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अध्यक्ष की कलम से

“सदस्य जागरूकता ही संगठन की शक्ति है - स्वास्थ्य ही असली सम्पदा”



प्रिय साथी,

कहते हैं कि किसी भी संगठन की असली शक्ति उसकी संख्या में नहीं, बल्कि उसके सदस्यों की जागरूकता, जिम्मेदारी और निष्ठा में होती है। भारतीय स्टेट बैंक अधिकारी संघ भोपाल सर्कल आज जिस प्रतिष्ठा, सम्मान और मजबूती के साथ खड़ा है, वह किसी एक व्यक्ति का परिणाम नहीं बल्कि हम सभी का सामूहिक प्रयास और त्याग है। आपकी प्रतिबद्धता, आपके अनुशासन और आपकी संगठन के प्रति भावना ने ही इस संगठन को ऊँचाइयों तक पहुँचाया है। हम सब उस संस्थान का हिस्सा हैं जिसकी पहचान ईमानदारी, अनुशासन और विश्वास से है। बैंकिंग व्यवस्था में हमारा हर हस्ताक्षर, हर पासवर्ड, हर निर्णय और हर संवाद विश्वास का प्रतीक होता है। इसलिए हमारी हर कार्रवाई, हर जिम्मेदारी और हर आचरण संगठन की पहचान बनती है।

बैंकिंग का आज का स्वरूप पूर्णतः तकनीक आधारित है, जहाँ पासवर्ड सुरक्षा बैंक की पहली ढाल है। पासवर्ड की एक छोटी-सी लापरवाही बैंक, ग्राहक और स्वयं अधिकारी की सुरक्षा के लिए खतरा बन सकती है। यह हमारी सामूहिक जिम्मेदारी है कि हम बैंक के दिशा-निर्देशों, SOP और सर्कुलर का पूर्ण पालन करें। जल्दबाजी, सहानुभूति या दबाव में लिया गया निर्णय भले ही तात्कालिक समाधान लगे, परंतु भविष्य में गंभीर परिणाम ला सकता है। बैंक का SOP ही हमारी बैंकिंग का संविधान है, और उसकी अवहेलना केवल नियम तोड़ना नहीं बल्कि बैंक की सुरक्षा और संगठन की प्रतिष्ठा को खतरे में डालना है। साथ ही डेटा सुरक्षा और गोपनीय जानकारी का संरक्षण अत्यंत आवश्यक है। थर्ड पार्टी कर्मचारी सेवाओं का हिस्सा अवश्य हैं, परंतु गोपनीय जानकारी केवल अधिकृत अधिकारी ही दे सकता है और निर्णय ले सकता है। हमें यह सुनिश्चित करना होगा कि किसी भी गलत गतिविधि, संदिग्ध लेन-देन या अनियमितता को अनदेखा न किया जाए, बल्कि साहसपूर्वक व्हिसल ब्लोअर की भूमिका निभाई जाए। यही साहस बैंक की रक्षा और संगठन की शक्ति का प्रतीक है।

साथियों, बैंकिंग का कार्य दबाव पूर्ण स्वभाव का है, और यही दबाव अनेक बार मानसिक और शारीरिक

थकान की ओर ले जाता है। परंतु यह सत्य है कि यदि स्वास्थ्य कमजोर हो जाए तो कोई भी पद, प्रतिष्ठा, प्रगति या बैंक बैलेंस अर्थहीन हो जाता है। BP, शुगर, कोलेस्ट्रॉल, हार्ट डिजीज और तनाव जैसी बीमारियाँ चुपचाप बढ़ती हैं और गंभीर रूप ले लेती हैं। स्वास्थ्य जांच को विलासिता नहीं, जीवन की अनिवार्यता मानना चाहिए। नियमित हेल्थ चेकअप, संतुलित और पौष्टिक भोजन, योग, व्यायाम, पर्याप्त नींद और नशा-मुक्त जीवनशैली न केवल व्यक्तिगत लाभ बल्कि परिवार और संगठन की सुरक्षा भी है। परिवार हमारे जीवन की सबसे बड़ी शक्ति है। उनके बिना हमारा कोई संघर्ष, कोई सफलता, कोई संघर्ष का सम्मान पूरा नहीं हो सकता। परिवार खुश और स्वस्थ होगा तभी मन शांत रहेगा, और मन शांत होगा तो निर्णय श्रेष्ठ होंगे। इसलिए काम, संगठन और परिवार—तीनों के बीच संतुलन ही जीवन की सच्ची सफलता है।

गोस्वामी तुलसीदास जी रामचरितमानस में कहते हैं—

“तनु राखे जो धर्म करि, धरम राखे सबु कोया।”

