

Benefits/facilities available
In
State Bank On or after Superannuation

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Updated (09.09.2022)
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9779586391

"A"

DON'T FORGET - THIS IS IMPORTANT

1---PLEASE ENSURE THAT YOU SUBMIT YOUR LIFE CERTIFICATE IN THE MONTH OF NOVEMBER WITHOUT FAIL ,TO ENSURE NON STOPPAGE OF PENSION AND OBTAIN ACKNOWLEDGEMENT FOR THIS FROM THE BRANCH.THIS CAN NOW BE GIVEN AT ANY BRANCH.(CIR.NO. P&HRD/2011/12 Dt. 03-06-2011).

2---IN APRIL EVERY YEAR, PLEASE DO NOT FORGET TO SUBMIT FORMS 15G/15H TO AVOID DEDUCTION OF TDS' FROM YOUR DEPOSITS. PLEASE KEEP A COPY WITH YOU.

3--- PLEASE SUBMIT A COPY OF YOUR PAN CARD/ADHAR CARD WITHOUT FAIL. ADHAR CARD IS A MUST NOW FOR YOUR PENSION ACCOUNT. PLEASE ENSURE THAT THIS IS RECORDED AT THE BRANCH.

4.TO GET CONCESSIONAL FACILITIES FROM THE BANK. PLEASE ENSURE THAT THIS IS RECORDED IN YOUR CIF NUMBER.

5---PLEASE LINK ALL YOUR ACCOUNTS WITH ADHAR CARD, PARTICULARLY YOUR PENSION ACCOUNT. EVEN IF YOU HAVE JOINT ACCOUNT, PLEASE DON'T FORGET TO GIVE NOMINATION. PLEASE ENSURE THAT THIS IS RECORDED IN YOUR PASSBOOK.

6--- PLEASE ENSURE THAT YOU OPEN AN SBI PORTAL ACCOUNT FOR ALL COMMUNICATION ONLINE. YOU CAN ALSO OPEN A HRMS PORTAL ACCOUNT TO KNOW DETAILS ABOUT YOUR PENSION.

7--- PLEASE NOTE TO REGISTER YOUR MOBILE/E-MAIL NUMBER WITH THE BANK TO GET ALL INSTRUCTIONS ON MOBILE/E-MAIL.

8--- PLEASE CAREFULLY READ IMPORTANT SUGGESTIONS GIVEN NEXT AFTER THIS.

9---THE FAMILY PENSION WILL NOW BE PAID TO THE PARENTS WHOLLY DEPENDENT

UPON THE EMPLOYEE, WHEN HE/SHE WAS ALIVE, PROVIDED THE DECEASED EMPLOYEE HAS LEFT BEHIND NEITHER A WIDOW NOR A CHILD. AMONG THE PARENTS, MOTHER WILL HAVE PRECEDENCE OVER FATHER.

10-FOR ANY OF YOUR DEPOSIT ACCOUNT & LOCKER, YOU NEED TO GIVE THREE PHOTOGRAPHS, COPY OF PAN CARD/ADHAR CARD & ADDRESS PROOF.

11-YOU CONTINUE TO GET STAFF RATE ON DEPOSITS PLACED WITH OUR BANK EVEN AFTER RETIREMENT.IT IS NOT NECESSARY THAT YOUR NAME SHOULD BE FIRST. IF BANK INSISTS, YOU MAY GIVE A CERTIFICATE THAT MONEY IS YOURS. THIS ADVANTAGE IS AVAILABLE TO FAMILY PENSIONERS ALSO.

12---FOR GETTING BENEFIT OF INTEREST RATE OF SENIOR CITIZEN, YOUR NAME HAS TO BE FIRST. BUT IF SPOUSE IS ALSO A SENIOR CITIZEN AND HER NAME IS FIRST, YOU WILL GET THE BENEFIT OF SENIOR CITIZEN RATE.

13---IT IS NOW NOT NECESSARY TO OPEN A SEPARATE S.B.ACCOUNT FOR PENSION. IT CAN BE CREDITED TO YOUR EXISTING JOINT ACCOUNT.

(CIR.NO.CDO/P&HRD/PPGF/15/2014/15. DT.02-06-2014.)

14---IF YOUR PENSION IS NOT CREDITED TO YOUR ACCOUNT FOR ANY REASONS INSTRUCTIONS ARE THERE TO CREDIT IT BY DEBIT TO SUSPENSE ACCOUNT.

15---BE THE MEMBER OF FAMILY FLOATER GROUP POLICY WITHIN 3 MONTHS OF RETIREMENT.

“B”

IMPORTANT SUGGESTIONS WHICH OUR FAMILY MUST BE AWARE OF AFTER OUR DEATH

It is our inherent weakness that the members of our family i.e. wife/son/daughter are totally unawares of the facilities we get after retirement. In our absence, there are many things, which they don't get and face difficulties. There are Instances, where family pension has been delayed, because of this. Please read the following carefully & let your family members know where this file is kept.

1---How much pension you get, from which branch and the Savings Bank Account Number in which the pension is credited.

2---Your Pension sanction letter.

3---If you have retired after 1993, letter sanctioning your family pension.

4---If you have taken commutation, what amount is deducted from the pension.

5---D.A. increase every year in the month of February and August.

6---The family pension you will get will be less than your original pension.

7---For getting your family pension, please write to PPG Deptt at LHO and follow undernoted procedure.

a---If your family pension is already sanctioned, you will be required to fill in one page form

available with them. Otherwise, a four page form will have to be filled in.

b---enclose letter, letter sanctioning your family pension with your application.

Mention name of Spouse & Child/Children & whether they are married or not.

c---Send all these papers to PPG Deptt. at LHO, through your pension paying branch. Keep a copy for your record.

DETAILS OF INVESTMENT YOU HAVE MADE

1---Fixed deposit receipt No., date, amount, when due and name of the Bank & the branch. wherever your Savings Bank/ Current account is, in whose name it is and in whose name, the nomination is made.

3---Details of all your investments in shares. Please keep all your shares in one file and tell someone from your family, where this file is kept.

4---Details of loans you have taken. Loan account number, amount, against which security, amount outstanding & name of the Bank & the branch.

5---Details of Insurance you have taken, Mediclaim policy, its amount, name of Insurance Company. Keep this in a separate file.

IF YOU ARE A MEMBER OF THE FAMILY FLOATER GROUP MEDICLAIM POLICY, WRITE FOLLOWING DETAILS.

1---Your policy number and the amount of the policy

2--- Both, husband and wife are covered in the policy.

3---Please keep Identity card issued by Insurance Co. in this file.

4--- 63 diseases, mentioned at (Annexure XIV) are covered in the policy.

5---Details of the scheme are covered in Chapter 3

6---The bills for reimbursement should be submitted to your Zonal office, in the standard format issued by the Insurance co.

7---You can also claim bills for domiciliary treatment for diseases like cardiac, Kidney, Cancer.

Updation on the basis of some reference of Contents taken from Book :
GUIDELINES FOR PENSIONERS OF STATE BANK OF INDIA-
Thanks to Shri Jayant V Hathi, Asst. General Manager (Retd.), Ahmedabad Circle
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CHAPTER 1

FACILITIES AVAILABLE TO EMPLOYEES WHO HAVE RETIRED AND WHO ARE TO RETIRE.

Employees, who retire on attaining SuperAnnuation age, i.e. 60 years, take voluntary retirement or on medical grounds have no idea about the facilities available to the pensioners because no consolidated instructions are available at one place. All such information you will get in this booklet.

This is now made available by PPG Deptt at Corporate Office, which is updated from time to time. I have used this book for corrections/additions, with due respect to them

PROVIDENT FUND.

When a member resigns or retires from service of the Bank, he shall, if he has served the Bank for a period of 5 years or more, be entitled to receive the balance, (His and Bank's contribution, at his credit in the Bank. He has to apply within 3 months before retirement date.

How to apply:- Member should apply through HRMS Portal as under. Log on to HRMS Portal

Go to Employees Self service>PPFG> Full & Final settlement.> fill up the form> submit the form.

Print the submitted form

Submit following(duly signed)forms to salary disbursement authority/OAD

i—Printed copy of the application submitted on line through HRMS

ii—C.O.S. 448 iii—Particulars of loans

GRATUITY

An employee who has put in a minimum 5 years of service is eligible for payment of gratuity under the Payment of Gratuity Act 1972.

CALCULATION:- The amount will be payable @ 15 days wages for each completed year of service. On the basis of 26 working days in a month, subject to a ceiling of Rs.20/- lacs. wef. 16-01-2018.

For the purpose of Gratuity, wages include the following

Award Staff:- Basic pay + D.A.+Personal Allowance+PQA+FPA.+Actg.All.

Sup. Staff. Basic Pay +D.A.+FPA+PQA

Formula:- Wages x 15 x No. of completed years of service =====

For all this, you should apply within 3 months before retirement.

How to apply:- Log on to HRMS Portal

Go to employee self service>HR Initiatives>PPFG>. Apply Gratuity Payment> submit the form.

Take out the print by clicking on the 'Print' button & submit (duly signed and witnessed) forms to salary disbursing authority(OAD)

SERVICE GRATUITY. Payable to an employee, not eligible to get pension, after completion 10 years of continuous service/on retirement resignation.

CALCULATION.

Payable at the rate of one month's pay for every completed years of service subject to a maximum of 15 months pay and additional amount at the rate of one half of a month's pay for each completed year of service beyond 30 years of service.

SALARY. Officers :-Basic Pay+Incr. component of FPA+PQA(Last drawn).

Award Staff. Basic Pay+DA+Personal.All.+Acting All.+Incr. comp. of FPA

COMPASSIONATE GRATUITY. On the death of an officer/Award Staff, compassionate gratuity is payable to the nominee/legal heirs of the deceased.

CALCULATION.(a) Amount will be payable as per payment of Gratuity Act.
(b) This will be calculated at the rate of one month's salary for each completed year of service, subject to maximum 15 months pay and additional amount at the rate of ½ of the months pay for each completed year of service beyond 30 years.

In case of death of Award staff additional gratuity at 1/4th of a months pay for every completed year of Service is payable between 16th to 30th years of service.

(c) As per the Gratuity act of 1972, higher of the amounts, as per the act and service gratuity will be payable. In terms of e- circular No.CDO P&HRD/PPFG/5/2017/18 dt. The 13th April 2017 Payment & processing of pension has been shifted from Centralised staff processing Cell(CSPPC) to HRMS.

PENSION :The amount of pension now will be credited your account on 27th Of every month

A member of the State Bank of India Employees Pension Fund . shall be entitled for pension under Rule 22(i) while retiring from Bank's service.

a—After having completed 20 yrs pensionable service provided he has attained the age of 50 years. Or

b—If he s in the service of the bank on or after 01-11-93, after having completed 10 yrs. of pensionable service provided that he has attained the age of 58yrs. Further, if he is in the

service of the Bank on or after 22-05-1998, after having completed 10 yrs. pensionable service provided that he has attained the age of 60 yrs.

c—After having completed 20 yrs. Pensionable service, irrespective of age he shall have attained, if he shall satisfy the Authority competent to sanction his retirement by approved medical

certificate or otherwise that he has incapacitated for further active service.

d---After having completed 20 yrs. pensionable service, irrespective of age he shall have attained at his request in writing if accepted by the competent authority wef. 20th Sept. 1986.

e---After having completed 25 yrs. pensionable service. Any employee, who has joined the Bank on or after 1st August 2010, shall not be entitled to become the member of SBI Pension fund.

PENSION CALCULATION FORMULA

The maximum amount of pension for members of the fund eligible for pension who Retired / retire while in service or otherwise cease to be in employment on or after 01-11-2012, shall be computed as under.

a---No. of years of pensionable service x Average substantive salary drawn during the last 12 months pensionable service (not to be rounded off)

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b---i) Where the average of monthly average substantive salary drawn during the last 12 months pensionable service is upto Rs.51490/- p.m.: **50%** of the average of Monthly substantive salary drawn during the last 12 months pensionable service +1/2 of PQP+1/2 of incremental component of PPP, where applicable.

ii)Where the average of monthly substantive salary drawn during the last 12 mths. Pensionable service is above Rs.51490/- p.m :- **40%** of the average of monthly substantive salary, drawn during last 12 months pensionable service subject to Minimum of Rs.25745/-+1/2 of PQP+1/2 of incremental component of FPP Wherever applicable.

>> In the case of b-i:-Lower of a and b(i) will be the basic pension

>> In case of b-ii:- Lower of a and b(ii) will be the basic pension.

D.A On the basic pension is payable on the basis of quarterly average of the All India Consumer Price Index for Industrial workers (base;-1960=100)
Circulars on D.A increase are issued by Corporate Centre on half yearly basis
In the month of February & August every year as per the guidelines prescribed by IBA.

Should apply 3 months before retirement date.

HOW TO APPLY

>Log on to HRMS Portal

>Go to employees Self Service>HR initiatives>PPFG> Apply Pension Proposal Request

>Fill up the necessary details>Click on 'Submit' button.

>Click on the print button> four copies will be printed along with the forwarding letter.

>Put signature on all the copies in original, affix joint photographs(Self attested) and

Submit to Branch Head/OAD. > Status can be viewed in the HRMS Po
COMMUTATION OF PENSION.

Those employees who have retired on or after 1-11-86 will get commutation of Pension @ upto 1/3rd of their basic pension. You can opt for it at the time of retirement or within one year from that date. If you decide to opt thereafter, you will have to undergo medical examination, by the medical officer, designated by the Bank. Despite of computation, D.A. will be paid on original basic pension.

Calculation of commutation; $1/3 \text{ rd of basic pen} \times \text{Age} \times \text{Factor} \times 12.$

The details of factor, agewise is given at (ANNEXURE II)

The commuted amount will be restored after 15 years from the date of commutation. You have not to apply for this. The system will take care of this. an employee should simultaneously with application for pension. Thereafter he cannot give option.

CALCULATION:- $1/3 \text{rd of basic pension} \times \text{commutation factor as on next birthday} \times 12.$

eABS Pension : 50% of Pay i.e. Basic Pay + stagnation increment+PQA+increment component of FPP excluding special allowance will be basic Pension and D.A. (Average of last 10months)

Commutation of Pension:

chapter 2

LIFE CERTIFICATE.

Every year in November, you are required to give at your pension paying branch, Life Certificate, so that your pension is not stopped.

The specimen of life certificate is given on at(AnnexureIII & IV)

Life certificate can now be given at any branch. Its acknowledgement with date should be obtained from that branch. System generated acknowledgement which is available in HRMS on update and approval of manual Life certificate to be provided to the pensioner..(Cir.CDO/P&HRD-PPGF/62/2015/16)

Those pensioners who happen to be in foreign countries during November the life certificate can be furnished to any branch of SBI,any other Indian Public sector Bank located there or arrange to get it attested from an authorized official of the embassy/High Commission of India or Counsel of India and forward it to the pension paying branch at the earliest.

The facility of digital life certificate is also now available. For enrolling pensioner has to download PC/Mobile application from jeevanpramaana.gov.in or visit the

nearest branch for this. As the entire process is primarily Adhar based, it is absolutely necessary to have Adhar Card. You should provide your Adhar Number in CBS as well as in HRMS before submitting the Jeevan Pramaan certificate. (e-cir. Sl.no.1066/2015/16 .No.CDO/P&HRD-PPFG/70/2015/16 dt. 24-11-2015)

Please update your Mobile Number and email ID in HRMS enabling the bank to send you SMS/email about updation of life certificate and reminder to submit life certificate. If Life certificate is not submitted in time, after grace period of three months, the pension payment is discontinued from the month of February.

(PPG Corporate Office letter No.HR/PPG/CPM/ 2019/20/548 Dt. the 31st October 2019.)

--To minimize the difficulties faced by the senior pensioners of the age of 80 years and above, it has been decided that they can submit their Life Certificate in the month of OCTOBER every year. (Cir.No.NBG/GAD/Pension/2019/20 dt.1-8-2019)

JEEVAN PRAMAN LIFE CERTIFICATE ON LINE

1—Log in the website:-<https://jeevanpramaan.gov.in> 2--Then click

3.--Give your Adhar Card Number 4--You will get OTP on your mobile

5.--Feed this number 6.--Your life certificate will be in your hand.

Although this was for Govt. pensioners initially but it has been extended for Bank pensioners also. (e-Cir.Sl. No.1066/2015/16. CDO/P&HRD/PPFG/70 2015/16 dt.24th Nov 2015).

OBTAINING OF LIFE CERTIFICATE BY BANKS FROM THE DOORSTEPS OF PENSIONERS

(A)Ministry of Personal,Public Grievances & Pension vide their letter No.12/4/2020. P&PW(C)/6300 dt. 17-01-2020, to promote the ease of living of pensioners and minimize the case of non-submission of Life Certificate by the pensioners, have instructed the Banks to encourage doorstep Banking,

Any pensioner who is unable to appear in branch to submit his life certificate on account of serious illness, incapacitation ,inability to move etc. and request the Bank for doorstep facility for submission of life cert. through e-mail, Telephone, through letter or any other mode, an officer/staff member to be deputed

to his/her residence/hospital, to obtain life certificate so that his/her pension to be continued from the month of November onwards and also maintain the record for doorstep facility provided by the branch.

(B)—The branch will charge Rs.60/-+GST from the Pensioner for doorstep facility.

(C)---All pension disbursing Banks shall send SMS/ e-mails to the pensioners on 24th October,1st November, 15th November and 25th November every year, reminding them to submit their Annual Life Certificate latest by 30th November every year.

IMPORTANT

A_HRMS Dept. has generated a Video based Life certificate Service for submitting the Life Certificate. In this case the pensioner can submit Video Life Certificate at their home.

To avail this facility, it is mandatory that the pensioner provides his/her latest photograph to be recorded in HRMS Portal.

For this they have rolled out Pensioner Photo upload service in HRMS Portal by which Pensioners can get their latest photo uploaded in HRMS database.

This service is for all the pensioners, SBI/IBI/ eAB. The modalities are as under.

B---PROCEDURE 1

- i—The maker will be the pensioner themselves. ii—The pensioner will upload their latest photograph through the option provided in the portal.
- iii—The checker will be the HOD of the pension paying branch or the preferred branch selected by the pensioner at the time of applying.
- iv--The pensioner will have to visit the branch and get their photograph approved.
- v--HOD of the pension paying branch will authorize photograph after matching it with the pensioner in person.
- vi--Upon authorizing, it will be saved in HRMS database.

C---PROCEDURE II

- i--The maker will be the designated officer/ branch staff.
- ii-The maker will upload the latest photograph of the pensioner through the option provided in the portal.
- iii--The corresponding queue generated will be authorized by the checker (Reporting authority of the maker)
- iv--Then it will be saved in HRMS database for future reference.
- v--The pensioner will have to visit any branch/ office with the latest photograph.
- vi--The checker of the branch will authorize the photograph after matching it with the pensioner in person..
- vii--Upon authorizing, it will be saved in HRMS database.
- viii--HRMS Dept. is in the process of generating a Video Based Life certificate.
- ix-In this case the pensioner can submit Video Life Certificate, sitting at their home.

To avail Video Based Life Certificate service, It is mandatory that the pensioner provides His/her latest photograph to be recorded in HRMS Portal.

In case of any help/query or concern, please Contact Circle PPG Dept. at LHO. (Based on e-mail received from Team HRMS -PPG-GITC, Belapur)

CHAPTER III

FAMILY PENSION.

Family pension was first introduced in State Bank of India from 1-1-1986. During service or after one year of pensionable service, if an employee dies, his/her spouse and children are eligible to receive family pension .

If an employee dies after one year of pensionable service but before the completion of 20 years pensionable service (10 years in case of retirees who joined after 31-10-93 at the age of 60 years .) , he/she will be eligible for family pension.

THE SCHEME.

1---If an employee dies during service and if he/she has completed even one service or dies after retirement, and if he is getting pension, his/her spouse is eligible for pension, which will be payable to:-

a---Widow/widower upto her/his death or remarriage whichever is earlier.

b---Failing(a) above is not applicable, the eldest of surviving children in order of their birth upto the age of 25 years or he/she is gainfully employed whichever is earlier.

c---In case, beneficiary is unmarried daughter, until she attains 25 years of age or is ,married or gainfully employed, whichever occurs first.

d---This process will continue till the last beneficiary attains the age of 25 years or is gainfully employed or is married, in case of daughter,whichever is earlier

e--- Failing (a) to(d) above,to son or daughter for life if he/she is physically crippled or disabled so as to render him unable to earn a living even after attaining the age of 25 years.

f--- Failing (a) to (e) above,, to the parents who were wholly dependent upon the employee when he/she ws alive, provided the deceased employee has left behind neither a widow nor a child. Among the parents, mother will have precedence over father.

If an employee dies during service and if he/she has completed 20 yrs service his/her family will get full pension for five years.

3---If an employee dies after retirement and if he/she has not completed five years, then his/her family will get full pension for five years from the date of retirement and thereafter it will be converted into family pension which will definitely be less than the full pension.

4---The pensioner, who has retired from the Military service and if he is Getting pension there, his wife will get family pension from both places . (Cir. P&HRD/1206/2012/13 dt. 4th March 2013).

5---If husband and wife both are pensioners and if both dies, then one member of their family will get pension Rs.1000/- or more. (Cir. NO. CDO/P&HRD/PM 82/2012/13 dt. 4th March 2013.)

6---Please do not forget to give your LIFE CERTIFICATE to your pension paying branch so that your pension is not stopped. Life certificate can now be given from any branch. Please do not forget to obtain acknowledgement. specimen of family pension life certificate is given at (Annexure IV)

7---Please get your family pension fixed in advance to avoid delay later.If your family

pension is fixed this way, after your death, you need to fill one page form only, available with PPG Dept. at LHO. No time will be wasted.

8---For this you should submit, Claim letter, as mentioned against 7, Copy of death certificate duly attested by Branch manager/Notary, copy of the front page of your SB a/c passbook duly attested, your ID card issued by the Bank.

NOMINATION FOR HANDICAPPED AND MENTALLY DISABLED CHILDREN. .

1---Please do not forget to nominate your handicapped/mentally disabled children before retirement.

2---This nomination should be given in a standard format, in three copies along with the medical certificate from Civil Surgeon only.(Format is given at-ANNEXURE V.) (CIR. CDO /P&HRD/-PPGF/16/2012/13).

3--- This nomination will be noted in your service sheet and kept in your file

4---One copy will be sent to CAO Kolkata from where the pension is credited.

5---One copy will be given to you as acknowledged. Please preserve it .

(Cir. No. CDO/P&HRD-PPFG/16/2012/13 dt. The 26th May 2012.)

6---The Bank now gives Pension Payment Order also. Please obtain it while retiring.

The Bankk has now decided that the employee can nominate spouse/disabled children for the benefit of family pension "before retirement"

This nomination should be made in prescribed format(Annexure IV).

In triplicate, along with disability certificate of the disabled children issued by Medical officer, not below the rank of civil surrgeon.

(Cir.No.P&HRD/Sl.No.190/2012/13. Dated 26DEC.13.

FAMILY PENSION TO THE PARENTS.

Family pension will now be payable to the parents who were wholly dependent upon the employee when he/she was alive provided the deceased employee has left behind neither a widow nor a child. Among the paents, mother will have precedence over father.(Cir. No.CDO/P&HRD-PM/87/2014/15 Dt. 04-03-2015)

RATES OF FAMILY PENSION.

Revised family pension is payable to eligible members of the fund who retired on or

after 01-11-2012 as under:-

Scale of pay pr month	Amount of monthly family pension
Upto Rs. 11100/-	30% of pay subject to minimum of Rs.2785/- p.m.
Rs.11101 to Rs. 22200/-	20% of pay subject to minimum of Rs.3422/- p.m.
Above Rs.22200/-	15% Of pay subject to minimum of Rs.4448/- p.m. And maximum of Rs.9284/- p.m.

Effective from 1-11-07, the rates of family pension are as under.

Cir.No.P&HRD/PM/62/2007/08 Dt. 28-1-2008.

Those, who died or retired before 1-11-93.

Substantive Salary. Rate of family pension.

Rs.1500/- and below	30% of basic pay .Minimum Rs.375/-pm
Rs.1501 to Rs.3000/-	20% of basic pay. Minimum Rs.450/- p.m.
Above Rs. 3000/-	15% of basic pay. Minimum Rs600/- Maximum Rs.1250/- p.m.

Those, who died/retired on or after 1-11-93 but before 1-4-98.

Rs.2870/- and below	30% of basic pay. MinimumRs.720/-p.m.
Rs.2871/- to Rs.5740/-	20% of basic pay. Minimum Rs.860/-p.m
Above Rs..5740/-	15% of basic pay. MinimumRs.1150/-pm

Those who died/retired on or after 1-4-98.

Rs.4210/- and below.	30% of basic pay. Minimum Rs.1056/- p.m.
Rs.4210/- to Rs.8420/-	20% of basic pay . minimum Rs.1262/-p.m.
Above Rs. 8420/-	15% of basic pay Minimum Rs.1687/- p.m.

those who died/retired on or after 1-11=2002 and before 1-11-2007.

Rs.5720/- and below.	30% of basic pay Minimum Rs.1435/-
Rs.5720/- t0 Rs..11440/-	20% of basic pay Minimum Rs.1715/-
Above Rs.11440/-	15% of basic pay Minimum Rs.2292/-

p.m.Max..Rs.4784/-pm

Those who retired/will retire on or after 1-11-2007.

Upto Rs.7090/- 30% of the pay shall be the family pension.
plus 30% of allowances counted for making contribution to P.F., not for D.A., shall be the additional family pension. The aggregate of Basic and additional family pension shall not be less than Rs.1779/- p.m.

Rs.7091 to Rs,14180/- 20% of the pay will be the family pension plus 20% of allowances counted for making contribution to P.F. and not D.A. shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.2186/- p.m.

.Above rs.14181/- 15% of the pay shall be the family pension plus 15% of allowances counted for contribution to P.F. and not D.A. shall be the additional family Pension. The aggregate of basic and additional Family pension shall not be less than Rs.2841/-- Per month

And more than Rs.5930/- p.m.

in the case of part-time employees, the minimum and maximum amount of family pension shall be in proportion to the rate of scale drawn by the employee.

FAMILY PENSION TO ELIGIBLE CHILD.

IF father and mother , both were employees of the Bank and were the members of the

Pension Fund, the family pension will be payable to eligible child as per the ceiling mentioned below.

Those who retired/died before If one or both & if both the family 01-11-93 pensions are payable at the rate 30/20/15%, the aggregate amount payable will be Rs.1250/-

Those who retd./died on or after If one or both & if both pensions 01-11-93 but before 01-04-98 are payable at the rate 30/20/15% . aggregate amount payable will be Rs.2400/-

Those who retired died on or after If one or both & if both family 01-04-98. pensions are payable at the rate 30/20/15% the aggr. Amount Payable will be Rs.3521/-

Those who retd/died on or after If one or both & if both the family 01-11-02 on but before 1-5-2005.. pensions are payable at the rate 30/20/15% ,the aggr. Amount payable will be Rs.4784.

Thoseho retd./died on or after . If one or both & if both the family 01-11-07 pensions are payable at the rate 30/20/15%, the aggr. Amount payable will be Rs.5930/-.

Note:- 1—If the family pensions are payable, then, the amount mentioned in the above tables or the maximum amount of family pension payable in respect of any of the parents, whichever higher for the specific period will be payable.

Note:---2—If one or both the family pensions are payable, then, the amount mentioned above or the maximum amount of family ppension payable in rerespect of any of the parents, whichever is high-er, for the specific period, will be payable .(CIR.NO. P&HRD/PM/82/2012/13 of March

Circular No.: CDO/P^HRD-PPFG/63/2021 – 22 Date: Wed 3 Nov 2021

REVISION OF STAFF FAMILY PENSION W.E.F. 01.04.2021

The Central Board of the Bank in its meeting dated 03.11.2021 has accorded approval for revision in family pension for employees/ pensioners of State Bank of India/ erstwhile Associate Banks (e-ABs) at a uniform rate of 30% of applicable pay without any ceiling w.e.f. 01.04.2021.

2. The details of revision in family pension are as under:

I. Amount of Revised Family Pension:

a) Those who retired/ died prior to 01.11.1992 (Award Staff)/ 01.07.1993

(Officer) **(Up to 5th Bipartite Settlement):**

Applicable pay per month	Rate of Family Pension per Month Existing	Rate of Family Pension per Month Revised (w.e.f. 01.04.2021)
Rs. 1500/- and below	30% of applicable pay subject to min Rs. 375/- p.m.	30% of applicable pay without any ceiling
Rs. 1501/- to Rs. 3000/-	20% of applicable pay subject to min Rs. 450/- p.m.	
Above Rs. 3000/-	15% of applicable pay subject to min Rs. 600/- p.m. and max Rs. 1250/- p.m.	

b) Those who retired/ died on or after 01.11.1992 to 31.10.1997 (Award Staff)/ on or after 01.07.1993 to 31.03.1998 (Officer) **(6th Bipartite Settlement):**

Applicable pay per month	Rate of Family Pension per Month EXISTING	Rate of Family Pension per Month Revised (w.e.f. 01.04.2021)
Rs. 2870/- and below	30% of applicable pay subject to min Rs. 720/- p.m.	30% of applicable pay without any ceiling
Rs. 2871/- to Rs. 5740/-	20% of applicable pay subject to min Rs. 860/- p.m	
Above Rs. 5740/-	15% of applicable pay subject to min Rs. 1150/- p.m. and max Rs. 2400/- p.m.	

c) Those who retired/ died on or after 01.11.1997 to 31.10.2002 (Award Staff)/ on or

after 01.04.1998 to 31.10.2002 (Officer) **(7th Bipartite Settlement):**

Applicable pay per month	Rate of Family Pension per Month Existing	Rate of Family Pension per Month Revised (w.e.f. 01.04.2021)
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Rs. 4210/- and below	30% of applicable pay subject to min Rs. 1056/- p.m.	30% of applicable pay without any ceiling
Rs. 42111/- to Rs. 8420/-	20% of applicable pay subject to min Rs. 1262/- p.m.	
Above Rs. 8420/-	.15% of applicable pay subject to min Rs. 1687/- p.m. and max Rs. 3521/- p.m.	

d) Those who retired/ died on or after 01.11.2002 to 31.10.2007 (Award Staff/ Officer) **(8th Bipartite Settlement):**

Applicable pay per month	Rate of Family Pension per month Existing	Rate of Family Pension per Month Revised (w.e.f. 01.04.2021)
Rs. 5720/- and below	30% of applicable pay subject to min Rs. 1435/- p.m.	30% of applicable pay without any ceiling
Rs. 5721/- to Rs. 11440/-	20% of applicable pay subject to min Rs. 1715/- p.m.	20% of applicable pay subject to min Rs. 450/- p.m.
Above Rs. 11440/-	15% of applicable pay subject to min Rs.2292/- p.m. and max Rs. 4784/- p.m.	

e) Those who retired/ died on or after 01.11.2007 to 31.10.2012 (Award Staff/ Officer) **(9th Bipartite Settlement):**

Applicable pay per month	Rate of Family Pension per Month Existing	Rate of Family Pension per Month Revised (w.e.f. 01.04.2021)
Rs. 7090/- and below	30% of applicable pay subject to min Rs.1779/- p.m.	30% of applicable pay without any ceiling
Rs. 7091/- to Rs.	20% of applicable pay subject	

14180/-	to min Rs. 2186/- p.m.	
Above Rs.14186/-	15% of applicable pay subject to min Rs. 2841/- p.m. and max Rs. 5930/- p.m.	

f) Those who retired/ died on or after 01.11.2012 to 31.10.2017 (Award Staff/ Officer) **(10th Bipartite Settlement):**

Applicable pay per month	Rate of Family Pension per Month Existing	Rate of Family Pension per Month Revised (w.e.f. 01.04.2021)
Rs.11100/- and below	30% of applicable pay subject to min Rs. 2785/- p.m.	30% of applicable pay without any ceiling
Rs. 11101/- to Rs. 22200/-	20% of applicable pay subject to min Rs. 3422/- p.m.	
Above Rs. 22200/-	15% of applicable pay subject to min Rs. 4448/- p.m. and max Rs.9284/- p.m.	

g) Those who retired/ died on or after 01.11.2017 (Award Staff/ Officer) **(11th Bipartite Settlement and onwards):**

Applicable pay per month	Rate of Family Pension per Month Existing	Rate of Family Pension per month Revised (w.e.f. 01.04.2021)
Rs. 15880/- and below	30% of applicable pay subject to min Rs. 3985/- p.m.	30% of applicable pay without any ceiling
Rs. 15881/- to Rs. 31760/-	20% of applicable pay subject to min Rs. 4900/- p.m.	
Above Rs. 31760/-	15% of applicable pay subject to min Rs. 6365/- p.m. and max Rs. 13280/- p.m.	

II. The existing rates of dearness relief effective from 01.04.2021 for existing pension/ family pension will be applicable on revised family pension also.

III. The family pension for part time employees will be revised on the same lines as applicable for permanent employees.

CHAPTER 4

OTHER FACILITIES ON RETIREMENT

TRAVELLING EXPENSES ON RETIREMENT.

On retirement, an officer will be reimbursed travelling allowance baggage and other related expenses from the place of posting to the place where he/she is to settle after retirement.

He/she can keep house, car, telephone maximum for two months from the date of retirement.

The period of extension sought for in availing the facility of travelling allowance, after retirement must not exceed the period for which the respective accommodation has been allowed to be retained by the competent authority. In other words, the period of extension of facility should be coterminous with vacation of the official residence.

MEMENTO GIVEN AT THE TIME OF RETIREMENT. (Cir.no. CDO/P&HRD-CM64 dt. 06.09.2016)

Category of staff	Ceiling(Rs.)	Category of staff	Ceiling(Rs.)	Category of staff	Ceiling(Rs.)
Subordinate staff	4000/-	MMGS-II	11250	TEG VII	48500
Clerical staff	6000	MMGS-III	14000	TEGS-I	73000
		SMGS-IV	22500	TEGS-II	75000
JMGS I	10000	SMGS-V	23500	MD	100000
		TEG VI	47000	Chairman	125000

The Memento will preferably be in the form of Silver/silver article.

Further in terms of circular No. CDO/P&HRD-PM 12 dated 5th May 2017, an 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, shall be eligible under the scheme for extending miscellaneous benefits and if he/she opts for voluntary retirement under the scheme. He/she shall get all benefits which are available for retirement on superannuation in the respective category.

CONTINUING STAFF HOUSING LOAN AFTER RETIREMENT .

The employee who has retired after completing 30 years service or 30 yrs. pensionable service or after attaining the age of 58/60 years, whichever is earlier, and has taken a housing loan, can continue it till he/she attains the age of 75 years of age irrespective of date of joining subject to adequate and verifiable cash flows for repayment of loan.

This will not be applicable to those who have joined the service after 1-1-91.

RETAINING FURNITURE FIXTURES AFTER RETIREMENT

Items of furniture and fixtures, 5 years old, electronic items and mattress, 3 years old, provided to the officers, will on retirement, be given to them free of cost and the depreciated book value thereof will be written off in the Bank' book. If the items of furniture & fixtures are less than five years old, depreciated value based on the actual age of furniture/fixtures will be recovered from the officer.

MOBILE HANDSET. To be retained without any cost if the age of handset is one year or more.

LAPTOP To be retained without any cost if the age of Laptop is one year & above. In case of voluntary retirement/resignation, it can be retained after paying book value of Laptop.

APPLE 1 PAD 2. :- Can be retained at no cost on retirement on superannuation.

RE-EMPLOYMENT AFTER RETIREMENT.

If an officer wants to serve elsewhere after retirement, can do it as per the SBI employees pension fund rules after obtaining permission from the Bank's competent authority within one year of retirement, to protect pension.

The Bank also offers reemployment on contract basis to the retired officers subject to conditions laid down from time to time.

LEAVE FARE CONCESSION AFTER RETIREMENT.

LTC/HTC may be permitted to be retained for maximum 4 months beyond the date of retirement and in exceptional circumstances, 6 months.

EXISTING BENEFITS ADMISSIBLE UNDER VOLUNTARY RETIREMENT.

In the following cases, the employee who opts for voluntary retirement. will continue to get the same benefits which are available to those who retire on attaining superannuation age i.e.60 years.

a—Provident fund, Gratuity,Pension Commutation of pension, Family pension, Leave encashment, trav. expenses on retirement, Furniture, Mobile Handset. Concessional Interest rate, Holiday home/Bank's guest house/transit house Visiting officer's flats, appointment in Bank's joint ventures,

permission for employment after retirement. Entertainment facilities, facilities, membership in Family floater group mediclaim ins. Policy scheme, Retention of accommodation/car/telephone etc. Upto. Maximum period of one month.

Laptop to TEG-VI & Above Can be retained after paying Bookvalue of the laptop
Ownership of car to TEGSS-1 & above:- Not available

i-pad to TEG VI & above Can be retained after paying bookvalue of i-pad.

Availing LTC Not eligible

Continuing of Staff Housing Loan Not permitted. Can continue at public rate.

Presentation of memento Not eligible

Engagement in the Bank on contract basis Not eligible Transition retirement programme Not eligible

(e-cir. CDO/P&HRD-PM/58 2015/16 dt. 07-10-15.)

GROUP INSURANCE SCHEME OF SBI LIFE "SUPER SURAKSHYA/NEW SWARNAGANGA

This will be extended upto 65 years & pensioner will arrange to pay premium amount.

CHAPTER 5

ADDITIONAL FACILITIES PROVIDED TO PENSIONERS AFTER RETIREMENT

Apart from the facilities mentioned above, the Pensioners will also get facilities, which are Available to the working employees. These are:-

(A)—DISPENSARIES FOR MEDICAL FACILITIES.

Pensioners of the Bank and his/her family

i.e. spouse are eligible to get medicines from the Bank's dispensaries maintained at Local Head Office, Zonal Office, Main Branches and some selected branches, as per the stock available with them. The list of such dispensaries is available with the dispensary. Pensioners of erstwhile Associate Banks can also avail of this facility. Apart from this, the Bank as appointed specialist panel doctors like Heart Specialist, Kidney Specialist, Dentists etc. The list is at (ANNEXURE Where there are no dispensaries of the Bank

the Bank has appointed authorized doctors who will not take any fees from you.

Moreover there is a provision for different type of 33 tests at the bank's approved laboratories for pensioners, spouse, disabled children.

(The list of 33 tests is at **(ANNEXURE VII)**

The list of approved labs is at **(ANNEXURE B--LIBRARIES:-**

Wherever the Bank has made provision of library the pensioners can make use of it by becoming member.

(C)---HOLIDAY HOMES/BANK'S GUEST HOUSE/ VISITING OFFICERS FLATS

The Pensioners can also make use of Bank;s Holiday Homes/Bank's Guest House/Visiting officers flats, wherever they are available on the same terms and conditions as applicable to employees in service.

The application should be made to the Circle Welfare Secretary of particular Circle. Amount should be sent by draft fvg. SBI Holiday Home payable at the centre where this is situated.

Its booking is done at the SBI Employees' Unions office in all circles. The forms are available with them only.

(List of Holiday Homes/Banks Guest House/Flats Is available at **ANNEXURE VIII)**.

STAFF WELFARE ACTIVITY - BANK'S HOLIDAY HOME -REVISED GUIDELINES

(Circular No.: CDO/P&HRD-IR/36/2022 – 23 Date: Tue 30 Aug 2022)

Bank is having several Holiday Homes across the country. These Holiday Homes are located in prominent cities having strategic relevance and ample footfalls of our employees, both serving and retired. The guidelines regarding Holiday Homes were last reviewed in 2008. With a view to rationalize, consolidate and provide convenience to our employees the existing guidelines and Holiday Home Charges were reviewed by the competent authority. 2. Accordingly, the revised guidelines are as under:

A. Booking System:

The online booking system for all the Holiday Homes will be introduced shortly.

However, till then the present system for the booking of Holiday Home will continue with revised guidelines:

- Uniform Holiday Booking Form (placed as Annexure A) will be used across the country. This form will be available on SBI Times and on the respective Circle site also.
- Booking charges will be recovered upfront. Under any circumstances, this will not be refunded.
- The Booking form will also include undertaking/ authorisation to debit the account of the employee in case of No Show on the date of booking. The account mentioned in the form should be salary/pension account only.
- A detailed Standard Operating Procedure (SOP) is placed at Annexure 'B' for convenience of our employees, serving/retired and our operating functionaries. • The CWC of Circle will ensure the upfront recovery of the booking fees. The penalty, in case of a No Show will also be recovered by CWC on the basis of the undertaking provided by the employee vide, Holiday Home Booking Application submitted by him. The amount recovered should be credited to 'Holiday-cum- Convalescent Home' of the Circle. Proper record of the same will be maintained for verification and audit purpose.

B. Revision of Holiday Home Charges:

It has been decided to recover the rent per diem for the use of cottage/ rooms in the holiday homes at the revised rates w.e.f. 01.09.2022. The revised room rates of the Holiday Homes are proposed as under:

SI. No	Grade/Scale	Present Rent w.e.f. 01.01.2009	Proposed Rent w.e.f. 01.09.2022
1	Subordinate Staff	Rs.5/-	Rs.25/-
2	Clerical Staff	Rs.10/-	Rs.50/-
3	Supervising Staff	Rs.20/-	Rs.100/-

C. Eligibility for Stay at Holiday Home:

As per revised guidelines following persons will be eligible to stay in the Bank's Holiday Home:

- For serving employees : Spouse/ Son / Daughter/ Dependants in HRMS
- For retired employees : Spouse and Dependants, if any

D. Maximum duration of stay:

Booking will be allowed for a maximum period of 4 days in one instance. In special cases, where a stay for longer period is allowed, the rent to be charged, **would be double**. Further, a total of 20 room days will be allowed to any employee retired/ serving in a Financial Year.

E. Penalty for No Show:

The booking of Holiday Homes will be opened 120 days in advance from the date of booking. No show by the employees, who neither cancel their bookings nor turn up on the booked date will be disincentivized and following penalty will be imposed in such instances:

Cancelled 1 day before proposed dated of occupancy - Rs. 200/-

No Show by the employee on date of occupancy - Rs. 500/-

F. Premises of the Holiday Homes:

New Holiday Homes will invariably be opened in reputed Hotels under Tie-up arrangement with the Bank with all maintenance to be the responsibility of the Hotel Management. Hence, Bank

and its employees will not be engaged in the maintenance and running of the Holiday Homes. Circles are directed to check the feasibility of shifting the existing Holiday Homes, which are in rented premises, to a Hotel of repute under Tie-up arrangement on expiry of current contract period

G. Supervision Committee

A Committee under DGM (IR) for effective supervision and overview of the Holiday Homes across the country has been constituted. The job and responsibilities of the Committee is mentioned below. The proposed composition of the Committee in 17 Circles will be as under:

- 1) DGM (IR), Corporate Centre
- 2) AGM (IR), Corporate Centre
- 3) CM (IR), of the respective Circle
- 4) Manager (Welfare), of the respective Circle.

Role of Supervision Committee:

- Surprise inspection/verification to ensure that rooms are allotted in accordance with the Bank's extant instructions and undue refusal is not done.
- Scrutinization of the records.
- Ensure Online Booking Facility of the Holiday Home, across the country.
- Ensure proper upkeep of the Holiday Homes.

This Committee will submit the regular reports to DGM & CDO of the Circle and CGM (HR) at Corporate Centre.

Further, few Holiday Homes may be audited by auditors/ our officers on sample basis in a surprise manner.

3. The revised changes will be effective w.e.f. **01.09.2022**.

4. The Chief General Manager (HR) will be empowered to issue clarifications on the subject matter.

D--IDENTITY CARD

Retired employees will be given identity card by the branch from where the employee is taking his pension. The cost of photograph will be borne by the Bank. Photographs of Husband and wife should be given separately and should be signed across thereon individually.

i—Card will be of uniform size (5.4x8.5cm)

II--Card will be vertically printed on thick card paper of 1.5mm.

III--Colour of the ID Card will be white & letters in blue, in Hindi & English.

IVPhotograph of the pensioner should be joint & in colour & size should be 2x4 cm (LESS THAN 50 Kb)

V-Card will be laminated & non chip (Specimen of Identity Card is at **ANNEXURE IX**).

NOW ONE CAN UPLOAD THE PHOTO OF SPOUSE IN HHRMS AND CAN DOWNLOAD IDENTITY CARD.

(E)---FREE FACILITIES

—No exchange on purchase of drafts and other outward remittances.

--For crediting amount online in your account at other branch. No charges.

--Multicity cheques will be at par

--No charges on non-home transactions

- No charges on issue of cheque books.
- No ATM charges on staff accounts
- No ledger folio charges.
- No charges on issue of duplicate passbook.
- No charges for recording stop payment Instrs.
- No standing instructions charges to be levied. k---Purchase and sale of shares/debentures
- Issue of duplicate statement of accounts
- Filing of Income Tax returns.

This facility will be available to family pensioners also. (Letter No.CO/BOD/GB/3997 dt. 26-11-92.)

Free remittance will be permitted for the pensioners own money so that the facility is not misused. an undertaking in writing should be given, if demanded.

(F)---OTHER CONCESSIONS

Income Tax on Gratuity amount will not be levied. Concession will be available in Rly. Tickets.

Senior citizen above 60 years:- Male-40% Female-50% 58 years age.

FACILITIES AVAILABLE TO THE PENSIONERS AFTER RETIREMENT.

The pensioners are unaware of the facilities provided to them by the Bank after retirement. It is an humble effort to provide them with this information, through this booklet.

DISPENSARIES FOR MEDICAL FACILITIES.

Pensioners of the Bank and his/her family i.e.spouse, are eligible to get medicines from the Bank's dispensaries, maintained at Local Head Office, Zonal offices, Main Branches, and some selected branches, as per the stock available with them. The list of such medicines is available with the dispensar Pensioners of earstwhile SBs and SBof Indore can also avail of this facility'.

Apart from this, Bank has appointed specialist panel of Doctors like HeartSpecialist, Kidney specialist etc. The list of such specialist Doctors will be available from HR Deptt.

Moreover, there is a provision for different type of 29 tests at the Bank approved Laboratories for pensioners/ spouse and disabled children.

The list of 29 tests is at (Annexure VI)

The list of approved labs will be available from the Bank's Dispensary.

Where there are no dispensary of the Bank, authorised doctors are appointed by the

Bank, who will not take any fees from you.

The employee can also become the member of Family floater Group Medclaim policy scheme within three months of his date of retirement. The details of the scheme is in chapter 3.

OTHER FACILITIES.

1-- Liabrary. The pensioners can use Bank's library, wherever it is available.

2- Canteen Pensioners can also take advantage of Canteen facility wherever it is available.

3--Holiday Homes Pensioners can also make use of Bank's Holiday homes wherever they are available on the same terms & conditions as applicable to employees in service.

The application should be made to the Circle Welfare Secretary of that circle. Amount should be sent by draft Fvg. SBI Holiday home , particular city, payable at that Centre.

Booking of holiday homes is done at the SBI Employees union office, in all circles The forms will be available there only

Address of holiday homes in our circle is given at (Annexure VIII)

Apart from this, accommodation in the Bank flats/Transit House if available can also be booked. List is available at (Annexure VIII)

IDENTITY CARD.

Retired employee will be given Identity Card by the branch from where the employee is taking his pension. The cost of photograph will be borne by the Bank; Photographs of husband and wife should be given separately and should be signed across thereon individually. Specimen is given at (Annexure IX)

FREE FACILITIES.

- 1--- No exchange on purchase of draft & other outward remittances.
- 2---For crediting amount online in your account at other branch no charges will be levied.
- 3---multicity cheques will be at par
- 4---No charges on non-home transactions,
- 5---No charges on issue of chequebooks.
- 6---No ATM charges on staff accounts.
- 7---No ledgerfolio charges
- 8---No charges on issue of duplicate passbook.
- 9---No charges for recording stop payment instructions.
- 10-No standing instructions charges to be levied.
- 11-Purchase & sales of sales/debentures
- 12-Issue of duplicate statement of accounts.
- 13-Filing of Incometax return.
- 14-This facility will be available to the family pensioner also.
(Letter No. co/BOD/GB/3997 dt. 26-11-92 issued by DMD Corp. Services C.
Free remittances will be permitted for the pensioner's own money & if Bank demands, an undertaking in writing should be given, so that the facility is not misused.

OTHER CONCESSIONS

Incometax on gratuity amount will not be levied. Concession will be available In Rly tickets. Senior citizen above 60 yrs. Male 40%, female 50%. Age 58

CHAPTER 6

FAMILY FLOATER GROUP MEDICLAIM INSURANCE POLICY SCHEME.

(e-circular No.CDO/P&HRD/PPGF/78/2016-17 dt. 28-12-2015)

The Retired Employees Medical Benefit Scheme was started on 1-7-96 but discontinued from 30-06-2003.The scheme II was started in January 2003.

This has now been merged with the above scheme wef. 1st January 2017.

The payments will be made by United India Insurance Co. Ltd., selected by the Bank for the purpose.

This will be known as **Scheme "A"** All those members who were in the original scheme will continue in this scheme, till their balance is reduced to less than Rs. 1 lac. All other pensioners who were not included in the original scheme, will now be covered in this new scheme, which has been named as **Scheme B**

All payments/reimbursements will now be made by United India Insurance Co Ltd. The details of both schemes are given hereunder.

The TPA for scheme is The M.D.India(Pvt.) Ltd.(Address is given on last page of this chapter.

He will take care of all enquiries of the members

POLICY A.(ORIGINAL RETD. EMPLOYEES MEDICAL BENEFIT SCHEME)

HIGHLIGHTS.

1---The scheme has been started from 01-01-2016

2---From 01-01-2017, it has been linked with scheme B & all payments/ reimbursements will be made by United India Insurance Co.Ltd.

3---Those members whose balance in REMBS scheme falls below Rs.1 lac will be shifted to scheme B

4---Even if you are member of this scheme, you can get additional cover in scheme B by paying extra premium. You can use the amount from any scheme.

5---For domiciliary treatment in this scheme you will get 15% on the basic sum Insured across all plans amount.

6---In scheme B, since the insured amount is full, you will get 10% for Dom. Treatment.

1---WHO CAN BE THE MEMBER

All existing members of SBI Retired Employees Medical Benefit Scheme, their Spouses, and disabled child/children, if any can become members in the scheme.

There is no age limit for joining the scheme. 2—Duration of the cover is one 3-- The-Sum insured/Room rent/ICU rent.

The room rent/ICU rent have been revised in terms of circular Sl. No.22/2017/18 CDO/P&HRD-PPFG/17/2017/18 dt the 30th may 2017. There is a change in the limit for domiciliary treatment also as also limit for certain important disease is also fixed. The limits are categorised in three tiers. Mostly it is Metro as 1st tier/Urban as second tier and Rural & Semiurban as third tier.(Names of cities tierwise is given at (Annexure XIII) The details are given here under.

4---Hospitalisation and domiciliary treatment coverage as detailed in the scheme and maximum ceiling of Room rent/ICU rent under the policy will be as under.

Category	Limit under Plan (lacs)	Basic sum Existing plan (lacs)	Corporate insured buffer (lacs)	Total Annual Entitlement (lacs)	Room Rent Tier I (Rs.)	Room Rent Tier II (Rs.)	Room Rent Tier III(Rs.)
A/A1	2.00	1.00	1.00	2.00	4000	3500	3000
B/B1	3.00	1.00	1.00	3.00	4000	3500	3000
C/C1	4.00	2.00	2.00	4.00	4000	3500	3000
D/D1	5.00	2.00	3.00	5.00	4000	3500	3000
E	7.00	3.00	4.00	7.00	4800	4200	3600
F	10.00	3.00	7.00	10.00	5600	4900	4200
G	15.00	4.00	11.00	15.00	7200	6300	5400

DOMICILIARY TREATMENT

Plan	Basic sum insured	Amount (Rs.)
A/A1	1.00	15000
B/B1	1.00	15000
C/C1	2.00	30000
D/D1	2.00	30000
E	3.00	45000
F	3.00	45000
G	4.00	60000

DISEASEWISE CAP

Type of Diseases	Limits(amt. in Rupees) Tier I	Limits(amt. in Rupees) Tier I I	Limits(amt. in Rupees) Tier III

Angioplasty	150000	125000	100000
CABG	250000	200000	150000
Cataract	30000	25000	20000
Colestectomy	50000	45000	40000
Hernia	50000	45000	40000
Knee replacement Unilateral	175000	150000	100000
Knee replacement Bilateral	250000	225000	175000
Prostrate	75000	50000	40000

Payment of Annual Premium

All the existing members of SBI Rembs will join the policy and the premium will be borne by the SBI Retired Employees Medical Benefit Trust for them.

The Trust will continue to pay the premium for a member till his lifetime/ till Rembs Medical benefit limit is fully exhausted.

5---. Payment of premium after exhaustion of limit.

Members who have exhausted their entire limit as prescribed in the plan will have option to join the scheme B by paying the annual premium from his/her own source.

He/she can join concurrently and/or have to opt for Plan B when the balance In Rembs is reduced to Rs. 1 lac within a period Of 3 months from the date the balance is so reduced.

6--- Maximum ceiling of room rent & ICU rent will be as mentioned in Item 3 above.

7---Ambulance charges

Ambulance charges are payable upto Rs.2500/- per trip to hospital and/or transfer to another hospital or transfer from Hospital to Home, if medically advised. Taxi and Auto expenses in actual, maximum upto Rs.750/- per trip And Ambulance charges actually incurred on transfer from one center to Another due to non availability of medical services/medical complication Shall be payable in full.

POLICY B.

1---There will be separate policies for “With Domiciliary Cover” & “Without Domiciliary Cover.” Under each plan (sum insured) to enable retirees to choose plans as per their requirements.

2---Domiciliary treatment cover would be available upto 10 of the basic sum insured.

