Agl Banking	e-Cir SI No 66/2010-11 dated 07.05.2010
Incentive to Staff: Team incentive and Individual incentive	Detailed scheme in e-Cir / P&HRD/535/ 2006-07 dated 06.01.2007
Award of performance of BMs (Chairman's Club Scheme) redesign	Details scheme as per e-Cir P&HRD/332/2008-09 dated 12.09.2008
Certificate course in Project finance joint program By IIB and IFMR	Exam fee will be Rs.17000/- (for IIBF member) and Rs,20000/- for non IIBF member) maximum (e-Cir 883/2010-11 dated 21.01.2011)
Certificate exam in Micro Finance conducted by IIBF	Exam fee on actual basis and honorarium Rs.1000 + Honorarium Rs.2000/- (e-Cir No 801/2012-13 dated 03.12.2012)
Online Certificate course on RTI launched by the DoPT, Govt of India	Actual Exam fee + Rs.3000/- honorarium (e- Cir No 584/2012-13 dated 11.09.2012)
Certified Information System Banker Exam conducted by IIBF	Max fee Rs.3500/- or actual paid whichever is lower
SME finance for Bankers cert. Exam conducted by IIBF	Exam fee on actual basis and cost of study material + Hon. Rs.5000/- (e-Cir No. 622/2008-09 dated 14.01.2008)
Certified banking compliance professional course conducted by IIBF: reimbursement of cost of courseware, examination fees and payment of honorarium	Reimbursement of cost of courseware and examination fees on actual basis and payment of honorarium of Rs.10000/- on successful completion

Certificate examination in risk in financial services (cerfs): reimbursement of cost of courseware & Examination fees and Payment of honorarium	Refer to Circular No.: CDO/STU-COURSES/4/2015-16
Certification course on Investment adviser conducted \ by national institute of securities Markets (NISM): NISM-series x-a investment adviser (Level-i) certification examination	Reimbursement of course Fee + Rs.5000/- Honorarium. Please Refer to e-Cir CDO/STU-COURSES/9/2015-16
learning initiatives: IIBF approved courses: enhancement of honorarium on certificate courses	Cir No: CDO/STU-COURSES/2/2015-16, enhancement in various Certificate Exam Honorarium

SCHEME FOR GRANTING EDUCATIONAL SCHOLARSHIP TO THE CHILDREN OF THE EMPLOYEE COVERAGE:

- i) The scholarship would be awarded to the children of the Bank's employees (subject to a maximum of 2 children) including those of permanent part time employees who secure marks as mentioned below.

Class of employee	Aggregate marks for initial sanction	Marks for Renewal
a) Officers and Clerical Staff (Other than SC/ST)	60%	55%
b) Officers and Clerical Staff (SC/ST)	55%	50%
c) Subordinate Staff (Other than SC/ST)	45%	40%
d) Subordinate Staff (SC/ST)	40%	40%
e) For deaf, dumb, blind and mentally retarded children of employees (all categories of staff)	40%	40%

- ii) An additional sum of Rs.400/- per month will be payable to each child of the aforementioned category No.(v) in addition to the scholarship payable to him/her with a view to compensating partially the additional expenses to be incurred by our employees on schooling of such children on items such as special educational aids, transportation, admission to specialties school etc.

Clarification:

The scholarship to the disabled children viz. deaf, dumb, blind and mentally retarded children who are taking education in normal and /or specialized schools which award grades/marks in each qualifying examination would only be eligible for awarding scholarship as per provision of the scheme. Further, only those children who are eligible for scholarship would be eligible to claim the additional sum of Rs.400/- as referred above.

- iii) The scholarship would be granted from Class IV onwards and for any full time (minimum duration 1 academic year) degree, diploma or certificate course recognized by the government. Besides, the ordinary degree/Post graduate courses like B.A., B.Com and M. A., engineering, architecture, law management studies, B. Pharma course etc. would also be covered under the scheme subject to sustained good academic performance as mentioned above in each qualifying examination and good conduct. Scholarship would be granted up to post graduate level but not for doctorate level courses.

Scholarship should be awarded as per following rates

Class	Day /Boarder Scholar (per Annum)
4th. & 5th. Standards	1000
6th., 7th. & 8th. Standard	2000
9th. & 10th. Standard	3000
At Intermediate level (11th& 12th standard)	4000
At Graduate level for ordinary courses and other courses of Bachelors degree (BA, B. com, B. Sc, LLB etc)	5000
At Postgraduate level (i.e M.A, M.Com, M.S c etc.)	7500
At Graduate / Post Graduate level for Professional courses in Medicine, Engineering, Management studies	10000

REIMBURSEMENT OF TUITION FEES AND ADMISSION FEES:

Reimbursement of Tuition fees and Admission fees is permitted to eligible children of employees of following categories:

All workmen staff whose basic pay does not exceed Rs.42,020/- p.m. (maximum of the clerical scale i.e. Rs.31,540/- plus Rs.10,480/- i.e. 8 stagnation increments of Rs.1310/- each).

All Officers whose basic pay does not exceed Rs.42,020/- p.m. (maximum JMGS Grade). Note: If both husband and wife are employees of the Bank and if either of them draws a basic pay higher than the basic pay prescribed here-in-above, admission and tuition fees will not be reimbursed.

Reimbursement of Tuition fees and Admission fees:

- a) For tuition and admission fees: Rs.2500/- p.a.
- b) For the cost of text books: Rs.500/-p.a. (para-iv of e-Cir. P&HRD No.1231/2012-13 dated 11.03.2013).

(Members of sub-ordinate staff whose children are studying in IV class and above but upto class X and are in receipt of Scholarship).

DURATION AND RENEWAL OF SCHOLARSHIP:

The scholarship would be awarded for one year initially and shall be renewed annually if the child shows consistently good performance and conduct. For this purpose, he/she should secure in each subsequent qualifying examination not less than the minimum percentage of marks mentioned here-in- above.

NUMBER OF SCHOLARSHIPS PER EMPLOYEE:

1. No employee will be given more than 2 scholarships for his / her children at one time.
2. Although the qualifying examinations mentioned in the scheme are 10th, 11th or 12th standard examinations, in a situation like the above, scholarship should be granted if the candidate has secured the qualifying marks (viz. 60%, 55% or 50% as the case may be vide para 18.2) in the XIIth standard examination or in the examination immediately preceding the class of study. Continuance of the scholarship would, however, depend on securing the minimum prescribed percentage of marks for the purpose (viz., 55%, 50% or 45% as the case may be) in the present class of study and the subsequent examinations. The same principle would be followed in case a candidate is studying in the 3rd year of his graduation and so on.
3. As per the scheme, scholarship will be available for any full time degree, diploma or certificate course recognized by the Government. Since coaching for courses in Chartered Accountancy, Cost Accountancy, Company Secretary ship and Computer Programming are either postal or part time,

these courses will not be covered under the scheme, nor will correspondence courses be covered by the scheme.

4. As most of the diploma/certificate courses are lower in status than a degree course, scholarship at the rate applicable to intermediate level of study mentioned above should be paid. If the status of the diploma/certificate is that of a degree, scholarship at the corresponding higher rates should be paid. For example, the post graduate diploma course of the Indian Institute of Management at Ahmedabad, Calcutta and Bangalore has to be treated as a professional degree course for purposes of the scholarship.

In some institutes marks are awarded in term of "grades" and not in "percentage". The scholarship should be awarded in such cases on the basis of grades obtained as under:

No	Class of Employee	Grades	
		Initial sanction	Renewal
1	Officers and clerical staff (other than SC/ST)	Grade "B" in all subjects	Grade "C" in all subjects
2	Officers and clerical staff (SC/ST)	Grade "C" in all subjects	Grade "D" in all subjects
3	Subordinate staff (all categories both general & SC/ST)	Grade "D" in all subjects	Grade "D" in all subjects
4	Deaf, dumb, blind and mentally retarded children of employees (all categories of staff)	Grade "D" in all subjects	Grade "D" in all subjects

REVISED PROCEDURE FOR APPLICATION AND AWARD OF SCHOLARSHIPS THROUGH HRMS PORTAL:

The members of staff eligible for receiving scholarship and/or reimbursement of tuition and admission fees etc. on behalf of their children will apply through HRMS portal through their personal id. Applications generated by the system accompanied by self-attested photocopies of certificate(s), mark-lists, cash memo etc. will be submitted to Branch head/ office head/OAD/designated officer. The authorised officer(s) who approves 4 in 1 or 3 in 1 at Branches/offices shall recommend the application in the system after scrutiny of application in all respects. The applications along with the self-attested copies of certificate/mark list, cash memo etc. shall be retained at the Branch/Office.

The approver of 4 in 1/3 in 1 will scrutinize the applications and supporting documents thoroughly in respect of genuineness/correctness etc. If these are in order, the approver will recommend the applications to LHO in the HRMS system in usual manner.

INCENTIVE SCHEME FOR MERITORIOUS CHILDREN OF STAFF PURSUING PROFESSIONAL COURSES AT ELITE INSTITUTES IN INDIA

An incentive scheme for meritorious children of staff pursuing professional courses at elite institutes in India has been approved by the Central Board of the Bank. The scheme shall be operative from the academic session 2010-11 and shall cover the dependent children of all categories of our permanent staff members, who are already pursuing the courses at present and also those who may be getting admission now and onwards. The incentive shall be payable from the financial year 2010-11 after successful completion of 1st half year semester and onwards.

An annual incentive of Rs.50,000/- will be disbursed to each of the eligible students. The amount of Rs.50,000/- shall be disbursed each year in two installments of Rs.25,000/- each after the successful completion of first semester i.e. after 6 month and thereafter at the successful completion subsequent half yearly semester. (Details in e-Cir No. CDO/P&HRD-IR/68/2010- 11 dated 07.02.2011, e-Cir No. CDO/P&HRD-IR/87/2010-11 dt. 14.03.2011 & e-Cir No.CDO/P&HRD-IR/11/2011-12 dt. 18.04.2011).

The following prestigious institutes rated amongst the top by various magazines are identified for award of incentives to dependent children of our staff: (e-Cir No. CDO/P&HRD-IR/29/2017-18 dated 04.07.2017).

Engineering (I)		Management (II)	Medical (III)	Law (IV)
1.	IIT Delhi	IIM, Ahmedabad	AIIMS, Delhi	National Law School of India University, Bangalore (NLSIU)
2.	IIT, Chennai	IIM, Bangalore	AIIMS, Bhopal	NALSAR University of Law, Hyderabad
3.	IIT, Roorkee	IIM, Calcutta	AIIMS, Bhubaneswar	National Law Institute University, Bhopal (NLIU)
4.	IIT, Kharagpur	IIM, Lucknow	AIIMS, Jodhpur,	West Bengal National University of Juridical Sciences, Kolkata (WBNUJS)

5.	IIT Kanpur	IIM, Indore	AIIMS, Patna	National Law University, Jodhpur
6.	IIT Mumbai	IIM, Kozhikode	AIIMS Raipur	Hidayatullah National Law University, Raipur
7.	IIT, Guwahati	IIM, Tiruchirappalli,	AIIMS, Rishikesh	Gujarat National Law University, Gandhinagar
8.	IIT, Bhubaneswar	IIM, Raipur, Chhattisgarh,	Maulana Azad Medical College, Delhi.	Dr. Ram Manohar Lohiya National Law University, Lucknow
9.	IIT, Gandhinagar	IIM, Udaipur, Rajasthan	Bangalore Medical College, Bangalore.	Rajiv Gandhi National University of Law, Patiala
10.	IIT, Hyderabad	IIM, Rohtak, Haryana.	JIPMER, Pondicherry	Chanakya National Law University, Patna
11.	IIT, Indore	IIM, Kashipur, Uttarkhand,	KEM/Seth G.S. Medical College, Mumbai	National University of Advanced Legal Studies, Kochi
12.	IIT, Mandi	IIM, Shillong (GIIM)	Madras Medical College, Chennai	Damodaran Sanjivayya National Law University, Visakhapatnam
13.	IIT, Patna	IIM, Ranchi	Armed Forces Medical College, Pune.	Tamilnadu National Law School (TNNLS), Tiruchirappalli
14.	IIT, Jodhpur, Rajasthan	XLRI, Jamshedpur	Christian Medical College, Vellore	Maharashtra National Law University, (MMLU) Mumbai
15.	IIT, Ropar	SJMSOM, IIT, Mumbai	Lady Hardinge Medical College, N. Delhi.	Maharashtra National Law University, (MMLU) Nagpur
16.	Palakkad	Indian Institute of Foreign Trade, Delhi.	KMC, Manipal & Mangalore	National Law University Odisha (NLUO), Cuttack

17.	IIT, Tirupati	MDI, Gurgaon	Grant Medical College, Mumbai.	National University of Study & Research in Law (NUSRL) Ranchi
18.	BITS, Pilani, Goa and Hyderabad	XIM, Bhubaneswar	St. John Medical College, Bangalore	National Law University and Judicial Academy 9 (NLUJA) Assam
19.	IIT, (BHU), Varanasi	IMT, Ghaziabad	CSM (KGMU) Medical University Lucknow	
20.	BIT, Mesra, Ranchi	IMI, New Delhi	Institute of Medical Science, Varanasi	
21.	DTU, Delhi	SP Jain, Mumbai	Osmania Medical College, Hyderabad	
22.	College of Engg. Anna University, Chennai	NITIE, Mumbai	Medical College, Kolkata	FASHION DESIGNING
23.	ISM Dhanbad	NMIMS, Mumbai	University College of Medical Science	NIFT, New Delhi
24.	Thapar Inst. Of Eng. & Tech. Patiala	FMS, New Delhi.	Sri Ramchandra Medical & Research Institute (SRMC) Chennai	NIFT Navi Mumbai
25.	MIT, Manipal	IIT, Delhi, DMS	Jawaharlal Nehru Medical College, Aligarh, U.P.	NIFT Bangalore
26.	VIT, Vellore	ISB, Hyderabad	CMC, Ludhiana	NIFT Chennai
27.	NIT, Tiruchirappalli, Tamil Nadu		R.G. Kar Medical College, Kolkata	NIFT, Patna
28.	NIT, Rourkela, Orrisa		P.G. Medical Education & Research, Kolkata	NIFT Hyderabad
29.	NIT, Surathkal, Karnataka		B.J. Medical College & Sasoan Hospital, Pune	Northern Indian Institute of Fashion Technology (NIIFT) Mohali, Punjab

30.	NIT, Warangal, Telangana.		Amrita Institute of Medical Science & Research	NIFT Kolkata.
31	MNNIT, Allahabad, UP		Pandit Bhagwat Dayal Sharma Post Graduate Institute of Medical Sciences, Rohtak	NIFT Gandhinagar
32	VNIT, Nagpur, Maharashtra			NIFT Bhopal

Other Engineering Colleges:

- | | |
|--------------------------|--------------------------------|
| 33. NIT, Calicut, Kerala | 34. SVNIT, Surat, Gujrat |
| 35. NIT, Silchar, Assam | 36. NIT, Durgapur, (W.B.) |
| 37. NIT, Hamirpur, H. P. | 38. NIT, Kurukshetra, Haryana, |
| 39. MANIT, Bhopal, MP | 40. MNIT, Jaipur, Rajasthan, |
| 41. NIT, Manipur. | |

COURSES:

The following courses from the institutes mentioned above will be eligible under the scheme:

Sr.	Name of the course	Duration
a)	B.E / B. Tech / B. Des (any discipline)	4 years
b)	M. Tech / M.E (any discipline)	2 years
c)	M.Sc. / M. Tech. (integrated / Dual Degree)	5 years
d)	MBA / PGDM / PGPM or equivalent (any discipline)	2 years
e)	M.B.B.S.	5 years
f)	M.D/ M.S.	Up to 3 years
g)	B.A. L.L.B., B.Sc., LLB. etc. (integrated Law courses)	5 years
h)	B. Des. / B. F. Tech.	4 years
i)	M. Des./ M.F.M. / M. FTech.	2 years

SUBMISSION OF APPLICATION:

PROCEDURE FOR CLAIMS:

The employee along with the eligible child, shall be required to apply along with a contribution of Rs.500/- towards the corpus by means of Bank Draft payable at

Mumbai for the incentive within 1 months from the date of declaration of semester results along with the following documents:

- a) Application through HRMS portal. Get a copy generated by the system. The authorized officer who approves 4 in 1 at Branches / Offices shall recommend the application in the system after scrutiny of application in all respect. The applications along with the self-attested copies of certificate/ marks- sheet cash memo etc. shall be retained at Branch / office.
- b) Attested copy of marks sheet for qualifying examination (e.g. +2 for MBBS).
- c) Attested copy of grading sheet/mark sheet of last semester.
- d) Result card giving All-India rank in the competitive tests based on which admission is secured.
- e) A certificate from the institute confirming that the candidate has been admitted for the course (Annexure H) based on his ranking in the all-India competitive test under open all-India seats and not under any other quota like nomination/provincial/State quota (85%) etc.
- f) A joint affidavit from the employee and the ward that the admission has been secured on the basis of ranking in the all-India test against the open quota (like 15% CBSE) and that the benefit of this incentive has not been obtained earlier for any other eligible courses (Annexure I, J and K - whichever is applicable).
- g) The selected wards of the employee will submit the attested copy of grading sheet/mark sheet for subsequent installments within 1 months from the date of declaration of semester results along with a simple application to respective Circle/Corporate Centre where he/she has submitted initial application during entire period of course undertaken by him/her irrespective of change of place of posting of parent(s).
- h) As the number of candidates and approximate amount required for distribution of incentives is not known beforehand, it has been decided to distribute the incentives only on merit basis giving preference to Engineering and Management courses.

STATEMENT OF ASSETS & LIABILITIES

All employees of the Bank shall every year submit their annual Statement of Assets and Liabilities on his

(a) Movable/immovable/Valuable property including liquid assets like shares, securities, debentures and cash

including bank deposits inherited by him or owned or acquired or held by him, and (b) debts and other liabilities incurred by him directly or indirectly as on 31st March every year in the prescribed format in HRMS by 30th June of that year. For the purpose of scrutiny of the A&L statement the reporting authority will be the same as defined in the Master Circular No. CDO/P&HRD-PM/44/2009-10 dated 24.09.2009.

The functionality has since been rolled out in the HRMS for online scrutiny of the A&L statement by the Reporting Authority under Manager Approvals>> Assets and Liabilities >>Scrutiny

The manual print out will be signed by the official and submitted to the BM/HOD/Designated Officer within the stipulated period i.e. 30th June each year. The BM/HOD/Designated officer in turn scrutinize the statement in normal course and arrange for filling of the statement in the service file of the official concerned or arrange for forwarding it to the offices / department concerned where the service file of the officer is maintained.

HR CODE OF CONTACT: SOCIAL MEDIA USAGE POLICY

The Social Media Usage Policy of the Bank prohibits publishing any official information / circulars / memorandum documents etc. which are of the record of the State Bank, without prior approval.

It is the observation of the Bank that sensitive information, instruction, circulars meant for internal circulations only, are being shared / posted / circulated through social media. The appropriate authority has, therefore, once again instructed that employees should desist from any violation of the policy. Violations from the set policy shall be dealt with appropriately and the erring employee of the Bank will invite disciplinary action under the relevant Service/Conduct Rules.

(e-Cir No. CDO/P&HRD-PM/14/2015-16
dated 29.04.2015)

(e-Cir & e-Cir No 890/ 2015-2016
dated 14.10.2015)

(e-Cir No. CDO/P&HRD-PM/30/2017-18
dated 06.07.2017)

(CDO/P&HRD-PM/44/2018-19
dated 15.10.2018)

(e-Cir No. CDO/P&HRD-PM/21/2014-15
dated 27.06.2014)

(e-Cir No. CDO/P&HRD-PM/91/2017-18
dated 03.02.2018)

CHAPTER 4 LEAVE RULES

GENERAL INSTRUCTIONS

- I. Leave of all kinds shall not be deemed to confer upon officers the right the claim of leave because it has been earned or is due.
- II. When the exigencies of service so require discretion to refuse or revoke leave of any kind is reserved to the authority empowered to grant it and an employee already on leave can be recalled by the authority when considered necessary in the interest of the Bank.
- III. OSR: 31(2) Unless an Officer is required or permitted to do so by the authority which granted his leave, an Officer may not return to duty before the expiry of the period of leave granted to him.
- IV. OSR: 31 (3) An Officer proceeding on leave shall hand over charge of his post at the close of last working day preceding the day on which he proceeds on leave.
- V. The last day of an officer's leave shall be the last working day preceding upon which he reports his return to duty.
- VI. If leave is refused or postponed, the reason for the refusal or postponement, as the case may be, shall be mentioned in the order, and a copy of the order given to the applicant.
- VII. An Officer who has been sanctioned leave and leaves the place of duty shall furnish to the Bank the address at which he can be contacted while out of station and shall keep the Bank informed of any change in the address previously furnished.
- VIII. An Officer, who desires to obtain leave of absence, shall apply through HRMS portal to the Officer authorized for the purpose. In modification of Rule 33(5), an officer desiring to avail of privilege leave shall ordinarily give not less than 15 days' notice of his/her intention to avail of such leave, except in urgent cases or unforeseen circumstances including illness, when it is not possible to do so.
- IX. The competent authority may require an officer who has availed himself of leave for reasons of health to produce a Medical certificate of fitness before

he resumes duty even though such leave was not actually granted on a Medical certificate.

- X. Leave due to an officer is computed at the end of every financial year, and the leave account credited on the 1st. April of the following year. For the purpose of leave, financial year means the period 1st April to 31st March each year. (Cir. No DO/P&HRD / 111/2002-03 dated 02.01.2003)

1. CASUAL LEAVE: OSR 32(1):

- a) An Officer shall be eligible for casual leave on full emoluments for 12 working days in a year. During the first financial year of service the CL shall be earned by an officer on a pro rata basis at the rate of one day for each completed month or part thereof.

Casual leave shall not be granted in combination with any other kind of leave

- b) Casual leave not availed of in any year to be suffixed or prefixed to sick leave in the following three yrs. In case an officer does not availed himself of the unavailed casual leave in the following three yrs it will automatically lapse.
- c) An officer will be eligible for 12 days casual leave in the year of his retirement. Casual leave will not be restricted to one day for every month of service left in the year of retirement (CDO/PM/16/CIR/32 dated 06.08.2001)
- d) Incumbents of certain posts (i.e. BMs, Officers including MODs, entrusted with joint custody of Currency Chest, Control documents, Valuables, Securities etc/Cash Officers) who are not eligible for CL, their entire CL shall be converted into Privilege leave.
- e) However, the following posts would be deemed to be eligible for casual leave (a) DGMs at Main Branches (b) MODs of Main Branches (c) BMs of Divisionalised Branches having post of Manager (A/Cs) (d) MODs not holding custody/joint custody of security documents, Currency Chests, valuables or locker keys etc.
- f) Although sick leave can be availed of only on production of medical certificates, an officer suffering from a minor ailment might want to avail himself of the unavailed casual leave without production of medical certificate. While sick leave can be availed of by utilizing the unavailed

casual leave, the discretion to waive the medical certificate in such cases lies with the sanctioning authority. Such leave need not necessarily be prefixed or suffixed to sick leave and can be availed of independently.

- g) Casual leave may be prefixed or suffixed to or combined with Sunday/holiday. Public holidays and Sundays falling within the period of casual leave shall not be treated as part of casual leave.

2. UNAVAILED CASUAL LEAVE :

- i) Casual leave not availed of in the year 2017 or in any subsequent years shall lapse in the following five years.
- ii) On and from 01.11.2020, although the availment of unavailed casual leave (UCL) by the Officers in the following years shall continue to be permitted only on medical grounds, production of medical certificate need not, henceforth, be insisted upon in case the period of such unavailed casual leave at a stretch not exceeding four days.

3. PRIVILEGE LEAVE: OSR 33 (1):

- a) An Officer shall be eligible of privilege leave computed at one day for every eleven days of service on duty provided that at the commencement of service, no privilege leave may be availed of before completion of 11 months of service on duty.
- b) Further, in modification of Regulation 33(5) of SBIOSR, an officer desiring to avail of privilege leave shall ordinarily give not less than 15 days" notice of his intention to avail of such leave.
- c) Privilege Leave other than for the purpose of availing the Leave Fare Concession should be applied not less than 10 days before the proposed date of commencement of such leave. (As per XI Bipartite Settlement)
- d) Privilege Leave taken on sick grounds when there is no credit in the sick leave account of the employee, will not be counted as an occasion of availing Privilege leave. (As per XI Bipartite Settlement)
- e) On and from 01.06.2015 under Rule 33(4) of SBIOSR, privilege leave may be accumulated up to not more than 270 days except where leave has been applied and it has been refused. However, where an officer retires from service, he shall be eligible to be paid a sum equivalent to the emoluments

of any period not exceeding 240 days of privilege leave that he had accumulated.

- f) In an Officer has more than 240 days of earned leave to his credit, while encashing the same he will at present get tax exemption for salary equivalent to 240 days subject to a ceiling of Rs.3,00,000/- (Rupees Three Lakh) in terms of Income Tax Act 1961, as modified by Government of India from time to time.
- g) To reckon 'Service on duty' the following types of leave taken should be deducted. (1) Privilege leave (2) Sick leave (3) Extra-ordinary leave on loss of pay (4) special sick leave in respect of Sportsman.
- h) However, special leave granted to Officers' Association Office bearers and duty leave granted by the Bank is not to be reckoned for the purpose. The period of casual leave taken and encashment of leave need not be deducted in computing 'Service on duty'.
- i) There is no stipulation as to the minimum number of days for which PL can be granted. Maximum period of PL admissible to an Officer at any one time shall be 4 calendar months
- j) Where an officer is due to proceed on leave and the leave partly falls in the current financial year and partly in the next year, the leave account may be debited as on the date on which the leave will start. Consequently, where an officer applied for leave to be availed in the next financial year, the leave account may be debited after the usual credits are posted on 1st April of year in which the leave is to be availed (CR) 52/87 dated 13.08.1987).
- k) Probationary Officers/Direct recruits in their specialist grades are not eligible for privilege leave before completion of 11 months of service.

ENCASHMENT OF PRIVILEGE LEAVE:

- a) Employees / offices may be allowed the facility of encashing of Leave Fare Concession without the requirement of availing leave for this purpose.
- b) For the purpose of leave encashment, Basic Pay, Dearness allowances, House Rent allowance (actual or Notional) CCA and all other regular allowances are admissible.

- c) For the purpose of computing leave encashment of an officer, who is staying in his own house and is being paid HRA on capital cost basis, the actual HRA paid to an officer should be taken into account for the purpose.
- d) Further, in case of officers, who have been provided with residential accommodation by the Bank notional house rent allowances will also be included for the purpose of computing total emoluments. (The concept of notional HRA is applicable to the officers who have been provided with the residential accommodation by the bank (leased / Bank's flat). (CC letter no. CDO/PM/CIR/67/98-99 dated 19.03.1999)
- e) FOR RETIRING OFFICERS: When an Officer retires from the Bank's Service he shall be eligible to be paid a sum equivalent to the emoluments of any period of privilege leave not exceeding 240 days that he had accumulated. The provision of including notional house rent allowance for the purpose of leave encashment will also be available to the officer at the time of retirement (CDO/PM/16/CIR/18 dated 09.06.2001)
- f) For encashment of privilege leave in case of resignation, an officer will be paid a sum equivalent to the emoluments in respect of privilege leave to the extent of half of such leave to his credit on the cessation of service to the maximum of 120 days.
- g) When an officer dies in service, the salary & allowances for the unavailed privilege leave, not exceeding 240 days are to be paid to the widow without production of legal representation, where legal complications are not foreseen on the basis of indemnity bond with two sureties acceptable to the Bank and each being good for the amount involved.
- h) In case of an officer (facing disciplinary action) who has already reached the age of superannuation, while pension and payment of Bank's contribution towards Provident Fund to such an officer to be held in abeyance, depending on merit of each case, pending the outcome of such disciplinary proceedings, the emoluments for the period of accumulated leave may be paid to him if there is no liability which warrants recovery from the officer concerned.
- i) When only family members avail L.F.C. (With the employee, himself forgoing it) the facility of leave encashment will not be available.
- j) For the purpose of encashment of leave, a month should be treated as 30 days and leave account should be debited with 30 days. If the Officer is

sanctioned encashment of 20 days or 15 days of privilege leave, he should be paid 2/3 or ½ salary & allowances respectively.

AUTHORITY STRUCTURE FOR CARRY OVER OF PRIVILEGE BEYOND 270 DAYS

(e- Cir No. CDO/
P&HRD-PM/100/2015-16
dated 02.03.2016)

Carryover of privilege leaves beyond 270 days w.e.f. 01.06.2015 for officers declined by the sanctioning authority on administrative ground: SB1OSR 33 (4)	Up to 3 months - Respective leave sanctioning Authority Beyond 3 months up to 6 months - One grade higher in hierarchy than the leave sanctioning authority
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3. SICK LEAVE:

OSR 34 (1): An Officer shall be eligible for 30 days of sick leave for each completed yrs of service subject to maximum of 18 months during the entire service. Such leave can be accumulated up to 540 days during the entire service and may be availed of only on production of medical certificate by a medical practitioner acceptable to the Bank.

Note: The expression 'completed years of service "would include the period spent on duty as well as on leave, including extraordinary leave.

Sick leave on pro-rata may be granted to an officer who joins the Bank in the middle of the year, for the first year of service.

OSR 34 (2): In respect of the period of sick leave, an officer shall be eligible to receive one half of the full emoluments.

Provided that if an officer so desires, the Bank may permit him to draw full emoluments, in respect of any portion of the sick leave granted to him, twice the amount of such period on full emoluments being debited against his/her sick leave.

OSR 34 (3): The Bank may require any officer desiring to resume duty on the expiry of sick leave, to produce a medical certificate saying that he is fit for the duty.

OSR 34 (4): Where an officer put in a service of 24 yrs, he shall be eligible to additional sick leave at the rate of one month for the each year of service in excess of 24 yrs subject to maximum 3 months of additional sick leave.

OSR 34 (5): So long as privilege leave is due, an officer who proceeds on leave on medical ground may exercise the option of availing himself sick leave or privilege leave.

In case of officers promoted from the clerical cadre, the unavailed portion of casual leave carried over in their leave account would continue to be available to them as sick leave, under a separate head, distinct from the respective sick leave/ privilege leave to their credit.

4. SPECIAL SICK LEAVE :

With effect from 1.6.2015, Special Sick Leave up to 30 days may be granted to an officer employee once during his/ her entire period of service for donation of kidney / organ.

5. STUDY LEAVE: OSR (35)

Study leave may be granted to Bank's Officers only once during his entire service life for the purpose of pursuing higher studies in India or abroad in a subject which has close and direct relevance to the Bank's various functions and which will be useful for his/ her future career in the Bank.

ELIGIBILITY:

- (i) The Officer applying for study leave should have served for not less than 5 years in the Bank as an officer.
- (ii) The Officer should have more than 5 years residual service left after return from study leave.
- (iii) The Officer should have completed all mandatory assignments for his next promotion.
- (iv) The period of study leave can be between 12 and 36 months depending upon the duration of the course as advised by University/college/Institute which the officer is joining.

COURSES AND APPLICATION PROCESS:

- 1) Study leave may be granted to peruse Full Time and Regular courses (formal system of Higher Education - getting education in a classroom in direct contact with the teachers and also make use of other infrastructure facilities like library etc.) in well-known and reputed Colleges/ Universities/Institutions in India or abroad.
- 2) Courses programmes through Distance/Correspondence Mode, Part Time/ Weekend Courses will not be covered under the scheme.

(e-Cir CDO/
P&HRD-PM/27/2019-20
dated 12.07.2019)

- 3) Specific recommendation on each of the related aspects of the scheme should be given by the Controller to enable the Sanctioning Authority to take informed decision.
- 4) The competent authority is not bound to specify any reasons while rejection/ not recommending any such application.

The leave shall be granted at the sole discretion of the Managing Director depending upon the merit of the case.

Officer may draw 50% salary during the leave period and the balance 50% will be paid in three equal installments on successful completion of the study and also after resumption of duties.

An Officer sanctioned study leave will have to execute a bond to serve the Bank for five yrs on return. The bond amounts for study leave are as under. (e-Cir No. CDO/P&HRD-CM/40/2007-08 dated 23.10.2007).

	Period of study leave	Bond amount
a)	Up to 1 year	Rs.7.50 lacs
b)	More than 1 year and up to 2 yrs	Rs.10.00 lacs
c)	More than 2 year and up to 3 yrs	Rs.15.00 lacs

6. MATERNITY LEAVE: OSR 36 (1)

- a) Maternity leave may be granted to a female officer for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.
- b) Within the overall period of 12 months, leave may also be granted in case of miscarriage/abortion/MTP.
- c) Within the overall period 12 months, leave may also be granted in case of hysterectomy up to a maximum of 60 days.
- d) Leave may also be granted once during service to a childless female officer for legally adopting a child who is below one year of age for a maximum period of six months subject to the following terms and conditions (please refer Para 17 and Para 30 of the Cir No.CDO/P&HR-IR/24/2015-16 and Cir No.CDO/P&HR-IR/25/2015-16, both dated 26.06.2015, respectively):

- 1) Leave will be granted for adoption of only one child.
- 2) The adoption of a child should be through a proper legal process and the employee should produce the adoption-deed to the Bank for sanctioning such leave. (Please refer revised instruction vide Cir No.CDO/P&HRD-PM/38/2019-20 dated 21.09.2019 after pursuant to enactment of the Juvenile Justice (Care and protection of children) Act 2015.)
- 3) The permanent part-time employees are also eligible for grant of leave for adoption of a child.
- 4) The leave shall also be available to biological mother in cases where the child is born through surrogacy.
- 5) The leave shall be availed within overall entitlement of 12 months during the entire period of service.

OSR: 36 (2)

The leave may be combined with any other leave. Leave application should be supported by a Certificate from a registered medical practitioner indicating, inter alias, the number of days for which rest is required.

OSR: 36 (3)

An Officer on maternity leave shall be entitled to full emoluments for the period of leave.

For some Female Officers, when no other kind of leave is due to them, may require more leave in connection with postnatal care/rearing of newly borne child etc. on health grounds or other domestic reasons. In such cases Extraordinary leave (on loss of pay and period of leave will not count for pension/increment/seniority etc) may not be granted by General Manager for more than 360 days during entire service period. However, such leave may not be availed of for more than 180 days at a time (e-Cir No. 1023/2010-11 dated 08.03.2011).

For details guidelines in respect of Maternity leave to Management Trainee/Jr Management Trainees, Technical Officer (Farm Sector)/Officers (Marketing & Recovery) / Chartered Accountants appointed on contract basis we refer to Circular No. CL Cir DO/P&HRD/07/05-06 dated 30.04.2005).

MATERNITY LEAVE: SOME CLARIFICATIONS

- a) Probationary officers / Trainee officers are entitled to maternity leave during the probationary period. In the event of sanctioning maternity leave, as the training schedule will be affected and the POs/TOs will not be able to complete successfully the institutional training as well as on the job training in the Bank, probation period of the officer may be extended by the competent authority for the period of maternity leave, as per the extant provisions vide Rule No. 16(2) of SBISOR. Such extension of probation period will be for completion of institutional training as well as on the job training in the bank and it will have no effect on the period for counting eligible service for seniority/next promotion.
- b) Due to extension of probation period and availing of maternity leave it may not be possible for the officer to appear in the common confirmation test. In that event the officer may be considered separately for the common confirmation test. The officer will be confirmed only after successful completion of extended probation period and on clearing the confirmation test as stipulated by the Bank.
- c) It is clarified that any extraordinary leave/absence in combination with the maternity leave shall not be covered by the above rules and will be dealt with as per leave rules contained in SBIOSR.
- d) As requirement for undergoing hysterectomy may arise at any age, leave may also be granted in case of hysterectomy up to a maximum of 60 days any time during the service period, subject to the overall limit of 12 months of maternity leave during the entire period of service.

Maternity Leave (As per XI Bipartite Settlement)

Clause 30 of Bipartite Settlement dated 27th April 2010 shall be substituted by the following:

- (a) Maternity leave, which shall be on substantive pay, shall be granted to a female employee generally for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.

Note: (i) in case of delivery of twins, the period of Maternity Leave shall be 8 months.

(ii) Maternity Leave may be availed combining with any other kind of leave except casual leave.

(b) In case of miscarriage/MTP/abortion, maternity leave may be granted as a rule upto 6 weeks on the basis of medical certificate/advice of a competent medical practitioner, i.e. a qualified gynecologist. In special/exceptional cases involving medical complications, associated with miscarriage/MTP/abortion, maternity leave may be granted beyond 6 weeks if advised by a competent medical practitioner (qualified gynecologist) but upto 6 months only on any one occasion, within the overall limit of 12 months during the entire period of service.

(c) Within the overall period of 12 months, leave may also be granted in case of hysterectomy upto a maximum of 60 days.

Note: In the case of employees who have availed and exhausted Maternity Leave of 12 months, leave of 15 days shall be sanctioned over and above the same, subject to production of Medical Certificate.

(d) Within the overall period of 12 months, leave may also be granted in case of hospitalisation on account of the following gynaecological ailments/treatments upto a maximum of 30 days:

- i. AUB (Abnormal Uterine Bleeding)
- ii. Ovarian Tumour
- iii. Tubectomy/Tubectomy reversal
- iv. Post-Partum Depression (PPD)
- v. Post-Partum Haemorrhage (PPH)
- vi. Acute Pelvic Inflammatory Disease (Acute PID)
- vii. Dysfunction Uterine Bleeding; Dysfunction (DUB)

SANCTION OF EXTRAORDINARY LEAVE (E.O.L.) IN CONTINUATION OF MATERNITY LEAVE

(e-Cir No. CDO/
P&HRD-IR/10/2011-12
dated 13.04.2017)

Extra-ordinary leave on loss-of-pay may be granted to female employee, in continuation of maternity leave provided:

Such leave may be sanctioned when applied for in continuation with maternity leave and for the reason of:

- a) Post-natal care / rearing / of newly born child etc. or

- b) On health ground of the lady employee supported by satisfactory medical certificate.
- c) Subject to any other rule, such leave may be granted in combination with or in continuation of any kind of leave.
- d) Extra-ordinary leave on loss-of-pay may not be granted for more than 360 days during the entire period of service. Such leave may not be availed of for more than 180 days at a time.
- e) Sanction of such extraordinary leave should be done after critically examining merit of each case and decision to be taken on case-to-case basis.

7. EXTRAORDINARY LEAVE ON LOSS OF PAY: OSR 37(1)

- a) Extraordinary leave on loss of pay for not more than 360 days (not more than 90 days at a time, except for sufficient reasons) during the entire service, provided in very special circumstances, the competent authority may grant the leave on loss of pay to an officer up to a total period of 720 days.

OSR: 37 (2)

- b) Extraordinary leave may be granted in combination with any kind of leave and the competent authority may commute retrospectively period of absence without leave into extraordinary leave.
- c) When no privilege leave is due to her and when having regard to her length of service, sick leave is not considered justified by the authority empowered to grant leave.
- d) No pay and allowances are admissible during the period of extra-ordinary leave and the period spent on such leave does not count for increments. The effect of such leave is to permanently postpone the dates of all future increments falling due in the employee's salary by a period equal to the period of such leave. Such leave will also not count for pension and seniority of the employee will be affected to the extent of such leave granted to her.
- e) Whenever extraordinary leave on loss of pay is availed by/ granted to an employee, suitable noting should be made in the service sheet of the employee to enable the concerned controlling authority to take proper thereof while releasing next annual increments.