अर्थात् शरीर और मन सुरक्षित है तभी धर्म, कर्तव्य और जिम्मेदारी निभाई जा सकती है।

आज आवश्यकता है कि हम मिलकर यह संकल्प लें कि हम अपने आचरण, कार्यप्रणाली और स्वास्थ्य—तीनों में अनुशासन और जागरूकता अपनाएंगे। पासवर्ड और डेटा की जिम्मेदारी निभाएंगे, SOP के अनुसार ही काम करेंगे, गलत गतिविधियों का साहसपूर्वक विरोध करेंगे और अपने स्वास्थ्य और परिवार की सुरक्षा को प्राथमिकता देंगे। संगठन तभी सशक्त होगा जब प्रत्येक सदस्य जागरूक और स्वस्थ रहेगा, क्योंकि स्वस्थ और जागरूक अधिकारी ही संगठन की वास्तविक पूँजी और बैंक की असली ताकत हैं।

अंत में मैं केवल इतना कहना चाहता हूँ—

**“वृक्ष की जड़ मजबूत हो तो आँधियाँ भी उसे गिरा नहीं सकती,
उसी तरह जागरूक और स्वस्थ सदस्य संगठन की अटूट शक्ति हैं।”**

“आप ही संगठन हैं, और आप ही संगठन की प्रतिष्ठा हैं।”

सदैव आपके साथ
अनिल कुमार श्रीवास्तव
अध्यक्ष
भारतीय स्टेट बैंक अधिकारी संघ,
भोपाल सर्कल



“Health Check-Up & Prevention of Frauds – जीवन और बैंकिंग, दोनों की सुरक्षा”

प्रिय साथी,

हम बैंकिंग के उस विशाल और दायित्वपूर्ण तंत्र का हिस्सा हैं जिसकी मजबूती केवल तकनीक, भवनों या प्रबंधन से नहीं, बल्कि उन लोगों से है जो इसे चलाते हैं—हम अधिकारी, जो दिन-रात अपने कौशल, निष्ठा और सजगता से इस प्रतिष्ठित संस्थान का सम्मान और विश्वास बनाए रखते हैं। आज का बैंकिंग वातावरण पहले से कहीं अधिक तेज, जटिल और चुनौतीपूर्ण है। डिजिटल बैंकिंग ने सुविधाएँ बढ़ाई हैं, पर साथ ही जोखिम भी कई गुना बढ़ा दिए हैं। ऐसे समय में सबसे बड़ा सुरक्षा कवच न तकनीक है, न मशीन—बल्कि अधिकारी की सतर्कता, नैतिक साहस और जिम्मेदार निर्णय क्षमता।

फ्रॉड और साइबर अपराधों की सबसे बड़ी रणनीति यह है कि वे सिस्टम पर नहीं, बल्कि इंसान पर हमला करते हैं—उनकी भावनाओं, विश्वास और क्षणिक असावधानी पर। एक गलत क्लिक, एक गलत भरोसा, एक गलत निर्णय और परिणाम जीवनभर पछतावा बन सकता है। इसलिए यह अत्यंत महत्वपूर्ण है कि हम पासवर्ड सुरक्षा, गोपनीय जानकारी की रक्षा, SOP और बैंकिंग नियमों के पालन में कोई ढील न दें। गलत को अनदेखा करना भी उतना ही गलत है जितना गलत को करना। यदि किसी भी स्तर पर अनियमितता दिखाई दे, तो साहसपूर्वक सच को सामने लाना ही संगठन, बैंक और समाज—तीनों के प्रति हमारी वास्तविक जिम्मेदारी है।

लेकिन साथियों, सुरक्षा केवल बैंक और धन की ही नहीं होती—जीवन और स्वास्थ्य की भी होती है। हम रोज़ दूसरों की वित्तीय सुरक्षा संभालते हैं, लक्ष्यों के दबाव में काम करते हैं, लेकिन कई बार अपने स्वास्थ्य को पीछे छोड़ देते हैं। तनाव, अनियमित जीवनशैली, नींद की कमी, व्यायाम की अनदेखी और लगातार मानसिक भार शरीर और मन दोनों को धीरे-धीरे खोखला करता है। स्वास्थ्य जांच को टालना अपने ही जीवन के साथ सबसे बड़ा धोखा है, क्योंकि कई बीमारियाँ बिना आवाज़ के बढ़ती हैं और समय पर पता न चलने पर गंभीर रूप ले लेती हैं।