3---Plan I & J for Rs. 1 & 2 lacs introduced last year have been discontinued.

4---There shall be restrictions on free entry/exit from the policy and also restrictions on free movement between plans on renewal.

1--- Coverage:- The scheme shall cover non-members of SBIREMBS and future retirees of State Bank of India. Their spouses and disabled child/children(If any). There is no age limit for joining the scheme.

ELIGIBILITY:- a—SBI retirees on completion of pensionable service in the Bank.

b—Members of National Pension System on completion of 20 years of confirmed service in the Bank.

c—Spouse of SBI employees who died while in service or after ret’ment

d—Pre-murder retirees of e-sbs, e-sbin & e-SBICI on completion of pensionable service in the Bank

e—Surviving spouses of pre murder retirees/deceased employees of e-SBS,e-SBIN,and e-SBICI.

f---Existing members of SBIREMBS, e-SBSREMBS,&e-SBINREMBS

g---New retirees of the Associate Banks to be merged shortly.

h---pensioners removed from the service will be permitted but not those who were dismissed.

i--- Durationation of cover:- One year.

2---Rates of premium for this year i.e.

16-01-18 to 15-01-19

WITHOUT DOMICILIARY_____

WITH

DOMICILIARY_____

Gross Mthly Amt Payable (Rs. In lac) incl.GST by member by member

Gross monthly premium	Sum Insured (lacs)	Gross prem incl GST	Subsidy	Premium payable by member	Gross prem incl GST	Subsidy	Premium payable by member
UptoRs.20000	3.00	19498	14624	4874	33170	15000	18170
	4.00	30784	15000	15784	50126	15000	35126
	5.00	43867	15000	43867	69966	15000	54966
	7.50	86213	15000	71213	121657	15000	106657
	10.00	130975	15000	115975	177828	15000	162828
	15.00	256992	15000	241992	325779	15000	310779
	25.00	275005	15000	260005	341345	15000	326345

Subsidiary amount will be as under In all above cases of without DOM Plan	Subsidiary amount will be as under In all above cases of wit DOM Plan
Rs.20001 to Rs.30000 Rs. 3 lacs Rs.11699/-	Rs.20001 to Rs.30000 Rs.12000/- each plan
All other plans Rs.12000/- each plan	Rs.30001 to Rs.40000 Rs.12000/- each plan
Rs.30001 to Rs.40000 Rs. 3 lacs Rs.9749/-	Rs.30001 to Rs.40000 Rs.12000/- each plan
All other plans Rs.12000/- each plan	Above Rs.40000 Rs. 3 lacs Rs.8293/-
Above Rs.40000 Rs. 3 lacs Rs.4875/- Rs. 4 lacs Rs.7696/-	All other plans Rs. 10000/- each plan
All other plans Rs. 10000/- each plan	

NOTE:- Option to choose a higher sum insured from their existing plan will not be available.

EXAMPLE:- If you have selected Rs. 3 lacs plan earlier, you cannot increase it to higher amount . You have to keep it Rs. 3 lacs only. Yes, you can reduce it.

5---ROOM RENT/ICU RENT

Sum insured (lacs)	Tier I centre Room Rent	Tier I Centre ICU Rent	Tier II Centre Room Rent	Tier II Centre ICU Rent	Tier III Centre Room Rent	Tier III Centre ICU Rent
3.00	4000	7500	3500	7500	3000	7500

4.00	4000	7500	3500	7500	3000	7500
5.00	4000	7500	3500	7500	3000	7500
7.50	4000	7500	3500	7500	3000	7500
10.00	4800	9000	4200	9000	3600	9000
15.00	5600	10000	4900	10000	4200	10000
25.00	7200	12000	6300	12000	5400	12000

DISEASE WISE CEILING

Type of Diseases	Limits(amt. in Rupees) Tier I	Limits(amt. in Rupees) Tier I I	Limits(amt. in Rupees) Tier III
Angioplasty	150000	125000	100000
CABG	250000	200000	150000
Cataract	30000	25000	20000
Colestectomy	50000	45000	40000
Hernia	50000	45000	40000
Knee replacement Unilateral	175000	150000	100000
Knee replacement Bilateral	250000	225000	175000
Prostrate	70000	50000	40000

List of Tier I/II/III CENTRES IS AT ANN. XIV)

7--Domiciliary treatment expenses have been kept at 10%. For Cancer 15% Premium rates are for 2018 & subject to change every year.

8---Ambulance Charges. As mentioned against item 7 Scheme A

9---Domiciliary treatment.

10% expenses of the insured amount will be available. The member should fill in the standard format, and submit it to the respective Zonal office with following documents. (ANNEXURE XV)

a---Photocopy of TPA Health Card. (b) Photocopy of ID proof.

c---Receipt of Doctor for payment of consultation fees in a serially numbered format.(d) One leaf of cancelled cheque or first page of Bank passbook. (e) Duly filled in claim form in a prescribed format (separate for self and spouse).

(f) All original Pharmacy bills/Doctor's prscription, X-ray,MRI/CT Scan, sornography reports, Lab reports

(g) All pharmacy bills should be signed by the pensioner. This should be forwarded to respective Zonal Office.Prscription of continued treatment, if more than 90 days old,will be considered valid.(Cir.HR/IR/MVZ/F/80/0910 dt.18-06-16.

Please note that the bills for domiciliary treatment should be submitted once in a month only.

Similar procedure should be followed for cashless treatment and Hospitalization treatment.

Format for claiming domiciliary treatment bills is at (Annexure XV)

10-- COVERAGE

a- -Charges, medicines, all expenses incurred before hospitalization, Investigation, visiting & treating doctor's charges if they have claimed.

d--Present patients, whose treatment is continues will be covered.

e—During your stay in the hospital & if recommended by the Doctor,the charges for nurse/attendant. If the condition of the patient is serious & if required, the nurse can be kept in ICU/CCU.

f After you are discharged from the hospital, and if absolutely necessary the services of registered nurse will be available at home too. Charges of Surgeon, team of surgeon, Asst. surgeon, anesthetist, specialist doctor's Visit,Lab/diagnostic test,X'ray,MRI,C.T. scan,etc will be available.

g—Charges for Psychiatric, psychosomatic disease
h---lasersurgery,stemcelltherapy,geneticdisorder, & daycare surgery charges.
i---Diseases connected with oldage.
j---CPAP/CAPD/Bipep, eusion pump etc can even be used at home.
k---Physiotherapy treatment at home for the days prescribed by the doctor.
11---Day Care Surgery.
Ear, nose throat,tonsils, tongue, skin, stone,radiotherapy, & orthopaedic diseases, where you have to stay in the hospital for less than one day or few hours,then, you will get the charges for it.
12---Apart from allopathy,you will get the expenses for ayurvedic, unani,sindha Homeopathy, naturopathy treatment, if taken in Central/State Govt. approved Hospital/clinic
13---Treatment for teeth.
Expenses will be paid for routecanal treatment only and that too upto Rs.7500/-. If the teeth are damaged because of accident, expenses will bePaid
14---Useful facilities like walker,belts,collars,splints,stockings,elasyic bandage,Insulin pump,diabetic footwear,glucometer,nebulizer, thermometer,Alfa waterbed etc. are also covered.
If the patient dies in hospital expenses upto Rs.10000/- will be rimbursedfor taking his body from hospitall to his residence.
15---All taxes, surcharge,registration charge, admission charge and administration charges are also covered.
16---Payment which will not be made by Ins. Co.
Vaccination/inoculation, Cosmetic/Asthetic treatment,Plastic surgery,Provided it is needed because of accident/illness. Vitamins/tonic if it isNot a part of treatment.
17---List of diseases covered under the scheme is given at (Annexure XII)
(Ref. Circular Nos.:- CDO/P&HRD-PPFG/78/2025/16 dt. 28-12-15)
CDO/P&HRD-PPGF/84/2015/16 dt.08-01-16 CDO/P&HRD-PM/93/2015/16 dt. 09-02-16.
18---List of hospitals approved by The United India Ins. Co. Ltd will be available from the respective zonal offices. List for A'bad Circle is at ANN.VII)
ADDRESS OF MD INDIA TPA P. LTD
M D India Health Insurance TPA Pvt. Ltd. S. No 46/1—E-Space—A/2 Bldg. 4th floor.
Vadagaon Sheri. PUNE.41.Tollfree no.1800-233-1166/1800-233-4505 email
Cir.NO. CDO-P%HRD-PPFG/19/2018/19 dt. 31st May 2018. Sl No.247/2018/19)
FOR REINTRODUCED RETIRED EMPLOYEES MEDICAL BENEFIT SCHEME PLEASE SEE CHAPTER XIV.

CHAPTER -7

LOAN SCHEMES FOR PENSIONERS.

SBI PENSION LOAN SCHEME WI TOP UP LOAN FACILITY TO PENSIONERS WHO IS ELIGIBLE. : All pensioners & Family Pensioners of our Bank whose age is not more than 72 years are eligible for this loan.

PURPOSE:-- For meeting personal expenses.

AMOUNT OF LOAN:-- Min. Rs. 25000/- Maximum 18 months pension with
FOR PENSIONERS. A ceiling of . (I) Rs.14 lacs for pensioners upto 72 years of age.
(II) Rs.12 lacs for pensioners above 72 yrs & upto 74 yrs. of age.
III) Rs.7.50 lacs for pensioners above 74 yrs. & upto 76 yrs. of age.

EMI/NMI Not to exceed 50%.

FOR FAMILY PENSIONERS:-- Minimum Rs. 25000/- Maximum of 18 months Pension with a ceiling of;

I—Rs. 5 lacs for pensioners upto the age of 72 yrs.

II—Rs. 4.50 lacs for pensioners above 72 yrs & upto 74 yrs. Of age.

III- - Rs.2.50 lacs for pensioners above 74 yrs & upto
EMI/NMI Not to exceed 33%. 76 yrs of age

REPAYMENT

PENSIONERS Age at the time of Repayment	Sanction Period.	Age at the time of Full repayment
Upto 72 years	60 months	77 years
More than 72 & Upto 74 years	48 months	78 years
More than 74 yrs& Upto 76 years.	24 months	78 years
FAMILY PENSIONER Upto 72 years	60 months	77 years
More than 72yrs & Upto 74 years.	48 months	78 years
More than 74 yrs& Upto 76 years.	24 months	78 years

RATE OF INTEREST 3.5% above base rate. i.e. Currently 13.5% MARGIN nIL
PROCESSING FEE Processing fees have been waived effective from 1st Sept.2018.

TYPE OF LOAN. Demand Loan NEW PRODUCT CODE:-6351-7

COLLATERAL SECURITY. Pensioner:-Third party guarantee of wife eligible to getfamily pension. If wife is not there, any other family member or a third party worth the loan amount.

Family pensioner:- Third Party guarantee of a person who is maintaining satisfactory account with the Bank.

REPAYMENT PERIOD:- EMIs commencing from the pension payable one month after disbursal of loan. No instalment is deducted at the time of payment of pension.

TOP UP LOAN LOAN. Top up loan(2nd. Loan) can be sanctioned to pensioner & Family Pensioner, after 1 year of disbursement of the 1st. loan, provided the 1st. loan has been satisfactorily conducted and is regular at the time of sanction of 2nd. loan. There cannot be more than 2 personal loans standing in the name of the borrower. However this is subject to the overall EMI/NMI ratio of 50% for pensioner & 33% for the family pensioner. The sum total of outstanding in the 1st. loan % limit of 2nd. Loan in no case should exceed the pensioner's entitlement at the time of availment of 2nd. Loan.

PAYMENT. Amount of loan will be credited to S.B.A/c at pension paying br.

AVAILABILITY FROM:-. Pension paying branch is authorized to sanction loan.

DOCUMENTS. 1--- Application cum authority letter.

2--- D.P. note signed by the pensioner in favour of Guarantor and endorsed by him in favour of Bank.

3--- D.P.Note Delivery Letter.

(Application cum authority letter is at Annexure X)

NOTE:- Existing SBI Pension loan to pensioners & Affluent pensioners have been merged and this new scheme started.(CIR. NO NBG/PBU/PL-/PERLOANS/41 & 42 /2014-15 Dt. 4-10-2014 % 9-10-1

CHAPTER-8

STATE BANK OF INDIA REVERSE MORTGAGE LOAN

The Reverse Mortgage Loan was started on 12th. October 2007.

PURPOSE. Available as supplementary income for personal expenses and house repairs. Should not be used for commercial purpose.

ELIGIBILITY. Available against mortgage of his own house and he must be staying therein. He should inform the Bank if he vacates it.

Proof of residence:- Tel./mobile bill, Credit card bill, Cert. from Housing Scy. and affidavit signed before Executig Magistrate.

VALUE of If the house is in his own name, 20 years and if in joint name and And if spouse age is below 60 years, 25 years. Certificate from approved Engineer/Architect over & above years, 25 years. Certificate from approved engineer/Architect over & above valuation

SECURITY Clear title and equitable mortgage of unencumbered property.

Loan will be available, even if the property is Mortgaged to SBI

If you have taken housing loan from bank, it will have to be Liquidated. If in joint names then a will will have to be prepared in favour of wife.

AMOUNT OF LOAN 90% of value of property. Min. Rs. 3 lacs. Maximum Rs. 1 crore.

TYPE OF LOAN. Personal loan against Mortgage. Non renewable Overdraft. No

Ledger folio charges. No facility of debit Card/ cheque book.

PROCESSING FEE 0.50% of loan amount. Min.Rs.500/- Max. Rs.1000

RATE OF INT. Public. 10.75 %. Subject to change every five years.

Concession to SBI Pensioners. 1% below i.e. 9.75%

TENOR. 10 to 15 years or till death.

PAYMENT. By credit to Joint account (E or S) monthly/Quarterly/lumpsome.

No penalty for pre-payment.

BRANCHES. All branches are authorized.

FORECLOSURE. After the loan is sanctioned and documentation is done the borrower can cancel the loan and refund the amount without interest. Processing fees will not be refunded.

The following additional rules will be applicable if the property is in joint names of husband and wife.

1---- jointly with wife but if wife is not there then can be disbursed to one of them.

2---- Time Limit:- If the age of younger borrower is between 58 to 78 years:- Yersars

If the age of younger borrower is above 68 yrs.:- 10 years.

If the borrower dies, whoever is first.

1---- After the death of last alive borrower.

2---- If he sells the property or permanently vacates it.

3---- .If the heirs do not repay then the Bank can sell the Property and recover the amount.

INSURANCE AND The borrower will have to insure the property against

MAINTENANCE. Earthquake, fire or any other calamity at his own cost.

Tax and other charges should be paid in time and keep the property in good condition. The Bank will have the right to pay premium and other charges by reducing the amount of loan.

OTHER LOANS.

You can also avail loan against Govt. Securities (Other than NSC, KVP, LIC Policies

Against stock of companies, SBI Magnum bonds, Units of UTI. Margin 35% Against

NSC/KVP. Margin 15%

LOAN AGAINST FIXED DEPOSITS

You can avail of Demand loan against Fixed Deposits 100% at the same rate of TDR.

Overdraft also is available. Loan will be automatically liquidated on maturity.

CHAPTER -9

THIRD PARTY ADMINISTRATOR(TPA)

To meet with member's requirements connected with queries & submission of bills etc. there will be a third party administrator(TPA) who will assist the members, whenever needed.

1--Insurance Broker Anand Rathi will be the main source of information

both for SBI Health Assist & SBI Health Care Schemes.

2-- For Contact following details.

i— sbigmhelpdesk@rathi.com

ii—insurance@rathi.com

Toll free No. 1800=123-8733 L L 02249093000

4--Anand Rathi has also provided an App 'Benefit' which will provide various information on Policy 'A' & 'B' both.

App Can be downloaded from google play store Login I D Policy A

Policy B:-SB+PF No. "SA 632600. Pass word:- 632600

Cards can be downloaded for Policy A & B Both.

5--Raksha Health Insurance TPA pvt. Ltd, a licensed company, facilitating Insurance Cos to service Health Insurance policies,

CHAPTER -10

STATE BANK OF INDIA LOANS AGAINST OTHER SECURITIES

1—You can also avail of the loan against Govt. Securities 2---National Savings Certificates issued by

Post Office. (Margin 15%)

3---Kisan Vikas Patra (Margin 15%)

4---L I C Policies. 5—Units of UTI

6---Against stock of companies. 6-SBI Magnum Bonds Margin 35% against all above securities except item II & III.

8----- You can also have loan against your Gold Ornaments.

ELIGIBILITY:- The minimum and maximum ceiling would not apply to staff members. The existing restrictions of aggregate monthly repayment obligations not exceeding 60% of the gross monthly emoluments will be ensured at the time of sanction of Gold Loan.

INTEREST RATE:- 1% above the prevailing interest rate payable to public.

REPAYMENT :- 36 months. 60 months in case of medical expenses, purchase of land/building, educational expenses.

LOAN AGAINST BANK'S TERM DEPOSIT RECEIPT

1—You can also avail of loan against your TDR. 2---Interest rate will be the same as of TDR

3---100% loan will be given

4---If the deposit is in the joint names, both will have to sign on the reverse of the TDR.

5---All documents will be signed by the depositors.

6---Type of loan will be demand loan.

7---On maturity, the loan will be liquidated and balance credited to your SB account.

8---No premature penalty will be levied on staff and SBI Pensioners Deposits.

9--Interest on TDR, prematurely withdrawn will be for the period for which it has run.

Loan on TDR at same rate vide Cir.No.CDO/P&HRD/- HR/78/2014/15 dt 03-02-2015.

CHAPTER -11 VARIOUS DEPOSIT SCHEMES

SAVINGS BANK ACCOUNT.

a—A pensioner will now not be required to open separate S.B. account for crediting pension.

b—It can be credited to your existing S B account c—Interest rate on S.B. account is

upto Rs. 1 lac:_ 3.5%, Above Rs. 1 lac 2.75% calculated on daily product and credited at quarterly intervals in the month of March

d—The pensioners will get the benefit of staff rate e—You will also get benefit of Senior Citizen rate 0.50%

--You are also eligible for ATM facility.

--Don't forget to nominate someone to avoid legal formalities in case of death.

--Even if you have joint account, you can nominate any one from family and ensure that this is recorded in your passbook.

--The provision of maximum ceiling on deposits at staff rate i.e 1% more has been waived.

Since the interest rates on S.B. account are now linked to Repo rate of RBI, whenever there is a change in repo rate, the interest rate for balance above Rs. 1 lac will be changed accordingly.

(e-Cir.No. NBG/PBU/LIMA-SB/3/2019/20 dt 22-4-19

f---Benefit of staff rate i.e 1% more will be allowed on deposits maintained either singly or jointly with other family members of the employee or retired employee, even if you are not the first account holder.

k—He will have to give a declaration to the effect that the money deposited by him is his own

l---Family members means ,spouse, son, unmarried daughter, unmarried sister, father, mother, daughter in law, grandson, grand daughter NRO/NRE/FCNRB/ Bank employees Federation n---Interest on deposits of society incl. Coop. Hou.

Scy, Association formed by members of the Bank's staff, will carry staff rate.

(Cir.No.P&HRD-IR/17/2019/20 dt. 22nd May 2019) for staff rate).

TERM DEPOSITS

1—You can invest your funds in fixed deposits ranging from 7 days to 10 years, jointly with your spouse son, unmarried daughter, father, mother, daughter in law, grandson/daughter.

2---It is not necessary to keep your name first for staff rate of interest, i.e. 1% more.

3---For obtaining benefit of senior citizen interest rate your name has to be first. If your wife also is senior citizen, then her name also can be first.

4---No penalty is levied on before maturity deposits.

5---You can also avail of facility of monthly/quarterly interest at discounted rates.

6---Nomination facility is available.

7---On due date, please give specific instructions for withdrawal/renewal, otherwise it will get automatically renewed for same period at the same rate..

PROCEDURE FOR INCORPORATING SPOUSE/FAMILY MEMBER'S NAME FIRST

a)—Ask the branch staff to amend CIF and change to “Personal staff family members”. There will be a box on the top right hand corner for inputting P.F.No., which will become the blue (mandatory), when the above CIF type is selected.

b)---Input the PF No. of staff and validate. If the staff member has retired long back, the system may give error ‘Invalid P F No.’. Ask the branch to raise a service desk request and the same will be done by CDC from bookend. KYC also needs to be updated if the system asks.

c)---Once the que is guaranteed and authorised by an official, branch can open TDR/STDR in the name of family member at staff rate even if the first depositor is not the staff member himself herself.

There was a ceiling that the amount on which the special interest is paid should not exceed the equivalent of three years basic pay or pension as the case may be. This ceiling is removed vide Cir.No. Sl.No.1293/2014/15 P&HRD/-IR/78/ 2014/15 dt 03-02-2015.

CREDIT OF TDR IN JOINT ACCOUNT

As per Chennai LHO Circular no single name TDR/ STDR is to be paid in joint account. It is to be paid only in depositor's own CIF account or through Bankers Cheque. Any deviation will attract penalty of Rs.10000/- to be recovered from maker & checker in the ratio of 70-30. The Bankers Cheque though can be credited to joint account.

Term Deposits payable to Either or survivor.

If your Term Deposit is in joint names & payable to either or survivor, & if one of the depositors dies the branch claims that the mandate of E or S is applicable on Maturity and not anytime in between. now the mandate is already included in the account opening form and the survivor can get the deposit in his/her name & can close the account, if they wish to do so. If not accepted, you have two options open for this.

- 1- --Inform the Bank about the death of joint depositor. Give a death certificate for Bank's record. Wait till maturity if funds are not needed. At the time of maturity, you will get the amount.
- 2- --Convert the deposit in survivors name first. and then take premature payment of the deposit, a few days later, if funds are urgently needed.

RECURRING DEPOSITS ACCOUNT

You can also open a Recurring Deposits account for different periods and also get the benefit of Staff rate.

CHAPTER -12

LEGAL POSITION ABOUT NOMINATION IS LEGAL HEIR AND THE NOMINEE SAME?

When we talk of Deposit account, naturally we talk about nomination also and this is needed also to avoid process of legal formalities in case of death. But it is necessary to know the status of Nominee if he gets the money How many are aware of this legal twist.

We presume that when an account holder dies the nominee becomes the sole owner of the funds. No. we are wrong. Hence this clarification.

WHAT IS A NOMINEE?

According to law, a nominee is a trustee, not the owner of the assets. In other words he is only a caretaker of your assets. The nominee will only hold your money/assets as a trustee and will be legally bound to transfer it to the legal heirs. For most

investments, a legal heir is entitled to the deceased's assets. For example, section 39 of Insurance act says, the appointed nominee will be paid, though he may not be the legal heir. The nominee in turn is supposed to hold the proceeds in trust and the legal heirs can claim the money.

The legal heir will be one who is mentioned in the will. However if the will is not made, then the legal heirs

of the assets are decided according to the succession laws, where the structure is predefined on who gets how much.

For example, if a man during his lifetime executes a will, he mentions his wife and children as legal heirs and they are the legal owners of his assets. It is essential that one needs to execute a will. It is the ultimate source of truth and replaces the

succession law. Nominee can one of the legal heirs.

IMPORTANT

Mention the full name, address, age, relationship to yourself of the nominee. Do not write nomination in favour of wife and children as a class. Give their specific names and particulars existing at that

moment. If the nominee is a minor, appoint a person who is a major as an appointee giving his full name, age, address and relationship to the nominee.

WHY IS THE CONCEPT OF NOMINEE?

So you might be wondering, if the nominee does not become the sole owner, why does such concept of a Nominee exist at all? It is pretty simple. When you die you want to make sure that the insurance companies, Mutual Funds or your shares should at least get out of the companies and go to someone you trust and who can further help in process of passing it to your legal heirs. Otherwise, if a person dies and has not nominated anyone, your legal heirs will have to undergo the process of producing all kinds of certificates like Death Cert, proof of relations etc. for each legal entity.

Note:- A policy holder can appoint multiple nominees and can also specify their shares in the policy proceeds. In case of the mutual funds, you can nominate upto three persons who can be registered at the time of purchasing units.

Similarly, you can nominate in shares, your accounts your fixed deposits also.

BANKING FACILITY FOR SENIOR CITIZENS AND DIFFERENTLY ABLED PERSONS

In terms of statement on Developmental and Regulatory Authority released by RBI on 4th Oct. 17, Banks are required to put in place appropriate mechanism for meeting the needs of such customers, so that they are able to avail bank's facility without delay. These are:-

1--Dedicated counters/preference

to senior citizens/Differently abled Persons.

Banks are advised to provide clearly identifiable counter or counter which provides priority to the above customers

2--Ease of submitting Life Certificate

Banks shall ensure that when physical life certificate is submitted in any branch, including a non-home branch, of the pension paying bank, the same is updated promptly in CBS by the receiving branch itself to avoid any delay in credit of pension.

3--Chequebook Facility

i—Banks shall issue cheque book to customers whenever a request is received through a requisition slip which is part of the cheque book issued earlier.

ii--Banks are advised to provide minimum 25 cheque leaves every year if requested, in S.B account, free of charge.

iii--Banks shall not insist on physical presence of any customer, including senior citizen and differently abled persons for getting cheque book.

iv--Banks may also issue cheque books on requisition by any other mode as per Bank's laid down policy.

4--Automatic conversion of status of accounts

Banks are advised that a fully KYC compliant account should automatically be converted into a senior citizen account based on the date of birth available in Bank's record.

1--Additional facilities to visually Impaired customers

Facilities provided to sick/old/incapacitated persons regarding operation of accounts through identification of thumb/toe impression/mark by two independent witnesses and authorizing a person who would withdraw the amount on behalf of such customers shall also be extended to visually impaired customers.

2--Banks should provide senior citizens and differently abled persons Form 15G/H, once in a year (preferably **34** in April) to enable

them to submit the same, wherever applicable within stipulated time.

CHAPTER -14 -

-Doorstep Banking

Banks should make concerted efforts to provide basic facilities, such as pick up of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand draft, submission of KYC documents, Life Certificate at the premises/residence of such customers whose age is more than 70 yrs or is sick/incapacitated.

(This facility is in vogue since 31st December 2017.) (RBI Cir DBR NO.Leg.BC.96/09.07.005/2017/18 dt 9-11-17)

DOORSTEP BANKING SERVICES (DSB) THROUGH DOORSTEP SERVICE AGENTS

As mentioned above, the Bank, under Instructions from RBI have started Doorstep Services for senior citizens. These are:-

1---Services available

i—Cash pick up and cash delivery from own account. ii—
Cheque/instrument pick up for collection/clearing
for own account.

iii--Chequebook requisition slip pick up.

iv--Statement of account/Term Deposit advice (Bank may add/amend services from time to time) 2---**Availability.**

i--The service request can be made at toll free number
1800 1111 03 between 9am to 4 pm on working days at
the centre.

ii--The services request can also be made through Doorstep
Banking Tab in YONO App/
INB Channel.

iii--These services will be available to customers having
registered address within a radius of 5 kms from the
home branch.

iv The DSB Service is available in Savings Bank/ Current
Account of resident individual

The services are not available to

a)—Minor including under guardianship b)—Customers
having opened S.B account under
Motor Accident Claim product/scheme.

c)—Joint account operated jointly

d)—Account operated through Power of Attorney.

e)—Non individual customers.

3- --Modality of Delivery

a) —By Doorstep Banking Agent(DSA) outsourced for DSB
Service purpose.

b) —Chequebook, Statements of accounts Term Deposit advice shall

be delivered directly by the Bank through post/courier.

4- --Turnaround Time

The service delivery through Doorstep Service Agent (DSA) would be completed expeditiously on best effort basis but not later than T+1 working day

5- --Service Charges for Doorstep Banking Services.

Type of services	Services	Service Charges
Financial services	Cash Deposit	
	Cash Payment/ Withdrawal	Rs.75+GST
Non Financial Services	Pick up of cheque book. Req.slip	Rs.75+GST Term
	Deposit Advice & Statement of accounts	Free
	Statement of Current account.(Duplicate)	
		Rs.100/-+GST

The Bank may revise service charges from time to time and available at Bank's Website. 'bank.sbi.

Procedure to be followed by customer

for registration, request & fulfillment

- i—You will have to sign an application form & terms and conditions along with undertaking to register for Doorstep Banking services and also opt for SMS facility. Latest photo to be affixed on the Application form.
- ii—You will receive an SMS confirming registration for this service.
- iii—To avail of this facility you should call Toll Free Number 1800-1111-03 between(9am to 4 pm on working days only at the centre) from your registered mobile number.
- iv---When the call is connected input last four digit of S.B.account/current account number for which DSB is registered.
- v---After initial verification, the call be forwarded to Control Centre Agent, who after second additional verification shall record the request. You will then provide the details of request and the preferred time of service delivery (9 am to 5 pm on working days only) to the contact number agent.
- vi- --Once the request is accepted you will get an SMS advising Case ID & request type..
- vii- --If you register request through Doorstep Banking Tab in YONO App or through Internet Banking Channels, you will receive SMS advising Case ID and request type.
- viii—Request shall be forwarded to Doorstep Banking Agent who will contact you to fix an appointment.
- ix---At the appointed time the agent shall visit at your registered address, show his credentials (Photo ID Card).

You will verify it and satisfy.

- i- --He will also verify your identity through Photo ID including your OVD .
- ii- --Initiation of transaction shall signify establishment of identity of DSA
- iii- --Services will be delivered at your regd.address only. xiii---The service request will be initiated in the Doorstep Banking Web Portal in the mobile carried by the agent.
- xiv- -- The financial service of cash deposit and withdrawal shall be initiated in the Doorstep Banking web portal in the mobile of DSB Agent..

xv- --You will yourself input Case ID and verification code in the web portal and on validation, transaction will proceed further. You will handover cash or receive cash to from DSA and simultaneously input confirmation code, received through SMS to complete the transaction. Your account will be credited/ debited on real time basis and the charges will be debited from your account.

xvi- --You will receive SMS for completion of transaction and will allow the DSA to leave,

xvii- --If because of wrong confirmation code, within ten minutes the transaction fails, you will not accept/hand over cash to DSA.

xviii—You will not submit any cheque/withdrawal form to DSA for withdrawal of cash. No pay in slip is required for deposit of cash.

xix---In case of Non financial service, you will hand over cheque/instrument/cheque book requisition slip to DSB agent He will deposit it at the designated branch at the centre and update the position in web portal. You will receive SMS for its deposit.

6--Other Important Instructions

i---If you opt for DBS service, SMS facility is mandatory. ii—This service will be provided in your own a/c only) iii—**Limit for cash transaction**

	Cash Withdrawal	Cash Deposits
Per day transaction allowed.	1	1
Per transaction cash limit(Max.)	20000	20000
Per transaction cash limit(Min,	1000	1000

The bank may revise this limit at its own discretion iv—

Deposits/Withdrawals to be made in multiple of 100/- only.

v—for Deposits, cut/soiled/mutilated/tampered defective notes shall not be accepted.

DSA should count all notes in your presence.

If sufficient fund is not available in the account the transaction will be cancelled, Applicable charges will be debited.

- vi -- Services shall not be available for inoperative accounts, accounts which have been put on hold/freeze due to Govt. Order or otherwise.
- vii -- If at the appointed time, when DSA reaches you and you are not available, charges will be debited to your account.
- viii -- Please maintain sufficient balance in your account while using this service.
- ix--No payment has to be made by us to DSA for providing home service .
- x--We can register complaint regarding DSB through Toll Free Number.

Chapter -15

Staff welfare – CRITICAL ILLNESS

After the merger of Associate Banks, the Bank has decided to regroup the heads of Staff welfare Activities Currently the staff welfare fund is utilized for the benefit of working employees. Now, the Bank has decided to extend this facility to the retired employees of the Bank, in the form of assistance to them in meeting their medical expenses to a certain extent, in respect specified diseases. The amount of Rs.20/- crores have been allotted under the new head “Assistance to Retired Employees in case of critical illness.. The scheme is as under.:-

--The Coverage. Who will be covered?

- A) — **All** employees of State Bank of India on superannuation from the Bank or those who have taken VRS, attaining 58 years of age , their spouses and disabled children if any.
- b) ---Family Pensioners
- c) ---Those, discharged, dismissed, removed will not be covered.

2. --Period.

The scheme will cover medical expenses incurred by the retired employee/Family pensioners on or after 1st April of the financial year for critical diseases

2--Diseases Covered

Cancer, Cardiac Surgery, Serious Heart Ailments, Kidney/Liver transplant, Dialysis, Illness/Accident of serious nature, Amount involving major surgeries, Live support systems.

3--Expenses Covered

—In case of pensioners/family pensioners covered under the Retired Employees

Medical Benefit Scheme/Family Floater group Medical Policy, the Bank shall provide assistance to the extent of 50% of the medical expenses incurred above the amount payable under the above schemes. The maximum amount of assistance shall be restricted to Rs.5 lacs.

b)---Those pensioners/Family pensioners not covered under the above schemes, the Bank shall provide assistance to the extent of 50% of the medical expenses incurred above

Rs.3 lacs .The maximum amount shall be restricted to Rs.5 lacs.

c)---The assistance shall be provided on first come first serve basis, subject to availability of funds.

d)---The facility can be availed for only one instance per retired employee/family pensioner in a year in respect of specified diseases, post facto.

e)---Any query/ clarification shall be issued by CGM HR

--Procedure

i---The pensioners/family pensioners shall submit their application at their respective admin. Office

under whose control their pension paying branch is ii---The doctor's prescription along with discharge

summary of hospitalization and other original bills/receipts should be attached to the application.

III--The chief Manager HR shall be the nodal officer at Admin.office. He will enter the details of the application in the portal opened for the purpose The link for the portal is available under Human

Resources [Important News] Assistance to retired Employees/family pensioners in case of critical illness. The user ID of each employee of each A.O. shall be created by I R Dep't. C.O. Mumbai.

IV--The bills shall be fully scrutinized by the bank's Medical officer at Admin. Office before submission and the relative application shall be forwarded to DGM IR at Corporate Centre under the signature of DGM (B&O)

V-- The IR Dept. at Corporate Centre shall process the application and send it to a three member committee, comprising of Gen. Manager(OL&CS) DGM PM & PPG, and Chief Medical Officer.

VI--After approval, date of approval will be entered in the portal and the approved application will be forwarded to OA dept. at corporate Cent. for payment.

vii—If the application is not approved the person the person will be specified & I R Dept. portal by the I R Deptt. at Corporate Office.

viii—The Office Administration Dept. at Corporate Centre will make payment by debiting the BGL Account 'Staff Welfare Fund' on 31st March of each financial year. The BGL account 'Staff Welfare Fund' shall be zeroised by raising consolidated debit to CAO Kolkata, enclosing the statement of expenses, under advice to I R Dept. at Corporate Centre.

ix--The declined application shall be returned by the I R Deptt at Corporate Office to the concerned Admin.Office assigning the reasons of return.

x-The Admin. Office in turn will return the applications to the applicant on the recorded address

(e-Cir.No.CDO/P&HRD/-IR/107/2017/18 dt.21-03-2018.)

NOTE:- Under this scheme, since you will get 50%~~39~~ of the medical expenses

incurred above the amount payable under your other two schemes ,please ensure that you keep original Pharmacy bills investigation reports/Receipts/ zerox copy of the discharge certificate, separately for attaching it with this application.

FURTHER IMPROVEMENT IN FACILITIES

After the merger of Associate Banks, the Bank has decided to regroup the heads of Staff Welfare activities. Currently, the staff welfare fund is utilized for the benefit of working employees. Now the Bank has decided to extend this facility to the retired employees of the Bank, in the form of assistance to them in meeting their medical expenses to a certain extent, in respect of specified deceases. The amount of Rs.20 crores have been allotted under the new head "Assistance to Retired employees in case of critical illness". The scheme is as under.

1---**COVERAGE:-** who will be covered:-**a**—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.

b—Family Pensioners **c**---Those, discharged, dismissed, removed will not be covered.

2---**PERIOD** The scheme will cover medical expenses incurred by the retired Employee /family pensioners, on or after 1st April of the financial year for critical diseases,

3---**DISEASES COVERED** : Cancer, Cardiac Surgery, Serious Heart ailments, Kidney, liver transplant Dialysis, Illness/Accidents of serious nature, amount payable involving major surgeries Life support systems.

4---**EXPESES COVERED**

a---In case of pensioners/family pensioners, covered under the Retired Employees Medical Benefit Scheme/Family Floater group Medical Policy , the Bank shall provide assistance to the extent of 50% of the medical expenses incurred above the amount payable under the above schemes. The maximum amount of assistance shall be restricted to **Rs.5 lacs**.

b---Those pensioners/family pensioners not covered under the above schemes the Bank shall provide assistance to the extent of 50% of the medical expenses incurred above Rs. 3 lacs. The maximum amount of assistance shall be restricted to Rs. 5 lacs.

c---The assistance shall be provided on first come first serve basis, subject to availability of funds.

d---The facility can be availed for only one instance per retired employee/family pensioner in a year in respect of specified diseases, post facto.

e---Any query/clarification shall be issued by The Chief General Manager(HR).

5--**PROCEDURE**

1---The pensioners/family pensioners shall submit their application at their respective admin. Office

under whose control their pension paying branch is.

2---The Doctor's prescription along with discharge summary of hospitalization and other original

bills/receipts should be attached to the application.

3---The Chief Manager (HR) shall be the nodal officer at Admi. Office. He will enter the details of the application in the portal opened for the purpose. The link for the portal is available under Human Resources important News Assistance to Retired Employees/Family pensioners in case of critical illness. The user ID of employee at each A.O.shall be created by the IR Deptt., COMumbai

4---The bills shall be fully scrutinized by the Bank Medical Officer at Admin. Office before submission and the relative application shall be foewarded to DGM IR at Corporate centre under the signature of DGM (B&O).

5---The IR Deptt. at Corporate centre shall process the application and send it to a three member committee, comprising of Gen. Manager(OL & CS), DGM(PM&PPG), and Chief Medical Officer..

6---After approval, the date of approval will be entered in the portal and the approved application will be forwarded to OA Deptt. at Corporate centre for payment.

7---If the application is not approved the person will be specified and the IR Deptt. shall note it in the portal.

8---The O A Deptt at Corporate Centre will make payment by debit to the BGL account . The Staff Welfare fund will be zeroised by raising consolidated debit to CAO Calcutta, enclosing statement of expenses under advice to IR Deptt at CO.

9---The I R Deptt will return the declined application to concerned A.O. assigning for return.

10---The A.O will return the application to the applicant.

NOTE:- Since you will get in this scheme 50% of the medical expenses incurred above the amount payable under your ther two schemes, please ensure that you keep original pharmacy /bills investigation receipts/zerox copies of the discharge certificate separately for attaching it with this appl. (The specimen of the application form is at Annexure XVI)

(Cir No.CDO/P&HRD-IR/107/2017/18 dt the 21st March 2018 Sl. No.1516/2017/18)

CHAPTER-16

STATE BANK OF INDIA MUTUAL WELFARE SCHEME.

To assist the employee and his family in medical facilities, the scheme was started in 1982. The scheme is now closed but those who have become members will continue to get benefits.

SCHEME.----- Monthly subscription. Rs.10/- Rs. 20/- Rs. 30/- Rs. 40/-

The employee who has deposited the amount, when retires, will be entitled to get medical benefit as under. If he retires before the age of 60 yrs., he will have to pay instalments till he reaches 60.

The member who is admitted to the scheme and retires, voluntarily then he will deposit instalments in advance until he completes the age of 60 yrs. He will get medical benefit only after he completes 60 years.

TABLE FOR MEDICAL BENEFITS.

UNIT. If hospitalized, 90% of illness, if hospitalized For any other Hospital expenses. or not. Illness Limit

Rs.10 Overall limit Rs.6000/ Overall limit Rs 6000/- Out of Rs.6000/-during life during life Rs500/- p.a.

Rs.20/ verall limit out of overall Rs.15000/- during life Rs.15000/- during life limit Rs.15000/- Rs.1000/- p.a.

Rs.30/ Overall limit Rs.22500/- out of Overall limit Rs.22500/-during life timelimit Rs.22500/ Rs.1500/- p.a.

Rs.40/- Overall limitRs.30000/- Out of overall limit |Rs.30000 during life during life. Rs.30000/- Rs.2000/- p.a.

After the death of an employee, the medical benefit will be available to the spouse. Bills will have to be submitted within three months.

MONTHLY PENSION TO THE SPOUSE.

You must be aware of the fact that in the following cases the spouse is entitled to get monthly pension as per the unit of Rs.10/ 20/- 30/- 40/-

If a member of the scheme expires during service, the spouse will get monthly pension. Similarly, if a member of the scheme retires on attaining the superannuation age, the spouse will get the monthly pension as per the scheme. The relative table is given below.

Unit Benefits	Lumpsum to be paid	Monthly Pension	Spouse./nominees/heirs
Rs.10/-	Rs.10000/-	Rs. Nil	Rs.200/- p.m.
Rs.20/-	Rs.10000/-	Rs. Nil	Rs.250/- p.m.
Rs.30/-	Rs.15000/-	Rs. Nil	Rs.375/- p.m.
Rs.40/-	Rs.20000/-	Rs. Nil	Rs.500/- p.m.

If an employee has died during service and who has received adhoc payment Will not be eligible for medical benefit

PROCEDURE FOR REIMBURSEMENT.

1--- The medical bill should be submitted in standard format(One copy) and forwarded to Zonal

Office through Pension paying branch.

2--- The member should sign on prescription and all medical bills.

3--- If the treatment is continued, the prescription should be retained and a certificate to the effect

that the prescription has been retained should be given.

4--- Bills should be submitted within 3 months and the member should write his account number, mobile number on the form.

5--- if husband/wife are getting family pension, then in April each year they should give life

Certificate/Non-marriage certificate.(Annexure—XI & XII)

CHAPTER--17 WILL/ TESTAMENT

WHO CAN DO IT.

Any person at any age can prepare the will. It is absolutely necessary for a senior citizen to prepare a will and decide, after his death, who should get the property and to what extent.

A lady even can prepare a will as to after her who should get her property. Jewellery etc. WHY IT IS NECESSARY.

Have we ever thought that in our absence, what difficulties our heirs will experience There may be disputes also. To avoid this, it is necessary to prepare a will of his own earned property.

HOW TO PREPARE A WILL.

It is very easy to prepare a will. It does not need help of an advocate. It can be prepared on a plain paper. No stamp paper is also needed. There is no standard format for it.

Even if the will is prepared on a stamp paper, it is not necessary to register it. But is desirable to do it to avoid legal problems.

If, prepared on a plain paper, the details of all your self earned property to whom and to which children and to what extent your wife wants to distribute should be specified with names

IMPORTANT POINTS TO BE NOTED.

1----Will should be signed by the maker with date. If a person is not in a position to sign, he can place his

thumb impression also compulsorily in the presence of two witnesses.

2--- -Wherever there are cuttings in the will, you and your witnesses must sign.

3--- Witnesses should be younger to you so that if you are not alive, they can remain Present.

4---- It is not necessary that the will should be read by the witnesses. They should be known and of

your confidence.

5--- The beneficiary of the will can be a witness but it is not desirable.

6---- It is not necessary to register will prepared by you but is desirable.

7----The will prepared by you can be changed anytime. If more than one will is prepared, the last

one will be valid and acceptable.

8---- The witnesses should be the same in all wills.

9----After you have prepared the first will, you can amend it and change the distribution.

10---Since the method of preparation is so simple, destroy the earlier will, when you prepare a

changed one.

11---If you have registered the first will, it is not necessary to register the changed will but it is

desirable.

12---To avoid misunderstanding amongst the heirs, it would be desirable to notarise the will or

register it

13---Please keep the will at safe place and inform your son/daughter/nearest relative or friend.

14---If the will is in more than one page, place your signature on all pages.

15---Please specify that who will get the property, other than the one mentioned in the will. Please

mention specifically that "after my death all my movabl and immovable property will be of my

wife and after her it should be distributed as under.

16--- Please ensure that the will is signed and dated

17----If possible prepare the will on a stamp paper of Rs.100/-.

THESE ARE ONLY GUIDELINES TO BE CAREFULLY FOLLOWED. ----

(SPECIMEN OF WILL)

I shri/smt. _____ Age _____ Residence of _____

prepare this will of my movable and immovable property today _____ -

on of my own desire, clear mind, conscious and healthy condition at _____

I retired from Bank's service on and am getting monthly pension as per rules and is credited to my S.B. A/c No. with SBI _____ Branch.

I am married to smt. _____ And details of my heirs is as under.

1---Smt _____ Age _____ Wife Stays with me now.

2---Shri _____ Age _____ Son Stays with me.

DETAILS OF PROPERTY & ITS WILL.

1---My self acquired property _____Vibhag Tikka No_____. City _____
_____Survey No. _____Sq. Yards situated at is registered in my name from
the date of agreement dated the _____t an ancestral property butacquired from
my own income. I am staying with my wife therein.

The details are as under.

Floor Area Identity Sensus No. other details

Through this will, in complete conscious condition, allot the above immovable property
With furniture and all house hold items to my wife smt. _____after my
death.

I authorize my wife to transfer this property in her name. I wish, it is transferred in her
name. I wish that after her death, this property is transferre in the name of my wife's
name is recorded in society's records.

1---IMMOVABLE PROPERTY.

Details of Fixed deposit/S,B, account with Bank/Institutions/Company/postoffice
and other Financial Inst. Are as under;

1----

2----

Apart from this, if any amount is lying with any other Banks/Fin. Institutions,I wish that
it is received by after my death.

3---I have already distributed Gold ornaments/jewellery to my wife and Children will
be theirs only and no other heir will dispute it. Ornaments like which are with me, be
given to after my death.

4---Amount invested in shares/debentures/Bonds/Post office deposits be given to
after my death.

5---Clothes, furniture,Car, Scooter and misc. items be given to after my death.

OTHER MATTERS.

1----The will will be effective after my death.

2----since I have prepared this will of my own desire, clear mind and in fully conscious
and healthy condition, for my, selfaquired property none of my heirs will have right on
my property, except the one mentioned above and hence no one can take any objection
about it in future.

3---I have not made any will before.

4---If my wife dies before me and if I am not able to change the will, then whatever has
been given to my wife be distributed as under :

Details of distribution. _____

5---For executing this will and for necessary legal formalities I appoint shri/smt_____
as executor of the will and request the heirs to cooperate.

I have prepared this will in fully conscious and healthy condition, without any force or
threat from anybody. This will be binding to all my heirs. These heirs or their relatives
will have no right to stay it or take objection in any court or govt. office.

I Have fully read and understood the contents of this will which is written by me.

I have signed it in the presence of following two witnesses

Place

Signature of executor.

WITNESSES STATEMENT AND SIGNATURE.

At the request of the executor of the will shri we remained present as witnesses. He has signed it thereon in our presence We have signed in eachothers presence

1 Name of witness

2 Name of witness

Address

Address

Signature

Signature

Date.

Date

CHAPTER -18

COMPLAINT/GRIEVANCES BY PENSIONERS

To help the pensioners in solving their querries/grievances, the Bank has started A SANJEEVANI-SBI HR HELPLNE, the details of which are as under.

Name of Office

Sanjeevani-SBI HR Helplne

Purpose

Pension related querries/Grievances

Who can contact

All SBI Pensioners

How to contact

Voice Call at(022-22858130) on any

Pensioners can approach

Any Working day between 10'30hrs/18 hrs.

SANJEEVANI-HR HELPLINE

For Voice Calls- please follow the interactive through any of the modes Voice Response System(VRS)

written alongside e-mail(Using Pensioner's registered e-mail ID with HRMS domain) to sanjeevaneepensioner@sbi.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 his/her PF ID in the subjectline. The other details Viz. contact number, nature of query/grievance etc. can be given in the body Of the mail. SMS HELPHR followed by space and PF ID of pensioner concerned.

(HELPHR XXXXXX) to 567676 . The SMS will be responded on the next working day by a call from Sanjeeveni team on the registered mobile.

NATURE OF GRIEVANCES All kind of SBI Pension related grievances Which are unresolved at

pension paying Br.

Who will be available for staff

At Sanjeevani-HR Helpline Officials in senior

Management Scale

How will the pensioner know that If the query is not resolved immediately –

- the query is recorded on call, a ticket No. will be generated by the system and that ticket No. will be sent to the concerned pensioner viaSBI e-mail. In addition an SMS giving detailsOf its Ticket will also be sent to the regd.Mobile No. of the concerned pensioner.

Resolution of the complaint/query/ SMS and e-mail will be received by the Grievance raised through the ticket No. pensioner concerned informing him that the grievance has been resolved.

In order to clearly understand the query and or further analysis, it has been decided To record all the conversations with Sanjeevani-HR Helpline

CHAPTER 19

CLARIFICATION OF HOME-NON HOME BRANCH TRANSACTIONS

1---You are aware that the pensioners experience difficulty when they go to transact their business at

the branch. Generally they are advised that this will be permitted at HOME Branch only .

The following clarifications will be of great help to the pensioners.

(CIR.NO R&DB/BOD-GB/32/2018/19 dt. 12th July 2018, Sl. No.419/2018/19)

2---DEFINITION OF BRANCH

2.1---Home Branch:- Home Branch is a branch where the Customers Account is maintained.

2.2---Non-Home Branch The Banking facilities available to customers at branches Other than Home branch are called Non-Home Branch.

3---- THE FACILITIES AVAILABLE AT NON- HOME BRANCH

1---Transfer of funds from one account to another internal account.

2---Cash Deposits/Cash Payments (With ceiling).

3---Same day credit through cheque as per ceiling mentioned on the cheque.

4---Issuance of IOI

4---ADMISSIBLE TRANSACTIONS

4.1---**Cash Deposits**

I- 'P' Segment Savings Bank:- No restriction

II—In AGL/SME Segment Non Home Deposit is Rs. 2 lacs per day.

4.2----**Cash Withdrawals**

i— 'P' Segment:- Rs.50000/- for self (Using cheque)

ii----'P' Segment Rs.5000/- for self (Using withdrawal form accompanied with S.B Passbook.

iii--- SME Segment---Rs.100000/- for self.

iv----AGL Segment Rs.100000/- for self(KCC Cheques only).

V ----No cash payment to third party.

vi----No cash payment of CAG/MCG/CMP cheques.

4.3---**PASSBOOK UPDATION** - Facility of S.B. Passbook updation at all non-home branches except P.B.Branches /Specialised |P.B.Branches, Corporate Account Group(CAG) Mid Corporate Group Branches(MCG) & NRI Branches throughout the Country withot any charge.(Cir.No.NBG/BOD-~~26~~13/2011/12 dt. 02- 07-2011.)

4.4-----TRANSFER

i---Multicity cheques(MCC) will be paid as per the ceiling mentioned on the cheque.
ii—All transactions between same CIF, irrespective of mode of transactions will be allowed.

iii---All transactions through Rupee Vostro Account/DIW. Warrant Module will be allowed without ceiling as hitherto.

iv---There will be a general cap of Rs. 10 lacs in originating debits for Non-Home transactions for all branches and Rs. 5 lacs for branches manned by single officer/single clerk.

v-- RTGS transactions will be restricted to home branches only.

vi---All RTGS will be backed by cheque only. Here will be no debit on the basis of debit voucher.

4.5—**OTHERS** - Depositors may submit form 15 G/H at home and non -home branches both.

5.0---**SERVICE CHARGES** for Home & on Home branches are equal and system Driven.

CHAPTER -20

HOW TO USE HRMS

You are aware that, since the transfer of pension work to CSPPC Kolkata, thr Bank has introduced new "Pensioner Web Portal, which can be accessed by typing the following link in your computer.

"<https://www.sbi.co.in/sbipension/user.htm> (now called online SBI HRMS)

For those who are already using the earlier portal, need not again register as "New User"

with this portal. They can get access with the same user ID(i.e. your own PF Index No.) and the same password.. But those who are new users, must go through the registration process and register themselves with the new web portal. You will have to enter in the system , your mobile number, which will be registered with the Bank., because the Bank can contact the pensioner., if needed, if you were not using the earstwhile HRMS portal. Then you will have to register for getting access to the new HRMS Pensioner portal. Please type the link mentioned above in your browser. When opened You will see a webbage "Portal for retired SBI employees with following particulars.

FOR NEW USERS

The new userswill have to register themselves in the HRMS Pensioner portal for which they will have to go to the website mentioned above. And click the button "New User at the bottom. Once you click th button, "New User", a new webbage will be opened on your screen as "STAFF PENSION PAYMENT".

Your onetime password(OTP) for logging to the website will be sent by SMS/email to the Mobile number/email provided at the time of registration. Please provide a mobile number located in India on which a domestic SMS can be received in India.

USER REGISTRATION

Please fill in the following information in the appropriate columns, If there is any mismatch between the data you are entering and the data available in the system , then the system will not accept the same. Please contact PPG Deptt. at LHO to know the correct position and correct the entered data accordingly.

Name of the staff pensioner

PF Index NO.(Please enter 7 digit PF number(HRMS). If your PF number is of 6 digits enter 0 before it.

Pension account number

Date of retirement

E-mail ID/ Mobile number/ reenter mobile number

Please enter the string shown in the image 97D7B (Characters shown in the image are sensible). Submit. Reset

Once you are registered, please contact PPG Deptt. at LHO, who will provide you a Password which should be entered in the appropriate place for generating your own Password. Then, you will have to choose your password(minimum 6 digits), which should be memorized for your future use.

FOR EXISTING USERS

Existing users can open the pensioner portal by entering your PF number and your Password correctly in appropriate box. Then enter the characters (as shown in thebox) correctly and submit. You will be entering in your portal and can view your pension slip. Fill in the investment details by using the appropriate menu given in the web page displayed

Staff Pension Payment. Log in details

PF number/ Password(Care. Password is case sensitive.