- f) Extra-ordinary leave may be granted in the following circumstances: (i) Own sickness (ii) Sickness of officer's wife or children (iii) for appearing in examinations (iv) for prosecuting higher studies in the cases of those who are not eligible for study leave.
- g) Any other reasons beyond the control of the officer, the discretion of which will be entirely with the sanctioning authority.

EXTRA- ORDINARY LEAVES (EOL) TO JOIN SPOUSE POSTED ABROAD

(e-Cir 66/2011-12
dated 26.04.2011)

E.O.L. to Officers to join their spouses abroad may be extended to officers whose spouses are working in other public sector Banks, RBI, and GOI departments only on loss of pay for a period of 2 yrs as a special case subject to the undernoted stipulations:

- i. This period of such leave will not be counted for the purpose of service, pension, seniority etc. (e-Cir 66/2011-12 dated 26.04.2011)
- ii. The officer should have rendered minimum 5 yrs of confirmed service as on the date of application.
- iii. The officer should have minimum 5 yrs residual service as on the date of application.
- iv. The officer will not be eligible for Bank's leased accommodation during the period of E.O.L.
- v. The Officer will not be eligible for reimbursement of medical aid, annual furniture maintenance and monthly reimbursement of newspaper, conveyance expenses, cleansing materials and servant allowance etc. during the period of leave.
- vi. The officer in his application for sanction of E.O.L. should make it clear that he shall come back to India after expiry of sanctioned E.O.L. on loss of pay.
- vii. No request for resignation/ voluntary retirement will be considered by the Bank until the Officer joins his/her duty after expiry of sanctioned E.O.L. on loss of pay.
- viii. Cases where spouse is working in private sector Banks and private companies etc. the officer will not be eligible for this facility.

**AUTHORITY STRUCTURE FOR SANCTION
OF E.O.L.**

(e-Cir No. CDO/P&HRD/IR/12/2012-13
dated 21.05.2012)

Officers up to MMGS: III (Up to 180 days) cumulative-	
Working in branches	Respective Regional Manager
Working in CPCs / Adman. Offices	RM/Head of Branch/Officer not below the rank of SMGS V / Whenever SMGS V are not available, controlling auth. Not below SMGSV
Up to 360 days (cumulative)	DGM(B&O), DGM & CDO & Officer not below the Rank of DGM in case of CC and its establishment.
More than 360 days	Not below the rank of CGM
Scale IV & V	
Up to 180 days (cumulative): Not below the rank of DGM	
Up to 360 days (cumulative): Not below the rank of GM	
Up to 720 days (cumulative): Not below the rank of CGM/CGM(HR)	
More than 720 days: GE / DMD& CDO for CC and CC establishment	

8. SABBATICAL LEAVES:

(e-Cir. No.CDO/P & HRD- PM / 54 /
2013-14 dated 09.12.2013)

- a) Women employees shall be eligible for sabbatical leave up to 2 yrs during their entire career for reasons such as medical ground, care of family members or children, higher studies, visit to spouse.
- b) The employee applying for leave should have put in a minimum of 5 years of service. Sabbatical leave before completion of 5 years of service may be sanctioned only in exceptional circumstances by the competent authority.
- c) The sabbatical leave shall be taken for at least 3 months at a time and the leave shall not be taken more than once in a year.
- d) The sabbatical leave shall be without pay, salary, allowances, perquisites, and any other consequential monetary and non- monetary benefits.
- e) The period of leave will not be counted for the service eligibility. Accordingly, it will be on loss of seniority and will not be counted for pension, gratuity, promotion, and other benefits,
- f) The woman employee shall not take up any employment/vocation/ business/ profession elsewhere during the period of sabbatical leave.
- g) For single-men employee who is covered under State Bank of India Employees Defined Contribution Pension Scheme (SBIEDCPS) it will be

the responsibility of the employees to contribute the minimum employee contribution for continuation of the PRAN. No contribution will be made by the Bank during the period of sabbatical leave.

- h) The employee will continue to pay repayment of installments, falling due during the period of sabbatical leave for any loan/advances granted to him by the Bank from own sources.
- i) It will be the responsibility of the concerned employee to arrange for payment of Income Tax falling due during the period of sabbatical leave.
- j) Single men employees shall be eligible for sabbatical leave up to 2 yrs during their entire career for reasons such as taking care of children and/or aged parents. "Single men" will mean male employee in the Bank who are unmarried, widower or divorced. (e-Cir No. CDO/P&HRD- PM/77/2013-14 dated 03.03.2014)
- k) The Bank shall have the right to cancel the sabbatical leave granted to the employee without the assigning any reason and the said employee will have to rejoin the Bank immediately once the sabbatical leave is cancelled.
- l) Only confirmed officers in the Bank (POs / TOs are not eligible during their probationary period) shall be eligible for the facility of Sabbatical leave. (e-Cir No. CDO/P&HRD- PM/69/2016-17 dated 16.09.2016)
- m) Women/Single-men employees (with children and /or aged parents) staying in Bank's Quarters / Leased accommodation, going on sabbatical leave may be allowed to retain such accommodation at Bank's cost. However, where sabbatical leave has been sanctioned under spouse joining facility the concerned employee will have to either vacate such accommodation or alternatively have to bear commercial rent for such accommodation provided by the Bank. (e-Cir No. CDO/P&HRD-PM/88/2014-15 dated 16.03.2015)
- n) The above benefit shall be extended to the employee subject to his / her submission of an undertaking to the effect that in the event of resigning from Bank's service within one year from the date of re-joining his/ her duties, she/he shall pay full lease rental/commercial rent for his accommodation provided by the Bank.
- o) Women/Single-men employees (with children and /or aged parents) who are in sabbatical leave may be extended the benefit of reimbursement of

medical expenses in respect of self and or / family members as available while in service except in the cases where the leave is granted for joining spouse abroad.

- p) No request for resignation/voluntary retirement will be considered by the Bank until the officer joins his/her duties after/before expiry of sanctioned leave. (e-Cir No. CDO/P&HRD- PM/72/2015-16 dated 03.12.2015).

LEAVE SANCTIONING AUTHORITY: The authority structure for sanction of such leave is detailed in e-Cir CDO/P&HRD- PM/31/2015-16 dated 10.07.2015)

SABBATICAL LEAVE TO DIFFERENTLY ABLED EMPLOYEES & EMPLOYEES WHO HAVE DIFFERENTLY ABLED DEPENDENTS

(e-Cir No.CDO/
P&HRD-PM/31/2015-16
dt. 10.07.2015)

- a. A differently abled employee and also an employee having differently abled dependents viz. children and/or spouse (even though they are not financially dependent) shall be eligible for sabbatical leave up to 2 years during his/her entire career for the reason of self-care or taking care of children and/or spouse.
- b. The word "different abled" would mean and include the following:
(1) Blind or low vision (2) Hearing impairment (3) Locomotor disability or Cerebral Palsy (4) Leprosy cured (5) Mental retardation (6) Mental Illness (7) Multiple disabilities.
- c. For the purpose of 'differently abled' dependents, the employee would need to produce copy of disability certificate, issued by the designated authority, in respect of his/her differently abled dependents to the Bank.
- d. The employee applying for leave should have put in minimum 5 years of service.
- e. Sabbatical Leave before completion of 5 years may be sanctioned only in exceptional circumstances by the competent authority as referred to circular mentioned hereinabove.

9. PATERNITY LEAVE:

With effect from 01.06.2015, male officer employees with less than two surviving children shall be eligible for 15 days paternity leave during his wife's confinement. This leave may be combined with any other kind of leave except casual leave. Paternity

leave should be availed at a stretch and cannot be broken. The leave is to be availed within 6 months from the date of delivery. Further, the leave should be sanctioned 15 days before the delivery or up to six months after the delivery. (e-Cir No. CDO/P&HRD-IR/43/15-16 dated 19.08.2015)

(e-Cir No. CDO/
P&HRD-PM/75/2017-18
dated 28.12.2017)

10. BEREAVEMENT LEAVE

Bereavement leave is a paid leave granted to an employee on the demise of a family member of the employee.

Salient features of the Bereavement Leave

- a) For the purpose of Bereavement Leave, the expression 'family, of an employee shall be limited to following members, irrespective of being dependent or not:
 - i) Spouse of the employee
 - ii) Children of the employee
 - iii) Parents of the employee and
 - iv) Parents-in-law of the employee
- b) The leave is proposed to be for a maximum period of 'seven days' at each instance.
- c) Intervening holidays will form part of the Bereavement Leave. The entire period of Bereavement Leave will have to be completed 'at a single instance' 'within a maximum period of Fifteen Days' from the date of demise of family members.
- d) The leave, if not taken within the stipulated period, will lapse. There will not be any provision for carry over or extension of leave beyond the period stipulated above.
- e) It will be available to all categories of Permanent Employees/Officers/ Permanent Part Time Medical Officers. Employees on contract basis will also be covered.
- f) Competent Authority to sanction Bereavement Leave will be the same as that of granting Privilege Leave.

11. SPECIAL CASUAL LEAVE / SPECIAL LEAVE / DUTY LEAVE: OSR 37A

- a) With the approval of competent authority (CGM) special leave can be permitted to an officer for the period of medical treatment & recuperation who sustains injury in the course of discharging his official duties.

- b) An officer may be granted special leave up to 7 days including time used for travel to and fro, at any one instance and not more than 30 days in a year maximum 300 days during entire career for participating in the field of classical music/dance, stage acting, painting & literature at the National/ Regional level. (Sanctioning authority: General Manager (L&D) in the NBG at Corporate Centre)
- c) One day Special Casual leave for blood donation on the very day (in no case on any day subsequent to the day on which blood is donated) on which an officer donates blood, on production of a certificate to that effect.
- d) Special leave for participation in training camps conducted by St. John Ambulance brigade in excess of Casual leave due may be permitted on obtaining permission from the competent authority. Where the officers are detailed for any special duties by the Brigade, special casual leave not exceeding three days per annum will be allowed to cover their absence.
- e) Disabled Ex-serviceman who have been provided with artificial limbs may be sanctioned maximum period of 15 days in a calendar year for attending artificial limb center/hospital for replacement of artificial limb.
- f) Six days special Casual leave (including intervening Sundays, Holidays) is granted to male officers who undergo vasectomy or salpingectomy operation and 14 days special CL to lady officers who undergo Non-puerperal Tubectomy operation & 1 day special CL to lady officers for IUD insertions. A male officer may be allowed 7 days special CL whose wife undergoes Non- puerperal Tubectomy operation, on the basis of doctor's certificate regarding necessity of his presence.
- g) For exercising franchise during general/bye-elections to Lok Sabha/ State Assemblies:

Every eligible voter is entitled to be registered on the electoral rolls of a constituency in which he ordinarily resides. In such cases, the individual employee may be granted special casual leave for full or part of the day of polling if his branch /office does not happen to be closed on the particular day to enable him to exercise his franchise after obtaining an undertaking from the employee.

Members of staff are requisitioned for election duty by the Government under the Representative of Peoples' Act. Therefore, during the period of Election Duty,

the Bank's service rules do not apply and as such the Bank is not authorized to give any advance or pay halting allowance, overtime for such duty. (Cir DO /P&HRD/03/2004-2005 dated 19.04.2004)

- h) Sportsmen employee who participates in recognized games (Cricket, Hockey, Football, Basketball, Volleyball, Table-Tennis, Athletics, Badminton, Kabaddi and Chess) in tournaments of State /country in National/ International tournaments/matches is sanctioned by the Competent Authorities.
 - (i) Up to 180 days (In India) - CGM
 - (ii) Beyond 180 days (In India) - DMD & CDO
 - (iii) Any number of days (abroad) - DMD & CDO] to the extent of 180 days in a calendar year.
 - 1) Application for the leave should invariably be received before the commencement of tournament
 - 2) The facility of special leave is also extended to non-active players/sportsperson who officiate as Coaches/Referees/Umpires /Selectors only in Junior National / National / International Level tournaments/matches is clarified in our circular. (e-Cir No. CDO/P&HRD-PM/39/2013-14 dated 25.10.2013)
 - 3) Non-active Sportspersons officiating as Manager of Team and "Judge "at sporting events / tournaments held at the State / National / International level are now eligible for sanction of special leave. (e-Cir No. CDO / P&HRD-PM/75 / 2014-15 dated 31.01.2015)
- i) Special leave to office bearers of Officers' Association: Four office bearers of Officers' Association will be allowed 10 days' special leave each in a year for organizational work. Pooling of this special leave to 4 office bearers will also be allowed. Leave applications for the purpose should be forward by the controlling authority to the HR Department at the LHO for sanction. Upon receipt of advices from HR Department thereafter, a suitable note indicating the period of special leave granted and the purpose, therefore should be made in the leave record of the official concerned.
- j) Duty leave may be granted to an officer when permitted to defend other employee of the Bank in Departmental enquiries.

- k) Officers who are sponsored for duty /training with Civil Defense work ineligible for special duty leave. (Per CL 142/85)

12. RECALL TO DUTY :

An officer on leave may be recalled to duty by the competent authority i.e. one stage above the authority who sanctions the leave but not below the rank of AGM) whenever the Bank deems it fit to do so, but if the officer is at that time out of station, he shall be eligible to be paid the actual expenses incurred by him and the members of his family for coming back to the headquarters.

13. COMPENSATORY LEAVE :

- a) If an officer is called upon to work on a Sunday/holiday, he should be granted Compensatory off during the week following the Sunday/holiday on which he was required to work. Such compensatory off is to be availed of as far as possible by the officers who are eligible for casual leave.
- b) As it is not possible to grant compensatory off to a Branch Manager / Accountant / Cash officer (who are ineligible for casual leave) for performance of their routine duty on Sunday / holiday in connection with dispatch of remittances etc. Leave in lieu of compensatory off should be added to privilege leave subject to maximum permissible limit. Each case of work on a Sunday / holiday should be referred to the controlling authority for sanction to add to the privilege leave.
- c) Officers' who are eligible for Casual Leave but not allowed to avail Compensatory Off for exigencies of service may also be permitted the facility of credit to Privilege leaves with the approval of Controlling Authority.
- d) Same rule is applicable for faculty members/ Instructors who are required to conduct short duration courses/ program at the Training centres during intervening Sunday/holiday. Such compensatory off, should however be availed of during succeeding week.
- e) Officers working at C&I Project Dept at Central Office/C&C Dept at LHO and Project Officers at ZOs may however avail the Compensatory off during the following three months/ credited to Privilege leave account

- f) Officers' who are required to work on holidays/ Sunday while on deputation may be granted Compensatory off/credited to leave account in addition to the usual halting allowance.
- g) However, no compensatory off shall be given for attending Seminars, discussions etc, on a Sunday/holiday (CL:CDO/PER/42/ 2000-2001 dated. 26.09.2000). Because on such occasions they are not entrusted with routine duty but are required to participate in such seminars etc. only to clear their doubts and difficulties on various matte Rs.
- h) Further, there have been instances when on grounds of public interest, Branches/offices are required to remain open at the instance of RBI/ Government to conduct transactions on Sundays/Holidays, otherwise declared holidays and on such occasions, officers who have attended office are normally reimbursed expenses on their inconvenience, out of pocket expenses/luncheon expenses to a reasonable extent. (Ref NBG/ BOD/GB/ 656 dated 04.01.2011).
- i) Officers Engaged on Contract (OEC) is now entitled for a compensatory leave. If OEC called upon to work on a Sunday/holiday, he/she should be granted compensatory off during the week following the Sunday/holiday on which he/she has been required to work". (e-Cir No. CDO/P&HRD-CM/90/2018-19 dated 18.02.2019).

14. STAY AT PLACE OF POSTING :

Officers who are holding keys, should stay at their places of posting and, in no case, they are permitted to stay at a place other than the place of posting. (CL/Per/55/ 88 dated 12.12. 1988)

15. LEAVE UNDER 'VACATION POLICY' :

CDO/P&HRD-PM/67/2017-18 dated 07.12.2017	CDO/P&HRD-PM/42/2018-19 dated 09.10.2018
CDO/P&HRD/95/2017-18 dated 14.02.2018	CDO/P&HRD-PM/87/2019-20 dated 17.03.2020
CDO/P&HRD-PM/109/2017-18 dated 23.03.2018	CDO/P&HRD-PM/93/2019-20 dated 30.03.2020

Under vacation policy, all the officials and clerical staff members are required to be away for their regular work /office for ten continuous working days during a

financial year. Besides, their postings are subject to transfer in every two/three years to avoid developing vested interest and mitigate the risk faced by the bank.

Revision in the 'Coverage' of the 'Vacation Policy' has been done vide e-Cir No.CDO/P&HRD-PM/97/2018- 19 dated 29.03.2019 as under:

- I. All staff members holding the Positions/ Posts termed as 'Sensitive' from vigilance point of view shall be covered under the 'Vacation Policy'. The list of sensitive post is placed with this circular in Annexure I.
- II. All staff members in India handling transaction applications/ software relating to Forex transactions, Treasury operations, Trade & Finance, having Financial Implications or Sensitive in nature, such as C- Sig (SWIFT), Murex, Mfx (Mercury), Exim Bills, Mbargo, Reuters, Bloomberg systems, Strabus, Autobahn, NDS-OM, Barx, Forex360 etc. shall be covered under the "Vacation Policy".
 - ❖ Employees covered under the 'Vacation Policy' will be required to be away from their regular work/office for ten continuous working days during a financial year.
 - ❖ In case of employees availing privilege leave for compliance under the 'Vacation Policy', the intervening Holidays/ Sundays/ 2nd or 4th Saturdays, up to a maximum of 2 days, will not be debited from the Privilege Leave account of the employee. This exemption will not be applicable in case of any other leave such as Sick Leave. Accordingly, a separate category 'PL under Vacation Policy' shall be introduced in HRMS with the above provisions.
 - ❖ The revised 'Vacation Policy' has been placed as 'Annexure-II' to this circular.
 - ❖ Absence of the employees covered under the 'Vacation Policy' from their work place for ten continuous working days on account of any type of leave/training/ deputation (outside of the Centre/ Area of operation)/ transit leave etc., will also qualify for the above purpose provided their IDs for CBS/ other applications/software were de-activated during such period.

- ❖ Application from the employees covered under the 'Vacation Policy' for such mandatory leave may not usually be declined.
- ❖ Those transferred from one position to a different position at another Branch/outfit/ department/ office or joining such position during the FY, will not be required to be covered under the Vacation Policy for the FY.
- ❖ The Branch Manager/ Departmental Head is required to take stock of leave plans of all the staff members of the branch/ office at the beginning of the year.
- ❖ The respective Branch Manager/ Controller is to ensure that the concerned officer/ award staff member is disabled in the 'System' during the period of his/ her leave.
- ❖ It is the responsibility of the Controller to ensure compliance of above instructions.

Revision in the 'Coverage' of the 'Vacation Policy': Staff on 'Highly Sensitive Positions" shall be mandatorily covered under Vacation Policy vide e-Cir No.CDO/ P&HRD-PM/93/2019-20 dated 30.03.2020:

- i. The respective controllers, without any prior intimation, will advise identified staff member to be away from their desks, for ten continuous working days during a financial year.
- ii. Controllers (reporting authority) in consultation with the Head of the Department (reviewing authority) shall advise the identified staff member on any given day either immediately after the latter has reported for duty or at the end of the day that he/she shall have to proceed on mandatory leave for ten working days from that day/ next day onwards.
- iii. The Department may also have the option to depute staff in such positions for training/ other assignments for similar period instead of advising them to proceed on leave.
- iv. The surprise element in this regard should be ensured with a view to achieve the desired objective of the policy.

CHAPTER 5

INDIVIDUAL HOUSING LOAN

IMPORTANT E-CIRCULAR

CDO/P&HRD-IR/49/2014-15 dated 30.09.2014	CDO/P&HRD-IR/15/2018-19 dated 21.05.2018
CDO/P&HRD-IR/71/2014-15 dated 17.01.2015	CDO/P&HRD-IR/44/2020-21 dated 23.10.2020
CDO/P&HRD-IR/ 3/ 2015-16 dated 09.04.2015	
CDO/P&HRD-IR/49/2014-15 dated 30.09.2014	CDO/P&HRD-IR/15/2018-19 dated 21.05.2018

ELIGIBILITY:

- a) All confirmed employees, who have completed 2 years, uninterrupted service in the Bank, will be eligible for the loan. Two years of uninterrupted service in the Bank includes the probationary period but not temporary service, if any, put in by the employee.
- b) Permanent part-time employees who are drawing scale wages i.e. 1/3rd or more with two years of service (excluding temporary) and are members of Provident Fund are also eligible. For example maximum loan amount for a part-time employee in subordinate cadre drawing one third scale wages will be one-third one of Rs.30,00,000/- i.e. Rs.10,00,000/-. Maximum loan amount for other part-time employee will be worked in a similar manner.
- c) Employees on contract (for limited number of years less than 20) are not eligible for IHL.
- d) In case an employee of e-ABs has raised additional housing loan from the bank or other verifiable sources at commercial rates, he/she may be permitted to avail of the housing loan up to his/her revised entitlement for repaying such loan. The facility is available only as a one-time measure and has to be availed of before 31.12.2017. The facility will stand withdrawn on expiry of this date. (For details refer e-Cir No CDO/P&HRD-PM/32/2017-18 dated 12.07.2017).

MAXIMUM QUANTUM OF LOAN:

Purpose of loan	Sub-staff	Clerical staff	Supervising staff
Acquisition of flat / house	45.00 Lacs	60.00 Lacs	GS-I to MMGS-III: Rs. 75 lacs: SMGS-IV to SMGS-V: Rs. 80 Lacs; TEGS VI to TEGSS- II: Rs. 100 lacs, MD: Rs. 125 lacs, Chairman: Rs.150 lacs
Repair / renovation / alteration of the ancestral property acquired without bank's finance	12.00 Lacs	18.00 Lacs	30.00 Lakh IR. No.: 793/2014-15 dated 30.09.2014)

The Competent authority has now approved inclusion of the cost of solar system as a part of 'Project Cost' under IHLS subject to the conditions as under:

- The cost of rooftop Solar System will be added to the project cost/ agreement value.
- The cost of rooftop Solar System shall be restricted to a maximum of Rs.2 lacs.
- The maximum quantum of loan under IHLS shall be 90% of the project cost or maximum eligibility of the respective category of the employee, whichever is less. (e-Cir No. CDO/P&HRD-IR/79/2017-18 dated 05.01.2018)

RATE OF INTEREST (SIMPLE): w.e.f. 01.04.2020

(CDO/P&HRD-IR/95/2019-20 dated 31.03.2020)

SBI employees	Up to Rs. 40 lacs: 5.50 %	Above Rs. 40.00 lacs: 5.95 %
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- Rate of interest should be charged depending on the new limit sanctioned / disbursed on or after 30.09.2014 and not by clubbing of limit sanctioned earlier for the purpose of the rate of interest.
- In all existing housing loans sanctioned / disbursed under IHLS before the 5th February, 2008 interest @ 5% p.a. (simple) will continue to be charged for the initial principal loan amount outstanding up to Rs. 1.10 lacs, till full and final repayment of such loan.
- Staff Housing Loan on commercial terms: Rate of interest (irrespective of loan amount) shall be 25 bps below rate applicable to public housing loan but not below 1-year MCLR (compounded monthly)

- d) Staff Housing Loan on commercial terms, Migration to EBLR: Rate of interest shall be 25 bps below lowest rate applicable to public in the respective slab of amount of loan but not below EBLR This one- time option window will be available up to 31st March 2020. (CDO/P&HRD-IR/85/2019-20 dated 17.03.2020). One more opportunity to exercise the option given to employees up to 30.09.2020. Bank employees may avail the facility after 30.09.2020 by paying the prescribed switch over fee like Public. (CDO/P&HRD-IR/22/2020-21 dated 10.06.2020).

MARGIN OF LOAN: 10%

SECURITY:

- a) Primary Security: Equitable Mortgage of property (flat / house)
- b) Collateral Security: Lien on PF to be noted.

The loan sanctioning branch will arrange to note lien on PF of the employee through HRMS.

INSURANCE OF PROPERTY :

The employee has to obtain an insurance policy at his own cost to cover total cost of construction or at least the loan amount including interest.

As an added welfare measures for employees, the Bank has obtained a Group Term Policy No.72100274804 from SBI Life Insurance Company covering outstanding in Individual Housing Loan accounts for staff, sanctioned on or after 01.10.2014.

The approval for extending the benefit of the insurance coverage to all the individual housing loan accounts of SBI employees/retired employees, irrespective of the date of sanction, in the running policy 72100274804 has been accorded by the Executive Committee of the Central Board of the bank. (e-Cir No. CDO/P&HRD-IR/25/2019-20 dated 03.07.2019) Copies of the Master Policy & Claim Form are available on SBI Times-- Human Resources--Industrial Relations.

REPAYMENT PERIOD :

- a) Payable in 360 installments from Salary/Pension (if the repayment period is extended beyond retirement) (Principal in 240 installments and interest in 120 installments) Repayment will commence 24 months from date of disbursement of first installment or 6 months after completion of project

whichever is earlier. In case of ready built house recovery will commence from the month following the month in which the advance is taken.

NOTE: 360 months (including max. moratorium period of 24 months).
Tenure for repayment in the ratio of principal: interest = 2:1.

- b) **REPAYMENT AFTER RETIREMENT:** At the request of the employee, the Sanctioning Authority may permit to continue the repayment after retirement up to 75 years of age or maximum tenure of loan of 30 years, whichever is lower.

As the pension is paid to our employee primarily for subsistence, it will be stipulated that the total amount of monthly deduction towards repayment of all loans (housing / car loan if any) should not exceed 60% of the employee's pension and D.A thereon plus 1/12th of other regular annual income declared in the previous year's I.T. Return.

In case where repayment burden exceeds 60% of the employee's monthly income as calculated above, the sanctioning authority may stipulate that employee should collaterally secure the loan by depositing an appropriate amount out of his terminal dues with the Bank in Term Deposits, at the highest rate of interest available at the time of making such deposits, so that the monthly interest on TDR is adequate to take care of the loan installment exceeding the aforesaid 60% portion of the monthly income.

Alternatively, the employee may clear a portion of loan from his terminal dues to conform to the aforesaid stipulation. A suitable irrevocable letter of understanding should be obtained from the employee and retained with loan documents.

The provision of repayment up to 75 years of age is applicable only in cases of normal retirement on superannuation and not applicable in case of resignation/voluntary retirement etc.

The above guidelines/provisions will also apply to cases where the employee apply for housing loan for enlarging the existing house or acquiring a bigger accommodation under additional housing loan scheme.

Note: The lien on PF balance of the employee for the amount of loan will not be noted, irrespective of whether the loan is in single name of the employee or jointly with the family members, as the mortgage of the house

to be acquired / constructed alone will be sufficient to secure bank's loan as in the case of the public.

INDIVIDUAL HOUSING LOAN BEFORE RETIREMENT :

If the employee is not able to acquire / complete construction of house before his retirement, housing loan under IHLS can be sanctioned provided the employee gives cash collateral equivalent to the loan sanctioned, till equitable mortgage on the property is created in favour of the Bank. A moratorium period up to 18 months from the date of retirement for repayment of staff housing loan may be allowed depending on the likely completion of the project. (e-Cir No: CDO/P&HRD-IR/89/2012-13 dated 16.03.2013).

Delegation of Administrative / Financial powers (e-Cir No: 793/2014-15 dt. 30.09.2014)

INDIVIDUAL HOUSING LOAN FOR SCHEDULE TRIBE EMPLOYEES (IHLSSTE):

(e-Cir No. CDO/ P&HRD-IR/48/
201-18 dated 07.10.2017)

NEW INDIVIDUAL HOUSING LOAN FOR SCHEDULE CASTE/OTHER BACKWARD CLASS (SC/OBC) EMPLOYEES:

(e-Cir No. CDO/P&HRD-IR/82/
2019-20 dt. 07.03.2020)

ELIGIBILITY:

1. Employees and Officers living in Scheduled areas like Jharkhand, Parts of Odisha, Chhattisgarh, Uttarakhand, hilly areas of North East etc. where the law does not permit creation of charge through mortgage of land / property by the ST/SC/OBC people living in those areas.
2. All confirmed employee who have completed 10 years' uninterrupted service in the Bank including the probation period but not temporary service.
3. The employee shall be eligible to purchase only one house under the scheme.
4. The employee shall not be eligible for housing loan / additional housing loan on commercial terms under the scheme.
5. The limit under this scheme is within the overall limit applicable to employees under the present IHLS.

LOAN AMOUNT :

Sub Staff : Rs. 15 lacs / Clerical : Rs. 20 lacs / Officer : Rs. 30 lacs

For further details please follow the relative Circular as mentioned above and also Master Circular dated 21.05.2018.

SOME OTHER OPERATIONAL GUIDELINES FOR SANCTION OF STAFF HOUSING LOAN

- i. Employees / officers are now permitted to avail housing loan under IHLS even for more than two houses / flats without any restriction as to ownership (including ancestral house) either singly or jointly but within the overall entitlement and depending on the overall repayment capacity.
- ii. If an individual owns two or more houses, singly or jointly then the exposure for the third house onwards / purchase of plot will be treated as CRE Home Loans. In other words, CRE Home Loan interest rates will be applicable to a maximum of 3 units beyond which SME interest and repayments terms will apply.
- iii. In case an officer intends to sell one of the existing houses within 6 months after getting possession of the third house, exposure to third house may not be treated as CRE exposure, provided the borrower submits an affidavit to that effect.
- iv. If an employee desires to dispose of his existing house and acquire a new house in a better location by utilizing his sale proceeds as margin in new project, the proposal may be sanctioned by sanctioning authority without insisting on separate permission. In such cases, the maximum amount of additional loan will be the difference between the present maximum loan entitlement of the employee and the amount of the existing loans already sanctioned under IHLS.
- v. When both husband and wife are working in the bank and they are willing to acquire a single house with combined entitlement, separate applications to be submitted by both the employee for two separate limits as per the individual entitlement.
- vi. There is no time gap stipulated between acquiring first and second houses and for purchasing a bigger house or for repair, renovation alterations in existing house. An employee/ officer may avail housing loan/additional housing loan or second additional housing loan up to his eligibility at a time / any time.

Note: Due to steep rise in the cost of real estate/construction materials and owing to inadequacy of the pre-revised limits of loan under IHLS a number of employees have raised additional housing loan from the bank at commercial rate. Such employee may apply for additional housing loan on the specified format enclosed to e-Cir No. CDO/P&HRD/R/50/2008-09 dated 28.08.2008 up to their revised entitlement subject to the following terms and conditions:

- (a) The additional housing loan at commercial rate of interest should have been raised to meet part cost of the housing project as initially advised to the bank in the housing loan application.
- (b) This facility is not meant for taking up additional construction etc. by revising the cost of project.
 - (i) While arriving the loan eligibility, total project cost which include cost of land/value mentioned in the agreement to sale plus one-time cost of additional amenities & other costs (viz Township corpus fund, one-time maintenance fund/deposit/corpus, development charges. Electrical fittings / water/ sewerage board one-time charges/deposits, VAT & service tax etc). However, stamp duty, registration charges and other documentation charges which are not realizable in nature will not be included. As per RBI notification, in cases where the total project cost of dwelling un it does not exceed Rs.10 lacs, stamp duties, registration charges and other documentation charges will be added to the cost of the house.
 - (ii) An employee may submit application for housing loan, which includes purchase a plot of land up to 90% of the cost of land or 50% of eligible ceiling whichever is less. The employee should submit necessary documents for construction of house thereon with approved plan and estimates within a reason able period immediately after purchase of land, so that construction can be completed within maximum moratorium period of 24 months.
 - (iii) If an Officer decides to obtain flat from non-registered promoters, the branches should no longer insist on registered promoters (for detailed guidelines and documents please refer Cir. Letter No. CDO/PER/ 68/ 2001-02 dated 25.9.2001). Non-encumbrance certificate for 13 years submitted need not be vetted by the Bank's Law Officer and it also not

necessary to have confirmation of Bank's Civil Engineer if the estimates etc prepared /approved by registered Architect/Engineer (Cir. DO/ P&HRD/45/2003-2004 dated 29.08.2003).

- (iv) Maxgain (Overdraft Facility) may be extended to our staffs, who have availed housing loan under commercial terms & conditions. Minimum loan amount is Rs.20 lakh and overdraft facility with reducing drawing power, as per the same terms & conditions applicable to public. It is an optional facility. (e-Cir: CDO/P&HRD-IR/20/2016-17 dated 11.05.2016). The parameters of Staff Maxgain (OD) product are not compatible with the IHL for Staff and not in sync with the Staff Housing Loan Scheme. Therefore, in view of non-availability of technical support for the product, the competent authority has decided to discontinue the SBI Maxgain (OD) product for staff with immediate effect and to convert the existing Staff Maxgain (OD) accounts to Term Loan accounts. (CDO/P&HRD-IR/38/2020-21 dt 30.09.20)
- (v) The income of the spouse/children may be considered for reckoning of loan facility. But the name(s) of the children may be included as guarantors only under the following terms and conditions. (e-Cir No. CDO/P&HRD-IR /119/2017-18 dated 31.03.2018)
- 1) The property should be in the name of employee / officer or the spouse of the employee / officer or in the joint names of both.
 - 2) If the property is in the joint names of employees / officers and spouse or only in the name of spouse, the spouse should be a co-borrower with the employee / officer.
 - 3) If the income of the spouse is being considered for arriving at the loan eligibility the spouse should be Co-borrower.
 - 4) If the income of the children is being considered for arriving at the loan eligibility the children should be Guarantor (s)
 - 5) The spouse / children should be employed / engaged in business / profession etc. for a minimum period of one year and should have a steady source of income evidenced by salary certificate, Form 16 or Income Tax Return for their income to be considered for arriving at the loan eligibility.

- 6) The liability of the guarantor(s) will be co-extensive with the borrower (s).
- 7) The overall eligibility of loan limit for employee / officer is restricted as IHL Scheme.
- (vi) The loans under the scheme will not be made available for purchase of land / house, from a near relative. Near relative mean spouse, parents, children, brothers, sisters, mother-in-law and father in law.
- (vii) Old properties can be purchased by the employees, provided they obtain valuation certificates from the Government approved valuers.
- (viii) An employee may, after obtaining the prior written permission from the controlling authority, elect to repay the loan in a shorter period (any time before the actual tenure of sanctioned repayment period). No penal interest will be charged for accelerated repayment of the loan amount.

RATE OF INTEREST: w.e.f 1st April 2020

(e-Cir No. CDO/P&HRD-IR/95/2019-20 dated 31.03.2020)

Product	Existing Interest Rate	Revised Interest Rate
Individual Housing Loan	6.50% - (upto 40 lacs) 6.95% (Above 40 lacs)	5.50% - (upto 40 lacs) 5.95% (Above 40 lacs)
Vehicle Loan	6.50%	5.50%
Personal Loan (OD/DL)	6.95%	5.95%
Education Loan including SBI Ed-vantage scheme for staff	6.95% (0.50% concession to girl child effective rate being 6.45%)	5.95% (0.50% concession to girl child effective rate being 5.45%)
Computer Loan	6.95%	5.95%

NOTING OF LIEN:

The loan sanctioning Branch will arrange to note lien on PF of the employee through HRMS (on Bank's & Employees contribution, both)

Cancellation of lien noted against Provident Fund: (e-Cir No. CDO/P&HRD-IR/29/2009-10 dated 17.07.2009 and Corporate Centre letter no. PER/IR/1216 dated 03.06.1994)

While granting housing loans to staff, lien is noted on their Provident Fund balances, and is vacated on full liquidation of loan. For vacating the lien on retirement

of the officials / employees, the authority which has initially sanctioned the housing loan will be the Competent Authority to vacate the lien on Provident Fund balances. However, in case the officials/employees request to extend the repayment after retirement up to 75 years of age (subject to maximum tenure being 30 years) then repayment to be reworked and an undertaking must be obtained in writing from such employees/officers that the outstanding balance together with accrued interest will be recovered from the monthly pension payable to them before vacating the lien on Provident Fund balances.

FLAT DEMOLISHED FOR REDEVELOPMENT BY THE SOCIETY:

The employee has to seek NOC from the Bank as the security gets invalidated when the structure is demolished for re-development. An undertaking from the employee is to be obtained to create mortgage over the new flat in lieu of the old flat. He will also bear the stamp duty and other expenses if required. The Society and the developer must provide NOC for mortgaging the new flat in favour of the Bank & the other documents in connection with the redevelopment must be furnished to the Bank.

LOAN FOR PURCHASE OF CAR

CDO/P&HRD-IR/66/2007-2008 dated 06.02.2008	CDO/P&HRD-IR/22/2016-17 dated 18.05.2016
CDO/P&HRD-IR/53/2008-2009 dated 02.09.2008	CDO/P&HRD-IR/45/2020-21 dated 23.10.2020

A need has been felt to revise the loan limits in various categories of staff and also to extend Car Loan facility to members of Subordinate Staff.

ELIGIBILITY :

- A) All confirmed officers will be eligible for vehicle loan for purchase of car.
- B) All confirmed employees in clerical cadre and Permanent full-time Subordinate staff with aggregate 5 years' service will be eligible for car loan
- C) Ex-servicemen employees (clerical cadre) with minimum 5 years' service including that in Armed Forces, but subject to completion of 2 year confirmed service in the Bank. (e-Cir No. CDO/P&HRD- IR/59 dated 15.12.2012).

LIMIT OF CAR LOAN:**(Rs. In lacs)**

Category	Subordinate Staff	Clerical Staff	JMGS-I to SMGS-V	TEGS-VI to TEGSS-II	MD	Chairman
Existing Limit	NIL	6.50	10.00	10.00	15.00	22.00
Revised Limit	5.00 (New)#	10.00	15.00	20.00	25.00	35.00

Terms and Conditions of Car Loan to Subordinate Staff are enclosed as Annexure to Circular

Rate of interest	5.50 % p.a.(simple) w.e.f. 01.04.2020
Margin	10%
Repayment	Repayment maximum 180 monthly installments (Principal in first 132 installments and interest in remaining 48 installments (P:I=2.75:1). The repayment shall commence from the month following the month in which disbursement of loan is made
Primary security	Hypothecation of vehicle & Bank's charge with RTA
Collateral Security	Lien on PF to be noted.
EMI / NMI	60/40

LOAN FOR PURCHASE OF SCOOTER / MOTOR

(e-Cir No. CDO/P&HRD-IR/81/2012-13 dated 26.02.2013)

(e-Cir No. CDO/P&HRD-IR/22/2016-17 dated 18.05.2016)

ELIGIBILITY:

- All Officers/ clerical cadre employees, including those on probation will be eligible for loan for purchase of a two wheelers vehicle under staff conveyance loan scheme, irrespective of length of service. (e-Cir No. CDO/P&HRD-IR/81/2012-13 dt. 26.02.2013)
- In case of Ex-servicemen employees, minimum 3 years confirmed service including that spent in Defense Forces, provided the ex-serviceman concerned has completed one year confirmed service in the Bank.
- In case of Sub-ordinate staff, permanent fulltime employees with minimum 5 years confirmed service are eligible for Scooter / Motorcycle / Moped loan.