स्वास्थ्य जांच विलासिता नहीं—जीवन रक्षा कवच है।

योग, व्यायाम, संतुलित भोजन, पर्याप्त नींद और नियमित हेल्थ चेकअप केवल शरीर नहीं, बल्कि परिवार की खुशी और भविष्य की सुरक्षा भी हैं। जब अधिकारी स्वस्थ होता है, तब संगठन मजबूत होता है; जब मन शांत होता है, तब निर्णय श्रेष्ठ होते हैं; और जब परिवार खुश होता है, तब संघर्ष भी उत्सव लगता है।

यही सत्य जीवन और बैंकिंग दोनों के लिए लागू होता है—

- शरीर सुरक्षित है तो जीवन सुरक्षित है,
- जीवन सुरक्षित है तो भविष्य सुरक्षित है,
- और सजगता से सुरक्षित रहे तो बैंक और संगठन सुरक्षित हैं।

इसलिए साथियों, संकल्प लें कि हम केवल बैंकिंग के उत्कृष्ट अधिकारी ही नहीं, बल्कि जीवन के भी जिम्मेदार रक्षक बनेंगे।

हम स्वयं को स्वस्थ रखेंगे, गलत के सामने निर्भीक रहेंगे, और हर कदम पर सजगता, नैतिकता और संतुलन अपनाएँगे—

क्योंकि हमारी सजगता संगठन की शक्ति है और हमारा स्वास्थ्य संगठन की पूँजी।

सदैव आपके साथ
संजीव मिश्रा
महासचिव
भारतीय स्टेट बैंक अधिकारी संघ,
भोपाल सर्कल

“ ऐसे भी जाता नहीं कोई
रहने को सदा दहर मे आता नहीं कोई
तुम जैसे गए ऐसे भी जाता नहीं कोई... ”
- कैफ़ी आज़मी

श्रद्धांजलि

स्वर्गीय

श्वेता रमेश पाखले
PBB नेहरू नगर, भीलाई
(उम्र 33 वर्ष)

स्वर्गीय

श्री गौरव जोशी
AO भोपाल
(उम्र 48 वर्ष)

स्वर्गीय

अलका केरकेटा
RACC रायपुर
(उम्र 37 वर्ष)

स्वर्गीय

प्रीति ठाकुर
LACPC जबलपुर
(उम्र 41 वर्ष)

स्वर्गीय

श्री प्रतीक पाण्डे
RACC इटारसी
(उम्र 38 वर्ष)



स्वर्गीय

श्री अजय मंगा खालखो
RACPC मंडला
(उम्र 52 वर्ष)



स्वर्गीय

श्री संजीव कुमार नंदन
गोसलपुर
(उम्र 44 वर्ष)



स्वर्गीय

श्री सुनील कुमार सारस
RBO-05 मंडला
(उम्र 45 वर्ष)

कामरेड,

यह बताते हुए हृदय अत्यंत व्यथित है कि पिछले तीन महीनों में हमने अपने छः मूल्यवान साथियों को खो दिया। उनके जाने से न केवल हमारे कार्यस्थल में एक रिक्तता उत्पन्न हुई है, बल्कि हमारे दिलों में भी एक ऐसा शून्य छोड़ गए हैं जिसे समय भी पूर्णतः नहीं भर पाएगा।

हम सभी स्वर्गीय साथियों की पवित्र आत्मा की शांति के लिए ईश्वर से प्रार्थना करते हैं और उनके परिवारजनों के प्रति अपनी गहरी संवेदना व्यक्त करते हैं।

जीवन का सत्य और हमारी जिम्मेदारी

इन दुःखद घटनाओं ने हम सभी को यह याद दिलाया है कि जीवन अत्यंत अनमोल है।

हम सब अपने कार्य और लक्ष्य में इतने व्यस्त हो जाते हैं कि अक्सर अपने स्वास्थ्य, विश्राम और भावनात्मक सुख को पीछे छोड़ देते हैं।

इसलिए विनम्र निवेदन है कि —

- समय-समय पर नियमित स्वास्थ्य परीक्षण अवश्य कराएं।
- अपने शरीर और मन के संकेतों को नज़रअंदाज़ न करें।
- विश्राम, व्यायाम, संतुलित आहार और मानसिक शांति को प्राथमिकता दें।
- परिवार और मित्रों के साथ समय बिताएं — क्योंकि रिश्ते ही असली संपत्ति हैं।

उनकी याद में हमारा संकल्प

आइए, अपने दिवंगत साथियों की स्मृति में हम यह प्रण लें कि —

- हम केवल कार्य में ही नहीं, स्वास्थ्य, परिवार, मानवीयता और जीवन के संतुलन में भी समृद्ध बनेंगे।
- हम एक-दूसरे के लिए केवल सहकर्मी नहीं, बल्कि एक समर्थन-तंत्र और परिवार बनकर साथ चलेंगे।