Submit

Reset

Forgot password

new user

If HRMS Password is locked, send e-mail/SMS to HRMS with your PF index No. from your registered email/mobile number to reset the password to "hrms.pw@sbi.co/in. Your password will be reset

CHAPTER -21-

BRIEF CONTENTS OF IMPORTANT CIRCULARS. FOR SBI/IBI PENSIONERS

1---PAYMENT OF PENSION BY DEBIT TO SUSPENSE ACCOUNT.

It is mandatory for the pensioners to submit their LIFE CERTIFICATE in the month of NOVEMBER, every year. Sometimes, even if the pensioner has submitted the certificate, the pension is stopped and the pensioner is put to difficulty. To avoid such situation,, the Bank, vide its letter dated the 1st. April 2011 issued instructions to all branches to pay pension by debit to Branch Suspense account

2-- P.F.INDEX NUMBER.

All pensioners and Family Pensioners of the Bank should furnish their P.F.Index number to their branches and ensure that their CIF contains their PF Index number and the same is uploaded in their account No concession, additional interest will be provided without P.F.Index number and on renewal of their TDR, it will be converted into public account from staff account. PLEASE NOTE CAREFULLY.

3--- SBI SCHEME FOR PAYMENT OF EX-GRATIA LUMP SUM AMOUNT TO WIDOW.

Vide Corporate Office Cir. No. CDO/P&HRD-PM/37/2011/12 dt. The 7th July 2011, one time opportunity was granted, under which the widow of the employee can claim ex-gratia lumpsum amount based on certain guidelines prescribed by the Bank. Details of

the scheme and format for claiming are given in the said circular. You will have to give details of your Assets and liabilities.

ASSETS /LIABILITIES.

Provident Fund. To Bank

Gratuity. To other Fin. Inst. & Cr.Scy.

Leave Encashment Any other dues payable to Bank.

Investment in LIC/Shares Any other liabilities

Any other loans if any Amount of full pension+D.A.

The application should be made within 9 months from the date of death and within two months from the date of premature retirement of the employee

IMPORTANT PLEASE NOTE:-

This can be helpful to us if anybody is serving in our Bank

(Cir. No.CDO/P&HRD-PM16/2016/17 dt. 06-05-2016

Part release of ex gratia for a uniform amount of Rs. 1 lac, irrespective of category/Grade of deceased employee, immediately after the death of a serving employee.

4 INFORMATION AVAILABLE TO THE PENSIONERS AT BRANCHES.

(Cir. No. CDO/P&HRD-PPGF/22/2012/13 dt. the 25th July 2012.) .

-a-- Pension & Family pension is now processed and paid through respective HRMS.

b --Branches can view the following details in ENQUIRY MENU.

I---Master Details:- Basic particulars of retired employees, such as Name address, Tel. No., E-mail address, date of investment & basic pension.

II---Transactions details:- Monthly payments & recoveries made.

III---Family Details:- Particulars of family pension beneficiaries.

IV---Certificate Details:- Particulars of Life Certificate/ Handicap Cert.

V---Commutation Details:-Amount of commuted pension paid & date of restoration can be viewed from Report Menu.

VI---Modifications and Revision Details. Changes made o/a of revision of pension.

c--PENSION SLIP. This can be downloaded and printed by the pension paying branch through Menu:-report/view report/pension slip.

d--INVESTMENT DECLARATION FORM:- Details of Investment Declaration form submitted by

the pensioner are to be recorded through Menu

TDS.

e---FORM 16:- The pension paying branch can download and print Form 16 pertaining to pension paid during the financial year. .

f---TDS DPOSIT TO I.T.DEPT. The facility to view the details of tax deducted from each of the branch pensioner is available through the Menu TDS/24Q/TDS project report.

g---NOTING OF DATE OF DEATH On receipt of information of death of a pensioner/ family pensioner, the pension paying branch is to note the date of death in the portal so that the

pension is immediately suspended. This can be viewed using the Menu "Date of death".

h-- TRNSFER OF ACCOUNTS. On receipt of transfer of pension account from one branch to another, the home branch is to be changed in CBS. The pension documents are to sent to transferee branch. Suitable advice to be sent to PPG Deptt. at LHO, who will advise HRMS for making changes.

In case the account is transferred from one circle to another the PPG Deptt. at LHO will transfer

pension file and form 16 to the transferee branch

P.F.INDEX NUMBER:- All pensioners and Family Pensioners of the should furnish their P.F.Index No. to their branches and ensure that their C.I.F. contains their P.F.Index No. and is uploaded in their a/c. No concession, additional interest will be provided without P.F.Index No. and on renewal

of their TDR, it will be converted into Public a/c from Staff account.

REGISTRATION ON SBI PORTAL.

The Bank has opened Portal for Retired SBI Employees on 2nd Feby. 2015, Those, who have computers/Laptop can open it. To access, you should;

1--- Log on to [www..sbi.co.in/sbipension](http://www.sbi.co.in/sbipension), enter relevant particulars and the “login password will be provided to you on your registered mobile Number. In the portal, you can get the following information.

i---Comprehensive Pension booklet “Know your Super Annuation Benefits.

Ii Second Innings. A Magazine issued by the Corporate office, for Pensioners.

Iii Rules & Regulations. Copy of official Gazette in respect of SBI Employees Pension Fund Regulation 2014.

Iv E-Circulars.

V Applications and Forms.

Vi Grievance Registration.

Vii Important Links. Online Twitter, facebook

Viii Pension Slip.

ix. Contact Us

The Bank has also opened HRMS Portal, details of its registering are available in Chapter XI.above

INSTRUCTIONS FROM GOVT. OF INDIA TO CEOS OF ALL P.S.BANKS & FINANCIAL INSITUTIONS/ INSURNCE COS.(F.No.4/9/1/2014-IR(PL)

1---The Banks/FIs should take all commercial decisions in the best interest of the the organization without any fear or favour. All decisions should be taken, based on the facts of the case and objectivity. based on facts of the case and objectivity. No such decision should be taken out of any other extraneous considerations such as the influence or the position that the borrower is holding.

2---Each Bank/FI should have their own objective, well laid out transfer and posting rules which should be followed strictly. No exception should be there in such rules at the behest of any recommendation given by anyone including anybody from the Ministry of Finance. If, for genuine reasons any exceptions to the rules is made, it should be done only by CMD by giving proper reasons.

3-- Each Bank/FI should have a robust grievance redressal mechanism for borrowers, depositors as well as staff, The aggrieved person should an Opportunity to represent his case at least at two levels.

It is trusted that the freedom given to Banks/Fis by assurance of non interference will be used in the most objective manner. However if any complaint comes to this deptt. from anybody, informing that exceptions were made in certain cases without any objective basis and in order to favour somebody, person taking such decision would be accountable.

STAFF WELFARE SCHEME 22

BANK'S DISPENSARY. STOCKING OF MEDICINES.

The Corporate office at Mumbai vide their letter dt. 23-2-15 have conveyed following instructions to the CGMs of all Circles as regards stocking of medicines in Bank's Dispensaries.

In the recently held structured meeting with representatives of Federation of SBI Pensioners' Assn. at Hyderabad, it is brought to our notice that many dispensaries are not keeping adequate medicines on regular basis required for ordinary ailments. As a result many of the pensioners need to visit 2/3 times to collect their monthly quota of medicines required for chronic diseases like BP diabetes etc. In this context, we reiterate that inadequacy of budget cannot be cited as a constraint for not stocking required quantity of medicines at Bank's dispensaries. It is the duty of the Medical officer, posted in the dispensary to prepare the budget according to the need at the dispensary and in line with the stocking pattern, approved by the appropriate authority. We are sanguine that if this job is carried out judiciously, there would not be any room for complaints.

In this connection, we invite a reference to our ci No.HR/IR/SPL/387 dated 5-12-2009(*) containing the revised stocking pattern of medicines in dispensaries. We therefore, request the Medical Officer and the staff involved in the process of acquiring the medicines to the existing as well as retired staff and concerned sanctioning authorities are suitably instructed to do the needful to prevent complaints from the retired employees in future

(*) Maximum stocking period 3 months.

INCORPORATION OF NAME OF PURCHASER ON THE FACE OF THE DEMAND DRAFT.
RBI CIR NO RBI/2018-/19/14 dt. 12th July 2018. & DBR.AML.BC
No.210/14.01.001/2018/19

In order to address the concerns arising out of the anonymity provided by payments Through demand drafts and its possible misuse for money laundering, it has been Decided that the name of the purchaser be incorporated on the face of the demand Draft, pay order, Bankers cheques etc. by the issuing Bank.

These instructions shall take effect from instruments issued on or after 15th Sept 18.
FACILITIES PROVIDED TO SENIOR CITIZEN BY RBI

In view of difficulties faced by senior citizens of more than 70 years of age, disabled or infirm persons (having medically certified chronic illness for disability, including those who are visually impaired, Banks are advised to make concerted efforts to provide basic Banking facilities such as;

Delivery of cash against withdrawal from account

Delivery of drafts

Submission of KYC documents & Life Certificate at the premises/residence of such Customers.

RBI CIR. NO. DBOD.NO.BL.BC.59/22.010/2006/07 dt. 21-02-2017 under section 23 Of Banking Regulation Act.Z\AAA

BEREAVEMENT LEAVE

Although this for working employees but if any of family member/ relative/ friend Is serving, we can bring this to his notice. The Bank has introduced bereavement leave for the working employees. It is a paid leave. The details are as under.

PURPOSE:- To enable the employees to spend time with their family in their hour of Crisis.

DEFINITION OF FAMILY a—Spouse of employee b—Children of employee c---Parents of employee d---Parents in law of employee

PERIOD OF This will be for a maximum period of 7 days at each instance.

LEAVE Intervening holidays will not be a part of leave

CONDITIONS:- a---The entire period of this leave will have to be completed at a single instance within a maximum period of 15 days. From the date of demise of a family member.

b---The leave if not taken within stipulated period will lapse. There will not be any provision for carry over or extension of leave. Beyond period stipulated above.

c---It will be available to all permanent employees/Officers/permanent part time medical officers/ employees on contracts.

COMPETENT AUTHORITY TO SANCTION LEAVE:- This will be the same as that of granting Privilege leave. (CIR NO 1135/2017/18—PMHRD-PM/75/2017/18 dt. 28-12-2017.

CHAPTER 23

SAFE DEPOSIT LOCKERS/ SAFE CUSTODY ARTICLES FACILITY REVISED GUIDELINES (w.e.f. 01.01.2022)

(Cir No.: NBG/PBU/LIMA-SDL/21/2021 – 22 Date: Thu 20 Jan 2022)

Please refer to e- Cir No. NBG/ PBU/LIMA-SDSL/2018-19/22 dated 31.01.2019 containing operating instructions on Safe Custody Locker / Safe Deposit Articles.

Now, Reserve Bank of India has, vide Circular No. DOR. LEG.

REC/40/09.07.005/2021-22 dated 18.08.2021, issued revised instructions with respect to strengthening of operational processes, security set up, risk management, settlement of claims, outlining liability of Bank and compensation therefor in respect of Safe Deposit Locker / Safe Custody Article facilities. An updated Circular containing revised guidelines has been prepared and appended. This Circular supersedes all existing Circular instructions issued in this regard.

-SAFE DEPOSIT LOCKERS. ANNUAL RENT

Population Group Group Locker Size	Metro/ Semi Urban/ UrbanRural		Existing	proposed
	Existing	Proposed		
SMALL	1500	2000	1000	1500
MEDIUM	3000	4000	2000	3000
LARGE	6000	8000	5000	6000
EXTRA LARGE	9000	12000	7000	9000

These charges are exclusive of GST Have become effective from 31st March 2020 (Cir. No. 1722/2019-20. R&DB/BOD-SC/132/2019-20 Dt. 12th March 2020.)

Locker Rent Overdue Charges

First Quarter	10% of Locker Rent
Second Quarter	20% of Locker Rent
Third Quarter	30% of Locker Rent
Fourth Quarter	5240% of Locker Rent

**Loss of Key or Non payment
of Locker Rent**

Breaking open Locker &changing Lock Large/Extra Large time Locker	Rs.1000/-+GST Rs.1000/-+GST One
Registration charge.	Rs.500/-+GST
Locker Visit Charges All Sizes 12 visits Free	Then. Rs.100/-per visit

THERE IS NO CONCESSION TO STAFF

CHAPTER -24

SERVICE CHARGES

The Bank has made revision in Service charges to be levied on various services provided to the customers wef. 01-04-2017. All service charges are exclusive of service tax except charges for issuance of IOIs/BCs where charges are inclusive of service tax.

1---ISSUE OF MULTICITY CHEQUE BOOKS

First 50 cheque leaves

For all segments(PBBU/SMEBU) Current/ free in a financial year.

Cash Credit Savings Bank For S.B.A/c first 25 cheques

Leaves free in a fin. Year.

For SB a/c where QAB is

Upto Rs. 1 lac & current/cc a/c 25 leaves ch book Rs.75/-+ST

50 leaf ch. Book Rs.150/-+ST

Emergency ch.book 10 leaf set Rs.50/-+ST & for SB a/c Rs.30/-+ST

Senior Citizen irrespective of QAB Free

In SB a/c if QAB is more than Rs. 1 lac Free

Senior Citizen irrespective of QAB Free

For all CSP a/cs irrespective of QAB Free

2---STOP PAYMENT ISTRUCTIONS

SB a/c, Current a/c. CC a/c Rs.100/-+ST per instrument

Max.Rs.500/-+ST per instance.

3---CHARGES PER MONTH FOR NON MAINTNANCE

OF MAB- CURRENT A/C Rs.500/-+ST

For other Current a/cs(CA) Variant products

Power pack(MAB Rs.5 lacs) Rs.2500/-+ST

Power Gain(MAB Rs.2 lacs) Rs.1500/-+ST

Power POS(MAB Rs.5000/-) Rs.0500/-+ST

Power Jyoti(MAB Rs.50000/- Collection a/c) Rs.1000/-+ST

Surabhi(MAB CA Rs. 10000/-(Autosweep) Rs.0500/-+ST

Reimbursement Current a/c(for Corporate Salary Package
irrespective of MAB 42 Nil

4---ACCOUNT KEEPING CHARGES PER ANNUM

CA-SME/PB

CC/OD/ Limit exceeding Rs.25000/- Rs.550/-+ST

Reimbursement current Account Nil

---PER&AGL SEGMENT GOLD LOAN SFEKEEPING CHARGES

To be charged 30 days after the expiry of the prescribed
Tenure of Gold loan in per/AgI segment(Currently 30&36mths. Rs.100+GST
5---CHARGES PER MONTH FOR NON MAINTENANCE
MAB. SAVINGS BANK A/C.

This includes Surabhi SB & excludes all salary package

Basic SB small & PMJDY Accounts

Metro/Urban MAB of Rs.3000/-

Shortfall less than 50% Rs.10/-+GST

Shortfall more than 50-75% Rs.12/-+GST

Shortfall more than 75% Rs.15/-+GST

Urban MAB of Rs.3000/-

Semi urban MAB of Rs.2000/-

Shortfall less than 50% Rs.7.50+GST

Shortfall more than 50-75% Rs.10/-+GST

Shortfall more than 75% Rs.12/-+SGT

Rural MAB Of Rs. 1000/-

Shortfall less than 50% Rs.5/-+GST

Shortfall more than 50-75% Rs.7.50/-+GST

Shortfall more than 75% Rs.10/-+GST

STATEMENT OF ACCOUNT(Current Account)

First original monthly for all segments. Free

Duplicate statement for all segments Rs.100/-+GST per page
(40 entries).

Duplicate Statement of accounts for Diamond
& Platinum variant of all salary package Accounts. Free

7---ISSUE OF DUPLICATE PASSBOOK

First passbook/continuation of passbook Nil

Duplicate passbook for all segments. Rs.100/-+ST Rs.50/-+GST
Per page(40 entries)

8---TRANSFER OF ACCOUNTS(SB/CA) FOR ALL SEGMENTS

Per occasion(Transfer of Home branch) Nil

9---ACCOUNTS CLOSURE CHARGES

SB a/c excluding Basic & Small a/cs opened under Financial
Inclusion.

Upto 14 days of opening Nil

After 14 days PBBU Individuals Rs.500/-+GST

SMEBU Rs.1000/-+GST

Current Account

Upto 14 days of opening Rs. Nil

After 14 days Normal C A/c)

Power Pack)

Power Gain) Rs.1000/-+GST for

Power POS) all C a/c variants

Power Base)

Surabhi C a/c)

10---STANDING INSTRUCTIONS(S I)

Setting of SI(At branch) Intra Bank Free

& Processing of SI at branch Inter Bank for all salary package a/cs Free

Other than Bank Transfers Rs.50/-+ST

Failed SI in loan a/c Rs.250/-+ST
11---INTEREST CERTIFICATE FOR ALL SEGMENTS
Original Nil
Duplicate Rs.150/-+ST
Balance certificate per instance for all segments Rs.150/-+ST
12---NO DUE S CERTIFICATE FOR ALL SEGMENT CUSTOMERS
Priority Sector Nil
Others Individuals Rs.100/-+ST
Firms/Individuals Rs.200/-+ST
13---SIGNATURE VERIFICATION FOR ALL PER INSTANCE
FOR ALL SEGMENTS Rs.150/-+ST
14---SOLVENCY CERTIFICATE(SMEBU)
Commercial Non commercial(Per lac) Rs.300/-+ST
Mnimum RS.1200/-+ST
Maximum Rs.18000/-+ST
15---PHOTO ATTESTATION CHARGES & REC Rs.150/+ST
COPY OF THE CHEQUE(Per instance for all segments) Rs.150/-+ST per ch.
16---ENQUIRIES RELATING TO OLD RECORDS. Rs.200/-+ST per item
(Beyond 12 months old) per item upto 2 yrs. & thereafter
For All Segments additional Rs.100/-+ST
Per addl. Yr for each item
17---ATM CARD KIT RETURNED BY COURIER
DUE TO WRONG ADDR Rs.100/-+ST
18---ALLOWING OPERATIONS THROUGH Rs500/-+ST Individual.
POWER OF TORNEY/MNDATE Rs.1000/-+ST Non. Ind.
19---POSTAL CHARGES Ordinary Actual expenditure
Min. Rs.20/-+ST
Regd.Post/Speed post/Courier Actual expenditure
Min. Rs.50/-+ST
20--COLLECTION OF CHEQUES/BILLS
(Inclusive of postage & out of pocket expenses)
Bills upto Rs.10000/- Rs.150/-+ST
Above Rs.10000/ Rs.500/-+ST
Presentation of inland usance bills per Rs.110/-+ST
Collection of cheques under speed clearing system
Upto & including Rs. 1 lac Rs. Nil(SB)
Rs.20/-+ST(CA)
Above Rs.1 lac Rs.200/-+ST
Collection of outstation cheques
Upto Rs.10000/- Rs.50/-+ST
Above Rs.10000/- & upto Rs. 1 lac Rs.100/-+ST
Above Rs. 1 lac Rs.200/-+ST
Cheques/bills deposited with us retd.unpaid by others
Upto Rs. 1 lac Rs.150/-+ST
Above Rs.1 lac Rs.250/-+ST
Cheques retd. unpaid for insufficient funds for all segments Rs.500/-+ST
Irrespective of amounts.
Cheques retd. unpaid for technical reasons. Rs.150/-+ST
Not to be charged where customer is not at fault **95** per RBI norms.

21 ISSUUE OF DRAFTS/BANKERS CHEQUE

(For all segments)

Upto Rs.5000/- Rs.25/- incl.ST

Above Rs.5000/--upto Rs.10000 Rs.50/- incl.ST

Above Rs.10000/- upto Rs.1 lac Rs.05/- inclST

Per1000/- Min.Rs.60/-Incl.ST

Above Rs. 1 lac Rs.04/- inclST per 1000/-

Min.Rs.600/- incl.ST

Max.Rs.2000/- incl ST

No cash handling charges will be levied in addiyion to charges as above for issuance of IOIs in case of cash transactions.

Revalidation/cancellation/& issuance of duplicate

Drafts/Bankers cheque perinstance Rs.200/-+ST

For all salary package accounts

a—Charges waived for issue of Demand Draft to all salary package account holder from branch/alternate channels.

b—No restrictions on the number of free drafts & cap on the maximum amount for issue of drafts.

c—The concessions will be available only if the amount is transferred from the salary a/c as per existing norms.

d—Courier charges as applicable will be recovered.

22--CASH HANDLING CHARGES.

Savings Bank A/c

Cash Deposit Transactions

No. of cash deposit transactions in a month 3 transactions free

Beyond three transactions in a month Rs.50/-+ST per transacton.

(NO restriction of cash deposit at non-home branches for SB a/c)

Current Account

Normal Current A/c Upto Rs.25000/- per day free

Power Pack Beyond Rs.25000/- per day

PowerPOS/Surabhi Rs.0.75 per Rs.1000/-+ST

Power Gain Min. Rs.50/-+ST

Power Pack Max.Rs.20000/-+ST

Power Gain

Charges in all packs are the same.

In Power Gai deposit of cash upto Rs.15 lacs per month will be free

& in Power pack, upto Rs.60 lacs per month will be free.

Power Jyoti Rs.60/-+ST per transaction

Here the CGM of the Circle has the discretion to

Reduce charges by Rs.20/- Nil Cash handling charges

Maximum limit for deposit of cash at non-home branch is Rs. 2 lacs. per day. The B.M. of non-home branch has the powers to accept more cash.

23---ATM CHARGES

Transaction decline & cardless withdrawal

Transaction decline due to insufficient balance Rs.20/-+ST

Cardless cash withdrawal at ATMs Rs.22/-+ST

24---SAFE DEPOSIT LOCKERS. ANNUAL RENT. SIZE

SMALL URME-RS.1500/-+ST

RUSU- .Rs.1000/+ST

MEDIUM URME- Rs.3000/-+ST-

RUSU -Rs.2000/-+ST

LARGE URME-Rs.6000/-+ST

RUSU-Rs.5000/-+ST

EXTRA LARGE URME-Rs.9000/-+ST

RUSU—Rs.7000/-+ST

For Salary Package A/cs. Platinum Variant A/cs 25% on locker rent

Diamond Variant A/cs 15% concession on locker rent

One time Locker Registration Charge Small/Medium Rs.500/-+ST

Breaking open of locker. Large/Extra large Rs.1000/-+ST

Plus Actual Expenditure incurred for breaking

open the Locker & changing the lock;

Loss of key or non payment of locker rent Rs.1000/-+ST

Locker Visit Charges All sizes 12 visits free Thereafter

Rs.100/-per visit

Locker rent overdue charges All sizes

First quarter 10%+Locker Rent

Second quarter 20%+Locker rent

Third quarter 30%+Locker rent

Fourth Quarter 40%+Locker rent

If the locker rent is not paid for more than a year the locker will be broken open

25---SAFE DEPOSIT ARTICLES

One time charge for all kinds of SD Articles Basic Charges

Additional Charge per annum Envelope & Packet Rs.300+ST per quarter

Large Packet Rs.500/+STper quarter

Maximum dimension not to exceed 100cms(Length+weight+Height)

26 ---SAFE CUSTODY CHARGES

Scripts(For each scrip) Rs.150/-+ST per scrip

Min.Rs.300/-+ST pa or

part thereof

Sealed Cover(For each cover) To be covered under

Safe Deposit articles.

27---TRANSACTION BASED CHARGES & ATM RELATED TRANSACTIONS

Charges based on number of transactions.

Previous Monthly Average Balance in SB a/c Monthly limit on number

Balance in SB a/c. of transactions

Branch INB Banking

Less than Rs.1000/- 2 20

More than Rs.1000/- upto Rs.25000/ 49- 2 40

More than Rs.25000/- upto Rs.50000/- 10 unlimited

More than Rs.50000/- upto Rs. 1lac 15 unlimited

More Than Rs. 1 lac unlimited unlimited

Charges for financial transactions beyond

the set limit Rs.50/-+ST Rs.5/-+ST

Monthly limit:- Number of free ATM transactions

(Both financial & non financial) Other Bank ATMs Our ATMs(SBG)

At 6 Metro Other 6Metro Other

Centres Centres Centres Centres

Less than Rs.1000/ 3 5 5 5

More than Rs.1000/- upto Rs.25000/ 3 5 5 5
 More than Rs.25000/- upto Rs.50000/- 3 5 unlimited
 More than Rs.50000/- upto Rs. 1 lac 3 5 unlimited
 More than Rs. 1 lac unlimited unlimited unlimited
 Charges for financial transactions beyond Rs.20/+ST Rs.20/-+ST Rs.10/-+ST set limit
 Charges for non financial transactions RS.8/+ST Rs.8/-+ST Rs.05/-+ST beyond set limit
 28--DEBIT CARD ISSUANCE & ANNUAL ISSUANCE MAINTENANCE MAINTENANCE CHARGES CHARGES CHARGES
 Classic Debit Card Nil Rs.125/-+ST
 Global Debit Card Nil Rs.175/-+ST
 Gold Debit Card Rs.100/-+ST Rs.175/-+ST
 Platinum Debit Card Rs.300/-+ST Rs.250/-+ST
 Debit Card issued to all salary package a/cs Nil Nil
 Silver/Yuva Debit Card --- Rs.175/-+ST
 DEBIT CARD REPLACEMENT CHARGES Rs.300/-+ST
 Duplicate Pin/Regeneration of Pin through branch Rs.050/-+ST
 Balance Enquiry At ATMs Rs.25/-+ST
 ATM Cash withdrawal transactions Rs.100/- Min.+3.5% of Trans. Amt+ST
 29---PHONE BANKING SERVICE CHARGES
 Request for A/c Statement/Interest Cert Physical Delivery Rs.44/-+ST (Deposits/Home loan/Edu. Loan) Via E-Mail Nil
 Information on TDS Details
 SHORT FORMS USED IN THIS REVISION OF CHARGES
 IOI. Inter office Instruments i.e. Drafts/Bankers Cheque
 INB Internet Banking
 PBBU Personal Banking Business Unit
 SMEBU Small & Medium Business Unit
 URME Urban Metro
 RUSU Rural semi Urban 50
 CHARGES DIRECTLY AFFECTING THE COMMON CUSTOMERS ARE INCLUDED HERE FOR MORE DETAILS REQUEST REFERENCE TO THE CIRCULAR.
 CONCESSIONS TO STAFF CONTINUE..

CHAPTER -25

REINTRODUCED RETIRED EMPLOYEES MEDICAL BENEFIT SCHEME

The Bank has decided to reintroduce the above scheme wef. 01-01-2016 under new plans.

ELIGIBILITY:- Available to the employees who retired on or after 01-01-2016.

TERMS & CONDITIONS:-

I---Membership to REMBS would be permitted only under the new plans i.e. Plan +/- I, +/- J, +/- K, +/- L. Membership to the old plans i.e. +/- A to H will not be available.

II---Membership would be permitted to all employees of SBI who have retired on or After 01-01-2016, if otherwise eligible for membership under REMBS rules Employees of erstwhile Associate Banks, who have retired after 31-03-2017 would also be eligible to join.

III—For new retirees, i.e. employees retiring hereafter, membership would be Permitted within three months of the date of receipt of first pension.

IV---For old retirees i.e. retired on or after 01-01-2016, if not covered in policy, one time widow of three months(from the date of availability of registration portal) would be given for obtaining membership.

V---For old retirees i.e. retired on or after 01-01-2016, if covered under policy B but willing to join REMBS , one time widow for obtaining membership would be given upto 15-01-2019.

Vi---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 to plan +/- I). The option would be irrevocable and no change in plan would be perm to beitted later on.)

WHO CANNOT BE THE MEMBER

1---An employee, who according to Bank's service rules, voluntarily retires or retirees under exit option or any other scheme, cannot be the member of the scheme

2---An employee who has been dismissed/removed/discharged or whose services have been terminated.

3---On reaching retiring age the officer against whom rule 19/3 has been applied and has been dismissed/removed/discharged or compulsorily retired.

THE DISEASES COVERD UNDER THE SCHEME

T.B Cardiac Arrest Cirrhosis of liver(Non Alcoholic)

Cancer Appendicitis Removal of stone in Gold Bladder

Diabetes Hernia Parkinson Disease

Paralysis Kidney failure/transplant Aljheimers Disease

Prostate Ratina/Cornea replacement Arthritis

Tumor Knee/hip replacement Major Accident

Cataract Brain Hemorrhage

Reimbursement after discharge from hospital you will get for

1—Paralysis 2—Cancer-3-Arthritis 4—Diabetes 5—Kidney failure

Amount:- 10% of the limit maximum 1 % yearly

(Specimen of reimbursement of medical bill is at Annexure

PROCEDURE FOR ACQUIRING MEMBERSIP

The registration of membership will be done through the REMBS Portal

(<https://rembs.sbi.co.in> by the pension paying branch, the procedure of which is as

Under:-

1---The applicant will go to the pension paying branch, with a joint photograph with spouse and a demand draft for required membership fee (patyable at LHO Centre) and will provide his/her PF Index No. to the teller.

ii---Teller will login into the above portal with HRMS ID and enroll the pensioner through "New Registrations"

iii---System will fetch data from HRMS and populate data in required fields. Some of the\fields will be editable.

iv---After submitting all information including details of Demand Draft, a 'Provisional form' will be generated which is to be printed for verification and signature by the applicant.

v---Changes suggested by the applicant in the provisional form will be incorporated and then the final form will be generated by the branch. At this stage, a queue will be generated for approval at designated Administrative Office.

vi---Receiving branch will hand over the acknowledgement to the applicant after suffixing Branch stamp with date.

i---An eligible employee/retiree can apply for membership of the scheme through REMBS portal from any branch/department/Administrative office, within three months of the date of receipt of first pension. This can also be availed of 15 days prior to the date of retirement..

ii---On acceptance of membership, pensioners account will be debited and the subscription amount will be transferred to SBI Retired Employees Medical Benefit Trust Account maintained at Madam Cama Road Branch(Code+/-8586)

iii---In respect of new members, till their migration to policy "A" or any other policy their medical expenses would be met from the REMBS Trust Funds, as per the existing REMBS rules.

AVAILABILITY OF GROUP MEDICLAIM POLICY

Policy "B" would also 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 joining both, subject to payment of subscription fees/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.

Registration of membership online through :<https://rembs.sbi.co.in>

(Joint photograph with spouse required , Provisional form will be generated by Pension paying branch)

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 THE NEXT POLICY TERM i.e. AFTER 15-01-2019. (Draft In favour of "SBI Retired Employees Medical Benefit Trust"**

Plan	Target Group	Lifetime Medical	Lifetime Dom Limit	Annual Dom. Limit	Subscription Limit	
Plan+/- I	All upto MMGS III	7,00,000	70,000	7,000	87,500	
Plan +/- J	SMG IV & V	10,00,000	1,00,000	10000	1,25,000	
Plan +/- K	DGM/GM	15,00,000	1,50,000	15000	1,87,500	
Plan +/-	CGM	20,00,000	2,00,000	20000	2,50,000	

The Annual domiciliary treatment reimbursement limit would be restricted to yearly Ceiling of 1/10th of the lifetime limit i.e. 1 % of the medical limit per annum.

If an employee or his wife accepts service elsewhere, and medical benefit is available there , they can obtain expenses from this scheme only after consuming quota there .

If Husband and wife both are pensioners, both can become members of the scheme and get expenses for medical treatment.

HOW TO CLAIM REIMBURSEMENT OF THE BILL

1---If hospitalized, submit your bill along with discharge certificate and place your signature on all bills.

2---If you have spent on medicines, separately, submit your bills, by placing your Signature thereon, along with doctor's prescription. This amount will be available to the extent of 1% of the amount of scheme for which you have become the member.

SINCE ALL OTHER INSTRUCTIONS OF THE OLD REMBS SCHEME WILL CONTINUE ALL ANNEXURES ARE FROM THE OLD SCHEME. THESE ARE

1----List of approved hospitals

2---Claim for reimbursement of Domiciliary Hospitalisation/ continuation treatment

3---Application form not given because this will be through portal

Further improvements ineligibility criteria vide eCircular - Department: P&HRD SI.No.: 996/2018 – 19 Circular No.: CDO/P^HRD-PPFG/45/2018 – 19 Date: Sat 20 Oct 2018

Employees on Voluntary Retirement – In terms of the 'Scheme for Extending Miscellaneous Benefits/Facilities to Employees/Officers on Voluntary Retirement', membership of SBI-REMBS would be available to employees retiring on voluntary retirement after 58 years of age and 30 years of service (both conditions to be fulfilled together).

[Refer e-circular no. CDO/P&HRD-PM/58/2015-16 dated October 07, 2015 and CDO/P&HRD-PM/12/2017-18 dated May 05, 2017]

Accordingly, all employees retiring on voluntary retirement 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'. Accordingly, before accepting application form for membership of the scheme, branches should ensure that the concerned employee was eligible for joining REMBS but had joined Policy 'B' instead.

(iii) Retirees of e-ABs under Provident Fund Option – The scheme i.e. reintroduced 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. The choice of plan in such cases also may be permitted as per grade wise eligibility of the deceased retiree or one step lower than his / her grade wise eligibility. The surviving spouses willing to join the scheme would be required to join within the permissible timeline for the retiree, had he / she remained alive.

ANNEXURE I

**STATE BANK OF INDIA RETIRED EMPLOYEES MEDICAL BENEFIT TRUST
CLAIM FOR REIMBURSEMENT OF DOMICILIARY HOSPITALISATION/CONTINUATION
TREATMENT**

	Name of the employee	
	Date of retirement	
	Membership No._	
	Whether claimed for self/spouse	
	Address & Tel. No	
	Retired as	
	Retired from Branch/Office	
	Pension Paying Branch	
	A/c No	
	Name of the dependant family Member for whom expenses Incurred	Name Age Relationship
	Nature of illness	
	Duration of illness	

DETAILS OF BILLS

Bill No.	Date	Particulars of bill	Amount

I certify that I have incurred above expenses for myself & eligible family members

Signature of pensioner member

Forwarded for payment

Br. Manager
Branch _____

AT ADMINISTRATIVE OFFICE

Amount of expenses claimed _____ Rs.

Amount claimed during the year _____ Rs.

Balance Available Rs.

Sanctioned Rs.

ANNEXURE I I

TABLE FOR COMMUTATION FACTORS (RETIRED UNDER SBI REGULATIONS).

Age next Birthday	Commutation value expressed	Age next birthday	Commutation value expressed
birthday	as number of years' purchase	as number of years' purchase.	as number of years' purchase
23	17.29	53	09.15
24	17.11	54	08.82
25	16.92	55	08.50
26	16.72	56	08.17
27	16.52	57	07.85
28	16.31	58	07.53
29	16.09	59	07.22
30	15.87	60	06.91
31	15.64	61	06.60
32	15.40	62	06.30
33	15.15	63	6.01
34	14.90	64	5.72
35	14.64	65	5.44
36	14.37	66	5.17
37	14.10	67	4.90
38	13.82	68	4.65
39	13.54	69	4.40
40	13.25	70	4.17
41	12.95	71	3.94
42	12.66	72	3.72
43	12.35	73	3.52
44	12.05	74	3.32
45	11.73	75	3.13
46	11.42	76	2.94
47	11.10	77	2.75
48	10.78	78	2.56
49	10.46	79	2.38
50	10.13	80	2.20
51	09.81	81	2.02
52	09.48	82	1.84

ANNEXURE III

SBI/SBS/SBIN/eABs PENSIONER LIFE CERTIFICATE

Certified that shri/smt. _____ A pensioner
of _____

the Bank appeared before me today and signed/affixed his/her LTI below in my
presence.

Signature/LTI/RTI of pensioner
Officer

Branch manager/Gazetted
Office seal.

Name of pensioner	
P.F.Index No.	
HRMS ID	
PAN	
Name and code of pension Paying branch	
Account No.	
Mobile No.	
Name & date of Birth of spouse (with proof)	

Dated _____
pensioner

Signature/LTI/RTI of

ACKNOWLEDGEMENT

(To be given to the applicant by the branch receiving the Life Certificate)

Received from shri/smt. His/her Life Certificate on _____

Date:-

Signature of officer
Branch Receiving Life Cert. Seal of

the branch.

ANNEXURE IV

STATE BANK OF INDIA
BRANCH CODE & NAME _____

SBI EMPLOYEES PENSION FUND

DECLARATION-CUM- LIFE CERTIFICATE (FAMILY PENSIONER)

WIFE.

I smt widow of late shri _____ P.F.Index
No. _____ (HRMS ID _____ a deceased employee/pensioner hereby
declare that I have not remarried till date. I undertake to inform the Bank in the event of
any change in this position.

ELDEST SON.

I shri eldest son of late shri _____ P.F.Index No.
_____ HTRMS ID _____
a deceased employee/pensioner hereby declare that I am not employed till today
The day of _____ 201 . / I am employed and my monthly income from such
employment is Rs. _____. I undertake to inform the Bank as soon as there is a
change in this position.

ELDEST DAUGHTER.

I kumari eldest unmarried daughter of late shri _____ PF Index No.
_____ HRMS ID _____ a deceased employee /pensioner hereby declare
that I am neither married or
emoloyed till today the day of _____ 201 . / I am employed and my monthly
income from such employment is Rs. _____. I undertake to inform the Bank as
soon as there is a change in this position.

Dated _____

Signature/LTI of wife.
Eldest son/daughter

Certified that smt/shri _____ Wife/Son/Eldest daughter of shri
_____ a deceased employee/pensioner of the Bank appeared brfore me
today and signed/affixed his/her LTI below in my presence.

Signature/LTI of wife.
Eldest son/daughter

Signature in my presence
Branch Manager/ Gazz. Officer

Date _____

Office seal

ANNEXURE V**State Bank of India**

Name of the branch & code no.

Circle

NOMINATION FOR FAMILY PENSION - DISABLED CHILD

Place:-

Date:-

1---Name of the employee:-	
2---P.F. Index No.:-	
3---Designation/Grade:-	
4---Permanent address of the employee:-	
5---Date of birth:-	
6---Date of appointment in Bank:-	
7---Date of confirmation:-	
8---The date from which the service counts for pension:-	

9---Details of the members of the family including the the name of the children with disabilities, if any, to whom family pension will be payable afterwards.

Sr. No.	Name of the family Member	Date of birth disabled child	Relationship With employee	Cert. of Civil Surgeon

I hereby declare that the above particulars of my family members are correct and I agree that the family pension is payable subject to terms and conditions as stipulated in relevant rules and regulations. Instructions of the Bank from time to time, family pension scheme in force at the relevant time.

the LHO/BM of any change that may occur thereafter.

Yours faithfully

(signature/Thumb impression)

Witness

1---Signature

Member's signature verified by me

Name

Designation

Address Branch Manager/Head

of the deptt.

2---Signature

Name

Designation address.

ANNEXURE VI

LIST OF PATHOLOGICAL TESTS TO BE DONE AT BANK'S APPROVED LABORATORIES

- 1---C.B.C Complete Blood Counts
- 2---E.S.R.C For knowing infection
- 3---Urine Routine Microscopic Normal check up.
- 4---Blood sugar Fasting & P.P.B.S. For Diabetes
- 5---Serum Creatinin For Kidney
- 6---S.G.P.T. For Liver
- 7---S.G.O.T. For Liver
- 8---Lipid Profile For Cholestorel
- 9---Uric Acid For Contents of Acid.
- 10—T3/T4/TSH For Thyroid
- 11—H.B.!A.C. For Diabetes
- 12—Blood Urea For Contents of Urea.
- 13—Serum Bilrubin For Jaundice
- 14—Serum Alkaline phosphates For Contents of Alcohol &Ph.
- 15--Stool routine Normal check up
- 16—Blood Routine Culture For Sensitivity of Antibiotics, Urine, Stool,cough,Pus.
- 17—Blood For Malarial Parasites.
- 18--Blood Sugar For Diabetes
- 19—Serum Cholestorel For Cholestorel.
- 20—Blood Group For knowing Blood group.
- 21—Bleeding and clotting time For Gynac problem.
- 22—Prothombin Time Test For Liver
- 23—Widal Test For Typhoid
- 24—Blood G-6 -P-. For Enzyme deficiency
- 25—Tuberculin Test For T.B.
- 27—Digital X -ray Per Plate
- 28—E.C.G. Cardiogram.
- 29—Sornographic Test Single Part/Multiple Part.

NOTE:- This should be the same in all circles. But please check it for your circle.

ANNEXURE--VII

LIST OF BANK APPROVED HOSPITALS IN A'BAD CIRCLE

- 1---Appolo Hospital. Plot No. 1A, Bhat 079-66701800/01/03
Gandhinagar
 - 2---Sal Hospital Drivein Road A'bad 079-66115600
 - 3---Sterling Hospital Memnagar. A'bad 079-40011111
 - 4---Shalby Hospital S.G.Highway. A'bad 079-40203000
 - 5---SiddhiVinayak Hospital Maninagar. A'bad 079-25471025
 - 6---Samved Orthopaedic Hospital Stadium Cirle. A'bad 079-26465292
 - 7---Sanjivani Superspeciality 1-Udaypark Scy. 079-26306431
Hospital Vastapurlake. A'bad 079-26306341
 - 8---Apex Heart Institute Nr. Gurudwara. SG 079-26842220
Highway. A'bad
 - 9---Dr. Pratap Desai Eye Hospital 23. Vishvakarma comp 9898069345.
Stadium Rd. A'bad
 - 10-Diva Eye Institute 17 Parimal Scy
Parimal Garden. A'bad 9824031864
 - 11—Dr. Modi Eye Hospital 3-Jaimangal Scy 9824360097
Naranpura. A'bad 079-27416660
 - 12—Dr. Rathod Eye Care Hospital 1 Anshi Avenue 079-26446133
Polytechnik. A'bad 9824360097
 - 13—Narayan Hrudayalaya Hosp. Rakhiyal. A'bad 079-71222222
 - 14—Cims Hospital P Ltd. Science City Rd Sola 079-27712771/
A'bad. 60 72 to 75
 - 15—vasan Eye Care Hospital Law Garden A'bad 079-39890000
9585548923
 - 16—Nidhi Hospital Stadium Rd. A'bad 079-40232121
079-26426631
 - 17---Lifecare Institute of Medical Stadium Rd. A'bad 079-40204020
Sciences & Research 079-26464343
- AT BARODA- 1---Sterling Hospital Opp. Inox. Racecourse 0265-2354455 Baroda
2---Sun Shine Hospital Nr. Shreyas Vidyalay 0265-2633200
Manjalpur. Baroda. 0265-2632044
3---Virok Orthopaedic Hospital Karelibaug Baroda. 0265-2461455 0265-2484188
- AT KARAMSAD - 1---Shree Krishna Hospital Gokalnagar. Karamsad 02692-2223010
- AT ANAND - 1---Zydus Hospital & Health Anand Lambhwel Rd 02692-619501
Care Research 02692-222130
- AT RAJKOT - 1---Sterling Hospital Plot 251. 150ft Ring Rd 0281-3911111
Raiya Circle Rajkot. 0281-3985678
2---N M Virani Wackhardt Hosp. Kalavad Rd. Rajkot 0281-6694244
3---Dhakkan Hospital Kuvadwa Rd. Rajkot 0281-2456451, 0281-2472233
- AT SURAT - 1---Shri B D Mehta Mahavir Ring Rd. Nanpura. Surat Nil
Heart Institute
2---BAPS Pramukhswamy Adajan char rasta Surat 0261-2781000
- Hospital AT BHAVNAGAR
1---Sterling Hospital Plot-61-64. Iscon Mega 0278-3066600
City. Bhavnagar
2---Wockhardts Hospital Plot-1139. Sir Pattani Rd 0278-6644444
Bhavnagar

NOTE:- This I have kept, so that if anybody visits Ahmedabad and needs it, This can be useful.

ANNEXURE VIII

LIST OF HOLIDAY HOMES - CIRCLEWISE

Name of the Circle Places where Holiday homes are there

- 1--- Bangalore - Bangalore, Mysore, Hubli
- 2--- Bhopal - Bhopal, Panchmarhi, Ujjain, Indore, Khajuraho., Jabalpur, Gwalior.
- 3--- Bhubaneshwar- Bhubaneshwar, Puri
- 4--- Chandigarh - Katra(Jammu), Srinagar, Palampur, Shimla, Manali, Dalhousie, Sector 42- Chandigarh
- 5--- Chennai - Chennai, Kodaikenal, Kanyakumari, Rameshwaram, Madurai, Udhamandalam(Ooty), Vellore
- 6--- Guwahati - Guwahati, Shillong, Kaziranga
- 7--- Hyderabad - Hyderabad, Vijaywada, Vishakhapatnam, Tirupati, Secunderabad.
- 8--- Kolkata - Kolkata, Digha, Gangtok, Port Blair, Pelling, Shantiniketan, Darjeeling
- 9-- Lucknow - Allahabad, Lucknow, Varanasi
- 10-- Mumbai - Shirdi, Matheran, Lonavala, Panchgani, Panjim
- 11— New Delhi - New Delhi, Agra, Haridwar, Jaipur, Nainital
- 12— Patna - Patna, Bodhgaya, Deogarh, Ranchi
- 13— Thiruvananthapuram - Ernakulam, Guruvayur, Kumarakom, Munnar, Thekkady, Thiruvananthapuram

14. AHMEDABAD CIRCLE

Dwarka 4 Rooms Hotel Dwarka Residency, Nr. Iskon Gate. Dwarka [Tel:- 0289235032](tel:0289235032)

Veraval 2 Rooms Hotel Rajdeva, Bansidhar Complex, 3rd floor, Veraval.
[Tel:-0286242830/31](tel:028624283031)

For booking of Holiday Homes, download the application from respective circle Departments under CDO, HR Deptt under staff welfare, Holiday Home application Form and forward it through the current branch of the serving employee or from The pension paying branch of the retirees.

Room Rent:- Officers Rs.20/- per day. Clerical-Rs.10/- per day. Substaff Rs5/- per day

HOLIDAY HOMES IN MUMBAI CIRCLE

SBI PEN. ASSN'S Holiday Home in

Goa - FACILITIES:- 3 bedroom flat

Home F-5, F Wing, 1st floor 2 beds in each room Rate- Rs.300/- per bed

Madhuban Housing Complex 1 A.C Room. Rate Rs.1000/- per bed

Tambandi Mati -Shanta Inez Contact. Shri I H Dias Secretary Tel.08698214924

Panaji- Goa. Shri. M Y Desai.President. M.8806660027

For booking you can also contact SBI Employees Unions office or Respective H R deptt of your Circle.

Aurangabad SBI Staff Quarters. Bldg. 6 Jadhav Wadi, CIDCO-N-7. Jalgaon Rd.

Aurangabad. 431003 Contact Person Mr. Arvind Patel. Tel-0240-2482864

Lonavala SBI Holiday Home, Redet Woodland Hotel, Raiwood- Lonavala (E) 410401.

Contact Person:-Baliram Kadam. Tel.02114277393

Matheran SBI Holiday Home. Navnit Villa, b/h Diwadkar Hotel

Nr. Rly Station. Mathern.410102. Contact:-Dattaram Pakale. Tel:-02148-230071

Panaji Goa SBI Holiday Home. Panaji Hotel Campus Kala Acedemy. Nr. Military Hospital

Panaji Goa 403001.Tel:-0832-2224532/33/34.

Shirdi Hotel Saisavas. Opp. Gondkar Complex, Nr. Gautam Shankar Bank Ltd.

Pimpalwadi Rd, Shirdi.423109. Tel:-02423-256363

Panchgani JRG Estate. Plot No. 5 Ahantiyan, Shah~~70~~agar

Nr. Nachiket Acedemy. Panchgani 415806 M.9850603662.

SBI OFFICER'S ASSOCIATION'S GUEST HOUSE

1--**Ahmedabad** Transit House Block 401/402 Krishna Aptt 07926623267

Nr.N.I.D. Paldi. A'bad

2---**Dwarka** Maheshwari Bhavan, 02892235703

Nr. Agraval Bhavan, 09824284702 ,Aditya rd., Dwarka.

3---**Mount Abu** Hotel Shikhar, Nr Petrol Pump, Mt. Abu. 2974238944

Application Should be submitted to Gen. Secy. SBIOA, 1st. floor, A'bad LHO

Phone:-07925507826/25508682/25508668

AWARD STAFF UNION'S GUEST HOUSE

1---**Ahmedabad.** Kampan Shruti, SBI EMP 079-26442626

Union, 1 Adit Complex, M.9638035617. Opp. Krishna Dairy, Nav'Pura. A'bad.

2---Ambaji Hotel Roopali, nr. SBI Ambaji Br. Ambaji

3---Mount Abu R.J.House, Nr. Sofia School, Mount Abu.

4--- Nathdwara Hotel Surya, Nr. Bus Stand, 02953-230778

Mandir Marg, Nathdwara 02953-233888.

The Application. Should be sent to:- The Gen. Secy. SBI Emp. Union, 1st floor, State Bank Bldg. Bhadra, Ahmedabad. Tel;-079-25502030/2003/1003.

BANK'S GUEST HOUSE AND VISITING OFFICER'S FLATS

1---Agra Lawyers Colony 19917100710

2---Agra Tulsi Enclave 09972094444

3---Ahmedabad ShahibagGuest House 07922866696

4---Ahmedabad Vasna " 07926620143

5---Ahmedabad Goyal tower," Ambawadi 07926304661

6---Ahmedabad Drive in Road " G.H. 07927911061

7---Amritsar Officers colony 018350129827

8---Aurangabad SBI Gulmohar Colony 02402481119

9---Aurangabad Bhagyanagar Nanded 02462253709

10—Bhagalpur Khazpur 55 06412403279

11—Bhopal SBI Colony, charImli 07514288488

12—Bhubaneshwar Gajpatinagar 06802292482

13---Bhubaneshwar Nageshwar Tang 0674231828

14---Chandigarh Sector 8C 01722774584

15---Chandigarh Sector 42C 01722622423

16---Dehradun Indranagar 01352675525

17---Dehradun Tegbahadur Rd 01352675525

18---Dimapur Super Market Bldg. 03862797112

19---Dibrugarh Hotel Devika 03732324756

20---Ernakulam KuruVithdham Bldg. 047126432460

21---Gupta Kashi Rudraprayag Gupta Kashi 01364247217

22---Guwahatti Hotel Ambrish 03612346709

23---Guwahatti Rukimininagar 9859829038

24---Guwahatti Rukimininagar 03612233806

25---Gwalior RBO Z.O. Compound 07552447331

26---Haridwar Sector5 Ranipur 01334265482

27---Jaipur Tilaknagar 01412620958

28---Jaipur Hotel Chandragupta 01412206302

29---Jammu Opp. SBI Zonal office 01912473082 **71**

- 30---Jorhat Malowalo Market 03762321951
31---Katra Jammu Hotel Ambika 019812324400/26406
32---Karan Prayag Karan Prayag 46 01363244222
33---Kolkata 19 convent Road 03322270726
34---Kolkata 19D golf Club Road 03324140810
35---Meerut Shastrinagar 01212760738
36---Mumbai Churchgate. 02222855562
37--- Mumbai Shantacruz (E) 02226445242
38---Mumbai Kings Circle 02224081755
39---Mumbai Borivali 02226445242
40---Mussoorie The Mall 01352633870
41---Muzaffarpur Sheopur Club Rd. 06222113
42---Nagpur 12 Crorepati Lane 07126462701
43---Nainital Mallital 054942239811
44---New Delhi New Friends Colony 04426839038
45---New Delhi G/56 East of Kailash 04441326575
46---New Delhi E/1 !/A East of Kailash 04426291665
47---Panaji State Bank Bhavan, MG Rd 08322226091
48---Patna Sr. Officer's Resi.Complex 06122230399
49---Patna -Do- Rajendranagar 06122685141
50---Pune SBI Gulmohar Aptt. 9822262191
51---Ranchi Ashoknagar 06512242824
52---Shillong Don Bosco Square 03642226467
53---Shimla Hotel D M Residency 017726
54---Srinagar Hotel Shangrilla 01942477376
55---Thiruvananthapuram SBI Vis.offr. Flat no.3A 04712337032
56--- --Do-- opp. Nirmalabhavan School 0471695003
57--- --Do-- Vrindavan Colony 04712441501

GUJARATI BHAVAN IN MUMBAI

Gujarati Bhavan in Mumbai has started. 24 A.C Rooms with all facilities are available
Room Rent:-Rs.2000/- per day'

Address:- Oshiwada Jogeshwari Link Road, Opp. Lotus Petrol Pump, Andheri(West)
Mumbai 400053 - Contact No.022-6349209.

ANNEXURE--IX
FORMAT FOR ISSUE OF IDENTITY CARD

The DGM/AGM/CM/BM
State Bank of India

Photograph

Dear Sir,
I request you to kindly arrange to issue me pensioner Identity Card, as I am retiring on .
My biodata is furnished below. I am also enclosing two passport size photographs of
myself and spouse.

Name	
Designation (at the time of retirement)	
PF Index No. /HRMS ID	
Date of Birth	
Date of retirement	
Blood group	
Address	
Telephone/Mobile No.	
Pension Paying branch name and code	
Spouse details	Name Date of Birth Blood group

Dated _____

Signature of the employee/Signature

of the spouse

FOR OFFICE USE

1---Identity card issued on _____

2---Branch Advised on vide letter No.-----

Sign.Ofcard issuing officer.

ANNEXURE X
SBI PENSIONERS' LOAN
APPLICATION CUM AUTHORITY LETTER

PHOTO
The Branch Manager,
State Bank of India,
Branch,

Dear sir/Madam,

SBI Loan Pensioners' Scheme D.L.A/C No _____ Pensioners' Account No _____
Of shri/smt. _____

This has reference to my pension a/c No. _____ with your branch.
Please grant me a Demand Loan of Rs. _____ -Rupees
_____ only under your Bank's SBI Loans to Pensioners
Scheme to enable me to meet certain personal expenses. Details of my monthly income
etc. are given hereunder;

a—Details of my monthly income:-

(i) From Pension.