MAXIMUM QUANTUM OF LOAN FOR TWO WHEELERS :

- a) For confirmed officers: 90% of the cost of Two-Wheeler within overall revised eligibility of Conveyance Loan i.e. For Scale I to Scale V: Rs.15 lacs and From Scale VI to TEGSS-II: Rs.20 lacs.
- b) For officers not yet confirmed: 90% of cost of two wheelers subject to a ceiling of Rs.1,50,000/-
- c) For clerical staff with 3 years' service: 90% of cost of two wheelers subject to a ceiling of Rs.1,50,000/-
- d) For clerical staff with less than 3 years' service (including those on probation): 90% of cost of two wheelers with a ceiling of Rs.1,00,000/-
- e) For Sub-ordinate Staff: 90% of cost of two wheelers subject to a ceiling of Rs.1,50,000.00/-

RATE OF INTEREST: 5.50 % (w.e.f. 01.04.2020)

REPAYMENT:

Repayment maximum 84 monthly installments in the ratio 5:1 (i.e. Principal in 70 monthly installment and interest in 14 installments), EMI /NMI (60/40) (e-Cir No: P & HRD 747/07-08 dated 27/03/2008).

PRIMARY SECURITY: Hypothecation of vehicle & Bank's charge with RTA.
COLLATERAL SECURITY: Lien on PF to be noted. **DOCUMENTATIONS:**

1. Application Form
2. Demand letter/Allotment Letter/Invoice/cash receipt.
3. D.P. Note (COS - 229) D.P. Note Delivery Letter (COS - 230)
4. An Agreement on Form-A to be obtained on Non-judicial Stamp Paper.
5. Letter of Hypothecation on Form B be obtained on Non-judicial Stamp Paper.

REGISTRATION OF VEHICLE:

- i) Copy of vehicle Registration certificate with Bank's charge noted thereon.
OR

- ii) Extract from vahan.nic.in for the same. OR
- iii) Form B extract from R.T.O. for the same.

The verification of vehicle registration details from website "vahan.nic.in should be made in all car loans after 30 days from the date of disbursement. (e-Cir No.NBG/PBU/AL-AUTOLOAN/34/2015-16 dated 19.09.2015 and Master Circular on Auto Loan current as on 01.02.2015). The registration charges for registering the interest of the bank should be borne by the employee.

After disbursement of loan the employee should produce as soon as possible, the Registration Book indicating that the vehicle is in his name or stands transferred to his name.

Insurance: The vehicle should be comprehensively insured with the Bank's interest clause from the date of purchase of vehicle. The policy should be taken by the employee in his name.

Other Terms & Conditions:

- (a) A clerical employee or an officer may avail loan for both a 2-wheeler and a car or a maximum of two cars and two 2-wheelers, but the aggregate of all loans sanctioned should be within the overall limit fixed for conveyance loan applicable to them.
- (b) As there is ongoing improvement in technology, employees will be allowed to raise car loan for replacement of the vehicle five years after the date of raising the first loan, whether for new or used vehicle, after liquidating the first loan along with interest in full.
- (c) Request for purchase of Jeeps may also be considered for personal transport in hilly regions etc. However, loan should not be granted for purchase of vehicles from near relatives.
- (d) Where the car or two wheelers purchased by an employee under the scheme is either stolen or suffers irreparable damage leading to settlement of a "total loss" claim by the insurer, the CGM may waive the stipulation of five years (in case of car) or four years (in case of Scooter/Motor Cycle/Moped. New loan may be sanctioned within the overall limit fixed for conveyance provided the entire surplus proceedings of the insurance claim after liquidating earlier loan is brought as margin for vehicle proposed to be purchased.

- (e) Application for purchase of Three Wheelers can be granted on the same terms and conditions as applicable to Two wheelers, provided the vehicle is used for personal purpose and the Regional Transport Authority makes a stipulation in the relative license to that effect.
- (f) The amount of road tax (payable as a lump sum) may be included for computing the quantum of loan to be sanctioned to eligible employees for purchase of new vehicle.
- (g) No employee will be permitted to avail himself of a fresh loan for two-Wheeler within four years of disbursement of the earlier loan for two wheelers. Before granting such loan, the earlier loan should have been fully liquidated. The stipulation of four years applies in the case of both new and old vehicles.
- (h) The Total deductions inclusive of installments towards other existing loans, if any, should not exceed 60% of the gross monthly salary plus other regular income as declared in the previous year's IT Return.
- (i) Grant of loan to officers/employees on commercial rates has also been approved by the appropriate authority on the terms and conditions applicable to general public. However, the processing fees for the vehicle loan will be waived for the staff. (e - Cir No. CDO/IR/CIR/68 dated 02.12.2003)

DEMAND LOAN FOR CARRYING OUT REPAIRS TO CARS:

Officers who owns car purchased with or without Banks finance may be sanctioned loans up to a maximum of Rs.10,000/- or 80% of the cost of repair whichever is less, for carrying out major repairs to their cars once in every 5 years, repayable within 36 months.

Evidence of expenditure (cash memos/garage receipts) to be produced within 6 weeks of availment of loan. (Cir. DO/P&HRD/ 107/2002- 03 dated 27.12.2002).

Rate of Interest: 8.5 % (simple)

REPAYMENT OF CAR LOAN AFTER RETIREMENT:

- (a) In case of employee/ official retires on superannuation or takes Voluntary Retirement after 58 years of ages as per approved scheme but before full repayment of the loan. The outstanding as

(e-Cir No. CDO/
P&HRD-IR/ 61/2017-18
dated 15.11.2017)

on the date of retirement shall be paid in equal installments over a period of 60 months from the date of retirement.

- (b) The amount of monthly installment inclusive of installments of other existing loans, if any, shall not exceed 60% of employee's pension & D.A. plus other regular annual income declared in the P.Y. IT returns.
- (c) In case, total deduction exceeds 60% of income, the outstanding amount has to be reduced suitably by repayment out of terminal benefit so that overall deduction is within the 60% ceiling.
- (d) An undertaking shall be obtained from the retiring official and spouse/nominee of the family pension as the case may be, that the car loan installments may be recovered from his / her pension / family pension till the loan is fully paid.

PERSONAL

CDO/P&HRD-IR/42/2013-14 dated 31.10.2013	CDO/P&HRD-IR/50/2020-21 dated 13.11.2020
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QUANTUM OF LOAN:

(Rs. in lacs)

Length of service (in years)	Existing			Revised
	2 to <5	5 to <10	10 & above	Minimum 2 years of uninterrupted service in the Bank (No such condition for MD & Chairman)
SUBORDINATE STAFF (Max Loan Amt)	0.80	2.00	4.00	7.00
CLERICAL STAFF (Max Loan Amt)	1.50	4.00	7.00	10.00
JMGS-I to SMGS-V (Max Loan Amt)	2.50	7.00	10.00	15.00
TEGS-VI & TEGS-VII (Max Loan Amt)	---	---	12.00	20.00
TEGSS-I & TEGSS-II (Max Loan Amt)	---	---	16.00	25.00
MANAGING DIRECTORS (Max Loan Amt)	---	---	20.00	30.00
TEGS-VI & TEGS-VII (Max Loan Amt)	---	---	25.00	40.00

Rate of interest	5.95 % (monthly compounded) for O.D. and/or 5.95% (simple) for D.L. under fixed repayment
Repayment period of Demand Loan	(120 months in the ratio of 5:1 i.e. Principal in 100 installments and interest in 20 installments)
Security	Lien on PF to be noted. The unencumbered balance in PF (both Bank's and employee's share) must be equal to or more than the personal Loan limit as per last PF statement at the time of sanction

OPERATIONAL GUIDELINES:

- a. Confirmed Officers, who are member of Bank's Provident Fund can be granted by way of Overdraft/Demand Loan (maximum of two DL at a time) or both subject to a maximum of 50% of the limit as Demand Loan under fixed repayment.
- b. The loan is to be utilized for specified purposes, which is not speculative in nature (i.e. to meet the expenses on Children higher education, marriage of the employee or his children/dependent sisters/brothers, shortfall in the cost of house/flat, treatment for serious illness of self/dependents/close relatives, purchase/major repairs to Motor Vehicle/Scooter/Motor Cycle, purchase of audio/video equipment, home appliances, personal computers travelling expenses to visit a place outside India to repay the loans of other institutions
- c. The two components of Personal Loan i.e. CA/ Overdraft and/or Demand Loan, may be mentioned separately in the application. Documentation will, however, be separate for CA/OD and D/L accounts.
- d. Carry-home pay of an employee under no circumstances should be less than 40 % of his gross emoluments.
- e. With the transfer of the officer the loan account should be transferred to the branch concerned.
- f. In case of Overdraft the loan and interest will be serviced from the salary and allowances of the employee which will be credited every month in the loan account.
- g. For calculating the unencumbered balance in PF account for noting lien on account of Personal Loan, lien to the extent of Housing Loan and conveyance

loan may not be reckoned as housing loans/conveyance loans are primarily secured by way of EM of the house/hypothecation of vehicles.

- h. Ordinarily, officers under suspension or against whom major penalty proceedings are initiated, where there is a reasonable chance of dismissal would not be eligible for the loan.
- i. However, competent authority, depending upon gravity of the case, may sanction personal loan to an officer against whom disciplinary proceedings are pending, subject to the condition that the officer furnishes collateral security in the form of sureties from 2 permanent officers of the Bank. The officer, who is not granted the loan on this account and as a result he raises it from some other approved and verifiable source, may be granted loan on conclusion of the disciplinary proceedings if he continues in service.
- j. In case of officers against whom disciplinary proceedings on charges of minor nature have been initiated and are not placed under suspension the personal loan can be sanctioned to them on par with other officers against whom no disciplinary proceedings are initiated or pending. (CL. Cir DO/P&HRD/84/2002-03 dated 11.10.2002).
- k. The employee will be eligible for enhancement in existing loan limit as and when his eligibility on the basis of length of service changes.
- l. Two years of uninterrupted service in the Bank includes the probation period but not temporary service, if any, put in by the employee.

SECURITY AND DOCUMENTATION :

- 1) Application Form
- 2) D. P. Note (COS -229)
- 3) D. P. Note Delivery Letter (COS -230)
- 4) Arrangement / Sanction Letter
- 5) Lien on P.F.
- 6) Declaration / Undertaking / from employee / Officer.

For Loan Application go through > State Bank Times > Utilities > Forms > Loan Application > More Loan Application.

COMPUTER

CDO/P&HRD-IR/39/2007-08 dated 10.10.2007	CDO/P&HRD-IR/59/2013-14 dated 03.01.2014
CDO/P&HRD-IR/41/2007-08 dated 25.10.2007	

- Eligibility : All officers with two years of service (including probation) are eligible for Computer Loan.
- Type of facility : Demand Loan.
- Amount of Loan : Rs. 40.000/- (Maximum)
- Security : Hypothecation of PC / Laptop / Hardware Purchased.
- Rate of Interest : 5.95% (01.04.2020)
- Margin : NIL
- Product Code : 6359-1602
- Documentation : 1) D.P. Note 2) D.P. Delivery Letter 3) Hypothecation Agreement

REPAYMENT:

- (i) In monthly installments spread over 36 months (Min.) to 60 months (Max.) beginning from the month subsequent to disbursement of the loan by way of deduction from salary. Total number of monthly installments will be fixed in the ratio of 5:1 for recovery of principal and interest respectively.
- (ii) The employee will have the option to choose the number of monthly installments within the range of 36 to 60 months.
- (iii) For employee retiring in less than 36 months, the number/amount of monthly Installments should be suitably adjusted so as to ensure liquidation of the entire loan outstanding before the employee retires.
- (iv) In case of cessation of service, the outstanding loan will be recovered from the terminal benefits.

OTHER TERMS AND CONDITIONS:

- 1) The sanctioning authority shall sanction the required loan amount based on the quotation and will be responsible, along with the employee, for end-use of the loan amount.

- 2) Any useful computer peripherals like UPS, printer, modem etc. may also be financed within the overall permissible limit of Rs.40,000/-.
- 3) Payment will be made direct to the vendor only.
- 4) Second loan for replacement of the PC/Laptop will be available five years after disbursement of first loan and on liquidation of first loan.

FESTIVAL ADVANCE

(e-Cir No. CDO/ P& HRD-IR/77/2008-09
dated 21.11.2008)

(e-Cir No. CDO/P&HRD-IR/98/2015-16
dated 20.02.2016)

All officials (including POs and TOs) and permanent confirmed employees (including part time employees drawing not less than 1/3rd salary) are eligible for sanction of Festival Advance once in a year on any festival of Officers' choice.

Accordingly, all categories of staff are allowed to avail Festival Advance once in a calendar year equal to one month gross salary. The gross salary means all the emoluments payable for leave encashment while availing LFC/HTC by an employee for the month during which the availing of the Festival Advance. However, the maximum eligible amount of Festival Advance may be kept up to complete thousands of rupees for accounting excellence. To illustrate, if an employee is drawing a gross salary of Rs. 34,685/- he will be eligible for Festival Advance of Rs.34,000/- (e-Cir No. CDO/P& HRD-IR/77/2008-2009 dated 21.11.2008).

The advance is repayable in ten equal installments, beginning from the salary paid in the month following that in which the festival falls.

The advance is sanctioned even when deduction exceeds 60% of gross salary. The advance will be disbursed not before one month from date of Festival.

Festival Advance is now incorporated in HRMS portal.

The Applicant/Approver can access the application/approval links using the following navigation:

1. Applicant: Employee Benefits/Employee Self Service [ESS) > Salary > Festival Advance > Apply for Festival Advance Account Opening.
2. Approver: Manager Approvals > Salary > Festival Advance > Approve Festival Advance Account Opening.
3. Once the account is opened in CBS, the status will be uploaded in HRMS before EOD of next working day

4. The new Festival Advance account opened through HRMS will be OD Festival Loan - Staff account having parameters in CBS- Product Type 35, Product code 6059-1002 (account type-sub category) and segment code 0306
5. For subsequent Festival Advances just apply for Festival Advance amount through HRMS portal. The same account will be used for Limit Creation/ Advance credit in CBS every year. In other words, for subsequent Festival Advances, a new account will not have to be opened.
6. Festival advance account opened through HRMS in CBS may have ZERO balance with OPEN status in CBS. The same should never be closed till employee is in the active service of the bank. This account may be closed by the branch only on the employee's retirement/resignation /termination / death etc. The branches/offices are advised to keep a copy these circular instructions for ready reference for Audit Purposes.
7. Normally, there will be only one approver who will be the Head of the Branch / Department or Reporting authority. For bigger establishments, the official having financial powers to sanction staff advances will be approver in HRMS.
8. When the employee is transferred to other branch/office, the transferor branch is required to transfer the Festival Advance account to the transferee branch or to the link Branch (in case of admin office).
9. The monthly installment deductions through Salary will be updated in HRMS through the service automatically. The branches need not update the same through Salary Data Correction Link in HRMS portal.
10. All Admin offices/other establishments where there is no permission to open deposit/loan/OD account should advise the branch code of the link branch to Circle/OAD HRMS teams, to incorporate in the system.
11. Temporary employees and employees under suspension are not eligible for the facility.

EDUCATION LOAN TO WARDS OF OFFICERS

Criteria	Quantum	Repayment	Rate of Interest w.e.f. 01.04.2020
SBI Student Loan (for studies in India)	Rs. 20 lakh	10 years	5.95% p.a. (Male child) 5.45% p.a. (Female child)
SBI Global Ed-vantage scheme (for abroad studies)*	Minimum - Rs.20.00 lakh, Maximum - Rs.1.50 crore	15 years	

*e-Cir no.CDO/P&HRD-IR/39/2016-17 dt. 28.06.2016

Other terms & conditions are same as public education loan scheme.

OTHER MISCELLANEOUS LOANS:

LOANS AGAINST NATIONAL SAVINGS CERTIFICATES / KVPs:

Loan may be sanctioned on the face value of the NSC and accrued interest thereon in respect of VIII series with 15 % margin. No repayment program need to be fixed and the loan outstanding (principal) should be liquidated on redemption of the matured value of the NSC pledged to the Bank from the concerned Post Office. Interest must be paid when due in order to ensure compliance of income recognition rules. Interest as per circular issued from time to time.

LOANS AGAINST KISAN VIKAS PATRA (KVP):

The advance can be granted against the main security of Patras against a margin of 15 % on purchase value. A definite repayment program needs to be fixed. Interest as per prevailing rate.

LOAN AGAINST SURRENDER VALUE OF LIC / SBI LIFE POLICIES:

Loan against surrender value of LIC/SBI Life Policies may be granted to staff equivalent to 95% of surrender value of the policies. Interest rate will be applicable as per instructions.

GOLD LOANS:

Demand loans against security of gold ornaments/specially minted gold coins sold by banks can be granted to members of staff for the following purposes:

- (a) Medical expenses, Expenses incurred/to be incurred in purchasing land/building or construction of a house, Educational expenses of dependent

children for study in India or abroad and Marriage of sole dependents. Recovery: (a) Loans for medical/educational expenses/marriage of sole dependent.

- (b) Demand Loans granted to members of staff (all categories) for the above purposes are repayable in a maximum of 60 monthly installments (inclusive of interest). As circumstances differ from person to person, and if it is possible to repay the gold loan taken by employees for marriage which was to be repayable in 60 installments sanctioning authority may consider each case on merits for extension in repayment.
- (c) Loans for housing purpose: Gold loans sanctioned for housing purposes may be recovered in 100 monthly installments. Gold Loans granted to the members of staff (all categories) for purposes other than those mentioned above, are repayable in a maximum of 36 monthly installments (inclusive of interest). Quantum of advance (i) As per the gold prices fixed every month by the concerned circle for 18/22/24 carat gold. (ii) Further, due care should be exercised while assessing the gold ornaments to find out purity of the metal at the time of sanction of loans. Gold loans for the purpose of house building for which housing loan is also availed need not be taken into account for determining 60% deduction from salary. Gold loans will be sanctioned to the employees against whom disciplinary proceedings are initiated / pending even if he / she is likely to be terminated. Interest has to be compounded monthly.

PF AUTOMATION THROUGH HRMS PORTAL:

The service of PF Lien noting and cancellation, PF Nomination recording and change including PF withdrawal and PF advance is released through HRMS portal and is now completely paper less. For details of the link and procedure Please refer to e- Cir No 785/2012-13 dated 31.10.2012.

ADVANCES/WITHDRAWALS FROM PROVIDENT FUND:

Advance against Provident Fund: An advance of maximum 3 months Basic Pay (under special recommendation upto 6 months Basic Pay) or $\frac{1}{2}$ the amount of members own contribution & interest whichever is less, may be granted to meet expenses incurred in connection with serious or prolonged illness of the member or of any person actually dependent on him (Rule 15(a)(i) Obligatory expenses like marriages, funerals or other ceremonies (Rule 15(a)(ii) Other exigencies Rule 15 (a)(iii)

Repayable in not less than 12 and maximum 24 installments for Principal (in 36 installments, if advance exceeds 3 months' pay) one-two installments for interest.

Withdrawal from Provident Fund:

Eligibility: The member should have completed 25 years of service or has attained the age of 50 years.

Purpose	Quantum (50 % of own subscription with interest thereon)
For building or acquiring a house including cost of site or repaying any outstanding amount on account of loan expressly taken for his purpose	or actual cost of house including cost of Documentation or the amount required for repayment of the loan taken for the purpose whichever is less
For higher education of children	or 3 months B.P. whichever is less
For marriage of Daughter	or 6 to 10 months B.P. whichever is less
For marriage of Son or sons	or 3 to 6 months B.P. whichever is less
Note: If two or more marriages are solemnized, amount for each marriage will be permitted simultaneously.	

Recommending authority for all officers - D G M.

CLEAN DEMAND LOAN AGAINST BANK'S CONTRIBUTION TO PF:

An amount of loan restricted to 6 month's basic pay or the employees own investment to the housing project over and above the finance available from Bank under the Housing Loan scheme, whichever is less, after exhausting the withdrawal facility from Provident Fund against the Officers own contribution, may be granted. The amount will not exceed Banks contributions to the Provident Fund with the interest there on. Repayable in 100 equal monthly installments. The interest will be equal to the interest rate payable on PF balance. A lien against the balance of the Bank's contribution to PF is noted. (e-Cir P&HRD No.448/2008-09 dated 27/10/2008)

CEILING ON ADVANCES:

Stipulation of deductions (which includes deduction towards principal and /or interest towards proposed loan) to the extent of total 60% of gross salary is applicable only for sanctioning of personal loan and while sanctioning to housing loans, conveyance loans, educational loans and loans against cooperative societies on terms and conditions applicable to the public. This excludes deductions for savings such as Insurance Premium, R D accounts, Savings/ Welfare fund of the society, extra

deductions towards PF, festival advance etc. (e - Cir P&HRD No. 72/2007-08 dated 07/05/2007)

LOANS/ADVANCES ON COMMERCIAL RATES :

The employees of our Bank can also be extended Housing Loan, Vehicle Loan, Personal Loan and Education Loan for their wards on commercial rates as per schemes made available by the Bank to public. These facilities are subject to following terms and conditions: (i) Maximum deductions on account of repayment of all borrowings from the Bank and other sources including deductions on account of the proposed loan from salary should be restricted to 60% of the gross emoluments. (Corporate Centre Letter Nos.CDO/IR/SPL/386 dated 08.01.2005 & CDO/IR/SPL/483 dated 14.03.2005) (e-Cir No. CDO/P&HRD- IR/5/2007-08 dated 07.05.2007)

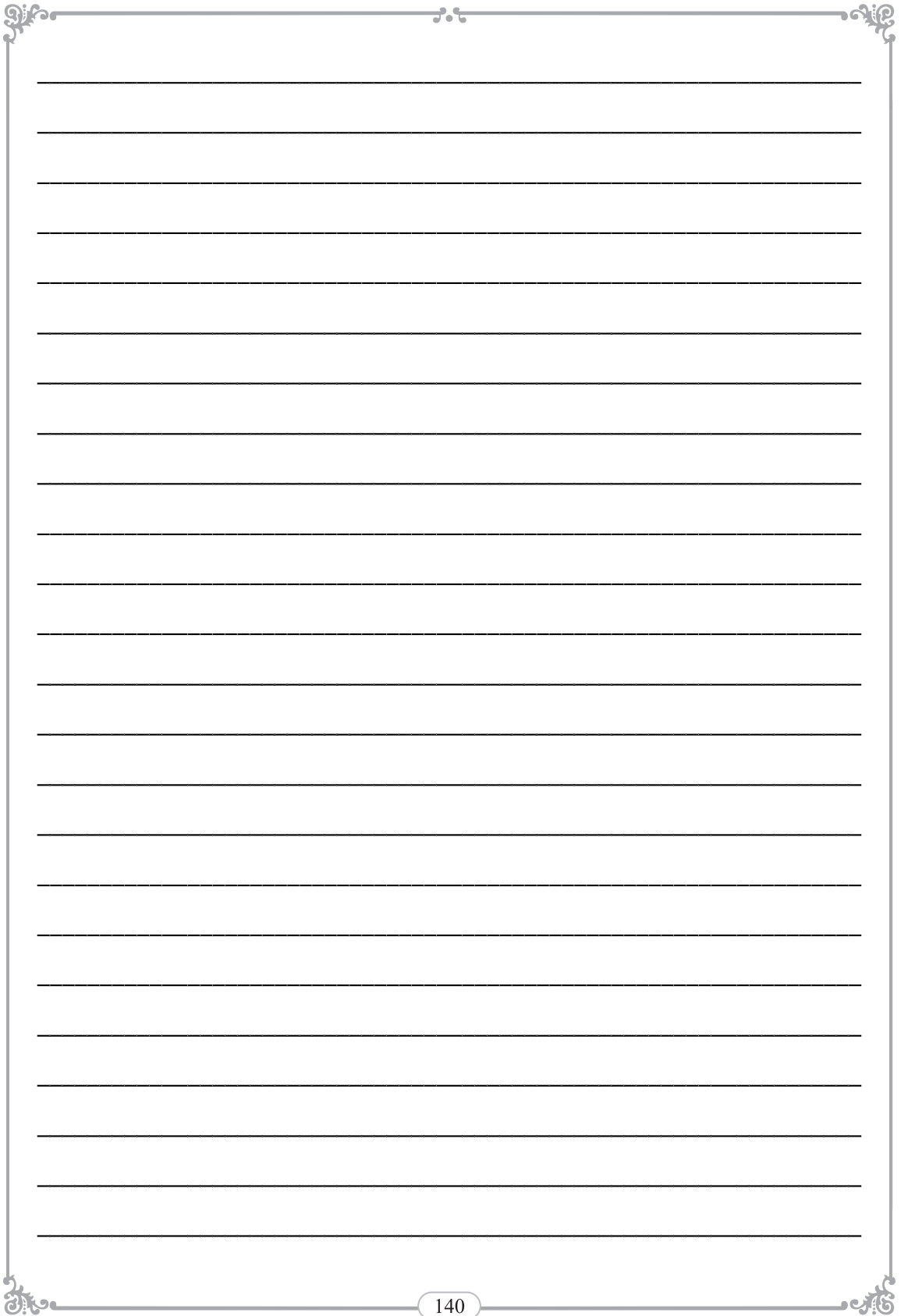
RECOVERIES FROM SUBSISTENCE ALLOWANCE :

- a) Deductions which can be made: Income Tax (Yearly income calculated with reference to Subsistence allowance)/House Rent and allied charges like electricity, water, furniture etc/Repayment of loan and advances taken from the Bank.
- b) Optional deductions effected with the written consent of the employee: LIC premium/contribution under Salary Savings Scheme/Amount due to Cooperative Credit Societies/Stores/Refund of advance taken from Provident Fund.
- c) Deductions may not be effected: Professional Tax / Subscription to Provident Fund/amount due on court attachments/recovery of loss to bank for which the employees is responsible. (CL Cir DO/ P&HRD/89/2003-04dated 01.12.2003)

ADVANCES TO RELATIVES OF STAFF:

The employees concerned, whose relative intends to borrow from the Bank, should seek administrative clearance from the Chief General Manager through his Controller on the prescribed format for guaranteeing loans involving commercial transactions. The permission should be given on exceptional basis and in genuine cases against marking of lien on the Banks contribution to PF and letters of undertaking from the employee/ nominee. (CL Cir.DO/P&HRD/23/2003-04 dated 14.07.2003).

If the employee is not aware that his relative has approached the Bank for loan / facility but the relative declares his relation with an employee in the loan application,



CHAPTER 6

RESIDENTIAL ACCOMMODATION

CDO/P&HRD-PM/3/2011-12 dated 06.04.2011	CDO/P&HRD-PM/20/2012-13 dated 03.07.2012
CDO/P&HRD-PM/2/2012-13 dated 09.04.2012	

a) RENTAL CEILINGS FOR LEASED ACCOMMODATION/ CAR PARKING CHARGES / MAINTENANCE CHARGES:

All officers are eligible for leased housing facility at a place of choice anywhere within the country. The revised rental ceilings for leased accommodation provided to the officers of different Grades are produced below.

	Category of centre (Rupees per month)					
	Mumbai	New	Major	'A'	'B'	'C'
JMGS:I	29500	26500	20000	15000	10000	8000
MMGS:II	32500	27000	21000	16000	11000	9000
MMGS:III	34500	29500	23000	18000	12000	11000
SMGS:IV	39500	32500	26000	21000	14000	12000
SMGS:V	49500	39500	29000	23000	16000	13000
TEGS VI	74500	64500	40000	30000	20000	17000
TEGS VII	79500	74500	50000	35000	27000	20000
TEGSS I	81500	76500	52000	37000	29000	22000

	Category of centre (Rupees per month)					
	Mumbai	New	Major	'A'	'B'	'C'
JMGS:I	30500	27500	21000	16000	11000	9000
MMGS:II	33500	28000	22000	17000	12000	10000
MMGS:III	35500	30500	24000	19000	13000	12000
SMGS:IV	41500	34500	28000	23000	16000	14000
SMGS:V	51500	41500	31000	25000	18000	15000
TEGS VI	76500	66500	42000	32000	22000	19000
TEGS VII	81500	76500	52000	37000	29000	22000
TEGSS-I	83500	78500	54000	39000	31000	24000

Population wise center (Refer e- Cir.699/2015-16 dated 02.09.2015)

Major (more than 45 lacs)	Chennai, Kolkata, Ahmedabad, Bangalore & Hyderabad
Category 'A'	Over 12 lacs & below 45 lacs
Category 'B'	Over 5 lacs & below 12 lacs
'C' (below 5 lacs)	All other centres

b) REIMBURSEMENT OF BROKERAGE / COMMISSION CHARGES:

Brokerage/Commission paid by an officer up to a maximum amount not more than one month rental ceiling applicable to officer within his entitlement to estate agents / property dealers may be reimbursed on production of receipts.

c) OTHER IMPORTANT MATTERS RELATING TO LEASED ACCOMMODATION:

- 1) The rental ceiling applicable to 'A' Category center shall be applicable at centers where B&O (if not in Major A) have been established and also for Project Area centers.
- 2) The State Capitals situated in "other than Major 'A' centers", the rental ceilings applicable shall be that of 'A' category centers.
- 3) It has also been decided to club the car parking and maintenance charges prescribed separately earlier. The revised rental ceilings are inclusive of car parking and maintenance charges. Out of the total entitlement, a maximum 25% of the rental amount will be available for car parking/ maintenance charges/security charges/society charges.
- 4) The officers who are entitled to higher rental ceilings by virtue of their posting will continue to be eligible for the same ceiling if transferred to a different position in the same occupy the same house. In case of change of house, his entitlement as per his posting centre provided he continues to will be applicable. (e-Cir No. CDO/P&HRD-PM/20/2012-13 dated 03.07.2012)

The lease rentals of the accommodation already leased to the Bank should not be revised till the contracted period expires or lease is due for renewal and enhancement is asked for by the landlord and is in accordance with the prevailing market rent in the locality.

- 5) The officers who have their own houses/flats constructed/purchased under the Banks Individual Housing Loan scheme, at the centers where they are posted, should as far as possible occupy their own houses/flats. They may, however, be permitted leased accommodation, if they experience any difficulty in occupying their own houses. Further, if the particular assignment has a designated house, the same should be invariably occupied by the incumbent.
- 6) Flats /houses already leased to the Bank by the employees/ officers on economic rent basis should not be released except for the occupation of the employee concerned, till the loan is fully liquidated (e-Cir P&HRD/SI No.707/2007-08 dated 05.03.2008).
- 7) Advance rental to land lord may be reimbursed maximum up to 12 months in the centers where the practice of advance leased rental is in place. Such centers may be notified by the Circle CGMs (e-Cir No. 15/2011-12 dated 06.04.2011).
- 8) In those centers where the Bank's quarter / flats are available, it may be ensured by the appropriate authority, that these are occupied by concerned officials, before any private lease is permitted.
- 9) Under the Bank's Co-operative Housing Loan or Individual Housing Loan Schemes, it is incumbent on the part of the employees to offer the houses / flats constructed / purchased there under on lease to the Bank. It is imperative that the residential accommodation available under this arrangement should be effectively requisitioned and utilized in order to ensure that the expenditure on leased accommodation is kept to the minimum.

d) LEASED ACCOMMODATION AT A PLACE OF CHOICE:

At present officers in scale I to VII are permitted to keep their family and avail leased accommodation facility at a place of choice anywhere within the country. The facility is applicable only for leased accommodation and not for Bank's flat and designated houses. The officer opting to avail the scheme will have to vacate the bank's flat and designated house at the previous place of posting.

- (1) Leased Accommodation at a previous place of posting (places other than within the Circle) If the officer retains the lease accommodation at the previous place of posting (place other than within the circle), the lease

entitlement of that place will be applicable for one year from the date of his transfer, if the entitlement is lower at the place of posting. In such cases, after completion of one year the entitlement will be the rental ceiling applicable to place of posting or the place of leased accommodation, whichever is lower.

- (2) Leased Accommodation at a place of choice other than place of posting (within the Circle) Where an officer avails leased accommodation at a place of choice other than his place of posting within the circle, the rental ceilings applicable at the place of leased accommodation shall be applicable.

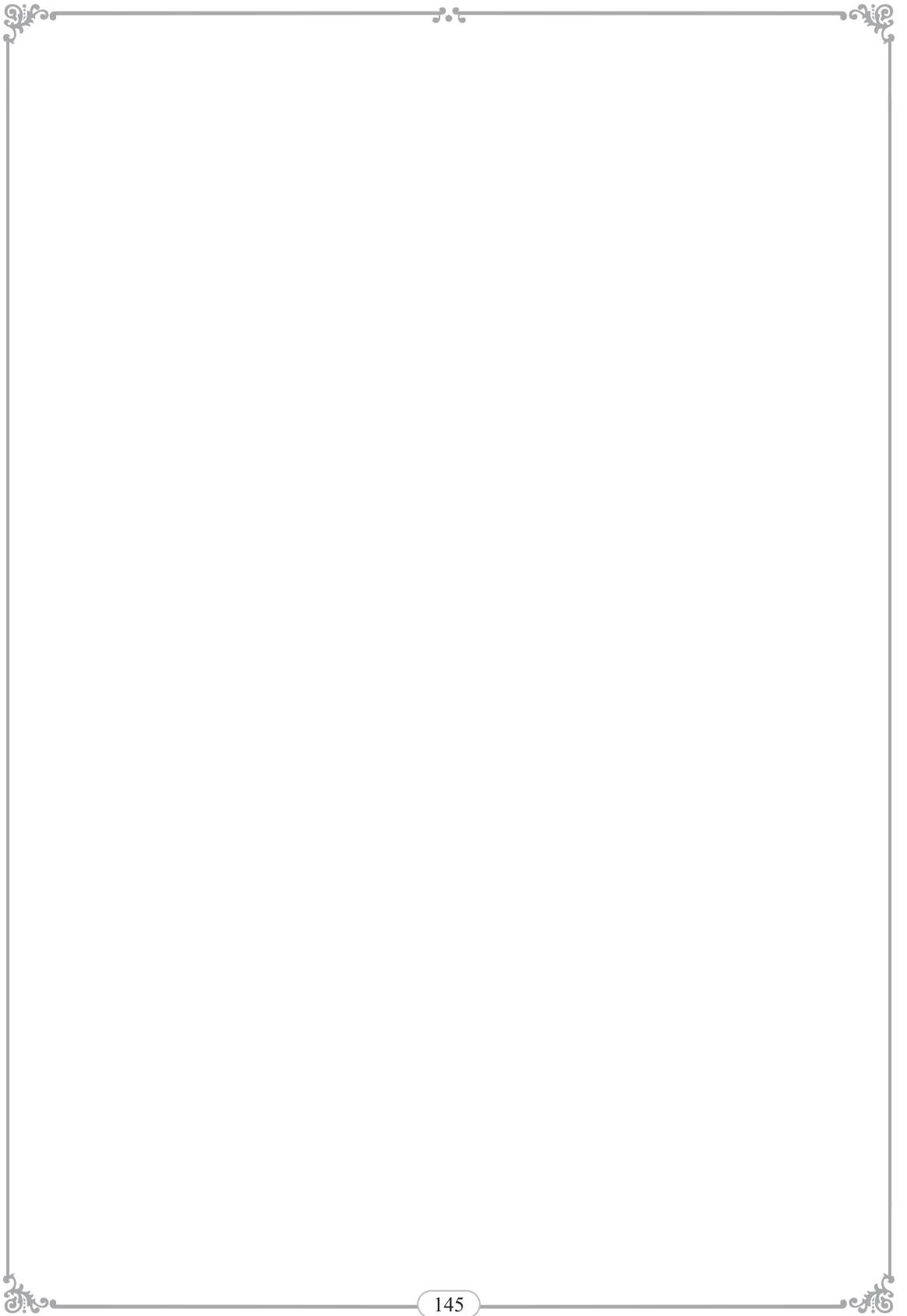
(e-Cir No. CDO/P&HRD-PM/35/
2011-12 dated 22.06.2011) &
(e-Cir No. CDO/ P&HRD- PM/39/
2011-12 dated 09.07.2011)

However, there is no provision to provide two houses to any officer. In case retention of residential accommodation is permitted at the previous place of posting, no leased accommodation should be permitted at the transferee place. However, in case the residential accommodation at the transferred place is designated house, the officer concerned may be permitted to occupy it subject to usual deduction for both the houses. (CC Lett. No. CDO/PM/17/CIR/2 dated 08.04.2003)

Authority structure for permission to officers for Leased accommodation at a place of choice other than the place of posting (e-Cir No. CDO/P&HRD-PM/100/2015-16 dated 02.03.2016.) (e-Cir No. CDO/P&HRD-PM/28/2016-17 dated 23.05.2016)

- i. The in-principle permission to keep the family and avail leased accommodation at a place of choice other than place of posting will however, continue to be obtained from competent authority at the place of posting of the officer concerned, as hitherto.
- ii. Assistant General Managers are now authorized to sanction leased housing accommodation to officers as per their eligibility. It is clarified that sanction of leased proposal including rent shall be obtained from the RBO concerned where the leased accommodation is situated.

All officers should obtain prior approval from the Bank and ensure that the lease agreement is executed by the landlord beforehand so that the rent can be paid by the Bank from the first month itself. (CL/CDO/PREM/03/2009-10 dated 27/10/2009).



f) RETENTION OF RESIDENTIAL ACCOMMODATION/TELEPHONE CAR AFTER NORMAL RETIREMENT :

Nature of accommodation	After normal retirement (without any approval)	On transfer
Designated House	Up to 15 days	Up to 15 days
Bank's Flat/Leased	Up to 2 months	Up to 3 months
Telephone	Up to 2 months	- -
Car (where provided)	Up to 2 months	- -

g) RETENTION OF RESIDENTIAL ACCOMMODATION/TELEPHONE CAR IN CASE OF VOLUNTARY RETIREMENT / RESIGNATION / DISMISSAL / REMOVAL FROM SERVICE :

Voluntary Retirement (with or without re-employment)	One month from the date of retirement
Resignation from service	15 days from the date of retirement
Dismissal / Removal from service	15 days from the date of receipt of order

h) RETENTION OF HOUSE BY FAMILY MEMBERS ON DEATH OF THE OFFICER (Officer upto SMGS: V):

(e- Cir No.172/2012-13 dated 21/05/2012)

Up to 3 months	GM (Network)
Up to 12 months or completion of the academic year of dependent children whichever is earlier	CGM
TEGS VI & above	GE / DMD & CDO

i) RETENTION OF THE ABOVE FACILITIES BEYOND THE STIPULATED PERIOD NOT PERMITTED:

In cases where officers on retirement / transfer occupy the Bank's flat in an unauthorized way, beyond the period for which specific approval was taken, Commercial rent at prevailing market rate is required to be recovered from the concerned officers. (e-Cir Sl No P & HRD 565 / 2007-08 dated 27/12/2007).

j) HOUSES ON LEASE BELONGING TO CLOSE RELATIVES:

Normally an officer will not be permitted to take houses on lease belonging to their close relatives as under for allotment to them (1) Spouse (2) Father (3) Mother (including step-mother) (4) Son (including step-son) (5) Son's wife (6) Daughter (including step-daughter) (7) Daughter' husband (8) Brother (incl. Step-brother) (9)

Brother's wife (10) Sister (including step-sister) (11) Sister's husband (12) Brother (including step-brother of the spouse (13) Sister (including step- sister) of the spouse (Per 52/88 dated 21.10.1988).

However, the Bank may at its discretion permit the officers to avail this facility on case to case basis depending on merits of each case and if the circumstances so warrant subject to the following terms and conditions (e-Cir. No.16/2004-05 dated 14.01.2005).

The house belonging to the officer, should not be permitted to be leased to the Bank for his own occupation. Further, the house belonging to the officers' spouse as well as adopted children should also not be permitted to be leased to the Bank for his own occupation.