ईश्वर दिवंगत आत्माओं को शांति प्रदान करें और उनके परिवारजनों को इस कठिन समय में शक्ति दें।

वे भले ही हमारे बीच नहीं हैं,

पर उनका योगदान, उनका स्वभाव, उनकी यादें —

हमेशा हमारे साथ रहेंगी।

अध्यक्ष एवं महासचिव
भारतीय स्टेट बैंक अधिकारी संघ,
भोपाल सर्कल

जीव मात्र का कल्याण हो

मानवता का शाश्वत धर्म

भारत की महान आध्यात्मिक परंपरा हमें यह सिखाती है कि संसार की वास्तविक प्रगति न तकनीक में है, न संपदा में—बल्कि करुणा, संवेदनशीलता और जीव मात्र के कल्याण में है। मनुष्य यदि केवल अपने लाभ, अपने अस्तित्व और अपने सुख के इर्द-गिर्द सीमित हो जाए, तो उसका जीवन अधूरा और निरर्थक है। सृष्टि का प्रत्येक जीव—मानव हो या पशु, पक्षी हो या वनस्पति—सब ईश्वर की रचना हैं और सबका अपना महत्त्व है। जो इस सत्य को समझ लेता है, वही जीवन के वास्तविक उद्देश्य को पहचान लेता है।

जीव और मानव – एक ही चेतना का विस्तार

हम अक्सर यह भूल जाते हैं कि हम प्रकृति के स्वामी नहीं, बल्कि एक सुथरे और संतुलित तंत्र के मात्र सहभागी हैं। पेड़ बिना वर्षा नहीं, वर्षा बिना नदियाँ नहीं, नदियाँ बिना जीवन नहीं—और जीवन बिना जीव मात्र नहीं। जब हम किसी जीव को पीड़ा पहुँचाते हैं, पर्यावरण का दोहन करते हैं या प्राणियों की उपेक्षा करते हैं, तो वास्तव में हम मानवता की जड़ों को ही काटते हैं।

जीवों की सुरक्षा वास्तव में जीवन की सुरक्षा है।

रामचरितमानस में गोस्वामी तुलसीदास जी कहते हैं—

“जे जेहि प्रिय हित तें सो करई।

सत्यम् शिवम् सुन्दरम् धरई॥”

अर्थात्—जो कार्य जीवों और जगत के हित में हो, वही सच्चा, शुभ और सुंदर है।

सेवा – सबसे बड़ी उपासना

धर्म केवल पूजा-पाठ, व्रत या अनुष्ठान में नहीं,

धर्म का सर्वोच्च रूप सेवा में है—

भूखे को भोजन देना, घायल पशु को सहारा देना, प्यासे को जल देना, संकट में पड़े मानव को हाथ पकड़ना—ये ही कर्म वह साधना है जो जीवन को दिव्यता से भर देती है।

सेवा का रूप चाहे छोटा हो या बड़ा—उसी क्षण हम ईश्वर के सबसे निकट होते हैं।

करुणा – शक्ति, कमजोरी नहीं

यह भ्रम है कि करुणा और दया कमजोरी है।

सत्य यह है कि करुणा वह शक्ति है जो घृणा को प्रेम में, हिंसा को शांति में और विभाजन को एकता में बदल देती है।

जिस मन में दया है, उसमें ईश्वर का निवास है।

जिस समाज में संवेदना है, वहाँ संघर्ष नहीं—सहयोग पनपता है।

प्रकृति और जीवों की रक्षा – भविष्य की गारंटी

आज प्रदूषण, जल संकट, प्लास्टिक का दुष्प्रयोग, पशुओं पर अत्याचार, जंगलों का नाश—ये केवल पर्यावरणीय मुद्दे नहीं, बल्कि हमारी अस्तित्व यात्रा के खतरे हैं।

हमें ऐसे छोटे-छोटे संकल्पों से शुरुआत करनी होगी—

- घायल पशुओं की मदद
- पक्षियों के लिए दाना-पानी
- पेड़-पौधों की रक्षा
- प्लास्टिक मुक्त जीवन
- भूखे और बेसहारा लोगों के लिए संवेदना

यह सेवा नहीं, बल्कि कर्तव्य है।

निष्कर्ष – जीव मात्र की रक्षा ही जीवन की सफलता

यदि मनुष्य केवल अपने लिए जिए, तो वह जीव है;

यदि वह दूसरों के लिए जिए, तो वही मनुष्य है;

और यदि वह जीव मात्र के कल्याण के लिए जिए, तो वही महान है।

“जहाँ करुणा है, वहाँ ईश्वर है;

जहाँ सेवा है, वहीं सच्ची मानवता है।”

जीव मात्र के लिए उठाया गया आपका हर कदम इस दुनिया को सुंदर, सुरक्षित और पवित्र बनाता है।

PART-1 DEFFINITION & ELIGIBILITY**For the purpose of medical facility, OSR :24(1)**

a) “Authorised Doctor” means a registered medical practitioner nominated by the Bank for attendance on its employees at a place where an officer or his family undergoes treatment.

b) “Doctor” means any qualified registered medical practitioner.

c) “Eligible parents and children” shall mean the legitimate parents and children of the officer who ordinarily reside with and are wholly dependent on him and shall include legally adopted parents or children.