(ii) From other sources

Total(i+ii)

b—Details of other accounts with

1) A/c No _____ SBI _____ branch _____ Rs. _____

ii) A/c No _____ SBI _____ branch _____ Rs. _____

iii)

iv)

2 I undertake to repay the proposed loan together with interest at the rate applicable,
which is currently _____% above base rate, plus interest Tax, effective current rate of
interest %. P.a. at monthly rests, in Equated Monthly Instalments (EMIs) commencing
from the month of _____ .

I also undertake that the amount of EMI is only a notional amount fixed on the basis of
the current rate of interest which is subject to change from time to time and that I will
be liable to liquidate residual amount, if any, remaining outstanding, in my demand
Loan Account, after the aforesaid
repayment period.

3—I hereby authorize you to recover the amount of equated monthly instalments of
Rs. _____ from the pension payable to me every month, to cover the EMIs from my
pension till the entire loan amount together with interest etc; has been fully recovered
by the Bank.

4—In the event of my default owing to my death, incapacity or any other reason, for
that matter, I authorize you to adjust and set off the entire amount of default as deemed
fit by the Bank, from any of the accounts maintained by me with the Bank.

Signature	
Full Name	
Residential Address	74

Office Address(If applicable)	
Tel. No/MobileNo.	
Place and Date	

FOR OFFICE USE ONLY

Monthly pension payable(Net) Rs. _____

ii—Effective rate of interest _____% p.a. with monthly rests.

iii—Eligible Amount(Maximum) Rs. _____

(a)—Pensioner (12 monthly pension as in (i) above or Rs.1,00,000/- whichever is lower)

(b) Family pensioner (9 monthly pension as in (i) above Or Rs.50000/- whichever is lower.)

iv—Amount of loan suggested for Rs. _____ Loan repayable in _____no.of EMIs.-

Equated monthly instalments Rs _____

Sanctioned a Demand Loan of Rs. _____ (Rupees _____ only to

Shri/smt _____ to be repaid in _____ EMIs of Rs _____ each

recoverable from monthly pension payable in his/her a/c No. _____

A suitable note for recovering the amt. of EMIs beginning from the month of _____

has already been taken in the relevant records..

Recomending Authority
Authority.

Sanctioning

ANNEXURE XI

**STATE BANK OF INDIA EMPLOYEES' MUTUAL WELFARE SCHEME
CERTIFICATE OF NON MARRIAGE**

I hereby declare that I have not remarried till date and I undertake to inform the Bank in case such event takes place.

PLACE:- _____ Signature _____
DATE _____ Name of beneficiary _____
Under the scheme

I certify that to the best of my knowledge and belief, the above declaration is correct

Name:-
Designation of the authorised
Officer.

**STATE BANK OF INDIA EMPLOYEES MUTUAL WELFARE SCHEME
LIFE CERTIFICATE**

Certified that I have seen the beneficiary shri/smt _____
Widow/daughter/son of late shri _____ receipt of monthly
financial relief under SBI EMPLOYEES' MUTUAL WLFARE SCHEME
and that she/he is alive on date.

Signature of beneficiary
PLACE:- _____ Signature' _____
DATE:- _____ NAME:- _____
Designation of officer _____

ANNEXURE-XII

**STATE BANK OF INDIA EMPLOYEES' MUTUAL WELFARE SCHEME
NON-EMPLOYMENT CERTIFICATE**

I declare that neither my wife nor I am serving and getting medical benefit from any establishment.

PLACE:- _____ Signature of beneficiary
DATE:- _____ under the scheme
NAME:- _____

I certify that to the best of my knowledge and belief, the above declaration is correct.

Signature _____
Name _____
Designation of the
authorized Officer. _____

Branch Manager is requested to send all the certificates, duly attested to;
The Chief Manager, SBI, H.R.Section, Zonal Office _____

ANNEXURE XIII

FAMILY FLOATER GROUP MEDILAIM INSURANCE POLICY SCHEME

LIST OF DISEASES COVERED

- | | |
|--|--|
| 1—Cancer | 36---Purpura |
| 2---Leukemia | 37---Typhoid |
| 3---Thalassemia | 38---Accidents of serious nature |
| 4---tuberculosis | 39---Celebral Palsy |
| 5---Paralysis | 40---Polio |
| 6---Cardiac Ailment | 41---All strokes leading to Paralysis |
| 7---Pleuracy | 42---Hemorrhage caused by Accidents |
| 8---Leprosy | 43---All Animal/Reptile/Insect bite |
| 9---Kidney Ailments | 44---Chronic Pancreatitis |
| 10—All seizure disorders | 45---Immuno supressant |
| 11—Parkinson's disease | 46---Multiple Sclerosis/Motor Neuron Disease |
| 12—Psychiatric disorder including Schizophrenia & Psychotherapy. | 47---Status Asthmaticus |
| 13---Diabetes & its complications | 48---Sequela of Meningitis . |
| 14—Hypertension | 49---Osteoporosis |
| 15—Asthama | 50---Muscular Dystrophies |
| 16--Hepatitis B | 51---Sleep Apnea Syndrome |
| 17--Hepatitis C | 52---Any Organ related chronic Condition |
| 18—Hemophilia | 53---Cancer Cell Diseases |
| 19—Myasthenia Gravis | 54---Systemic lupus Erythematosus |
| 20—Wilson's disease | 55---Any Connective tissue disorder |
| 21—ulcerative Colitis | 56---Varicose Diseases |
| 22—Epidemiolysis bullosa | 57---Thrombo Embolism Venous |
| 23—Venous Thrombosis Thromboembolism(VTE)
(Not caused by smoking) | 58---venous Thrombosis Venous |
| 24—Aplastic Anaemia | 59---Cancer Diseases |
| 25—Psoriasis | 60---Chronic Pulmonary Disease |
| 26—Third degree burns. | 61---Chronic Bronchitis |
| 27—Arthritis | 62---Physiotherapy |
| 28—Hypothyroidism | 63---Swine Flu |
| 29—Hyperthyroidism | |
| 30—Expenses incurred on Radiotherapy & Chemotherapy in the treatment of Cancer | |
| 31---Glaucoma | |
| 32---Tumor | |
| 33---Diphtheria 34---malaria | |
| 35—Non-Alcoholic Cirrhosis of liver | |

ANNEXURE—XIV

FAMILY FLOATER GROUP MEDICLAIM POLICY SCHEME - **POLICY A**

List of branches categorized as per the tier for Room Rent & Diseases Cap.

TIER I:- Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune.

TIER II:- Agra, Ajmer, Aligarh, Allahabad, Amravati, Amritsar, Assansol
.Aurangabad Bareilly, Belgaum, Bhavnagar, Bhivandi, Bhopal, Bhuvaneshwar, Bikaner,
Bokaro Steel City, Chandigarh, Coimbatore, Katak, Dehradun, Dhanbad, Durg,
Bhilainagar Durgapur, Faridabad, Firozabad, Ghaziabad, Gorakhpur, Gulbarg, Guntur,
Gurgaon, Guwahatti, Gwalior, Hubli dharwad, Indore, Jabalpur, Jaipur, jallandar, Jammu,
Jamnagar, Jamshedpur, Jhansi, Jodhpur, Kannur, Kanpur,
Kakinada, kochi, Kottayam, Kolhapur, Kollam, Kota, Kozhikod, Karnul, Lucknow,
Ludhiana, Madurai, Malappuram, Malegaon, Mangalore, Meerut, Moradabad, Mysore,
Nagpur, Nashik, Nellore, Noida, Patna, Pondicherry, Raipur, Rajkot, Rajamundry, Ranchi,
Rourkela, Salem, Sangli, Siliguri, Sholapur, Shrinagar,
Surat, Thiruvananthapuram, Pallakkad, thrisur, Tirupurapalli, Tirupur, Ujjain, Vadodara,
Varanasi, vasai, Virar City, Vijaywada, Vishakhapattanam, Warangal.

TIER III:- All other Cities.

ANNEXURE XV

HOLIDAY HOME/ GUEST HOUSE IN MUMBAI CIRCLE.

PANAJI GOA

Home-F/5, F-Wing, 1st floor,
Madhuban Housing Complex.

Tambmdi Mati, Shanta Inez,

Panaji, Goa, 403001 Tel. 0982-2104076/

Contact shri P.M.Narkar, President Panaji Zonal sub Centre
Tel. 0982-2104076.

Shri I.H.Dias. Secretary , Panaji Zonal Sub Centre
Tel. 08698214924.

AT SHIRDI.

Shri Sai SBIOA Bhavan, D. No.187/3 Plot No. 8&9

b/h Hotel Pushpak Resort , Shirdi, Ahmednagar.

Contact:-Shri Ramesh H Parbate. Tel 022-67514041/42

AT MUMBAI.

1---AISBOF Bhavan, VIP Guest House 701, 7th floor

'A' wing, Royal Aptt. Bhaudaji Rd. Extn. SION, Mumbai

400022. Phone:- 022-24035226.

2---Shivajinagar Hou. Scy. Bldg. No. 3, Plot No. 3.&6 Bhau Daji Rd.

Extn. Opp. Sion Medical College, Mumbai, 400022,

TEL.NO. 022-44035226

.3---Panchgani Bhavan, Jai bhavani CHS, Plot No.6, B/h Sai Palace

Hotel, Mahabaleshwar Rd., Panchgani, 412805, (Satara Dist.)

Tel. No. 02168-40171.

4---AISBOF Bhavan, Calangute, Goa.

HOLIDAY HOMES.

1---Aurangabad. SBI Staff quarters, Bldg. 6, Jadhav Wadi, CIDCO-N-7,

Jalgaon Rd. Aurangabad.431003. contact Person,

Mr. Aviraj Patil, Tel. 0240-2482864.

2---Lonavala. SBI Holiday Home, Redet Woodland hotel, Raiwood,

Lonavala(E), 410401. Contact. Mr.Baliram Kadam,

Tel. 02114-277393.

3---Matheran SBI Holiday Home, Navneet Villa, B/h Diwadkar Hotel,

Nr. Rly. Stn. Matheran, 410102. Contact Mr. Dattaram

Pakale, Tel. 02148-230071.

4---Panaji Goa SBI Pensioner' Assn. Holiday Home, Flat F-5 1st. floor,

Madhuban Complex CHS Ltd., Tambadi Mati, Santa Inez,

Panaji Goa, 403001. Facility:- 3 bedroom flat, with 2 beds

In each room. Rate:- Rs.300/- per bed.

Nr. Military Hospital, Panaji Goa, 403001,

For booking contact:- ShriM.Y.Desai President.

M.8806660027. Shri I H Dias, Secy. M.8698214924.

ShriShri P M Mashelkar. Jt. Secy. M.9764315873.

Amt. should be deposited online in a/c No.11031490633.

5---Shirdi Hotel SaiSahas, pp. Gondkar Complex, Nr. Gautam

Sahakar Bank Ltd., Pimpalwadi Rd. Shirdi, 423109,

Tel, 02423256363/64/65/66

6---Panchgani JRG Estate, Plot No. 5, Ahantiyan, Shahnagar,

Nr. Nachikrt Academy, Panchgani. 415806 M. 9850603662

ANNEXURE-XVI

APPLICATION BY RETIRED EMPLOYEES/OFFICERS/FAMILY PENSIONERS FOR ASSISTANCE IN MEETING MEDICAL EXPENSES IN REPECT OF IDENTIFIED CRITICAL DISEASES

Sr. No.	Employee Details/ Discription	Particulars
1	Name of the retired Employee/ Family Pensioner	
2	Name of the retired employee In case of Family Pensioner	
3	P.F.Index No.	
4	Address/Mob. Number	
5	Grade in which the employee Retired.	
6	Name & Code of Pension Paying Branch	
7	Account No.	
8	Name of the family member Hospitalized/undergoing Treatment & Relationship With the retd. employee	
9	Particulars of treatment	
a)	Name of the disease	
b)	Period of hospitalization/Treatment	
10	Total Expenses Incurred.	
11	Insurance cover available if any	
a)	Policy No.	
b)	Amount	

I certify that the above particulars are true to the best of my knowledge

Signature of the retired employee/Family Pensioner.

Recommendation

We have scrutinized the application and recommend it for Corporate Centre Consideration.

Place

Date

Stamp/Seal Dy. General Manager(B&O)

For calculation at Corporate Centre

Sr. No. Particulars Details

1—Total Expenses

2—Amount Payable under Medical Scheme/Insurance policyIf any

3--- a) Amount (1 minus 2)

a) 50% of the above amount i.e 3(a)

b) Admissible Assistance (Maximum Rs. 5 lacs.

4--- a) Amount (Item 1 minus Rs. 3 lacs)

b) 50% of the above amount

c) Admissible Assiatance(Minimum Rs. 5 lacs)

Approved an amount of Rs, Declined (with reason)

General Manager(OL & CS) DGM(PM & PPG) Chief Medical Officer

Committee Members 76

DOMICILIARY TREATMENT CLAIM FORM

DETAILS OF PRIMARY INSURED

Policy No.

Employee ID NO

Emp. Branch Location

MD India I D No.

Emp. Name

Address

City State

Pincode Phone No.

Email.ID

DETAILS OF INSURED PERSON HOOSSPPIITTAALLIISSEEDD

Name

Gender Male Female Age.Yrs Months

Date of Birth

Relationship wtiioth p poolilcicyy h hooldldeer r Self spouse Child Father Mother Other

Occupation Service Selfemployed Student Retired Other

DETAILS OF CLAIM

Name of Treating Doctor

Commencement ofT trreeaattmmeenntt D daattee Treatment End Date

Domiciliary Treatment for

CLAIM DOCUMENTS SUBMITTED(Chec(ckhliestc)klist Total No. of Claim Documents Submitted

Claimm ForDmu Dlyu Slyig Sniegdned

Illness Certificate by Treating D Doocctor rw Witiht hD Duruartaitoionn

Pharmacy Prescription bbyy TTrreeaattiinngg oDcotoctor 1 2 3 4 5 6 7 8 9 10 11 12

PharmacyB Pilrse/sCcarispht iMone bmyo Treating octor 1 2 3 4 5 6 7 8 9 10 11 12

Investigation Prescription by Treatig Doctor 1 2 3 4 5 6 7 8 9 10 11 12

Investigation Bills/Cash Memo 1 2 3 4 5 6 7 8 9 10 11 12

Investigation Reports 9

Treating Doctor Consulting Charges Cash Receipts

DETAILS OF BILLS ENCLOSED

SrNo Bill No. Date Issuedby TowardsPharmacy Inv.

Consultacy Charges

In case more than10 bills are to bbee s suubbmited then attach separate annexure using the

same above format.

DECLARATION BY TCHLEA ILMAIAMNATNT

I hereby declare that the information furnished in this claim form is true and correct to the best of my knowledge and belief.If I have made any false statement, suppression or concealment of any material fact with respect to questions asked in relation to this claim mymright toclaim reimbursement be forfeited. I also consent and authorise TPA/Ins.Co to seek necessary medical information/documents from any hospital/medical practitioner who has attended on the person against whom this claim is made. I hereby declare that I have

included all the bills/receipts for the purpose of this claim & that I will not be making any claim except the pre/post hospitalisation claim'

Date Place Signature of the Insured

DECLARATION BY CLAIMANT

I hereby declare that the information furnished in this form is true and correct to the best of my knowledge and belief.If I have made any false statement, suppression or concealment of any material fact with respect to questions asked in relation to this

claim my right to claim reimbursement be forfeited. I also consent authorize TPA /Ins.Co to seek necessary medical information/documents fro any hospital/Medical practitioner who has attended on the person against whom this claim is made. I hereby declare that I have included all the bills/receipts for the purpose of this claim & that I will not be making any claim except the pre/post hospitalization claim.

Date

Place

Signature of the insured

Chapter-26-

SUPERANNUATION BENEFITS AS PER e SBOP SERVICE REGULATIONS

Pension : 50% of Pay i.e. Basic Pay + stagnation increment+PQA+increment component of FPP excluding special allowance will be basic Pension and D.A. (Average of last 10months)Commutation of Pension: An officer is entitled to commute not exceeding 1/3 of his pension. Arrive at 1/3rd of the basic pension to be multiplied by 12 X age next birthday factor. After commutation, monthly Pension will be 2/3rd of Pension but D.A. is payable on full Pension. At the end of 15 years after commutation, full pension shall be restored. Commutation amount is exempted from Income Tax. Commutation chart is given below

Age next Birthday	Commutation value expressed as number of years' purchase	Age next birthday	Commutation value expressed as number of years' purchase
30	17.78	53	12.35
31	17.62	54	12.05
32	17.46	55	11.73
33	17.29	56	11.42
34	17.11	57	11.10
35	16.92	58	10.78
36	16.72	59	10.46
37	16.52	60	10.13
38	16.31	61	9.81
39	16.09	62	9.48
40	15.87	63	9.15
41	15.64	64	8.82
42	15.40	65	8.50
43	15.15	66	8.17
44	14.90	67	7.85
45	14.64	68	7.53
46	14.37	69	7.22
47	14.10	70	6.91
48	13.82	71	6.60
49	13.54	72	6.30
50	13.25	73	6.01
51	12.95	74	5.72
52	12.66	75	5.44

Gratuity : As per Gratuity Act 1972, payment of gratuity is calculated as under :The amount will be payable @ 15 days wages for each completed year of service on the basis of 26 working days in a month, subject to ceiling of Rs. 20.00 lacs and minimum service for eligibility for payment of gratuity is 5 years..

Basic pay + D.A. + PQA + FPA + Spl. All x 15 x length of service

However, as per Gratuity Regulations 1970, one month Basic Pay for each completed year of service (15 years to 30 years – 15 days per month) and 15 days for each completed year of service beyond 30 yrs of service.. (Minimum service of 10 years) **Income tax exemption is available upto 20.00 lacs**

Provident Fund : 10% of Pay (Self contribution) Retired Employees Medical Benefit Scheme -Eligibility: Officers/employees retired on completion of 30 years of service and also those who have been retired from service on attaining the superannuation age of 58 or 60 years with 10 years pensionable service. REMBS-I : Provision of financial assistance upto Rs.2.00 lacs for self and spouse. An initial contribution of one month gross pension to be paid within three months of the receipt of first pension to join the scheme. The scheme is now closed and is applicable to officers who continue to be member of scheme.

State Bank of India

Branch Code _____

Branch Name _____

Category :

Def/Central/Rail/Telecom/State/_____

SB Account No. _____

HRMS ID FOR SBI STAFF _____

1. Life Certificate

Certified that I have seen the Pensioner _____
Holder of Pension Payment Order No. _____ and A/C No. _____ and
that he /she is alive on this date.

Signature of Pensioner

Signature with S.S.No. _____

Name _____

Date _____

Place _____

Name _____

Date _____

Designation _____

Seal

Additional Information : I submit herewith additional details as under :

1. Income tax Permanent account No. (PAN) _____
2. Mobile No. _____
3. Date of Birth of Pensioner/Spouse _____
(Proof of Date of Birth attached)
4. Aadhar No. _____ 5. E- mail address _____

Signature of the Pensioner _____

Name of the Pensioner _____ Aadhar No. _____

SB Account No. _____

2. Non Employment Certificate

*I declare that I have not received any remuneration for serving in any capacity in the establishment of the Central Government or State Government or a Government undertaking or from Local Fund during the period November to Apr 20 ____, May to October 20 ____

*I declare that I have been employed /re-employed in the office of _____ And was in receipt of the following emoluments during the period to be specified.

*I declare that I have not accepted any employment under any Government outside India or Commercial employment after obtaining/without obtaining sanctioning of the Director/CSIR(to be furnished by Class I officer only)

Place _____

Date _____

Signature of Pensioner

3. Certificate of Re-marriage/Non- marriage

I hereby declare that I am not married/I have not been re-married during the past six months and shall inform the Bank as soon as marry/re-marry.

Place _____

Date _____

Signature of Pensioner

I certify to the best of my knowledge and belief that the above declaration is correct.

Signature of the responsible officer or a well know person

Place _____

Name _____

Date _____

Designation

Acknowledgement

(To be given to the applicant by the branch/office receiving the Life Certificate)

Received from Shri/Smt. _____ his/her life certificate on (date)

Date _____

Branch/Office _____

Signature of the officer receiving Life Certificate
(Seal of the Branch/office)

APPLICATION FOR REIMBURSEMENT OF MEDICAL EXPENSES UNDER e-SBP RETIRED EMPLOYEES' MEDICAL BENEFIT SCHEME

1. Name of the Retired employee & address

2. Designation at the time of Retirement :

3. Name of the Spouse, in case of :

death of Retiree

4. Membership No.

5. Whether Reimbursement claimed

for self or spouse

6. Nature of Disease

7. a) Name & Address of Hospital :

b) Period of Hospitalisation:

8. In case claim is for domiciliary treatment

a) Period the claimant remained :

Previously hospitalised and name of Hospital

b) Period of present illness :

9. If Hospital is approved by Bank : YES/NO

10. Medical expenses reimbursed so far

under the Scheme (Year wise details to be given)

11. Details of Medical Expenditure incurred (Prescription and supporting Vouchers to be Attached in Original).

Sr.No.	Particulars	Amounts
---------------	--------------------	----------------

1. Physician's /Consultant's Fee

2. Bed/Room Charges

_____ **86**

3. Surgeon's Fee (including anesthetist's charges):

4. Operation Theatre Charges

: _____

5. Diagnostic material charges including

: _____

X-rays, Pathological Tests, ECG etc.

6. Medicines and Drugs, except

Tonics: _____

Total; _____

-Certified that the expenses as detailed above have actually been incurred by me for self treatment / for the treatment of my spouse and the particulars given as above are true and correct.

My HRMS ID _____ **SB/CA**
details _____

Dated: -----

Claimant's Signature

Forwarded in original to the Chief Manager(IR) HR Deptt, State Bank of India, Local Head office, Sector 17, Chandigarh for reimbursement of medical expenses incurred by the above named retiree

Branch : _____

No. : _____

Dated : _____

Manager

LIST OF HOLIDAY HOMES

SI No.	CIRCLE	PLACE OF HOLIDAY HOME	ADDRESS OF HOLIDAY HOME WITH TELEPHONE No (s)	NAME OF CARETAKER/CONTACT PERSON OF HOLIDAY HOME AND TEL./CELL No., IF ANY	NO. OF ROOMS/ BEDS AVAILABLE	FAX NO. OF AGM (HR)/ CWC
1	2	3	4	5	6	7
1	Ahmedabad	Veraval	Hotel Rajdev Bhansidhar Complex, 3rd Floor, ST Road, Veraval 362265	Tel/Fax 0286-242830/31	2	079-25507743 25506969
2	Ahmedabad	Dwarka	Hotel Dwarka Residency, Near Iskon Gage, Dwarka, Gujrat 361335	02892-235032, 094262-08910	2 VIP+ 21 General	079-25507743
3.	Bangalore	Bangalore	State Bank of India Holiday Home Binnyston Gardens, Near Binny Mills, Behind City Railway Station, Magadi Road, Bangalore-560023	Care Taker-Shri M.G. Ravi 099649-49625 Holiday Home No.080-23114768	30	080-22223863
4.	Bangalore	Mysore	State Bank of India Holiday	Care Taker- S M	12	080-22223863

			Home No. 16/1 & 16/2, Shivanna Complex, Kalidasa Road, VV Mohalla, Mysore-570- 002	Ravindranath 094498-30172 Holiday Home No. 0821-2512703		
5.	Bangalore	Hubli	State Bank of India Holiday Home, 1st Floor, Shri Mahalakshmi Chambers Near Shanti Nagar Church, Hubli- 580023	Care Taker- Shri Michael (Out Sourced) Tel. No. NA	4	080- 22223863
6.	Bhopal	Ujjain	Hotel Ashraya, 77, Dewas Road, Ujjain- 456010(MP)	0734- 2519301/02/ 03/04/05	4 AC	0755- 2575040

1	2	3	4	5	6	7
7	Bhopal	Pachmarhi	Patel Marg, Pachmarhi	Shri Ravi Kumar 07578-252170 94065-25941 Mohammad Sadiq year and 94244-86883	4* (2 rooms for whole Mohammad Sadiq year and 2 for May, June, Dec. & Jan.	0755- 2575040
8	Bhopal	Bhopal	Hotel Surabhi 37 Zone-II, M.P. Nagar (Opp. Som Distilleries Office) Bhopal (MP)	0755-2551006 0755- 4275540(Fax)	4 AC	0755- 2575040
9	Bhopal	Jabalpur	Samdareeya Hotel, Napier Town, Jabalpur- 482001	0761-2413400/ 4004132	2 AC	0755- 2575040
10	Bhopal	Khajuraho	Central Hotel, Opp.Pahil Watika Shankargarh, Khajuraho- 471606	98939-12166	2 AC	0755- 2575040
11	Bhubaneswar	Bhubaneswar	D/36, BJB Nagar, Bhubaneswar- 751014 Tel. 0674-2432075	Manas Ranjan Sarangi 94370-67764	7	0674- 2394228

Bhubaneswar	Puri	Chakratirtha	Basanta Kumar	30	0674- 2394228
-------------	------	--------------	---------------	----	------------------

Road, Puri Tel. Misra, 94377-
No.06752- 57122
211466

13	Chandiga rh	Chandigarh Flat No.(s) 2278,	2279 & 2280 State Bank Staff Colony, Sec.42-C Chandigarh- 160036	0172-2611612	22	0172- 2721716
14	Chandiga rh	Simla	Hotal Green- Woods, Dhingra Estate, Below Boileuganj, Simla 0177-w 2831129,28358 4	Mr. Kamraj Sood 094180-00608	15	0172- 2721716
15	Chandiga rh	Manali	Manali Coop. Housing Society, Chickago Estate Manali 01902-253270	Mr.Prem 098162- 05517, Sh. Manoj 98165-77617	24	0172- 2721716

1	2	3	4	5	6	7
16	Chandigarh	Dalhousie	SBI Holiday Home, Near Subhash Chowk, Dalhousie 01899-242171	Sh. Ganesh 098054-31757	12	0172-2721716
17	Chandigarh	Jammu (Temp)	SBI Holiday Home, Bantalab, Jammu (J&K)	0191-2597899	14	0172-2721716
18	Chandigarh	Katra	Hotel Ambika, Katra, Near Main Chowk (J&K)	01991-232062/ 232400	8 AC	0172-2721716
19	Chandigarh	Srinagar	Hotel New Park Boulevard Road, Srinagar (J&K)-190001	0194-2500926/ 094190-16869	20	0172-2721716
20	Chandigarh	Palampur	Hotel Holiday Home, Lohna Hills, (PWD Colony) Opp. Hotel Tea Bud, Palampur	01894-233522 098161-97412	3	0172-2721716
21	Chennai	Chennai	Hotel Royal Regency No. 26/27, Poonamalee High Road. Periamet, Chennai-600003(TN) (In between Chennai Centre & Egmore Rly. Stn) Bus Stop: Eeverst 044-25611777	Shri J. Vijay	12 AC	044-28214316
22	Chennai	Madurai	Hotel	Mr. Prabhu	6/12	044-

			International 46, West Erumal Maistry Street, Madurai- 625001 0452-4377463/ 4377364, 4380230	Shahul Hamid, 98434- 11230 Mr. Raj Kapoor, Manager 99420- 83143		28214096
23	Chennai	Udhagam - andalam (Ooty)	Hotel Khems, Shoreham Palace Road (Ettness Rd.) Udhagamandal am Tamilnadu- 643001	0423-2444188, 2441635/636, 2444264/265	9	044- 28214096

1	2	3	4	5	6	7
24	Chennai	Kanyakumari	Hotel Amutham Residency, Door No.6/18/6-23, Main Road, Kanyakumari, T.N.-629702	Sh. L Ramesh/N Ashok Kumar 04652-247300/ 248300	3 AC Triple bed & 2 AC Double Bed	044-28214096
25	Chennai	Vellore	143, South Avenue Road, Phase 1, Sathuvachari, Vellore-9, 0416-2252950	L. Ravichandran, Staff 04162252950 99945-60732	4/8	044-28214096
26	Chennai	Kadaikanal	Hotel Jai, Lloyds Road, Kodaikanal-624101, 4542-241425/240344	By the Hotel	8/16	044-28214096
27	Chennai	Rameshwaram	Hotel Saravana, 1/9 A South Car St. Rameshwaram-623526, Ph. No. 04573-223367	By the Hotel, Mr. Raj Kumar	5/10	044-28214096
28	Delhi	MT Abu	Hotel Shikar, Near Petrol Pump, Mount Abu-307501	02974-238944/ 235285	6+2 VIP	011-23360203 & 011-23365415 & 011-23743017
29	Delhi	Udaipur	Hotel Kajari-RTDC, Shastri Circle, Udaipur Rajasthan 011-23743017	Sh. Naveen Bhatnagar 2410501/2410502 0294-2528857	6	011-23360203 & 011-23365415 &
30	Delhi	New Delhi	R-1, Square Boutique Hotel, 14-A/	Land Mark:Metro Pillar No.117, Near Kirti	15 AC	011-23360203 & 011-23365415 &

			1, W.E.A., Saraswati Marg, Kerol Bagh, New Delhi- 110005	Bagh Metro Station on Dwarka-Noida Metro Route 011- 25756789, 25818111		011- 23743017
31	Delhi	Agra	Hotel Jyoti Continental, A- 5, Vaibhav Nagar Fatehabad Road (Near Amar Hotel) Agra-272001	0562-4064223 & 093580-39920	3 AC	011- 23360203 & 011- 23365415 & 011- 23743017
32	Delhi	Haridwar	Hotel Jagat Inn, 789, Model Colony, Opp. Prem Nagar Ashram, Ranipur More, Haridwar- 249407 Uttarakhand	01334-221237, 083940-77778	8 AC	011- 23360203 & 011- 23365415

1	2	3	4	5	6	7
33	Delhi	Mussoorie	Hotel Deep, Kurli, Mussoorie	Sh. Deepak Gupta 0135-2632470	8	011-23360203 & 011-23365415
34	Delhi	Jaipur	Hotel Aroma Classic Gopi Nath Marg, Near Panch Batti, Jaipur	Sh. Liyakat Ali (Owner) 0141-2365898 & 0141-2360439	6	011-23360203 & 011-23365415
35	Delhi	Nainital	SBI Holiday Home, Hotel Wood Land, Mallital, Nainital 05942-236441	Smt. Rana Parveen (Care Taker) Sh. G.C. Joshi (Contact Person) 094129-83478	Room s-17	011-23360203 & 011-23365415 & 011-23743017
36	Hyderabad	Hyderabad	H.No.3-6-69, Avanti Nagar, Near Skyline Theatre Basheerbagh Hyderabad-500029	Abdul Rasheed Ahmed 040-23224652	8	040-24755073
37	Hyderabad	Secunderabad	Krishma Homes, H. No. 6-3-1219/1/4, Uma Nagar, Street No. 1, Behind Country Club, Begumpet, Secunderabad	040-23410066/23410066/40033010	8 AC	040-24755073
38	Hyderabad	Tirupati	H.No. 19-3-20 Opp. Hotel Oorvasi Lane, Old Renigunta Road, Kakatiya Nagar,, Tirupati-517501	L. Subramanyam, 0877-2222317	6	040-24755073
39	Hyderabad	Vijaywad	H. No. 14, SBI	Y. Satyanarayan	4	040-

	d	a	Officrs Colony, Acharya Ranga Nagar, Lane Beside Life Hospital, Near Benz Circle, Vijayawada- 500010	aph 0866-2473018		24755073
40	Hyderaba d	Visakhapatn am	D.No.50-58- 12/1&2, Plot No.33, Rajendranagar, Seethampeta, Visakhapatnam - 530016	B Narasinga Rao 0891-2748334	7	040- 24755073
41	Kerala	Ernakula m	Hotel Mareena Regency, Hospital Road, Ernakulam- 682001		5 AC	Fax-0471- 2321335

1	2	3	4	5	6	7
42	Kerala	Guruvayoor	SBI Holiday Home, Athidhi Mandiram Yoga Kshema Sabha North Outer Ring Road, Guruvayoor-686101, 0487-2551955	Mr. Dinesan 093878-99813	4	Fax-0471-2321335
43	Kerala	Thiruvananthapuram	SBI Holiday Home, Soleil, ETR No. 251, Near Jas Hotel, Thycaud P.O. Trivandrum-695014 0471-6549955	Mr. Subbayyan 094465-50835	8	Fax-0471-2321335
44	Kerala	Munnar	Sujatha Inn, A.M. Road, Munnar P.O. Idukki Dist. Kerala 685612	04865-232770/880	2 AC	Fax-0471-2321335
45	Kerala	Thekkady	Hotel S.N. International, K.K.Road, Thekkaddy, Kumily, Kerala-685509	04869-224355/320361	2 AC	Fax-0471-2321335
46	Kerala	Kumarakom	Ashirwad Heritage Resorts, Ward No. 2, Chakrampady, Kumarakom P.O. Kottayam Distt. Kerala-686563	0481-2527070/100	2 AC	Fax-0471-2321335
47	Kolkata	Darjeeling	Hotel Anand Palace, 5, Dr. S.M. Das Road	0354-225335/225336 98	10(D B)	AGM (HR) 033-22437753

			Darjeeling, West Bengal -734101 www.anandhotel. com			CWC 033- 22437756
48.	Kolkata	Digha	Holiday Home Digha, Plot No. 17, Holiday Home Sector Opp. Science Centre New Digha Distt. East Midnapore West Bengal- 721463 03220-266293	Shri Patit Paban Mandal 03220-266293	Total Room 18 (DB)	AGM (HR) 033- 22437753 CWC 033- 22437756
49.	Kolkata	Gangtok	Hotal Sujata (Near Sangram Cinema Hall) Development Area, Gangtok, Sikkim Pin- 737101 03592-227549	Mr. Sreedhar Das 094750-77154	Total Room 10 (DB)	AGM (HR) 033- 22437753 CWC 033- 22437756
50.	Kolkata	Kolkata	Hotel Penguin 18, Jadunath Dey Road, Besides Yogayog Bhawan Kolkata-700012 033- 22121312/1342	Mr. Dipankar Pradhan/ Mr. Pradip Kumar Pardhan Mr. Saibal Kanti Jana 098748-58818	Room- 3 (3 Beded) Room 5 (DB)	AGM (HR) 033- 22437754 CWC 033- 22437556
1	2	3	4	5	6	7
51	Kolkata	Port-Blair	House of Smt. K. Prabha Wati,	Mr. Rathinam 094342-71690	Total Room	AGM (HR) 033-

			Rajiv Gandhi Nagar, Near Raj Niwas, Port Blair Andaman & Nicobar Islands-744101 03192-233705	6 (DB)	22437753 CWC 033-22437756
52.	Kolkata	Santiniketan	Hotel Basundhara Baganpara, Simantapally Santiniketan, Distt Birbhum 731235 (WB)	03463-264538 094341-24549	2 AC AGM (HR) 033-22437753 CWC 033-22437756
53.	Lucknow	Allahabad	SBI Holiday Home 15/1, Stanley Road, Civil Lines, Allahabad 098892-09242 093351-54489	Shri Tara (Care Taker) Shri V.J.K. Higgins (Contact Person) 098892-09242 093351-54489	Rooms 0522-4 2620288
54.	Lucknow	Lucknow	SBI Holiday Home Sector 'DS' SBI Officer's Flat, Sitapur Road Scheme, Aliganj Lucknow 0522-6460414	Sh. Ram Kumar Yadav (Care Taker)	Rooms 0522-4 2620288 Dormitory 01
55.	Lucknow	Varanasi	SBI Holiday Home, "Kumud Villa" D-63/84 (5/6) Annad Nagar Colony, Mamoorganj Varanasi Ph. 0542-2221064	Sh. Joy Chakarborty (Contact Person) 093369-00225 01(4	Room 0522-s 2620288 05 Dormitory Beds)
56.	Mumbai	Aurangabad	SBI Staff Quarters,	Mr. Aviraj Patil	4 022-26445212

		(Under renovation)	Building No. 6, Jadhav Wadi, CIDCO, N-7 Jalgaon Road, Aurangabad, Maharashtra-431003 Tel : 0240-2482864	(Contact Person)		
57.	Mumbai	Lonavala	SBI Holiday Home, Opp. "Redet" Woodland Hotel, Raiwood Lonavala (E) Maharashtra-410401 Tel : 02114277393	Mr. Baliram Kadam (Care Taker)	15	022-26445212
58.	Mumbai	Matheran	SBI Holiday Home, "Navneet Vila, Behind Diwadkar Hotel, Near Rly. Stn. Matheran Raigad Distt. Maharashtra-410102 Tel : 02148-230071	Mr. Dattaram Pakale) (Care Taker)	4	022-26445212
59.	Mumbai	Panaji (Goa)	SBI Holiday Home, Panaji, Hotel Campal Opp. Kala Academy Near Military Hospital Panjaji, Goa-403001	0832-2224532/33/34	15	022-26445212
61.	Mumbai	Shirdi	Hotel Sai Sahavas Opp. Gondkar Complex, Near	02433-256363/64/65 /66 101	5 AC Room and	022-26445212

			Gautam Sahakar Bank Ltd. Pimpalwadi Road, Shirdi-423109		1 VIP Suit	
62.	North East	Guwahati	Sarbodaya Path, H. No. 4, ABC, Bhangagarh, Guwahati- 781 005 0361-2525442	Mr. Anil Kalita (Care taker) 0361-2525442/ Secretary CWC 0361-2237524 0361-2463454	12	AGM (HR) 0361-2237611 2237621 AGM (A) AO Guwahati 0361-2463454 CWC 0361-2237522
63	North East	Shillong	M/s Alpine Hotel Continental, Thana Road, Shillong Pin 793001 Ph. : 0364-2223617	S Endow, Care Taker 0364-2223617/ Secretary CWC, 0361-2237524	10	AGM (A) AO Shillong 0364-2503355 CWC 0361-2237522 HH 0364-2220996
64.	North East	Jorhat	K.B. Road, Jorhat Pin 785001 Ph. 0376-2322782	Mr. Pabitra Bharali Care Taker 0376 Secretary CWC 0361-2237524	4	AGM (A) AO Jorhat 0376 2320715 CWC 03612237522
65.	North East	Kaziranga	Lakosha Tourist Lodge-1 No. Kohora, Near ASEB Power Station, PO Kaziranga National Part, Distt. Golaghat		2 AC	CWC 0361-2237522

			(Assam) Pin : 785609			
66.	Patna	Patna	Vidyapati Marg, Behind Patna Museum, Patna	Sh. Keshav Kumar Singh	7	0612- 22090112, 0612-2209016
67.	Patna	Ranchi	"Vardaan" Nilburm Colony, Hinoo Ranchi-2		3 AC	0612- 22090112 0612-2209016
68.	Patna	Deoghar	Barmasia Circular Road, Deoghar	Pankaj Kumar Singh 06432-238646	8	0612- 22090112 0612-2209016
69.	Patna	Rajgir	Hotel Rajgir, Rajgir	Care Taking Arrangement with the Hotel itself	2	- do ---
70.	Patna	Bidh Gaya	Shakya Guest House Bodh Gaya	Care Taking Arrangement with the Hotel itself 94312-35527	3-AC	----- do ---

RETIREMENT / PENSION / PF / GRATUITY

1. RETIREMENT AGE

60 years (No extension beyond that)

2. VOLUNTARY RETIREMENT

An officer can opt for voluntary retirement after putting in 20 years pensionable service. Such officer will be eligible for proportionate pension & usual terminal benefits.

3. PENSION (prior 01-11-2007)

The officers who retire or retired while in service or otherwise cease to be in employment on or after 1st May 2005, the pension would be determined with reference to the pay scales effective from 1.11.2002 as under:

(a) Officer having pensionable pay upto Rs. 21,040/- + Professional Qualification Pay (if any) + Fixed Personal Pay	50% of the average pay of last 12 months.
(b) Officers having pensionable pay exceeding (a) above	40% of the average pay of last 12 months subject to minimum of Rs. 10,520/- plus 50% of the PQP (if any) + 50% of FPP.

Dearness Relief on pension may be granted at the same rate as is applicable in the industry i.e. in respect of employees/officers who retired on or after 1.11.2002, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every four points over 2288 points in the quarterly average of the All India Average Consumer Price Index for Industrial Workers in the series 1960=100, at the rate of 0.18% of the basic pension.

Notes

- i) Officers who have completed a minimum of ten years pensionable service at the time they attained the age of superannuation, shall be eligible for pension.
- ii) Service for the purpose of pensionary benefits will be recorded till the age of retirement.
- iii) Dearness relief to pensioners will be at the rate agreed at the industry level.
- (iv) In respect of officers on deputation to other Organisations, substantive salary that the officer would have drawn had he retired on attaining the age of superannuation from the parent Bank would be taken as pay for calculating pensionary benefits.

COMMUTATION OF PENSION

- (a) The pensioners who had opted for commutation prior to 1.5.2005 shall not be eligible for additional commutation on account of increase in pension.
- (b) The pensioners who have opted for commutation on or after 1.5.2005 shall be eligible for commutation upto lumpsum payment of the fraction not exceeding 1/3rd of the revised pension.
- (c) Commuted portion of the pension will be restored after 15 years from the date of commutation. Commutation will be done on the following basis 1/3rd of basic

Age next birthday	Factor	Age next birthday	Factor	Age next birthday	Factor	Age next birthday	Factor
31	15.64	41	12.95	51	9.81	61	6.60
32	15.40	42	12.66	52	9.48	62	6.30
33	15.15	43	12.35	53	9.15	63	6.01
34	14.90	44	12.05	54	8.82	64	5.72
35	14.64	45	11.73	55	8.50	65	5.44
36	14.37	46	11.42	56	8.17	66	5.17
37	14.10	47	11.10	57	7.85	67	4.90
38	13.82	48	10.78	58	7.53	68	4.65
39	13.54	49	10.46	59	7.22	69	4.40
40	13.25	50	10.13	60	6.91	70	4.17

PENSION w.e.f. 01-11-2007 to 31.10.2011)

(a) Where the average of monthly substantive salary drawn during the last twelve months' pensionable service is upto Rs.31,500/-p.m.(the max. pay scale of JMG-I)	at 50% of the average of monthly substantive salary drawn during the last twelve months' pensionable service plus 1/2 of POP plus. 112of increment component of FPP, wherever applicable (pro-rata in the case of part-time employees);
(b) Officers having pensionable pay exceeding (a) above i.e. above Rs. 31,500/- p.m.	40% of the average of monthly substantive salary drawn duering twelve months' pensionable service subject to minimum ofRs.15,750/- plus 1/2 of POP plus 1/2 of increment component of FPP, wherever applicable(pro-rata in the case of part-time employees).

AMOUNT OF DEARNESS RELIEF: (w.e.f. 1-11-2007 to 30.10.2011)

Dearness relief on pension shall be granted at the same rate as is applicable in the industry i.e. dearness relief shall be payable for every rise or fall of four points over 2836 points in the quarterly average of the All India Average Working Class Con-sumer Price Index (General) Base 1960=100 at 0.15% of the basic pension.

PENSION w.e.f.01-11-2012

(a) Where the average of monthly substantive salary drawn during the last twelve months' pension-able service is upto Rs.51490/-p.m.(the max. pay scale of JMG-I)	at 50% of the average of monthly Substantive salary drawn during the last twelve months' pensionable service plus 1/2 of POP plus 1/2of increment component of FPP, wherever applicable (pro-rata in the case of part-time employees);
(b) Officers having pensionable pay exceeding (a) above i.e. above Rs. 51,490/- p.m.	40% of the average of monthly substantive salary drawn duering twelve months' pensionable service subject to minimum ofRs.15,7501- plus 1/2 of POP plus 1/2 of increment component of FPP, wherever applicable(pro-rata in the case of part-time employees).

AMOUNT OF DEARNESS RELIEF (we f 1-11-2012)

Dearness relief on pension shall be granted at the same rate as is applicable in the industry i.e. dearness relief shall be payable for every rise or fall of four points over 4440 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.10% of the basic pension.

9. Pension w.e.f. 1.11.2017 to 31.10.2022

a. 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.

COMMUTATION OF PENSION as per SBI Regulations

The commutation of pension on the revised pension may be allowed with effect from 1-11-2012.

The pensioners who have opted for commutation, on or after 1-11-2012, shall be eligible for commutation upto lumpsum payment of the fraction not exceeding 1/ 3rd of the revised pension. However, if a pensioner had availed of commutation upto a particular fraction of the pension within the overall ceiling, as above, he will be entitled to avail of the additional amount of commutation to the extent of the difference on the basis of the fraction so specified. Accordingly, the pensioners eligible for additional commutation value would be advised of their eligibility and shall be further advised that they have to inform the bank about their option for such commutation within 90 days from the date of receipt of the advice about their eligibility. If the pensioner does not inform the Bank about his option within the stipulated period as above, he will forgo his right to claim commutation.

CHAPTER -27-

NEW PENSION SCHEME 1 DEFINED CONTRIBUTION PENSION SCHEME FOR OFFICERS JOINED ON OR AFTER 1ST AUGUST 2010

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 2010** shall be offered the benefits of DCPS/NPS in lieu of existing defined benefit pension scheme. (Circular No. CDO/P & HRD-PM/58/2010-11 dated 06-12-2010)

New Pension Scheme (revised)

a) Officers except in State Bank of India, who are governed by New Pension Scheme w.e.f. 01.04.2010, will continue to contribute 10% of pay plus Dearness Allowance and the bank will make a contribution of 14% of pay plus Dearness Allowance from the date of signing of Joint Note subject to approval of the

Government.

b) Officers in State Bank of India who are governed by New Pension Scheme w.e.f 01.08.2010 will continue to contribute 10% of the pay + Dearness Allowance and the bank will make a contribution of 14% of Pay + Dearness Allowance from the date of signing of the Joint Note subject to approval of the Government

c) The service charges by the Service Provider/Fund

SUPERANNUATION BENEFITS AS PER e Abs\SBOP SERVICE REGULATIONS

Pension : 50% of Pay i.e. Basic Pay + stagnation increment+PQA+increment component of FPP excluding special allowance will be basic Pension and D.A. (Average of last 10months)Commutation of Pension: An officer is entitled to commute not exceeding 1/3 of his pension. Arrive at 1/3rd of the basic pension to be multiplied by 12 X age next birthday factor. After commutation, monthly Pension will be 2/3rd of Pension but D.A. is payable on full Pension. At the end of 15 years after commutation, full pension shall be restored. Commutation amount is exempted from Income Tax. Commutation chart is given below

Age next Birthday	Commutation value expressed as number of years' purchase	Age next birthday	Commutation value expressed as number of years' purchase
30	17.78	53	12.35
31	17.62	54	12.05
32	17.46	55	11.73
33	17.29	56	11.42
34	17.11	57	11.10
35	16.92	58	10.78
36	16.72	59	10.46
37	16.52	60	10.13
38	16.31	61	9.81
39	16.09	62	9.48

40	15.87	63	9.15
41	15.64	64	8.82
42	15.40	65	8.50
43	15.15	66	8.17
44	14.90	67	7.85
45	14.64	68	7.53
46	14.37	69	7.22
47	14.10	70	6.91
48	13.82	71	6.60
49	13.54	72	6.30
50	13.25	73	6.01
51	12.95	74	5.72
52	12.66	75	5.44

Gratuity : As per Gratuity Act 1972, payment of gratuity is calculated as under :The amount will be payable @ 15 days wages for each completed year of service on the basis of 26 working days in a month, subject to ceiling of Rs. 20.00 lacs and minimum service for eligibility for payment of gratuity is 5 years..

Basic pay + D.A. + PQA + FPA + Spl. All x 15 x length of service

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However, as per Gratuity Regulations 1970, one month Basic Pay for each completed year of service (15 years to 30 years – 15 days per month) and 15 days for each completed year of service beyond 30 yrs of service.. (Minimum service of 10 years)

Income tax exemption is available upto 20.00 lacs

Provident Fund : 10% of Pay (Self contribution) Retired Employees Medical Benefit Scheme -Eligibility: Officers/employees retired on completion of 30 years of service and also those who have been retired from service on attaining the superannuation age of 58 or 60 years with 10 years pensionable service. REMBS-I : Provision of financial assistance upto Rs.2.00 lacs for self and spouse. An initial contribution of one month gross pension to be paid within three months of the receipt of first pension to join the scheme. The scheme is now closed and is applicable to officers who continue to be member of scheme.

4. FAMILY PENSION SCHEME :

Spouse and children of officers who die in service or after retirement are eligible for family pension. In terms of Rule 23(5) of SBI Employees' Pension Fund Rules, in the event of death of a member

- while in service of the Bank after completion of pensionable service of one year, or
- after retirement, the trustees may sanction family pension to the dependent(s) of the employees on the terms and conditions approved by the Central Board.

The family pension is revised w.e f. 1.5.2005 as under

(A) THOSE WHO DIED OR RETIRED BEFORE 1.11.1993:

Substantive Salary p.m.	Rate of Family Pension p.m.
Rs. 1500.00 and below	30% of the substantive salary subject to minimum of Rs. 375.00 p.m
Rs. 1501.00 to Rs. 3000.00	20% of the substantive salary subject to a minimum of Rs. 450.00 p.m.
Above Rs. 3000.00	15% of the substantive salary to a minimum of Rs. 600.00 p.m. and maximum of Rs. 1250.00 p.m.

(B) IN RESPECT OF EMPLOYEES RETIRED/DIED ON OR AFTER 1.11.1993 BUT BEFORE 1.4.1998:

Substantive Salary p.m.	Rate of Family Pension p.m.
Rs. 2870.00 and below	30% of the substantive salary to minimum of Rs. 720.00 p.m.
Rs. 2871.00 to Rs. 5740.00	20% of the substantive salary subject to a minimum of Rs. 860.00 p.m.
Above Rs. 5740.00	15% of the substantive salary to a minimum of Rs. 1150.00 p.m. and maximum of Rs. 2400.00 p.m.

(C) THOSE RETIRED/DIED ON OR AFTER 1.4.1998

Substantive Salary p.m.	Rate of Family Pension p.m.
Rs 4210:00 and below	30% of the substantive salary subject to minimum of Rs. 1056.00 p.m.
Rs. 4210.00 to Rs. 8420.00	20% of the substantive salary subject to a minimum of Rs. 1262.00 p.m.
Above Rs. 8420.00	15% of the substantive salary to a minimum of Rs. 1687.00 p.m. and maximum of Rs. 3521.00 p.m.

(D) THOSE RETIRED/DIED ON OR AFTER 1.11.2002 AND ON OR AFTER 1.5.2005 :

Substantive Salary p.m.	Rate of Family Pension p.m.
Rs 5720.00 and below	30% of the substantive salary subject to minimum of Rs. 1435.00 p.m.

Rs. 5720/- to Rs.114401-	20% of the substantive salary subject to a minimum of Rs. 1715/- p.m.
Above Rs. 11440/-	15% of the substantive salary to a minimum of Rs. 2292/- p.m. and maximum of Rs. 4784/- p.m.

Dearness relief on family pension will be on the same basis as that on pension and as per industry dearness relief rates.

Scale of pay per month	Amount of monthly family pension
Upto Rs. 7,090/-	30 percent of the 'pay' shall be the basic family pension plus 30 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.1,779/- per month.
Rs.7,091 to Rs. 14,180/-,	20 per cent of the 'pay' shall be the basic family pension plus 20 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.2,186/- per month.
Above Rs. 14,181/-	15 per cent of the 'pay' shall be the basic family pension plus 15 percent of allowances which are counted for making contributions to Provident Fund but not for the dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.2,841 per month and more than Rs.5,930 p.m.

F) Amount of Monthly Family Pension (w.e.f 01.11.2012)

Scale of pay per month	Amount of monthly family pension
Up to Rs. 11,100/-	30% of the pay subject to a Minimum of Rs. 2,785per month
Rs. 11,101 to Rs. 22,200/-t~	20% of the pay subject to a Minimum of Rs. 3422per month
Above Rs. 22,200/-	15% of the pay subject to a Minimum of Rs 4448 per month and maximum of Rs 9,284 per month

Note: In the case of part time employees, the minimum amount of family pension and the maximum amount of family pension shall be in proportion to the rate of scale wages drawn by the employee.

- (ii) **MINIMUM PENSION (prior 01.11.2012) :** In respect of employees other than part time employees, who retired on or after 01.11.2007, the amount of minimum pension shall be Rs. 1,779/- p.m. In respect of part-time employees who retired on or after 01.11.2007, the minimum pension payable shall be Rs. 595/-

p.m. in respect of part-time employees drawing " scale wages, Rs.892/-
 p.m. in respect of part-time employees drawing ½ scale wages and Rs.1,339/-
 p.m. in respect of part-time employees drawing ¾ scale wages.

W.E.F. 01-11.2012:

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 Rs. 932/- p.m. in respect of part-time employees drawing 1/3rd scale wages, Rs.1,397/- p.m. in respect of part-time employees drawing ½ scale wages and Rs.2,096/ - p.m. in respect of part-time employees drawing ¾ scale wages.

Amount of Monthly Family Pension (w.e.f 01.11.2017)

Scale of pay per month	Amount of monthly family pension
Up to Rs. 15,880/-	30% of the pay subject to a Minimum of Rs. 3985/- per month
Rs. 15881 Rs. 31760/-	20% of the pay subject to a Minimum of Rs. 4900/- per month
Above Rs. 31760/-	15% of the pay subject to a Minimum of Rs 6365/- per month and maximum of Rs 13280/- per month

Family Pension - Revised w.e.f. 1.4.2021 (Cir No.: CDO/P^HRD-PPFG/63/2021 - 22 Dt. 3 Nov 2021)

30% of applicable pay without any ceiling. The existing rates of dearness relief effective from 01.04.2021 for existing pension/ family pension will be applicable on revised family pension also.