In case the house of a relative of the officer is taken on lease for his occupation, the lease agreement must be entered into with the bank and not with the officer.

While entering into lease agreement in respect of house, if belonging to the close relative, Bank should stipulate the condition that when the officer is transferred to other place the Bank will continue the lease agreement as per its needs.

The house acquired by the relative should have been acquired by him/her own resources (not partly funded by the officer) and that it should be independent and in full occupation of the officer and not shared

k) STANDARD RENT IN RESPECT OF ACCOMMODATION PROVIDED BY THE BANK:

When an officer is provided with leased accommodation, 0.75% of the first stage of the scale of pay in which the officer is placed or the standard rent, as under, whichever is less will be recovered for his/her accommodation provided by the Bank. (e-Cir No. 368/2015-16 dated 26.06.2015).

Living area (Sq. Mtrs)	Standard rent (Rs.)	Living area (Sq. Mtrs)	Standard rent (Rs.)
Up to 50	113	51 to 60	135
61 to 75	157	76 to 90	209
91 to 105	252	106 to 120	296
121 to 150	362	151 to 180	433

181 to 225	510	226 to 300	728
301 to 400	901	401 to 550	1073
Beyond 550	1250	Servants quarter	17
Garage	10		

Norms for measuring "living area":

a) Rooms, kitchen, bath, latrine, store and enclosed verandah	100 %	of the floor area
b) Verandah, corridors and barsati	25 %	- do -
c) Porch	12-1/2 %	- do -
d) Court Yard (pucca)	5 %	- do -
a) Rooms	25 %	- do -
b) Verandah	12-1/2 %	- do -

(CL: PER/17/91 dated 25.3.91) (CO: CDO/PM/CIR/33 dated 4.9.1999)

D) HOUSE RENT ALLOWANCE ON CAPITAL COST BASIS:

An Officer may be permitted to continue to draw HRA on capital cost basis for his/her own house (constructed out of Bank finance under IHL) at the rate applicable at the Centre where the house is situated and he/she is permitted to keep his/her family there at, being the place of choice, irrespective of his/her place of posting. However, he/she would be subject to a house rent recovery from his /her salary for the official residence occupied by him/her (e-Cir No. CDO/P&HRD-PM/85/2008-09 dt. 31.12.2018)

m) ACCOMMODATION ON INTER CIRCLE TRANSFER ON PROMOTION:

Officers SMGS: IV & V who are transferred out of their circle on promotion to these grades and retained a residential accommodation at their previous place of posting or at a place of their choice are eligible only for being provided with free furnished single accommodation modestly furnished appropriate to their status. (CO: NBG/CM/3/SPL/4133 dated 25.10.1999). The Officials living in that house may then be provided with certain common facilities such as Sofas, Water Cooler etc. in the lounge as also certain basic cooking equipment such as a gas stove, refrigerator etc.

n) CHUMMERY ACCOMMODATION FOR FEMALE OFFICERS

(e-Cir No. CDO/P&HRD/PM/17/2011-11 dated 24.06.2010)
(e-Cir No. P&HRD- PM/38/2015-16)
(e-Cir No. CDO-P&HRD-PM/22/2017-18 dated 16.06.2017)

Chummery accommodation facility was introduced by the Bank initially for the officials in Grades SMGS-IV to TEGS-VII, posted in Corporate Centre, Mumbai and Navi Mumbai. The facility has been subsequently extended to the officers in Grades TEGS-VI & VII posted at LHO centers and to all female officers irrespective of grade upto Scale-V provided they are posted in RUSU Centers.

Chummery accommodation will be provided at RUSU centers as also at nearby other centers, centrally located, within commutable distance from the place of posting. When established at LHO/RBO Centers, the Chummery accommodation will be provided preferably in bank's own premises, subject to availability of vacant bank flat.

A separate accommodation may also be hired at these centers and/or other centers if minimum 4 or 6 women employees are willing to avail chummery facility at a time.

Present room rent for chummery accommodation (e-Cir no. CDO/P&HRD-PM/22/2017-18 dated 16.06.2017) (w.e.f. 01.06.2017).

Scale	First stage of scale (in Rs.)	1% of the first stage of scale in which the officer is placed (in Rs.)	Revised monthly recovery 1.75% of the first stage of scale in which the officer is placed (nearest rupee)
IV	50030	500	900
V	59170	592	1000
VI	68680	687	1200
VII	76520	765	1300

FURNITURE & FIXTURES PROVIDED TO THE OFFICER FOR USE AT RESIDENCE

ELIGIBILITY:

Furniture and fixtures will be provided to permanent officers of all grades (even on probation) from the date of their promotion / recruitment as the case may be in the Bank at their

(e-Cir No. CDO / P& HRD-PM/80/2006-07 dated.29.03.2007)
(e-Cir No. CDO/P&HRD- PM/6/2010-11 dt. 28.04.2010)
(e-Cir No. CDO/P&HRD-PM/30/2013-14 dt. 12.09.2013)

residence including ancestral house (and Bank's residence / leased residence / residence owned by the officers and/or residence taken by the officers on rent)

- 1) Trainee Officer, Probationary Officer, Specialist Officers i.e. Chartered Accountants & Law Officers, Security Officers, System Officers). Officers in TEG Scales VI and above will continue to be governed by the existing provisions (e-Cir No. CDO/P&HRD-PM/82/2008-09 dated 03.12.2008). Officers who intend to resign during probation period, the entire amount given to them to purchase new furniture/fixture will be recovered from them. This fact should be advised to them at the time of sanctioning advance towards furniture/fixture, stating inter-alia that their resignation will not be accepted till the recovery of entire amount.
- 2) However, Officers who have joined the bank on contract and /or whose remunerations have been fixed by CTC basis will not be eligible.
- 3) The IBOs/IBTOs during their posting overseas are provided with furnished accommodation and are not allowed any leased accommodation in India. Under the circumstances all the IBOs/IBTOs may be permitted to surrender their items of furniture & Fixtures. On return to India they may again be provided the furniture/ fixtures afresh as per their entitlement. (e-Cir No.CDO/P&HRD- PM/33/2007-08 dated 06.09.2007)
- 4) Officers of all grades up to TEGS-VII after the purchase of furniture/fixtures, will not be permitted to surrender the same to the Bank. He will carry the same on his transfer to his new place of posting within his eligibility of transportation of household goods and no additional claim for transportation of Bank's furniture / fixtures will be entertained.

MONETARY CEILING FOR PURCHASE OF RESIDENTIAL FURNITURE & FIXTURES

(e-Cir No. CDO/ P&HRD-PM/30/2013-14 dated 12.09.2013 and
(e-Cir No. 799/2013-14 dated 17.10.2013)

Grade/Scale	Monetary ceilings at all centers @
TEGSS-I	700000
TEGS-VII	600000
TEGS-VI	500000
SMGS : V	250000

Grade/Scale	Monetary ceilings at all centers @
SMGS: IV	165000
MMGS:III	140000
MMGS:II	130000
JMGS:I	120000

PRESCRIBED LIMITS / SUB-LIMITS ON THE PURCHASE OF FURNITURE ITEMS

(e-Cir No. CDO/
P&HRD-PM/23/2014-15
dated 07.7.2014)

The bank has prescribed certain sub-limits on the purchase of furniture items within the overall monetary ceiling for residential furniture// Fixtures provided to officers of different Grades. An example is stated below for follow-up and better understanding.

Grade	Overall monetary ceiling	Items of wooden furniture (50% of total monetary ceiling)	Items of electronic items (50% of total monetary ceiling of each Grade)		Sub entitlement of mattresses
SMGS -V	250000/-	125000/-	125000/-	22000/-	50000/-
SMGS - IV	165000/-	82500/-	82500/-	16000/-	33000/-
MMGS-III	140000/-	70000/-	70000/-	13000/-	28000/-
MMGS- II	130000/-	65000/-	65000/-	13000/-	26000/-
JMGS -I	120000/-	60000/-	60000/-	11000/-	24000/-

*(Mattresses, curtain, inverter battery shall be within the 50% ceilings of electronic items)

The following sub-ceiling for the cost Battery provided at the residence of officers upto SMGS-V was fixed vide our circular letters No. CDO/P&HRD-PM/34/2008-09 dated 15.07.2008. However, the battery will be allowed to be replaced after every three years from the date of purchase of the item.

Grade	Overall ceiling for purchase of Furniture & Fixtures (Rs.)	Sub-ceiling of Battery for Inverter (Rs.)
SMGS – V	2,50,000	9,000.00
SMGS-IV	1,65,000	9,000.00
MMGS- III	1,40,000	9,000.00
MMGS – II	1,30,000	9,000.00
JMGS- I	1,20,000	9,000.00

EXPLANATION REGARDING CEILING OF PURCHASE:

There is no restriction for purchase of furniture items more than 50% of total monetary ceiling applicable to each Grade. But the limit for purchase of electrical & electronics items including curtains and mattress at any point of time should not be exceeded to 50% of overall entitlement relating to a particular Grade.

ENTITLEMENT ON PROMOTION:

On promotion, an officer may become eligible for higher ceiling for purchase of furniture / fixtures. In such an eventuality, he may purchase the additional items of furniture within the ceiling prescribed for his new grade and claim the additional amount from the Bank.

ELIGIBILITY FOR 20% ADDITIONAL ENTITLEMENTS OVER THE GRADE WISE ENTITLEMENT TO OFFICERS ON REPARTRIATION

(e-Cir No. 799 / 2013-14 dated 17.10.2013)
(e-Cir No.CDO/P&HRD-PM/74/2017-18 dated 26.12.2017)
(e-Cir No.CDO/P&HRD-PM /81 /2017-18 dated 06.01.2018)

1. Officers transferred out of parent Circle on administrative ground and out of the geographical location / establishment shall be entitled for 20% additional entitlement over and above the eligible grade wise ceiling.

Note: Officers transferred out of circle (in any Corporate Centre Establishment) but continuing in same geographical location within Parent Circle are not eligible for 20% additional ceiling

2. The competent authority has decided to consider the place of posting / deputation of the officer as on 01.04.2017 i.e. the date of merger to be the base for determining the parent circle for officers of e- ABs & e-BMB. In case of officers who were posted / deputed on 01.04.2017 at places which are now in the jurisdiction of newly formed Jaipur and Amaravati Circle,

will be assigned that Circle only. Say, an officer of e-AB/BMB posted/deputed at Jaipur on 01.04.2017 will be assigned Jaipur Circle and not New Delhi Circle and similarly, in case of e-AB/BMB officers posted/deputed at Visakhapatnam on 01.04.2017, would be assigned Amaravati Circle and not Hyderabad Circle.

3. The entitlement of an officer, on repatriation to parent circle will not be reduced to his normal entitlement as per scale but he will not be able to purchase new items above his normal retirement. However, if lifecycle of any existing item expires, he would be able to replace within the additional 20% entitlement.

STIPULATIONS:

1. The officer would purchase items of his choice, as per the extant instruction, within his normal eligibility.
2. The repatriated officer may replace any furniture item of his possession, on expiry of the life span of the items, even above his normal entitlement but within the additional 20% entitlement of the grade, subject to:
 - a) The replacement will be within the cost ceiling of the replaced item whose life span has expired.
 - b) In no case, an item whose life span has expired can be replaced by items of another kind, i.e. a television of more than 5 years old is to be replaced by television only and by no other item.
3. On promotion to next higher grade, after repatriation, the entitlement of the officer will be permitted to purchase any item from the prescribed list of furniture up-to his normal entitlement in promoted grade.
4. The above facility will not be applicable to officers' inter circle transfer on request.
5. CGM (HR) at Corporate Centre would be the competent authority to issue any clarification in the matter.

LIST OF FURNITURE ITEMS: (from Scale I to Scale V)

An officer may purchase an item without restriction on quantity from the list of prescribed items within overall entitlement; however the officer will have to utilize 50 % of overall entitlement on furniture items.

All electronic and electrical items and equipment running on electricity are classified as electronic items except physical health equipment. All other items including physical fitness/health equipment are classified as Furniture items. Mattresses, curtains, inverter battery are included in electrical & electronics items (e-Cir No.134/2010-11 dated 07.06.2010) (e-Cir No. 646/2013-14 dated 12.09.2013)

Items	Items
3 piece sofa set	Mixer Grinder
Centre Table	Vacuum cleaner
Show Case	Colour TV / LCD TV any size
Single Bed/double bed (with/without mattress)	Set Top Box (CAS/DTH) wherever applicable
Dining Chair	OTG/Microwave oven
Writing Table	Air conditioner any size
Writing Chair	DVD/CD/MP3/Home Theatre
Ironing Table	Meat Safe
Iron	Peg Table
Inverter	Bed side table
Computer Table	Sofa cum Bed
Computer Chair	Telephone table with / without seating
Steel / aluminum Kitchen Rack	Garden Chairs
Water Purifier	Carpet
Washing machine any model	Shoe Rack
Refrigerator any size	Room Heater
Laptop / Note book	RO system
Dressing Table with/without stool	Items of fixture : ceiling fan(4), Tube light (6), Chandelier(1), Geyser (1), Steel Almirah (2), Air Cooler (1)
Morning Walker	Foot Massager

The Central Human Resources Committee (CHRC) has approved inclusion of following items in the standard list of Furniture and Fixtures applicable to officers upto the grade of SMGS-V. (e-Cir No: CDO/P&HRD-PM/57/2019-20 dated 16.11.2019)

Furniture & Fixture	Electrical/Electronics
Bookshelf	Air Purifier
Gas Burner/Kitchen Hob	Air Fryer
Sewing Machine (Manually Operated)	Desktop Computers/ Laptop/Notebook/I-pad
--	Tread Mill (Electrically Operated)
--	Electric Flying-Insect/Mosquito Killer
--	Exhaust Fan
--	Sewing Machine (Electrically operated)

Additional items for officers in Scale-V:

Cooking Range	Wall unit
Dish washer	Kitchen chimney hub (metallic)
Wardrobe (Wooden)	Food processor

For list of Furniture items for officers in Scale TEGS-VI and above refer CC letter

No.CDO/PM/18/SPL/276 dated 22.05.2007.

As per circular Number CDO/P&HRD-PM/15/2021 - 22, the following additional items are included in the list of furniture items

Covid-19 Support Items

SI No	Items	Category
1	Pulse Oximeter	Electrical/ Electronics
2	Oxygen Cylinder with Kit	Electrical/ Electronics
3	Oxygen Concentrator	Electrical/ Electronics
4	Blood Pressure Monitoring Machine	Electrical/ Electronics
5	Smart Watch/Fitness Band	Electrical/ Electronics
Other Utility items		
6	Air Purifier /Ionizer	Electrical/ Electronics
7	Mopper Robot	Electrical/ Electronics
8	Electric Flying Insect/Mosquito killer	Electrical/ Electronics
9	Washing Machine (All models)	Electrical/ Electronics
10	Desktop computers / Laptop /Notebook /I-pad/ Keyboard for I pad / Apple pen	Electrical/ Electronics

11	Printers (All models)	Electrical/ Electronics
12	Mobile Handset	Electrical/ Electronics
13	Airpod / Earpod /Headphone	Electrical/ Electronics
14	Camera (Any model)	Electrical/ Electronics
15	Broadband router	Electrical/ Electronics
16	Kindle	Electrical/ Electronics
17	Air-fryer	Electrical/ Electronics
18	CCTV	Electrical/ Electronics
19	Voice Assistant	Electrical/ Electronics
20	Dish Washer	Electrical/ Electronics
21	Food Proccsor	Electrical/ Electronics
22	Rice Cooker	Electrical/ Electronics
23	Inductioncooker	Electrical/ Electronics
24	Residential Flour Mill	Electrical/ Electronics
25	Rowing Mchine	Furniture & Fixture
26	Exercise Cycle	Furniture & Fixture
27	CrossTrainer	Furniture & Fixture
28	Ladder	Furniture & Fixture

Officers will henceforth be allowed to purchase the essential items of furniture/ fixtures, as per exhaustive standard list, of their choice within the cost prescribed herein for each grade from reputed dealer at the place of residential accommodation/ nearest big centre.

LIFE SPAN OF FURNITURE AND FIXTURES:

(e-Cir. CDO/
P& HRD-PM/6/2010-11
dated 28.04.2010)

- 1) Furniture & Fixtures : 10 years
- 2) Electronic consumer items : 5 years
- 3) Curtain, inverter- Battery & Mattress : 3 years

An officer can avail of the facility to purchase new electronic items 6 times only during the entire service life and for purchase of furniture the facility will continue to be availed 3 times only during his entire service as per existing instructions. The life span of all items shall be reckoned from the date of purchase.

The further entitlement of the Officers, who are already in receipt of furniture items at their residence, will be decided by reducing the original cost of the expired furniture & fixtures items from the total cost of furniture already provided to them. An Officer then may again be provided the furniture / fixtures afresh as per their entitlement.

PAYMENT OF THE LUMP SUM AMOUNT FOR REPAIRS, AMCs etc.:

No repairs of the furniture / fixture will be undertaken by the Bank. However, annually, the officers will be eligible for reimbursement of expenses on account of repairs; charges for washing curtains, on certificate basis as under. The amount have to be claimed during the financial year i.e. upto 31st March each year. No carry-over of such claim to the next year will be permitted. However, no reimbursement of this amount will be made within one year from the date of purchase and the officer shall have to arrange for the repairs at his own cost during the period. (E-Cir No 646/2013- 14 dated 12.09.2013).

Grade/Scale	Amount per annum (not eligible if purchase of furniture is less than 50% of total entitlement
JMGS: I	Rs. 11000/=
MMGS :II	Rs. 12000/=
MMGS:III	Rs. 13000/=
SMGS: IV	Rs 15000/=
SMGS :V	Rs 18000/=
TEGS-VI TEGS-VII	Rs. 30000/= Rs. 35000/-
(P&HRD SL. No.1300/ 28.02.2014	Officials in Grade TEGS-VI and VII retiring after 31.03.2015 from the Bank, will be required to mandatorily purchase the items of furniture/fixture at the time of retirement (e Cir.CDO/ P&HRD-PM/23/2014-15 dated 07.07.2014.

Reimbursement of Annual Maintenance Charges in the year of retirement: Officers of all grades up to TEGS-VII shall be eligible for reimbursement of full annual maintenance charges for the year of their retirement even if they retire in the middle of the year. However, in case any officer resigns from the Bank in the middle of the year, he/she will be reimbursed annual maintenance charges on pro rata basis.

PROVISION OF FURNITURE & FIXTURES ON RETIREMENT/IN CASE OF DEATH

1. In case of death of the official while in service, the family of the deceased officer will be given the furniture and electronic items free of cost and the book value of the same will be written off from Bank's book. (e-Cir No 134/2010-11 dated 07.06.2010).

2. At the time of retirement / voluntary retirement/exit/removal/dismissal of the officer, if an Officer has put in more than five years of service from the date of reimbursement of furniture / fixtures no recovery shall be made from him and the ownership of Bank's furniture / fixtures will be transferred to him. If the date of purchase of furniture / fixtures is less than five years it may be purchased by the officers on retirement at the following cost. The difference amount if any, in the book value and sale value will be written off by debiting the Charges Account as per authority structure mentioned below. (e-Cir. CDO/P&HRD-PM/6/2010-11 dated 28.04.2010)
3. The depreciation of the furniture and fixture will be calculated on the actual age of the items as on the date of retirement of the officer, by calculating the depreciation on monthly basis for the period over and above the age completed on yearly basis. (e-Cir. No. 45/2010-11 dated 28.04.10).

Furniture with age more than 5	Free of cost
Electronic items 3 three years old	Free of cost (e-Cir No. 289 2010-11 dated 30.07.2010.
Electronic items less than 3 years old as on date of retirement of the officer	The depreciation will be calculated on the actual age of the items on monthly basis at the rate of 2.777% per month (e-Cir No: CDO/P&HRD-PM/34/2019-20 dated 09.09.2019).
Items with more than 4 years of age	At 20% of the original cost
Items with more than 3 years of age	At 40% of the original cost
Items with more than 2 years of age	At 60% of the original cost
Items with more than 1 year of age	At 80% of the original cost
Items with less than 1 year of age	1.66 % per month of original cost of furniture calculated at rate of discount of 20% per annum.*

(*e- Circular No.CDO/ P &HRD-PM/23/2014-15 dated 07.07.2014)

The curtains, inverter- battery and mattresses being consumable items, may be given to the officers (in all scales) who retires on superannuation, free of cost irrespective of date of purchase. The book value, if any, may be written off as per the extant instruction (e-Cir no 749/2008-09 dated 19.03.2009 & No.1161/2012-13 dated 23.02.2013) & Cir No.CDO/ P&HRD/PM/37/2013-14 dated 17.10.2015.

POSSESSION CERTIFICATE:

As on the 1st March every year, every officer shall submit the possession certificate (as per Annexure IV of e-Cir P&HRD No 573/2006-07 dated 25.01.2007) in duplicate duly signed in token of acknowledgement to the branch/office where he is posted. On transfer of the officer the book value of furniture/ fixtures provided to him will be debited to the transferee branch/office and the amount and date of reimbursement for furniture/fixtures will be mentioned in the LPC. This will also be mentioned in the Service Sheet.

INSURANCE:

The insurance cost of the furniture/fixture items will be borne by the Bank. The officer will not be required to insure the items at his own cost. However, in case of transfer/ shifting of furniture/fixtures, the officer will have to bear the cost of transit insurance.

PURCHASE OF FURNITURE & FIXTURE FROM OWN RESOURCES:

Normally an officer should purchase the items after taking advance from the Bank. However, in exceptional cases where an officer has purchased some items from his own resources from a center as stipulated above and it is found that the purchase(s) and eligibility etc. are in order, such reimbursement may be permitted on a case to case basis.

An eligible officer will give an application for purchase of furniture and fixture as per the specified form as per Annexure II of circular. The officer will then be paid the amount as per his entitlement by debit to suspense account. Thereafter within a fort- night, the officer give a certificate to the Bank on a standard format as per Annexure III of circular enclosing therewith the cash memo(s)/ receipted challan(s) indicating the purchase and delivery of the items. On receipt of this certificate, the advance given to him earlier will be adjusted by debit to banks Fixed Assets Account.

A copy of this certificate and the enclosed list/cash memo(s)/ Receipted challan(s) will be maintained by the branch/office individual officer wise. If the officer does not buy the furniture / fixtures within a month from the date of advance taken by him for this purpose, it will be deemed that he has misutilised the fund and the amount will be recovered from his salary in 10 installments together with interest at the

CHAPTER 7

TRAVEL & TOUR / TRANSFER

ELIGIBILITY FOR TRAVEL ON DUTY/ LFC/HTC:

Junior Management Grade: 1st Class or AC II tier sleeper by train or by Air (Economy class) if permitted by competent authority (not below the rank of AGM) having regard to the exigencies of business or public interest w.e.f. 01.05.2010. An officer in JMGS-I while availing LTC will be entitled to travel by Air in the lowest fare economy class in which case the reimbursement will be the actual fare or the fare applicable to AC 1st Class fare by train for the distance travelled whichever is less. The same rules shall apply when an officer in MMGS-II & MMGS-III avail LTC where the distance is less than 1000 Kms (e-Cir No 138/2010-11 dated 08.06.2010 & e-Cir P& HRD No 368/2015-16 dated 26.06.2015).

Middle Management Grade: 1st Class or AC II tier sleeper by train or by Air (Economy class) if the distance to be travelled is more than 1000 Kms. He/She may however travel by air even for a shorter distance if so permitted by competent authority having regard to the exigencies of business or public interest (not below the rank of AGM).

Note: The fare charged for Rajdhani Express in AC II sleeper class may be reimbursed for actual travel but should not be considered for notional entitlement for the purpose of travel under LFC/HTC (CO:CDO/ADM/26308 dated.28.2.1997).

While the LFC entitlement of officers in the Middle Management Grade will be determined by 1st class/AC II tier sleeper rail fare only, it has been decided that if the distance to be travelled is more than 1000 Kms. By the most direct route, then the notional monetary entitlement will be as per air, economy class in national carrier (i.e. Air India) (PER / 4/ 95-96 dated 12.6.1995).

Senior Management Grade & Top Executive Grade: An Officer in Top Executive Grade Special Scale I & II may travel by Air in Executive Class (CGMs for official purposes) or by train in AC 1st class. An Officer in Top Executive Grade other than TEGSSI & II or in Senior Management grade may travel by air in Economy Class or by train in 1st Air conditioned class. They may also travel by car between places not connected by air or rail provided that the distance does not exceed 500 Kms. However, when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car (e-Cir No 138/2010-11 dated 08.06.2010) (e-Cir No 520/2011-12 dated 10.09.2011).

Any other officer may be authorized by the Competent Authority, having regard to the exigencies of business, to travel by his own vehicle or by taxi or by the Bank's vehicle (e-Cir No 138/2010-11 dated 08.06.2010).

LEAVE FARE CONCESSION / ENCASHMENT BLOCK:

During each block of 4 years officers are eligible for travel to his place of domicile once in each sub- block of 2 years. Alternatively, he may travel in one sub-block of 2 years to their home town and in the other sub- block to any place in India by the shortest route. OSR:44(1).

Alternatively, an officer, by exercising an option anytime during a 4 year block or 2 year block, as the case may be, surrender and encash his/ her LTC (other than travel to place of domicile) upon which he/she shall be entitled to receive an amount equivalent to the eligible fare for the class of travel by train to which he/she is entitled up to a distance of 4500 kms (one way) for officers in JMGS- Scale -I and MMG- Scale II & III and 5500 kms for officers in SMG - IV & above as per following details (e-Cir P&HRD/368/2015-16 dated 26.06.2015).

Inspecting officials are permitted to visit at the Banks expenses, the place where his family is stationed additionally in a block of 12 months period in which the usual LTC facility is not availed of.

Grade of Officer	Distance limit	Entitled class
Scale I, II & III	Up to 9000 Kms (4500 x 2)	AC II tier
Scale IV & above	Up to 11000 Kms (5500 x 2)	AC 1st Class

The time table published by Railways indicates fare structure only up to 5000 Kms therefore in the case of Officers in Scale IV and above, the aggregate of fares for 5000 Kms and 500 Kms as per time table may be taken.

ENCASHMENT OF LFC FOR CHILDREN BELOW 12 YEARS:

The Ministry of Railway has revised the child Fare Rule under which full adult fare will be charged for children of age 5 years and under 12 years of age. But for encashment of leave fare concession for children since there is no actual journey undertaken in the encashment of LFC, half of adult fare can only be claimed by the employees for their dependent children of 5 years and under 12 years of age. (e-Cir.CDO/P&HRD-IR/46/2016-17 dated 21.07.2016).

ENCASHMENT OF LEAVE FARE CONCESSION WITHOUT AVAILING ANY KIND OF LEAVE:

Employees may be allowed the facility of encasing of Leave Fare Concession without the requirement of availing leave for the purpose w.e.f. 01.06.2015. (E-cir No. 620/2015-16 dated 19.08.2015).

The fare of mail/express trains and not of Rajdhani Express fare is to be reckoned for encashment of LFC. As encashment of LTC is based on distance, 'designated' place is not to be mentioned in the application.

AIR INSURANCE FOR EMPLOYEES (CDO/P&HRD/130/02-03 dated 14.02.03):

Bank will reimburse premium as per following ceiling on air insurance cover bought by our Officers/employees while travelling by Air for official purposes

Officers in TESS I & II	Rs.15.00 lakh
Officers in TEGS VI & VII	Rs.12.50 lakh
Officers in SMGS IV & V	Rs.10.00 lakh
Officers in MMGS II & III	Rs. 7.50 lakh
Officers in JMGS : I	Rs. 5.00 lakh

Bank has arranged personal accident insurance of all officers in TEGS VI and above and all Mobile Inspecting Officers and has obtained Group Insurance Policies, therefore separate individual policies for journeys undertaken by Air is not necessary.

LEAVES UNDER WHICH LTC/HTC CAN BE AVAILED:

Please refer e-Cir CDO/P&HRD-PM/35/2019-20 dated 11.09.2019.

MISCELLANEOUS MODES: METHOD OF TRAVEL:

Helicopter service is not an acceptable mode of transport. However, if officers travel by Helicopter service from Jammu to Vaishno Devi, they may be reimbursed the eligible train fare for the actual distance from Jammu to Vaishno Devi. (CL (Per) 44/88 dated. 21.07.1988) Also it will be in order to reimburse the notional eligible train fare up to the permissible distance for travel by helicopter service from Siliguri/ Gangtok/Siliguri under the LFC facility (CL: (Per) 35/89 dated 24.07.1989).

Travel along with a sight-seeing tour arranged by a travel agent/company is permitted, provided the total amount of expenditure (excluding boarding/ lodging

expenses) does not exceed the cost an officer would have incurred by the entitled class of accommodation up to the designated place. But local sight- seeing tours arranged after reaching the destination are not reimbursable even though the total may not exceed the permissible limit of expenditure. 'Pithu', 'Doli', 'Palki' charges are reimbursable within the total permissible limit of expenses on the same basis as pony charges.

Journey by Ship: Deluxe Cabin.

(e-Cir No. CDO/
P&HRD-IR/24/2015-16
dated 26.06.2015)

DEFINITION OF FAMILY:

For the purpose of medical facilities and for the purpose of leave fare concession, the expression 'family' of an employee shall mean:

1. The employees' spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically and mentally challenged brother/sister with 40% or more disability, widowed daughters and dependent divorced/ separated daughters, sisters including unmarried / divorced / abandoned or separated from husband/ widowed sisters as also parents wholly dependent on the employee.
2. The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs 10,000/- p.m. if the income of one the parents exceeds Rs 10,000/- p.m. or the aggregate income of both the parents exceeds Rs 10,000/- p.m., both the parents shall not be considered as wholly dependent on the officer employee.
3. A married female employee may include her natural parents or parents-in-law under the definition of family, but not both provided that the parents/ parents-in-law is wholly dependent on her. Note: For the purpose of medical expenses reimbursement scheme for all employees, any two of the dependent parents/parents-in-law shall be covered. (e-Cir No.CDO/P&HRD-IR/24/2015-16 dated 25.06.2015)
4. Female employees, while claiming benefits under L.F.C. Can include their husbands, even though the latter may be gainfully employed elsewhere, provided the husband's employers do not provide similar facility even if it is less liberal. For this purpose the name of the husband's employers should always be indicated in the form.

5. Where both husband and wife are employed in our bank, the spouse may encash leave when one of them avails LTC, provided he/she also undertake the LTC journey.
6. When both husband and wife avail of LTC/HTC together, the concession will be admissible to the family on the scale admissible to the husband or the wife and not both. In case each spouse prefers to avail of LTC in his/her own right, only one of them would be entitled to claim LTC in respect of their dependent children, but the wife will not be eligible for LTC in respect of any other dependent except for her dependent parents.
7. The married lady officer may be eligible to claim reimbursement of medical expenses in respect of her parents if she gives a declaration that though her parents are living separately from her, they are still dependent on her. Further, If there are other members earning, but are married daughters, the Bank may consider on merits, the claim of the officer for inclusion of her parents.

8. Where husband of a lady officer is not employed in our Bank

Where the husband of a lady officer is employed elsewhere, the lady officer may claim reimbursement of expenses incurred in respect of her husband, irrespective of whether or not he is in receipt of LTC/HTC facility from his employers, provided both of them do not claim reimbursement for the same journey from their respective employers. There should not be two payments by both the employers for the same journey.

9. Dependent parents of officers whose brother(s)/(sister)s are also serving in our Bank. Reimbursement of medical expenses in respect of dependent parents can be claimed only by the officer with whom the dependent parents ordinarily reside. In other words the serving brother(s) / sister(s) with whom dependent parents do not stay ordinarily should not claim reimbursement of such expenses. But the following certificate should be given by the officer while claiming reimbursement of dependent parents: " I further certify that dependent parent(s) in respect of whom the reimbursement is being claimed ordinarily reside (s) with me and my other brothers and sisters working in the bank have not claimed/are not claiming reimbursement of such expenses."
10. Officers whose spouse is engaged in business. In case of an officer whose spouse is engaged in a business and is not entitled for reimbursement of

medical expenses for the treatment taken for self/ children from any other source he / she would be eligible for reimbursement of medical expenses. (Reference: Service Rules, Vol-1 Chapter Medical Aid).

11. Where the husband is a member of the Supervising Staff and the wife is an award employee in the Bank, the wife may avail herself of medical facilities as per her entitlement as award employee and expenses incurred by her in excess of the amount to which she is entitled to as an award employee, may be claimed by the husband under his service rule.
12. The age of the family member will not be a factor to decide/ her dependence on the officer / employee, unless it is specifically so provided.

COMPUTATION OF LFC BLOCK:

In respect officers who joined on or after 01.10.1979:

- (a) Probationary officers are eligible for this facility from the date of their joining the bank. However, they will not be entitled to avail themselves of the concession before they complete one year's service in the Bank.
- (b) Promotees: In case of Trainee Officers and other officers promoted from amongst the award staff employees, the block off our years will be reckoned from the expiry date of the last biennial/quadrennial period of leave fare concession if they have availed of the facility in the award cadre. However, in case they had not availed of leave fare/home travel concession in award cadre, the reckoning of four years' block will commence from the commencement of biennial/quadrennial period in the award cadre.

AMOUNT PAYABLE FOR ENCASHMENT OF ONE MONTH LEAVE IN CONNECTION WITH LEAVE FARE CONCESSION:

For details please refer to our leave chapter of this Diary.

MISCELLANEOUS INFORMATIONS ON LFC/HTC (CALCULATION OF ELIGIBILITY)

1. The concession may be availed of when on leave of any kind including Casual leave.
2. An officer may reach the designated place (place of domicile in case of HTC) by a longer/circuitous route by a higher or lower class both onward and return journey, he will, however, be reimbursed with the actual fares/

hire charges incurred by him or the fare to the designated place by the shortest route by the entitled class, whichever is lower. (e-Cir No. DO/P&HRD/30/2006-07 dated 13.12.2006)

3. Officer may also travel to a foreign land en-route to his designated place (e-Cir No. 862/2013-14 dated 29.10.2013). The cost of inland travel in a foreign country may also be reimbursed subject to the overall ceiling of the entitlement of the officers.
4. The cost of local sightseeing in the foreign country will however, not be reimbursed as has been the case in the domestic travel, the officer concerned will have to certify on the bill to the effect.
5. Indian Travel agencies/agents who organize the travel are also issuing certificate stating that foreign inland travel has been undertaken and the amount is also stated by them. In such cases the statements made by the travel agencies should be confirmed by the officer concerned.
6. Further all the bills will be reimbursed only if the same is supported by boarding passes (in case of air journey) and tickets if the journey is undertaken by rail / road / water. Where payments have been made in a foreign currency for the exchange rate, the date of payment made to travel agency or the service provider should be taken as the date for calculation of the exchange rate. (e-Cir.90/2011-12 dated 04.05.2011)
7. While availing LFC/HTC by longer/circuitous route, if an officer breaks his journey at one or more points and visits one or more place nearby touching the same point more than once before reaching the designated place/place of domicile, the expenditure incurred in visiting places en- route with deviations touching the same place more than once can be permitted for reimbursement of "travelling expenses" i.e. air /rail/steamer/road fare by the entitled class, or the actual cost of travelling, whichever is lower. However, the head quarters or the designated place cannot be touched more than once. (CL: Per: 31/87 dated 10.04.1987)
8. The surcharge as well as reservation charges payable by the official may be included while calculating notional fare in case of officers travelling by higher class or by other mode of transport.
9. For purchasing the tickets under LFC/HTC through Travel Agents, payment should invariably be made through account payee cheque/drafts/RTGS/

NEFT/Internet Banking/Credit Card and not in Cash. Evidences/confirmation of receipt of such payment by the travel agent should appear on the Money receipts, issued by the concerned travel agents. (e- Cir No.875/2012-13 dated 29.11.2012).

10. An officer availing himself of LFC/HTC may be granted, if he so requests, advance payment of salary and allowances falling due for payment during the leave period of the officer.

LEAVE TRAVEL CONCESSION / HOME TRAVEL CONCESSION (LTC/HTC) VISITING FOREIGN DESTINATIONS ENROUTE- DEDUCTION OF INCOME TAX:

Cir No.: CDO/P&HRD-PM/90/2014-15
dated 26.03.2015
i) e-Cir. No.CDO/P&HRD-PM/57/2014-15
dated 10.11.2014
ii) e-Cir. No.CDO/P&HRD-PM/86/2014-15
dated 03.03.2015
iii) e-Cir No. CDO/P&HRD-PM/106/2017-18
dated 15.03.2018

"Pursuant to the Court Order dated 16.02.2015 issued by the Hon'ble High Court of Judicature at Madras, Income Tax will not be deducted on or after 16.02.2015 on the amount paid/reimbursed to the employee of the Bank in respect of LTC/ HTC availed where the employee has visited a foreign city/country, irrespective of the fact whether the LFC bills were submitted and paid prior to or after 16.2.2015. This will remain valid till the relative interim stay is in force. In this connection, it has been decided by the competent authority that in such cases where Income Tax has not been deducted on LTC/HTC bills, involving visit to foreign destinations/centres, following text will be inserted in Form No.12BA (as enclosure to Form 16) as item (5) under heading 'Note'. "Pursuant to the interim Order dated 16.02.2015 in MP No.2 of 2014 in WP No.11991/2014 of the Hon'ble High Court of Madras; Bank has not considered an amount of Rs.....(Rupees.....) paid under foreign LTC/HTC bills as income of the employee and no tax has been deducted at source in respect of such amount."

LEAVE TRAVEL CONCESSION / HOME TRAVEL CONCESSION (LTC/HTC) - EXTENSION OF BLOCK PERIOD

(e-Cir No. CDO / P&HRD -PM/64/2014-15
dated 23.12.2014)
(e-Cir No. CDO/P&HRD-PM-94/2015-16
dated 09.02.2016)

Rule 44, Sub-rule 5:

...the competent authority, permitting carryover of Leave travel concession block may permit carryover of privilege leave encashment block, where the officer is unable to avail encashment during the blocks 2 years / 4 years as the officer was not permitted / sanctioned leave applied for due to exigencies of service, for such period for which the relative travel concession has been deferred / carried over, subject to, however, to a maximum of two encashment blocks outstanding at any one time.

Now, it has been decided that where there is a carryover of LTC/ HTC during service period of an officer, subject to stipulation of maximum of two encashment blocks outstanding at any one time, privilege leave encashment block, if any may also be carried over along with the respective LTC/HTC block period and no separate permission will be required for the purpose.

AVAILMENT OF LTC AFTER RETIREMENT - MODIFICATION IN GUIDELINES FOR LEAVE ENCASHMENT

(e-Cir No. CDO/P&HRD-PM/33/2016-17
dated 14.06.2016)

(e-Cir No. CDO/P&HRD-PM/112/2017-18
dated 28.03.2018)

Existing Instructions: Where an officer is not able to avail LTC in the last Block of service before superannuation, LTC may be permitted to be carried forward up to 4/6 months beyond retirement. However, facility of leave encashment with leave travel concession may be extended to the officers, only where they proceed on the LTC within a maximum period of one month after retirement.

The facility of HTC can be availed of only in such cases when the officer intends to settle down after retirement at a place different from his place of domicile, as declared by him. Where both LFC and HTC are due, only one of the facility will be carried forward. The competent authority to permit the carry-over of LTC will be the same authority authorized to allow carryover of LTC to serving Officer.