Note:

i On and from 1st April 2024, if in the case of the both parents either of them is earning and having an income of over Rs.18,000/-p.m. or if a child is earning and having an income of over Rs.18,000/- per month, they will not be deemed to be dependent on the officer.

ii Married children shall not be eligible but widowed daughters shall be eligible provided they are wholly dependent on and reside with the officer.

d) “family” for the purpose of this rule shall mean an officer's spouse, wholly dependent unmarried children (including dependent stepchildren and legally adopted children) wholly dependent physically and mentally challenged brother / sister with 40% or more disability, as also parents wholly dependent on the employee. Where the officer's spouse is also employed elsewhere and is eligible for reimbursement of medical expenses from that employer, the officer's claim will be reduced to the extent of the spouse's entitlement under the spouse's employer's rules.

Definition of Family

(e Circular No. CDO/P&HRD-IR/22/2024 – 25 Date: Tue 18 Jun 2024)

With effect from 01.04.2024, for the purpose of medical facilities and for the purpose of LFC, the expression “**family**” of an Officer employee shall mean:

- i the employee's spouse,
- ii wholly dependent unmarried children (including stepchildren and legally adopted children)
- iii wholly dependent physically and mentally challenged brothers / sisters with 40% or more disability,
- iv wholly dependent widowed / divorced / separated daughters,
- v Sisters including unmarried/ divorced/ abandoned or separated from husband/ widowed sisters,
- vi Parents wholly dependent on the employee.

Provided that in the case of physically and mentally challenged children irrespective of age, they shall be construed as dependents even after their marriage subject to however fulfilling the income criteria for dependent.

The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.18,000/-. The revised monthly income criteria of dependents shall be effective from 01.04.2024.

(If the monthly income of one of the parents exceeds Rs.18,000/- or the aggregate of monthly income of both the parents exceeds Rs.18,000/-, both the parents shall not be considered as wholly dependent on the officer.)

Note:

For the purpose of medical expenses reimbursement scheme, and Leave Fare Concession, for all employees, any two of either of the dependent father, mother, father-in-law, mother-in-law shall be covered.

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

Definition of Family for LFC and Medical Facility: Earning children having income or parents' (singly or jointly) income upto Rs 18,000/- p.m. will be deemed dependent on the officer,

e) **"Sanctioning Authority"** means the authority empowered to sanction medical bills under the scheme of delegation of financial powers in force from time to time.

1.1.1 Clarifications

1.1.1.1 Children who receive scholarships, etc.

In the case of children who are in receipt of scholarships, internships, articleships, stipends, fellowships, etc:-

(a) Merit/Merit-cum-loan scholarships and scholarships based on social status e.g. backward caste/economically backward class scholarship, etc. shall not be treated as income; and

(b) Fellowship payments in professional and other courses, internship/ articleship / apprenticeship payments, and receipts from investments (movable/immovable and actionable claims) in the name of the children shall be treated as income.

1.1.1.2 Parents of married lady officers

In the case of a married lady officer, her parents will be considered to be wholly dependent on her:

a) The married lady officers may be eligible to claim reimbursement of medical expenses in respect of her parents if she gives a declaration that though her parents are living separately from her, they are still dependent on her.

b) Further, the stipulation that lady officer should be the only earning member of the family has been dispensed with.

1.1.1.3 Dependent parents of officers whose brother(s)/sister(s) are also serving in our Bank

Reimbursement of medical expenses in respect of dependent parents can be claimed by only that employee with whom the dependent parents ordinarily reside. In other words, the brother / sister with whom dependent parents do not stay ordinarily should not claim reimbursement of such expenses. Further, the following certificate should also be given by the employee on the reimbursement form while claiming reimbursement in respect of dependent parents: -

"I further certify that dependent parent(s) in respect of whom the reimbursement is being claimed ordinarily reside(s) with me and my other brothers and sisters working in the Bank have not claimed / are not claiming reimbursement of such expenses."