5. GRATUITY :

The various provisions of the Gratuity payment are as under:-

- a) For an officer who is eligible for pension and has put in a minimum of 5 years service, Gratuity is payable under the Payment of Gratuity Act, 1972. The amount will be payable @ 15 days wages for each completed year of service on the basis of 26 working days in a month, subject to a ceiling of Rs.10 lakhs to those employees who have retired on or after the 24th May 2010. For the purpose of Gratuity, wages include the following:-
 - i) **For Officers :**
 Basic Pay + D.A. + Personal Allowance + FPA + PQA

Formula :

$$\frac{\text{Last Wages} \times 15 \times \text{No. of completed years of service}}{26}$$

SERVICE GRATUITY :

- b) For an employee who is not eligible for pension and who has put in a minimum 10 years of service, Gratuity is payable as per the Service Rules

on retirement, resignation, etc. The amount will be payable @ one month's pay for each completed year of service subject to a maximum of 15 months pay + further additional gratuity @ 1/2 month's pay for each completed year of service beyond 30 years of service subject to a maximum of Rs.10 lacs.

Pay means basic pay plus increment component of PQA and FPA.

- c) In the case of a deceased officer, compassionate gratuity is payable to the family/ nominee, as the case may be, as follows:-

COMPASSIONATE GRATUITY :

- (i) No service criteria is stipulated for sanction of this Gratuity.
- (i) The amount will be payable @ one month pay for each completed year of service subject to a maximum of 15 months pay + additional gratuity @ 1/2 month's pay for each completed year of service beyond 30 years + Further additional gratuity @ 1/4 month's pay for each completed year of service between 16th and 30th year subject to a minimum of Rs20,000/- and a maximum of Rs.10 lacs.
- (iii) Higher of statutory gratuity / service gratuity /compassionate gratuity will be paid.

CHAPTER-28-

STATE BANK OF INDIA OFFICERS SERVICE RULES-1992

CONDUCT RULES FOR OFFICERS

CONDUCT, DISCIPLINE AND APPEAL

SECTION 1 – CONDUCT

General observance of good conduct, discipline integrity, diligence, fidelity etc.

- 50 (1) Every officer shall conform to and abide by these rules and shall observe/ comply with and obey all lawful and reasonable order and directions which may from time to time be given to him by any person under whose jurisdiction/superintendence or control he may for the time being be placed.
- 50 (2) Every officer shall undertake and perform his duties as an official of the Bank in such capacity and at such place as he may from time to time be directed by the Bank.
- 50 (3) No officer shall, in the performance of his official duties or in the exercise of powers conferred on him, act otherwise than in his best judgement except when he is acting under the direction of his official superior.

Provided wherever such directions are oral in nature the same shall be confirmed in writing by his superior officer.

- 50 (4) Every officer shall, at all times, take all possible steps to ensure and -protect the interests of the Bank and discharge his duties with utmost integrity, honesty, devotion and diligence, and do nothing which is unbecoming of an officer.
- 50 (5) Every officer shall maintain good conduct and discipline and show courtesy and attention to all persons in all transactions and negotiations.
- 50 (6) Every officer shall take all possible steps to ensure the integrity and devotion to duty of all persons for the time being under his control and authority.
- 50 (7) Every officer shall make a declaration of fidelity and secrecy in the form set out in the Second Schedule in the State Bank of India Act, 1955 and shall be bound by the declaration.
- 50 (8) No officer shall take or give or attempt to take or give any undue assistance or use or attempt to use any unfair methods or means in respect of any examination or test conducted or held by the bank or any other authority or institution.
- 50 (9) No officer shall abuse or fail to comply with any of the terms and conditions in respect of any loan, advance or other facility granted by the Bank either directly or indirectly to the officer or through any other agency, including loans for purchase of vehicles or construction of houses.

Engaging in trade, business, employment, acceptance of fee, association with newspapers, other communications systems, etc.

- 51 (1) No officer shall, except with the previous sanction of the competent authority, engage directly or indirectly in any trade or business or undertake any other employment.

Provided that an officer may, without such sanction, undertake honorary work of a social or charitable nature or occasional work of a literary, artistic, scientific, professional, cultural, educational, religious or social character, subject to the condition that his official duties do not thereby suffer but he shall not undertake, or shall discontinue such work if so directed by the competent authority after recording reasons for the same.

Explanation

- (i) Canvassing by an officer in support of the business of insurance agency, etc. owned or managed by a member of his family shall be deemed to be a breach of this sub-rule.
- (ii) Prior sanction under this rule is not necessary for holding an office ex-officio out-side the Bank, under any law or rules, regulations or bye laws made there under, for the time being in force, or under directions from any authority to whom the officer is subordinate.

52. (2) Every officer shall report to the competent authority if any member of his family is engaged in a trade or business or owns or manages an insurance agency or commission agency.
- 51 (3) No officer shall without the previous sanction of the competent authority, except in the discharge of his official duties, take part in the registration, promotion or management of any bank or other company which is required to be registered under the Companies Act, 1956 or any other law for the time being in force or any co-operative society for commercial purposes.

Provided that an officer may take part in registration, promotion or management of a co-operative society intended for the benefit of Bank employees/officers and registered under the Co-operative Societies Act, 1912 or any other law for the time being in force or any co-operative society registered under the Societies Registration Act, 1860 or any corresponding law in force.

- 51 (4) No officer shall accept any fee payment in the form of fee, remuneration, honorarium and the like in cash or kind for any work done by him for any public body or any private person without the sanction of the competent authority.
- 51 (5) No officer shall act as an agent of or canvass business in favour of an insurance company or corporation in his individual capacity except that he may act as agent for an insurance company or corporation for or on behalf of the Bank.
- 51 (6) No officer shall, except with the previous sanction of the competent authority or in the bona fide discharge of his duties:
- (i) Own wholly or in part or conduct or participate in the editing or management of any newspaper or any other periodical publication, or
 - (ii) Participate in radio broadcast or contribute any article or write any letter either in his own name or anonymously or in the name of any other person, to any newspaper or periodical or make public or publish or cause to be published or pass on to others any documents papers or information which may come into his possession in his official capacity, or
 - (iii) Publish or cause to be published any book or any similar printed matter of which he is the author or not or deliver talk or lecture in public meetings or otherwise.

Provided that no such sanction is, however required if such broadcast or contribution or publication or talk or lecture is of a purely literary, artistic, scientific, professional, cultural, educational, religious or social character.

- 51 (7) No officer shall in any radio broadcast or in any published document or communication to the press or in public utterance make any statement which has the effect of disparaging the bank or its management or bringing the same into disrepute.

Use of position or influence in matter of employment, sanction of loan etc. to relatives

- 52 (1) No officer shall use his position or influence as such officer, directly or indirectly, to secure employment for any person related whether by blood or marriage to the officer or to the officer's wife or husband, whether such a person is dependent on the officer or not.
- 52 (2) No officer shall, except with the prior permission of the competent authority, permit his son, daughter or any other member of his family to accept employment in any private undertaking which is obligated to the bank through his official dealings or in any other undertaking which to his knowledge is obligated to the Bank.

Provided that where the acceptance of the employment cannot await prior permission of the competent authority or is otherwise considered urgent, the matter shall be reported to the competent authority within three months from the date of receipt of offer of employment, and the employment may be accepted provisionally subject to the permission of the competent authority.

- 52 (3) (i) : No officer shall grant on behalf of the Bank any loan or advance to himself or his spouse, a Joint Hindu Family of which he or his spouse is a member or a partnership with which he or his spouse is connected in any manner or a trust in which he or his spouse is a trustee, or a private or public limited company, in which he or his spouse hold substantial interest.
- 52 (3) (ii) : Save and except against specified security or in cases as may otherwise be specified by the Central Board from time to time and subject to Clause (I) above, no officer shall grant on behalf of the Bank any loan or advance to (a) a relative of his; (b) an individual in respect of whom a relative is a partner or guarantor; (c) a joint Hindu Family in which a relative is a member; (d) a firm in which a relative is a partner, manager or guarantor; and (e) a company in which a relative holds substantial interest or is interested as director manager or guarantor.
- 52 (3) (iii): No officer shall in discharge of his official duties knowingly enter into or authorise the entering into by or on behalf of the bank any contract, agreement, arrangement or proposal not being related to a loan or advance referred to in Clause (I) or (ii) above, with any undertaking or person if any of his relatives is employed in that undertaking or under that person or if he or any of his relatives has interest in any other manner in such contract, agreement, arrangement or proposal and the officer shall refer every such matter, contract agreement, arrangement or proposal to his superior and the matter of such contract, agreement, arrangement or proposal shall thereafter be disposed of according to the instructions of the authority to whom such a reference is made.

Explanations:

1. For the purpose of Clauses (I) and (ii) of this sub-rule, the terms 'loan or advances', 'relative' and 'specified security' shall have the same meaning as has been given to them in the State bank of India General Regulations, 1955
2. For the purpose of this sub-rule, 'substantial interest' shall have the

same meaning, as in Clause (ne) of Section 5 of the Banking Regulation Act, 1949

Active Part in politics

53. No officer shall take an active part in politics or political demonstration, or stand for election as member for a municipal council, district board or any legislative body.

Participation in demonstration, association

- 54 (1). No officer shall engage himself or participate in any demonstration which is prejudicial to the interest of the sovereignty and integrity of India, the security of the State, friendly relations with foreign state, public order, decency or morality, or which involves contempt of the court, defamation or incitement to an offence.
- 54 (2) No officer shall join or continue to be a member of an association, the objects or activities of which are prejudicial to the interests of the sovereignty and integrity of India or public order or morality.

Evidence in enquiry, committee etc.

- 54 A(1) Save as provided in sub-rule (3), no officer shall except with the previous approval of the competent authority, give evidence in connection with any enquiry conducted by any person, committee or authority
- 54 (2) Where any approval has been accorded under sub-rule (1), no officer giving such evidence shall criticise the policy or any action of the Central Government or of a state Government or of the Bank.
- 54 (3) Nothing in sub-rules (1) & (2) shall apply to any evidence given:
- (a) at an enquiry before an authority appointed by the Central Government, State Government, Parliament or a State Legislature; or
 - (b) in any judicial enquiry; or
 - (c) at any departmental enquiry ordered by the Bank; or
 - (d) at any action or proceedings taken by or on behalf of the Bank. **Receiving complimentaries, valediction, etc.**
- 55 (1) No officer shall, except with the previous sanction of the competent authority, receive any complimentary or valedictory address or accept any testimonial or attend any meeting or entertainment held in his honour, or in the honour of any other employee of the Bank.

Provided that nothing in this sub-rule shall apply to:

- (a) a farewell entertainment of a substantially private and informal character held in honour of the officer or any other employee of the Bank on the occasion of his transfer or retirement or any person who has recently left the service of the Bank, and

(b) the acceptance of simple and inexpensive entertainment arranged by employees of the Bank

55 (2) (a) No officer shall directly or indirectly exercise pressure or influence on any employee of the Bank to induce or compel him to subscribe towards any farewell entertainment.

(b) No officer shall collect subscription for farewell entertainment from any intermediate or lower grade employee for the entertainment of any officer belonging to any higher grade.

Acceptance of gift by self and family, and dowry

56 (1) Save as otherwise provided in this rule, no officer shall accept or permit any member of his family or any person acting on his behalf to accept any gift.

Explanations:

The expression 'gift' shall include free transport, boarding, lodging or other service or any other pecuniary advantage when provided by any person who is obligated to the Bank through official dealings with the officer other than a near relative or a personal friend

Note - A casual meal, lift or other social hospitality shall not be deemed as a gift.

56 (2) On occasions such as marriages, anniversaries, funerals or religious functions when the making of gifts is in conformity with the prevailing religious or social practice, an officer may accept gifts from his near relatives but he shall make a report to the competent authority if the value of the gift exceeds Rs. 500/-

56 (3) On such occasions as specified in sub-rule (2), an officer may also accept gifts from his personal friends who are not obligated to the Bank through official dealings with the officer but he shall make a report to the competent authority if the value of such gifts exceeds Rs. 200/-.

56 (4) In any other case, the officer shall not accept any gifts without the sanction of the competent authority if the value of the gifts exceeds Rs. 75/-

Provided that when more than one gift has been received from the same person within a period of 12 months, the matter shall be reported to the competent authority if the aggregate value thereof exceeds Rs. 500/-

Note - As a normal practice, an officer shall not accept any gift from a person obligated to the Bank through official dealings with the officer.

56 (5) No officer shall

(i) give or take or abet the giving or taking of dowry; or

(ii) demand directly or indirectly from the parents or guardian of a bride or bridegroom, as the case may be, any dowry.

Explanation

For the purpose of this sub-rule, "*dowry*" has the same meaning as in the *Dowry Prohibition Act, 1961 (28 of 1961)*

Bringing political or outside influence

57. No officer shall bring or attempt to bring any political or other outside influence including that of individual directors or members of the Local Board to bear upon any superior authority to further his own interest in respect of matters pertaining to his service in the bank.

Absence from Work

- 58 (1) No officer shall absent himself from his duty or be late in attending office or leave the station without having first obtained the permission of the authority empowered to sanction leave.

Provided that in unavoidable circumstances where availing of prior permission is not possible or is difficult, the permission may be obtained later subject to the satisfaction of the concerned authority that prior permission could not have been obtained.

- 58 (2) No officer shall ordinarily absent himself in case of sickness or accident without submitting a proper medical certificate.

Provided that in case of temporary indisposition or sickness of a casual nature, the production of a medical certificate may, at the discretion of the authority empowered to sanction leave, be dispensed with. Borrowing, incurring debts, buying and selling shares, lending money, guarantee, etc.

- 59 (a) No officer shall in his individual capacity:

- (i) borrow money or permit any member of his family to borrow money or otherwise place himself or a member of his family under a pecuniary obligation to a broker or a money lender or a subordinate employee of the bank or any person, association of persons, firm, company or institution, whether incorporated or not, having dealings with the Bank;

Provided that nothing in this Clause shall apply to borrowing from the Bank, the Life Insurance Corporation of India, a co-operative credit society or any financial institution including a bank subject to such terms and conditions as may be laid down by the bank.

Provided further that an officer may accept a loan, subject to other provisions of these rules, from a relative or personal friend or operate a credit account with a bona fide tradesman.

- (ii) buy or sell stocks, shares or securities of any description without funds to meet the full cost in the case of a purchase or scrip for delivery in the case of a sale;
- (iii) incur debts at a race meeting;

- (iv) lend money in private capacity to a constituent of the Bank or have personal dealings with a constituent in the purchase or sale of bills of exchange, .. Government paper or any other securities and
- (v) guarantee in his private capacity the pecuniary obligations of another person or agree to indemnify in such capacity another person from loss, except with the previous permission of the competent authority.

Provided that an officer may stand as surety in respect of a loan taken from a co-operative credit society of which he is a member by another member.

Provided further that nothing in this Clause shall apply to any guarantee/ indemnity that an officer may execute in favour of (a) the President of India in support of a passport application for any relative of his (b) any financial institution or educational trust for a loan or advance that such institution or trust may give to any relative of his for educational purposes.

- b) lend money or have security related dealings with a constituent

Drawing advance salary, discounting cheques, accepting contribution, collecting subscription

- 60 (1) No officer shall draw his salary in advance of the date on which it is payable without the previous sanction of the competent authority.
- 60 (2) No officer shall discount or negotiate or cause to be discounted or negotiated , cheques or other instruments drawn on his account without sufficient balance therein.
- 60 (3) No officer shall, except with the previous sanction of the competent authority, ask for or accept contribution(s) to or otherwise associate himself with the raising or any funds or other collections in cash or in kind.
- 60 (4) No officer shall canvass for membership or collect dues or subscription s for or carry on any activity in connection with any association, union or other organisation during office hours or within the premises of the bank without the previous permission in written g of the competent authority.

Speculation, insolvency, indebtedness

- 61 (1) No officer shall speculate in any stocks, shares or securities or commodities or valuables of any descriptions or shall make investments, which are likely to embarrass or influence him in the discharge of his duties.

Provided that nothing in this rule shall be deemed to prohibit an officer from making a bonafide investment of his own funds in such securities as he may wish to buy.

Note: Frequent purchase or sale or both of shares or securities or other investments shall be deemed to be speculation for the purpose of this rule.

- 61 (2) An officer shall so manage his private affairs as to avoid insolvency or habitual indebtedness. An officer against whom any legal proceedings are instituted

for the recovery of any debts due from him or for adjudging him as an insolvent shall forthwith report the full facts of the legal proceedings to the Bank.

Submission of statement of assets and liabilities

- 62 (1) Every officer shall on his first appointment, either by direct recruitment or by promotion, submit return of his assets and liabilities giving full particulars regarding:
- (a) the immovable property inherited by him or owned or acquired by him or held by him on lease or mortgage, either in his own name or in the name of any member of his family or in the name of any other person;
 - (b) shares, securities, debentures and cash including bank deposits inherited by him or similarly owned or acquired or held by him;
 - (c) other movable property inherited by him or similarly owned or acquired or held by him; and
 - (d) debts and other facilities incurred by him directly or indirectly.
- 62 (2) Every officer employee shall every year submit a return of his movable, immovable and valuable property including liquid assets like shares, debentures as on 31 st March of that year to the Bank before the 30th day of June of that year.
- 62 (3) No officer shall except under previous intimation in writing to the competent authority, acquire or dispose of any immovable property by lease, mortgage, purchase, sale, gift or otherwise either in his own name or in the name of any member of his family.
- Provided that the previous sanction of the competent authority shall be obtained by the officer if any such transaction is:
- (a) with a person obligated to the Bank through official dealings with the officer;
 - (b) otherwise than through a regular or reputed dealer.
- 62 (4) Every officer shall report to the competent authority every transaction concerning movable property owned or held by him either in his own name or in the name of a member of his family if the value of such property exceeds Rs. 25000/-

Provided that the previous sanction of the competent authority shall be obtained if any such transaction is

- (a) with a person obligated to the Bank through official dealings with the officer; or
 - (b) otherwise than through a regular or reputed dealer.
- 62 (5) The Bank may, at any time, by general or special order, require an officer to furnish, within a period to be specified in the order, a full and complete statement of assets and liabilities, including such movable and/or immovable property held or acquired by him or on his behalf or by any member of his family as may be specified in the order. Such a statement shall, if so required by the bank, include the details of the means by which or the source from which such property was acquired.

Recourse to Court

- 63: No officer shall, except with the previous sanction of the Managing Director, have recourse to any court or to the press for the vindication of any official act, which has been the subject matter of adverse criticism or an attack of a defamatory character.

Provided that nothing in this rule shall be deemed to prohibit an officer from vindicating his private character or any act done by him in his private capacity and where any action for vindicating his private character or any act done by him in private capacity is taken the officer shall submit a report to his immediate superior within a period of 3 months from the date such action is taken by him.

Second Spouse

- 64(1):(a) No officer shall enter into, or contract, a marriage with a person having a spouse living and
- (b) No officer having a spouse living shall enter into, or contract a marriage with any person.

Provided that the competent authority may permit an officer to enter into, or contract, any such marriage as is referred to in Clause (a) or Clause (b) if it is satisfied that;

- i) such a marriage is permissible under the personal law applicable to such officer and the other party to the marriage, and
- ii) there are other grounds for so doing
- 64 (2) An officer who has married or marries a person other than that of Indian Nationality shall forthwith intimate the fact to the competent authority.

Consumption of Intoxicating drinks, etc.

- 65 (1) An officer shall strictly abide by any law relating to intoxicating drinks or drugs in force in any area in which he may happen to be posted for the time being.
- 65 (2) An officer shall refrain from consuming any intoxicating drink or drug in a public place
- 65 (3) It is also the duty of the officer to see that –
- (a) he is not under the influence of any intoxicating drink or drug during the course of his duty and takes due care that the performance of his duty is not affected in any way by the influence of any intoxicating drink or drug;
- (b) he does not appear in public place in a state of intoxication, and he does not use any intoxicating drink or drug to excess

Explanation:

For the purpose of this rule, '*public place*' means any place or premises including clubs, even exclusively meant for members where it is permissible for the members to invite non-members as guests, bars and restaurants, conveyance) to which the public have or are permitted to have access, whether on payment or otherwise.

What is Misconduct

66 A breach of any of the provisions of these rules shall be deemed to constitute misconduct punishable under rule 67.

Note: For the purpose of rules 51, 52, 56, 59 and 62, family shall mean:-
(i) In the case of a male officer, his wife, whether residing with him or not; but does not include legally separated wife and in the case of a female officer, her husband, whether residing with her or not, but does not include a legally separated husband;
(ii) children or step children of the officer, whether residing with the officer or not, and wholly dependent on such officer but does not include a child or step child or whose custody the officer has been deprived of by or under any law; and
(iii) any other person related by blood or marriage, to the officer or to his spouse and wholly dependent on such officer.

SECTION 2 - DISCIPLINE AND APPEAL

PENALTIES

67: Without prejudice of any other provisions contained in these rules, any one or more of the following penalties may be imposed on an officer, for an act of misconduct or for any other good and sufficient reason to be recorded in writing.

MINOR PENALTIES:

- (a) censure
- (b) withholding of increments of pay with or without cumulative effect
- (c) withholding of promotion
- (d) recovery from pay or such other amount as may be due to him of the whole or part of any pecuniary loss caused to the Bank by negligence or breach of orders
- (e) reduction to a lower stage in time-scale of pay for a period not exceeding 3 years, without cumulative effect and not adversely affecting the officer's pension.

MAJOR PENALTIES:

- (f) Save as provided for in (e) above, reduction to a lower stage in the time-scale of pay for a specified period with further directions as to whether or not the officer will earn increments to pay during the period of such reduction and whether on the expiry of such period the reduction will or will not have the effect of postponing the future increments of his pay.
- (g) reduction to a lower grade or post
- (h) compulsory retirement
- (i) removal from service
- (j) Dismissal

NOTE:-

The punishment inflicted under Service Conditions of the Officers & granting of pension are governed by two different sets of rules and are independent of each other. However, in view of the above referred circular (PA/CIR/82 dated 15th April 1987 that "it will not be in order to inflict the penalty of compulsory retirement unless an officer has completed required service, i.e. 25 years of service or 20 years pensionable service with attainment of age of 50 years as provided in the pension rules"),.....instructions contained therein may be meticulously followed while inflicting a stiff major penalty under rule 67 of the SBIOSRs.

Under the extant instructions before imposing a minor penalty [other than that stipulated in Rule 67(e)], a statement of imputation of lapses is served on the charged officer and he is advised to submit his explanation, which is considered by the Disciplinary Authority before taking a decision. As such the officer gets sufficient opportunity to present his side. As per law holding an enquiry is not mandatory other than in cases in which employee can be dismissed, removed or reduced in rank. It has therefore been decided that holding an enquiry for imposing a penalty under Rule 67(e) be done away with.

Accordingly Rule 68(2) (i), Rule 68(3) (iii), Rule 68(4) (iv), Rule 69(2) , Rule 69(3) (i) stands amended by removal Clause (e).

Explanations

The following shall not amount to a penalty within the meaning of this rule:

- (i) Withholding of one or more increments of an officer on a account of his failure to pass a prescribed department test or examination in accordance with the terms of appointment to the post, which he holds.
- (ii) Stoppage of increments of an officer at the efficiency bar in a time scale, on the grounds of his unfitness to cross the bar;
- (iii) not giving an officiating assignment or non-promotion of an officer to a higher grade or post for which he may be eligible for consideration but for which he is found unsuitable after consideration of his case.
- (iv) reserving or postponing for promotion of an officer for reasons like completion of certain requirements for promotions or pendency of disciplinary proceeding.
- (v) reversion to a lower grade or post of an officer officiating in a higher grade or post, on the ground that he is considered, after trial, to be unsuitable for such higher grade or post or on administrative grounds unconnected with his conduct.

- (vi) reversion to the previous grade or post, of an officer appointed on probation to another grade or position or at the end of the period of probation, in accordance with the terms of his appointment or rules or orders governing such probation;
- (vii) reversion of an officer to the parent organisation in case he had come on deputation
- (viii) termination of service of an officer,
 - (a) appointed on probation, in terms of sub-rule (1) or rule 16 (3) (a);
 - (b) appointed in a temporary capacity otherwise than under a contract or agreement on the expiration of the period for which he was appointed, or earlier in accordance with the terms of the appointment;
 - (c) appointed under a contract or agreement, in accordance with the terms of such contract or agreement, and
 - (d) as part of retrenchment
- (ix) termination of service of an officer in terms of sub-rule 3 or rule 20;
- (x) retirement of an officer in terms of rule 19.

Decision to initiate and Procedure for Disciplinary Action

- 68(1)(i) The Disciplinary Authority may itself, or shall when so directed by its superior authority, institute disciplinary proceedings against an officer.
- (ii) The Disciplinary Authority or any Authority higher than it may impose any of the penalties in rule 67 on an officer.

Provided that where the Disciplinary Authority is lower in rank than the Appointing Authority in respect of the category of officers to which the officer belongs, no order imposing any of the penalties specified in clauses (e), (1), (g) (h), (i) and (j) of rule 67 shall be made except by the Appointing Authority or any authority higher than it on the recommendations of the Disciplinary Authority.

- 68 (2) (i) No order imposing any of the penalties specified in Clauses (f), (g) and (h) of rule 67 shall be made except after an inquiry is held in accordance with , this sub-rule. [(e) deleted vide CDO/PM/12 CIR:32 dated 22.09.04]
- (ii) Whenever the Disciplinary Authority is of the opinion that there are grounds for inquiring into the truth of any imputation of misconduct against an officer, it may itself inquire into, or appoint any other officer or a public servant (hereinafter referred to as the Inquiring Authority) to inquire into the truth thereof.

Explanation:

When the Disciplinary Authority itself holds the inquiry, any reference in Clauses (viii) to (xxi) to the Inquiring Authority shall be construed as a reference to

Disciplinary Authority.

- (iii) Where it is proposed to hold an inquiry, the Disciplinary Authority shall frame definite and distinct charges on the basis of the allegations against the officer. The articles of charge, together with a statement of the allegations on which they are based, list of documents and witnesses relied on and, as far as possible, copies of such documents and statements of witnesses, if any, shall be communicated in writing to the officer who shall be required to submit within such time as may be specified by the Disciplinary Authority (not exceeding 15 days) or within such extended time as may be granted by the said Authority, a written statement of his defence.
- (iv) On receipt of a written statement of the officer, or if no such statement is received within the time specified, an inquiry may be held by the Disciplinary Authority itself, or if it considered it necessary to do so appoint under Clause (ii) an Inquiring Authority for the purpose.

Provided that it may not be necessary to hold an Enquiry in respect of the article of charge admitted by the officer in his written statement but it shall be necessary to record its findings on each such charge.

- (v) The Disciplinary Authority shall, where it is not the Inquiring Authority, forward to the Inquiring Authority:
 - (a) A copy of the articles of charge and statement of imputation of misconduct.
 - b) A copy of the written statements of defence if any, submitted by the officer.
 - (c) A list of document by which and a list of witnesses by whom the articles of charge are proposed to be substantiated.
 - (d) A copy of statement of the witnesses, if any;
 - (e) Evidence proving the delivery of the articles of charge under Clause (iii):
 - (f) A copy of the order appointing the "Presenting Officer" in terms of Clause (vi).

Note: The forwarding of the documents referred to in this Clause need not necessarily be done simultaneously.

- (vi) Where the Disciplinary Authority itself undertakes enquiries or appoint an Inquiring Authority for holding an inquiry, the bank may, by an order, appoint an officer or a public servant to be known as the 'Presenting Officer' to present on its behalf the case in support of the articles of charge.
- (vii) The officer may take the assistance of an officer as defined in Clause (m) of rule 3 (hereinafter referred to as officer's representative) but shall not engage a legal practitioner for the purpose.

Provided that where the Presenting Officer is a public servant other than an officer of the Bank, the officer may take the assistance of any public servant.

Note: The officer who has three pending disciplinary cases in hand shall not give assistance to an officer as the representative.

- (viii) (a) The Inquiring Authority shall by notice in writing specify the date on which the officer shall appear in person before the Inquiring Authority.
- (b) On the date fixed by the Inquiring Authority, the officer shall appear before the Inquiring Authority at the time, place and date specified in the notice.
- (c) The Inquiring Authority shall ask the officer whether he pleads guilty or has any defence to make and if he pleads guilty to all or any of the articles of charge, the Inquiring Authority shall record the plea, sign the record and obtain the signature of the officer thereon.
- (d) The Inquiring Authority shall return a finding of guilt in respect of those articles of charge to which the officer concern pleads guilty.
- (ix) If the officer does not plead guilty, the Inquiring Authority may, if considered necessarily, adjourn the case to a later date not exceeding 30 days or within such extended time as may be granted by it.
- 68(2)(x) The Inquiring Authority shall also record an order that the officer may for the purpose of preparing his defence:
 - (i) inspect and take notes of the documents listed within five days of the order or within such further time not exceeding five days as the Inquiring Authority may allow;
 - (ii) submit a list of documents and witnesses that he wants for inquiry;
 - (iii) be supplied with copies of statements of witnesses, if any, recorded earlier and the Inquiring Authority shall furnish such copies not later than three days before the commencement of the examination of the witnesses by the Inquiring Authority;
 - (iv) give a notice within ten days of the order or within such further time not exceeding ten days, as the Inquiring Authority may allow for the discovery or production of the documents referred to at (ii) above.

Note: The relevancy of the documents and the examination of the witnesses referred to at (11) above shall be given by the officer concerned.

- 68(2)(xi): The Inquiring Authority shall, on receipt of the notice for the discovery or production of the documents, forward the same or copies thereof to the authority in whose custody or possession the documents are kept, with a requisition for the production of the documents on such date as may be specified.
- (xii): On receipt of the requisition under Clause (xi), the authority having custody or possession of the requisitioned documents shall arrange to produce the same before the Inquiring Authority on the date, place and time specified in the requisition.

Provided that the authority having custody or possession of the requisitioned documents may claim privilege if the production of such documents will be against the public interest or the interest of the Bank. In that event, it shall inform the Inquiring Authority accordingly.

- (xiii): On the date fixed for the inquiry, the oral and documentary evidence by which the articles or charge are proposed to be proved shall be produced by or on behalf of the Bank. The witnesses produced by the Presenting Officer shall be examined by the Presenting Officer and may be cross-examined by or on behalf of the officer. The Presenting Officer shall be entitled to re-examine his witnesses on any points on which they have been cross-examined, but not on a new matter without the leave of the Inquiring Authority. The Inquiring Authority may also put such questions to the witnesses as it thinks fit.
- (xiv) Before the close of the case in support of the charges, the Inquiring Authority may, in its discretion, allow the Presenting Officer to produce evidence not included in the charge sheet or may itself call for new evidence or recall or re-examine any witness. In such case the officer shall be given opportunity to inspect the documentary evidence before it is taken on record or to cross-examine a witness who has been so summoned. The Inquiring Authority may also allow the officer to produce new evidence if it is of the opinion that the production of such evidence is necessary in the interest of justice.
- (xv) When the case in support of the charges is closed, the officer may be required to state his defence, orally or in writing, as he may prefer. If the defence is made orally, it shall be recorded and the officer shall be required to sign the record. In either case, a copy of the statement of defence shall be given to the Presenting Officer.
- (xvi) The evidence on behalf of the officer may then be produced. The officer may examine himself as a witness in his own behalf if he so prefers. The witnesses, if any, produced by the officer shall then be examined by the officer and may be cross-examined by the Presenting Officer. The officer shall be entitled to re-examine any of the witnesses on any points on which they have been cross-examined, but not on any new matter without the leave of the Inquiring Authority.
- (xvii) The Inquiring Authority may, after the officer closes the evidence, and shall if the officer has not got himself examined, generally question on the circumstances appearing against him in the evidence for the purpose of enabling the officer to explain any circumstances appearing in the evidence against him.
- (xviii) The Inquiring Authority may, after the completion of the production of the evidence, hear the Presenting Officer, if any, appointed and the *officer* or his representative, if any or permit them to file written briefs of their respective cases within 15 days of the completion of the production of evidence, if they so desire.
- (xix) If the officer does not submit the written statement of defence referred to in Clause (iii) on or before the date specified for the purpose or does not appear in person, or through the officer's representative or otherwise fails or refused to comply with any of the provisions of these rules which require the presence of the officer or his representative, the Inquiring Authority may hold the inquiry *ex-parte*.
- (xx) Whenever any Inquiring Authority, after having heard and recorded the whole or part of the evidence in an inquiry ceases to exercise jurisdiction

therein and is succeeded by another inquiring Authority which has, and which exercises, such jurisdiction, the Inquiring Authority so succeeding may act on the evidence so recorded by his predecessor, or partly recorded by its predecessor and partly recorded by itself.

Provided that if the succeeding Inquiring Authority is of the opinion that further examination of any of the witnesses whose evidence has already been recorded is necessary in the interest of justice, it may recall and cause that to be examined, cross-examined and re-examined as hereinbefore provided.

- (xxi) (a) On the completion of the inquiry, the Inquiring Authority shall prepare a report, which shall contain the following –
- (1). a gist of the articles of charge and the statement of the imputations of misconduct
 - (2). a gist of the defence of the officer in respect of each article of charge; (3). an assessment of the evidence in respect of each article of charge; (4). The findings on each article of charge and the reasons therefore.

Explanation:

If in the opinion of the Inquiring Authority, the proceedings of the inquiry establish any article of charge different from the original article of charge, it may record its findings on such article of charge.

Provided that the findings on such article of charge shall not be recorded unless the officer has either admitted specifically and not by inference the facts on which such article of charge is based or has had a reasonable opportunity of defending himself against such article of charge

- (b). The Inquiring Authority, where it is not itself the Disciplinary Authority, shall forward to the Disciplinary Authority, the records of inquiry which shall include:
- (1) the report of the inquiry prepared by it under (a) above;
 - (2) the written statement of defence, if any, submitted by the officer referred to in Clause (xv);
 - (3) the oral and documentary evidence produced in the course of the inquiry;
 - (4) written briefs referred to in Clause (xviii) , if any, and
 - (5) the orders, if any, made by the Disciplinary Authority and the Inquiring Authority in regard to the inquiry.
- 68 (3) (i): The Disciplinary Authority, if it is not itself the Inquiring Authority may, for reasons to be recorded by it in writing, remit the case to the Inquiring Authority-whether the Inquiring Authority is the same or different - for fresh or further inquiry and the Inquiring Authority shall thereupon proceed to hold further inquiry according to the provisions of the sub-rule (2) as far as may be.

- (ii). The Disciplinary Authority shall, if it disagrees with the findings of the Inquiring Authority on any article of charge, record its reasons for such disagreement and record its own findings on such charge; if the evidence on record is sufficient for the purpose;
- (iii). If the Disciplinary Authority, having regard to the findings on all or any of the articles of charge, is of the opinion that any of the penalties specified in rule 67 should be imposed on the officer, it shall, notwithstanding anything contained in sub-rule (4) make an order imposing such penalty,

Provided that where the Disciplinary Authority is of the opinion that the penalty to be imposed is any of the penalties specified in Clauses (e), (f), (g) (h); (i) and (j) of rule 67 and if it is lower in rank to the Appointing Authority in respect of the category of officers to which the officer belongs, it shall submit to the Appointing Authority its recommendations regarding penalty that may be imposed. Records of the inquiry specified in Clause (xxi) (b) of sub-rule (2), shall also be submitted to the Appointing Authority in respect of penalties to be imposed under Clauses (f), (g), (h), (i) & Q) of Rule 67. The Appointing Authority shall make an order imposing such penalty as it considers in its opinion appropriate.

- (iv) If the Disciplinary Authority or the Appointing Authority, as the case may be, having regard to its findings on all or any of the articles of charge, is of the opinion that no penalty is called for, it may pass an order exonerating the officer concerned.

- 68(4)(i): Where it is proposed to impose any of the minor penalties specified in Clauses (a) to (e) of rule 67, the officer shall be informed in writing of the imputations of lapses against him and be given an opportunity to submit his written statement of defence within a specified period not exceeding 15 days or such extended period as may be granted by the Disciplinary Authority. The defence statement, if any, submitted by the officer shall be taken into consideration by the Disciplinary Authority before passing orders;
- (ii) Where, however, the Disciplinary Authority is satisfied that an inquiry is necessary; it shall follow the procedure for imposing major penalty, as laid down in sub-rule (2);
 - (iii) The record of proceedings in such cases shall include:
 - (a) a copy of the statement of imputations of lapses furnished to the officer
 - (b) the defence statement, if any, of the officer, and
 - (c) the orders of Disciplinary Authority together with the reasons therefor.
 - (iv) Notwithstanding anything contained in sub-rules (i), (ii) and (iii) above, if in a case it is proposed, after considering the written statement of defence, if any, submitted by the officer under sub-rule (i) to withhold increments of pay for a period exceeding three years or to withhold increments of pay with cumulative effect for any period *under rule 67(b)*,

an inquiry shall be held in the manner laid down in sub-rule (2) to Rule 68, before making an order imposing on an officer any such penalty.

- 68 (5) Orders made by the Disciplinary Authority or the Appointing Authority as the case may be under sub-rule (3) and (4) shall be communicated to the officer concerned, who shall also be supplied with a copy of the report of inquiry, if any.
- 68 (6) Where two or more officers are concerned in a case, the authority competent to impose major penalty on all such officers may make an order directing that disciplinary proceedings against all of them may be taken in a common proceeding;
- 68 (7)(i).Notwithstanding anything contained in sub-rule (2), (3) and (4), where an officer is at any time or has been adjudicated insolvent or has a suspended payments or has compounded with his creditors or is or has been convicted by a criminal court of an offence involving *moral turpitude*, the Appointing Authority may discharge the officer from the Bank's service without any notice whatsoever, and no appeal shall be against such discharge.
- 68(7)(ii). Without prejudice to what is stated in Clause (i) above and notwithstanding anything contained in sub-rules (2), (3) and (4), the Disciplinary Authority, or the Appointing Authority, as the case may be, may impose any of the penalties specified in rule 67, if the officer has been convicted of a criminal charge or on the strength of facts or conclusions arrived at by a judicial trial.

Provided that before a penalty is imposed in terms of this Clause, the officer employee may be given an opportunity of making representation on the penalty to be imposed, before any order is made.

SUSPENSION

- 68A (1): An officer may be placed under suspension by the Disciplinary Authority;
- a). where a disciplinary proceeding against him is contemplated or is pending; or
 - b). where a case against him in respect of any criminal offence is under investigation, inquiry or trial;
- 68A (2): If an officer who is detained under custody whether on a criminal charge or otherwise for a period exceeding forty-eight hours is placed under suspension by an order of the Disciplinary Authority, it shall be open to the Disciplinary Authority to give effect to such suspension from a retrospective date not earlier than the date of such detention or such conviction

Explanation

The period of forty-eight hours referred to above shall be computed from the commencement of the imprisonment after conviction or detention and for this purpose, intermittent periods of imprisonment or detention, if any, shall be taken into account.

- 68A (3) Where a penalty of dismissal, removal or compulsory retirement from service imposed upon an officer under suspension is set aside in appeal or on review under rule 69 and the case is remitted for further inquiry or action or with

any directions, the order of his suspension shall be deemed to have continued in force on and from the date of the original order of dismissal removal or compulsory retirement and shall remain in force until further orders.

- 68A (4) Where a penalty of dismissal removal or compulsory retirement from service imposed upon an officer under suspension is set aside or declared or rendered void in consequence of, or by a decision of a court of Law, and the Disciplinary Authority on consideration of the circumstances of the case decides to hold further inquiry against him on the allegations on which the penalty of dismissal removal or compulsory retirement was originally imposed, the officer shall be deemed to have been placed under suspension by the Disciplinary Authority from the date of the original order of dismissal removal or compulsory retirement and shall continue to remain under suspension until further orders.
- 68A (5) (a): An order or suspension made under this rule shall continue to remain in force until modified or revoked by the authority, which made the order;
- (b) An order of suspension made under this rule may at any time be modified or revoked by the authority, which made the order.
- 68A (6) No leave shall be granted to an officer under suspension
- 68A (7) (i) An officer who is placed under suspension shall be entitled to receive during the period of such suspension and subject to Clauses (ii) and (iii) subsistence allowance equal to half his substantive salary and such other allowances as the competent authority may decide.

<p>Rule 68 (A) (7)(i) Guidelines' for the administration of the Rule</p>	<p>i). During the first year of Suspension: One half of the DA.I HRA/F.& H. Allowance, Mid academic Transfer Allowance as may be applicable to the employee under suspension, subject to the terms & conditions as specified in the SBIOSRs for the payment of respective allowance.</p> <p>ii). During subsequent period: The allowance referred to above may be paid to the employee under sus-pension in full, subject to the terms & conditions governing the payment of respective allowances provided that the Appropriate Authority is satisfied that the delay in completing the DP against the employee is due to reasons beyond the control of the employee and not due to his own act or omission. N.B. It would be</p>
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	necessary to review each case after the expiry of 11 months from the date of suspension.
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- (ii) During the period of suspension an officer may, subject to such guidelines, as decided by the Managing Director, be allowed occupation of such official accommodation as may be decided by the Bank but shall not be entitled to free use of Bank's car or receipt of conveyance or entertainment allowance or special allowance.
- (iii) No officer who is under suspension shall be entitled to receive payment of subsistence allowance unless he submits a certificate that he is not engaged in any other employment, business, profession or vocation.

68A (8) (i) Where the Appointing Authority holds that the officer has been fully exonerated or that the suspension was unjustifiable, the officer shall be granted the full pay to which he would have been entitled had he not been so suspended, together with any allowance of which he was in receipt immediately prior to his suspension or may have been sanctioned subsequently and made applicable to all officers. The period of absence from duty in such a case shall for all purposes, be treated as period spent on duty.

- (ii) In all cases other than those referred to in Clause (I) above and where the officer has not been subjected to the penalty of dismissal the period spent under suspension shall be dealt with in such a manner as the Disciplinary Authority may decide and the pay and allowances of the officer during the period adjusted accordingly.

Appeal Against Punishment or Suspension, Review, Service of Order, Extension of Time Limit, etc.

- 69 (1) An officer may appeal to the Appellate Authority against an order imposing upon him any of the penalties specified in rule 67(1) or against the order of suspension referred to in rule 68A.
- (2) An appeal shall be preferred within 45 days from the date of receipt of the order appealed against. The appeal shall be addressed to the Appellate Authority and submitted to the authority whose order is appealed against. The officer may, if he so desires, submit an advance copy to the Appellate Authority. The authority whose order is appealed against shall forward the appeal together with its comments and records of the case to the Appellate Authority. The Appellate Authority shall consider whether the findings are justified and/or whether the penalty is excessive or inadequate and pass appropriate orders. The Appellate Authority may pass an order confirming, enhancing, reducing or setting aside the penalty or remitting the case to the authority which imposed the penalty or to any other authority with such directions as it deems fit in the circumstances of the case;

Provided that

- (i) if the enhanced penalty which the Appellate Authority proposes to impose is a penalty specified in Clauses (f), (g) (h), (i) and (j) of rule 67 and an inquiry as provided in sub-rule (2) of rule 68 has not already been held in the case, the

Appellate Authority shall direct that such an inquiry be held in accordance with the provisions of sub-rule (2) of rule 68 and thereafter consider the records of the inquiry and pass such orders as it may deem proper;

- (ii) if the Appellate Authority decides to enhance the punishment but an inquiry has already been held as provided in sub-rule (2) of rule 68, the Appellate Authority shall give a show-cause notice to the officer as to why the enhanced penalty should not be imposed upon him and shall pass final order after taking into account the representation, if any, submitted by the officer.
- 69 (2)(iii) Where the enhanced penalty proposed to be imposed is a penalty specified in Clauses (e), (f), (g) (h), (i) and (j) of rule 67 and the Appellate Authority is not of the same rank as of higher than the Appointing Authority in respect of the category of the officers to which the officer belongs, it shall submit to the Appointing Authority the record of the proceedings together with its recommendations and the Appointing Authority shall pass such final order on the appeal as it may deem appropriate.
- 69 (3): Notwithstanding anything contained in this section, the Reviewing Authority may call for the record of the case within six months of the date of the final order and, after reviewing the case, pass such orders thereon as it may deem fit.

Provided that

- (i) if the enhanced penalty, which the Reviewing Authority proposes to impose is a penalty specified under Clauses (f), (g) (h), (i) or (j) of rule 67 and an inquiry as provided under sub-rule (2) of rule 68 has not already been held in the case, the Reviewing Authority shall direct that such an inquiry be held in accordance with the provisions of sub-rule (2) of rule 68 and thereafter consider the record of the inquiry and pass such orders as it may deem proper;
 - (ii) if the Reviewing Authority decides to enhance the punishment but an inquiry has already been held in accordance with sub rule (2) of rule 68, the Reviewing Authority shall give show-cause notice to the officer as to why the enhanced penalty should not be imposed upon him and shall pass that order after taking into account the representation, if any, submitted by the officer.
- 69 (4) Every order, notice and other process made or issued under this section shall be served on the officer concerned in person or communicated to him by registered post at his last known address.
- 69 (5) Save as otherwise expressly provided in the rules in this section, the authority competent there under may, for good and sufficient reasons or if sufficient cause is shown, extend the time specified there under for anything required to be done there under or condone any delay.

CENTRAL VIGILANCE COMMISSION

- 70. The Bank shall consult the Central Vigilance Commission wherever necessary, in respect of all disciplinary cases having vigilance angle.
- 72. A Committee consisting of two managing directors and Deputy managing Director & Corporate Development Officer may, from time to time, issue such

instructions or directions as may, in its opinion, be necessary for giving effect to or carrying out the provisions of these rules.

SOME OTHER IMPORTANT RULES

19 (3) In case disciplinary proceedings under the relevant rules of service have been initiated against an officer before he ceases to be in Bank's service by the operation of, or by virtue of any of the said rules or the provision of these rules, the disciplinary proceedings may, at the discretion of the Managing Director, be continued and concluded by the authority by which the proceeding were initiated in the manner provided for in the said rules as if the officer continues to be in service, so however, that he shall be deemed to be in service only for the purpose of the continuance and conclusion of such proceedings.

Rule 20(2)a) No officer can leave/discontinue or resign from his service if disciplinary proceedings are pending against him.

b) Disciplinary proceedings deemed to be pending if notice of suspension/ show cause has been issued.

NOTE: If a notice of order of suspension has been signed by the competent authority and put on a course of transmission, it will be deemed to have been issued.

Rule 20(3) If an officer is permanently incapacitated, bank reserves the right to terminate his services without notice or notice money.

MISCELLANEOUS

EXISTING DECISIONS OF THE CENTRAL BOARD OR EC TO CONTINUE TILL ALTERED

71 Where these rules require that any matter shall be in accordance with the decision of the Central Board or the Executive Committee and where such a matter is covered by decisions or instructions of the Central Board or the Executive Committee already taken or given, such decisions or instructions shall continue to be in force to the extent they are not contrary to any provisions of these rules and until such decisions or instructions are altered by the Central Board or the Executive Committee.

REVOCATION OF EARLIER RULES, ETC.

73. Any rule, regulation, order, agreement, resolution or other instrument, or any usage, custom, convention or practice governing any matter dealt with in these rules including allowances, perquisites and facilities shall on and from the date of coming into force of these rules cease to have effect in regard to such matter unless the contrary is provided in these rules.

Provided that these rules shall not affect the validity of anything done or any claim arising prior to that date in pursuance of such agreement, rule, regulation, resolution other provision or usage, custom, convention or practice.

Explanation : It is clarified for the purposes of this rule that provisions or practices now obtaining in respect of reimbursement of charges for taking personal accident insurance while on official tours, consideration by the Bank of payment of ad-hoc

compensation in the event of death or injury while discharging official duties and matters of a similar nature will not be considered as prerequisites of an officer.

INTERPRETATION

74. If any question arises as to the application or interpretation of any of the provisions of these rules, it shall be referred to the Executive Committee for its decision.

APPEAL AGAINST CHANGE OF RULES

75. (1) To avoid the possibility of unforeseen hardship upon any officer or group of officers from any change in these rules made under the provisions of sub-rule 2 to rule 3, an officer or group of officers may appeal against the change by addressing the Managing Director in writing stating his or their case (s) in full. Such an appeal shall be submitted through the Chief General Manager in the case of an officer or group of officers serving in a Circle.
75. (2) An appeal in like manner may also be preferred when between those or any of those interested therein a diversity of opinion arises regarding the interpretation of a rule.

PROCEDURE FOR DEALING WITH APPEAL UNDER RULE 75

76. An appeal submitted under rule 75 through the Chief General Manager shall be forwarded to the Managing Director by the Chief General Manager with his report thereon. The Managing Director shall lay the appeal along with his or the Chief General Manager's report before the Executive Committee with his recommendations and the decision of the Executive Committee shall be conveyed in writing over the signature of the Managing Director to the appealing officer or group of officers through the Chief General Manager, where necessary.

APPEAL REQUESTING FOR CHANGE OF RULES

77. Should a group of officers of not less than fifty in number wish to appeal to the Central Board to change the rules in order to remove any hardship to themselves or any of their fellow officers, they may prefer an appeal direct to the Managing Director. The Managing Director shall obtain the opinions of the Chief General Managers on the subject of appeal and shall then lay the appeal before the Central Board with his recommendations. The decision of the Central Board shall be conveyed in writing over the signature of the Managing Director to the appealing group of officers.

VIII. DISCIPLINARY & APPEAL

1. Minor Penalties

- a) Censure
- b) Withholding of increments to pay with or without cumulative effect.
- c) Withholding of promotion.

- d) Recovery from pay or such other amount as may be due to him of the whole or part of any pecuniary loss caused to the Bank by negligence or breach of orders.
- e) Reduction to a lower stage in a time scale of pay for a period not exceeding three years without cumulative effect & without affecting pension.

2. Major Penalties

- f) Reduction to a lower stage for specified period with direction regarding grant/post-ponement of future increments.
- g) Reduction to a lower grade or post.
- h) Compulsory retirement.
- i) Removal from service.
- j) Dismissal.

3. DISCIPLINARY ACTION

**Delegation of Administrative Powers
SBI Officers' Service Rules (SBIOSR)**

Rules	Subject	Disciplinary Authority penalty	Authority to impose	Appellate Authority	Reviewing Authority
3(1)(h)	Scale I & II				
	Minor Penalty	DGM	DGM	GM	CGM
-do-	Major Penalty	DGM	GM	CGM	RC
	Scale III				
	Minor Penalty	GM	GM	CGM	RC
	Major Penalty	GM	GM	CGM	RC
-do-	Scale IV & V				
	Minor Penalty	GM	GM	CGM	RC
	Major Penalty	GM	CGM	AC	CHRC

-do-	Scale VI & VII	GE/DMD	GE/DMD	CHRC	ECCB
	Minor Penalty	& CDO	& CDO		
	Major Penalty	GE/DMD & CDO	ECCB	CB	No review
-do-	TEGSS I Minor Penalty	MD to be specified by Chairman	MD to be specified by Chairman	ECCB	CB
	Major Penalty	- do -	- do -	CB	No review
For Suspension :					
	Scale I& II	DGM		GM	
	Scale III/IV	GM		CGM	

Chapter -30
IMPORTANT CIRCULARS.

TRAVELLING EXPENSES ON RETIREMENT

- a) On retirement, an officer will be eligible to claim, baggage transport charges / upto 20% higher rate and other expenses for himself / herself and his/her family as on transfer from the last station at which he / she is posted to the place where he/she processes to settle down on retirement.
- b) 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 to the place where the family proposes to settle down may be reimbursed.

LOAN AGAINST BANK'S TIME DEPOSITS: STAFF LOANS

(Circular No.: R&DB/PBU/CD&e-COM-PL/15/2020 - 21 Date: Mon 21 Sep 2020)

It is observed that the staff, who avail of these loans, do not service "interest" during the currency of the loan. This results in continuous increase in outstanding amount. In order to ensure that none of these loans turns NPA, it has been decided to revise margin and other instruction as under :

MARGIN - Product	Extant instructions	Revised instructions
DL/OD against Time Deposit in INR in LOS/ CBS at Branches	Nil Margin	<p>*5% Margin in case the residual tenure of Time Deposit is up to 60 months, as on the date of availing of loan.</p> <p>* 10% Margin in case the residual tenure of Time Deposit is more than 60 months as on the date of availing of loan.</p>
OTHERS - Extant instructions		Revised instructions
<ul style="list-style-type: none"> • Multiple Demand Loans against the same TDR/STDR can be permitted so long as the sum of the limits of all the Demand Loan accounts will be within the permissible limit of the Demand Loan against the TDR/STDR. The sanctioning authority can however allow maximum of four such Demand Loans. • Rollover of TDRs/STDRs is now permissible, hence the loan granted against such TDRs/STDRs will not be closed on the date of rollover. The new TDR/STDR will continue to be linked to the existing loan account and lien/ hold on the account will also continue 		<ul style="list-style-type: none"> • Only one Demand Loan will be sanctioned against one Time Deposit. • The DL will get liquidated at the time of maturity of Time Deposit and remaining amount of deposit, if any, will be renewed for the same contractual tenor of Time Deposit or as per customer mandate. (System driven functionality is being developed) • OD Facility to be given against multiple Time Deposits. • Interest on OD will be charged at the highest rate of interest being earned amongst all TDRs/STDRs against which the OD is granted. • Maturity proceeds of Time Deposit will be credited to OD account and DP will be reduced to the extent of collateral value of matured FD and remaining amount, if any, will be renewed for the same contractual tenor of Time Deposit or as per customer

	mandate (System driven functionality is being developed)
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An email/SMS conveying liquidation of loan on maturity of Time Deposit will be sent to the depositor, through system, 30 days before maturity of Time Deposit.

.. MEMENTO GIVEN AT THE TIME OF RETIREMENT in addition to Silver Jubilee Award.