In exceptional circumstances the LTC/HTC may be permitted to be carried forward up to 6 months beyond the date of superannuation, in such cases the competent authority would be one grade higher than the authority who has been authorized to allow carryover to serving official (e-Cir P&HRD 626/2010-11 dated 27.10.2010).

The facility will not be applicable for officers on whom 19(3) of SBISR 1992 has been invoked and also for those who seek Voluntary Retirement, are dismissed, removed or compulsorily retired from Bank's service. The mode or class of travel shall be same as he was entitled to, as an officer on the last date of his service in the Bank.

Revised Instruction:

The competent authority has approved following amendments in the Rule 44 (6) of SBISR for modification in guidelines for Leave Encashment with Leave Fare Concession, where extension in LTC beyond retirement has been granted by the competent authority, as under.

- 1) Facility of Leave Encashment with Leave Fare Concession, where extension in LTC beyond retirement has been granted by the competent authority, may be extended to the officers as per existing rules relating to the serving officers of the Bank. Officers may proceed on LTC as per extension granted to them. Leave encashment will be available to them as long as they proceed for the LTC within the extended time.
- 2) The officer will be required to apply in advance for the leave encashment. The leave encashment should be credited preferably before the salary date of the last month of retirement to take care of TDS etc, but in any case not beyond date of retirement, following sanction of extension of LTC beyond retirement by the competent authority.
- 3) In case the officer is not able to avail of or encash his/her LTC, the gross amount of leave encashment including the TDS component will be recovered from the officer. Suitable undertaking should be obtained from the officer accordingly.

Above leave encashment will have no bearing and will not affect Rule 38 (i) of SBIOSR 1992, where an officer when retires from the Bank's service, shall be eligible to be paid a sum equivalent to the emoluments of any period, not exceeding 240 days of privilege leave that he had accumulated, and the same will remain separate in nature i.e. on Retirement and on LTC/ HTC.

The existing & proposed revised provisions of the SBIOSR are stated below:

RULES 44(6) - STATE BANK OF INDIA OFFICERS' SERVICE RULES, 1992

EXISTING	REVISED
<p>Once in every 4 years when an officer avails of leave travel concession, he may be permitted to surrender and encash his privilege leave not exceeding one month at a time. Alternatively, he may whilst travelling in one block of two years to his home town and in other block to any place in India, be permitted encashment of privilege leave with a maximum of 15 days in each block or 30 days in one block. For the purpose of leave encashment, all the emoluments payable for the month during which the availment of the Leave Fare Concession commences shall be admissible.</p>	<p>Once in every 4 years when an officer avails of leave travel concession, he may be permitted to surrender and encash his privilege leave not exceeding one month at a time. Alternatively, he may whilst travelling in one block of two years to his home town and in other block to any place in India, be permitted encashment of privilege leave with a maximum of 15 days in each block or 30 days in one block. For the purpose of leave encashment, all the emoluments payable for the month during which the availment of the Leave Fare Concession commences shall be admissible.</p>

Where there is a carryover of LTC/HTC block during the service period of an officer, subject to stipulation of maximum of two encashment blocks outstanding at any one time, the privilege leave encashment block, if due, may also be carried over along with the respective LTC/HTC Block period and no separate permission will be required for the purpose.	Where there is a carryover of LTC/HTC block during the service period of an officer, subject to stipulation of maximum of two encashment blocks outstanding at any one time, the privilege leave encashment block, if due, may also be carried over along with the respective LTC/HTC Block period and no separate permission will be required for the purpose.
Provided further that facility of Leave encashment with leave travel concession, in case where extension in LTC/HTC beyond retirement has been granted by the competent authority, may be extended to the officers as per extant norms, subject to where they proceed on the LTC/HTC within <u>maximum period of one month after retirement.</u>	Provided further that facility of Leave encashment with leave travel concession may be extended to the officers, in case extension in LTC/HTC beyond retirement has been granted by the competent authority, subject to officer giving undertaking to proceed on / encash the LTC/HTC <u>within the extended period or refund the gross amount of leave encashment including the TDS component</u>
Provided that an officer at his option shall be permitted to encash one day's additional privilege leave for donation to the Prime Minister's Relief Fund subject to his giving a letter to the Bank to that effect and authorizing the Bank to remit the amount to the Fund.	Provided that an officer at his option shall be permitted to encash one day's additional privilege leave for donation to the Prime Minister's Relief Fund subject to his giving a letter to the Bank to that effect and authorizing the Bank to remit the amount to the Fund.

NORMS FOR CALCULATING THE NOTIONAL MONETARY ENTITLEMENT FOR LTC/HTC

(e-Cir No. CDO/
P&HRD- PM/52/2018-19
dated 02.11.2018)

1. BENCHMARKING FARE/ TARIFF SHEETS OF AIRLINES FOR FARES:

- i) The basis of calculation of the Notional Monetary Entitlement would be the Fare Sheets of the Airlines. Fare sheets as on 10th will be applicable for the month and up to 9th of the next month. Number of airlines would be limited to six for the purpose of taking into account the fare sheets. For the current FY, up to next amendments, fare sheets of Air India, Jet Airways, Air Vistara, IndiGo, Spice Jet and Go Air will be taken into consideration for the purpose of notional monetary entitlement. It may be reviewed from time to time on annual basis or as and when required. Fare sheets of the above airlines will be placed centrally at the Corporate Centre HR site (under PM & PPG) every month. The fare sheets available on our portal only would be referred to for deciding notional entitlement.
- ii) Notional monetary entitlement would be fixed as per the fare sheet applicable on the date of booking of tickets, after sanction of LTC/ HTC in HRMS. In

case tickets have been booked for different legs of the journey on different dates, the date on which the first such ticket was booked would be considered as the applicable date.

(e-Cir No CDO/
P&HRD-PM/15/2011-12
dated 04.05.2011)

2. CALCULATION OF NOTIONAL MONETARY ENTITLEMENT:

- i) In respect of officers who are eligible for travel by air, their notional monetary entitlement may be determined by their entitled class by national carrier (i.e. Air India) by the shortest route. However, in sectors where the national carrier does not operate, the notional monetary entitlement in respect of eligible officers will be determined based on any other airline operative in that sector by their entitled class by the shortest route. In those cases where more than one airline other than national carrier are in operation, for the purpose of notional monetary entitlement in respect of eligible officers, higher of the fare by shortest and most direct route by entitled class may be taken.
- ii) Entitled class of fares for the purpose of notional entitlement for the eligible officers would be highest fare i.e. 'Y' class economy fare in case of Air India or highest economy fare in case of other airlines. For top executives in the grade of TEGSS-I & above, entitled class will be 'C' class in case of Air India or highest Business Class fare in case of other airlines.
- iii) In case of Air Vistara, executives in the grade of TEGS-VI & VII have been permitted to travel in Premium Economy, class currently available with Air Vistara only. However, for the purpose of LTC/ HTC, in case of executives in the scale of VI & VII also, fares of highest economy fare (Economy flexi for Air Vistara) and not of Premium economy, should be taken into account.
- iv) The notional monetary entitlement would be by the shortest route by the entitled class. For the purpose of deciding such route, in case of travel by Air, total aerial distance between the airports, covered by the Airlines for the route, would be taken into account.
- v) In case no direct flights are available between the headquarter/place of commencement and hometown/ designated place, the total aerial distance on the shortest air route between the airports via connecting points by indirect flights of the Airlines, will be considered.

- vi) In case of travel by Train or Road, distance by Train or Road would be taken into account. However, the reimbursement will be limited to the actual fare/ hire charges or the fare to his/ her hometown/designated place, by the shortest route, by his/ her entitled class, whichever is lower.
- vii) In case of officials in the grade of TEGSS - I & II, for deciding on shortest route to reach designated place/ Home town, firstly available flights with their entitled class i.e. Business Class should be preferred, with shortest route. In case the flight to reach designated place/ Home town with the entitled class i.e. Business Class is available only for/ up to the part journey, the same will also be permissible on the shortest air route. However, if airlines with the entitled class i.e. Business Class do not go to any destination/ home town or fare is not available in the fare sheet, highest fare available in the fare chart even if it is in the Economy Class, by the shortest route, would be taken into account.
- viii) Sectors/ fares as available in the fare sheet would be considered for the definition of shortest and direct route for the purpose of calculation of notional monetary entitlement i.e.
- a) If single fare is available for any sector in the fare sheet, the same will be considered even if the flight is stopping/ taking halt in between or is operating via another airport.
- (For an example, for sector 'A' to 'B', single/ direct fare is available in the fare sheet. However, the actual flight operates from 'A' to 'B' via 'C'. Here, the single fare available for sector 'A' to 'B' in the fare sheet will be taken into account.)
- b) In case for any designated place, Air India operates only in part or fare is available in the fare sheet only for part journey, but single fare is available in the fare sheet of other Airlines for the Sector, fares as available for the sector in the fare sheet of other airlines will be taken into account.
- (For an example, from 'A' to 'B', Air India operates up to 'C', but fare for 'A' to 'B' is available in 'X' airline, fares of 'X' airline will be taken into account.)

3. OTHER ADMISSIBLE CHARGES FOR REIMBURSEMENT:

- i. Charges for Cancellations, Re-issuance, Re-validation, No-show etc., if any, incidental in nature for the journey during LTC, will also be reimbursable within the overall notional entitlement.
- ii. Goods & Service Tax (GST) would be reimbursed on actual basis over and above the notional entitlement.
- iii. Conveyance charges incurred for reaching airport/ railway station at the 'headquarter' and 'home town'/ 'designated place' i.e. both at the points of commencement and termination of the LTC/ HTC journey, by a shortest direct route, may be reimbursed on actual basis, over and above the notional entitlement.

Note: When a journey is undertaken other than by a direct route, the travelling expenses including reservation charges will have to be limited to such expenses by the entitled class by the shortest route.

4. GRANT OF ADVANCE FOR LTC/HTC:

The period for grant of advance for LTC/HTC, is now, as under:

- i) Advance against LTC/ HTC may be granted up to a maximum of four months prior to onward journey. Tickets for LTC/ HTC should be purchased within a period of 15 days of such advance. In case the concerned staff fails to do so, the whole advance should be recovered and interest at Clean OD rate may be recovered for the entire period. Further, fresh sanction should be obtained for availing advance again.
- ii) Bill/ claim for reimbursements, complete in all respects, should be submitted within a maximum period of one month of completing return journey under LTC/ HTC. In the event of his/her not doing so, full recovery would be made from him/ her with interest at Clean OD rate for the delayed period.
- iii) The maximum period an advance for LTC/ HTC could remain outstanding in system, is six months. The concerned staff should plan his/ her LTC/ HTC and availing of advance accordingly.
- iv) In case where the advance against LTC is not settled within six months, hold would be placed on the employee's account for the corresponding amount for recovery of full advance.

Issues/ Existing Instructions	Clarifications/ Modifications
<p>I. LTC/ HTC entitlement where both husband and wife are employed in our Bank:</p> <p>If an officer and his wife are employed in the Bank although each will be titled to leave travel concession in his/her own right, the family including the husband and wife taken together will not be eligible for the concession more than once in the relative period.</p> <p>When both husband and wife avail of LTC/HTC together, the concession will be admissible to the family on the scale admissible to the husband or the wife and not both. In case each spouse refers to avail of LTC in his/her own right, only one of them would be entitled to claim LTC in respect of their dependent children.</p> <p>During each block of four years, an officer shall be eligible for leave travel concession for travel to his home town once in each block of two years. Alternatively, he may travel in one block of two years to his home town and in the other block to any place in India by the shortest route.</p>	<p>I. LTC/ HTC entitlement where both husband and wife are employed in our Bank:</p> <p>Husband and/or wife, will not be eligible for the concession more than once in the relative period i.e. during their respective four year block period.</p> <p>The officer, claiming LTC/ HTC for spouse working in the Bank shall also give undertaking from self and spouse that taken together during their respective block of four years they have not availed the concession more than once.</p>
<p>II. Encashment of leave while availing LTC/HTC:</p> <p>Once in every four years when an officer avails of leave travel concession, he may be permitted to surrender and encash his privilege leave not exceeding one month at a time. Alternatively, he may whilst travelling in one block of two years to his home town and in other block to any place in India, be permitted encashment of privilege leave with a maximum of 15 days in each block or 30 days in one block.</p> <p>Where there is a carryover of LTC/HTC block during service period of an officer, subject to stipulation of maximum of two encashment blocks outstanding at any one time, the privilege leave encashment block, if due, may also be carried over alongwith the respective LTC/ HTC block period and no separate permission will be required for the purpose.</p>	<p>II. Encashment of leave while availing LTC/HTC:</p> <p>The leave encashment block (four year) should be coterminous with the respective block of the LTC/ HTC.</p> <p>As such, leave encashment for the unavailed/ future LTC/ HTC block cannot be availed while availing the extended/previous block of LTC/ HTC.</p> <p>Note: Please refer Cir No: CDO/P&HRD-PM/35/2019-20 dated 11.09.2019 for clarification regarding encashment of leave while availing LTC/HTC.</p>

<p>III. Availment of LTC after retirement: Advance for the LTC/ HTC:</p> <p>In case where permission has been granted for LTC after retirement, the relative LTC/HTC bill must be submitted by the officer at the concerned branch/office within 15 days of completing the last return journey undertaken by him/his family member under the LTC/HTC facility, not later than nine months of his date of retirement.</p>	<p>III. Availment of LTC after retirement: Advance for the LTC/ HTC:</p> <p>Wherever, officer has taken advance for LTC, he/ she has to submit bills/claim within a maximum period of one month of completing return journey under LTC/ HTC. Maximum period an advance could remain outstanding is Six months. Failing this, the advance would be adjusted from the amount of the special term deposit receipt (STDR) kept in the name of officer with lien in Bank's name for the purpose.</p>
<p>IV. Availing LTC/ HTC by family separately/only:</p> <p>44. (2): An officer who proceeds to his home town or designated place during leave granted under these rules shall be entitled to claim from the Bank, the travelling expenses in respect of one onward journey and one return journey performed by himself and by each member of his family.</p> <p>In cases where the journey is commenced either by the officer or by a member of his family from a place other than the officer's place of posting, the claim will continue to be limited to the amount admissible, had the journey been made from or to the actual headquarter of the official. In case of visit to a place other than the hometown, as the designated places can be different for the officer and the family members, the expenditure reimbursable would be limited to the notional fare by the entitled class from the place of posting of the officer to the designated place(s) and vice-versa.</p>	<p>IV. Availing LTC/ HTC by family separately/ only:</p> <p>Entitlement/Reimbursement of travelling expenses for LTC/ HTC will only be admissible on completion of return journey i.e. journey to the headquarters or to place of commencement of the onward journey.</p> <p>In cases the onward journey and/ or the return journey of the LTC/ HTC is performed separately by the officer and his family member/s, the notional entitlement of the official, from the headquarter to the home town/ designated place, would be the notional entitlement for the family members also. They will, however, be reimbursed with the actual fares/ hire charges incurred or the fare to the designated place by the shortest route by the entitled class, whichever is lower.</p> <p>Part availment and part encashment of the same LTC block by Officer for himself/ herself and his/ her family members is not permissible.</p>
<p>V. Longer/ Circuitous/ Convenient Route/Traveling Abroad:</p> <p>An officer may reach the designated place by a longer/ circuitous route or may travel throughout or partly in a higher or lower class, or in a taxi. He will, however, be reimbursed with the actual fares/ hire charges incurred byhim or the fare to the designated place by the shortest route by the entitled class, whichever is lower.</p>	<p>V. Longer/ Circuitous/ Convenient Route /Traveling Abroad:</p> <p>An officer may reach the designated place and/ or return to the headquarters/to place of commencement of the onward journey by a longer/ circuitous route or may travel throughout or partly in a higher or lower class, or in a taxi. He will, however, be reimbursed with the actual fares/hire charges incurred by him or the fare to the designated place by the shortest route by the entitled class, whichever is lower.**</p>

<p>VI. LTC/ HTC - Extension of Block Period:</p> <p>In the event an officer is unable to avail LTC/HTC within the biennial block, the same may be carried over to next biennial block subject to maximum two concessions remain outstanding in any biennial block.</p> <p>In cases of carried over LTC/HTC block, the extended LTC/HTC has to be availed first and then usual LTC/HTC due during current block can be availed of.</p> <p>Alternatively, an officer, by exercising an option anytime during a four year block or two year block, as the case may be, surrender and encash his/her LTC (other than travel to place of domicile).</p>	<p>VI. LTC/ HTC - Extension of Block Period:</p> <p>The biennial block is carried over to next biennial block. Within the block, the HTC and/ or LTC may be availed of in terms of extant instructions.</p> <p>Provision to surrender and encash his/her LTC (other than travel to place of domicile) shall also be available in case of Extended LTC block.</p>
<p>VII. Calculating notional monetary entitlement in case the distance between the headquarter and home town/ designated place is up to 500 k.m and places are not directly connected by air:</p> <p>In terms of SBIOSR 44.1., Officer is eligible for LTC “by the shortest route”.</p> <p>In terms of SBIOSR 41.1., an officer in SMG grade or Top executive grade may travel by air in Economy class or by train in 1st Air-conditioned class. An officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail, provided that the distance does not exceed 500 kms.</p> <p>If the designated place and the headquarters are partly connected by air and partly by rail/road, he will be entitled for reimbursement of rail/ road fare for distance covered by rail/road and air fare for the distance covered by air. For this purpose, only the nearest airport on the shortest air route, generally accepted as the connecting link en route, will be considered.</p>	<p>VII. In case the distance between the headquarter and home town/ designated place is up to 500 k.m & places are not directly connected by air or single/ direct fare for the sector is not available in the fare sheet of airlines, the notional monetary entitlement will be by car/ train in entitled class by the shortest route.</p>

5. SOME CLARIFICATION (LONGER/ CIRCUITOUS/ CONVENIENT ROUTE / TRAVELING ABROAD):

- a) If the designated place and the headquarters are partly connected by air and partly by rail/road, he will be entitled for reimbursement of rail/ road fare for distance covered by rail/road and air fare for the distance covered by air.

For this purpose, only the nearest airport on the shortest air route, generally accepted as the connecting link enroute, will be considered.

- b) If the place is partly connected by steamer, the eligibility of class of travel by steamer/water transport for various grades/scales of officers for LTC/HTC purposes will be as under:

Sl No.	Officers in Scale	Entitled Class
1	JMGS-I	First class by steamer
2	MMGS-II&III (if the distance to be traveled is less than 500 km)	First class by steamer
3	MMGS-II&III (if the distance to be traveled is more than 500 km)	Highest class of steamer
4	SMGS-IV and above	Highest class of steamer

- c) If an officer is entitled to travel by air/air-conditioned first class by train, but travels by air and/or by a different mode of transport or lower class by a longer/circuitous route, he will be entitled for reimbursement of actual fare incurred by him or the amount calculated on the following basis, whichever is lower:

Train fare by air-conditioned first class from headquarters to the designated place by the shortest route.

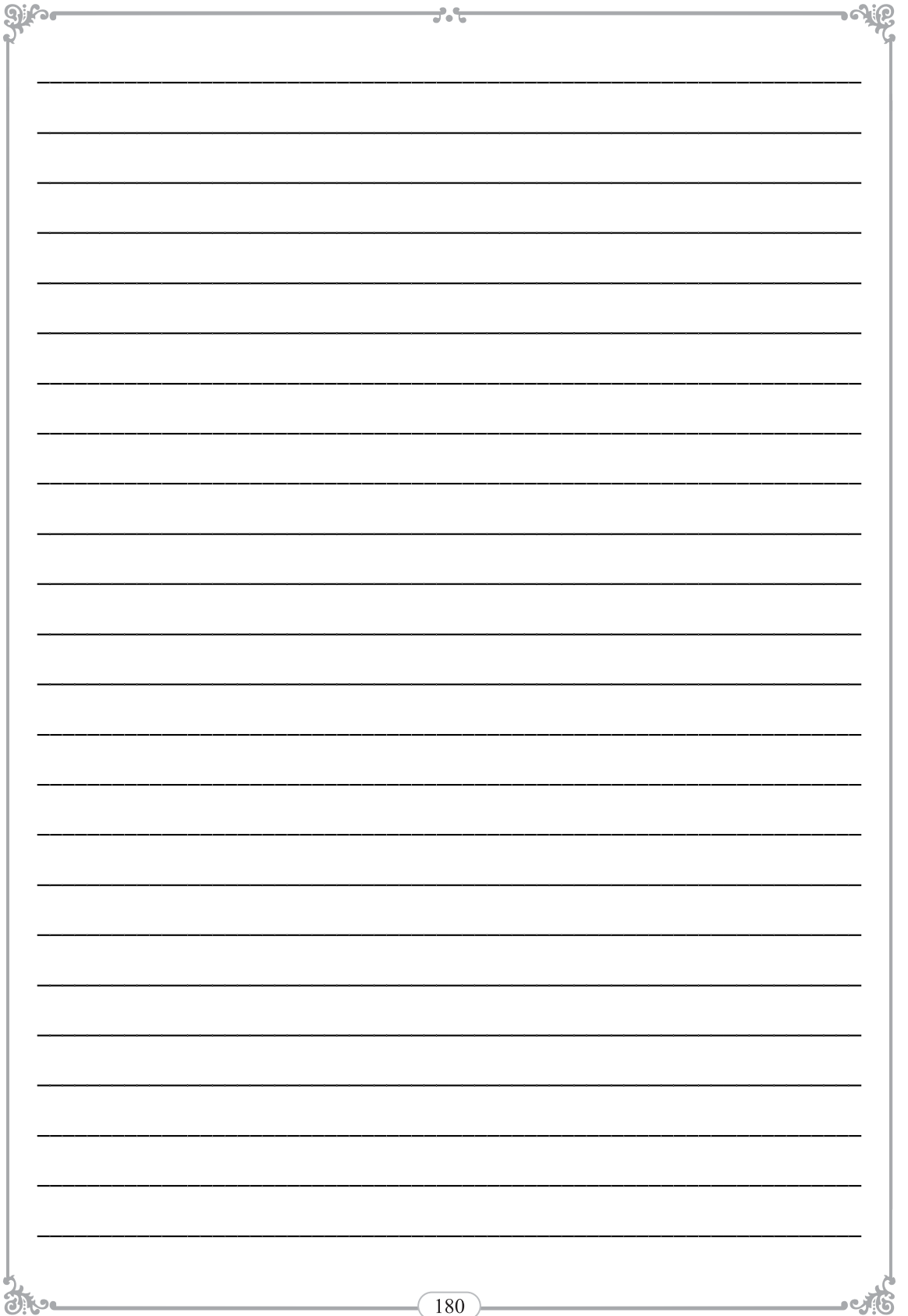
OR

Air fare for the distance for which air travel is available by the normally accepted shortest air route and for the remaining distance, air-conditioned first class fare by rail. (Service Rules - Vol - I, Chapter - Leave Travel / Home Travel Concession)

Rule 44(4) - STATE BANK OF INDIA OFFICERS' SERVICE RULES, 1992 (REVISED)

No claim for travelling expenses shall be admitted under this rule unless

- (a) The officer has completed one year's service in the Bank before the date on which the onward journey to which the claim relates is commenced. Provided that this restriction shall not apply to an officer who has completed one



CHAPTER 8

MEDICAL REIMBURSEMENT SCHEME

The Bank was providing medical reimbursement facility to all employees/ officers and their dependent family members. The reimbursement was made to the extent of 100% in case of employees/Officers and 75% in case of dependent family members.

(e-Cir SL No. 1152/2011-12
dated 29.03.2012)
(e-Cir No. CDO/P& HRD-PM/50/2017-18
dated 17.10.2017)
(e- Cir No. CDO/P&HRD-IR/58/ 2017-18
dated 10.11.2017)

Service Rule, OSR Clause 24 (2)" subject to the provisions contained herein, the amount of medical, surgical and hospital expenses as are actually and necessarily incurred by an officer in respect of any injury, disease or illness suffered by him shall be reimbursed in full by the Bank. The reimbursement of such expenses incurred in respect of his family shall be restricted to 75% of the expenses so incurred".

Similar facility is available to Award staff under Hospitalization Scheme and Improved Medical Aid Scheme, as per Bipartite Agreement where expenses are reimbursed to the extent of 100% in case of self and 75% in case of dependent members of family.

The Central Board of the Bank in its meeting dated 10.11.2017 has revised and increased the eligibility of dependent family members of both employees and officers for medical reimbursement from 75% to 100%. The employee and officers under respective medical reimbursement schemes shall continue to get medical reimbursement for self to the extent of 100%. The Rule 24 (2) of SBIOSR is amended accordingly, as per the following.

AMENDMENT IN RULE 24 (2) OF SBIOSR

RULE 24(2) OF SBIOSR (EXISTING)	RULE 24(2) OF SBIOSR (AMENDED)
<p>Subject to the provisions contained herein, the amount of medical, surgical and hospital expenses as are actually and necessarily incurred by an officer in respect of any injury, disease or illness suffered by him shall be reimbursed in full by the Bank. The reimbursement of such expenses incurred in respect of his family shall be restricted to 75% of the expenses so incurred.</p>	<p>Subject to the provisions contained herein, the amount of medical, surgical and hospital expenses as are actually and necessarily incurred by an officer in respect of any injury, disease or illness suffered by him or dependent family members shall be reimbursed in full by the Bank.</p>

The revised guidelines shall be effective for all medical expenses incurred on or after 10.11.2017. Other terms and conditions of the respective schemes shall remain unchanged.

2. REIMBURSEMENT OF HOSPITAL BED CHARGES PER DAY:

In exceptional circumstances and in case of serious illness where admission in a bed higher than the entitled class is absolutely necessary to save the life of the patient, clearance from the General Manager heading the Network and in case of officers posted in LHO establishments the senior most General Manager is to be obtained for payment of the bill. (CL: Cir DO/P&HRD/48/ 2008-09 dated 04.02.2009)

3. ADVANCE / PAYMENT AGAINST MEDICAL EXPENSES HOSPITALISATION):

The power to sanction Advance against medical bills and payment of medical bills on account of Hospitalization has been delegated as under (Cir No. CDO/P&HRD-IR/12/2012-13 dated 21.05.2012) all medical bills will be reimbursed through HRMS.

Up to Rs. 1.50 lakh	CM (Admin)
Up to Rs. 3 lakh	Regional Manager/AGM(COO)/AGM(OAD) at SBB and GITC Belapur/ Adm (Admin)/Head of Branch/Office not below the rank of SMGSV
Up to Rs. 5 lakh	DGM (B&O)/DGM&CDO/DGM(CAG/SAMG/MCG)/DGM(C&CS) / Head of Branch/ Office not below the rank of DGM
Full	GM (NW) / GM(CAG)/ GM (SAMG) / GM (MC-Region)/ GM (CS) /GM (AB & R)/ Head of office not below the rank of GM

- a. The advance shall be restricted to the amount reimbursable under 'Medical benefit' as provided in the service rules/schemes.
- b. Necessary estimate for the expenditure from the concerned hospital/doctor is produced and the Bank's Medical Officer/Authorized Doctor finds this in order
- c. The amount shall be disbursed directly to the Hospital/Doctor concerned by debit to Branch/Administrative Office/LHO suspense account against receipt
- d. The expenditure involved should be outside the normal means of the officer.

4. TREATMENT IN PLACES OTHER THAN THE HEADQUARTERS: CHANGES IN SBIOSR, 1992

(e-Cir No. CDO/
P&HRD-PM/50/2017-18
dated 17.10.2017)

In terms of instruction contained in Rule 24(8) of SBIOSR, an officer of the Bank is entitled for reimbursement of expenses on medical treatment, only if the treatment is taken at his headquarters. He/she may avail treatment at other centres only with prior approval of Bank Medical Officer and the sanctioning authority.

REVISED INSTRUCTIONS

The new Rule No 24(8) (viii) which is added to SBIOSR speaks that Notwithstanding, anything contained in sub-clause (i) to (vii) of Rule 24 (8) hereinabove, an officer who desires to undergo treatment in an empanelled hospital at any Centre, either for self or for family member, is now permitted, without any prior recommendation from Bank's Medical Officer and approval of sanctioning authority. The entitlement of the officer would be based on his grade and the rate agreed by the Bank with the hospital under tie up arrangement.

Travelling expenses or lodging expenses incurred for availing such outstation treatment shall not be reimbursed, in any circumstances as already mentioned in SBIOSR, 1992, in Chapter VI, Rule 24(8)(vi).

5. TREATMENT IN PLACES OTHER THAN THE HEADQUARTERS: Award Staff

(e-Cir No. CDO /
P&HRD- PM/7/2018-19
dated 07.04.2018)

The Award Staff also may opt for treatment at any center of his/her choice for hospitalization and under Improved Medical Aid Scheme for serious diseases. Prior certification from the attending physician/registered medical practitioner or prior approval of the sanctioning authority is dispensed with when the treatment taken in an empanelled hospital of the bank at any place. The entitlement would be as per his/her cadre and the rate approved by the Bank under tie-up arrangement at respective center. Travelling expenses or lodging expenses incurred for availing such outstation treatment shall not be reimbursed, under any circumstances, as hitherto.

6. TREATMENT IN A PRIVATE NURSHING HOME

In case of hospitalization an officer or his family may be admitted for treatment in a private Hospital or Nursing Home. The hospital expenses, nursing Home fees and the expenses in connection with surgical treatment may be reimbursed to a

reasonable extent depending upon the nature of treatment/surgery/area/place of treatment and the grade/scale of the officer, as provided in the circulars/guidelines issued by the bank from time to time. (e- Cir No.1152/2011-12 dated 29.03.2012)

7. BANK'S MEDICAL REIMBURSEMENT SCHEME ADDITIONS OF DISEASES/FACILITIES

(e-Cir No.CDO/
P & HRD-IR /111/2017-18
dated 23.03.2018)

a) Reimbursement of expenses on Vaccination to Children of employees

Sr. No.	Vaccine	Prevents	Age	Permissible Upper Ceiling (Rs.)
1.	BCG	TB	Birth	100
2.	Hepatitis B 1	Jaundice	Birth	200
3.	OPV O	Polio	Birth	210
4.	IPV 1/ OPV 1, DTP 1, Hep B2 & Hib1 (all combined)	Polio Diptheria, Tetanus, Whooping Cough, Jaundice, Infections against bacteria	6 weeks	750
5.	PCV 1	Pneumonia	6 weeks	4,000
6.	RV	Diarrhoea	6 weeks	800
7.	DTP 2,IPV 2 / OPV 2 & Hib 2 (all combined)	Polio Diptheria, Tetanus, Whooping Cough, Infections against bacteria	10 weeks	2,600
8.	PCV 2	Pneumonia	10 weeks	4,000
9.	RV 2	Diarrhoea	10 weeks	800
10	DTP 3,IPV 3 / & Hib 3 (all combined	Polio Diptheria, Tetanus, Whooping Cough, Infections against bacteria	14 weeks	2,600
11	PCV 3	Pneumonia	14 weeks	4,000
12	RV 3	Diarrhoea	14 weeks	800
13	Influenza 1 st & 2 nd	Influenza (yearly)	After 6 months	1,000
14	Hep B 3	Jaundice	6 months	200
15	MMR 1	Measles, Mumps, Rubella	9 months	400
16	Hep A 1	Jaundice	12 months	1,200
17	Typhoid Conjugate Vaccine	Typhoid	12 months	400
18	MMR 2	Measles, Mumps, Rubella	15 months	400
19	Varicella	Chicken pox	15 months	1,800
20	PCV Booster	Pneumonia	15 months	4,000

21	OPV, DTwP B 1 /D Tap B 1, IPV Booster & Hib Booster (all combined)	Polio Diptheria, Tetanus, Whooping Cough, Infections against bacteria	16 to 18 months	750
22	Hep A 2	Jaundice	18 months	1,200
23	Typhoid Booster	Typhoid	18 months	400
24	Meningococcal Vaccine	Meningitis	2 years	5000
25	OPV / DT wP B2 / D TaP B2	Polio, Diptheria, Tetanus, Whooping Cough	4-6 years	200
26	Varicella	Chicken Pox	4-6 years	1,800
27	Typhoid Booster	Typhoid	4-6 years	400
28	Tdap / Td	Diptheria, Tetanus, Whooping Cough	10-12 years	1,200
29	HPV 1st, 2nd & 3rd dose	Cervical Cancer	10-12 years	2,300 / 2,300/2,300

b) Reimbursement of Expenses on Normal Delivery to Employees/Spouse of Employees

Earlier Instructions: Expenses in connection with the maternity of an officer or spouse of the officer are reimbursable only in cases of caesarean operation or forceps delivery. The expenses incurred on normal delivery are not reimbursable. Similarly, for Award Staff hospitalization charges in connection with maternity are not reimbursable, except the expenditure incurred by an employee in cases involving operative interference because of complicated labour and caesarean operation.

Revised Instructions: The appropriate authority has decided that expenses incurred on Normal Delivery shall be reimbursed to all employees/ officers or their spouses up to a ceiling of Rs.50,000/- in one instance subject to two deliveries in the entire service period. The expenses will be reimbursed on the basis of actual charges or Rs. 50,000/- whichever is lower.

c) Reimbursement of expenses on the use of medical implants: (List of Implants and prescribed ceilings)

Nature of implant	Supervising (Award Staff	
Particulars	Present Ceiling	Revised Ceiling (Rs.)
CPAP	NA	50,000/-
BIPAP	NA	75,000/-
Knee Replacement	Up to Rs. 1.00 lakh per knee	Up to Rs. 0.75 lakh per knee
Hip Replacement	Up to Rs. 1.20 lakh per Hip	Up to Rs. 1.20 lakh per Hip

Pace Maker	i) Single Chamber up to Rs.1.00 lakh ii) Dual Compatible up to Rs.1.70 lakh iii) MRI Compatible dual Chamber up to Rs.2.65 lakh iv) ICD Single Chamber upto Rs.4.50 lakh v) ICD Dual Chamber upto Rs.6.00 lakh vi) Combo device upto Rs.9.00 lakh	i) Single Chamber up to Rs.1.00 lakh ii) Dual Compatible up to Rs. 1.70 lakh iii) MRI Compatible dual Chamber up to Rs.2.65 lakh. iv) ICD Single Chamber up to Rs.5.00 lakh v) ICD Dual Chamber up to Rs.6.50 lakh vi) Combo device up to Rs.10.00 lakh
Artificial Limb (Hand or leg)	Up to Rs.2.50 lakh per hand/leg (serious accident)	Up to Rs.3.00 lakh per hand / leg (serious accident)
Supportive Plating in joints	Up to Rs.0.30 lakh per joint (serious accident)	Up to Rs.0.50 lakh per joint (Serious accident)
Insulin Pump	Up to Rs.0.50 lakh	Up to Rs. 0.75 lakh
Medicated Stent	Up to Rs.1.00 lakh per medicated stent	As per GOI Guidelines, Current Rate : Rs.29,600/- + Taxes
Non-Medicated Stent	Up to Rs.40,000/- per stent	As per GOI Guidelines Current Rate : Rs.7,260/- + Taxes
Cochlear Implant	Up to Rs.5,38,000/- for only one implant	Up to Rs. 5,38,000/- for only one implant
Any other implant	Up to Rs.25,000/- in each case	Up to Rs. 25,000/- in each case

Note: The cost of implants for different purposes may be sanctioned as per the actual cost of the implant or the ceiling prescribed, whichever is lower. The ceiling prescribed is inclusive of GST and all accessories. The sanction related to implants shall be done by the Circle. Any item not mentioned above may be referred to Corporate Centre for further consideration.

d) Reimbursement of expenses in case of kidney and liver donation by employees to third party/ non- dependent family members.

The expenses incurred by an employee/dependent family members as donor in case of kidney/liver transplant shall be reimbursed up to a ceiling of Rs.1,50,000/- in respect of kidney transplant and Rs.5,00,000/-in respect of liver transplant. The expenses will be reimbursed on the basis of actual charges or ceiling as above, whichever is lower. However, in case the medical expenses incurred by a donor are covered by any insurance policy, the Bank shall not reimburse the amount to the extent of insurance coverage.

9. REIMBURSEMENT OF MEDICAL EXPENSES TO WORKMEN STAFF FOR TREATMENT OF THE FOLLOWING 23 SERIOUS DISEASES (WITH OR WITHOUT HOSPITALISATION) UNDER IMPROVED MEDICAL AID SCHEME

S. No.	Name of the disease	S. No.	Name of the disease
i	Tuberculosis	xiv	Dog bite / Snake bite
ii	Cancer	xv	Epilepsy if there is 'status Epilepticus/convulsions
iii	Leprosy	xvi	Non-alcoholic Cirrhosis of Liver
iv	Mental Diseases	xvii	Haemophilia
v	Accident of serious nature	xviii	Purpura
Vi	Cardiac ailment	xix	Thalassaemia
Vii	Kidney ailment	xx	Typhoid with complications like
viii	Paralysis		a) Intestinal Perforation or intestinal obstruction
ix	Tumour		B) Typhoid Psychosis or Brain damage
x	Small Pox	xxi	Parkinsons disease
xi	Pleurisy	xxii	Cerebral Palsy
xii	Diphtheria	xxiii	AIDS
xiii	Cerebral Malaria		

The undernoted diseases are covered under the list of existing serious diseases.

S. No.	Name of the disease	Covered under existing serious diseases
i	Polio	Paralysis
ii	All strokes leading to paralysis	Paralysis
iii	Haemorrhages caused by accidents	Serious accident
iv	HIP Replacement	Serious accident
v	Lithotripsy (Gall Bladder/Kidney stones)	Kidney diseases
vi	Cost of limbs including replacements through surgery	Serious accident
vii	Leukemia	Cancer

10. SCRUTINY OF MEDEICAL BILLS:

(e-Cir No.CDO/
P&HRD-IR/83/2017-18
dated 08.01.018)

The Standard Operating Procedure (SOP) for scrutiny of medical bills shall be as under:

- a. All medical bills up to Rs. 2000/- shall be sanctioned without any scrutiny by the Bank Medical Officer / Contract Doctor.
- b. In case of any doubt on admissibility of expenses incurred by the employee, clarification may be sought from the Bank Medical Officer / Contract Doctor, strictly on a need basis.
- c. At least 1% of the sanctioned medical bills up to Rs. 2000/- at each branch / office shall be scrutinised by the Bank Medical Officer / Contract Doctor at periodic intervals depending upon the volume of bills. The periodicity should not extend beyond once in a quarter.
- d. The bills for scrutiny shall be selected on a random basis.
- e. The selected bills shall be forwarded by branches / offices to Bank Medical Officer/Contract Doctor for scrutiny.

The existing instructions regarding the scrutiny of medical bills with upper ceiling of Rs. 10,000/- by Contract Doctors shall continue. The permanent Part Time Medical officer shall continue to scrutiny bills without any ceiling.

11. PROCEDURE FOR MEDICAL TREATMENT UNDER POST TREATMENT PAYMENT FACILITY:

In terms of Corporate Office letter no. CDO/PM/BM/17/2PL/1225 dated 23.09.2015 the necessary arrangements for medical treatment under Post Treatment Payment facility are being done at L.H.O. / Zonal Office.

- a) To avail of this facility employees are required to submit P.T.P. Forms duly filled in along with estimated cost of treatment as obtained from the concerned hospital/nursing home to Branch Head requesting for issuing a credit letter to the hospital where the patient is admitted. The necessary particulars as stated in the P.T.P. Form are to be furnished properly to enable the functionaries to do the needful in the matter.
- b) The Branch Head will forward the same along with his recommendation to his controller/ Zonal Office for issuance of credit letter by the Bank's Medical Officer posted at Zonal Office.