1.1.1.4 Officers whose spouse is engaged in business

In case of an officer whose spouse is engaged in a business and is not entitled for reimbursement of medical expenses for the treatment taken for self/ children from any other source, he/she would be eligible for reimbursement of such medical expenses.

GUIDELINES ON PROCESS OF AVAILING MEDICAL FACILITIES FOR DEPENDENT FAMILY MEMBERS

In continuation of bank's extant instructions vide dated 21.12.2020 on Bank reimbursement of the expenses incurred on medical treatment to the extent of 100% to its employees and their dependent family members, Certification/Declaration for dependent family members, development of Tech Enablers in HRMS, and Operational Guidelines for the employees as under.

1. Certification/Declaration:

a) Certification/Declaration for Dependent Family Members to be submitted by the employee – The undernoted declarations to be submitted by the employee in HRMS. The certification/declaration menu shall be made available in HRMS as per **Annexure-A**.

(i) That the dependent family members/dependent spouse is not getting any medical allowance, as a component of CTC from his/her employer.

(ii) That the medical facility of the dependent family members/dependent spouse provided by the employer has been fully availed and has been fully exhausted for the current Financial Year.

(iii) That the dependent family members/spouse is not covered under any medical insurance policy/scheme and is not eligible to claim the said expenses from Govt./other insurers including schemes, such as Ayushman Bharat, Chiranjeevi etc. **or** the medical insurance taken for dependent family members/spouse under these schemes has been fully exhausted for the current financial year.

b) Additional Certification/Declaration in case of Hospitalization - In case of Hospitalization involving medical bills of Rs.1.00 lac and above, an additional certificate (**Annexure -B**) to be obtained **in hard copy only** from the employee. Processing of the bills for payment against the Credit Note shall be done only on **confirmation from the concerned employee** regarding treatment and bills raised by the hospitals.

c) Certification in case of Dental Treatment - For each line of dental treatment, there is a cap on expenses as per Standardisation of Charges for all Circles, as approved by the Competent Authority. System will be enabled in HRMS for computing the total expenses incurred by any employee/dependant family member on dental treatment. Till the enablers are made in HRMS, a declaration regarding the cumulative expenses incurred for dental treatment by the employee/ dependent family member shall be submitted by the employee to the Sanctioning Authority.

2. Operational guidelines:

a) In case of medical bill of dependent family member for Rs.1.00 Lakh and above, Controllers may ask for additional documents to verify the income and ascertain the eligibility for availing the medical facility from the bank.

b) Medical bills related to Hospitalization of dependent family members for Rs.1.00 lac and above to be invariably included in Expense Verification Audit conducted at RBO/AO/LHO level, at CC and CC establishments.

Annexure – A**(Declaration For Dependent Family Members)**

I certify that the medical expenses as claimed have been actually incurred by me for my spouse/dependent family members, wholly dependent on me.

I certify that I have not received, nor I am entitled to any reimbursement under any insurance policy or from any other source with respect to my spouse/dependent family members.

I certify that my spouse/dependent family members for whom the medical bill has been claimed is / are not covered under any medical insurance or is / are eligible to claim the said expenses from Govt./ Other Insurers including schemes such as Ayushman Bharat, Chiranjeevi etc.

In case of dependent family members (other than Spouse):

I certify that my **parent/parent-in-law/family member** for whom I am claiming medical expenses is wholly dependent on me and ordinarily resides with me.

I certify that my **parent/parent-in-law/family member** are not having monthly income (from all sources) exceeding the limits prescribed by the Bank.

In case of employed Spouse:

I certify that my spouse is not entitled or /and has not claimed or/and will not claim, for reimbursement of such medical expenses which is being claimed by me.

or

I certify that my spouse has fully availed and exhausted his/her eligible medical benefits from his/her employer for the current Financial Year and only the residual expenses are being claimed by me.

I certify that my spouse for whom the medical bill is being claimed is not getting any medical allowance, as a component of his/her CTC from employer.

(A certificate from the employer in this regard to be attached with the medical bill)

Annexure – B**Additional Declaration for Dependent Family Members/Spouse in case of Medical Bills for Hospitalization of Rs.1.00 lakhs and above**

I certify that the medical expenses as claimed have been actually incurred by me for my family member who is wholly dependent on me, as per the prescribed guidelines of the Bank and is / are ordinarily residing with me.

Details of the dependent family member for whom the claim is being submitted is as under:

(a) Name of dependent family member

(b) PAN **OR** (c) Aadhaar

(d) Bank Transaction A/c No..... (e) IFSC.....

I hereby give my consent and agree to submit as stated above.