(Cir.no. CDO/P&HRD-CM64 dt. 06.09.2016)

Category of staff	Ceiling(Rs.)	Category of staff	Ceiling(Rs.)
JMGS-I	10000	TEGS-VI	47000
MMGS-II	11250	TEG VII	48500
MMGS-III	14000	TEGS-I	73000
SMGS-IV	22500	TEGS-II	75000
SMGS-V	23500	MD	100000
TEG VI	47000	Chairman	125000

STAFF WELFARE ACTIVITIES - IMPROVEMENT OF FACILITIES

(Circular No.: CDO/P&HRD-IR/107/2017 – 18 Date: Wed 21 Mar 2018)

Allocation of fund for employees' welfare from Rs. 100 crores to Rs. 150 crores.

1. Canteen & Miscellaneous Facilities

2. Other Heads

- a) Expenses on maintenance of Holiday Homes,
- b) Grant of Scholarship to meritorious children of employees,
- c) Reservation of school seats,
- d) Reservation of beds in hospitals, and
- e) Sports activities organized by the Sports Control Board.

3. Assistance to Retired Employees in case of Critical Illness

Medical expenses incurred on critical illness in respect of specified diseases as mentioned below shall be covered-

Sr No. Name of Disease

- 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

6. **COVID (ADDED VIDE LETTER no.HR/IR/VB/2062 DATED 04.03.2021 SENT TO ALL CGMs)**

Expenses covered

- i) In case of retired employees / family pensioners covered under 'Retired Employees Medical Benefit Scheme' / 'Medicclaim 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.
- ii) In case of retired employees / family pensioners not covered under 'Retired Employees Medical Benefit Scheme' / 'Medicclaim Policy for Retired Employees', the Bank shall provide assistance to the extent of 50% of the medical expenses incurred above Rs. 3.00 lacs. The maximum amount of assistance shall be restricted to Rs. 5.00 lacs.
- iii) The assistance shall be provided on first come first serve basis, subject to availability of fund.
- iv) The facility can be availed for only one instance per retired employee /family pensioner in a year in respect of specified diseases, post facto.
- v) Any query / clarification shall be issued by the Chief General Manager(HR).

SANCTION PROCESS - STANDARD OPERATING PROCEDURE

The '**Standard Operating Procedure**' for submission of claims under ' Assistance to

Retired Employees in case of Critical Illness' is as under:

Retired Employees in case of Critical Illness' is as under:

- i)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 hospitalisation and other original bills / receipts should be attached to the application.
- ii) The Chief Manager (HR) shall be the Nodal Officer at Administrative Offices. He/ she will arrange to enter the details of application immediately in the portal opened for the purpose. The Link for the portal is available under Human Resources · Important News · Assistance to RetiredEmployees/ Family

Pensioners in case of critical illness. The user ID of employee at each AO shall be created by the IR Department, Corporate Centre, Mumbai. The details of applications shall be entered within the portal under 'User Menu · Create new Application'. A ticket number will be generated, which shall be mentioned on the application form.

iii) The bills shall be scrutinized by the Bank Medical Officer at Administrative Office before submission. The Administrative Offices shall ensure that all relevant papers as mentioned in para 2 (i) above are attached to the applications and shall be forwarded to the Deputy General Manager (IR), State Bank of India, Industrial Relations Department, Corporate Centre, Madame Cama Road, Mumbai, under the signature of the Deputy General Manager (B&O).

iv) The Industrial Relations Department at Corporate Centre shall be responsible for processing of applications. After processing the applications, the Industrial Relations Department will obtain approval by a 3 member Committee comprising the General Manager (OL & CS), Deputy General Manager (PM & PPG) and the Chief Medical Officer. In the absence of GM (OL & CS) or DGM (PM & PPG), their relief officers will attend the meeting of the Committee. In the absence of Chief Medical Officer, the next senior Medical Officer in Medical Department shall attend the meeting. The meeting shall take place at weekly intervals whenever claim applications are available.

v) Once approved by the Committee, the Industrial Relations Department at Corporate Centre shall enter the date of approval in the portal and forward the approved applications to Office Administration Department at Corporate Centre for payment.

vi) In case the application is not approved, the Committee shall specify the reason and the same shall be mentioned in the portal by the Industrial Relations Department at Corporate Centre.

vii) The Office Administration Department at Corporate Centre will make payment by debiting the BGL Account 'Staff Welfare Fund'. On 31st March of each financial year, the BGL Account 'Staff Welfare Fund' shall be zeroised by raising a consolidated debit to Central Accounts Office,

Kolkata, enclosing the statement of expenses, under advice to Industrial Relations Department at Corporate Centre.

viii) The declined applications shall be returned by the Industrial Relations Department at Corporate Centre to the concerned Administrative Office, assigning the reason of return.

ix) The Administrative Office will, in turn, return the applications to the applicant on the recorded address.

ANNEXURE 'C'

Ticket No.

(For Office Use) -

APPLICATION BY RETIRED EMPLOYEES/ OFFICERS/ FAMILY PENSIONERS FOR ASSISTANCE IN MEETING MEDICAL EXPENSES IN RESPECT OF IDENTIFIED CRITICAL DISEASES

Sr.No.	Employee Details/Particulars Description	
1	Name of the Retired Employee/Family Pensioner	
2	Name of the Retired Employee (in case of family pensioner)	
3	PF No.	
4	Address & Mobile No.	
5	Grade in which the employee retired	
6	Name & Code of Pension Paying Branch	
7	Account No.	
8	Name of the family member hospitalised/ undergoing treatment & Relationship with the Retired Employee	
9	Particulars of Treatment a) Name of the Disease b) Period of Hospitalisation /Treatment	
10	Total Expenses Incurred	
11	Insurance Cover Available, if any a) Policy No. b) Amount	

I certify that the above particulars are true to the best of my knowledge.

(Signature of the Retired Employee/Family Pensioner)

Recommendation:

We have scrutinised the application and recommend it for Corporate Centre consideration.

Place:

Date:

Stamp/Seal **Deputy General Manager**

(B & O)

For calculation at Corporate Centre:

Sr.No.	Particulars	Details
1	Total expenses	
2	Amount payable under Medical scheme/ Insurance Policy, if any	
3	a) Amount (1 minus 2) b) 50% of the above amount i.e. 3 (a) c) Admissible Assistance (Maximum Rs. 5.00 lacs)	
4	a) Amount (Item 1 minus Rs. 3.00 lacs) b) 50% of the above amount i.e. 4 (a) c) Admissible Assistance (Maximum Rs. 5.00 lacs)	

Approved an amount of Rs. _____ / Declined (with reason)

Date _____
Chief Medical Officer

General Manager (OL & CS) DGM (PM & PPG)

(Committee Members)

New Pension Scheme

a) Officers except in State Bank of India, who are governed by New Pension Scheme w.e.f. 01.04.2010, will continue to contribute 10% of pay plus Dearness Allowance and the bank will make a contribution of 14% of pay plus Dearness Allowance from the date of signing of Joint Note subject to approval of the Government.

b) Officers in State Bank of India who are governed by New Pension Scheme w.e.f. 01.08.2010 will continue to contribute 10% of the pay + Dearness Allowance and the bank will make a contribution of 14% of Pay + Dearness Allowance from the date of signing of the Joint Note subject to approval of the Government c) The service charges by the Service Provider/Fund Manager of NPS will be borne by the bank from the FY 2021

PENSION LOAN (Circular No.: NBG/PBU/PL-PENSION/79/2019 – 20 Date: Wed 4 Mar 2020)

Sr No.	Parameter	Extant	Revised
1.	Repayment Period (for all categories of Pensioners)	<p>Pension Loan Scheme</p> <ul style="list-style-type: none"> • Upto 72 years of age- 60 M • 72-74 years of age- 48 M • 74-76 years of age- 24 M <p>subject to full repayment of loan by 78 years of age.</p> <p>Jai Jawan Pension Loan (For Regular Defense Pensioners)</p> <ul style="list-style-type: none"> • Upto 56 years of age- 84 M • 56-72 years of age- 60 M • 72-74 years of age- 48 M • 74-76 years of age- 24 M <p>subject to full repayment of loan by 78 years of age.</p>	<p>Repayment period for all categories of Pensioners <i>has been restricted to maximum 72 months</i>, subject to full repayment of loan by 78 years of age</p>
2.	Second Loan (Topup Loan)	<p>Our Bank gives a top-up loan (Second loan) on Pension loan only after the satisfactory track record of 1 year of the existing Pension Loan.</p>	<ul style="list-style-type: none"> • The minimum requirement of 1 year has been done away with, subject to EMI/NMP ratio not exceeding 50% (33% in case of family pensioners).

			<ul style="list-style-type: none"> Customer may opt for a second loan or may close the existing loan and open a new loan with enhanced limit but there should not be more than 2 Pension Loans at a time against 1 PPO
3	Authorized Branch	<p>For Defense & Paramilitary Pensioners: Loan can be sanctioned at home branch or if he/she is reemployed at any branch at his place of present posting (proof of reemployment and work place has to be submitted).</p> <p>For all other Pensioners: Loan can be sanctioned at Home branch (Pension paying branch) only.</p>	<p>For all Regular/ Family Pensioners maintaining their PPO with our Bank: Loan can be sanctioned at home branch (Pension paying branch) or any branch nearby his/ her place of present posting/ residence.</p> <p>The loan account as stated above should only be created under the CIF on which Pension Payment account exists and branch should obtain the proof of address of present posting/ residence.</p> <ul style="list-style-type: none"> For other categories of Pensioners: The loans to be sanctioned at Home branch (Pension paying branch) only as per extant instructions.
4.	Third Party Guarantee	Obtention of Third Party Guarantee is mandatory under Pension Loans for all Pensioners	<ul style="list-style-type: none"> The requirement of thirdparty guarantee has been waived for Regular Pensioners (including SBI Regular Pensioners) whose PPOs are already maintained by our Bank, subject to Pension Account being KYC Compliant

			with Mobile Number registered in CBS. • For all other Pensioners, Third-party guarantee will remain mandatory.
STAFF	AMOUNT OF LOAN. (FOR PENSIONERS) Minimum Rs.25000/-. Maximum-18 months pension with ceiling of a—Rs14 lacs for pensioners upto 72 years of age. b—Rs.12 lacs for pensioners above 72 yrs. & upto 74 yrs. of age. c---Rs.7.50 lacs for pensioners above 74 yrs.and upto 76 yrs of age. (EMI/NMI not to exceed 50%)	FOR FAMILY PENSIONERS. Minimum Rs.25000/- maximum 18 months pension with a ceiling of:- a—Rs.5 lacs for family pensioners upto age of 72 yrs, b---Rs.4.50 lacs for family pensioners above 72 yrs. and upto 74 yrs. of age. c---Rs.2.50 lacs for family pensioners above 74 yrs. and up to 76 yrs. of age. EMI/NMI not to exceed 33%
	RATE OF INTEREST:-	3.5% above base rate Currently	TYPE OF LOAN- Demand Loan. New product Code 6351-7

STATE BANK OF PATIALA RETIRED EMPLOYEES' MEDICAL BENEFIT SCHEME REIMBS-I)

Eligibility and Procedure for Membership Retired employees who satisfy any of the following conditions will be eligible to be member of the scheme:

(a) Those who retire or have already retired from the Bank on completion of 30 years of service/pensionable service.

(b) Those who have been/will be allowed to retire from the Bank's service on medical grounds in terms of Reg. 30 of State Bank of Patiala (Employees') Pension Regulations, 1995.

(c) Those who have retired/will retire on attaining the superannuation age of 58 years or 60 years provided they have put in at least 10 years of pensionable service.

(d) Those who have retired under State Bank of Patiala Voluntary Retirement Scheme (SBP VRS) will become eligible (within 3 months) after completing 60 years of age subject to completion of 30 years of service (Ref, Cir No. PER/VRS/48 dated 20.01.2001). (Employees who have been discharged/dismissed/removed from service/compulsorily retired or their services have been terminated on grounds of misconduct will not be eligible).

(e) A retired officer eligible under the scheme, who wishes to become a member will fill up a prescribed membership-cum-declaration form (appended) and deposit the membership contribution equivalent to his/her one month's current gross pension/notional pension by means of bank draft/banker cheque, payable at Patiala in favour of the State Bank of Patiala Retired Employees' Medical Benefit Trust within 3 months of the receipt of his first monthly/notional pension to Chief Manager (Pen PF & Gratuity Deptt.) Head Office, Patiala. Cash or cheque or payment by any other means is not acceptable.

(f) Officers retired under Exit Option are not eligible to become members of the Medical Benefit Scheme.

NOTE : The followings are not eligible to become members of the scheme:

1. Employees dismissed/removed/discharged/terminated or compulsorily retired.
2. Voluntarily retired before completion of 30 years of service.
3. Retired under SBPVRS with less than 30 years of service and below 60 years of age.
4. Retired on superannuation grounds with less than 10 years of service.
5. Eligible for medical reimbursement from any other quarter i.e. in commercial employment or due to his/her spouse.
6. Any member of the family of deceased employee, employed in Bank's service, on compassionate grounds.

CHAPTER 31

RETIRED EMPLOYEES MEDICAL BENEFIT SCHEME- II (REMBS-II)

(esbop Circular No. PPG/PFG/1/12-13 Date: 06 August 2012)

Please refer to Head Office Circular No. PER/9 dated 09.06.2000, GEN/PPFG/6 dated 20.07.2004, Memo No. PPG/1 dated 29.10.2004 and Circular No. PPG/PEN/1/12-13 dated 20.12.2010 issued on the captioned scheme.

2. The Executive Committee of the Board in its meeting held on 31.07.2012 approved the modified Retired Employees Medical Benefit Scheme II to increase the coverage amount with higher contribution by members and correspondingly higher benefit to them. The salient features of the Scheme-II are furnished in the Annexure.

3. The employees/ officers, retiring on/after the date of issue of this circular, will invariably be required to contribute the requisite amount and acquire membership of the Retired Employees Medical Benefit Scheme II only

4. The existing members of Scheme I as well as those who had not opted for Scheme-I earlier may also be permitted to upgrade/join the scheme by submitting the differential amount/required amount along with the required application form within 12 months from the date of the circular issued by the Bank.

5. The scheme for Top Executives in TEGS VI was extended and made applicable to only those who retire/retired on or after 01.07.2008. It has now been decided that the executives in TEGS- VI & above who retired before 01.07.2008 may also join the scheme for TEGS officials by making necessary contribution, within a period of 12 months from the date of circular issued by the Bank.

6. The enhanced coverage and the reimbursement under the Scheme-

It would be with prospective effect. Any expenditure incurred by the retired employees/officers for treatment in excess of the earlier ceiling prior to introduction of the revised ceiling would not be considered.

Annexure

RETIRED EMPLOYEES MEDICAL

BENEFIT SCHEME II The salient features of the

Scheme II are as under:

i) **Formation of Trust:** The management of fund and administration of the Scheme to be vested in a Trust

ii) **Eligibility:** All employees (Officers/Award/Subordinate) who retire/retired on superannuation at the age of 60 years may apply within 3 months of retirement to become beneficiary of Medical Benefit Scheme framed under this Trust, provided they fulfill the under noted eligibility criteria:

a) Retired from the bank's service in normal course on attaining the age of retirement which at present is 60 years.

b) had been/are allowed to retire from the Bank's service on medical grounds 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 or

c) had sought/seek retirement from the Bank's service before attaining the age of retirement for taking up Board level appointments in the Banks/Financial Institutions made by the Central Government. The following categories of the employees will not be entitled for membership of the Trust.

➤ Such employees who have taken/ take voluntary retirement/ Exit option under the applicable rules of service or under special voluntary retirement schemes by whichever name called.

➤ Employees who were/are discharged/dissmised/removed/compulsorily retired/terminated from service.

➤ Such officers in whose case Rule 19(2) of Officers Service Rules was/is invoked on attaining the age of retirement and they were/are subsequently discharged/dissmised/removed/compulsorily retired from service.

iii) Medical Benefit and contribution by Members

Plans with domiciliary treatment		Medical benefit for whole life time (Self / spouse / dependent
Plans	Contribution	
Plan A	Two months gross pension plus 15%	Rs.2.00 lac
Plan B	Rs.42,600/-	Rs.3.00 lac
Plan C	Rs.50,000/-	Rs.4.00 lac
Plan D	Rs.57,000/-	Rs.5.00 lac
Plan E	Rs.62,000/-	Rs.7.00 lac

Members of the scheme may be reimbursed expenses incurred under domiciliary treatment, wherever applicable, in respect of any disease (i.e. not restricted to the under noted 20 specified diseases) not exceeding 10% of the aggregate entitlement, subject to a yearly ceiling of 1/10th of the amount i.e. up to a maximum of 1 % of the limit.

Entitlement of officers who retired as DGM & above

Plans with domiciliary treatment (Cir No.esbop /PPG/Pen/1/10-11 dated 20 th December 2020) w.e.f. .1.07.2008		Medical benefit for whole life time (Self / spouse / dependent invalid children) with domiciliary
Plans	Contribution	Amount
DGM & GM	Rs.75000/-	Rs.10.00 lac
CGM	Rs.90000/-	Rs.15.00 lac
DMD	Rs.100000/-	Rs.20.00 lac

iv) List of diseases/ailments covered

Expenses covered for treatment of under noted diseases/ailments during hospitalization, including surgical treatment will be reimbursed in full, subject, however to the aggregate claim for life for member/beneficiary as well as his/her spouse and invalid child/children for life being limited to the ceiling prescribed under the Plan opted by the member/beneficiary.

- a) Cardiac ailments b) Cancer c) Kidney failure/transplant d) Paralysis
- e) Retinal detachment or cornea replacement f) Major accidents
- g) Tumor
- h) Cerbro-vascular accidents/Brain hemorrhage i) Total hip/knee replacement
- j) Cataract and Glaucoma surgery k) Tuberculosis l) Diabetes
- m) Appendicitis surgery n) Prostrate o) Hernia p) Removal of stone in Gall bladder
- q) Alzheimer's disease r) Parkinson's disease s) Liver Cirrhosis (non-alcoholic)
- t) Arthritis

v) In case of paralysis, cancer or kidney transplant/kidney failure, the post-hospitalization expenses will also be reimbursed, subject, however to the aggregate limit as prescribed for life under the Plan opted by the member/beneficiary. Further, if the patient was operated/treated, even while the member/beneficiary was in the service of the Bank, in a hospital for treatment of such a disease and thereafter the post- hospitalization treatment continues after retirement at the residence, such post-hospitalization expenses will also be reimbursed, subject, however, to the aggregate limit as prescribed for life under the respective Plan for medical benefits opted by the member/beneficiary.

vi) 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 in the circumstances beyond the control of the patient, the trustees will decide whether and to what extent the treatment taken abroad can be reimbursed within the over-all ceiling for life prescribed under the Plan opted by the member/beneficiary. The decision of the trustees in this regard shall be final.

vii) A retired employee 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 benefits from the current employer(s), will be eligible for medical assistance under the Trust, (if he has become a member/beneficiary of the Scheme as provided herein) but he/she or/and the spouse will have to first exhaust the benefits available from the current employer(s).

viii) If husband and wife both are pensioners and both opt for the membership of Scheme under the Trust by paying contributions/membership fee individually, they would each be entitled for reimbursement up to the amount to which they are individually entitled.

ix) All employees who retired on superannuation at the age of 60 years and are members of Scheme-I or are not members of the Scheme can now become members of Scheme-II (Plan A/B/C/D/E) by submitting the required application form along with membership subscription fee (difference amount or the full amount as the case may be) within twelve months from the date of the circular.

Provided further: Notwithstanding any thing written hereinabove, benefit payable for medical benefit payable for medical benefit scheme under the trust each year shall be restricted to the maximum amount of accumulated reserves plus the income of the trust each year.

IBA SPONSORED GROUP MEDICLAIM POLICY FOR RETIREES OF e-Abs - RENEWAL OF POLICY WITH EFFECT FROM 1 ST NOVEMBER, 2020 - INCLUSION OF WILLING e-AB RETIREES IN OUR 'SBI HEALTH ASSIST' GROUP MEDICLAIM POLICY W.E.F. 1 ST NOVEMBER, 2020

We give below Text of Circular No. CDO/P&HRD-PPEG/41/2020-21 dated the 14th October 2020 issued by Corporate Centre, StateBank of India.

“Please refer to our e-Circular no. CDO/P&HRD-PPFG/42/2019-20 dated 7th October, 2019 in which details for renewal of IBA sponsored Mediclaim Policy for retirees of e-ABs were advised. In this connection, IBA has advised guidelines for renewal of the policy for the next cover period commencing 01st November 2020 for the members who are presently covered under the said policy. The policy has been awarded by IBA to National Insurance Co. Ltd. (NICL). After

issuance of renewal guidelines by the IBA, some changes / modifications in Base Plans and Super Top-up Plans have been done by NICL with the approval of IBA. Premium rates for the revised Base and Super Top-up policies under the IBA Medclaim Policy for retirees are as under :

(Amount in Rupees)

Base Plans :	Premium rates with GST			
	Without Domiciliary		With Domiciliary	
Sum Insured	Family Floater	Single person	Family Floater	Single Person
4,00,000	32,264	19,358	80,067	48,040
3,00,000	24,199	14,520	60,054	36,032
2,00,000	16,133	9,680	40,036	24,021
1,00,000	10,890	6,534	27,024	16,215

Super Top Up Plans:

Premium Rates with GST		
Sum Insured	Family Floater	Single Premium
5,00,000	6,554	3,932
4,00,000	5,243	3,146
3,00,000	4,194	2,517
2,00,000	3,408	2,045
1,00,000	2,097	1,258

Room Rent / ICU Rent :

Based on discussion with IBA, the NICL has advised following charges payable under

Room Rent / ICU Rent :

Sum Insured	Room Rent per day	ICU Rent per day
Rs. 1.00 lakh & Rs. 2.00 lakhs	1.5 % of Sum Insured	2 % of Sum Insured
Rs. 3.00 lakhs & Rs. 4.00 lakhs	Rs. 5,000/-	Rs. 7,500/-

Other terms and conditions for the policy as per advices received from NICL :

(i) Award staff retirees of e-ABs can not opt for Sum Insured of Rs. 4.00 lakhs in Base Policy. They can choose Sum Insured in the range of Rs. 1.00 lakh to

Rs.3.00 lakhs only. However, officer retirees of e-ABs can opt for any Sum Insured from Rs. 1.00 lakh to Rs. 4.00 lakhs in Base Policy.

(ii) Super Top-up policy is only available to Retiree Award Staff who opt for Rs. 3.00 lakhs and Retiree Officers who opt for Rs. 4.00 lakhs Sum Insured in Base Policy. Award staff can opt for Rs. 1.00 lakh to Rs. 4.00 lakhs and Officer Retirees can avail from Rs. 1.00 lakh to Rs. 5.00 lakhs in Super Top-up policy.

(iii) Domiciliary treatment will remain 10% of Sum Insured opted under the Base Plans. However, domiciliary expenses would not be covered under Super Top-up policy.

(iv) Separate rates of premium have been offered by NICL for Single Person i.e. for 'Retirees without Spouse' or 'Surviving Spouse (Family Pensioner)' as per the table shown above.

(v) Retirees who are not covered under the expiring policy (2019-20), can be covered under the upcoming policy (2020-21) wef 1st November, 2020.

(vi) Retirees can opt for with / without domiciliary option in the upcoming policy (2020-21) irrespective of option chosen in the last year's policy.

(vii) Retirees who are not covered under Super Top-up plan of expiring policy (2019-20), can avail Super Top-up plan for 2020-21.

(viii) Officer retirees, who opt Rs. 3.00 lakhs Sum Insured in Base Plan, can avail upto Rs. 4.00 lakhs Sum Insured in Super Top-up policy.

The Invoices for retirees' Base and Super Top-up policy will be issued by the NICL from 23rd October, 2020, therefore, Self count in both the policies may be shared with NICL by 22nd October, 2020. Last date for deposit of premium has been fixed on or before 27th October, 2020. Therefore, all efforts should be made to ensure coverage of all willing e-AB retirees within the due date viz. 27th October, 2020. Concerned Circles may also share enrolment data with NICL in Google Drive and share the related password to them.

Payment of premium

After collection of premium from individual e-AB retirees, remittance of premium should be done in favour of **National Insurance Co. Ltd.** as per the details given hereunder :

Bank Name & Address : Bank of America, A wing, One BKC, G Block,
BandraKurla

Complex, Bandra East, Mumbai - 400051

Account Name National Insurance Company Limited

Account Number 62057328748

IFS Code BOFA0MM6205 (2nd character is English alphabet 'O'
and 5th &

10th characters are number zero)

MICR Code 400032002 PAN AAACN9967E

Email ID nikita.chitnis@nic.co.in

2. Inclusion of willing e-AB retirees in 'SBI Health Assist' (Annual Payment Plan)

It has been decided to include e-AB retirees who are members of the IBA policy in 'SBIHealth Assist' policy with effect from 1st November, 2020 on following terms as communicated by SBI General Insurance Co. Ltd. :

(i) *All willing e-AB retirees who are members of IBA Medclaim Policy at present will be permitted to join 'SBI Health Assist' from 1st November, 2020 for two and a half months (i.e. upto 15th January, 2021) by paying 50% premium (short period premium). Beyond the next end-date of the 'SBI Health Assist' i.e. 15th January, 2021, they will be eligible to renew their memberships further.*

(ii) *Those e-AB retirees who are members of IBA Policy at present and do not wish to enroll themselves in 'SBI Health Assist' with effect from 1st November, 2020 due to various / monetary reasons, will also be permitted to join 'SBI Health Assist' w.e.f. 16th January, 2021.*

All terms & conditions for e-AB retirees who want to enroll themselves in 'SBI Health Assist' policy with effect from 1st November, 2020, will be as per the instructions contained in e-Circular no. CDO/P&HRD-PPFG/65/2019-20 dated 27th December, 2019 under Para A. of Annual Payment Plan (APP) – 'SBI Health Assist'. The details of proposed Short Period Premium per family for the cover period from 1st November, 2020 to 15th January, 2021 is furnished as under :

(Amount in

INR)

Policy year 2020-21	Base Plan of Rs. 3.00 Lakhs	Base Plan of Rs. 5.00 Lahs	Critical Illness cover for Rs. 5.00 lakhs
----------------------------	------------------------------------	-----------------------------------	--

Existing Premium	16,542	36,771	13,774
Short Period Premium @ 50%	8,271	18,386	6,887
Short Period Premium with Tax	9,760	21,695	8,127

Process for Enrolment

The enrolment process under the plan as communicated vide e-Circular no. CDO/P&HRDPPFG/65/2019-20 dated 27th December, 2019 will be followed by concerned Circles.

Application form as per Annexure-I of the said e-Circular will hold good for the e-AB

retirees also. Administrative Offices will verify all such applications with correct amount of premium and remit the premium proceeds to PPG Department, Corporate Centre within 30th October, 2020. Any premium received after 30th October, 2020 will not be accepted and such e-AB retirees will not be included in 'SBI Health Assist'. Enrolment data prepared by Administrative Offices will be consolidated at LHOs as per format given in Annexure-IV under the above e-Circular and will be shared with PPG Department, Corporate Centre simultaneously.

Administrative Offices should not send data files directly to Corporate Centre.

For e-AB retirees separate data file in Annexure-IV of e-Circular mentioned above should be prepared to identify the group by the Insurance Co.

To avoid complaints and non allowance in the 'SBI Health Assist' policy, it may be ensured by Circles that the above timelines are adhered meticulously.

SBI GROUP MEDICLAIM POLICY INTRODUCTION OF e-PHARMACY SCHEME FOR MEMBERS OF ANNUAL PAYMENT PLAN (APP) UNDER "SBI HEALTH ASSIST" SERVICE TO GO ONLINE W.E.F. 1ST JUNE, 2020

On continue persuasion by Retired /Pensioner Associations, the Bank has issued Circular No.CDO/P&HRD/21/2020 on 29th May 2020, the contents of which are given below:

"Please refer to our e-circular No. CDO/P&HRD-PPFG/65/2019-20 dated 27th December, 2019 advising renewal of Group Mediclaim Policy for SBI retirees with effect from 16th January, 2020 and modifications in terms and conditions of the policy. It was advised in the said e-Circular that the Bank will make arrangement of allowing cashless

domiciliary facility for members of Annual Payment Plan (APP) under “SBI Health Assist” through ePharmacy Tie-up.

2. In this connection, an arrangement has been made with Lifetime Wellness Rx International Limited popularly known as M/S Apollo Life for providing pharmacy services to the members of APP through an App named “URWORLD”. Indent for medicines by the members can be placed only through the App. No manual order for medicines would be allowed in the scheme. The App “URWORLD” can be downloaded from Google Play Store through Android Mobile Phones. It can also be downloaded by clicking the link <https://play.google.com/store/apps/details?id=com.apollo.urworld>

3. As per the approved plan, members’ contribution for the entire policy period has been fixed @ Rs. 6,000/-. As four months have already elapsed, no contribution for the past four months will require to be paid by the members. Therefore, only Rs. 4,000/- will have to be contributed by the members. Similarly, Bank’s contribution has been fixed @ Rs. 8,000/- for the remaining eight months of the policy. A member of the Annual Payment Plan will be eligible to purchase medicines through the App by uploading a valid prescription issued by a Registered Medical Practitioner. Members would be eligible to indent medicines for spouses / disabled children (as per records in Annual Payment Plan) within the following limits :

Total Domiciliary Limit to the members of Annual Payment Plan for the period from 1st June’ 20 to 15th Jan’ 21	Initial amount to be spent by member	Bank’s maximum contribution after initial payment by the member
Rs. 12,000/-	Rs.4,000/-**	Rs.8,000/-

**No reimbursement can be claimed from the Bank against such expenditure incurred by the retirees under any other scheme of the Bank.

4. The Medicines will be delivered by the Vendor Company strictly at the registered address of the members under APP. No request will be entertained by the Vendor Company for delivery of medicines at a place other than the address registered in Annual Payment Plan. However, any change in the registered address can be effected by Corporate Centre on acceptable grounds once communicated through the concerned Administrative Offices. However, on launch of the services, if incorrect address is appearing in the App, it can be modified by the member once through the App.

5. Logging into the “URWORLD” App will be based on Mobile Number of the member. Once, a member logs into the App, a One Time Password (OTP) will be generated and sent to the mobile number of the member registered under the Annual Payment Plan. There is no provision in the App to use one Mobile Number for more than one PF Index Number. Any cases of error in Mobile Number may be taken up through concerned Administrative Office with Corporate Centre for rectification. For allowing the facility to members, Enrolment Data of “Annual Payment Plan” has been used. It has been observed that in many cases erroneous and duplicate Mobile Numbers have been provided in the Enrolment Data. Therefore, it is advisable for all the Administrative Offices to verify Mobile Numbers which have been sent by them to Corporate Centre

during enrolment of members. It may be noted that any request for change / correction in Mobile Number / subsequent change in registered address will be entertained through Administrative Offices only.

6. Flow Chart on logging into the App and indenting the orders is given in Annexure-I attached with this e-Circular.

7. Other provisions in the scheme will be as under :

i) Various payment options viz. Cash on Delivery (COD) and payment through swipe machines will be available for making payment by the members.

ii) In order to indent medicines, members shall have to upload a valid prescription as per the Drugs & Cosmetics Act and Pharmacy Practice Regulation, 2015 which should be clear and legible and must contain name of the "Retiree" and / or spouse / disabled children (if any) and their age.

iii) Vendor Company will provide discount in price on all medicines @ 18% to members. This discount will be applicable on MRP printed on the cover of the medicines. The said discount will be applicable to all the medicines delivered by the Company to the members.

iv) Validity of a Doctor's prescription will be 180 days. Prescription older than 180 days will not be entertained and in such case, member will have to procure new prescription.

v) After receipt of requisition from the member, Vendor Company will arrange for a confirmation call in order to confirm the order and quantity of the medicines. Only after confirmation by the member, order shall be considered for further processing.

vi) Members will be allowed to purchase medicines even beyond the limit of Rs. 12,000/- (Rupees Twelve Thousands only) by making payment from their own sources and the vendor Company will allow eligible discounts on such purchases also.

vii) The deadline for delivery of medicines by the Vendor Company will be 12 to 36 hours in Metro / Urban / Semi Urban areas and similarly in rural areas, delivery deadline will be 72 to 96 hours. viii) Members will have to mandatorily show original prescription and valid identification proof during the delivery of medicines.

ix) There shall be a provision of cancellation of order by the members. A member can cancel the order till the time status of the item purchased is not showing "Order dispatched" in the App. Cancellation after "Order dispatched" status will attract a penalty of Rs. 100/- (Rupees One Hundred only) which will be recovered from the member by the Company.

x) No Service Charges, Fees or any additional expenses should be paid by the members in addition to the amount of the bill raised by the Vendor Company.

xi) Operating hours of the Vendor Company will be 9.00 am to 6.00 pm everyday including Sundays.

A member will receive Prescription Validation Call to confirm the order within 4 hours of uploading the prescription on the App. If an order has been uploaded after the operating hours, member will receive Prescription Validation Call the next day. xii) In this e-Pharmacy Scheme, only allopathic medicines will be supplied to the members. xiii) The list of excluded medicines / Pharmaceutical items / Nutritional Supplements / Consumable items which will not be supplied to members under the scheme is mentioned in Annexure-II.

The Vendor Company will advise the members during the confirmation call, if any, items ordered are excluded under the e-Pharmacy Scheme. xiv) Return of medicines will not be accepted after delivery. xv) Minimum amount of order will be Rs. 250/-. 8. Under the present situation resulting from COVID-19 pandemic, delivery of medicines will not be done in Containment Zones / Red and Orange Zones / restricted areas. As there will be wide spread movement restrictions, delay may happen in delivering medicines by the courier agents in the present situation. However, it would be the endeavor of the Vendor Company to deliver medicines on time. Due to the prevailing COVID-19 situation, orders may also be cancelled by the Vendor Company in case it is found that delivery may not be possible. “

ANNEXURE-II

List of Medicines & Pharmaceutical Items Not Reimbursable By The Bank (Subject to periodical review)

Creams And Ointments :

1. Eczema or Dermatitis - Cleansing lotion e.g. Citafel Cleansing Lotion, Moisturising Lotion/Creams e.g. Venusia Moisturising Lotion/Cream
2. Alopecia or Acne or Psoriasis or Sunburn - Topical solution e.g. Regain Lotion/Reequil Gel/Calamine, Lotion/Suncros sun protect Gel

Nutritional Supplements :

1. Protein Powder/Protein Biscuits – e.g. Cryptin, Ensure Powder etc.
2. Anti-aging/Hyper pigmentation/Osteoarthritis - e.g. Glucosamine Compounds .
3. Herbal Extracts - For Diabetes

Consumable items : 1. Gloves 2. Masks 3. Diaper/Sanitary Napkins 4. Bedsheets 5. Hand Sanitizer 6. Soaps and toiletry items 7. Rehabilitation belts and equipment 8. Vaccines 9. Thermometer 10. Walker 11. Crepe Bandage 12. Tissue Papers 13. Cosmetics 14. Hot Water Bag 15. Spectacles 16. Hearing Aid 17. Wheelchair 18. Contact lenses.

REINTRODUCED RETIRED EMPLOYEES MEDICAL BENEFIT CHEME(REIMBS)

The Bank has decided to reintroduce the above scheme wef. 01-01-2016 under new plans.

ELIGIBILITY:- Available to the employees who retired on or after 01-01-2016.

TERMS & CONDITIONS:-

I---Membership to REMBS would be permitted only under the new plans i.e. Plan +/- I, +/- J, +/- K, +/- L. Membership to the old plans i.e. +/- A to H will not be available.

II---Membership would be permitted to all employees of SBI who have retired on or After 01-01-2016, if otherwise eligible for membership under REMBS rules Employees of erstwhile Associate Banks, who have retired after 31-03-2017 would also be eligible to join.

III—For new retirees, i.e. employees retiring hereafter, membership would be Permitted within three months of the date of receipt of first pension.

IV---For old retirees i.e. retired on or after 01-01-2016, if not covered in policy, one time option within three months (from the date of availability of registration portal) would be given for obtaining membership.

V---For old retirees i.e. retired on or after 01-01-2016, if covered under policy B but willing to join REMBS , one time widow for obtaining membership would be given upto 15-01-2019.

Vi---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 to plan +/- I). The option would be irrevocable and no change in plan would be perm to beitted later on.)

WHO CANNOT BE THE MEMBER

1---An employee, who according to Bank's service rules, voluntarily retires or retirees under exit option or any other scheme, cannot be the member of the scheme

2---An employee who has been dismissed/removed/discharged or whose services have been terminated.

3---On reaching retiring age the officer against whom rule 19/3 has been applied and has been dismissed/removed/discharged or compulsorily retired.

THE DISEASES COVERD UNDER THE SCHEME

T.B	Cardiac Arrest	Cirrhosis of liver(Non
Alcoholic)		
Cancer	Appendicitis	Removal of stone in Gold
Bladder		
Diabetes	Hernia	Parkinson Disease
Paralysis	Kidney failure/transplant	Alheimers Disease
Prostate	Ratina/Cornea replacement	Arthritis
Tumor	Knee/hip replacement	Major Accident
Cataract	Brain Hemorrhage	

Reimbursement after discharge from hospital you will get for

1—Paralysis 2—Cancer- 3-Arthritis 4—Diabetes 5—Kidney failure

Amount:- 10% of the limit maximum 1 % yearly

(Specimen of reimbursement of medical bill is at Annexure

PROCEDURE FOR ACQUIRING MEMBERSHIP

The registration of membership will be done through the REMBS Portal

(<https://rembs.sbi.co.in> by the pension paying branch, the procedure of which is as

Under:-

1---The applicant will go to the pension paying branch, with a joint photograph with spouse and a demand draft for required membership fee (patyable at LHO Centre) and will provide his/her PF Index No. to the teller.

ii---Teller will login into the above portal with HRMS ID and enroll the pensioner through "New Registrations"

iii---System will fetch data from HRMS and populate data in required fields. Some of the\fields will be editable.

iv---After submitting all information including details of Demand Draft, a 'Provisional form' will be generated which is to be printed for verification and signature by the applicant.

v---Changes suggested by the applicant in the provisional form will be incorporated and then the final form will be generated by the branch. At this stage, a queue will be generated for approval at designated Administrative Office.

vi---Receiving branch will hand over the acknowledgement to the applicant after suffixing Branch tamp with date.

i---An eligible employee/retiree can apply for membership of the scheme through REMBS portal from any branch/department/Administrative office, within three months of the date of receipt of first pension. This can also be availed of 15 days prior to the date of retirement..

ii---On acceptance of membership, pensioners account will be debited and the subscription amount will be transferred to SBI Retired Employees Medical Benefit Trust Account maintained at Madam Cama Road Branch(Code+/-8586)

iii---In respect of new members, till their migration to policy "A" or any other policy their medical expenses would be met from the RMBS Trust Funds.,as per the existing REMBS rules.

AVAILABILITY OF GROUP MEDICLAIM POLICY

Policy "B" would also 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 joining both, subject to payment of subscription fees/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.

Registration of membership online through :<https://rembs.sbi.co.in>

(Joint photograph with spouse required , Provisional form will be generated by Pension paying branch)

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 POCY B FROM THE NEXT POLICY TERM i.e. AFTER 15-01-2019.**

(Draft In favour of "SBI Retired Employees Medical Benefit Trust"

Plan	Target Group	Lifetime Medical	Lifetime Dom Limit	Annual Dom. Limit	Subscription Limit	
Plan+/- I	All upto MMGS III	7,00,000	70,000	7,000	87,500	
Plan +/- J	SMG IV & V	10,00,000	1,00,000	10000	1,25,000	
Plan +/- K	DGM/GM	15,00,000	1,50,000	15000	1,87,500	
Plan +/-	CGM	20,00,000	2,00,000	20000	2,50,000	

The Annual domiciliary treatment reimbursement limit would be restricted to yearly Ceiling of 1/10th of the lifetime limit i.e. 1 % of the medical limit per annum. If an employee or his wife accepts service elsewhere, and medical benefit is available there , they can obtain expenses from this scheme only after consuming quotq there .

If Husband and wife both are pensioners, both can become members of the scheme and get expenses for medical treatment.

HOW TO CLAIM REIMBURSEMENT OF THE BILL

1---If hospitalized, submit your bill along with discharge certificate and place your signature on all bills.

2---If you have spent on medicines, separately, submit your bills, by placing your Signature thereon, along with doctor's prescription. This amount will be available to the extent of 1% of the amount of scheme for which you have become the member.

SINCE ALL OTHER INSTRUCTIONS OF THE OLD REMBS SCHEME WILL CONTINUE ALL ANNEXURES ARE FROM THE OLD SCHEME. THESE ARE

- 1----List of approved hospitals
- 2---Claim for reimbursement of Domiciliary Hospitalisation/ continuation treatment
- 3---Application form not given because this will be through portal

Further improvements ineligibility criteria vide eCircular - Department: P&HRD SI.No.: 996/2018 – 19 Circular No.: CDO/P^HRD-PPFG/45/2018 – 19 Date: Sat 20 Oct 2018

Employees on Voluntary Retirement – In terms of the 'Scheme for Extending Miscellaneous Benefits/Facilities to Employees/Officers on Voluntary Retirement', membership of SBI-REMBS would be available to employees retiring on voluntary retirement after 58 years of age and 30 years of service (both conditions to be fulfilled together).

[Refer e-circular no. CDO/P&HRD-PM/58/2015-16 dated October 07, 2015 and CDO/P&HRD-PM/12/2017-18 dated May 05, 2017]

Accordingly, all employees retiring on voluntary retirement 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.

(v) 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'. Accordingly, before accepting application form for membership of the scheme, branches should ensure that the concerned employee was eligible for joining REMBS but had joined Policy 'B' instead.

(vi) Retirees of e-ABs under Provident Fund Option – The scheme i.e. reintroduced 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.

(vii) 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. The choice of plan in such cases also may be permitted as per grade wise eligibility of the deceased retiree or one step lower than his / her grade wise eligibility. The surviving spouses willing to join the scheme would be required to join within the permissible timeline for the retiree, had he / she remained alive.

SBI HEALTH CARE (RETIRED EMPLOYEES' MEDICAL BENEFIT SCHEME) MODIFICATIONS PROPOSED IN THE SCHEME - INCLUSION OF COVID-19 & OTHER RELEVANT DISEASES UNDER HOSPITALIZATION

Circular No.: CDO/P^HRD-PPFG/34/2020 – 21 Date: Thu 10 Sep 2020

Inclusion of COVID-19 & other relevant diseases :

In view of the pandemic, we have reviewed the present scheme and it has been decided to include COVID-19 as an infectious disease along with some other similar and relevant diseases in the existing list of ailments covered under Hospitalization in SBI Health Care scheme. Presently, there are 20 diseases which are eligible for Hospitalization under the scheme. The list of existing and proposed inclusion of other ailments is furnished below :

List of Existing Diseases List of Proposed Additional Diseases

1. Cardiac ailments
2. Cancer
3. Kidney failure / transplant
4. Paralysis
5. Retinal detachment or cornea replacement
6. Major Injury
7. Tumour
8. Cerebro-vascular accidents / Brain Hemorrhage
9. Total Hip / Knee Replacement

10. Cataract and Glaucoma Surgery
11. Tuberculosis
12. Diabetes
13. Appendicitis surgery
14. Prostrate
15. Hernia
16. Removal of stone in Gall Bladder
17. Alzheimer's disease
18. Parkinson's disease
19. Liver Cirrhosis (non-alcoholic)
20. Arthritis

1. Spondylitis (will also cover Lumbar Canal Stenosis and surgeries related to Spine)

2. Chronic Obstructive Pulmonary Disease(COPD) / Asthma

3. Hysterectomy / Uterine prolapse

4. **Infectious Diseases (Dengue, Malaria, Typhoid, Swine Flu, COVID-19)**

5. Surgery for Hearing Impairment / Hearing Aid (upper limit fixed at Rs.20,000/-) *With the inclusion of above mentioned five more diseases, total number of diseases eligible for hospitalization under SBI Health Care will be 25.*

4. Reimbursement upto Rs.25,000/- as Hospitalization Expenses for treatment of

COVID-19 : Presently, hospitals are full with COVID patients and there are no beds available.

COVID Identified Hospitals are charging exorbitant prices for beds exclusive of ICU charges. Looking to the situation, GOI has issued guidelines for Home Quarantine Treatment in which a person can take online treatment (Video Calling, WhatsApp Chats and sharing of scanned documents / prescriptions etc.) while remaining under Home Quarantine. The Insurance Regulatory & Development Authority (IRDAI) has also released guidelines to Insurance Companies for settlement of claims relating to treatment taken in Makeshift, Temporary Hospitals or treatment undertaken at home with monitoring of health status by a medical practitioner. In line with the GOI guidelines, many Hospitals have come out with a 'COVID package' for Home Treatment with medical services providing 14 days' treatment plan. Under the package, Hospitals are providing Online Consultation, Scanned Prescription (to be sent through media), Sale of Medicines / equipments through courier services etc.

Accordingly, it has been decided to allow expenditure upto Rs. 25,000/- from the overall residual balance under Hospitalization for Home Treatment of COVID-19 to members of SBI Health Care. Under the new arrangement, COVID affected members / spouses /disabled children (if any) will be allowed to take any package from a Hospital for the treatment of COVID-19 or they will be eligible to take personalized treatment for COVID-

19 from a reputed medical practitioner while remaining at home. Under this dispensation, following items related to treatment of COVID-19 shall be covered upto Rs. 25,000/- on reimbursement basis, if prescribed by the treating medical practitioner :

- (i) **Diagnostic tests undergone at home or at a diagnostic centre**
- (ii) **Medicines prescribed in writing**

(iii) **Consultation charges of the medical practitioner (separate receipt)**
 Claim for the above items will be supported by valid documents and will be a part of the claim. Reimbursement of claims of COVID-19 will be accepted from the date of onset of the pandemic i.e. from March 2020 onwards.

5. e-ABs REMBS

The erstwhile Associate Banks were also having REMB Schemes similar to SBI Health Care for their retirees. Presently, concerned Circles are maintaining these REMBS accounts of retirees who retired from e-ABs before merger. Such members are still taking benefits of the scheme through concerned Circles. In view of the proposed changes, It has been decided to implement provisions as detailed in Para 4 (**Reimbursement upto Rs.25,000/- as Hospitalization Expenses for treatment of**

COVID-19) above for the members of e-AB REMBS also.

REVAMPING OF MEDICAL BENEFIT SCHEMES FOR RETIREES - INTRODUCTION OF “SBI HEALTH ASSIST” & “SBI HEALTH CARE” (RENEWAL OF POLICY ‘B’ AND POLICY ‘A’ ON MODIFIED TERMS & CONDITIONS)

Circular No.: CDO/P^HRD-PPFG/65/2019 - 20 Date: Fri 27 Dec 2019

Please refer to e-circular No. CDO/P&HRD-PPFG/70/2018-19 dated 1st January, 2019 advising renewal of Group Mediclaim Policy for SBI retirees (Policy ‘B’) with effect from January 16, 2019 and modifications in terms and conditions of the policy. The policy is due for renewal on 16.01.2020.

2. In view of rising annual premium under both the above policies coupled with inflation in cost of medical treatment, it has now been decided to recast the existing schemes with the following objectives;

- i. To provide holistic solution with new Health Care plans
- ii. To provide good health care to our retirees at an affordable cost
- iii. To subsidize a part of the health expenditure of retirees

3. The policies are renamed as under;

Existing Names	New Names	
Policy ‘B’	Annual Payment Plan (APP)	“SBI Health Assist”
SBI-REMBS	One Time Payment Plan (OTPP)	“SBI Health Care” A.

Annual Payment Plan (APP) - “SBI Health Assist” (erstwhile Policy ‘B’)
SBI GENERAL INSURANCE CO. LTD. has been selected for serving both the policies i.e. APP and OTPP **for the next three years** with a provision for annual renewal. Membership of Annual Payment Plan (existing Policy ‘B’) will be voluntary and those eligible can obtain membership of the same by paying the annual premium from their own sources.

Eligibility for Membership in Annual Payment Plan (APP)

- a) Existing members under Policy ‘B’.

- b) Employees who retired during the months of October, November & December 2019 would be eligible to join the policy and no waiting period clause will be applicable for them.
- c) Eligible new retirees (retired on or after 16.01.2020) may join APP (Policy 'B') within 90 days from the date of retirement by paying the premium from their own sources. Pro-rata premium would be applicable in case of such retirees.
- d) Spouses of deceased employees may join APP (Policy 'B') within 120 days from the date of death by paying the premium from their own sources. Pro rata premium would be payable in such cases.

Option For Left Out Retirees / e-AB Retirees / Spouses of Left Out Retirees and e

ABs Retirees / Members of Policy-A

(a) Members of SBI-REMBS will be given the option to join APP (Policy-B) irrespective of their residual balances. It is also proposed that they would be able to opt for any Sum Insured with or without Critical Illness cover at any point of time during the cover period by paying full year's premium as per the plan chosen. However, for such retirees, there will be 30 days' waiting period from the date of their joining APP (Policy-B) and Sum Insured under APP (Policy-B) for

these members will not be available for reimbursement of expenses incurred on ongoing hospitalization at the time of taking such membership.

(b) All left out retirees, e-AB retirees, spouses of left out retirees & e-AB retirees will be eligible to become members of APP (Policy-B) by paying premium from their own sources. However, for these members, there will be a waiting period of 30 days from the date of their joining APP (Policy-B). Sum Insured under APP (Policy-B) for these members will not be available for reimbursement of expenses incurred on ongoing hospitalization at the time of taking such membership.

Exclusions Employees who are / were discharged / dismissed / compulsorily retired / terminated from service will not be eligible to join the policy.

i. Basic Plans of APP (Policy 'B') - "SBI Health Assist"

The existing structure of four plans has been done away with. Now, there will be only two Basic Sum Insured limits of Rs. 3.00 lakhs & Rs. 5.00 lakhs under the APP. There will be no bar for retirees in opting for any Sum Insured :

Basic Sum Insured (Rs. in lakhs)	Basic Premium (Rs.)	GST(@18%) (Rs.)	Gross Premium (Rs.)
3.00	16,542	2,978	19,520
5.00	36,771	6,619	43,390

ii. Super Top-up Plan & Deductible Amount

Super Top-up plan will be available to all members for Rs. 6.00 lakhs along with the Basic Plans as an additional health cover. **Cost of premium for Super Top-up cover will be borne by the Bank.**

(Rupees in Lakhs)

Basic Sum Insured (BSI)	Super Top-up cover	Total cover to member	Deductible Amount in
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			Super Top-up Cover
3.00	6.00	9.00	2.50
5.00	6.00	11.00	2.50

There will be a 'Deductible' limit of Rs. 2.50 lakhs under the Super Top-up cover. In case of a claim being raised, Basic Sum Insured will trigger first and only after Basic Sum Insured is completely exhausted, Super Top Up policy will be activated / utilized. The 'Deductible' amount will be taken from the Base policy, if triggered.

For example, in case there is a claim of Rs. 5.00 lakhs under Super Top-up plan of Rs.6.00 lakhs with a Base policy of Rs. 3.00 lakhs, base policy of Rs. 3.00 lakhs will be used first and it will be considered that the pensioner has contributed his portion of 'Deductible' amount out of the Base plan, and thereby, remaining amount of Rs. 2.00 lakhs of the claim will be settled from the Super Top-up plan. The retirees will not have to pay the 'Deductible' amount of Rs. 2.50 lakhs from their own pocket.

iii. Ailment wise expenditure cappings

The ailment wise cappings were introduced in the year 2017-18 with the idea to restrict the premium from increasing abnormally. The cappings have been revised commensurate with the present cost for treatment of these ailments as under: (*Amount in Rupees*)

S l	Name of Ailment	Existing Limits	Proposed Limits for Basic Plan of Rs. 3.00 lakhs	Proposed Limits for Basic Plan of Rs. 5.00 lakhs
1	Angioplasty	1,50,000	2,00,000	2,25,000
2	Coronary Artery Bypass Graft	2,50,000	3,00,000	3,25,000
3	Cataract	30,000	45,000	50,000
4	Cholecystectomy	70,000	1,00,000	1,25,000
5	Hernia	70,000	1,00,000	1,25,000
6	Knee Replacement - Unilateral	1,75,000	2,00,000	2,25,000
7	Knee Replacement - Bilateral	2,50,000	3,25,000	3,50,000
8	Prostate (Other than treatment of Prostate Cancer)	80,000	1,00,000	1,25,000

iv. Room Rent / ICU Rent / ICCU Rent cappings

Based on reports regarding deductions on account of lower Room Rent / ICU Rent / ICCU Rent eligibilities, it is also proposed to revise Room Rent / ICU Rent / ICCU Rent caps under the policy as under :

(Amount in Rupees)

Basic Plan (Rs. in lakhs)	Existing		Proposed	
	Room Rent	ICU / ICCU Rent	Room Rent	ICU / ICCU Rent
3.00	4000	7500	5000	9500
5.00	4000	7500	7500	12000

v. **Subsidization of premium & Administration of subsidy**

As a measure of financial support to family pensioners / senior retirees, it has been decided to allow 50 % subsidy on Base Premium of Rs. 3.00 lakhs under APP (Policy 'B') to all Family Pensioners and to pensioners 70 years of age and above on the date of renewal (i.e. on 16.01.2020). Retirees 70 years of age and above & family pensioners, who are not in the existing policy, shall also be eligible to avail subsidy on enrolment.

(Amount in Rupees)

Basic Plan (Rs. in Lakhs)	Basic Premium	Subsidy to Family Pensioners & Retirees 70 years of age and above as on 16.01.2020
3.00	16,542	8,271
5.00	36,771	8,271

GST or other taxes / surcharges, if any, on premium will be borne by the retirees.