- c) At the request of the employee, the Bank's Medical Officer, after due scrutiny, will issue the Credit Letter to the concerned hospital.
- d) In the event of emergent circumstances necessitating immediate admission in the Hospital for saving life of the patient concerned as also on arising of such emergency situation during odd hours / holidays, admission of patient officer/wholly dependent family members will be made by the Hospital authority on production of Bank's Photo Identity Card by the Officer concerned followed by the Bank's letter of authority duly signed by the aforesaid authorized signatories within 48 hours of admission (excluding holidays/ Sundays) on the basis of the hospitals reference to the Bank.
- e) In case of need for extended stay at the hospital, a letter of request specifying the period of such extension, backed by the advice of the attending doctor / physician on the condition / status of ailment of the patient requiring further treatment, shall be submitted subject to max. Period of 30 days by the employee to the Bank Medical Officer concerned at LHO / ZO for approval of the appropriate authority.
- f) The hospital authority will not insist for any payment in advance at the time of admission and/or during the period of treatment from the patient party. (CL CDO/ P&HRD/42/2008-09 dated 16.01.2009). After the treatment is over they will issue Discharge Certificate to the Patient party and will submit the bill directly to the Bank for payment.
- g) Other Circle may refer their employees for treatment in the same manner as referred above. The request letter should be forwarded through the Department of Circle Development officer. After the treatment is over, the Hospital will arrange to send the bill for eligible amount duly signed by the authorized signatory and countersigned by the concerned employee / or dependent family member to HR department at LHO/ respective Z.O, who will forward the bills to the respective authority for payment of the same in terms of Banks extant delegation of financial power. The bills would, however, be scrutinized for payment by the appropriate authorities as per delegation of financial power vested with them in the matter.
- h) It is to be remembered that, Neuro-Surgery has been kept outside the purview of PTP facility for the time being.

12. LIST OF ITEMS ELIGIBLE/ INELIGIBLE FOR REIMBURSEMENT

Hospitalization: Except in emergent cases, and where prior consultation with authorized doctor for any reason is not possible, an officer or his family may with the prior approval of the authorized doctor, be admitted for treatment in a Private hospital or Nursing Home. In the former case, the authorized doctor should be informed of the full particulars of the case as soon as possible after the patient has been admitted SBIOSR: 24(6)

Diet charges: If diet charges are not mentioned separately in the bill 20% of the bed charges to be deducted, except when the hospital authorities certify that the bed charges would have been the same irrespective of whether the patient has taken diet or not.

Various items in case of Hospitalization/ other instruments : The use of instruments, indispensable for operative interference, using the state-of- the art medical techniques like- Ventilator, other OT equipment, Laparoscopy, Phaco, PCNL, Laser etc. may be reimbursed as per advise of the BMO (CL Cir DO/PHR/ 48/2008-09 dt. 4/2/2009).

Engagement of Nurse: Normally not eligible. If however, the medical superintendent / medical officer in charge of hospital considers the services of Nurse as absolutely essential, the charges may be reimbursed to a reasonable extent. SBIOSR: 24 (7).

Consultation with Specialists: Eligible. Except in emergent cases and where prior consultation with the authorized doctor for any reason is not possible, all consultation with specialists will be subject to prior approval of the authorized doctor. SBIOSR: 24(5)

Visiting and consulting charges: Reimbursable. However Travelling expenses are not reimbursable.

Medical expenses of Kidney donors: Eligible, medical expenses incurred on the kidney donor considering it as a part of medical expenses on the patient himself. Payment made to the donor towards cost of kidney is not to be entertained.

Venereal disease, change of sex, beauty treatment: Not eligible

Eye treatment: Not eligible, unless the charges relate to treatment of some disease and where prior permission of the authorized doctor obtained. Cost of spectacles in any case not reimbursable. Treatment of High Myopia by Radial Keratotomy eligible,

reimbursement of the expenses will be made as per rates for the treatment at the AIIMS, New Delhi (CL:CDO/Per/51/2001-2002 dated 02.08.2001). Implantation of intra ocular lens: Eligible provided it is certified by the doctor that implantation of lens is essential part of treatment following the cataract operation. The cost of lens will be reimbursed to a reasonable extent. (CL: Per 3/88 dated 04.02.1988).

General check-up in respect of a member of the family: Not eligible OSR-24(10)D.

Treatment of psychiatric disorders of a member of family: Reimbursement of expenses will be subject to the conditions that the expenses in respect of domiciliary treatment shall be for the period stated in the prescription; if no period is stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days. (CL: Cir DO/ P&HRD/59/2002- 03 dated 31.07.2002)

Dental Treatment: Emergency nature of dental treatment involving small expenditure (maximum ceiling of Rs.1000/- either piecemeal/item-wise or otherwise) are allowed towards Consultation fee / Infection-extraction of teeth/Silver/Composite filling of teeth/ Dental X-Ray/Injury, viz. displacement of the Cap/Bridge/Crown etc/Scaling- cleaning/ polishing.(e-Cir No.177/2012-13 dated 23.05.2012).

13. REIMBURSEMENT OF COST OF GLUCOMETER AND GLUCOSE TEST STRIPS:

The facility of reimbursement of the cost of Glucometer and Glucose test strip will be available to all officers who are diabetic. An officer will be eligible for only one Glucometer. Suitable record thereof is to be kept in HRMS. The cost of Glucometer will be reimbursed up to a maximum amount of Rs.1300/- (Rupees one thousand three hundred only) on onetime payment basis. The Bank will not provide for its replacement on account of loss/theft/non-functioning etc. The cost of Glucometer strips will be reimbursed to the officers as per the advice of the attending Physician/Dialectologist. (Cir No.: CDO/P&HRD-PM/51/2013-14 dated 29.11.2013).

14. REVIEW OF MEDICAL REIMBURSEMENT SCHEME

In respect of treatment taken in empanelled hospitals under post-treatment payment facility, backed by a credit letter issued as per officer's entitlement, the expenses incurred thereof shall be fully reimbursed.

(e-Cir No. CDO/
P&HRD-PM/6/2011-12
dated 11.04.2011)

- a) The standardization of medical charges will continue, as hitherto, and shall be applicable in respect of treatment taken at hospitals/Nursing Homes/ Clinics etc. which are not empanelled with the Bank.

- b) The standardized rates will be reviewed by each Circle every two years. The Bank's Medical officer shall be responsible and accountable as well to verify such charges while scrutinizing bills, with the schedule of charges duly approved.
- c) There will be standardization of Bed charges only as per the grades of the officers in respect of treatment taken at the Empanelled Hospitals, other charges as stipulated by the Circles based on the rates offered by the empanelled hospital shall be paid as per actual. In other words, for treatment taken in eligible bed, the other charges linked to that bed shall be reimbursed in full.
- d) During the validity period of the Bank's agreement with an empanelled hospital, there will be no change/review of various charges of treatment approved thereof in respect of such hospitals. The empanelled hospitals shall adhere to these charges during the currency of tie-up agreement. Any charge/revision in the treatment charges proposed by an empanelled hospital shall duly communicated to the Bank for its consideration. The Circle authorities shall arrange to communicate this point of view of the Bank to the empanelled hospitals and also try to incorporate this clause while entering into a tie-up agreement with the hospital, with a view to prevent any arbitrary/unilateral revision of such charges by the empanelled hospitals.
- e) All cases of medical implants for self-treatment as well as that of the family shall continue to be referred to corporate entre, as hitherto, for prior administrative approval / sanction.
- f) Consultation charges incurred by the official in an empanelled hospital shall be reimbursed in full. Other than empanelled hospital, such reimbursement of charges shall be within a maximum limit / a ceiling to be fixed by each Circle while determining the standardized rates of Medical treatment after taking into account the local conditions / the reasonable rates ruling thereat. However, such charges for consultation shall be reviewed by each Circle every two years.
- g) If schedule of charges in respect of a particular center is not available, the charges applicable to the Administrative office center shall be applicable to that particular center which comes under its administrative jurisdiction.

- h) More number of hospitals with basic infrastructure and facilities may be recommended for empanelment by the Circle. However, the Circle should obtain a reasonable Schedule of Charges / Package Charges through negotiation with the proposed hospitals and ensure that the hospital concerned should have completed more than one year of its operation before making recommendations for its empanelment.

15. EXECUTIVE HEALTH CHECK - UP SCHEME:

Officers in MMGS-III and above will undergo compulsory medical checkup once in a year. To avail the facility the officials concerned are required to write directly to the AGM (HR Department) at LHO who will provide a letter of introduction and also keep the respective clinic informed, with which tie-up arrangements have been made.

Officers may be permitted to undergo health checkup under the scheme at the place / center convenient to him even if such center is located outside the jurisdiction of his controlling zonal Office/Circle.

However, no Special leave and also no travelling expenses shall be sanctioned to the officer. (CL: Cir. DO/HR/45/2009-10 dated 11.03.2010) Ceiling on charges under the scheme has been increased to Rs.4000/- and Rs.4200/- for Male and Female officers respectively at Major A- category centers. For other centers the limit for Executive Health Checkup shall be fixed by the Circles within the above stipulated amount. (Cir No.: CDO/P&HRD-PM/81/2013-14 dated 26.03.2014)

16. LIST OF COMMON TESTS AS PER THE EHC PACKAGE PLAN:

- a. X ray chest (full size plate)
- b. E.C.G
- c. Pathology tests: C.B.C, E.S.R., Blood Sugar (Fasting with urine sugar, PP with urine sugar), Cholesterol, HDL Cholesterol + Triglycerides + LDL + VLDL ratio, Urea, Creatinine, Uric Acid (males), S.G.O.T, S.G.P.T, Alkaline Phosphates, Urine routine, Stool examination, Blood Grouping, Pap smear for female patients
- d. Dental checkup
- e. Ultra Sonography of abdomen & pelvis

(Cir No.: CDO/
P&HRD-PM/81/2013-14
dated 26.03.2014)

- f. Eye Check-up
- g. Stress Test

(Cir No.: CDO/
P&HRD-PM/81/2013-14
dated 26.03.2014)

17. NAME OF SPECIALIZED TESTS

The following specialized tests will be carried out only if considered essential, based on the specific recommendations of the Bank Medical Officer.

PSA (Prostatic Specific Antigen) -- for Male Officers only	HBA 1C for diabetic only	Vitamin D 3
Vitamin B 12	Echo cardiogram	T3, T4, TSH
Pulmonary Function Test	Bone Densitometry	Mammography

18. TIE UP ARRANGEMENT WITH DIAGNOSTIC CENTERS

Guideline related to tie up arrangements with diagnostic centers have been laid down vide Cir No. HR:IR:SPL:52 & HR:IR:SPL:85 dated 12.05.2008 & 26.07.2012.

The tie up arrangement with diagnostic centers has since been review by the Central Office Human Resources Committee and the revised list of the diagnostic tests covered under tie-up arrangement with Diagnostic Centers have been detailed in Annexure-I of e-Cir No:CDO/P&HRD-IR/4/2019-20 dated 05.04.2019.

19. OFFICERS UNDER SUSPENSION:

The claim for reimbursement of medical expenses in terms of the provisions of this chapter will be entertained from an officer under Suspension also in the usual way as in the case of other officer.

20. PERMANENT FULL TIME/PART-TIME MEDICAL OFFICERS DOCTORS ON CONTRACT BASIS:

Rates of remuneration/ honorarium and lump sum conveyance charges payable to doctors on contract basis and the amount of consultation fee payable to Medical Officer for consultation at his consulting room or at his private dispensary are stated in our e-cir (e-Cir No.CDO/P&HRD- PM/51/2017-18 dated 23.10.2017).

SUNDRY BENEFITS / ENTITLEMENT SUPPLY OF BRIEF CASE/HAND BAG

At present officials are required to submit bills / cash memos for approval towards purchase of Briefcase / Handbag once in 3 years. It has been decided to dispense with the existing process of submission of bills and all officials are permitted to apply

for Briefcase / Handbag allowance instead of submission of bills. Application for such allowance will be carried with auto-approval once in 3 years through HRMS. The revised monetary ceiling applicable to offices in all grades, towards Briefcase / Handbag Allowance shall be as under:

Grade	Revised Monetary Ceiling
TEGSS-II	Rs.21,000/-
TEGSS-I	Rs.20,000/-
TEGS-VII	Rs.14,000/-
TEGS-VI	Rs.13,000/-
SMGS-V	Rs.9,000/-
SMGS-IV	Rs.7,500/-
MMGS-III	Rs.6,000/-
MMGS-II	Rs.5,000/-
JMGS-I	Rs.4,000/-

(e-Cir.No. CDO /P&HRD-PM/96/2020-21 dated 26.03.2021)

CHAPTER 9

BENEFITS AVAILABLE TO RETIRING / RETIRED MEMBERS ON SUPERANNUATION

1) RETIREMENT:

An officer shall retire from the service on the afternoon of the last day of the month in which he completes the stipulated service or the age of 60 years. Provided that the officer whose date of birth is 1st day of the month, shall retire on the afternoon of the last day of the preceding month (CL CDO/ PER/ 61/2001-02 dated 01.09.2001). Recommendation for sanction of retirement should be submitted on specified format. (Cir. DO/P&HRD/14/04-05)

a) VOLUNTARY RETIREMENT

An officer who has completed 20 years of service or 20 years pensionable service as the case may be, may be permitted by the Executive committee to retire from the Bank's service, subject to his giving three months' notice in writing or pay in lieu thereof unless this requirement is wholly or partly waived. The guideline for waiver of the notice period in case of voluntary retirement/resignation has been issued vide e-Cir No.CDO/P&HRD-PM/8/2019-20 dated 18.04.2019.

b) TERMINATION OF SERVICE

An officer shall not leave or discontinue his service in the Bank without first giving a notice in writing of his intention to leave or discontinue the service or resign. The period of notice required shall be three months and shall be submitted to the competent authority as prescribed by the Central Board or Executive committee. OSR20 (1-3)

2) PROVIDENT FUND:

All full time permanent employees are eligible to become member of the fund on the date of confirmation (i.e. after 6 months from the date of joining in the Bank). Probationary Officers, Rural Development Officers, Liaison Officers and other specialist officers (direct recruits) are eligible for admission to the fund from the date of their joining in the Bank.

Additional contribution If a desire to subscribe additional Contribution in his P.F account he shall have to advise in writing to the officer responsible for paying his salary the rate expressed in percentage of his salary he desired to subscribe. Such

changed rate shall not be less than 5% and more than 25% (i.e. 10% already deducted+15% additional).

In terms of State Bank of India Employees' Provident Fund

- i) Rule 27: If any member shall cease to be in the service of the Bank before completion of a service of five years with the Bank, he shall be entitled to receive only the amount of his own subscriptions to the Fund with interest credited thereon to the date of serving his connection to the Bank.
- ii) Rule 28: if any member shall cease to be in the service of the Bank before completion of five years with the Bank, he will not be entitled to receive the amount of the Bank's contribution standing at the credit of his / her Provident Fund account, but the Trustees may in their absolute discretion authorize such payment if a member is compelled to retire before completing five years' service owing to any cause beyond his/her control.
- iii) It has been decided by the Bank that even in cases of delay attributable to the employee, on receipt of claim, interest may be paid at Savings Bank Rate (staff) or at the rate of interest payable on the Provident Fund at the material time, whichever is lower, from the date of normal retirement to the actual date of refund of Provident Fund balance to the employee (e- Cir. CDO/P&HRD- PPGF/51/2011-12 dated 12.08.2011).

Nomination for provident fund and gratuity:

For recording the nomination in PF and gratuity, application is to be made through HRMS portal by the employee and recommended by the controller duly filled in hardcopies to be sent to PPG department.

3) PENSION:

A member of the State Bank of India Employees' Pension Fund (those who have joined the Bank within 31.07.2010) shall be entitled for pension under Rule 22 (i) while retiring from the Bank's service:

Service conditions for payment of pension:

- i. After having completed 25 years' pensionable Basic irrespective of age.
- ii. An officer who has attained the age of 55 years or who shall be proved to the satisfaction of the authority empowered to sanction his retirement to be permanently incapacitated by bodily or mental infirmity from further active

service, and not as a result of irregular or intemperate habits, may, at the discretion of the Trustees, be grant a proportionate pension.

- iii. After having completed 20 years' pensionable service provided that he has attained the age of 50 years;
- iv. After having completed 20 years pensionable service, irrespective of age he shall have attained at his request in writing if accepted by the competent Authority with effect from 20th September 1986.
- v. After having completed 20 years' pensionable service irrespective of the age he shall have attained, if he shall satisfy the Authority Competent to sanction his retirement by approved medical certificate or otherwise that he is incapacitated for further active service
- vi. If he is in the service of the Bank on or after 01.11.1993 after having completed 10 years pensionable service provided that he has attained 58 years of age.
- vii. If he is in service of the Bank on or after 22.05.1998 after having completed 10 years pensionable service provided that he has attained the age of 60 years.
- viii. In case of Removal from Service, the removed employee should have completed 20 years of pensionable service with 50 years of age or 25 years of pensionable service irrespective of age.

Service conditions for payment of pension: Ex-servicemen employee continue to draw Defense pension after their re-employment in the Bank. These re-employed ex-servicemen are not entitled for count in their military service as qualifying service for the purpose of calculation of pension in the Bank. These re-employed ex-servicemen may be admitted to the Pension Fund, if eligible, as per SBI Employees Pension Fund Rules. They will be eligible to draw Defense as well as Bank's pension for their service with the Bank. No separate ceiling on pension, which may be drawn by them, has been prescribed (Corp. Centre letter No./CDO/PM/16/24146 dated 14.03.2000).

Revision in Pension: The officers/ employees of SBI who retire/retired while in service or otherwise cease to be in employment on or after 01.11.2012 the pension will be determined with reference to the pay scales from 01.11.2012 under 10th

Bipartite Settlement as under (e-Cir. No. CDO/P&HRD-PM/77/2015-16 dated 21.12.2010).

Effect of stagnation increment in pension to non-subordinate employee:

The employee who retired during the period from 01.11.2012 to 30.04.2015 and have reached the notional date of release of stagnation increment but retired before the date of release of monetary benefits would be given the effect of due stagnation in their pension fixation.

(e-Cir. No. CDO/P&HRD-IR/25/2015-16 dated 26.06.2015 and Cir No. CDO/P&HRD-IR/59/2015-16 dated 14.10.2015 & Corporate Centre Letter No. HR/PPG/SKL/2018-19/01 dated 18.07.2018)

Monetary benefits in such cases will be given from the actual due date or w.e.f.01.05.2015 whichever is earlier. However, for the purpose of calculation pension, the notional date of release of stagnation increment shall be reckoned.

Commutation of pension: Pensioners are eligible for commutation of pension @upto 1/3rd of their Basic Pension at the time of retirement. Request for commutation may be submitted by the retired employee within one year of the date of retirement. However, if he applies for commutation after one year from the date of retirement the amount of commutation is payable only after he has been medically examined by the Medical Officer designated by the Bank.

Commutation factor is arrived at depending upon the age of the pensioners as on his NEXT BIRTHDAY. If any officer/ employee retires at the age of 60 years, for commutation, factor will be taken into account applicable for the age of 61 years, which is 6.60. If Rs. 100/- is commuted, the commuted value will be Rs. 7920/- (Rs.100 x 6060 x 12 = Rs.7920/-)

Commuted portion of pension will be recovered from monthly pension for a period of 15 years from the date of commutation. However, it will be restored after the expiry of 15 years from the date of commutation.

Dearness relief of pensioners: Dearness relief on original basic pension (not after deducting commuted portion) shall be granted at the same rate as is applicable to serving officer/employees of the Bank but at six monthly intervals i.e. in February and August each year as per guideline of IBA.

Digital Life Certificate - Jeevan Pramaan

(e-Cir No. CDO/P&HRD-PPFG/71/2015-16 dated 24.11.2015)

Pensioners and family pensioners are required to submit Life Certificate including Non-marriage declaration in the month of November every year for the uninterrupted payment of pension.

**STATE BANK OF INDIA EMPLOYEES'
DEFINED CONTRIBUTION PENSION SCHEME
(SBI- EDCPS), AMENDMENT OF RULE 45 OF
STATE BANK OF INDIA OFFICERS' SERVICE
RULES, 1992**

(e-Cir No. CDO/P&HRD-PM/58/2010-11
dated 06.12.2010)

(e-Cir No. NBG/PBU/LIMA-NPS/14/2011-12
dated 12.08.2011)

(e-Cir No. CDO/ P & HRD-PM/5/2012-13
dated 13.04.2012)

(e-Cir No. CDO/P&HRD- PM/10/2012-13
dated 04.05.2012)

- a. All categories of officers (including full time/part time Medical officers) and employees (clerical and sub-ordinate including security guards), who join/joined the Bank in permanent scale (including part-time) on or after 1st August 2010s shall be offered the benefits of DCPS/NPS in lieu of existing defined benefit pension scheme.
- b. The above-mentioned officers/employees, who join/joined the Bank on or after 1st August 2010 will not be entitled to become members of existing SBI Pension Fund. Such officers/employees will, in addition to being eligible to DCPS/NPS, become members of SBI Provident Fund i.e. Contributory Provident Fund, subject to provisions contained in SBI Employees' Provident Fund Rules. Further, Gratuity, as applicable, will continue to be available to the new recruits.
- c. Recovery of 10% of the salary (meant for superannuation benefits) and Dearness Allowances plus special pay will be made from the monthly salary of the officers and the Bank. As employer, the Bank shall make matching contribution in regard to such officer and the entire amount will be deposited to Tier-I Account. (e-Cir No. CDO/P&HRD- PPF/23/2017-18 dated.16.06.17). From 09.08.1886 minimum contribution per F.Y. is Rs.1000/-.
- d. Contribution to the Tier-II account is optional and the employee may contribute to the same if he/she wishes. The stipulation for keeping minimum contribution per FY in the account has been waived (e-Cir No. CDO/P&HRD-PPF/60/2016-17 dated 31.08.2016).
- e. Under the new pension scheme (NPS) Central Record Keeping Agency (CRA) will be required to maintain subscriber accounts and issue a unique" Permanent Retirement Account Number (PRAN) to each subscriber. National Securities Depository Ltd. (NSDL) has been appointed as the CRA.
- f. The Pension Fund Manager are (i) State Bank of India Pension Fund Pvt. Ltd. (ii) UTI Retirement Solutions Ltd. (iii) LIC Pension Fund Ltd.

- g. In terms of e- Cir. No. CDO/P&HRD-PPFG/77/2014-15 dated 02.02.2015 the Bank has restricted payment of interest on Legacy Fund balancers of the employees having no PRAN and resigned/ died while in service, upto three months from the date of cessation of service / death (w.e.f. from 01.01.2005).
- h. The Bank will in no way be responsible for risk associated with the investment / return undertaken / declared by the pension Fund Managers.
- i. Presently, a deduction limit of Rs.1,50,000/- is available to an employee u/ s 80CCE of IT Act with a cap of 10% of salary (Basic + DA). In the Financial Act, 2015, an additional tax benefit on investment upto Rs.50,000/- under a new section 80CCD(1B) has been made available. This is an exclusive tax benefit available only for contribution under National Pension System (NPS). All citizens of India including employees who are covered under old defined benefit pension scheme / Provident Fund / Superannuation Fund are eligible to avail of this tax benefit by opening an NPS account on an individual basis and by investing upto Rs.50,000/- per annum.

4) GRATUITY:

The Gratuity is paid to the officers by the Bank under one of the schemes given below,

- a) Payment of Gratuity Act, 1972.
- b) Service Gratuity as per SBI Service Rules
- c) Compassionate Gratuity on the death of employee

A. Payment under Gratuity Act, 1972 Service Criteria:

The provisions are applicable to officers who are covered by the Bank's Pension Scheme. Gratuity is payable to an officer on termination of his / her service after he / she has rendered continuous service for not less than 5 years,

- 1) On his/her superannuation, or
- 2) On his retirement or resignation or
- 3) On his/her death or disablement due to accident or disease.

Provided that completion of continuous service of 5 years shall not be necessary where the termination of the employment of any employee is due to death or disablement.

Calculation of Gratuity under payment of Gratuity Act, 1972:

Gratuity is calculated at the rate of 15 days' wages (B.P + D.A + PQP + increment component of F.P.P.) for each completed year of service or part thereof in excess of 6 months on the basis of 26 working days in a month as per following formula:

Last wages drawn x 15 days x No. of years of service (less leave without pay) 26 working days Subject to maximum of Rs.20 lacs w.e.f. 29.03.2018. Minimum amount of Gratuity would be as per actual calculation.

B. Service Gratuity as per service condition:

The Gratuity is payable to an employee who is not a member of SBI Employees Pension Fund or if he is not eligible for payment of Pension after completion of 10 years of continuous service on his:

- a) Retirement
- b) Disablement certified by a Medical Officer approved by the Bank
- c) Resignation
- d) Termination of service in any other way except by way of punishment.

Calculation of service gratuity:

1. Gratuity will be calculated at the rate of one month's pay for each completed year of service subject to maximum of 15 month pay provided that where an official has completed over 30 years of service before his death, a further amount at the rate of one-half of a month's pay for each completed year of service beyond 30 years will be payable.
2. Additional Gratuity at the rate of 1/4th of a month's pay for each completed year of service between the 16th and 30th years of service will be payable.
3. Minimum amount of service gratuity works out on actual calculation and maximum amount of service gratuity is no limit.

C. Compassionate Gratuity:

No service criteria is stipulated for sanction of this Gratuity and is paid Dependents of Officials who happen to die while in service.

Officers Proceeded Against Rule 19 (3): If an officer is placed under Rule 19(3) of SBIOSR at the time of his retirement, he / she is entitled for the following benefits only on the date of retirement.

- ❖ Refund of his/her own contribution to Provident Fund.
- ❖ Provisional pension at the discretion of the Trustees of the Fund (Please refer to Corporate Centre Circular No. PA/CIR/232 dated 15.10.1987).
- ❖ The emoluments for the period of accumulated ordinary leave in terms of Rule 38 of the State Bank of India Officers' Service Rules provided there is no liability, which warrants recovery from the officer concerned.

All other terminal benefits such as the Bank's contribution to Provident Fund, Gratuity under Payment of Gratuity Act are payable to him / her only after conclusion of the disciplinary proceedings.

Death of a suspended officer before conclusion of disciplinary proceedings:

If an officer has been under suspension and died during the period of suspension, he/she has to be treated as having died on duty and the period of suspension till his/her death has to be treated as on duty, in view of the death of the employee before completion of the disciplinary proceedings, whether initiated or not.

D. SBI Employees Gratuity Fund Rules And Regulations, 1991 (SBI EGFR 1991), Amendment:

(e-Cir No.CDO/
P&HRD-PPFG/39/2019-20
dt. 01.10.2019)

Pursuant to the acquisition of the five Subsidiary Banks by SBI amendments are required to be made in SBI EGFR 1991 to provide for applicability of Associate Banks' Gratuity Regulations to those employees who had opted for the said Banks' Gratuity Regulations.

A new Rule 9B shall be added to the SBI Employees Gratuity Fund Rules & Regulations, 1991 in the following manner:

- 1) 9B - Payment of Gratuity to Employees of Banking Institutions acquired by SBI shall be eligible for payment of gratuity as stipulated in subrule (ii) of this Rule:
- 2) Employees of such Banking Institutions referred in sub - Rule (i) above, who have opted, subject to their eligibility for the terminal benefits/gratuity as payable in the Bank, would be eligible for gratuity as stipulated in Rule 7 above, as may be amended by the Central Board of the Bank or its Executive Committee from time to time.
- 3) The employees of the Banking Institutions referred in subRule (i) above who have opted for terminal benefits/gratuity as were available to them

from such Banking Institutions shall be eligible for gratuity in conformity with the rules and regulations of such Banking Institutions as in force on the date of acquisition by the Bank or as may be modified by the Central Board of the Bank or its Executive Committee from time to time.

E. Processing of Gratuity Payment in HRMS, Rollout of new Service for employees of erstwhile SBBJ, SBM, SBH, SBP, SBT

(e-Cir No. CDO/
P&HRD-PPFG/44/2019-20
dated 10.10.2019)

HRMS has rolled out the services for processing the Gratuity and Pension proposals for the employees of e-ABs. It has also been decided to merge the superannuation funds of the concerned e-ABs with the Trust Funds of State Bank of India. The services are available to all the employees of concerned e-ABs to apply for Gratuity proposal and Pension proposal in HRMS at the time of superannuation. Step-by-Step user manuals and detailed information please refer above mentioned circular dated 10.10.2019.

5) PAYMENT OF STAFF PENSION / FAMILY PENSION: NONEED TO OPEN SEPARATE SAVINGS BANK / CURRENT ACCOUNT:

(Circular No: CDO/
P&HRD-PPFG/15/2014-15
dated 02/06/2014)

Concessionary benefits are extended to staff/staff Pensioners/family pensioners on the basis of unique PF Index numbers allotted to SBI employees and as there is no separate SB/CA product for SBI pensioners / family pensioners there is no need to insist on opening of separate SB/CA by retiring SBI employees/ SBI family pensioners for getting pension/family pension. It has, therefore, been decided asunder:

- i) Retiring SBI employees are not required to open a separate SB/CA for the purpose of getting pension.
- ii) Pension can be credited to the existing staff SB/CA of the pensioner.
- iii) On death of the staff pensioner, the family pensioner need not open a new SB/CA for the purpose of getting family pension.
- iv) Family pension can be credited to the existing joint SB/CA of staff pensioner with 'E or S' facility.

6) TO DO LIST BEFORE NORMAL RETIREMENT:

Application for full and final settlement of PF & Gratuity and Pension:

In case of normal retirement, the concerned employee will apply through HRMS portal at least three months before retirement and forward through branch to the

controlling authority who will after due scrutiny forward the same to PPG Department at LHO portal before 3 months of his date of retirement (e-CirSl No.785/2012-13 dated 31.10.2012)

Log on to HRMS portal: Go to Employee Self Service -> PPG -> Full & Final Settlement -> fill up the form > Submit the Form > print the submitted Form.

Submit following (duly signed) forms to salary disbursing authority/OAD: Printed copy of the application submitted online through HRMS:

1	Application for pensioners ID card (2 copies)
2	Application for pension proposals (4 copies)
3	Application for gratuity (3 copies) / Form I & L
4	Application for refund on PF balance (3 copies) (Annex. 27)
5	DPD / Vigilance clearance from LHO through respective ZO / RBOs (10 copies each)
6	Photocopy of service sheet (clear and legible)certified by the Branch with stamp / Statement of P.F Account
7	Statement of leave on loss of pay not counted for service and particulars of suspension, not counted for service, if any.
8	Photocopy of identity proof of employee like PAN card / voter card (4 copies) / Aadhaar Card
9	Photocopy of pension a/c passbook (4 copies)
10	In case of employees who are dismissed / removed from service, certificate from the DGM concerned the employee does not attract rule 4 (6) (a) and 4 (6) (b) of the payment of Gratuity Act 1972.
11	Details of advances/withdrawals from PF if any, during last 6months and details of all other loans outstanding in the name of the employee.
12	Joint photograph of the retiring employee and his / her spouse duly attested by the branch to be pasted on all copies of the pension proposal (6 copies).
13	COS 446 in duplicate/ Annex. 34,35,37,38.
14	Get a copy of entire set (PF/Pension/ Gratuity) for own record.

Arrange for cancellation of lien in respect of closed loan accounts through HRMS and get the same approved by the Home Branch of the loan accounts.

Obtain in-principal approval from Housing Loan sanctioning authority for continuance and repayment of Staff Housing Loan upto the age of 75 years and/or Commercial Housing Loan, if any, after retirement (if desired).

Arrange for repayment of all other loans and dues to the Bank on or before date of retirement, or else, the same will be liquidated from the proceeds of terminal benefits.

7) TO DO LIST AFTER RETIREMENT:

- a) Remember to submit Life Certificate at pension paying branch/ any other branch in the month of November every year.
- b) Remember to submit proofs of Investment at pension paying branch for effecting calculation of income tax.
- c) Remember to collect Form-16 from pension paying branch.
- d) Retain a copy of Pension Payment Order (PPO) which is sent by Circle PPG Department through Pension Paying Branch to you.

8) LETTERS OF APPRECIATION ON RETIREMENT:

The letters of appreciation on retirement of the officials will be issued by the respective controllers in the following manner provided he has unblemished record of service (CL:CDO/HRD/2/2001-02 dated 18.07.2002) Proposal of sanction of retirement, therefore, should be made on the revised format (CirDO/ P&HRD/14/2004-05dated16.06.2004)

Category	Letters of appreciation to be signed by
Scale I /II /III at Branches / ROs	DGM of Branch / Module / DGM (MCG)
Scale I/ II / III at LHOs	Circle Development Officer of the Circle
Scale IV / V at Circles	CGM of the Circle
Scale VI / VII at Branches/ Administrative Offices	MD & GE (NBG)
Scale SS I / SS II	Chairman

9) DISPENSARIES:

Bank has established dispensaries at LHOs/ZOs as also in some other large centers. Medicines for ordinary/ common ailments, facilities for consultation with Specialists and Pathological/Clinical tests are available for retired Officers and spouse (including pensioners of e-SBS and e-SBIN (e- CirSl No.509/2011-12 dated 06.09.2011). A

few beds at some specified Hospitals at various places have been reserved, these are available for occupation by retired employees and their spouse in case of need.

10) FAMILY FLOATER GROUP MEDICLAIM POLICY-A, FOR MEDICAL BENEFITS TO MEMBERS OF SBI-REMBS:

(e-Cir No. CDO / P&HRD-PPFG/78/2016-17 dated 28.12.2015)
(e-Cir No. CDO / P&HRD-PPFG/78/2017-18 dated 29.12.2017)

The Policy will continue to be available to existing members of SBI-REMBS, their spouses and disabled child / children, if any, whose residual balances as on 31.05.2018 are Rs. 1.00 Lakh and above. Members with residual balances below Rs. 1.00 Lakh will continue to avail facilities as per the provisions of SBI-REMBS. An Excel file of eligible Policy - A members has been placed at Pensioners' Portal along with a file containing list of members having residual balances below Rs.1.00 Lakh. Additionally, these files have also been placed at FTP site ftp://10.1.16.149/under the folder named 'Group Mediclaim Policy'. All Zonal functionaries are advised to extract membership data pertaining to their Zone and arrange updating of residual balances of members in REMBS Portal to match the same with Third Party Administrators (TPAs).

The e-Medical ID Cards under Policy - A will be uploaded within one week in the TPAs Portal. Soft copies of Medical ID Cards will also be available in the Broker's (Anand Rathi Insurance Brokers Ltd.) website. Hard copies of Medical ID Cards will be sent to registered addresses of the members within 15 days by the concerned TPAs. However, undelivered Cards will be handed over to CM-HR of concerned Zonal Office who will arrange for delivery of the same by finding out correct address of the member. Any delay in receiving the same by the members may be advised to concerned Zonal Offices for immediate action. However, cashless treatment would not be held up for want of Medical ID Card. In cases where Medical ID Cards have not been received by the members and there is a need for hospitalization, Zonal Office / Pension Paying Branch will contact the TPA for immediate hospitalization.

Domiciliary Hospitalization / Domiciliary Treatment on outpatient basis for 63 listed ailments as under:

Name of Disease	Name of Disease
1. Cancer	9. Kidney Ailment
2. Leukemia	10. All Seizure disorders
3. Thalassemia	11. Parkinson's diseases
4. Tuberculosis	12. Psychiatric disorder including Schizophrenia and Psychotherapy
5. Paralysis	13. Diabetes and its complications
6. Cardiac Ailments	14. Hypertension
7. Pleurisy	15. Asthma
8. Leprosy	40. Polio
16. Hepatitis -B	41. All Strokes Leading to Paralysis
17. Hepatitis -C	42. Hemorrhages caused by accidents
18. Hemophilia	43. All animal/reptile/insect bite or sting
19. Myasthenia gravis	44. Chronic pancreatitis
20. Wilson's disease	45. Immuno Suppressants
21. Ulcerative Colitis	46. Multiple sclerosis / motor neuron disease
22. Epidermolysisbullosa	47. Status Asthmatics
23. Venous Thrombosis (not caused by smoking)	48. Sequalea of Meningitis
24. Aplastic Anaemia	49. Osteoporosis
25. Psoriasis	50. Muscular Dystrophies
26. Third Degree burns	51. Sleep apnea syndrome (not related to obesity)
27. Arthritis	52. Any organ related (chronic) condition
28. Hypothyroidism	53. Sickle cell disease
29. Hyperthyroidism	54. Systemic lupus Erythematous (SLE)
30. Expenses incurred on Radiotherapy and Chemotherapy in the treatment of Cancer and Leukemia	55. Any connective tissue disorder
31. Glaucoma	56. Varicose veins
32. Tumor	57. Thrombo Embolism Venous Thrombo sis/Venous Thrombo embolism (VTE)
33. Diphtheria	58. Growth disorders
34. Malaria	59. Graves 'disease
35. Non-Alcoholic Cirrhosis of Liver	60. Chronic Pulmonary Disease
36. Purpura	61. Chronic Bronchitis
37. Typhoid	62. Physiotherapy
38. Accidents of Serious Nature	63. Swine flu
39. Cerebral Palsy	

Physiotherapy Charges, and treatment under recognized system of medicines viz. Ayurvedic, Unani, Sidha, Homeopathy, Naturopathy, if such treatment is taken in a clinic / hospital registered, by the Central and State Government will be covered.

Renewal of policy with effect from 01.06.2019:

(e-Cir CDO/
P&HRD-PPFG/20/2019-20
dated 31.05.2019)

a. Room rent capping (ICU):

Sum Insured (in lakh)	Tier 1 Centre	Tier – 2 Centre	Tier 3 Centre (Rs.)
3.00	7500	7500	7500
4.00	7500	7500	7500
5.00	7500	7500	7500
7.50	7500	7500	7500
10.00	9000	9000	9000
15.00	10000	10000	10000
25.00	12000	12000	12000

b. Normal Room Rent

Sum Insured (in lakh)	Tire – I center (Rs.)	Tier- 2 center (Rs.)	Tier – 3 center (Rs.)
3.00	4000	3500	3000
4.00	4000	3500	3000
5.00	4000	3500	3000
7.50	4000	3500	3000
10.00	4800	4200	3600
15.00	5600	4900	4200
25.00	7200	6300	5400

c. Disease wisecapping

Type of Disease	Tier 1 (Rs)	Tier 2 (Rs)	Tier 3 (Rs.)
Angioplasty	150000	125000	100000
CA BG	250000	200000	150000
Cataract	30000	25000	20000

Cholecystectomy	50000	45000	40000
Hernia	50000	45000	40000
Knee Replacement - Unilateral	175000	150000	100000
Knee Replacement - Bilateral	250000	225000	175000
Prostrate	70000	50000	40000

Categorization of centers: Tier - 1 > Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune

11) PREMIUM RATES FOR POLICY- B WITH GST

W.E.F. 16.01.2018 is enclosed in our

e-Cir No. CDO/
P&HRD-PPFG/78/2017-18
dated 29.12.2017

12) SBI RETIRED EMPLOYEES' MEDICAL BENEFIT SCHEME (REMBS) RE-INTRODUCTION OF THE SCHEME

It has been decided by the Bank to re-introduce the 'Retired Employees' Medical Benefit Scheme' and offer membership under new plans to the eligible retirees from the date of discontinuation of the earlier scheme

(e-Cir No. CDO/P&HRD-PPFG/34/2018-19
dated 06.08.2018)

(e-Cir No. CDO/P&HRD-PPFG/78/2015-16
dated 28.12.2015)

(e-Cir No. CDO/P&HRD-PM/46/2006-07
dated 16.11.2016)

i.e. those who retired on or after 01.01.2016. The revised medical benefit limits under the new plans and proposed subscription fee would be as under.