Name & Sign of dependent family member /
Sign of Guardian (For Minor dependent family member)
Date:

Medical bill of Shri/Smt.....for
Rs.....(Rupees.....)
vide bill number.....dated.....for treatment
of.....may be considered for Reimbursement/Payment to
me/ Hospital.

Signature of the employee:
Name & PF No:
Designation & Department:
Date:

(To be submitted in Hard Copy only to the Sanctioning Authority)

PART-2**MEDICAL REIMBURSEMENT SCHEME****2.1 REVIEW OF MEDICAL REIMBURSEMENT SCHEME OF THE BANK FOR SUPERVISING STAFF****OSR:24(2) (dated 10.11.2017)**

Subject to the provisions contained herein, the amount of medical, surgical and hospital expenses as are actually and necessarily incurred by an officer in respect of any injury, disease or illness suffered by him or dependent family member shall be reimbursed in full by the Bank. Some important points in this regard are as under:

i In respect of treatment taken in empanelled hospitals under post-treatment payment facility, backed by a credit letter issued as per the officer's entitlement, the expenses incurred thereof shall be fully reimbursed (i.e. 100%) for self and for the family.

ii The standardization of medical charges will continue, as hitherto, and shall be applicable in respect of treatment taken at hospitals/ Nursing Homes /Clinics, etc. which are not empanelled with the Bank.

iii The Standardized rates will be reviewed by each Circle every two years. The Bank's Medical Officer shall be responsible and accountable as well to verify such charges while scrutinizing bills, with the duly approved schedule of charges.

iv There will be standardization of Bed charges only as per the grades of the officers in respect of treatment taken at the Empanelled Hospitals, other charges as stipulated by the Circles based on the rates offered by the empanelled hospital shall be paid as per actual. In other words, for treatment taken in eligible bed, the other charges linked to that bed shall be reimbursed in full.

v During the validity period of the Bank's agreement with an empanelled hospital, there will be no change / review of various charges of treatment approved thereof in respect of such hospitals. The empanelled hospitals shall adhere to these charges during the currency of the tie-up agreement. Any change / revision in the treatment charges proposed by an empanelled hospital shall be duly communicated to the Bank for its consideration. The Circle authorities shall arrange to communicate this point of view of the Bank to the empanelled hospitals and also try to incorporate this clause while entering into a tie-up agreement with the hospital, with a view to prevent any arbitrary / unilateral revision of such charges by the empanelled hospital.

vi) All cases of medical implants, the rates of which have not been standardised and cost above Rs. 25,000/- shall continue to be referred to Corporate Centre, as hitherto, for prior administrative approval / sanction.

vii) Consultation charges incurred by the official in an empanelled hospital shall be reimbursed in full. Other than an empanelled hospital, such reimbursement of charges shall be within a maximum limit / a ceiling to be fixed by each Circle while determining the standardized rates of Medical treatment after taking into account the local conditions / the reasonable rates ruling thereat. However, such charges for consultation shall be reviewed by each Circle every two years.

viii) If schedule of charges in respect of a particular Centre is not available, the charges applicable to the Administrative Office Centre shall be applicable to that particular Centre which comes under its administrative jurisdiction.

ix) More number of hospitals with basic infrastructure and facilities may be recommended for empanelment by the Circle. However, the Circle should obtain a reasonable Schedule of Charges / Package Charges through negotiation with the proposed hospitals and ensure that the hospital concerned should have completed more than one year of its operation before making recommendations for its empanelment.

x) In consideration of the peculiar geographic location of the entire North East Region and due to paucity of multi-specialty hospitals and the specific problems being encountered by the officers in getting adequate reimbursement of medical expenses incurred thereof, the following arrangement shall be applicable:

a) More number of Single Specialty Hospitals, apart from Multispecialty hospitals, operating in Guwahati and other centers of North-East may be considered for empanelment.

b) In respect of non-empanelled hospitals, reimbursement in all the centers in the Circle may be made based on schedule of charges approved for Guwahati centre.

c) Wherever specialized hospitals are not available in centers other than Guwahati, treatment may be taken by the employees at other reputed hospitals / Nursing Homes / Clinics, etc. operating at the centre and the charges incurred thereof may be reimbursed as per actual incurred, subject to the ceiling of such expenses not exceeding the rates applicable to the Guwahati centre.

2.1.1 Where husband is officer and wife an award employee

Where the husband is an officer and the wife is an award employee, the wife may avail herself of medical facilities as allowed to award employees and the expenses incurred by her, in excess of the amount to which she is entitled to as an award employee, may be claimed by the husband under his service rules.