Members would be required to make payment of premium in full. After completion of renewal process, member wise list of eligible retirees will be prepared by concerned Administrative Offices and sent to their LHOs for compilation of data. LHOs shall submit the consolidated data to Corporate Centre for reimbursement of subsidy to eligible members. Reimbursement of subsidy will be made by Corporate Centre directly to the pension accounts of members.

vi. **Three-year Arrangement**

As per the terms and conditions of our Request for Proposal (RFP), premium quotes were obtained for three year period with a provision of annual renewal. Annual renewal will be done as per the terms of the RFP accepted by SBI General Insurance Co. Ltd. This is done with a view to ensure continuity of Insurance Co. / TPAs etc. The premium will not undergo an upward revision during the three year period, if the policy is continued with SBI General Insurance Co.

It has been observed that retirees / family pensioners face difficulties with the two policies (Policy 'B' and Policy 'A') running with two different companies.

Operational functionalities at Administrative Offices also face difficulties in identifying the TPA for members. Therefore, it has been decided to make both the policies co-terminus from 16th January, 2021 onwards. AAP (Policy 'B') will be renewed with SBI General Insurance Co. Ltd. on its due date i.e. on 16th January, 2020 and OTPP (Policy 'A') will be renewed with SBI General Insurance Co. Ltd. from 1st June, 2020 to 15th January, 2021. From 16th January, 2021, both the policies will run concurrently. Existing Policy-A will continue to be with IFFCO Tokio General Insurance Co. Ltd. until 31st May, 2020.

vii. Domiciliary Facility (e-Pharmacy Tie-up)

There will be no provision of domiciliary cover in APP (Policy 'B'). To support the members of APP meet the domiciliary medical expenses, it has been decided to provide e-Pharmacy facility to all members of APP (Policy 'B') upto Rs. 18,000/- with an own contribution of Rs. 6,000/-. Bank is in the process of making arrangements with a reputed company in e-Pharmacy field for provision of such services.

(Amount in Rupees)

Total Domiciliary Limit to the members of APP (to be provided outside Insurance Policy)	Initial payment to be made by member upto	Bank's Contribution after initial payment by the member
Rs.18,000/-	Rs.6,000/-	Rs.12,000/-

The details of the scheme / modus of operation etc. will be circularized separately.

viii. Critical Illness cover

An optional Critical Illness cover for Rs. 5.00 lakhs was provided in the policy during the

last renewal for the undernoted six specified diseases:

- i) *Stroke resulting in permanent symptoms*
- ii) *Cancer of specified severity*
- iii) *Kidney failure requiring regular dialysis*
- iv) *Major organ / bone marrow transplant*
- v) *Multiple sclerosis with persisting symptoms*
- vi) *Open chest CABG (Coronary Artery Surgery)*

It is proposed to include the following additional diseases under the Critical Illness cover:

- i) *First Heart attack*
- ii) *Coma of specified severity*
- iii) *Heart valve replacement*
- iv) *Permanent paralysis of limbs*
- v) *Motor neuron disease with permanent symptoms*
- vi) *Aorta Graft surgery*
- vii) *Total blindness*
- viii) *Open heart replacement or repair of heart valves*

The premium applicable for the optional Critical Illness cover is as under:

(Amount in Rupees)

Critical Illness Cover	Basic Premium	GST (@18%)	Gross Premium
5,00,000	13,774	2,479	16,253

Other terms & conditions for availing Critical Illness cover shall be as under:

- a) Critical Illness Cover will not be available separately and can only be taken with Basic and Super Top up covers taken together.
- b) Entry shall be available only upto the age of 65 (as on 16.01.2020). However, renewals can be done beyond 65 years on a continuous basis.
- c) There will be a waiting period of 90 days and surviving period of 30 days under the policy.
- d) Members who have opted for Critical Illness Cover in the past may continue to take the cover. Waiting period of 90 days will not be applicable to such members.
- e) Pre-existing ailments will not be covered under the Critical Illness Cover.
- f) Critical Illness Cover will be available only to the primary member and not to spouse / dependent.

In an event of the insured person being diagnosed with one of the critical illnesses defined in the policy after the lapse of waiting period of 90 days and surviving period of 30 days, the insurance Co. would pay the full sum insured under the critical illness cover to the insured member. However, waiting period & entry age of 65 yrs. would not be applicable for those Retirees who are existing members of Critical illness cover under the expiring Policy for ailments from serial number I to VI. Thus, for a claim to be admissible under Critical Illness cover, two conditions have to be complied with –

- (i) no claim would be admissible for first 90 days
- (ii) After the waiting period of 90 days, if the insured is diagnosed with any of the 14 listed ailments and survives for 30 days after the first detection of the disease, total cover amount (Rs. 5.00 lakhs) under the critical illness will become admissible.

The Insurance company shall pay the insured person only once in respect of any one of the covered illness under the policy. The Critical Illness Cover ceases after admission of any claim and no further claim will be admissible under the said Cover.

However, benefits under the Base plan or the Super Top-up Plan would continue to be available as per the terms & conditions of the said coverage and the available sum insured.

The option for Critical Illness plan has to be exercised simultaneously with the Base Plan + Super Top-up Plan taken together and the premium for the same is to be paid along with main policy (premium on Super Top-up cover will be paid by the Bank). Critical Illness plan cannot be availed at a later date if it is not opted for at the time of enrolment / renewal.

ix. Dental Treatment

The policy will cover reimbursement of expenses on dental treatment only for Root Canal Treatment up to a maximum of Rs. 7,500 per annum per family. Dental cover will not include extraction, filling, crowning or restoration. This will be an add-on benefit to the members and will form part of the Basic Sum Insured.

B. Revamping of SBI-REMBS

It is proposed that the membership under present structure to SBI-REMBS will be frozen as on 31st December, 2019 and memberships will be allowed to subsequent retirees only under a new structure / plan. All the members (existing & new) will continue to avail their benefits upto their residual balances under the REMB Trust Rules as at present.

One Time Payment Plan (OTPP) – “SBI Health care” :

The plan under SBI-REMBT will be applicable for the employees retiring on or after 1st January, 2020. Based on actuarial assessment, member’s contribution towards the Life time Limits under the new plan have been revised as under :

(Rupees in lakhs)

Lifetime Limit Rupees in lacs)	Amount of contribution by members (lacs)
7.00	1.63
10.00	2.30
15.00	3.00
20.00	3.75

Eligibility criteria for membership will be same as existing SBI Retired Employees’

Medical Benefit Scheme. However, retirees eligible for cover under OTPP can choose any of the Life time Limits as per their medical need by paying the contribution amount and the same shall not be designation linked. The plan will cover pensioners, their spouses and disabled children, if any. Other terms & conditions of the scheme will be as under:

- a. New members under OTPP will be migrated to an insurance policy as is done in case of existing members of SBI-REMBS one month after ratification of their membership in the Trust.
- b. The existing policy with IFFCO Tokio General Insurance Co. Ltd. will continue up to 31st May, 2020 with no changes in policy terms.
- c. Old and new members joining OTPP will be covered under the existing policy till 31st May, 2020.
- d. Insurance cover for members under SBI-REMBS / OTPP will be provided by SBI General Insurance Co. Ltd. from 1st June, 2020 onwards.

Modified Policy ‘A’ (OTPP) with effect from 1st June, 2020

Insurance cover for SBI-REMBS / OTPP members w.e.f. 1st June, 2020 will be as under:

- a. The insurance cover will be provided by SBI General Insurance Co. Ltd.
- b. Insurance will be taken for the members whose residual balance is Rs. 3.00 lakhs and above.
- c. Medical claims of members having balance below Rs. 3.00 lakhs will be paid by the Trust and they will be out of the insurance scheme.
- d. Any amount of claim beyond total allocated limit in the Insurance Policy will be paid by the Trust.

i. Basic Covers under OTPP (erstwhile Policy-A)

As a measure to control the premium and for allocating justified Basic Cover, members having residual balance of Rs. 3.00 lakhs to Rs. 10.00 lakhs will be provided Basic Cover of Rs. 3.00 lakhs with a Super Top Up cover of 6.00 lakhs. Proposed insurance cover under OTPP will be as under w.e.f. 01.06.2020:

(Rupees in lakhs)

Residual balance under REMBS	Base Plan	Super Top-up (with 'Deductible' of Rs. 2.50 lakhs)	Total Cover to Member
Rs. 3.00 lakhs to below Rs. 10.00 lakhs	3.00	6.00	9.00
Rs. 10.00 lakhs and above	5.00	6.00	11.00

Premium on both the Base Plan and Super Top-up cover will be paid by the Trust.

ii. 'Deductible' portion under Super Top-up Cover

There will be a 'Deductible' portion of Rs. 2.50 lakhs within the Super Top-up cover. If Super Top-up cover is triggered, 'Deductible' portion will be taken from Base Plan, and members will not have to pay from their own pocket. For example, in case there is a claim of Rs. 5.00 lakhs under Super Top-up plan of Rs.6.00 lakhs with a Base policy of Rs. 3.00 lakhs, base policy of Rs. 3.00 lakhs will be used first and it will be considered that the pensioner has contributed his portion of 'Deductible' amount out of the Base plan, and thereby, remaining amount of Rs. 2.00 lakhs of the claim will be settled from the Super Top-up plan. In case the claim exceeds total cover taken by the Bank, the excess amount over and above total cover will be paid by the Trust (up to the residual amount under SBI-REMBS).

iii. Annual Domiciliary Limit under OTPP

The domiciliary limit under OTPP will be upto 1 % of Life time Limit annually subject to a cap of total 10 % for the life time. Annual domiciliary limit under various Life time limits will be as under :

Lifetime Limit under SBI-REMBS	Annual Domiciliary Limit @ 1% of Life time limit
300000	3000
400000	4000
500000	5000
700000	7000
1000000	10000
1500000	15000
2000000	20000

iv. Ailment wise expenditure capping

Ailment wise expenditure cappings under OTPP (SBI Health Care) will be as under :

S I	Name of Ailment	Existing Limits	Proposed Limits for Basic Plan of Rs. 3.00 lakhs	Proposed Limits for Basic Plan of Rs. 5.00

				lakhs
1	Angioplasty	1,50,000	2,00,000	2,25,000
2	Coronary Artery Bypass Graft	2,50,000	3,00,000	3,25,000
3	Cataract	30,000	45,000	50,000
4	Cholecystectomy	70,000	1,00,000	1,25,000
5	Hernia	70,000	1,00,000	1,25,000
6	Knee Replacement - Unilateral	1,75,000	2,00,000	2,25,000
7	Knee Replacement - Bilateral	2,50,000	3,25,000	3,50,000
8	Prostate (Other than treatment of Prostate Cancer)	80,000	1,00,000	1,25,000

v. Room Rent / ICU Rent / ICCU Rent cappings

The Room Rent / ICU Rent / ICCU Rent under OTPP will be as under :

Basic Plan (Rs. in Lakhs)	Existing		Proposed	
	Room Rent	ICU / ICCU Rent	Room Rent	ICU / ICCU Rent
3.00	4000	7500	5000	9500
5.00	4000	7500	7500	12000

vi. Dental Treatment

The policy will cover reimbursement of expenses on dental treatment only for Root Canal Treatment up to a maximum of Rs. 7,500 per annum per family. Dental cover will not include extraction, filling, crowning or restoration. This will be an add-on benefit to the members and will form part of the Basic Sum Insured.

C. Procedure for Renewal / Membership for APP (Policy 'B')

a) Existing members of Policy 'B', willing to renew their policy, will fill up the simplified Consent

Form (enclosed as Annexure -II) manually by obtaining from branches/AO and submit to the pension paying branch along with cheque/debit authority for applicable premium amount as per premium chart.

b) Existing Members of Policy 'A' who are willing to obtain additional cover under APP (Policy

'B') will fill up the Application Form (enclosed as Annexure -I) manually by obtaining from branches/ A.O. and submit to the pension paying branch with cheque/debit authority for applicable premium amount as per premium chart.

- c) Old retirees of SBI who are willing to enrol in APP for first time and retirees of e-ABs who are willing for enrolment under APP will fill up the Application Form (enclosed as Annexure-I) manually by obtaining from branches/ AO and submit to the pension paying branch with cheque/debit authority for applicable premium amount as per premium chart.
- d) Post merger retirees of e-ABs should mention their HRMS ID instead of PF ID on the Application Form in column no. 1A. Old retirees of e-ABs who retired before merger should mention the name of the e-AB (SBM, SBT, SBBJ, SBP, SBIN, SBS & SBH) against their PF ID (for example “**1234 SBM**”) in column no. 1B.
- e) In respect of new enrolments by members who retire/have retired on or after 16.01.2020, the premium is to be collected on pro-rata basis as per the extant guidelines. Branches can contact CMs(HR) at their respective A.O. to obtain exact pro-rata premium applicable to the new retiree. The Pro-rata calculator will be supplied to all CMs(HR).
- f) New retirees who retire/have retired on or after 16.01.2020, willing to enroll for the policy, will also be required to fill up the Application Form (enclosed as Annexure-I) manually by obtaining from Branches/A.O. and submit to the pension paying branch along with cheque/debit authority for applicable pro-rata premium amount.
- g) The branch will arrange for debiting the applicant’s account with the amount of gross premium (i.e. Basic Premium plus GST) and credit the same to Current Account opened by each A.O. for collection of premium.
- h) Once premium is deposited in the designated account at A.O., the branch will forward duly filled-in application forms [mentioning (a) Transaction No. (b) Date of Transaction; and (c) Amount] to concerned A.O. for further action.
- i) A.Os on receiving the application form, will verify the same and check the eligibility of the applicant and ensure that all necessary details have been filled and also correct amount of premium has been deposited in the Current Account maintained at A.O.
- j) A.Os will simultaneously prepare a list (as per Annexure -IV) containing details of the applicants and send the soft copy through email to HR Department at their respective LHO and also transfer the consolidated amount to Main Collection Account maintained by PPG department, Corporate centre, Mumbai. Specific dates for transfer of consolidated premium to Corporate Centre and data file sharing will be communicated by Corporate Centre to LHOs / A.Os.
- k) The A.Os should ensure that the amount remitted to Corporate Centre tallies with the column total of ‘Premium Paid by pensioner’ in the excel file sent by them to their

respective LHO.

A.Os should not send data files directly to Corporate Centre.

l) HR Department at each LHO, on receiving the enrolment details / files from their A.Os,

will verify and collate the details in a single file in different sheets (as per Annexure

IV) for each A.Os and send the same to PPG Department, Corporate Centre on the

dates communicated to them.

m) PPG Department, Corporate Centre, on receiving the files from each LHO, will prepare a

consolidated list and send the same to the Insurance Company along with the total

premium amount i.e. collected premium amount by means of a single cheque drawn

on the main collection account at fortnightly intervals.

As all renewal enrolments are supposed to be completed by 15.01.2020 it has been decided that first payment of premium will be made on 04.01.2020 and second payment of premium will be made on 10.01.2020 to ensure timely and smooth enrolments. After remittance on 10.01.2020, premium collected from 11.01.2020 upto 15.01.2020 should be sent to Corporate Centre on 15.01.2020 itself. Talled enrolment details must be sent by LHOs to Corporate Centre on the date of remittances without fail.

Annexure-I : Application form for new retirees / prospective members Annexure-

II : Consent form for renewal Annexure-III : Premium Chart Annexure-IV :

Reporting Format

INTRODUCTION OF ANNUAL PAYMENT PLAN (APP) “SBI HEALTH ASSIST” AND ONE TIME PAYMENT PLAN (OTPP) “SBI HEALTH CARE” MODIFICATIONS AND CLARIFICATIONS

(Circular No.: CDO/P^HRD-PPFG/68/2019 – 20 Date: Sat 4 Jan 2020)

Please refer to e-circular No. CDO/P&HRD-PPFG/65/2019-20 dated 27th

December, 2019 advising renewal of Group Mediclaim Policies for SBI retirees

(Policy ‘B’) with effect from January 16, 2020 and modifications in terms and conditions of the policy.

2. In this connection, it is clarified that a retiree can enroll into APP without visiting the Pension Paying Branch. A retiree in such case can send scanned copy of Consent Form / Application Form along with debit mandate through email / third party to the concerned Pension paying Branch. However, in such cases, the retirees may also get in touch with the Branch to ensure receipt of such application (This facility is extended for this specific scheme only).

3. Subsequent to issuance of the above-mentioned e-Circular, the Insurance Co. has confirmed that the Critical Illness Cover in APP will be on floater basis

i.e. the benefit can be availed either by the primary member or any one of the dependents covered under the policy. Critical Illness cover ceases with respect to the whole family in the event of any claim being raised with regard to any one of the covered members of the family.

4. We have been receiving queries from various quarters regarding certain provisions of the two plans i.e. OTPP and APP. The clarifications on such queries are furnished in the *ANNEXURE - FAQs* and their clarifications:

i) Is it mandatory to be a member of SBI-REMBS to become a member of Annual Payment Plan (APP)?

No. Membership in APP can be taken without having membership of SBI-REMBS.

ii) When a retiree is a member of SBI-REMBS (and hence OTPP), why should he take up membership of APP?

-Whereas it is not mandatory for a member of SBI-REMBS to take up membership of APP, his doing so would help him in conserving the balance under SBI-REMBS (i.e. OTPP).

iii) When a retiree is a member of both SBI-REMBS (i.e. OTPP) and APP, in case of a claim arising, the same is settled out of which policy?

-This is for the member to decide. However, payment under APP would help the retiree preserve the balance under the OTPP which is a life time limit.

iv) Can someone take APP (Policy 'B') for Rs. 3.00 lakhs this year and switch to Plan for Rs. 5.00 lakhs at next renewal or vice versa.

-A change in 'Basic Sum Insured' at the time of renewal is not envisaged as at present.

v) How does the 'deductible' under Super Top up operate?

- In SBI Mediclaim Policies, the 'deductible' mandatorily comes from Base Plan of the same policy. The 'deductible' or threshold limit of Rs. 2.50 lakhs under the Super TopUp cover will be fully taken care of by the Base Policy in all situations. By taking BasePolicy of Rs. 3.00 lakhs i.e. more than the threshold limit or deductible of Rs. 2.50lakhs, the effect of deductible has been nullified and the members would get full benefit of the total Sum Insured under the Base Policy + Super Top Policy. In other words, retirees will not be required to pay anything from their pocket up to the total amount of Base Plan + Super Top-up plan. (The above clarification is applicable for both OTPP and APP)

Examples of different scenarios are given below:

a) A pensioner is having Base Policy of Rs. 3.00 lakhs & Super Top Up of Rs. 6.00 lakhs. He had a claim of Rs. 2.00 lakhs. His entire claim within the policy terms & conditions would be paid by his base policy.

Subsequently, he had another claim of Rs. 3.00 lakhs. He would be paid Rs. 1.00 lakh from his remaining balance of Base Policy and Rs. 2.00 lakhs from the Super Top Up cover as per the policy terms & conditions.

Again, if he has a third claim of Rs. 4.00 lakhs, he would be paid entire Rs. 4.00 lakhs from the Super Top Up cover. Thus, in all circumstances, he can avail reimbursement upto Rs. 9.00 lakhs without making any payment from his own pocket.

b) A pensioner is having Base Policy of Rs. 3.00 lakhs & Super Top Up cover of Rs. Rs. 6.00 lakhs. He had a claim of Rs. 5.00 lakhs. He would be paid Rs. 3.00 lakhs from Base Policy & Rs. 2.00 lakhs from Super Top Up cover. If he has another claim of Rs.5.00 lakhs, he would be paid Rs. 4.00 lakhs from the remaining balance of Super TopUp cover as at this point his entire Sum Insured including Super Top Up is exhausted and balance Rs.1.00 lakh will be borne by him.

c) A pensioner is having Base Policy of Rs. 3.00 lakhs and Super Top Up cover of Rs. Rs. 6.00 lakhs. He had a claim of Rs. 10 lakhs. He would be paid Rs. 3.00 lakhs from the Base Policy and Rs. 6.00 lakhs from the Super Top Up and balance Rs. 1.00lakh will have to be borne by him as the total Sum Insured is exhausted.

vi) If 'deductible' is paid by another insurer or under another policy of SBI

General Insurance Co. Ltd., can Super Top up be utilized?

-No. This is a tailor made policy wherein other benefits have also been allowed to members. For availing Super Top up cover, 'deductible' has to mandatorily come from the Base Plan under the same policy.

vii) Can a member opt for a Room with rent higher than the entitled amount?

-Yes, but maximum ceiling on Room Rent / ICU Rent / ICCU Rent will be as per the cappings available in the Base Plan opted by the retiree. However it may be noted that in the event of a member opting for a room higher than the entitlement, proportionate deductions will apply for all other charges incurred during hospitalisation, except for medicines.

viii) Is there any waiting period for pensioners who enroll themselves under APP?

-There shall be no waiting period for those who are already enrolled under Policy 'B and new retirees. However, 30 days' waiting period will be applicable for all left out retirees, e-AB retirees, spouses of left out retirees & e-AB retirees enrolling into APP (Policy 'B') from the date of their joining. Sum Insured under the policy for these members will not be available for reimbursement of expenses incurred on ongoing hospitalization at the time of taking such membership.

ix) Can a pensioner change the sum insured during the currency of the policy?

-No. Option once exercised cannot be revised. Mid- term change in Basic Sum Insured is not allowed.

x) Is there any alternative method of treatment which is covered under these policies?

-Yes. *Ayurvedic, Unani, Siddha and Homoeopathic (AYUSH) treatments are also covered under these policies. However, treatment has to be taken from hospitals registered under State / Central Govt.*

xi) Are all family pensioners eligible for subsidy irrespective of their age?

-Yes. *All Family Pensioners are eligible for subsidy irrespective of their age.*

xii) How does the Critical Illness cover benefit a member?

-*If a primary member / dependent is inflicted with any of the specified 14 ailments after 90 days from the date of membership and survives for another 30 days, full cover amount of Rs. 5.00 lakhs will be paid to the member in one go. Treatment expenses will be additionally covered under the Base Plan / Super Top up.*

xiii) In case primary member's age is more than 65 years but spouse is aged less than 65 years, can Critical Illness cover be opted for?

-*No. The primary member's age must be less than 65 years for enrolling under critical illness cover. In case primary member's age is less than 65 and spouse's age is more than 65, even then coverage will be valid on floater basis.*

xiv) Can a person opt for Critical Illness Cover subsequent to enrolling under Basic Policy?

- *No, it can be taken only along with the Base Policy.*

MEDICAL BENEFIT SCHEMES FOR RETIREES -RENEWAL OF 'SBI HEALTH ASSIST' & POLICY 'A' ON 16 TH JANUARY, 2021 -POLICY TERMS & CONDITIONS

(eCircular No.: CDO/P^HRD-PPFG/60/2020 – 21 dated Tue 15 Dec 2020)

"Please refer to e-circular No. CDO/P&HRD-PPFG/65/2019-20 dated 27th Dec, 2019 advising revamping and renewal of Group Medclaim Policies for SBI retirees with effect from 16th January, 2020 along with modifications in terms and conditions of 'SBI Health Assist' and 'SBI Health Care'. It was also advised in the said e-Circular that 'SBI Health Assist' (Annual Payment Plan) and Policy 'A' will be renewed on 16.01.2021 making both the policies co-terminus.

2. In the meeting dated 1st December, 2020, following approvals have been accorded by the ECCB :

i. Renewal of 'SBI Health Assist' and Policy 'A' on 16th January, 2021 making Policy 'A' co-terminus with 'SBI Health Assist' on the existing premium rates

agreed with SBI General Insurance Co. Ltd. for three years starting January, 2020.

ii. Allowing one-time option to all left out retirees, family pensioners and spouses of deceased employees of the bank and e-ABs to become members of 'SBI Health Assist'.

3. Accordingly, the 'SBI Health Assist' (Annual Payment Plan) will be renewed on following terms :

i. Continuation of Super Top-up cover for Rs. 6.00 lakhs, the premium on which will be borne by the Bank;

ii. 50 % Subsidy of Base Plan of Rs. 3.00 lakhs to all Family Pensioners and retirees of age 70 years (as on 16th January, 2021) and above to be provided by the Bank;

iii. Members of 'SBI Health Assist' will be allowed to make on-line purchase of medicines through 'URWORLD' App of M/s Apollo Life. Contribution amount in the scheme during the policy period (16.01.2021 to 15.01.2022) will be as under :

(Amount in Rupees)

Total Domiciliary Limit to the members of APP (to be provided outside Insurance Policy)	Initial payment to be made by member upto	Bank's Contribution after initial payment by the member
Rs.18,000/-	Rs.6,000/-	Rs.12,000/-

Pro-rata reduction in contribution amount will be applicable for new retirees joining the policy after the date of renewal. All other terms and conditions pertaining to e-Pharmacy scheme will be governed as per the instructions contained in e-Circular no. CDO/P&HRD-PHRD/21/2020-21 dated 29th May, 2020.

iv. One time opportunity will be given to all left out retirees / surviving spouses of left out retirees of SBI / e-ABs and e-AB retirees, who are members of IBA

Mediclaim Policy to join the policy on renewal on or before 15th January, 2021. No extension of date for joining beyond 15th January, 2021 will be allowed for such members.

v. Members of 'SBI Health Care' and Policy 'A' would be allowed to join 'SBI Health Assist' at any point of time irrespective of their residual balances. They would be required to pay full year's premium with a restriction of 30 days' waiting period from the date of their joining 'SBI Health Assist'.

4. Renewal of Policy 'A' :

Policy 'A' will be renewed along with 'SBI Health Assist' on 16th January, 2021 for administrative convenience and premium on both the Base Cover and Super Top-up plan will be paid by the Retired Employees' Medical Benefit Trust (REMBT).

5. Both the above policies will be served by SBI General Insurance Co. Ltd. for the policy period (16.01.2021 to 15.01.2022).

6. All other terms & conditions will be governed by the instructions contained in the e- Circular under reference mentioned in Para-I above.

7. Please bring the contents of the circular to the knowledge of all concerned."

Summary :

* Renewal of SBI Health Assist (APP - Policy B) & SBI Health-care (OTPP - Policy A) for the period 16-01-2021 to

15-01-2022 *Bank issued e circular No. CDO/ P&HRD- PPF/ 2020-21/ 60 dated Dec 15th 2020

* No change in base plan, premium, subsidy, super top up coverage, renewal and enrollment

* All left out SBI&e AB retirees, family Pensioners, spouses deceased employee can join

* 15th January 2021 is the last date to join the scheme

***e Pharmacy arrangements will continue with the same terms & conditions and procedures**

STAFF DEPOSITS PAYMENT OF 1% ADDITIONAL RATE OF INTEREST - MASTER CIRCULAR

(Circular No.: CDO/P&HRD-IR/23/2020 - 21 Dated 16 Jun 2020)

"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. However, the additional interest rate is payable subject to certain conditions. We have been receiving queries at

regular intervals relating to the members eligible for the additional rate, payment in the event of separation of the employee under different circumstances etc. Bank has been issuing clarifications on each occasion and also, as and when Reserve Bank of India issues clarificatory guidelines. However, 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.

Bank allows additional interest at a rate not exceeding 1% per annum over and above the rate of interest offered to the public, subject to the following conditions:

Sl No	Existing Instructions	Revised
(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.	No Change
(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	No Change

(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	No Change
(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	No change
(e)	In case of Domestic Deposits, resident Indian retired Staff, who are Senior Citizens, will get the benefit of higher interest rates asadmissible 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	No Change
(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	NO Change
(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	No change
(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	NO Change

	<p>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.</p> <p>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</p>	
(i)	Bank Employees' Federations in which Bank employees are not direct members are not eligible for additional interest	No Change

2. 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	Eligible or not for Staff Rate of Interest
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</i>	Eligible only till maturity of running deposits.

<i>getting the benefit of 1% additional rate of interest on some deposits</i>	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

3. It is further clarified that :

- (a) These instructions shall apply to all the employees / retirees of e-ABs.
- (b) The term 'Employees' includes both Supervising as well as Award Staff.
- (c) For all those employees who are separated from the Bank and are not eligible for the 1% additional rate of interest in terms of the above guidelines, the existing Term Deposits with the additional rate as on the date of their separation

from the Bank **will continue till the maturity of the contracted term of deposit wherever applicable.**

(d) As regards Saving Bank accounts of such persons who are not eligible for the 1% additional benefit, the benefit will be withdrawn immediately on the date of his / her separation from the Bank.

4. The above instructions supersede all the earlier instructions issued by the Bank on the subject.

PROVISION FOR IMMEDIATE SUPPORT TO THE FAMILY ON DEATH OF EMPLOYEES WHILE IN

SERVICE. (E-CIR.NO.1139/2019/20. CDO/P&HRD-PM 54/2019/20/dt.13-11-2019,)

In case of sudden demise of employees , the bereaved family needs 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. in the Bank, apart from the superannuation benefits, there is a provision of ex-gratia payment of 1 lac in advance. But these benefits take time in reaching the employees. Hence this scheme has been introduced.

1---Objective

To provide immediate relief to the family of an employee dying in harness.

2---Coverage

The scheme shall be applicable to all regular employees of the Bank irrespective of care, including employees on mobile duty, deputation contractual employees. Suspended employees will also be covered.

It will not include retired employees, retired officers, retired officers engaged on contract basis officers retired under section 19(3)& employees of outsourced agencies. **-Nature of Support**

Financial support for funeral expenses i—Rs.20000/- (In cash) to the Next of Kin(NOK) of the deceased employees.(By debit to Branch Charges Account).

Definition of NOK for the purpose of this scheme would be employees closest living blood relatives preferably dependents or the person who performs last rites, such as spouse, children, parents, brothers sisters etc. in that order.

ii—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)

Nature of Support. *	Cost ceiling	By Road
	By Air **	Outside Mun Limits
Embalming cost	Rs.15000/-	Rs.15000/-
Cost of Coffin	Rs.10000/-	Nil
Transportation Cost	Rs.30000/-	Rs.20000/-
Travelling Exp. (T A) for escort of the family for the journey performed by air/rail/steamer/road to reach the place of death to enable him to accompany the mortal remains of the deceased employee.	May be admissible to one member	

* 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 the distance is more than 300kms.

* 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/Department/office head will be empowered to sanction the total cost as above.

3--Non-Financial Support

Bank will extend all possible support to the family of the deceased employee in the following manner.

- 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 the body in mortuary Arrange for preservation of the body till NOK comes.
- c) —Necessary arrangement 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 will be officially deputed to accompany the body, if required, who should return only after the funeral.

The procedure to be followed by the branch/ administrative office/HR dept./ liason officer is attached as Annexure to the circular.

NOTE:- ALTHOUGH THIS SCHEME IS FOR WORKING EMPLOYEES, I HAVE ADDED HERE IF ANY OF THE RELATIVE/COLLEAGUE/FRIEND IS WORKING IN SBI, THEY CAN INFORM THEM ABOUT IT.

12—CORONA REIMBURSEMENT

Covid-19. Special Support Scheme-2020 Treatment of COVID 19 includes Hospitalization Quarantine, and post discharge management and it requires more than ordinary care involving various expenses. To meet these expenses a need has been felt to introduce a compensation package for our staff members who get infected by COVID-19. The Bank has introduced Special support System as under.

1--PURPOSE:-

To provide financial support to the victims of novel Corona Virus(Covid-19) for taking care of related expenses.

2—ELIGIBILITY

Staff members who have tested COVID-19 positive (All employees of the Bank including part-time and contractual)

3--PERIODICITY

One time Only.(One time claim must be made within 30 days of testing positive.)

4--MODE OF PAYMENT.

On Certificate basis through HRMS only(under Medical reimbursement)

Copy of COVID-19 test report from a Govt/ reputed/Hospital or Laboratory is required.

5-PAYABLE AMOUNT

One time lump sum amount of Rs.20000/-

6-SCHEME VALIDITY

Upto 31st March 2021.

7-TAX—Subject to Income Tax as applicable SCHEME IS

APPLICABLE FROM 01-04-2020

e-cir. No. Si. No.413/2020-21. No.CDO/P&HRD-PM
27/2020-21 dt.17-07-2020.

13—Payment of ex-gratia amount in lieu of compassionate Appointments Revised scheme

The scheme was introduced in the Bank in 2005. It was last revised in 2017.

As per the scheme, ex gratia lumpsum amount is payable to the

dependants of an employee, who dies while in service or prematurely retires due to incapacitation before reaching 55 years of age, subject to the laid down eligible criteria.

In the background of ongoing pandemic the scheme has been revamped wef. 27th August 2020 & the scheme has come into force wef 1st April 2020. Details are given hereunder.

1—To provide relief to the berieved 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 date of notional superannuation of deceased employee whichever is earlier.

1--An amount of lumpsum fixed ex gratia will be paid now, replacing the existing ex gratia structure.

--In case of supervising staff, where leased accommodation or Bank's accommodation is provided, additional 3 months over and above 2months period allowed. In case of retirement(Total 5 months) will be permitted along with upkeep allowances to the family members of the deceased employee

4---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.

5---Dependants will not be eligible for any increments, evised 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 emp.

Revised ex-gratia structure

Category	Existing scheme Ex-gratia. Maximum	Revised Scheme Proposed lump Sum. Ex-Gratia *
Subordinate	10	12
Clerical	12	15
JMG 1	14	18
MMG II	14	18
MMG III	14	18
SMG IV	14	21
SMG V	14	21
TEGS VI	14	30
TEGS VII	14	30
TEGSS I	14	30
TEGSs II	14	30

* Claim under Sampoorna Suraksha scheme will be Paid up to 07-02-2021. Till then the fixed ex-gratia amount will be paid after deducting Sampoorna Suraksha claim.

(Original Cir.No.CDo/P&HRD-PM-28 2005/06 dt 04-08-2005.

Present Cir. No. CDO/P&HRD-PM/33/2020/21 SerialNo. 630/2020/21.)

Scheme for educational Support to The children of the deceased employee.

Purpose:-The primary aim of the scheme is to provide financial aid to the dependent children of the deceased employees upto the age of 21 years or till the completion of the graduation, whichever is earlier. A special fund in the name of **Deceased Employee's Children Welfare Fund** will be created for the purpose. i—

Eligibility—The dependent children of the permanent & confirmed deceased employee.

ii—Coverage:-Maximum two dependent children from the age of 3 years to 21 years or completion of the graduation or any technical and specialization courses, whichever is earlier. iii—Stages of education

as per new guidelines (18 years as under

a)-Stage-1- Foundation (upto class ii)- 5 yrs b)-Stage-ii-Preparatory.

(upto class V)3 yrs c)-Stage-iii-Middle. (upto class viii)- 3 yrs. d)-

Stage iv-Secondary (upto class xii)- 4yrs. e)-Stage-v Graduation

3 yrs

iv—Financial Assistance per month per child Stage-1—
Rs.2000/-

Stage-2---Rs.3000/-

Stage-3---Rs.5000/-

Stage-4---Rs.5000/-

Stage-5---Rs.7500/-

v---Existing provision of continuing scholarship to meritorious children studying in elite institute, post death of the employee will continue.

vi—Yearly payment of financial assistance as above to be made strictly on completion of course and submission of certificate to the effect of completion of yearly examination by the dependent children of the deceased.

vii—Amount eligible will 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---Scheme is not applicable where compassionate appointment is given to the dependent.

CHAPTER XV

BANKING FACILITY FOR SENIOR CITIZENS AND DIFFERENTLY ABLED PERSONS

In terms of statement on Developmental and Regulatory Authority released by RBI on 4th Oct. 17, Banks are required to put in place appropriate mechanism for meeting the needs of such customers, so that they are able to avail bank's facility without delay. These are:-

4- --Dedicated counters/preference

to senior citizens/Differently abled Persons.

Banks are advised to provide clearly identifiable counter or counter which provides priority to the above customers

5--Ease of submitting Life Certificate

Banks shall ensure that when physical life certificate is submitted in any branch, including a non-home branch, of the pension paying bank, the same is updated promptly in CBS by the receiving branch itself to avoid any delay in credit of pension.

6--Chequebook Facility

i—Banks shall issue cheque book to customers whenever a request is received through a requisition slip which is part of the cheque book issued earlier.

ii--Banks are advised to provide minimum 25 cheque leaves every year if requested, in S.B account, free of charges

iii-Banks shall not insist on physical presence of any customer, including senior citizen and differently abled persons for getting cheque book.

iv-Banks may also issue cheque books on requisition by any other mode as per Bank's laid down policy.

4--Automatic conversion of status of accounts

Banks are advised that a fully KYC compliant account should automatically be converted into a senior citizen account based on the date of birth available in Bank's record.

--Additional facilities to visually impaired customers

Facilities provided to sick/old/incapacitated persons regarding operation of accounts through identification of thumb/toe impression/mark by two independent witnesses and authorizing a person who would withdraw the amount on behalf of such customers shall also be extended to visually impaired customers.

4-Banks should provide senior citizens and differently abled persons Form 15G/H, once in a year (preferably in April) to enable them to submit the same, wherever applicable within stipulated time.

5--Doorstep Banking

Banks should make concerted efforts to provide basic facilities, such as pick up of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand draft, submission of KYC documents, Life Certificate at the premises/residence of such customers whose age is more than 70 yrs or is sick/incapacitated.

(This facility is in vogue since 31st December 2017.) (RBI Cir DBR NO.Leg.BC.96/09.07.005/2017/18 dt 9-11-17)

DOORSTEP BANKING SERVICES (DSB) THROUGH DOORSTEP SERVICE AGENTS

As mentioned above, the Bank, under Instructions from RBI have started Doorstep Services for senior citizens. These are:-

2--Services available

i—Cash pick up and cash delivery from own account. ii—Cheque/instrument pick up for collection/clearing

for own account.

ii--Chequebook requisition slip pick up.

iii--Statement of account/Term Deposit advice (Bank may add/amend services from time to time) 2---**Availability.**

iv--The service request can be made at toll free number 1800 1111 03 between 9am to 4 pm on working days at the centre.

v-The services request can also be made through Doorstep Banking Tab in YONO App/

INB Channel.

vi--These services will be available to customers having registered address within a radius of 5 kms from the home branch.

vii The DSB Service is available in Savings Bank/ Current Account of resident individual customers.

The services are not available to

a)—Minor including under guardianship b)—Customers having opened S.B account under Motor Accident Claim product/scheme.

b—Joint account operated jointly

c—Account operated through Power of Attorney.

d—Non individual customers.

6-Modality of Delivery

a—By Doorstep Banking Agent(DSA) outsourced for DSB Service purpose.

b—Chequebook, Statements of accounts Term Deposit advice shall be delivered directly by the Bank through post/courier.

7--Turnaround Time

The service delivery through Doorstep Service Agent (DSA) would be completed expeditiously on best effort basis but not later than T+1 working day

8-Service Charges for Doorstep Banking Services.

Ype of Services

Type of services	Services	Services charges
Financial services	Cash Deposits/Cash Payment/withdrawal	Rs.75/- * GST
Non Financial	Pick up of cheque book. Req.slip	Rs.75/- + GST
	Term Deposit Receipt/advice & statement of accounts	Free
	Duplicate Statement of	Rs.75/- + GST

	current account	
--	-----------------	--

The Bank may revise service charges from time to time and available at Bank's Website. 'bank.sbi.

Procedure to be followed by customer

for registration, request & fulfillment

i—You will have to sign an application form & terms and conditions along with undertaking to register for Doorstep Banking services and also opt for SMS facility. Latest photo to be affixed on the Application form.

ii—You will receive an SMS confirming registration for this service.

iii—To avail of this facility you should call Toll Free Number 1800-1111-03 between(9am to 4 pm on working days only at the centre) from your registered mobile number.

iv---When the call is connected input last four digit of S.B.account/current account number for which DSB is registered.

v)-After initial verification, the call be forwarded to Control Centre Agent, who after second additional verification shall record the request. You will then provide the details of request and the preferred time of service delivery (9 am to 5 pm on working days only) to the contact number agent.

vi--Once the request is accepted you will get an SMS advising Case ID & request type..

vii--If you register request through Doorstep Banking Tab in YONO App or through Internet Banking Channels, you will receive SMS advising Case ID and request type.

viii—Request shall be forwarded to Doorstep Banking Agent who will contact you to fix an appointment.

Ix---At the appointed time the agent shall visit at your registered address, show his credentials (Photo ID Card). You will verify it and satisfy.

x--He will also verify your identity through Photo ID including your OVD .

xi-Initiation of transaction shall signify establishment of identity of DSA

xii--Services will be delivered at your regd.address only. xiii---The service request will be initiated in the Doorstep Banking Web Portal in the mobile carried by the agent.

xiii-- The financial service of cash deposit and withdrawal shall be initiated in the Doorstep Banking web portal in the mobile of DSB Agent..

xiv--You will yourself input Case ID and verification code in the web portal and on validation, transaction will proceed further. You will handover cash or receive cash to from DSA and simultaneously input confirmation code, received through SMS to complete the transaction. Your account will be credited/ debited on real time basis and the charges will be debited from your account.

-You will receive SMS for completion of transaction and will allow the DSA to leave,

xviii- --If because of wrong confirmation code, within ten minutes the transaction fails, you will not

accept/hand over cash to DSA.

xviii—You will not submit any cheque/withdrawal form to DSA for withdrawal of cash. No pay in slip is required for deposit of cash.

xix---In case of Non financial service, you will hand over cheque/instrument/cheque book requisition

slip to DSB agent He will deposit it at the designated branch at the centre and update the position in

web portal. You will receive SMS for its deposit.

6--Other Important Instructions

i---If you opt for DBS service, SMS facility is mandatory. ii—This service will be provided in your own a/c only) iii—**Limit for cash transaction**

Cash

Cash

Deposits Withdrawal

Per day transaction allowed.

1

1

Per transaction cash limit(Max.) 20000

20000

Per transaction cash limit(Min,

1000

1000

The bank may revise this limit at its own discretion iv—Deposits/Withdrawals to be made in multiple of 100/- only.

v—for Deposits, cut/soiled/mutilated/tampered defective notes shall not be accepted.

DSA should count all notes in your presence.

If sufficient fund is not available in the account the transaction will be cancelled, Applicable charges will be debited.

vi -- Services shall not be available for inoperative accounts, accounts which have been put on hold/freeze due to Govt. Order or otherwise.

vii -- If at the appointed time, when DSA reaches you and you are not available, charges will be debited to your account.

viii -- Please maintain sufficient balance in your account while using this service.

xi- --No payment has to be made by us to DSA for providing home service .

xii- --We can register complaint regarding DSB through Toll Free Number.

(Format of application form for doorstep banking Services through DSB Agent is at

ANNEXURE XII)

CHAPTER XVI STATE BANK OF INDIA MUTUAL WELFARE SCHEME

To assist the employee and his family in medical facilities, the Mutual Welfare Scheme was started in 1982. The scheme is now discontinued but tho

who have become members will continue to get benefit

1--THE SCHEME

a) —Monthly subscription of Rs.10/- Rs.20/-Rs.30/-40/-

The employee who has deposited the amount when retires, will be entitled to get medical benefits as under. If he retires before the age of 60 yrs, he will have to pay instalments till he reaches the age of 60.

The member who is admitted to the scheme and retires voluntarily, he will deposit instalments in advance until he completes the age of 60 yrs.

He will get benefits only after he completes 60 yrs. b)-TABLE FOR MEDICAL BENEFITS

Unit		If hospitalized	Illness if
For any other 90% of hospital Expenses.	or not.	hospitalized Limit.	illness
Rs.10/- Rs.6000/- during life.	Over all limit Rs..6000/-	Over all limit Rs.500/- pa during life.	Out of Rs.6000
Rs.20/- Rs.15000/- life	Overall Limit Rs.15000/- Rs.1000/- pa	Over all limit limit Rs.15000/	Out of overall during life during
Rs.30/- of overall Rs.22500/- during life	Rs.22500/- Rs.1500/- pa	Over all limit limit of Rs.22500	Over all limit during life. Out
Rs.40/- Rs.30000/-	Overall limit Rs.30000/- during life	Overall limit limit of Rs.30000 Rs.2000/-	Out of overall during life

After the death of the employee, the medical benefit will be available to the spouse. Bills will have to be submitted within three months.

3--MONTHLY PENSION TO THE SPOUSE

There is also a provision for monthly pension to the spouse as per the unit of Rs.10/- Rs.20/- Rs.30/-Rs.40/- If the member of the scheme expires during service,

the spouse will get monthly pension . Similarly,if a member of the scheme retires on attaining the superannuation age, the spouse will get the monthly pension as per the scheme. Relative table is given below.

Unit	Benefits	Lumpsum to be paid	Monthly
Spouse/nominee/heirs heirs.			Pension

Rs.10/-	Rs.10000/-	Rs.Nil	Rs.200/- p.m.
Rs.20/-	Rs.10000/-	Rs.Nil	Rs.250/- p.m.
Rs.30/-	Rs.15000/-	Rs.Nil	Rs.375/- p.m.
Rs.40/-	Rs.20000/-	Rs.Nil	Rs.500/- p/m.

If an employee has died during service and has received adhoc payment will not be eligible for medical benefit.

4- --PROCEDURE FOR REIMBURSEMENT

i—The medical bill should be submitted in standard format (one copy) and be forwarded to Zonal office through pension paying branch.
 ii—The member should sign on prescription & Bills iii—If the treatment is continued, the prescription should be retained and certificate to the effect that prescription has been retained, should be given.

iv- --Bills should be submitted within three months and member should write his a/c No.& mob.No. on form

v- --If husband/wife are getting family pension, then in april each year should give life certificate. **(FORMAT AT**

ANNEXURE XIII)

FURTHER IMPROVEMENT IN FACILITIES

After the merger of Associate Banks, the Bank has decided to regroup the heads of Staff welfare Activities Currently the staff welfare fund is utilized for the benefit of working employees. Now, the Bank has decided to extend this facility to the retired employees of the Bank, in the form of assistance to them in meeting their medical expenses to a certain extent, in respect specified diseases. The amount of Rs.20/- crores have been allotted under the new head "Assistance to Retired Employees in case of critical illness.. The scheme is as under.:-

5- --The Coverage. Who will be covered?

a) —All employees of State Bank of India on superannuation from the Bank or those who have taken VRS, attaining 58 years

of age , their spouses and disabled children if any. b)---Family Pensioners

c)---Those, discharged, dismissed, removed will not be covered.

2- --Period.

The scheme will cover medical expenses incurred by the retired employee/Family pensioners on or after 1st April of the financial year for critical diseases

3- --Diseases Covered

Cancer, Cardiac Surgery, Serious Heart Ailments, Kidney/Liver transplant, Dialysis, Illness/Accident of serious nature, Amount involving major surgeries, Live support systems.

4- --Expenses Covered

a) —In case of pensioners/family pensioners covered under the Retired Employees Medical Benefit Scheme/Family Floater group Medical Policy, the Bank shall provide assistance to the extent of 50% of the medical expenses

incurred

above the amount payable under the above schemes. The maximum amount of assistance shall be restricted to Rs.5 lacs.

b)---Those pensioners/Family pensioners not covered under the above schemes, the Bank shall provide assistance to the extent of 50% of the medical expenses incurred above

Rs.3 lacs .The maximum amount shall be restricted to Rs.5 lacs.

c)---The assistance shall be provided on first come first serve basis, subject to availability of funds.

d)---The facility can be availed for only one instance per retired employee/family pensioner in a year in respect of specified diseases, post facto.

e)---Any query/ clarification shall be issued by CGM HR

5---Procedure

i---The pensioners/family pensioners shall submit their application at their respective admin. Office

under whose control their pension paying branch is

ii---The doctor's prescription along with discharge summary of hospitalization and other original bills/receipts should be attached to the application.

iii---The chief Manager HR shall be the nodal officer at Admin.office. He will enter the details of the application in the portal opened for the purpose The link for the portal is available under Human Resources [Important News] Assistance to retired Employees/family pensioners in case of critical illness. The user ID of each employee of each A.O. shall be created by I R Dep't. C.O. Mumbai.

iv---The bills shall be fully scrutinized by the bank's Medical officer at Admin. Office before submission and the relative application shall be forwarded to DGM IR at Corporate Centre under the signature of DGM (B&O)

v- The IR Dept. at Corporate Centre shall process the application and send it to a three member committee, comprising of Gen. Manager(OL&CS) DGM PM & PPG, and Chief Medical Officer.

vi---After approval, date of approval will be entered in the portal and the approved application will be forwarded to OA dept. at corporate Cent. for payment.

vii---If the application is not approved the person the person will be specified & I R Dept. portal by the I R Deptt. at Corporate Office.

viii---The Office Administration Dept. at Corporate Centre will make payment by debiting the BGL Account 'Staff Welfare Fund' on 31st March of each financial year. The BGL account 'Staff Welfare Fund' shall be zeroised by raising consolidated debit to CAO Kolkata, enclosing the statement of expenses, under advice to I R Dept. at Corporate Centre.

ix---The declined application shall be returned by the I R Deptt at Corporate Office to the concerned Admin.Office assigning the reasons of return.

x---The Admin. Office in turn will return the applications to the applicant on the recorded address (e-Cir.No.CDO/P&HRD/-IR/107/2017/18 dt.21-03-2018.)

NOTE:- Under this scheme, since you will get 50% of the medical expenses incurred above the amount payable under your other two schemes, please ensure that you keep original Pharmacy bills investigation reports/Receipts/ zerox copy of the discharge certificate, separately for attaching it with this application.

CHAPTER XVII CLARIFICATION OF HOME-NON-HOME BRANCH TRANSACTIONS

--**Introduction**:-With adoption of technological initiative of Core Banking Solution (CBS) and its aggressive rollout in all the branches, the the customers at CBS branches will now be called Bank Customers and not Branch Customers. Concept of Anywhere Banking Has now become popular and branches have been accordingly classified as 'HOME' & NON-HOME branches.

-**Definition of Branc** : Home branch is a branch where Branch Customers account is maintained Non- Home The Banking facilities available to Branch:- customers at branches other than Home Branch

--Facilities Available at Non-Home Br.

a—Transfer of funds from one account to another internal account.

b--Cash Deposit/Cash Payment (with ceiling).

c--Same day credit through cheques as per ceiling mentioned on the cheque.d-Issue of IOI

--Admissible Transactions

Cash Deposits:-

i---P Segment Savings Bank. No restriction. ii—In Agr./SME segment Non-home deposit is Rs.2,00,000/- per day..

Cash Withdrawal:--- P' Segment Rs.50000/- for self(using cheque)

iii--'P' Segment- Rs.5000/- for self(using withdrawal form.

iv--SME Segment- Rs.1,00,000/- for self

v--Agr. Segment-Rs.1,00,000/- for self (KCC Cheques only).

vi--No cash payment to third parties

vii--No cash payment of CAG/MCG/CMP cheques.

5---Passbook Up dation.

Facility of Savings Bank passbook updation at all non home branches except Personal Banking Branches (PBBS), Specialized personal Banking Branches (SPBBS), Corporate Accout Group(CAG), Mid Corporate Group(MCG) and NRI Branches throughout the country, without any charge. (Cir.No.NBG/BOD/-SC/13/2011-12 dt. 02-07-11)

6—Printing of SB Passbook At Non-Home branches

Uptill now, issue of new passbook, (original or continuation, with printing of first page was done at Home branches only. Now this up dation will be done at Non-Home branches also.

(Cir.No.NBG/PBU/LIMA-SB/28/2018/19.dt 19-3-19

7---Transfer

a)—Multi City Cheques(MCC) will be paid as per

the following ceiling mentioned on the cheques:- Savings Bank other than HNI/NRI	Rs.10 lacs
HNI/NRI Savings Bank	Rs.50 lacs
Current Account	Rs.50 lacs

As system does not validate the ceilings prescribed for Multi City Cheques, these have to be monitored and controlled administratively by the branches.

b)---All transactions between same CIF , irrespective of mode of transaction will be allowed.

c)---All transactions through Rupee Vostro Account/ Dividend Warrant Module will be allowed without ceiling as hitherto.

Note:-

--There will be a general gap of Rs.10 lacs in originating debits for non-home transactions for all branches and Rs.5 lacs for branches manned by one officer and single clerk.

--All RTGS transactions will be restricted to Home branches only. However RTGS remittances on behalf of other banks from their accounts maintained with us in capacity of clearing house settlements will be allowed with debit vouchers. In such circumstances all inter-bank RTGS transactions are enabled to be processed through R-42 RGS transaction module.

--All RTGS will be backed by cheque only. There will no debit on the basis of debit voucher.

8---Others

Depositors may submit the form 15G/H at any Branch (Home-Non-Home) (e-Cir.No. SI No.419/2018/19. R&Db/BOD-GB/32 2018/19 dt. 12-07-2018| (Instructions conveyed vide all 17 earlier circulars Have been consolidated in this one circular)

CHAPTER XVIII COMPLAINTS/GRIEVANCES BY PENSIONERS

To help the pensioners in solving their queries/ grievances the Bank has started a "Sanjivani-SBI-HR helpline, the details of which are as under.

--**Name of office:-** Sanjivani-SBI HR Helpline Purpose:-Pension related queries/Grievances Who can contact:- All SBI Pensioners.

How to contact:- 1 voice call (at 022-22858130)on any working day between 10.30 hrs./18 hrs.

Pensioners can reach Sanjivani HR Helpline For voice calls, please to follow the interactive through any of the mode voice response system written alongside. (IVRS).

--By e-mail:- (Using pensioners registered e-mail ID with HRMS domain) to Sanjeevaneepensioner@sbi.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 his/her 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.

--SMS :- SMS HELPHRxxxxxx to 567676.

SMS will be responded on the next working day by a call from SANJEEVANI
TEAM on the registered mobile.

Nature of Grievances:- All kind of SBI Pension related grievances
which are unresolved at pension paying Branch.
--Who will be :- Officials in senior Management Grade.