Plan	Target Group	Lifetime Medical Limit	Lifetime Domiciliary Limit	Annual Domiciliary Limit*	Subscription Fee
Plan+ I	All upto MMGS-III	7,00,000	70,000	7,000	87,500
Plan±J	SMGS-IV&V	10,00,000	1,00,000	10,000	1,25,000
Plan+ <u>k</u>	DGM/GM	15,00,000	1,50,000	15,000	1,87,500
Plan+ <u>L</u>	CGM	20,00,000	2,00,000	20,000	2,50,000

The annual domiciliary treatment reimbursement limit would be restricted to yearly ceiling of 1/10th of lifetime limit i.e.1% of the medical limit per annum.

Beneficiaries of the Scheme:

1. The employees of SBI (i) who have retired on or after 01.01.2016 and (ii) those who would retire in future and receive first pension and apply within three (3) months from the date of receipt of his / her first pension may apply

to become beneficiary of Medical Benefit Scheme provided they fulfill the under noted eligibility criteria.

2. Who will retire from the Bank's service in normal course on attaining the age of retirement which is at present 60 years.
3. Who had been / are allowed to retire from the Bank's service on medical ground on being declared permanently incapacitated by bodily or mental infirmity from further active service (such infirmity not being the result of irregular or intemperate habits) by a Medical Board constituted for the purpose by the Bank and sanctioned pension under rule 19 (iii) of IBI Employees' Pension & Guarantee Fund Rules / 22(ii) of the SBI Employees' Pension Fund Rules or
4. Who had sought / seek retirement from the Bank's service before attaining the age of retirement for taking up Board level appointment in the Banks / Financial Institutions made by the Central Government.
5. (i) **Employees on Voluntary Retirement**, (In terms of e-Circular no. CDO/P&HRD-PM/58/2015-16 dated 07.10.2015 and CDO/P&HRD-PM/12/2017-18 dated 05.05.2017) on completion of 58 years of age and 30 years of service (both conditions to be fulfilled together) would be permitted to join REMBS. The timeline for this one time option would be similar to the timeline for other retirees. However, the scheme would not be available to e-AB employees who retired under VRS- 2017.

(ii) **SBI Employees retired during Oct'15 to Dec'15** - SBI employees who retired during Oct'15 to Dec'15 and had not joined REMBS but had become members of Policy 'B', would be extended a one-time option to join the re-introduced REMBS. The timeline for joining the scheme for such retirees would be similar to the timeline for other past retirees i.e. upto 15.01.2019. However, the scheme would not be available to retirees of that period i.e. Oct'15 to Dec'15, who had chosen not to join Policy 'B'.

(iii) **Retirees of e-ABs under Provident Fund Option** - The scheme i.e. Re-introduced REMBS would be available to e-AB employees who have retired /retire under Contributory Provident Fund Option and are not in receipt of pension, subject to fulfillment of other eligibility criteria. The timeline for joining for such retirees would be within three

months from the date of retirement. In case of past retirees under this category i.e. retired on or after 01.04.2017, the timeline for joining would be upto 10.12.2018.

(iv) **Surviving Spouses of Eligible Retirees** - Surviving spouses of employees, who retired on or after 01.01.2016 (on or after 01.04.2017 in case of e-AB employees) and have passed away during this period, would be extended onetime option to join the scheme. The choice of plan in such cases may be permitted as per grade wise eligibility of the deceased retiree or one step lower than his / her grade wise eligibility. The timeline for this one time option would be similar to the timeline for other retirees. Similarly, in case of future retiree, who is otherwise eligible, but passed away within the permissible timeline for joining the scheme i.e. within three months of receipt of first pension, the surviving spouse would be permitted to join the scheme within the permissible timeline for the retiree, had he / she remained alive.

(v) **Surviving Spouses of Employees who die in Service:** Membership of REMBS is available to the spouses of only those employees who die while in service after putting in at least 20 years of pensionable service and after attaining the age of 50 years and above (both the conditions to be satisfied). The timeline for joining the scheme would be within three months from date of receipt of first family pension in case of SBI retirees and within three months of date of death in case of e-AB retirees under CPF option. (e-Cir No. CDO/P&HRD-PPFG/45/2018-19 dated 20.10.2018)

Exclusion:

The following categories of the employees of SBI will not be entitled for membership of the scheme.

- i. Employees who were / are discharged / dismissed / removed / compulsorily retired/terminated from service.
- ii. Such officers in whose case Rule 19(3) of SBI Officers' Service Rules was/is invoked on attaining the age of retirement and they were/are subsequently discharged/ dismissed / removed/compulsorily retired from service.

Procedure for registration of membership to eligible pensioners:

1. The registration for membership will be done through the REMBS Portal (<https://rembs.sbi.co.in>). The Process Flow for registration of a member and processing of subsequent claims is incorporated in the circular mentioned above.
2. The applicant will go to pension paying branch with a joint photograph with spouse and a Demand Draft for required membership fee (payable at LHO center) and will provide his/her PF Index Number to the teller. The Draft is to be made in favour of "SBI Retired Employee Medical Benefit Trust".

(e-Cir No. CDO/
P&HRD-PPFG/38/2018-19
dated 07.09.2018)

Benefits available under the Scheme:

- 1) A member/beneficiary of the scheme will be eligible for medical assistance in respect of self, his/her spouse as well as invalid child / children who is/ are declared as such in the membership application form. The spouse and invalid / child / children of the member / beneficiary will continue to receive the benefits under the Medical Benefit Scheme even after death of the member / beneficiary.
- 2) Expenses for treatment of the diseases/ailments, as mentioned (iii) below, incurred on or after the date of tendering the bank draft towards contribution to the scheme with the application for membership to the pension paying branch/designated Zonal Office, will be reimbursed, however, subject to the aggregate claim being limited for life for member / beneficiary as well as his / her spouse and invalid child/children as under and also his membership being approved by the Board of Trustees.
- 3) Expenses incurred for treatment of under noted diseases / ailments during hospitalization, including surgical treatment will be reimbursed in full, subject to Lifetime Medical Limit under the plan opted by the member / beneficiary.

1	Cardiac Ailment	6	Major accident
2	Cancer	7	Tumor
3	Kidney failure / transplant	8	Cerbro-vascular accidents / Brain hemorrhage
4	Paralysis	9	Total hip / knee replacement
5	Retinal detachment or cornea replacement	10	Cataract and Glaucoma surgery

11	Tuberculosis	16	Removal of stone from Gall Bladder
12	Diabetes	17	Alzheimer's disease
13	Appendicitis surgery	18	Parkinson's disease
14	Prostrate	19	Liver Cirrhosis (non- alcoholic)
15	Hernia	20	Arthritis

- 4) In case of paralysis, cancer, kidney transplant/kidney failure, Arthritis and Diabetes post- hospitalization expenses will also be reimbursed, subject to Lifetime Medical Limit under the plan opted by the member / beneficiary.
- 5) Normally expenses on treatment of the above-mentioned diseases/ailments taken in India only will be considered for reimbursement. In exceptional cases where treatment is not available in India or it has been taken outside India cost of treatment may be reimbursed within the overall ceiling for life, but the decision of the Trustee Board in this regard shall be final.
- 6) A member of the scheme who has taken up commercial employment after retirement and/or his/her spouse is employed and if he/she and/or the spouse is/are eligible for medical benefit from the current employer, will be eligible for medical assistance under the scheme, but he/she or/and the spouse will have to first exhaust the benefits available from the current employer(s).
- 7) If husband and wife both are pensioners and both opt for the membership of scheme by paying contributions/membership fee individually, they would each be entitled for reimbursement up to the amount to which they are individually entitled.

Other terms and conditions to the scheme:

- a) Membership to REMBF would be permitted only under the new plans i.e. Plan \pm I, Plan \pm J, Plan \pm K, Plan \pm L. Membership to the old plan i.e. Plans \pm A to H will not be available.
- b) For old retirees i.e. retired on or after 01.01.2016, if not covered under Policy 'B' one time window of 3 months (from the date of availability of registration portal) would be given for obtaining membership.
- c) For old retirees i.e. retired on or after 01.01.2016, if covered under policy 'B' but willing to join REMBS, one time window for obtaining membership would be given upto 15.01.2019

- d) Employees of erstwhile Associate Banks who have retired after 31.03.2017 would also be eligible to join the scheme.
- e) Eligible retirees would be permitted to opt for either the plan as per their grade wise eligibility or a plan one step lower than their grade-wise eligibility (not applicable for Plan + I). The option would be irrevocable and no change in plan would be permitted later on.
- f) Existing members of REMBS are covered under Policy 'A' and will continue to derive medical benefits from the policy till its validity i.e. 31.05.2019 and as per the extant instructions.
- g) Policy 'B' under Group Mediclaim Policy would continue to be available for membership. New retirees, i.e. employees retiring hereafter, would have the option of either joining REMBS, or joining policy 'B' or both, subject to payment of subscription fee / premium within the stipulated timeline, i.e. within 60 days of retirement for policy 'B' and within three months from the date of receipt of first pension for REMBS. However, Membership of Policy 'B' would be purely voluntary and on payment of premium from own sources. No subsidy would be paid by the Bank under Policy 'B' from next policy term i.e. 15.01.2019.

13) TAILORMADE GROUP MEDICLAIM POLICY (RETIRES) FOR MEDICAL BENEFITS TO RETIREES OF e-Abs

(e-Cir No. CDO/
P&HRD-PPFG/52/2017-18
dated 25.10.2017)

RENEWAL OF POLICY WITH EFFECT FROM 01.11.2019

(e-Cir No. CDO/
P&HRD-PPFG/42/2019-20
dated 07.10.2019)

Renewal Rate: Revised rates quoted by UIICL

(Amount in Rs.)

Without Domiciliary cover			With Domiciliary cover	
Officer	Staff/Sub Staff	Premium	Officer	Staff/ sub staff
400000	300000	Sum Insured	400000	300000
28130	21099	Basic premium	69808	52359
5063	3798	G.S.T.	12565	9425
33193	24897	Total Premium	82373	61784

Super Top-Up Policy:

The Super Top Up policy is optional for the members of the main policy and is subject to payment of additional premium for the same. Under policy if the sanctioned claim amount crosses the Sum Insured under the main policy the balance amount is payable from this Super Top-up Policy. The proposed additional premium for the Super Top-up Policy is as under:

(Amount in Rs.)

Amount	Particulars	Amount
		Staff/Sub Staff
500000	Sum Insured for Super- Top Up Policies	400000
400000	Threshold i.e. Sum insured under main policy after which Super Top Up Policy will trigger	300000
5198	Basic Premium	4795
936	G.S.T.	863
6134	Total Premium	5658

The following changes / additions in policy terms and conditions have been proposed for the next cover period:

- a) Room rent would be restricted to Rs. 5,000/- per day (increased from Rs. 4,000/- per day in the expiring policy).
- b) ICU rent will be restricted to Rs. 7,500/- per day.
- c) All bills / receipts for purchase of medicine upon which a claim is made shall bear the valid GST number of the issuer of such bills, receipts etc.
- d) All other terms and conditions of the policy shall remain the same as that of the expiring policy, including the limit of the domiciliary cover which is 10% of the Sum Insured and total Sum Insured of Rs. 4 Lakh and Rs. 3 Lakh is including the 10% limit for domiciliary.

For detailed other terms and conditions please refer e-Cir No. CDO/P&HRD-PPFG/42/2019-20 dated 07.10.2019.

14) ASSISTANCE TO RETIRED EMPLOYEES IN CASE OF CRITICAL ILLNESS

(e-Cir No. CDO/P&HRD-IR/85/2012-13
dated 11.03.2013)
(e-Cir No. CDO/P&HRD-IR/107/2017-18
dated 21.03.2018)

A new head namely 'Assistance to Retired Employees in case of Critical Illness' has been introduced from the current financial year for meeting medical expenses in respect of identified critical diseases. All employees of State Bank of India on superannuation from the Bank or those who have taken VRS after attaining 58 years of age, their spouses and disabled children, if any, shall be covered under the scheme. The coverage shall also be extended to family pensioners. The employees who were discharged/dissmised/removed/ compulsorily retired/ terminated from service will not be covered.

Medical expenses incurred on critical illness in respect of specified diseases as mentioned below shall be covered.

Sr. No.	Name of the Diseases
1	Cancer
2	Cardiac Surgery / Serious Heart Ailments
3	Kidney / Liver Transplant
4	Dialysis
5	Illness / Accidents of serious nature involving major surgeries / life support system

Stipulations:

- 1) In case of retired employees / family pensioners covered under 'Retired Employees Medical Benefit Scheme'/ Mediclaim policy for Retired Employees', the Bank shall provide assistance to the extent of 50% of the medical expenses incurred above the amount payable under the medical scheme / insurance policy. The maximum amount of assistance shall be restricted to Rs.5.00 Lacs.
- 2) In case of retired employees / family pensioners not covered under 'Retired Employees Medical Benefit Scheme' /Mediclaim policy for Retired Employees' the Bank shall provide assistance to the extent of 50% of the medical expenses above Rs.3.00 lacs. The maximum amount of assistance shall be restricted to Rs.5.00 lacs.
- 3) The assistance shall be provided on first cum first serve basis, subject to availability of fund.

- 4) The facility can be availed for only one instance per retired employee / family pensioner in a year in respect of specified diseases, post facto.
- 5) Any query / clarification shall be issued by the Chief General Manager (HR)

The retired employees / family pensioners shall submit their application for assistance regarding their medical expenses for critical illness at their respective Administrative offices, under whose control they are getting pension. The doctor's prescription along with discharge summary of hospitalization and their original bills/receipts should be attached to the application.

The 'Standard Operating Procedure' in this regard is highlighted in our e-Circular dated 21.03.2018 as mentioned above.

15) TA/HA PAYABLE TO RETIRED OFFICER OF THE BANK:

Bank's retired employees who are required to attend departmental enquiries /undertaking journey to peruse documents /etc. connected with the proceedings, are eligible for traveling expenses /halting allowance /lodging / boarding expenses etc. as applicable to their category/scale.

(Refer to e-Cir: CDO/
P&HRD-IR/104/2015-16
DATED 18.03.2016)

Sr. No.	Circumstances	TA/DA payable to Retired Officer
1	Retired officer attending departmental enquiry as	
	* Defense Representative	No #
	* Charge Sheeted including suspended officer	Yes
	* Defense Witness	No
	* prosecution witness i.e. witness on behalf of Bank	Yes @
2	Retired Officer attending CBI/ court cases	
	* cases filled by police/CBI against employee for official acts	As accused **
		As prosecution witness
		As Defense witness

	* cases filled by the employee against the Bank	As a Petitioner	No
		As Prosecution witness	Yes
		As Defense witness	No
	* cases filled by outsiders / customers etc. pertaining to official acts	As accused	Yes
		As prosecution witness	Yes
		As witness on behalf of others	No

However, if the enquiry is held at place other than the place where the incident occurred at the behest of the management, TA / HA will be paid to the Defence Representative as per rule. @ At the current rate admissible to the cadre / Grade which he / she was holding at the time of his / her retirement or leaving Bank's service.

** However, if the employee is acquitted honorably, TA / DA will be reimbursed as per rules.

P.S. For attending personal Hearing, TA / DA may be paid if the Appellate Authority grants a personal hearing, as part of the process of disciplinary proceedings.

16) RETENTION OF ACCOMMODATION / CAR / TELEPHONE AFTER RETIREMENT:

Officers may retain the accommodation (including designated house), telephone and car upto the maximum period of 2 months from the date of normal retirement without any approval.

Cases relating to	Retention Period
Voluntary Retirement	1 month from the date of Voluntary (with or without re-employment) Retirement
Resignation from service	15 days from the date of resignation
Dismissal: Removal from service	15 days from the date of receipt of or- der of dismissal/removal from service

17) SBI EMPLOYEES' MUTUAL WELFARE SCHEME:

The following benefits are available to the retired employees and their spouse who are the members of SBI Employees Mutual Welfare Scheme:

- a) Full refund of contributions at the time of retirement without interest.
- b) Medical Benefits are payable as under:

Unit	90% of cost of Hospitalization subject to life time limit of (Rs.)	Serious/special diseases with or without hospitalization subject to life time limit of (Rs.)	General diseases life long as per column (c) with in financial limit of (Rs.)
Rs.10/-	6000	6000	500 per year
Rs.20/-	15000	15000	1000 per year
Rs.30/-	22500	22500	1500 per year
Rs.40/-	30000	30000	2000 per year

- c) One time Lump sum payment on death of member during service or after retirement; and Payment of Monthly Financial Relief on death of member during service or after retirement as under:

Unit	One time lump sum payment	Monthly Financial Relief
Rs. 10/-	Rs. 10,000/-	200/- p.m.
Rs. 20/-	Rs. 10,000/-	250/- p.m.
Rs. 30/-	Rs. 15,000/-	375/- p.m.
Rs. 40/-	Rs. 20,000/-	500/- p.m.

One time lumpsum payment is made to spouse (if married) and to nominees Legal heirs (if unmarried). Monthly Financial Relief is given to spouse (if married) and to nominees/ legal heirs (if unmarried). For getting refund submit application as per the specimen.

18) ENCASHMENT OF LEAVE:

- a) Retirees are eligible for encashment of Privilege Leave upto a maximum of 240 days against available leave balance on the date of retirement (IT exemption available upto Rs.3.00 lakh). For the purpose of such encashment, total emoluments (BP + DA + all other allowances including HRA on capital basis if applicable) payable for the month of retirement will be taken into account. Further, in the case of officers who have been provided leased accommodation by the Bank, notional HRA will also be included for the purpose of computing total emoluments.

- b) In case of Resignation, (i.e. the official desires to leave Bank's service prior to his/her completion of 20 years' pensionable service in the Bank) from the bank's service after complying with the rules/ regulations governing resignation, encashment of Privilege Leave will be permissible to the extent of half of such leave at his/her credit on the date of cessation of service, subject to maximum of 120 days.
- c) In case of voluntary retirement (e-Cir No.CDO/P&HRD-PM/12/2017-18 dated 05.05.2017) as per proviso 4 of Rule 19(1) of SBIOSR where concerned retiree is eligible for pension, the encashment of the balance of privilege Leave shall be permitted to the extent of 100% of balance, subject to maximum of 240 days.
- d) Where retiring officer is permitted to retain the Bank's car without retention of house after retirement (where he is staying in his own house) the leave encashment can be withheld until the Bank's vehicle is surrendered and / or the relative LFC/HTC advance is adjusted.

When to apply Within 3 months before retirement date.

How to apply Submit the following forms to the salary disbursing authority / OAD:

- i. Application as per specimen in (Annex-7)
- ii. Mandate as per (Annex-8)

19) PERMISSION FOR RETENTION OF BANK'S FLAT / LEASED HOUSE BY FAMILY MEMBERS ON DEATH OF THE OFFICER FROM JMGS-I TO SMGS-V

(e-Cir SL NO. 172/201-2013
DATED 21.05.2012)

Duration of Retention of Bank's Flat / leased House	Approving Authority
Upto 3 months	General Manager (NW)
Upto 12 Months or completion of the academic year of dependent children whichever is earlier.	Chief General Manager.

- i. In cases where officers on retirement / transfer occupy the Bank's flat unauthorized beyond the specific period as stipulated by the Bank, Commercial Rent at prevailing market rate is required to be recovered from the concerned officer (e-Cir. SI No. P&HRD /565/2007-08 dated 27.12.2007.
- ii. Reimbursement of newspaper, cleansing materials and casual labour.

- iii. With the normal retirement of officer, reimbursement of Newspaper will stop on retirement. However, since expenses for cleansing materials and casual labour charges are required to be made for maintenance of the Bank's flat/Leased House, these may be continued to be reimbursed by the Bank to the retired official as usual upto the permitted period of retention of the Bank's Flat/Leased House.

20) TRAVELLING EXPENSES ON RETIREMENT:

On retirement an officer will be eligible to claim travelling expenses / baggage transport charges (at a rate 20% higher than stipulated for serving officers) / other expenses (including lump-sum amount - Cir Let No Cir DO/ HR/04/2010- 11 dated 19.05.2010 of NE Circle) for himself and his family, as on transfer, from last station at which he was posted to the place where he proposes to settle down on retirement. (e-CirSl no 607/ 2011-12 dated 08.10.2011).

An officer who dies while in service, the cost of transportation of his personal property and the fares of his dependent family members from his last place of posting where the family proposes to settle down may be reimbursed, subject to the ceiling.

The period of extension sought for in availing the facility of travelling allowance after retirement must not exceed the period for which residential accommodation has been allowed by the competent authority to be retained. In other words, the period for extension of the facility should be co-terminus with vacation of the official residence.

21) RETENTION OF FURNITURE:

- a) If the date of purchase of furniture items is more than five years and that of electrical & electronics items is more than three years - Ownership will be transferred without any recovery.
- b) If it is less than 5 year old - depreciated value based on the actual age of furniture / fixture will be recovered.
- c) Retention of Mobile Handset: All officers on retirement at the age of 60 years shall be permitted to retain the mobile handset free of cost even if purchased within one year of retirement.
- d) Retention of Laptop: To be retained without any cost, if the age of laptop is 1 year and above

- e) Retention of apple i-pad: Can be retained at no cost.
- f) Ownership of Car: Calculation of Depreciated Value of Car: (applicable to Chairman, MDs, TEGSS- I & TEGSS-II. The price of car to be purchased shall be original cost without cost of registration, tax etc.)

Age of the Car

- Upto 1year : 80% of Original Cost
- >1year-upto2years : 60% of Original Cost
- >2years-upto3years : 40% of Original Cost
- >3years-upto4years : 20% of Original Cost
- > 4years : Free of Cost

22) AVAILING LTC / HTC AFTER RETIREMENT:

LTC / HTC may be permitted to be carried forward for maximum 4 months beyond the date of retirement and in exceptional circumstance it is 6 months.

23) CONCESSIONARY INTEREST RATE BENEFIT:

- a. On deposit as applicable to staff members for SB/RD/TD/STD held by pensioner on sole name or if jointly with his/her close family members irrespective of whether the retired officer or the family member is the first account holder subject to his/her undertaking that the amount deposited or which may from time to time, be deposited into such account shall be the amount belonging to him/ her i.e. the retired officer.
- b. On advances against specified securities as applicable to staff members (same rate)
- c. All the above concessionary rate of interest will also be available to spouse of a serving deceased officer or a retired deceased officer (ref to e-Cir SL/ No.474/2011-12 dated 22.08.2011 and Master Circular on Term Deposit dated 29.03.2015.

24) CONTINUANCE OF STAFF HOUSING LOAN AFTER RETIREMENT:

In the cases of normal retirement repayment of Staff Housing Loan may be continued upto 75 years of age, irrespective of date of joining, subject to ad- equate and verifiable cash flows for repayment of the loan to the satisfaction of sanctioning

authority. To be reviewed at the time of retirement, wherever necessary to ensure adequate repayment capacity as done hitherto.

25) REPAYMENT OF CAR LOAN AFTER RETIREMENT:

Permitted in equal installments over a period of 60 months from the date of retirement subject to the condition that the amount of deduction shall not exceed 60% of employee's total pension plus other regular income as declared in the previous year's IT return. But an undertaking from the employee/ officer and spouse/nominee of the family pension as the case may be, that the car loan installments may be recovered from his /her pension / family pension till the loan is fully liquidated, shall be obtained. (e-Cir No. CDO/17/61/2017-18 dated 15.11.2017)

26) PRESENTATION OF MEMENTO ON RETIREMENT:

A memento (Silver Salver/article - with suitable inscription/ legend) on Bank's behalf, will be presented, in a small get-together of staff at unit level, to each of our staff members at the time of retirement on superannuation excluding voluntary retirement or compulsory retirement etc. subject to various scales of cost ceilings as under.

(e-Cir No. CDO /
P & HRD-PM/64/2016-17
dated 06.09.2016)

This is in addition to the Silver Jubilee Award (CL Cir DO/P&HRD/60/02-03 dated 31.7.02) (e-Cir. No. CDO/P&HRD-PM/64/2016-17 dated 06.09.2016)

CATEGORY OF STAFF/ GRADE	CEILING (IN RS.)
CHAIRMAN	125000
M.D.	100000
TEGSS - II	75000
TEGSS-I	73000
TEGS- VII	48500
TEGS -VI	47000
SMGS-V	23500
SMGS-IV	22500
MMGS- III	14000
MMGS-II	11250
JMGS- I	10000
CLERICAL	6000
SUBORDINATE	4000

27) ISSUANCE OF SERVICE CERTIFICATE TO EX-OFFICERS:

Bank may consider issuing service certificate to officers making such specific request provided Bank may issue service certificate to officials who submit an application on specified format through the last branch/office where he was posted. The certificate on the specified format, will be issued provided (a) they have rendered satisfactory services in the Bank and (b) their resignations/Voluntary retirement / retirement on superannuation in normal course has been approved by the competent authority who retire in normal course. The authority structure for issuance of service/ experience certificate is as under:

Category of Officers	Service certificate to be signed by
Scale I & II at Branches/ROs/ Administrative Offices	AGM heading Branch/Region
Scale I,II, at LHOs and Officers in Scale III, IV & V working in Branches/Admn Offs/LHO	Circle Development Officer of the Circle/Authority not below the rank of DGM at LHO
Scale VI & VII at Circles	CGM of the Circle
CGM /DMDs (SSI /SSII)	MD & GE (NB)

28) CENTRALISED STAFF PENSION PROCESSING CELL:

The Processing and payment of Pension works have been shifted to HRMS Department at LHO w.e.f. April 2017. Facility of online submission of Investment Declaration and for viewing and printing of pension slip is also available at the url. Online submission of Investment Declaration Form does not require any authentication and data submitted by the pensioner will be taken into account as such while computing TDS. A link to the url is also being made available through HRMS website for other details please refer e-CirSI No 408/2012-13 dated 25.07.2012.

(e-Cir No. CDO/
P&HRD-PPFG/5/2017-18
dated 13.04.2017)

29) HOLIDAY HOME AND BANK'S GUEST HOUSE/TRANSIT HOUSE VISITING OFFICERS' FLAT: The benefit can be availed after retirement.

RECREATIONAL FACILITIES:

- Wherever Reading Rooms/Libraries have been provided at the Bank's Offices, retired officers may make use of the facilities available thereat.
- The use of staff canteens, wherever established, is available to there tired employees.

30) PERMISSION FOR EMPLOYMENT AFTER RETIREMENT:

Prior permission from competent authority is required for seeking employment in any other Bank at any time or any other commercial employment within one year from the date of retirement to protect their pension.

31) PENSIONER'S IDENTITY CARD:

Can be obtained from the Pension Paying Branch Submit application as per specimen in (Annex-11).

32) GROUP INSURANCE SCHEME OF SBI LIFE 'SUPER SURAKSHYA' AND 'NEW SWARNA GANGA SCHEME':

The officers who are covered under "Swarna Ganga Policy" voluntarily and have been paying insurance premium through their monthly salary will continue the payment of premium either till retirement or up to the age of 65 years for which after their retirement premium can be paid annually by the retired officers directly to the SBI Life Insurance Co. Ltd. In the event of the death of the officer during service or after retirement, the claim form duly filled in should be submitted by his / her nominee along with attested copy of Death Certificate of the deceased officer to the Life Insurance Co. Ltd. through the branch where he / she was posted at the time of death.

33) SCHEME FOR EXTENDING MISCELLANEOUS BENEFITS / FACILITIES TO EMPLOYEES / OFFICERS ON VOLUNTARY RETIREMENT

(Refer e-Cir No. CDO/P&HRD-PM/58/2015-16 dated 07.10.2015 & e-Cir No. CDO/P&HRD- PM/12/2017-18 dated 05.05.2017)

Facility	Voluntary retirement under scheme for extending misc. Benefit	Voluntary Retirement outside the scheme
1. Staff Housing Loan	Can be continued till completion of 75 years of age at concessional rate of interest	Can be allowed on interest rate applicable to public
2. Availing LTC / HTC after retirement	Permitted to be carried forward for 4/6months after retirement	Not permitted
3. Retention of Accommodation/ Car / Telephone after retirement	Permitted upto two months after retirement	Permitted up to one month after voluntary retirement.

4. Ownership of Car / bank's own vehicle (applicable to TEGSS-1 & above	Allowed by paying the depreciated value as per laid down scheme	Not available under VR
5. Retention of laptop	Can be retained without any cost if the age of laptop is one year & above	Can be retained after paying the book value
6. Retention of i- pad	Can be retained at no cost	Can be retained after paying the book value
7. Presentation of memento	Eligible	Not eligible
8. Transition to Retirement Programme	Available to appropriate grades.	Not available

Any officer who has attained 58 years of age and has also completed 30 years of service / pensionable service (both the conditions need to be satisfied) will be eligible under the scheme for extending Miscellaneous Benefits and if he/she opts for voluntary retirement under the scheme, he/ she will get all benefits which are available for retirement on superannuation in the respective category.

All other terms and conditions as mentioned in e-Circular No. CDO/P&HRD-PM/58/205-16 dated 07.10.20015 will have to be followed.

34) WELFARE MEASURES EXTENDED TO THE FAMILY MEMBERS FAMILY PENSION:

(Refer to e-Cir SI No 190/2012-13 dated 26.05.2012) & Corporate Centre Cir No. CDO/PM/16/CIR/10 dated 30.04.2012)

Eligibility criteria:

- ❖ spouse and dependent children of officers & employees, who die in service or after retirement, are eligible for the family pension,
- ❖ If the concerned officer / employee was not eligible / deprived of pension benefits, then his/her family will not get benefits of family pension.

Family members eligible for Family Pension

- ❖ Widow/ widower up to his/her death or remarriage whichever is earlier.
- ❖ Failing above eldest surviving children in order of their birth up to the age of 25 years or he/she is gainfully employed whichever is earlier.

- ❖ In case the beneficiary is an unmarried daughter, until she attains 25 years of age or is married or is gainfully employed whichever occurs first.
- ❖ The process will continue till the last beneficiary attains the age of 25 years or is gainfully employed or married in case of daughter, whichever is earlier.
- ❖ If the son or daughter is a physically challenged person then even after attaining 25 years of age, the family pension is payable to such son or daughter for life.
- ❖ In case of twin children or two legally wedded wives, the family pension is payable to both the children and both the wives in equal proportions i.e. 50:50 basis.
- ❖ Adopted child is also eligible to get the family pension.
- ❖ Family pension will be payable even if the widow / widower is working in the Bank on compassionate ground,

Quantum of Family Pension:

- a) If death of officers / employees occur after one year of pensionable service but before the completion of 20 years of pensionable service.

Family pension is payable to the spouse and dependent children of officer / employee, who retired / retire on or after 01.11.2012 and dies thereafter according to the following rate:

UptoRs. 11,100/-	30% of "pay" subject to minimum of Rs.2,785/- per month
Rs.11,101/- to Rs. 22,200/-	20% of 'pay' subject to minimum of Rs.3,422/- per month
Above Rs. 22,200/-	15% of "pay" subject to minimum of Rs. 4,448/- per month and maximum of Rs.9,284/- per month

- b) If death occurs while in service, after completion of 20 years of pensionable service:

For first 5 years after the death	Full rate of normal pension
After 5 years from (a) above	Family pension at the prescribed rate above

- c) If death occurs after retirement but before expiry of 5 years from Retirement:

- i) Full rate of normal pension for a period of 5 years minus the actual period during which he has drawn pension following the date of retirement.
- ii) After 5 years from above family pension at the prescribed rate
- d) If death occurs after 5 years of retirement family pension shall be provided as under:

The widow/ widower of	During life time unless she does not re-marry
Eldest surviving son	Till he attains 25 years of age or is gainfully employed, whichever is earlier
Eldest surviving unmarried daughter	Till she attains 25 years of age or is gainfully employed or married whichever is earlier) or is physically crippled or disabled to render him/her unable to earn a living, pension will be paid even after attaining 25 years for life.

FAMILY PENSION PAYABLE TO PART- TIME EMPLOYEES

The minimum amount of family pension and maximum amount of family pension shall be in proportion to the rate of scale wages drawn by the employee. In respect of employees other than part-time employees, who retired on or after 01.11.2012, the amount of minimum pension shall be Rs. 2,785/- p.m. In respect of part-time employees who retired on or after 01.11.2012, the minimum pension payable shall be as under:

- Rs. 932/- p.m. for part-time employees drawing 1/3 scalages,
- Rs.1,397/- p.m. for part-time employees drawing 1/2 scalages,
- Rs.2,096/- p.m. for part-time employees drawing 3/4 scalages

35) WAIVER OF INTEREST ON LOANS OF DECEASED EMPLOYEES:

Interest on loan accounts of a deceased employee may be waived for the period from the date of death of the employee to date of closure of loan accounts, subject to the following:

- a) There should not be any delay in settlement of terminal benefits for reasons attributable to the concerned nominee/ legal heir.
- b) There should not be any legal dispute among the nominee(s) / counter claim for terminal benefits of the deceased employee.

- c) Loan account in the name of the deceased employee should get liquidated within 3 (Three) months from the date of death of the employee out of his terminal dues or otherwise.
- d) The amount of interest applied on loan accounts from the date of death of the employee till liquidation of loan may be reversed manually by debit to interest account which will be authorized by the Branch Manager.
- e) The provision of such gesture may be advised to the spouse/nominee of the employee in the condolence letter with a request to submit there-quired papers in time so as to get the benefit of waiver of interest.
- f) The provision will be available w.e.f. 27.01.2009 in respect of Housing Loan under IHL scheme, conveyance loan, personal loan, computer loan and relief loan for natural calamities. However, this provision will not be applicable if the housing loan is allowed to continue for repayment to be made by legal heirs after the death of the employee (e-CirNo.P&HRDSINo. 683/2008-09 dt. 14.02.2009).

36) PAYMENT OF COMPENSATION TO BANK EMPLOYEES/ MEMBERS OF PUBLIC / CUSTOMERS WHO ARE KILLED/ INJURED IN THE BANK ROBBERIES, TERRORIST INCIDENTS INCLUDING LEFT-WING EXTREMISM AND REWARD TO THOSE WHO ACTIVELY RESIST THEM

(e-Cir SI No. 494/2012-13 dated 17.08.2012)

Employees /members of public/ customers who are killed as a result of or during bank robbery or terrorist attack on the Bank/ Bank employees or those who actively resist bank robbery /terrorist attack/ left-wing extremism attacks. In the event of death, the following compensation will be given to the family of the deceased:

A) CASH COMPENSATION:

Persons covered	Amount of compensation
All Officers (irrespective of Grade)	Rs. 20.00 lakh
Member of Public / Customers /Police Personnel	Rs. 3.00 lakh (other than Bank employees) Police personnel

The Bank will consider giving employment to one member of the family of the deceased in accordance with the guidelines for compassionate appointments. If any compassionate employment is given, the loans for housing etc., which might have

been availed of by the employee may be transferred to the family member, irrespective of his / her normal eligibility. OR In case of compassionate employment is not taken up the pay and allowances last drawn by the deceased may be extended to the family of the deceased till one of the children of the family of the deceased reaches the age of 21 years OR the date on which the deceased would have retired in normal course, which- ever is earlier. Such payment of pay and allowance will be available only if the dependent is not gainfully employed elsewhere. B) The interest part of the loans, if any, may be waived and the principal amount recovered from the compensation / other dues payable. Reimbursement of educational expenses of the dependent children of the deceased up to and inclusive of graduation.

B) CASH REWARD OTHER THAN DEATH CASE:

Persons covered	Ceiling of compensation
Bank Employees	Rs. 2.00 lakh
Member of Public /customers / Police personnel	Rs. 2.00 lakh

(e-Cir No 494/2012-13 dated 17.08.2012)

The above compensation will be considered for those who actively resist bank robberies and terrorist attacks on banks. This will be in addition to the compensation, if any, to which the person may be entitled to under the provisions of various Acts/ Rules governing him/her. Out of turn promotion may also be considered. For Compensation, incentive etc to customers/ members of public / Police force and competent authority to sanction the incentives - please refer the circular. (Cir: DO/P &HRD/54/2002-03 dated 26.07.2002).

37) COMPASSIONATE APPOINTMENT:

(Ref: e-Cir No. CDO/P&HRD-PM/6/2012-13 dated 17.04.2012 & e-Cir No. CDO/P&HRD-PM/65/2014-15 dated 27.12.2014)

The Bank has approved a scheme for appointment on compassionate grounds in exceptional cases named as "SBI Scheme for Appointment on Compassionate Grounds in exceptional cases" w.e.f. 04.08.2005. The Scheme will be applicable in the cases of:

- (A) Employees dying while performing his official duty, as a result of violence, terrorism, robbery or dacoity.
- (B) Employees dying within 5 years of his first appointment or before reaching the age of 30 years, whichever is later, leaving a dependent spouse and/or minor children (e-Cir CDO/P&HRD- PM/65/2014-15 dated 27.12.2014).

37) a) REVISED COMPASSIONATE APPOINTMENT SCHEME

The Central Board in its meeting held on 24th February, 2021 has approved the "Revised Scheme for Compassionate Appointment". The scheme will be applicable to a dependent family member of confirmed regular permanent employee of State Bank of India, who;

(e-cir: CDO/P&HRD-PM/
90/2020 - 21)

- (i) dies while in service (including death by suicide) or
- (ii) is retired on medical grounds due to incapacitation before reaching the age of 55 years. (incapacitation is to be certified by a duly appointed Medical Board in a Government Medical College/Government District Head Quarters Hospitals/Panel of Doctors nominated by the Bank for the purpose).

The "Revised Scheme for Compassionate Appointment" will be effective from the date of this Circular. However, the scheme will also cover the death due to COVID-19 with retrospective effect from 24.03.2020 (i.e. the date of announcement of first nationwide lockdown) and the benefit of retrospective implementation will be extended only to the dependents of employees who expired due to COVID-19. During this period, the dependent family members of some of the deceased employees who died due to COVID-19, on or after 24.03.2020 have received Ex-gratia under "Scheme for payment of Ex-gratia in lieu of Compassionate Appointment". In such cases, the dependent family member, if opts for the "Revised Scheme for Compassionate Appointment", will have to refund the entire amount so received under "Scheme for payment of Ex-gratia in lieu of Compassionate Appointment", subject to his / her application for appointment is approved under the "Revised Scheme for Compassionate Appointment".

In case an application for compassionate appointment is rejected under the "Revised Scheme for Compassionate Appointment", the same may be considered under the "Scheme for payment of Ex-gratia in lieu of Compassionate Appointment".

38) SBI SCHEME FOR PAYMENT OF EX-GRATIA LUMP SUM AMOUNT

Ex-Gratia Lump sum amount is paid to the dependent/s of an employee who dies while in service or prematurely retired due to incapacitation before reaching 55 years of age, subject to the laid down eligibility. The Central Board of the Bank in its meeting held on 27th August 2020 deliberated upon the existing scheme in the background of ongoing pandemic and accorded approval for revamping the scheme with effect from 1st April, 2020.

(e-Cir Sl No 48/2012-13
dated 17.04.2012)

A. REVISED SCHEME FOR PAYMENT OF EX-GRATIA AMOUNT IN LIEU OF COMPASSIONATE APPOINTMENT

(e-CIR No. CDO/
P&HRD-PM/33/2020-21
dated 04.09.2020)

The revised Scheme of Ex-gratia payment in case an employee dies during harness is as under:

- (i) To provide relief to the bereaved family and to enable them to recover from the shock, it has been decided to continue to pay salary, as existing, for a period of 12 months or till the age of notional superannuation of deceased employee, whichever is earlier.
- (ii) An amount of lumpsum fixed Ex-gratia will be paid now, replacing the existing Ex-gratia structure.
- (iii) In case of supervising staff, where leased accommodation or Bank's accommodation is provided, additional 3 months over and above 2 months period allowed in case of retirement (total 5 months) will be permitted along with upkeep allowances to the family members of the deceased employee.
- (iv) Family pension, where applicable, would be paid as usual to the family members as per the Pension Fund Rules of the Bank in addition to Ex-gratia.
- (v) Dependents will not be eligible for any increment / revised salary falling due after the date of death. However, any revision in wages with effect prior to the date of death shall be paid along with arrears if any, to the family of the deceased employee.

(Rs. in lacs)

Revised Ex-Gratia Category	Sub-ordinate	Clerical	JMGS-I to MMGS-III	SMGS-IV to SMGS-V	TEGS-VI to TEGSS-II
Existing Scheme w.e.f. 01.04.2012 (Maximum Amount of Ex-gratia)	8.00	9.00	10.00	10.00	10.00
Existing Scheme w.e.f. 05.08.2014 (Maximum Amount of Ex-gratia)	10.00	12.00	14.00	14.00	14.00
Revised Ex-gratia* Scheme w.e.f. 01.04.2020	12.00	15.00	18.00	21.00	30.00

*Claim under Sampoon Suraksha Scheme will be paid upto 07.02.2021. Till then the fixed Ex- gratia amount will be paid after deducting the Sampoon Suraksha claim amount. From 08.02.2021 Sampoon Suraksha Scheme will be discontinued, and total amount of revised Ex-gratia will be paid. Further the cash compensation amount of Rs.20 lacs payable in case of death on account of Covid-19, will continue to be paid as hitherto.

B. SCHEME FOR EDUCATIONAL SUPPORT TO CHILDREN OF THE DECEASED EMPLOYEE

The primary aim of the scheme is to provide financial support to the dependent children of the deceased employees up to the age of 21 years or till the completion of Graduation, whichever is earlier. A special fund in the name of "Deceased Employee's Children Welfare Fund" will be created for the purpose. The salient features of the Scheme are as under:

- i. **Eligibility:** The dependent children of the permanent and confirmed deceased employee.
- ii. **Coverage:** Maximum 2 dependent children from the age of 3 years to 21 years or completion of graduation or any technical and specialization courses, whichever is earlier.
- iii. **Stages of Education as per new guidelines - (18 years as under)**
 - (a) Stage-I: Foundational (Up to Class II) - 5 years (b) Stage-II: Preparatory (Up to Class V) - 3 years (c) Stage-III: Middle (Up to Class VIII) - 3 years
 - (d) Stage-IV: Secondary (Up to Class XII) - 4 years
 - (e) Stage-V: Graduation - 3 years
- iv. **Financial Assistance (per month / per child)**
 - (a) Stage-I: Rs.2000 (b) Stage-II: Rs.3000 (c) Stage-III: Rs.5000
 - (d) Stage-IV: Rs.5000 (e) Stage-V: Rs.7500
- v. Existing provisions of continuation of scholarship to meritorious children studying in Elite Institutes post death of the employee will continue.

- vi. Yearly payment of the financial assistance as above to be made strictly on completion of the course and submission of certificate to the effect of completion of yearly examination by the dependent children of the deceased.
- vii. Amount eligible shall be paid yearly by way of reimbursement under self-certification by the dependent family of the deceased.
- viii. Payment of aforesaid financial assistance will be made irrespective of income / earning of spouse and other dependent family members.
- ix. The Scheme is not applicable where compassionate appointment is given to the dependent.

39) COMPASSIONATE APPOINTMENT REMOVAL OF PENURY NORMS

(e-CIR No. CDO/
P&HRD- PM/16/2017-18
dated 25.05.2017)

The Executive Committee of Central Board (ECCB) in its meeting dated 18.05.2017 has approved the removal of penury norms for calculation of ex- gratia for expeditious release of ex-gratia in all eligible cases. After the removal of penury norms Ex-gratia will be calculated as under:

1. The calculation of ex-gratia will be done @ 60% of the last drawn gross salary (net of taxes) for each month of remaining service of the employee up to the age of superannuation at the time of his death / incapacitation, subject to the prevailing cadre wise ceiling and floor amount.
2. If the amount so calculated is more than the cadre wise ceiling, the maximum ceiling amount will be paid.
3. If the amount comes to less than 50% of cadre wise ceiling, the minimum floor (fixed) amount i.e. 50% of cadre wise ceiling will be paid.
4. If the amount is more than 50% but less than cadre wise maximum ceiling, the actual amount so calculated will be paid.

All other terms and conditions of the scheme will remain unchanged.

These instructions shall be effective from 1st April 2017 and all cases of death/ premature retirement on medical ground occurred before 01.04.2017 will be dealt with as per the respective old schemes

Central human Resources Committee (CHRC) in its meeting dated 19.03.2016 has approved a scheme for part release of ex-gratia for a uniform amount of Rs.

1,00,000/- irrespective of category/grade of de- ceased employee immediately after the death of the employee. (e-Cir No. CDO/P&HRD-PM/16/2016-17 dated 06.05.2016.

Application for part release of ex-gratia is available in Annexure to e- circular as said above)

40) DEATH CASE:

As soon as death of a member is reported at the branch, the branch manager should immediately report along with his index number and date of death to the controlling authority as well as PPG Department at LHO, so that the controlling authority may depute one staff from staff-cell to help the family members of the deceased to fill up the forms properly and at the same time PPG department could obtain original nomination form from Central Accounts Office and advise the branch about the position of nomination. The following forms are required to be obtained.

1	Application for compassionate gratuity on form J in duplicate
2	Application for refund of PF balance on form M in duplicate
3	COS 445 in duplicate NOTE: A certificate stating that there are no disciplinary proceedings are pending/contemplated against the retiring employee should be incorporated on the Provident Fund Refund application/forwarding letter to Corporate Centre
4	Photocopy of death certificate duly verified by the Branch with stamp in Duplicate
5	Photocopy of service sheet duly verified by the branch manager
6-9	Otherformsasper7,8,10,13(replace date of retirement' with' date of death'
10	In case no nomination in favour of family members is available, the undernoted documents should be obtained in addition to the above
a)	Affidavit
b)	letter of indemnity
c)	letter of disclaimer
	The above formalities are same as in the case of disposals of deposit accounts of a deceased constituent. The signature of sureties on the Indemnity Bond is to be verified by the Branch Manager in pencil. The Branch Manager should also see that the sureties are good for the amount.
11	Application for pension and family pension duly completed and error free in 5 sets

41) GROUP INSURANCE SCHEME FOR EMPLOYEES: SAMPOORN SURAKSHA SCHEME 82001572405

CDO/P&HRD-PM/96/2016-17 dated 23.02.2017	CDO/P&HRD-PM/83/2019-20 dated 11.03.2020
CDO/P&HRD-PM/96/2017-18 dated 20.02.2018	

The Group Insurance policy of SBI Life has since been renewed for the period from 07.02.2020 to 06.02.2021 and the Bank has taken enhanced insurance cover for all permanent staff as under. (Rs. In lacs)

Grade	TEGSS-II & above	TEGSS-I / TEGS-VII	TEGS VI	SMGS V	SMGS IV	MMGS III/II /JMGS-I	Clerk	Sub-Staff
Existing S.A.	12	10	8	7	6	5	4	3
Enhanced Sum Assured	24	20	16	14	12	10	8	6

The scheme covers all permanent employees, who have been allotted PF Index number. The scheme will not cover contract employees. Nomination under the scheme shall be the person nominated by the employee for his PF Account. All claims must be notified to the company in writing within 3 months of the date of the death of the member along with the original death certificate. A claim must be made by notice in writing on the lines of the form as per circular. Primary documents normally required for processing a claim are:

1. Original Death certificate from Municipal /Local Authorities
2. Certificate from the attending physician along with hospital reports, whenever required
3. Police Panchnama and FIR copy where applicable.
4. All amounts due under the Master Policy are payable in Indian Currency.

Process to be followed in the event of death:

Branch /Office to immediately intimate death of the insured employee by FAX to SBI Life office at the address: SBI Life Insurance Co. Ltd. Claims Department, 2nd Floor, Kapas Bhawan, Plot No 3 A, Sector 10, CBD, Belapur, Navi Mumbai 400614. Fax No. 022- 66456653

A simple claim form together with original death certificate will be required to be sent by the branch/office concerned direct to the Claim Department of SBI Life. The claim form will be duly signed by the Branch Manager/Head Of the department. (CL Cir. DO/P&HRD/3/2008-09 dated 23.04.2008)

While branches /offices shall intimate death of the insured employee by FAX to SBI Life, claims complete in all respect together with the enclosures as stated above should be routed through the functionaries as per details below who in turn will route the claim through Industrial Relations Department at Corporate Centre, Mumbai.

Staff posted at	Functionary
Branches up to Scale V	DGM (B & O)
Branches headed by DGM	DGM Branch
Staff posted at LHO	DGM & CDO
CAG/MCG/ SAMG	Branch head not below DGM
State Bank Bhavan	GM (OL& CS)
CBD, Belapur	GM (AB& R)
CC Establishment	Departmental head not below DGM

*in case the material days are holidays, effect should be given on immediately preceding working days.

42) SBI-HR HELP LINE:

Name of the office	Sanjeevani - SBI HR Helpline
Purpose	Pension related queries/grievances
Who can contact	All SBI Pensioners
How to contact: Pensioners can reach to SANJEEVANI-HR HELPLINE through any of the modes written alongside.	(i) Voice Call (at 022-22858130) on any working day between 10:30 hrs. to 18:00 hrs For voice calls – please follow the Interactive Voice Response System (IVRS)
(ii) e-mail (Using Pensioner's registered e-mail-ID with HRMS domain) to: sanjeevani.pensioner@sbi.co.in .	
(Please register your mobile and e-mail ID in HRMS, if not done so far. Calls/ Mails received from registered numbers will only be entertained.)	
Pensioners should mention her/his PF ID in the subject line. The other details viz. contact number, nature of query/ grievance etc. can be given in the body of the mail.	

<p>(iii) SMS “HELPHR followed by space and PF ID of pensioner concerned) (HELPHR XXXXXXX) to 567676. The SMS will be responded on the next working day by a call from SANJEEVANI Team on the registered mobile.</p>	
Nature of Grievances	All kind of SBI Pension related grievances which are unresolved at pension paying branch/LHO PPG Dept.
Who will be available for staff at Sanjeevani-SBI Helpline	Officials in Senior Management Grade
How will the pensioner know that the query is recorded/ registered	If the query is not resolved immediately on call, a ticket number will be generated by the system and that ticket number will be sent to the concerned Pensioner via SBI e-mail. In addition, an SMS giving details of its ticket will also be sent to the registered mobile number of the concerned pensioner
Resolution of the Complaint / Query/ Grievance raised through the ticket number.	SMS and e-mail will be received by the pensioner concerned informing him that the grievance has been resolved
<p>In order to clearly understand the query and for further analysis, it has been decided to record all the conversations with SANJEEVANI-HR HELPLINE</p> <p>With a view to provide uniformity in escalating Staff grievances, a Standard Operating procedure has been introduced and detailed in Annexure A of the e-Cir CDO/P&HRD- CDS/26/2019-20 dated 04.07.2019. Escalation matrix as prescribed in the circular must be invariably followed by all the staff members and circles.</p>	
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CHAPTER 10

FINANCIAL POWERS FOR STAFF ADVANCES: AGM (REGION) AND ABOVE (RS. IN LACS):

Processing of House Building Loan:

(Refer: Cir No: CDO/ORG-DFP/4/2017-18
dated 26.12.2017)

In respect to the employees at all administrative offices, MCG, SAMG, CAG Branches Colleges, SBLCs, Processing Centers, LCPCs etc. and also the employees on deputation to other institution (SBI Caps, GOI, IBA etc) the applications complete in all respects should be forwarded to the Branch where the loan is to be availed of by the respective Head of Department/Establishment/ Institution/controller of the employee with the required particulars duly certified for sanction of housing loan by the appropriate authority. There is no need of separate administrative approval for sanction of housing loan under IHLS from the controller of the employee, except if required otherwise by the sanctioning authority.

(Cir No. CDO/P& HRD-IR/117/2011-12
dated 29.03.2012)

SANCTION OF STAFF HOUSING LOAN:

(Cir No. CDO/P&HRD-IR/95/2016-17
dated 17.02.2017)

All new Staff Housing Loan to be sanctioned at RACPC. AGM (RACPC) is delegated sanctioning power for staff housing loan. The existing loans under IHL may also be migrated for maintenance to RACPC. At non-BPR Centre, existing structure will continue. Other pre-sanction formalities like submitting DPD/Vigilance clearance, recommendations etc. will be completed by the controller.

DELEGATION OF FINANCIAL POWERS FOR STAFF ADVANCES FOR BMs: (JMGS-I TO SMGS-V) & AGM (Region)

As regards delegation of financial powers, Chief Manager (administration) at LHO and Chief Manager (HR) at A.O. will exercise the financial powers of Regional Managers.

(Cir No: CDO/ORG- DFP/4/2017-18
dated 26.12.2017)

DELEGATION OF FINANCIAL POWERS: AGL SEGMENT (Rupees in lac): Please refer Cir No. Do/ABU/02/2015-2016 dated 15.02.2016

FINANCIAL POWERS OF OFFICIALS (INCLUDING BMS) OF GRADES ASST. MANAGER TO AGM: GENERAL MATTERS:

**For exercising powers under the scheme, the under
noted phrases will mean the following:**

(Cir No: CDO/ORG-FP/1/2015-16
dated 16.12.2015)

- a) Any one instance: At any point of time, it will be related to 1 (one) single bill or item of expenditure authorized for payment and will not be related to other similar bills or expenditure even for the same purpose.

- b) Controlling authority: The respective immediate authority in hierarchy to whom report. At a branch, the controlling authority shall be the Branch Manager Officials of Grades between MMGS II to SMGS V, if posted in a position of a lower grade, will exercise the powers corresponding to the grades to which they belong. (CL/CDO/HR- OP/55/08-09 dated 12/03/09) (CC OPD Let No ORG/923 dated 05/03/2007)
- c) The delegated powers which allow its exercise 'any one instance' will be subject to the ceiling of budgets allocated under the various heads. While exercising the powers delegated, the officials will ensure that the monthly/ annual budgets allocated under these heads are not exceeded. If the budgets allocated for the month/ year have already been utilized, the approval for such expenditure will be obtained from the controller/ one level higher authority. Control reports relating to such expenditures will include details regarding budgets allocated and aggregate expenditure incurred under the relative head.

General financial powers of officials in CPCs.

Heads of CPCs as well as to the Scale IV/III/II officers functioning as the officer-in-charge (office Administration) (Refer: CDO/ORG-DFP/1/2014-15 dated 28.06.2014)

DELEGATION OF ADMINISTRATIVE AND FINANCIAL POWERS RELATING TO STAFF MATTERS INCLUDING DISCIPLINARY MATTERS

No	Subject Matter	Administrative Powers
1	Transfer/ Placement Officers in JMGS- I & MMGS- II within Region/inter- region within the A.O Inter A.O. but with the same network	Regional Manager DGM(B&O) + CONCERNED RM(s) ((GM NW) + CONCERNED DGM (B&O))
2	Extension in service: In Circle A). officers JMGS- I to MMGS- III / IV & V	DGM/GM
3	Acceptance of Resignation in service (staff & officers)	Respective Appointing Authority
	Voluntary Retirement	

4	In case of Award Staff In case of officers Scale I to V	Regional Manager GM (Network) in the Circle
5	Exit Interview for Resignation & V.R.	The Reviewing authority of AARF not below the rank of SMGS- V
6	Normal Retirement for officers upto MMGS-III	Not below the rank of SMGS- V
7	Sanction of LFC/HTC and leave encashment for Officers upto SMGS-V	R.M / Head of the branch not below the rank of SMGS- V
8	Carry over of privilege leave beyond 270 days w.e.f. 01.06.2015	Upto 3 months: Respective Leave Sanctioning Authority. Beyond 3 months and upto 6 months: one grade higher in hierarchy than the leave sanctioning authority.
9	Extra ordinary leave on loss of pay (not counted as service) Award Staff	Upto 90 days: R.M. / SMGS-V Upto 180 days: D.G.M. Upto 360 days: G.M.
9A	Extra ordinary leave on loss of pay (not counted as service) Officers upto MMGS - III	1. Upto 180 days: R.M/ SMGS-V 2. Beyond 180 days Upto 360 days: D.G.M. 3. Beyond 360 days: C.G.M.
10	Change in place of domicile	Officers upto MMGS- III: R.M./SMGS.- V SMGS- IV & V: D.G.M.
11	No objection Certificate - passport / visa	For all officers upto IV : R.M. / SMGS- V
11A	No objection Certificate - passport/ visa (award staff)	CM (Admin) at RBO CM (HR) at A.O. CM(OAD) at L.H.O
12	Permission for use of taxi/ own car for official/LTC/ HTC	For officers upto SMGS-IV: R.M / SMGSV For award Staff Controller not below the rank of SMGS-V
13	Permission for Travel by Higher Class / Air (above entitlement) for official purposes	For officers upto MMGS-III Respective Controlling Authority (AGM)
14	Carry over of L.F.C./ L.E. Block for officers	No permission is required for carrying forward of LFC/L.E. Block and leave encashment thereto upto a maximum of two concession / blocks outstanding at any one time.

15	Carry over of L.F.C./ L.E. Block for officers after the date of retirement upto 4 months	Respective controller not below the rank of G.M.
16	Permission for leased accommodation at a place of choice other than place of posting	DGM (B&O) for in-principle approval sanction of leased rent from concerned RBO where the flat is situated
17	Extension of availing joining time beyond three months	To be availed at any time before next transfer prior permission from authority is required
18	Permission for medical treatment outside headquarter for officers and award staff	Respective controlling authority not below the rank of R.M. on the recommendations of Bank's Medical officer.
19	For delayed submission of 4 in 1 & other reimbursement in HRMS i. Upto 6 months ii. beyond 6 months	No permission required To be paid manually with the approval of controller not below the rank of AGM.
20	Control returns - staff advances	Next reporting authority
21	Sanctioning Budget for Dispensaries	D.G.M (B & O)
22	Advance against Medical Expenses	DGM of the branch / Module
23	Administrative approval of new proposal for empanelment of hospital	CGM (H.R.)
24	Sanction of sabbatical leave for award staff	
	Upto 90 days with minimum 5 years service: RM/ SMGS-V	Sanction of sabbatical leave for officers upto MMGS-III

	<p>Upto 90 days with minimum less than 5 years service: DGM</p> <p>Upto 180 days with minimum 5 years service: DGM (B&O)</p> <p>Upto 180 days with minimum less than 5 years service : G. M. of the network</p>	<p>Upto 180 days with minimum 5 years service: R.M.</p> <p>Upto 180 days with minimum less than 5 years' service: DGM</p>
25	Payment of medical bills (for officers in case of hospitalization)	<p>Upto 1.50 lakh - CM (Admin)</p> <p>Upto 3.00 lakh - RM/ SMGS-V Upto 5.00 lakh - DGM(B&O)</p>
26	Award staff Hospitalization and specified serious diseases scheme)	<p>Upto 0.75 lakh – CM (Admin)</p> <p>Upto 1.50 lakh - R.M</p> <p>Upto 3.00 lakh - DGM (B & O)</p>
27	Permission to apply for job elsewhere	For officers upto MMGS III - R.M / SMGS-V
28	Permission to join computer courses / management courses	Respective Controllers, For CC & its establishment not below the rank of DGM
29	Sanction of Annual / stagnation increment / PQP	<p>Posted at branch / office: Branch Head.</p> <p>Branches should only advise their controllers for noting in service sheet after sanction. Before sanction please be guided by e-Circulars no. CDO/P&HRD-PM/31/ 2013-14 dated 14.09.2013 & CDO/P&HRD-PM/68/2013-14 dated 05.02.2014</p>

PASSING POWERS OF JMGS-I, WHO ARE NOT POSTED IN SPECIFIC ASSIGNMENTS AS BRANCH MANAGERS, MANAGER / DY. MANAGER OF A DIVISION, SERVICE MANAGER OR FILED OFFICER W.E.F. 01.02.2011

(e-Cir No. NBG / S&P-SP/22/2010-11 dated 22.02.2011)

- a) Rs. 2,00,000/- (Rupees Two lacs for cash transaction) Rs. 5,00,000/- (Rupees five lacs for transfer transaction) (The passing powers of Senior Special Assistant are equivalent to that of JMGS - I)

- b) Passing powers of POs / TOs in their first year of training are as under.

Transactions	
Cash	Passing power equivalent to that of Assistants, three months after their date of joining, presently, Rs. 20,000/- (Rupees Twenty Thousand Only)
Payments	Passing power equivalent to that of Senior Assistants, six months after their date of joining, presently, Rs. 50,000/- Rupees Fifty Thousand Only)
Transfer	Passing power equivalent to that of Assistants, three months after their date of joining, presently, Rs. 25,000/- (Rupees Twenty five Thousand Only)
Transactions	Passing power equivalent to that of Senior Assistants, six months after their date of joining, presently, Rs. 1,00,000/- (Rupees one lac Only)

As the POs / TOs will be handling cash directly during their first year of training, the necessary arrangements may be made for fidelity insurance.

- c) Passing Powers of POs / TOs during the second year of probation:

Type of Transactions	Revised passing powers
Cash Payments	Rs. 2,00,000/- (Rupees two lacs)
Transfer Transactions	Rs. 5,00,000/- (Rupees five lacs)

(e-Cir No. NBG / S&P-SP /22/2010-11 dated 22.02.2011)

CAPABILITY LEVEL AND PASSING POWERS OF STAFF/ C.O. / SUPERVISING STAFF User Types, Capability Levels and Transaction Groups

Description	User Capability	Transaction Group	User Type
Enquiry user	0	1	10
Cashier	1	1	1
Teller	2	2	1
Data Entry Operator	1	3	1
Customer Assistant	2	3	1
Senior Assistant	3	4	1
Special Assistant	4	5	1
Passing Officer with User Admin	5	10	45
Passing Officer without User Admin	5	17	1

Passing Officer with Unlimited Powers with User Admin	7	12	45
Passing Officer with Unlimited Powers without User Admin	7	19	1
Cash Officer with User Admin	5	9	60
Cash Officer without User Admin	5	16	60
Field Officer with User Admin	6	11	45
Field Officer without User Admin	6	18	1
Accountant (Vault Officer) with User Admin	7	12	50
Accountant (Vault Officer) without User Admin	7	19	50
Divisional Manager with User Admin	8	13	45
Divisional Manager without User Admin	8	20	1
Branch Head with User Admin	9	14	45
Branch Head without User Admin	9	21	1

**SETTLEMENT OF CLAIMS WITHOUT LEGAL REPRESENTATION
BALANCES HELD IN THE ACCOUNT(S) OF
DECEASED CONSTITUENTS**

(e-Cir No. NBG / S&P-SP / 10 / 2014-15
dated 17.11.2014)

(e-Cir No. NBG / S&P-DECEASED / 5 /
2017-18 dated 02.11.2017)

Please refer circulars

CAREER DEVELOPMENT SYSTEM (CDS)

CDO/P&HRD-CDS/84/2017-18 dated 11.01.2018	CDO/P&HRD-CDS/58/2019-20 dated 22.11.2018
CDO/P&HRD-CDS/94/2017-18 dated 12.02.2018	CDO/P&HRD-CDS/55/2020-21 dated 26.11.2020
CDO/P&HRD-CDS/28/2018-19 dated 19.07.2018	

Roles in the Bank are classified into three types - budgetary roles, measurable roles & non-measurable roles. This classification is based on the kind of KRAs attached to each role.

- Budgetary roles: Roles where KRAs are attached with financial targets (mostly from 'P' report parameters)
- Measurable roles: These roles will have financial targets, but most of them are not P report parameters. In both these roles, all KRAs are objective i.e. marks on KRAs are directly derived from the IT system to the extent possible.

- c) **Non-measurable roles:** Roles in which all KRAs are not objective i.e. marks on KRAs are not directly derived from the IT systems. The KRA in this role are subjective. The supervisor will manually enter the score for each KRA for the employee.

Role & KRA Linkage: When the authority logs into the CDS, he / she is shown a list of all employees reporting to him. For each of these employees, the Reporting Authority needs to select the kind of role the reportee performs from the drop-down list generated across each reportee. Once the role is chosen, the KRA sheet of the employee is displayed to the Reporting Authority.

The KRA sheet that will be generated will have nominal/ default weightages for all KRAs, Reporting Authority has the option to change the KRA weightages if need be (however, this is not applicable to KRAs with fixed weightage).

Once this is done, the Reporting Authority needs to "submit" the KRA sheet so that it is visible to the reportee.

d) Targets & Hurdle, Marking Scheme:

For every objective KRA, there will be a target, hurdle and weight determined at the beginning of the year, score of which is generated as per marking scheme.

Subjective KRAs may or may not have specific targets. For the subjective KRAs, it is expected that the reporting authority has a one-on-one discussion with the reportee and explicitly discusses the target for the year.

e) Gradation:

The gradation process is used to convert the score on 100 to a CDS grade on a scale of 5, as shown below.

	Grade	Description	Equivalent to Marks of
a	AAA	Outstanding	100
b	AA	Above expectation	95
c	A	Meets expectation	85
d	B	Short of expectation	70
e	C	Needs improvement	50

Changes in CDS for FY 2020-21

Sl	Subject matter	Existing instructions	Revised instructions
1.	Separate roles/cohorts for Branch Manager roles	There is only one role for Branch Manager. Year-end Grading is done for this common role in CDS.	Separate Branch Manager Roles/Cohorts as under: <ul style="list-style-type: none"> • BM-R&DB Branch • BM-Single Officer R&DB Branch • BM-Newly opened R&DB Branch in FY 20-21 • BM-SME Intensive Branch • BM FI&MM Branch
			<ul style="list-style-type: none"> • BM Single Officer FI&MM Branch • BM Newly opened FI&MM Branch in FY 20-21
2.	No. of months considered for assessment of performance	The best 9 months' performance out of the 12 months are reckoned for finalizing the Average KRA marks for the role.	Assessment of CDS performance for FY 2020-21 to be carried out by considering the best 6 months' performance out of 12 months for finalizing the Average KRA marks for the role.
3.	Inclusion of SBI Values (STEPS)	STEPS adherence is not captured in CDS parameters.	The existing 6 parameters of assessment under the Discretionary parameters are rephrased and the following new parameter is included: “Adherence to / level of implementation of Bank’s core values of Service, Transparency, Ethics, Politeness and Sustainability”
4.	Weightage for over achievement of budgets	No additional Weightage is available when an employee over achieves the budgeted level or displays involvement in contributing beyond targeted role.	The discretionary parameter “Task involvement and focus on goals” currently available in the roles of Clerical upto Scale 7 (GM), is amended as “Task involvement/ Focus on goals/Extra mile efforts in overachieving Business targets & Profitability” .

CODE OF CONDUCT/ ETHICS POLICY IN SBI (REFER MASTER CIRCULAR NO: CDO/P&HRD- PM/53/2015-16) MISCELLANEOUS CODE OF CONDUCT/ETHICS POLICY IN SB COMPILATION

The Code of Conduct and Code of Ethics form part of an Organization's contract of employment with its staff and apply to all its officers and employees, whether full-

time, part -time or appointed on contractual basis. The code of Conduct details the legal and ethical obligations of and expectations from all staff to act in accordance with the expressed standards of conduct, integrity, and accountability contained in the relevant policies and agreements formulated there for. The employees are responsible for their behavior and obliged to conduct themselves in keeping with the provisions of the Code of Ethics and Code of Conduct. Where staff conducts does not meet the standards set out in the Code of Conduct and related policies, action may be taken under the misconduct provisions of the relevant Service / Conduct Rules, Discipline and Regulations applicable to the staff concerned.

INTRODUCTION OF FLEXI TIME SCHEME:

Bank had received feedback from various sectors, also in the form of recommendations from the Committee on Empowerment of Women with regard to introduction of Flexi-Timing and Flexi-Hour for serving in the Bank. Flexi time is a way to redesign or restructure traditional daily work schedules different from regular office hours, where the employee is free to select his/her own work hours within limits laid by the management. For details please follow the e-Circular Master Serial No. 1355/2015-16 Department Serial No. CDO/P&HRD-PM/91/2015-16.

"GARIMA" - MODIFIED POLICY ON SEXUAL HARASSMENT OF WOMEN AT WORKPLACE (PREVENTION, PROHIBITION & REDRESSAL)

The bank has taken several measures to provide a safe and conducive work environment for its women employees to work without fear, prejudice, gender bias and sexual harassment. The operational guidelines vide e-Cir No. CDO/P&HRD-PM/57/2013-14 dated 24.12.2013 are reviewed and revised as detailed in Annexure I of the e-Cir No: CDO/P&HRD-PM/29/2019-20 dated 26.07.2019 as per the extant guidelines issued by ministry of Women and Child Development, Government of India. The Internal Appellate Committee (IAC), for the purpose of an appeal by the person aggrieved, has been reconstituted as per e-Cir No: CDO/P&HRD-PM/51/2019-20 dated 11.09.2019.

PROFESSIONAL DRESS CODE

- 1) Ordinarily formal business dress code for men requires appropriate trousers, full sleeve shirts tucked in and business shoes. Half sleeves may be used in summer months. Footwear should be simple / business shoes (black or brown) nicely polished.

(e-Cir No. CDO/
P&HRD-PM/44/2015-16
dt. 31.08.2015)

- 2) Women wearing western attire should follow the same rules. Women using Indian attire should wear Sarees or Salwar Kameez / Suits properly ironed and draped. In a nutshell, dress should match the brand image of the Bank and should reflect professionalism. However, employee may wear cloths appropriate to the occasion when a particular department / vertical is collectively celebrating a festival/event. Also, there is no bar in following a religious dress code applicable to any particular community.

INTRODUCTION OF FLEXI TIME SCHEDULE

(e-Cir No. CDO/
P&HRD-PM/91/2015-16
dated 04.02.2016

Bank had received feedback from various sectors, also in the form of recommendations from the Committee on Empowerment of Women with regard to introduction of Flexi-timing and Flexi - hour for serving in the Bank. Flexi time is a way to redesign or restructure traditional daily work schedule different from regular office hours, where the employee is free to select his / her own working hours within limits laid by the management.

WORK FROM HOME POLICY:

Please refer e-Cir No. CDO/P&HRD-PM/100/2016-17 dated 16.03.2017

Work from Home Policy has been introduced by the Bank to enable our employees who are not able to attend office.

Operative Guidelines:

- a) It will be applicable to all permanent Officers of the Bank.
- b) It will be extended to officers who perform their regular functions from the office premises, who can avail the work from home policy occasionally (upto 5 days a month). Or
- c) Who perform their regular functions from the office premises, and can avail the work from home policy for a long duration.
- d) Extension / Combination / carry over in the above options will not be permitted.

For each occasion, fresh application will require to be submitted.

EMPLOYEES WELFARE AND WORK-LIFE BALANCE:

(e-Cir No. CDO/
P&HRD-IR/54/2017-18
dated 30.10.2017)

Work life balance is an initiative taken by the Bank to ensure and improve welfare of our employee. A good and healthy work environment, mutual

respect and empathy in work place, a good work- life balance etc. are essential to achieve a healthy and happy workforce. It is proposed that working long hours or working on holidays should not be the mode of achieving productivity. Employees should have adequate time to devote to their personal and family needs to remain healthy. While there could be occasions when some of us are required to work beyond normal duty hours / on Sunday or holiday, such occasions should be rare. Calling officers for doing routine work on Sundays or holidays should be avoided by better planning of work during the work week. However, if any campaigns are required to be held on holiday for better visibility and effectiveness, the concerned officials should be given a compensatory off in the immediately following week. At the same time, non-completion of assigned tasks or lack of decorum in office are totally unacceptable and to be dealt with accordingly.

MANDATORY e- LEARNING

All employees up to Scale-V will have to acquire at least one Certification either external (RBI mandated) or internal (role based) during the year for securing 5 marks allocated for mandatory learning in CDS. In order to encourage employees to continuously upgrade their skills, it has now been decided to link these certifications with the promotion eligibility as well, in addition to CDS score, as under.

(e-Cir No. CDO/STU-MNDTRY-LEAR /
1 / 2018-19 dated 04.04.2018
(e-Cir No. CDO/STU - MNDTRY LEAR /
5 / 2018-19 dated 01.09.2018)

- 1) **CDS Intervention:** 5 Marks weightage in CDS for mandatory learning will continue for certifications, however, AAA grade will not be awarded to an employee who has not completed his/ her mandatory Role Based certification even if he/ she otherwise qualifies for AAA grade based on KRAs. Such employee will be awarded a grade of AA only.
- 2) **Promotion Eligibility:** Acquiring role based certification will now be mandatory for being eligible for promotion to next grade as under:
 - a) Award Staff will be required to acquire CP-Associate certification for promotion to Officer Cadre. However, those working as Cash-in-charge will be required to acquire CP-Cash-in-charge certification.
 - b) Officers in Scale I & II will be required to acquire their role based certification. RBI mandated and external certifications approved for the purpose will qualify as role based certification.
 - c) Officers in Scale-III, IV & V will be required to acquire one role based certification as mentioned in (b) above and one additional certification

in "Risk & Compliance" / "Risk" / "Credit" (Moody's or CP-SME). (List of internal and external certifications placed at Annexure "A" & "B")

- 3) **Exempt Category:** List of exempt categories is placed at Annexure "F". The authority for granting exemption from mandatory certification to any individual under exceptional circumstances or to roles not covered in the list will rest with DMD (HR) & CDO.
- 4) **Process for acquiring Certification:**
 - a) For Award Staff: Those working as Cash-In-charge will be attending workshop at SBILDs followed by an on-line test. All others will be required to acquire CP Associate Certification. The training material for this certification will be made available digitally in a self-explanatory form and placed at STU website and e-learning platform. After each chapter here would be a test and Certification will be awarded after successful completion of all chapter-wise tests. Detailed instructions will be issued shortly.
 - b) For Officers: Workshop will be held at training institutes for only internal Role Based Certifications which will be followed by an online certification examination. All other certifications including additional certification will be available only through self-learning mode. Officials will be required to appear for an online examination for certification after completing self-learning from the Role Manuals available on STU website. These manuals have been prepared in a simple, comprehensible and self-explanatory manner.

EMERGENCY ARRANGEMENTS IN THE EVENT OF SUDDEN INCAPACITATION OF BRANCH MANAGER OF SINGLE OFFICER/ CUSTODY BRANCH

The latest User ID and Password of the single officer is to be kept in a sealed cover, duly entered in the Branch Document Register. The sealed cover containing the User ID and Password would be securely kept in the Branch Safe and its BD no and location would also be appraised to the Controllers. The official from the specified branch, as approved by the Controller, will take charge of Cash and other valuables of the branch and also take over the User ID and Password of the incapacitated BM to be witnessed by one of the staff member of the branch. If no clerical staff is available

another official/ staff from the Regional Office should go to the branch for witnessing the taking over, in case charge is taken over by an Official from the nearby branch. If an Official is deputed from Zonal office for taking over, another official/ staff from the nearby branch will be required to witness the taking over. The taking over official, after withdrawing the User ID and Password from the Branch Document should log into the System with the ID and Password of the incapacitated BM and the only activity which he should do with the ID and Password is to create an ID and Password for himself and logout. All these steps should be recorded in the BM's taking over certificate and duly witnessed. The official when relieved by the permanent incumbent or by any other official who has been deputed to relieve him should create an ID and Password for the new official and should ensure that his own ID and Password are deleted from System. (Cir-DO/OP&SP/03/04-05 dated 26.4.04)

SCHEME: "ATOOT"

(e-Cir No: CDO/
P&HRD-PM/54/2019-20
dated 13.11.2019)

PROVISION FOR IMMEDIATE SUPPORT TO THE FAMILY ON DEATH OF EMPLOYEES WHILE IN SERVICE

In case of sudden demise of our employees, to help the bereaved family for immediate support, financial as well as for taking care of last rites/ funeral which may also involve transportation of mortal remains of the deceased employee etc. it has been decided to introduce a scheme for immediate support to the family on death of employees while in service. The Standard Operating Procedures (SOP) for various aspects of the scheme has been placed as 'Annexure' to this circular.

- 1) **Objective:** To provide immediate relief to the family of an employee dying in harness.
- 2) **Coverage:**
 - a) The scheme shall be applicable to all regular employees of the Bank, irrespective of cadre, including employees on mobile duty, deputation, contractual employees. Suspended employees will also be covered.
 - b) It will not include retired employees, retired officers engaged on contract basis, officers retired under section 19(3), employees of outsourced agencies etc.

3) Nature of Support:

a) Financial support for Funeral Expenses:

Rs.20,000/- (in cash) to the Next of Kin (NOK) of the deceased employee. (By debit to Bank's Charges A/c)

(Definition of Next of Kin (NOK) for the purpose of this scheme would be employee's closest living blood relative/s, preferably dependents or the person who performs last rites, such as spouse, children, parents, brothers, sisters etc. in that order.)

b) Support in case death occurs at other places, for transportation of mortal remains of the deceased employee at Bank's cost and other related cost as specified:

In eligible cases, mortal remains of the deceased employee may be transported at Bank's cost. The cost ceiling shall be as under:

Nature of Support*	Cost Ceiling**	
	By Air	By Road (Outside Municipal Limits)
Embalming Cost	Rs.15,000/-	Rs.15,000/-
Cost of Coffin	Rs.10,000/-	Nil
Transportation Cost	Rs.30,000/-	Rs.20,000/-
Travelling expenses (TA) for Escort	May be admissible to one member of the family for the journey performed by air/ steamer/ rail/ road to reach the place of death to enable him to accompany the mortal remains of the deceased employee.	

* As applicable/ wherever required.

** To be paid on the basis of actual bill/ receipt. It will be exclusive of GST/ taxes, if any. Bank will bear the taxes/ GST, wherever applicable.

** By air transportation shall be permissible if distance is more than 300 kms.

- ❖ The above may be reimbursed/ paid to the NOK if expenditure incurred by them or to the concerned officer if arranged by the Bank.
- ❖ The concerned Branch/ Departmental/ Office head will be empowered to the sanction the total cost as above.

c) Non-Financial Support:

Bank will extend all possible support to the family of the deceased employee in the following:

- a. If the family members are not stationed locally, arrange for their stay at Bank's Guest House/ Holiday Home on priority basis.
- b. If necessitated organize to keep the body in mortuary/ Arrange for preservation of the body till NOK comes.
- c. Necessary arrangements for processing and transportation of the body
- d. If NOK desires to take the body to a different place (may be the native place of the deceased or the place where his/her family stays), necessary arrangements are to be made for processing and transportation of the body.
- e. Facilitate in obtaining Death Certificate from registered doctor, inform police, Post Mortem / Post Mortem Report, Copy of FIR of local police station or detailed police information note/ Inquest Panchnama / Spot Panchnama etc. as applicable,
- f. A staff member shall be officially deputed to accompany the body, if required, who should return only after the funeral.

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