**Available for Staff at
sanjeevani HR Helpline**

---How will the Pensioner know :-If the query is not resolved
immediately, on call, a ticket **that the query** No. will be sent to
the concerned **is recorded** pensioner via SBI e-mail in
addition, an SMS giving details of its Ticket will also be sent to the regd.
Mobile number of the concerned pensioner.

--Resolution of the:- SMS and e-mail will be received **complaint/query**
by the pensioner concerned **grievance raised** informing him that the
grievance **through the Ticket** has been resolved.

Number.

(In order to clearly understand the query and or further analysis, it has been
decided to record all the conversation with SANJEEVAN-HR HELPLINE.)

SBI PORTAL AND HRMS HOW TO USE IT

Registration on SBI Portal.

The Bank has opened SBI Portal for retired SBI Employees on 2nd
February 2015. Those who are conversant with computers/Laptop
can open it. **SBI Pensionseva**

SBI Pension Seva is a website where pensioners of SBI can login and
check their pension related details instantly. You can view the pension
payment details from the first pension onwards.

Link is copied below [https://www.pensionseva.sbi/webpages/Login
PensionerRegistration.aspx](https://www.pensionseva.sbi/webpages/LoginPensionerRegistration.aspx) [https://www.pensionseva.sbi/WebPages/Login/
PensionerRegistration.aspx](https://www.pensionseva.sbi/WebPages/Login/PensionerRegistration.aspx)

Services available on this website include i—Download of
Arrear calculation sheets ii—Download of Pension
slip/Form 16 iii—Pension Profile Details iv—Investment
related details

v---Life Certificate Status vi—Transaction
details. **Forgot Password New User**

If HRMS password is locked, send e-mail/SMS with your P F Index No.
from your registered mobile/e-mail to reset the password to
“hrms.pw@sbi.co/in. Your password will be reset. **Accessing HRMS**

Portal by

Staff Pensioners in Internet

1—Log in to HRMS: <https://hrms.online.com> CLIK ON LOGIN on the
top right corner

User id- Type your PF number(without prefixing Zero)

Pwd-hrms@123 (first time login only) Immediately system asks for change of password.

In old password give hrms@123, new password as per your choice. Password should be of minimum 8 characters with one capital letter, one special character. one number. one small letter is a must. e.g. Hrms@2019.

In case of difficulty or forgot password, you can get it reset by clicking on forgot pw link available in Login screen. OTP will be sent to the mail id regd. with HRMS. 2---You may view

Pension Slip

View Life Certificate Status Declare investment in IDF Menu

Check, modify communication details like Address Mobile number, e-mail id etc.

To change click on edit and feed. Click on save, after changes are over.

View PAN/Adhar details(Changes should be done through the pension branch.

3---Investment Declaration Form

Manual is available in HRMS with PAN of SBI etc. Advised to go through once.

First. Click on edit. Feed 80C/D/U etc. as applicable.

Click on Calculate. Check the amount displayed Check all undertaking boxes./Click on Submit

For declaring interest/EMI details of Housing Loan First Click on Edit.

Keep loan details ready viz. Sanctioned Amount/Date of Sanction Disbursal Branch etc.

Before feeding in these details Click on Add. Row. Click on Save button after data is fed.

Finally Click on Submit.

Click on Print Investment Declaration for the FY and Check for correctness of accounts.

4---All changes in HRMS can be done only between 1st to 20th of the month.

Other Technical glitches

Check POPUP Blocker for the above URL in your Browser.

For I E:- Go to TOOLS>POPUP BLOCKER>TURN OFF POPUP . BLOCKER

For CHROME:- Go to SETTING.SITE SETTINGS>POPUPS UNBLOCK.

For viewing monthly pension slips. Installation of Abode Reader in the system is a pre-requisite.

CHAPTER XXII

BRIEF CONTENTS OF IMPORTANT CIRCULARS FOR SBI AND IBI PENSIONERS

1---SBI SCHEME FOR PAYMENT OF EX-GRATIA LUMP SUM AMOUNT TO WIDOW

The widow of the employee can claim ex-gratia lumpsum amount based on certain guidelines prescribed by the Bank. You will have to give details of your assets and liabilities.

ASSETS

LIABILITIES

Provident Fund	To Bank
Leave Encashment & Credit Scy.	To other fin institutions.
Gratuity Bank.	Any other dues payable
Investment.	
LIC/Shares	Any other Liabilities
Any other loans if any Amount of full pension+DA The application should be made within 9 months from the date of death and within two months from the date of premature retirement of the employee.	
(C.O Cir.No. CDO/P&HRD-PM/37/2011/12 dt. 7-7-11)	
NOTE:- Part release of ex-gratia payment for a uniform amount of Rs.1 lac can be released, irrespective of category/grade of deceased employee, immediately after the death of a serving employee.	
(Cir. No. CDO/P&HRD-PM/16/2016/17 dt. 6-5-16).	

**2---INFORMATION AVAILABLE TO THE
PENSIONERS AT BRANCHES**

(CIR.NO.CDO/P&HRD-PPGF/22/2012/13dt.25-7-12

a)---Pension & Family Pensioners now processed and paid through respective HRMS.

b)---Branches can view the following details in Enquiry Menu.

i---Master details:- Basic particulars of retired employee such as Name, Address Tel.No., e-mail address, date of investment and basic pension.

ii- --Transaction details:- Monthly payments & recoveries made.

iii- --Family details:- Particulars of family pension beneficiaries. **103**

iv---Certificate details:- Particulars of Life certificate /Handicap certificate.

v---Computation details. Amount of commuted pension paid and date of restoration can be viewed from Report Menu.

vi---Modification &Revision Details:-Change made on account of revision of pension.

c)--- **PENSION SLIP**:- This can be downloaded and printed by the pension paying branch through menu Report/ View Report/pension slip.

d)---**INVESTMENT** Details of investment declaration

DECLARATION form submitted by the pensioner

are to be recorded through TDS. e)---**FORM 16**:- The pension paying branch can

download and print form 16 pertaining to pension paid during the financial year.

f)---**TDS DEPOSIT** The facility to view the details

TO I.T, DEPTT:- of tax deducted from each of the

branch pensioner is available through the menu TDS/24Q/TDS pr. This can be project report.

g)---**NOTING OF** On receipt of information of death

DATE OF DEATH of a pensioner/family pensioner

the pension paying branch is to note the date of death in the portal so that the pension is immediately suspended . This can be viewed using menu "Date of Death".

h)- TRANSFER OF ACCOUNTS On receipt of transfer of account from one branch to another, the

Home branch is to be changed in CBS. The pension documents are to be sent to transferee branch. suitable advice to be sent to PPG Dept. at LHO, who will advise HRMS for making changes.

In case the account is transferred from one circle to another, the PPG Dept. at LHO will transfer

Pension file and form 16 to the transferee Br

i)---**P F.INDEX NO:-** All pensioners & family pensioners of the branch should furnish their P.F.Index No. to their branches and ensure that their CIF contains their P.F.Index No. & is uploaded in their account. No concession in additional interest rate will be provided without P.f.Index No. and on renewal of their TDR, it will be converted into public account.

3- --BEREAVEMENT LEAVE:-You can bring this to your Relatives notice if he is serving in Bank

Purpose:- To enable the employees to spend time with their family in their hour of crisis.

Definition of family:- Spouse/Children/Parents parents in law of employee.

Period of leave :- This will be for a maximum period of 7 days each instance
Conditions :- a) —The entire period of this leave have to be completed at a single instance within a maximum period of 15 days from the date of demise of a family member
b)-- The leave if not taken within stipulated period will lapse. There will not be any provision for carry over or extension of leave. beyond stipulated period
c)—It will be available to all permanent employees/officers employees on contracts.

Competent Authority:- This will be the same as of granting privilege leave (Cir.No.1135/2017/18-PMHRD-PM/75/2017/18 Dt. 28-12-2017)

**4---INSTRUCTIONS FROM GOVT. OF INDIA TO
CEOs OF ALL BANKS & FINANCIAL
INSTITUTIONS/INSURANCE COs.**

(F. No.4/9/1/2014-IR(PL))

1---The Banks, Fin. Inst. Should take all commercial decisions in the best interest of the organization without any fear or fav'our. All decisions should be based on the facts of the case and objectivity. No such decision should be taken out of any other extraneous considerations such as the influence or the position that the borrower is holding. 2---Each bank/F.Is should have their own objective well laid out transfer and posting rules which should be followed strictly No exception should be there in such rules at the behest of any recommendation given by anyone including anybody from the ministry of Finance. If for genuine reasons any exception to the rules is made, it should be done only by CMD by giving proper reasons. 3---Each Bank, FI should have a robust grievance redress mechanism for borrowers, depositors as well as staff. The aggrieved person should get an opportunity to represent his case atleast at 2 levels It is trusted that the freedom given to Banks/ by assurance of non interference will be used in the most objective manner. However if any complaint comes to this dept. from anybody, informing that exceptions were made in certain cases without any objective basis and in order to favour somebody, person taking such decision would be accountable.

**5-----INCORPORATION OF NAME OF
PURCHASER ON THE FACE OF**

THE DEMAND DRAFT. Cir.DBR.AML.BC-210 dt 14-1-01)

In order to address the concerns arising out of the anonymity provided by payments through the demand drafts and its possible misuse for money laundering, it has been decided that the name of the purchaser be incorporated on the face of the draft/pay order/Bankers Cheques etc. by issuing bank effective from 15th Sept.18 (RBI.CIRRBi/2018/19 of 12-7-18.

6---STAFF WELFARE SCHEME BANK'S DISPENSARY. STOCKING OF MEDICINES

The Corporate Office at Mumbai vide their letter dated 23-02-15 have conveyed following instructions to the CGMs of all circles as regards stocking of medicines in Bank's dispensaries.

Because of non availability of stocks, pensioners had to visit the dispensary 2/3 times. It has been quoted that inadequacy of budget cannot be cited as constraint for not stocking required quantity of medicines

It is the duty of the Medical Officer, posted in the Dispensary to prepare the budget according to the need at the dispensary and in line with the stocking pattern approved by the appropriate authority.

If this job is carried out judiciously, there would not be any room for complaints.

Revised stocking pattern has been advised vide Cir.No.HR/IR/SPL/387 dt. 05-12-2009.

7 PAYMENT OF PENSION BY DEBIT TO SUSPENSE ACCOUNT

It is mandatory for the pensioners to submit their

Life certificate in the month of November every year without fail.

Sometimes even if the pensioner has submitted the certificate, the pension is stopped and

the pensioner is put to difficulty.. To avoid such situation, the Bank vide its

letter dt. the 1st April 2011 issued instructions to all branches to pay pension by debit to Branch Suspense Account.

8 FACILITIES PROVIDED BY RBI TO SENIOR CITIZENS.

In view of difficulties faced by senior citizens above 70 years of age, disabled or infirm persons, having medically certified chronic illness for disability,

including those who were visually impaired, Banks

are advised to make concerted efforts to provide basic banking facilities such as

Delivery of cash against withdrawal from account Delivery of drafts/

Submission of KYC documents Life Certificate at the premises/residence of

such customers. (RBI CIR.NO.DBOD/BL/BC/59/22.010 dt.21-2-

107

**9--RETAIL INTERNET BANKING(RINB)
ENHANCEMENT OF UPPER LIMIT ONLINE
SBI QUICK TRNSFER**

The limit of Rs.10000/- was fixed for "Quick transfer" Facility introduced in December 2014.

Looking to its popularity and overall price rise in general the limit has been increased to Rs.25000/- subject to overall per day limit of Rs 25000/-.

(e-cir.No.1611/2019/20 R&DB&NB/DP-INB/11 2019/20 dt.13-02-2020.).

**10- --ISSUANCE IF IDENTITY CARDS TO THE
RETIREE OF E-ASOCIATEBANKS.**

Fresh ID Cards will be issued to all retirees of erstwhile Associate Banks (Format at **ANNEXURE XIII**)

**11- --INTRODUCTION OF SCHEME "ATOOT"
PROVISION FOR IMMEDIATE SUPPORT TO THE FAMILY ON DEATH OF
EMPLOYEES WHILE IN
SERVICE.** (E-CIR.NO.1139/2019/20. CDO/P&HRD-PM 54/2019/20/dt.13-11-2019,)

In case of sudden demise of employees , the bereaved family needs 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. in the Bank, apart from the superannuation benefits, there is a provision of ex-gratia payment of 1 lac in advance. But these benefits take time in reaching the employees. Hence this scheme has been introduced.

4--Objective

To provide immediate relief to the family of an employee dying in harness.

5--Coverage

The scheme shall be applicable to all regular employees of the Bank irrespective of care, including employees on mobile duty, deputation contractual employees. Suspended employees will also be covered. It will not include retired employees, retired officers, retired officers engaged on contract basis officers retired under section 19(3)& employees of outsourced agencies.

6--Nature of Support

Financial support for funeral expenses i—Rs.20000/- (In cash) to the Next of Kin (NOK)

of the deceased employees. (By debit to Branch Charges Account).

Definition of NOK for the purpose of this scheme would be employees closest living blood relatives preferably dependents or the person who performs last rites, such as spouse, children, parents, brothers sisters etc. in that order.

ii—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)

Nature of Support. *	Cost ceiling By Air **	By Road Outside Mun Limits
Embalming cost	Rs.15000/-	Rs.15000/-
Cost of Coffin	Rs.10000/-	Nil
Transportation Cost	Rs.30000/-	Rs.20000/-
Travelling Exp.	May be admissible to one member (T A) for escort of the family for the journey performed by air/rail/steamer/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 the distance is more than 300kms.

* 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/Department/office head will be empowered to sanction the total cost as above.

7--Non-Financial Support

Bank will extend all possible support to the family of the deceased employee in the following manner.

- 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 the body in mortuary Arrange for preservation of the body till NOK comes.
 - c) —Necessary arrangement 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 Report, copy of FIR of local police station or detailed police information note/ inquest panchnama/ spot panchnama etc. as applicable.
 - f)---A staff member will be officially deputed to accompany the body, if required, who should return only after the funeral.
- The procedure to be followed by the branch/ administrative office/HR dept./ liason officer is attached as Annexure to the circular.

NOTE:- ALTHOUGH THIS SCHEME IS FOR WORKING EMPLOYEES, I HAVE ADDED HERE IF ANY OF THE RELATIVE/COLLEAGUE/FRIEND IS WORKING IN SBI, THEY CAN INFORM THEM ABOUT IT.

5-- FUNERAL FUNCTION OF STAFF PENSIONERS. REPRESENTATION FROM BANK.

These instructions are for the pensioners of Amravati Circle. As a matter of noble gesture and moral support to the family members of the pensioner, the Circle Management of Amravati Circle have decided that a representative from pension paying branch or nearing branch will be deputed to attend the funeral ceremony in case of sad demise of a pensioner.

(LHO Letter No.HR/IR-2/889 dt. 18-07-2019).

12—CORONA REIMBURSEMENT

Covid-19. Special Support Scheme-2020 Treatment of COVID 19 includes Hospitalization Quarantine, and post discharge management and it requires more than ordinary care involving various expenses. To meet these expenses a need has been felt to introduce a compensation package for our staff members who get infected by COVID-19. The Bank has introduced Special support System as under.

1--PURPOSE:-

To provide financial support to the victims of novel Corona Virus(Covid-19) for taking care of related expenses.

2—ELIGIBILITY

Staff members who have tested COVID-19 positive (All employees of the Bank including part-time and contractual)

3---PERIODICITY

One time Only.(One time claim must be made within 30 days of testing positive.)

4---MODE OF PAYMENT.

On Certificate basis through HRMS only(under Medical reimbursement)

Copy of COVID-19 test report from a Govt/ reputed/Hospital or Laboratory is required.

5---PAYABLE AMOUNT

One time lump sum amount of Rs.20000/-

6---SCHEME VALIDITY

Upto 31st March 2021.

7---TAX—Subject to Income Tax as applicable SCHEME

IS APPLICABLE FROM 01-04-2020

e-cir. No. Si. No.413/2020-21. No.CDO/P&HRD-PM
27/2020-21 dt.17-07-2020.

13—Payment of ex-gratia amount in lieu of Compassionate Appointments Revised scheme

The scheme was introduced in the Bank in 2005. It was last revised in 2017.

As per the scheme, ex gratia lumpsum amount is payable to the dependants of an employee, who dies while in service or prematurely retires due to incapacitation before reaching 55 years of age, subject to the laid down eligible criteria.

In the background of ongoing pandemic the scheme has been revamped wef. 27th August 2020 & the scheme has come into force wef 1st April 2020. Details are given hereunder.

1—To provide relief to the berieved 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 date of notional superannuation of deceased employee whichever is earlier.

2--An amount of lumpsum fixed ex gratia will be paid now, replacing the existing ex gratia structure.

3--In case of supervising staff, where leased accommodation or Bank's accommodation is provided, additional 3 months over and above 2months period allowed. In case of retirement(Total 5 months) will be permitted along with upkeep allowances

to the family members of the deceased employee 4---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.

5---Dependants will not be eligible for any increments, 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 emp.

Revised ex-gratia structure

Category	Existing scheme Ex-gratia. Maximum	Revised Scheme Proposed lump Sum. Ex-Gratia *
Subordinate	10	12
Clerical	12	15
JMG 1	14	18
MMG II	14	18
MMG III	14	18
SMG IV	14	21
SMG V	14	21
TEGS VI	14	30
TEGS VII	14	30
TEGSS I	14	30
TEGSs II	14	30

* Claim under Sampoorna Suraksha scheme will be Paid up to 07-02-2021. Till then the fixed ex-gratia amount will be paid after deducting Sampoorna Suraksha claim.

(Original Cir.No.CDo/P&HRD-PM-28 2005/06 dt 04-08-2005.

Present Cir. No. CDO/P&HRD-PM/33/2020/21 SerialNo.

630/2020/21.)

Scheme for educational Support to

The children of the deceased employee. Purpose:-The primary

aim of the scheme is to provide financial aid to the dependent

children of the deceased employees upto the age of 21 years or till

the completion of the graduation, whichever is earlier. A special

fund in the name of **Deceased Employee's Children Welfare**

Fund will be created for the purpose. i—Eligibility—The

dependent children of the

permanent & confirmed deceased employee.

ii—Coverage:-Maximum two dependent children from the age of 3

years to 21 years or completion of the graduation or any technical and

specialization courses, whichever is earlier.

iii—Stages of education

as per new guidelines (18years as under

a)-Stage-1- Foundation (upto class ii)- 5 yrs b)-Stage-ii-Preparatory. (upto class V)3 yrs c)-Stage-iii-Middle. (upto class viii)- 3 yrs. d)-Stage iv-Secondary (upto class xii)- 4yrs. e)-Stage-v Graduation 3 yrs

iv—Financial Assistance per month per child Stage-1—Rs.2000/-

Stage-2---Rs.3000/- Stage-3---Rs.5000/- Stage-4---Rs.5000/- Stage-5---Rs.7500/-

v---Existing provision of continuing scholarship to meritorious children tudyng in elite institute, post death of the employee will continue.

vi—Yearly payment of financial assistance as above to be made strictly on completion of course and submission of certificate to the effect of completion of yearly examination by the dependent children of the deceased.

vii—Amount eligible will 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 f income/ earning of spouse and other dependent family members.

ix---Scheme is not applicable where compassionate appointment is given to the dependent.

CIRCLES OF STATE BANK OF INDIA

Name of the Circle	State	Location LHO
Ahmedabad	Gujarat	Ahmedabad
Amravati	Andhra Pradesh	Amravati
Bengaluru	Karnataka	Bengaluru
Bhopal	MP & Chattisgarh	Bhopal
Bhubaneshwar	Orissa	Bhubaneshwar
Chandigarh	Punjab, Haryana, HP, J&K	Chandigarh
Chennai	Tamilnadu	Chennai
Guwahatti	Assam	Guwahatti
Hyderabad	Telangana	Hyderabad
Jaipur	Rajasthan	Jaipur
Kolkata	West Bengal	Kolkata
Lucknow	Uttar Pradesh	Lucknow
Maharashtra	Maharashtra	Bandra/Mumbai
Mumbai Metro	Maharashtra/Goa	Bandra/mumbai
New Delhi	U.P.&other places	New Delhi
Patna	Bihar/Jharkhand	Patna
Thiruvananthapuram	Kerala	Thiruvananthapuramm

STAFF PENSIONERS - NEW SECTION 194P OF INCOME TAX FOR SPECIFIED SENIOR CITIZEN, AGE 75 YEARS AND ABOVE

Sl.No.: 1249/2021 – 22 Circular No.: CDO/P^HRD-PPFG/108/2021 – 22 Date: Fri 4 Mar 2022

In Budget 2021, Govt. of India has introduced a new section 194P with conditional relaxation to the senior citizens above the age of 75 years from filing the Income-tax return. Such specified senior citizens may not be required to file Income Tax Return. Once declaration is furnished by pensioner, the specified bank will have to deduct tax after giving effect to deductions allowed under Chapter VI-A and rebate under 87A. The salient provisions of section 194P are as under: -

- TDS under section 194P is deductible only in the case of the specified senior citizen.
- **Specified senior citizen** – The Pensioner will qualify as a ‘specified senior citizen’, if the following conditions are fulfilled: -
 - The senior citizen should be of the age 75 years or more during the current financial year.
 - The senior citizen should be resident in India.
 - The senior citizen should be receiving only two incomes i.e. Pension income and Interest income on deposit from the specified bank from which he is receiving the pension income.
 - The senior citizen has furnished a required declaration to the specified bank.

2. In this connection, a new service named 194P has been developed and made available in HRMS Portal. The detailed procedure for application under 194P (including submission of declaration)

STATE BANK OF PATIALA

Employee's Pension Fund

1	a	Name of the Employee	
	b	PF Index No	
	c	Specimen Signature No	
	d	PAN No	
	e	Mobile / Landline no After Retirement	
	f	E-mail after Retirement	
	g	Address after Retirement	
2	a	Appointment last held (Grade)	
	b	Branch Last Attained	
3	Whether a member of State Bank of Patiala, Employees's Pension Fund		
4	Date of Birth		
5	Date of Joining the Service		
6	Date of Confirmation		
7	Date from which Service counts for Pension		
8	Age as on Retirement		
9	Leave taken during the Service on loss of pay (not counting as service for pension) upto the date of retirement		
10	Length of Pensionable Service		
11	a	Date of Retirement	
	b	Date from which pension is due	
12	Substantive salary at the time of Retirement (Basic + Eligible allowances)		

13	Average substantive salary during the last 10 months of pensionable service		
14	Disciplinary proceeding pending / contemplated if any		
15	Reason for Retirement		
16	a	Date of application for Retirement	
	b	Date of application for Pension	
	c	Date of application Commutation	
	d	Commutation Start Month	
17	Rule under which eligible for pension		Rule No : Rule 28
18	50 % of the average emoluments reckon able for pension [Regulation no 35 (2)] - a		
19	Updates basic pension i.e. a X no of years of qualifying service (Max. 33 years) / 33		
20	Pension Admissible (Least of 18 & 19)		
21	Particular of pension sanctioned earlier (CC sanction ref & pension amount)		
22	a	Amount of pension commuted	
	b	Commutation value	
	c	Net pension amount	
	d	Pension to be restored on	
23	a	Family pension at full rate of Normal	
24	a	Reduced Family Pension	
25	Branch from where pensioner wishes to draw pension		
26	Pension A/C Number		
27	Aadhar Number		

28. Particular of the family members to whom the family pension is payable now or afterwards (as per declaration)

Name	Relation	Date of Birth	Marital Status	Proportion of Pension	Disability	PAN Number	Aadhar Number	Account No

Note: Please indicate specifically for any disable children as the special provision for payment of family pension to disabled children will apply for only that disability which manifests itself in the child before the retirement or death of the employee. Please note that the disability will have to be confirmed by a duly constituted Bank's Medical Board.

Signature of Employee / Official

We recommend to the Trustees of the **State Bank of Patiala** Employees Pension Fund for sanction to....., the payment of pension of **Rs**.....w.e.f.....and family pension of **Rs**..... We also recommend for sanction of **Rs**.....being commuted value of **Rs**..... and the normal pension to be restore on..... The relative pension / family pension computation sheets are enclosed. The note approving the retirement of.....is also enclosed.

Date:

Place:

<p>.....</p> <p>Signature of</p> <p>Head of Branch / Office</p>	<p>.....</p> <p>Signature of</p> <p>Recommending authority at</p> <p>RBO or CC Establishment</p>
---	---

Recommended

Signature of
DGM (B&O) or DGM (CC)

.....

Signature of

Recommending authority at

CAO / LHO / PPG / CC Establishment

Circle:

Monthly substantive salary drawn during the last 10 months of pensionable service

Start Date	End Date	Basic	PQP	FPP	Special Pay	Sum of Components	Calculated Days
Grand Total (Rupees)							
Average (Rupees)							
Total Days							

CALCULATION SHEET

COMPONENTS		AMOUNTS (Rupees)
1	Average Substantive Salary for the Last 10 Months of Pensionable Service =	
2	Pension Admissible:-	
a	50 % of Average salary =	
b	Updated basic pension X No of years (Max 33)/ 33	

	c	Pension Payable. i.e, Least of (a) & (b)	
3		First day of Pension	
4	a	Amount of Pension Commuted	
	b	Age admissible for Commutation (Age as on next Birthday or age recommended by the Medical Officer)	
	c	Commutation Factor	
	d	Commutation Value (Rounded off to next higher rupee)	
5		Family Pension at full rate of Normal Pension (7 years from retirement or 65 years of age)	
6		Reduced Family Pension	
(30% of Average substantive salary as the case may be)			

(C) LIST OF 29 TESTS FOR CASHLESS FACILITIES

**PATHOLOGICAL / DIAGNOSTIC TESTS COVERED UNDER TIE-UP ARRANGEMENTS AT
LOCAL HEAD OFFICE AND ADMINISTRATIVE OFFICE CENTRES
(AUTHORISATION SLIP, IN DUPLICATE, TO BE OBTAINED FROM BANK DOCTORS
AT BANK DISPENSARIES**

- 1- Blood CBC (Complete Blood Count)
- 2- E S R
- 3- Urine Routine
- 4- Stool Routine
- 5- Blood Sugar with Urine Sugar – (i) Fasting / (ii) P. P.
- 6- Serum Cholesterol
- 7- Blood Urea / NPN
- 8- Serum Creatinine
- 9- Serum Alkaline Phosphates
- 10- S.G.O.T.
- 11- S.G.P.T.
- 12- Serum Bilirubin
- 13- Blood film for Malarial Parasites
- 14- Sputum for A.F.B.
- 15- Tuberculin test for T B
- 16- Blood Grouping
- 17- Bleeding time and Clotting time
- 18- Routine culture for Blood/ Urine/ Stool/ Throat swab / pus and Antibiotic Sensitivity Test.
- 19- All type of X-Rays (may be calculated at per plate for convenience)
- 20- E C G 21- Sonographic Tests 22- Prothrombin Time Test 23- Widal test 24- Uric Acid Test 25- G-6-P-D
- 26- Lipid Profile 27- T 3 T 4 TSH 28- Glycosylated (Hb 1 AC) 29- Digital X-ray
- 30 – Pap Smear
- 31 – Prostate Specific Antigen
- 32 – Dengue Test
- 33 – Serum Electrolyte Test

Revised scheme for compassionate appointments Cir No. CDO/P&HRD-PM/17 dated 15th June 2022

Scheme for extending misc. benefits/facilitis on VRS – Clarifications Cir P&HRD-PM/20 dated 21.6.2022

SBI Customer Care Updated easy to remember numbers

18001234 Toll free 18002100 Toll free
1800112211 Toll free 18004253800 Toll free
080-26599990 Chargeable

To report unauthorised transactions

1800111109 Toll free 9449112211 Toll free
080-26599990 Chargeable

Email :

customercare@sbi.co.in

contactcentre@sbi.co.in

AUTOMATION OF SUPERANNUATION RELATED SERVICES IN HRMS

(Circular No.: CDO/P^HRD-PPFG/37/2021 - 22 Date: Sat 31 Jul 20210

HRMS has now developed into a pivotal platform for delivery of various services related to the employees and staff pensioners. The existing services in the platform are revamped and new services added in the platform from time to time. A new initiative has been launched to make the platform a vibrant tool catering to needs of the pensioners and retiring employees. Accordingly, the process flows / document flows have been fine-tuned and new services are introduced for providing seamless services to the employees and staff pensioners.

2. The competent authority has approved the revised process flow for the undernoted services, launched under SBI Cares Phase I.

Pre-Retirement Services

- Extension of Housing/ Car Loans beyond retirement date
- Extension of LFC/ HTC beyond retirement date
- Retirement Sanctioning
- Pension Processing (Paper less)
- Provident Fund Processing (Paper less except for mandatory documents)
- Gratuity Processing (Paper less except for mandatory documents)

Post-Retirement Services

- Process Flow for Deceased Pensioner
- Miscellaneous (List of Cash Less Hospitals, Nodal Officers Contact details, Do's & Don'ts under emergency situations)

3. The process flow with respect to new services/ revamped services is placed in Annexure.

4. A detailed user guide with respect to all services shall be uploaded in HRMS.

Annexure I

Extension of Car Loan & Housing Loan Beyond Retirement

At present proposals for extension of housing and car loans beyond retirement are manually submitted by the retiring official to the respective branch and the extension is granted by the sanctioning authority of the loan. The above requirement is mandatory before sanction of retirement of the employee concerned.

Revised Instruction

It has been decided to automate the process of extension of Car Loan & Housing Loan beyond retirement in HRMS. Retiring employee shall apply for extension of Housing/ Car loan using Employee Self Service-> PF/Pension/ Gratuity> Extension of Staff Housing/ Car Loan. (The loans for which details are available in HRMS can only be applied for extension in HRMS).

An e-mail shall be triggered to the branch where Staff Housing/ Car Loan is residing for action. The respective branch shall prepare a proposal for approval from sanctioning authority for the loan (AGM Region/ AGM RACPC/ Branch Manager) and after obtaining approval the branch shall approve the request using menu Manager Approval-> PF/Pension/ Gratuity> -> Pension related approvals -> Approve Extension of Staff Housing/ Car Loan. (Reference of the sanction viz letter number and date to be entered in HRMS)

Once the request is approved by the branch, mail shall be generated for the retiring employee advising extension of loan beyond retirement.

II Extension of LFC/HTC Beyond Retirement

At present proposals for extension of LFC/HTC beyond retirement are manually submitted by the retiring official to the respective branch/ Administrative Office and the extension is granted by the sanctioning authority of the for LFC/HTC. (Extant delegation of power is placed in Annexure I.)

Revised Instruction

It has been decided to automate the process of extension of LFC/HTC beyond retirement in HRMS. Retiring employee shall apply for extension of the LFC/HTC using Employee Self Service-> PF/Pension/ GRATUITY-> Extension of LFC/HTC-> Apply.

Extension block is to be keyed in the screen by the employee for extension period 4 months/ 6 months. The reporting authority shall recommend the extension of LFC/HTC using Manager Self Service-> PF/Pension/ GRATUITY-> Extension of LFC/HTC-> Recommend. The competent authority shall approve the extension of LFC/HTC using Manager Self Service-> PF/Pension/ GRATUITY-> Extension of LFC/HTC-> Approve.

once the request is approved by the branch, mail shall be generated for the retiring employee advising extension of LFC/HTC beyond retirement.

III Retirement Sanctioning Process

At present retirement sanctioning is a manual process and linkage of retirement sanctioning and processing of Superannuation benefits is not available in the HRMS. (This is a prerequisite for processing of Superannuation benefits viz. Pension, Provident Fund, Gratuity of the retiring staff.)

Revised Instruction

It has been decided to automate the process of retirement sanctioning.

The retirement sanction shall be initiated by respective HR/ Admin official posted at Branch/ RBO/ AO/ LHO/ Corporate Centre using menu option: Manager Approval -> PF/Pension/ Gratuity> Retirement Sanction Note Process-> Initiation.

The DPD clearance shall be obtained manually and necessary details of such clearance shall be keyed in the system using menu option Manager Approval -> PF/Pension/ Gratuity> Retirement Sanction Note Process-> DPD Clearance.

After capturing DPD clearance Retirement sanctioning Note shall be generated from the HRMS system using menu option: Manager Approval -> PF/Pension/ Gratuity> Retirement Sanction Note Process-> Generate Sanction Note. The printout of the Sanction Note shall be recommended by the designated official and shall be approved by the competent authority and the same shall be uploaded in the HRMS by designated HR official at Branch/ RBO/ AO/ LHO/ Corporate Centre.

Existing Process	Revised Process
	Prerequisite a) Employee and family including his/her spouse details available in HRMS. b) Photograph of the employee is available in HRMS.
	Joint Photograph Upload Employee shall upload joint photograph prior to six months of his/her retirement date using Employee Self Service-> Personal-> Update Personal Details-> Photo Upload -> Joint Photograph (JPEG/JPF image having maximum size of 50kb) Joint photograph/ Individual Photograph uploaded by the employee will be approved by HOD/ reporting authority of the employee. A detailed user guide with screen shots is placed in HRMS.
1. Members can apply for 'Generation of Pension Proposal' through HRMS Portal (Employee Self Service->PPFG->Apply Pension Proposal), by clicking on 'Apply Pension Proposal' (available details will be populated) and fill the required details on the input screen followed by clicking on 'submit'	1.No change
2. After submission, the employee should take the print (four copies) using 'Print' option. Member has to put signature on all the copies in original, affix joint photographs (self-attested) and submit to Branch Head/OAD (in case of member posted in administrative office).	2. The photographs needs to be uploaded in HRMS prior to generation of pension proposal. No requirement for taking printout of pension proposals. After submission by employee, the proposal will get digitally transmitted to Branch head/ OAD (incase of member posted in administrative office)
3. Member can view the status of his / her request through HRMS Portal (Employee Self Service->PPFG->Pension Proposal View Status).	2.No change
4. In case of inability of member to apply, Branch Head/OAD/Authorised Officials can apply on behalf of the retiring member through Manager Self Service->PPFG->Apply Pension Proposal for Employee.	3.No change
Recommendation Level I 5.Pension Proposal request will move to the Head of Branch/OAD/Authorised Official (in case of member posted in administrative office) who in turn will recommend the request after verifying all the details specially EOL, through HRMS Portal (Manager Self Service->PPFG-> Approve Pension Proposal) after getting all the four copies duly signed, as per the existing procedure and submit three copies in original duly recommended to Controller/RBO/Zonal Office or CAO Kolkata in case of CC establishments, after signing and affixing branch/establishment stamp along with forwarding letter attached to the print outs.	Recommendation Level I 5.Pension Proposal request will move to the Head of Branch/OAD/Authorised Official (in case of member posted in administrative office) who in turn will recommend the request after verifying all the details specially EOL, through HRMS Portal (Manager Self Service->PPFG-> Approve Pension Proposal). No physical copies of the pension proposal shall be generated and the proposal shall be digitally submitted to Controller/RBO /Zonal Office or PPG- AMC in case of CC establishments also no physical copies shall be generated.
Recommendation Level II 6.In the next stage, the request will move to respective establishments ie. Local Head Offices for	Recommendation Level II 6.In the next stage, the request will move to respective establishments i.e. Local Head Offices for Branches under

<p>Branches under their control and to CAO, Kolkata for Corporate Centre establishments. All pension applications need to be forwarded to Controller or RBO or Zonal Office for scrutiny and recommendation with correction, if any. After receiving physical proposal at LHO/ CAO (for CC establishment) approval should be obtained on application and also to be marked in the HRMS Portal by the designated official and then consolidated report is to be generated through SAP for putting it up to Trustees for sanction. One copy of approved application will be forwarded to CSPPC Kolkata as an advance copy.</p>	<p>their control and to PPG-AMC, Kolkata for Corporate Centre establishments. All pension applications shall travel digitally in HRMS to the Controller or RBO or Zonal Office for scrutiny and recommendation with correction, if any. After receiving all requisite recommendation in HRMS, digital proposals at LHO/ PPG-AMC (for CC establishment) approval should be obtained and also to be marked in the HRMS Portal by the designated officials (Circle CDOs in case of Circles and designated Officials in case of Corporate Centre) and then consolidated report is to be generated through SAP for putting it up to Trustees for sanction</p>
<p>Approval 7.At Corporate Centre, PPG Department, after receiving the consolidated report from Circle, will obtain sanction from Trustees, mark in the system and will send one copy of the approved consolidated report to Circle and CSPPC Kolkata for payment of pension.</p>	<p>Approval 7.At Corporate Centre, Pensioners Management Department shall generate consolidated report from HRMS and obtain sanction from Trustees. The approval from the Trustees shall be marked in the system and will send one copy of the approved consolidated report to Circle and PPG-AMC Kolkata for payment of pension</p>
<p>On Invocation of Rule 19(3) or in case of death before retirement 8.If there is any change in the type of retirement, the Circle HRMS team should change the same while updating separation action. LHO functionary has to take utmost care to reject/stop the proposal and get it rejected through Corporate Centre by advising them. On rejection, no payment will be effected and the proposal is to be re-generated under different applicable Rule.</p>	<p>8. No change</p>
<p>Recalculation of the pension on the last day of retirement 9.There is a provision in the software to apply for pension three months prior of normal retirement. The pension will be calculated on the basis of projected salary which may change thereafter due to change in basic salary, change in the allowances or due to any extra ordinary leave on loss of pay. The programme will calculate the pension on the last day of retirement or on approval date, whichever is later and actual amount as per revised calculation will be paid. There is a provision to generate report through HRMS for obtaining post facto sanction for the same.</p>	<p>9. No Change</p>

V Provident Fund

Please refer to e-Circular No. CDO/P&HRD-PM/46/2012-13 dated October 31, 2012, and e-Circular No. CDO/P&HRD-HRMS/109/2011-12 dated 13th March, 2012 regarding roll-out of service on Additional Contribution in Provident Fund through HRMS Portal and e-Circular No. CDO/P&HRD-HRMS/17/2012-13 dated 27th June, 2012 regarding roll-out and work-flow of the following additional services related to PF automation released through HRMS Portal.

We are now rolling out paper-less processing of Provident Fund settlement, except for documents which are mandatory in nature i.e. Stamped Indemnity form (Annexure 34) and receipt of dues C.O.S 448 The existing and revised procedure with respect to the full and final settlement of Provident Fund under Rule 26 shall be as under:-

Existing Process	Revised Process
<p>1. Members should apply for refund of PF balance within 3 months before retirement date, through HRMS portal (ESS). The Branch Manager/OAD/Salary Disbursing officer is also authorized to apply on behalf of the employee through HRMS portal (MSS)</p> <p>2. Branches/Establishments to ensure that retiring employees submit proposals for Final Settlement of PF based on the report received from LHO PPG/Administrative Office well in time. PF balances as per HRMS will be processed and no alteration in PF balance is permitted in system generated proposal. In case of any discrepancy, the same should first be rectified in HRMS through Circle HRMS Salary Team/PPG department/CAO, Kolkata.</p>	<p>1.No Change</p> <p>A detailed user guide with screen shots is available in HRMS for guidance.</p> <p>2. Branches/Establishments to ensure that retiring employees submit proposals for Final Settlement of PF based on the report received from LHO PPG/Administrative Office well in time. PF balances as per HRMS will be processed and no alteration in PF balance is permitted in system generated proposal. In case of any discrepancy, the same should first be rectified in HRMS through Circle HRMS Salary Team/PPG department/PPG-AMC, Kolkata.</p>
<p>3.Branch Manager/OAD/Salary Disbursing Officer will verify the documents submitted by the employee along with the application and recommend through HRMS portal (MSS).</p>	<p>3. No physical submission of the documents, except for mandatory documents i.e. Stamped Indemnity (Annexure 34) and receipt of dues C.O.S 448. Scanned copy of the mandatory documents shall be uploaded in the system and courier details of the hard copies sent to PPG department at respective LHO or PPG AMC, Kolkata shall be entered in the HRMS.</p>
<p>4. The documents along with application will be duly authenticated and forwarded by the Branch/Establishment to their Administrative Office.CC establishments will forward the application along with documents to CAO Kolkata.</p>	<p>4.No physical submission of the documents, the data shall be verified in HRMS, except for mandatory documents</p>
<p>5. On receipt of Trustees' approval from Corporate Centre through HRMS portal, Branch will issue the banker's cheque for the amount of final settlement which has got credited to the BGL account (no. 3199309bbbbbc System Suspense-HRMS-Approved Reimb/Payment) in favour of the member after obtaining Indemnity Bond, Stamped Receipt and after taking care of all liens for loan account</p>	<p>5. No change</p>

2. Full and final settlement of Provident Fund under other rules shall be as per existing instructions, however, physical movement of documents shall be same as laid down for settlement under Rule 26.

VI Gratuity Processing

Please refer to e-Circular No. CDO/P&HRD-PPFG/84/2014-15 dated February 23, 2015, regarding roll-out of automation of payment of Gratuity in HRMS.

We are now rolling out paper-less processing of payment of Gratuity, except for documents which are mandatory in nature. The existing and revised procedure with respect to the full and final settlement Gratuity shall be as under:-

Existing Process	Revised Process
<p>1. Application for Payment of Gratuity Members/employee will apply for Payment of Gratuity in HRMS Portal through Employee Self Service (ESS) HR Initiatives PPG Apply Gratuity</p>	<p>1.No Change</p> <p>A detailed user guide with screen shots is available in HRMS for guidance</p>

<p>Payment Request. In case of Normal Retirement, they can apply three months prior to date of retirement whereas in other cases i.e. resignation, voluntary retirement etc., they can apply one month prior to date of separation, if their date of separation is marked in the HRMS system. In addition, there is a facility for Branch Head/ Recommending authority/designated (maker) official at LHO to apply on behalf of employee through Manager Self Service (MSS) (maker can apply from the link available in ESS), if employee is not able to apply through HRMS system.</p>	
<p>2. After submitting the application through HRMS Portal, applicant has to take the print of application and submit, duly signed and witnessed, to next authority for recommendation / approval. A detailed user guide with screen shots is available at HRMS Portal.</p>	<p>2. After submitting the application through HRMS Portal the application shall digitally move to the next authority for recommendation / approval.</p>
<p>3. Recommendation Recommending authority will verify the documents submitted by the employee along with the application and recommend through HRMS portal (MSS).</p>	<p>3. Process flow in HRMS shall remain same except for physical submission of documents. Only mandatory documents i.e. Application for Gratuity by an employee (Form I), 2. Notice for Payment of Gratuity (Form L), 3. Receipt of Gratuity on revenue stamp are required to be submitted in physical form.</p>
<p>4. Gratuity Payment Application request after submission by applicant will move to recommending authority viz. Branch Head / designated official at OAD (in case of administrative offices). Recommending authority will thoroughly check/verify the particulars through Manager Self Service by comparing with hard copy received from applicant to ensure that data submitted by the applicant are correct in all respect. After checking/verifying the application, recommending authority can either recommend or reject in HRMS system.</p>	<p>4. Application for Gratuity Payment after submission by the applicant will digitally move to recommending authority viz. Branch Head / designated official at OAD (in case of administrative offices). Recommending authority will thoroughly check/verify the particulars through Manager Self Service and ensure that data submitted by the applicant are correct in all respect. After checking/verifying the application, recommending authority can either recommend or reject the application/ proposal in HRMS system.</p>
<p>5.The recommending authority will take a print out and submit two copies in original duly recommended to PPG Department of respective Circle or to the approver of the respective CC establishments as per the authority structure after signing and affixing branch/establishment stamp on the forwarding letter attached to the print outs.</p>	<p>5. No physical submission of the proposal is required and entire processing has to be digitally carried out in HRMS, expect for submission of mandatory documents. The Mandatory documents in original shall be directly sent to PPG department in LHO/ Recommending Authority in case of CC</p>
<p>6. Approval After recommending in the HRMS system, Gratuity</p>	<p>6. Approval After recommending in the HRMS system, Gratuity</p>

<p>Payment request will move to the designated official (Approver) identified by Circles/ CAO/ Corporate Centre for approval. Designated Official (Approver) at LHO/CAO/ CC will thoroughly check the hard copy received to ensure that data filled by the applicant are correct in all respect. After checking the application by designated official, if in order, will take sanction for payment of Gratuity from the appropriate authority and will mark approval in the HRMS system.</p>	<p>Payment request will move to the designated official (Approver) identified by Circles/ PPG-AMC/ Corporate Centre for approval. Designated Official (Approver) at LHO/PPG-AMC/ CC will thoroughly check the data received in HRMS to ensure that data filled by the applicant are correct in all respect. After checking the application by designated official, if in order, will obtain sanction for payment of Gratuity from the appropriate authority and will mark approval in the HRMS system.</p>
<p>7. In case application is not in order, designated official (approver) can send this application for correction by marking edit option or reject the application. On selection of edit option the application will move to maker for correction. Or if rejected, fresh application to be initiated by the applicant.</p>	<p>7. No Change</p>
<p>8. Accounting On approval the intermediary account opened at `CAO for the purpose will be debited on the next date of retirement/separation, or if already retired/separated then next day of approval. Branch System Suspense Accounts will be credited. The head of the Branch/OAD has to obtain necessary documents viz. stamped receipt, etc. before disbursement of the Gratuity amount by reversing the entry parked in System Suspense Account No 3199930019992.</p>	<p>8. Accounting On approval the intermediary account opened at PPG-AMC, Kolkata for the purpose will be debited on the next date of retirement/separation, or if already retired/separated then next day of approval. Branch System Suspense Accounts will be credited. The head of the Branch/OAD has to obtain necessary documents viz. stamped receipt etc. before disbursement of the Gratuity amount by reversing the entry parked in System Suspense Account No. 3199930019992.</p>
<p>9. The Branch/OAD officials can also generate Gratuity Payment Advice through HRMS Portal. Based on the report generated through SAP, the designated Officer at CAO Kolkata will check the payments made during the day and zeroise the intermediary account by reversing the entries and debiting the same to Gratuity Trust Fund account.</p>	<p>9. The Branch/OAD officials can also generate Gratuity Payment Advice through HRMS Portal. Based on the report generated through SAP, the designated Officer at PPG-AMC, Kolkata will check the payments made during the day and zeroise the intermediary account by reversing the entries and debiting the same to Gratuity Trust Fund account.</p>
<p>10. Miscellaneous On invocation of Rule 19 (3) or in case of death before retirement If there is any change in the type of retirement, the Circle HRMS team should change the same while updating separation action, LHO functionary has to take utmost care to reject the proposal. If proposal is already approved in the system, facility is provided to stop the payment permanently, which is treated by system as rejection. On</p>	<p>10. No Change</p>

rejection/permanent stop, no payment will be effected and the proposal is to be re-initialised under different Rule	
<p>11. Recalculation of Gratuity on the last day of retirement</p> <p>There is a provision in the HRMS system to apply Gratuity Payment application prior to three months from the date of retirement (one month for resignation and voluntary retirement provided the separation action has already been run). HRMS system generates a draft calculation at the time of application, which may differ on the date of retirement due to changes in Salary, Increment, D.A. rate change, Extraordinary leave taken etc. The system will automatically re-calculate Gratuity amount on the last day of retirement and actual amount as per revised calculation will be paid. Circles/CAO/CC will generate a report through SAP, where sanctioned Gratuity amount and Paid Gratuity amount differs, and obtain post facto sanction for the same.</p>	11. No Change
<p>12. 'Nomination of Gratuity'</p> <p>in HRMS' to record the nomination for Gratuity. Every employee/member of the Gratuity Fund must ensure that his/her nominee(s) is/are properly recorded in the HRMS system so that in case of death, payment of Gratuity made through this service reaches to actual beneficiary (ies</p>	12. No Change

VII Process Flow for Deceased Pensioner

At present details of deceased pensioners are captured in HRMS. However, due to lack of information flow to other support departments/ branches the TAT for such action have been inconsistent.

Revised Instruction

It has been decided to automate the process of capturing of deceased pensioners details and other consequent actions to help the family of the deceased pensioners.

After receiving the death certificate from the family member, designated official at pension paying branch shall enter the details of deceased by using menu option Employee Self Service-> PF/Pension/ Gratuity> Apply Death reporting. Branch Manager at the pension paying branch shall approve the death reporting using menu PF/Pension/ Gratuity> Pension Related Approvals -> Approve Death reporting.

Before approving the deceased details, Branch Manager to ensure the completion of following actions: -

a) Intimation shall be sent to branches having deposit accounts of the deceased for processing settlement of deposit accounts.

b) Intimation to the branches having loan account of the deceased to ensure closure of staff housing loans which are covered under group insurance.

c) Intimation to Nodal officers/ quick reaction teams at LHO/ AO/RBO for getting in touch with the family members of the deceased for necessary support required.

Date of intimation needs to be captured in the HRMS before approving the deceased details.

All necessary support needs to be provided to the family of the deceased. Pension Paying branch shall update status received from the branches/ Nodal Cells in the HRMS so that status of pending issues may be escalated for resolution in timely manner to the Circle CDOs/ GM Network/ CGMs through HRMS dashboard using menu: Manager Approval -> PF/Pension/ Gratuity> Dashboard.

VIII Miscellaneous

Information available to the pensioners through HRMS using pensioner Login.

a) Emergency Medical Help-> Cashless Hospital: Using this menu option, Circle wise contact details of the nodal officers for supporting pensioners facing emergency and list of cashless hospitals can be accessed.

(The contact details of Nodal Officers and list of cashless hospitals to be updated in HRMS by Human Resources Department at respective LHOs. The user manual in this regard is uploaded in HRMS)

b) Emergency Medical Help-> Do's and Don'ts: The documents shall be revised by Corporate Centre periodically to mitigate hassles for the pensioners.

Annexure I

Permission to Avail HTC/ LFC Beyond Retirement

The Authority Structure for approval of HTC/ LTC beyond retirement is given in Sr No. 32 of the Delegation of Administrative & Financial Powers (*Cir No. CDO/P&HRD/PM/19/2019-20 dated 28.05.2019*) as under: Carry forward of HTC/LTC after date of retirement on attaining superannuation for official exigencies or any other genuine reason only up to 6 months from the date of retirement (applicable to officers' cadre only):

<p>Up to 4 months Officer Scale For officers up to TEGSS -I or officers in TEGSS -II</p> <p>For Officers on Deputation - up to SMGS-V</p> <p>For Officers on Deputation - above SMGS-V</p> <p>Above 4 months up to 6 months under exceptional circumstances for genuine reasons.</p>	<p>Approving Authority Respective controller not below the rank of DGM.</p> <p>Respective MD of the vertical, if there is no MD in the hierarchy, MD (R&DB).</p> <p>If the Service Sheet of the official is maintained at Circles -DGM & CDO of the Circle If the Service Sheet of the official is maintained at CC – GM (OL & CS)</p> <p>If the Service Sheet of the official is maintained at Circles -CGM of the Circle If the Service Sheet of the official is maintained at CC – CGM (HR)</p>
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APPLICATION FORM FOR BOOKING OF THE OLIDAY HOME

The President,
Circle Welfare Committee,
State Bank of India,
Local Head Office, _____.

Dear Sir,

Please arrange to allot me ____ room(s) in the Bank’s Holiday Home located at _____ for a period of __ days, fromto

Name in full: _____

Designation: _____ PFI: _____

Deptt. /Branch: _____ Serving / Retired

Mobile Tel.No. : _____ Account No. : _____
(only Salary/pension account to be given)

Number of Room days for which facility already availed in this FY : _____

- i) The rules have been read by me or have been read to me.
- ii) I shall abide by the rules and byelaws.
- iii) If the booking is confirmed, I authorize Bank to debit my account number mentioned above with the booking charges for the requested period.
- iii) Further, I also authorize Bank to recover charges on account of No Show Instance or cancellation as per extant guidelines from my above mentioned account.
- iv) Name and details of the occupants and relationship with me is mentioned overleaf.

(Signature of the employee) _____ Date: _____
Forwarded for consideration of Circle Welfare Committee, _____ Circle.

I confirmed that the booking charges have been recovered by me.

SECRETARY PRESIDENT

Local Implementation Committee, S.B.I., _____ Circle

Details of the occupants and relationship with me

Sr No.	Name	Relationship	Age

(Signature of the employee) _____ Date: _____

Annexure - B

STANDARD OPERATING PROCEDURE

1. Any employee serving/retired needs to download the Booking Application Form from SBI Times or the respective site of the Circle.
2. The following persons will be eligible to stay in the Bank's Holiday Home:
 - For serving employees : Spouse/ Son / Daughter/ Dependants
 - For retired employees : Spouse and Dependants, if any
3. Duly filled form to be submitted to The President, Circle Welfare Committee of the respective Circle.
 - Immediately on receipt of the application for booking of Holiday Home, it will be serially numbered, and entry will be done in the related register.
 - The booking should be confirmed or declined with 2 working days of receipt of the application.
 - Proper record of application received, confirmed allotment and serial of the Wait listed should be maintained. The same has to be verified periodically by the Committee members.
4. Account number to be mentioned should be salary or pension account only.
5. Subject to the availability of the requested rooms as per the application, CWC will debit the salary/pension account and credit 'Holiday Home Maintenance A/c' maintained in the Circle for this purpose.
6. Only after debiting the Booking amount a confirmation will be sent to the employee.
7. Under no circumstances the booking amount will be refunded.
8. In case of Cancellation or No Show, the CWC will be responsible for deduction of applicable penalty. A proper record will be maintained, and it will be subjected to audit and inspection by the Holiday Home Committee.
9. Holiday Home records, including accounts should be duly scrutinized by CM (IR) on Quarterly Basis and verified by AGM(HR) and DGM & CDO of the circle on Halfyearly basis.
10. Booking will be allowed for a maximum period of 4 days in one instance. In case of the stay for longer period is allowed in special case, the rent to be charged, **would be double**.
11. Penalty for No Show will be applicable in all instances with no exceptions.
12. A total of 20 room days will be allowed to any employee retired/ serving in a Financial Year. For instance, if an employee books 2 rooms for 2 days, then it will count to 4 room days.