2.2 TREATMENT BY A DOCTOR OTHER THAN AN AUTHORISED DOCTOR OSR:24(3)

Reimbursement shall normally be admissible only if the attending doctor is an authorised doctor nominated by the Bank. However, where the attendance or treatment is by a doctor other than an authorised doctor, the reimbursement may be ordered at the discretion of the sanctioning authority to such extent as the authorised doctor considers the expenditure to be reasonable, having regard to the circumstances of the case. While prior consultation of the authorised doctor for treatment by another doctor need not be insisted upon (excepting in cases mentioned hereunder), all such bills shall require to be scrutinised by the authorised doctor from the point of view of reasonableness as well as the need for the treatment, having regard to the nature of the ailment and an effort shall be made to see the requirements of the patients in each case.

2.2.1 Officers posted at village branches

In the case of medical bills of the officers posted at village branches, counter signature of the Bank's authorized doctor need not be insisted upon, provided the amount of the medical bill does not exceed Rs.2000/- in each case. Please refer 2.2.1 (a)

2.2.1 (a) Waiver of scrutiny of Medical Bills up to Rs. 2,000/-

The Competent Authority has since decided that the medical bills up to Rs. 2000/- may be paid by the sanctioning authority without any scrutiny by the Bank Medical Officer /

Contract Doctor. In case of any doubt on admissibility of expenses incurred, clarification may be sought from them, strictly on a need basis. Further, at least 1% of the sanctioned medical bills up to Rs. 2000/- at each branch / office post-payment shall be subjected to scrutiny by the Bank's Medical Officer / Contract Doctor on random basis. The 'Standard Operating Procedure' (SOP) for scrutiny of 1% of medical bills post-payment shall be as under:

i All medical bills up to Rs. 2000/- shall be sanctioned without any scrutiny by the Bank Medical Officer/Contract Doctor.

ii In case of any doubt on admissibility of expenses incurred by the employee, clarification may be sought from the Bank Medical Officer/Contract Doctor, strictly on a need basis.

iii At least 1% of the sanctioned medical bills up to Rs. 2000/- at each branch/office shall be scrutinized by the Bank Medical Officer/Contract Doctor at periodic intervals, depending upon the volume of bills. The periodicity should not extend beyond once in a quarter.

iv The bills for scrutiny shall be selected on a random basis.

v The selected bills shall be forwarded by branches/offices to Bank Medical Officer / Contract Doctor for scrutiny.

The existing instructions regarding the scrutiny of medical bills with upper ceiling of Rs. 10,000/- by Contract Doctors shall continue. The Permanent Part Time Medical Officer shall continue to scrutinize bills without any ceiling.

2.2.2 Centres where no authorised doctor has been appointed

At centres where the Bank is established and where an authorised doctor has not yet been appointed, Branch Managers should take steps to finalise the arrangement and till such time, the claim received from the members of the supervising staff for payment may be entertained along with necessary certificate from the authorised doctor, provided the sanctioning authority is fully satisfied with the reasonableness of the claim(s).

2.3 VISITING AND CONSULTING CHARGES

OSR:24(4)

Visiting and consulting charges are reimbursable on such scales as may be laid down by the Bank from time to time for various centres. Travelling expenses incurred by the doctor or the officer in this regard are, however, not reimbursable.

2.4 CONSULTATION WITH SPECIALISTS

OSR:24(5)

Consultation with specialists, wherever considered essential by the attending doctor, may be allowed both in the case of the officer and his family. Ordinarily, such consultations should take place in the consulting room of the specialist, but in exceptional circumstances, where the attending doctor certifies in writing that the removal of a patient to a hospital or to the consulting room of a specialist may be dangerous or injurious to life, consultation or treatment at the residence of the patient may be allowed. Except in emergent cases and where prior consultation

with the authorised doctor for any reason is not possible, all consultations with specialists will be subject to the prior approval of the authorised doctor.

2.5 HOSPITALISATION**OSR:24(6)**

Except in emergent cases, and where prior consultation with the authorised doctor for any reason is not possible, an officer or his family may, with the prior approval of the authorised doctor, be admitted for treatment in a private hospital or nursing home. In the former case, the authorised doctor should be informed of the full particulars of the case as soon as possible, after the patient has been admitted. The hospital expenses, nursing home fees and the expenses in connection with surgical treatment may be reimbursed to a reasonable extent, depending upon the nature of treatment / surgery, area / place of treatment / surgery and the grade / scale of the officer, as provided in the circulars / guidelines issued by the Bank from time to time.

Charges for 'Board' or 'Diet' in the nursing home/hospital are not reimbursable by the Bank.

2.6 ENGAGEMENT OF NURSES**OSR:24(7)**

The charges for engaging special nurses will not be normally reimbursable, but in special circumstances and where such engagement is considered absolutely essential by the Medical Superintendent / Medical Officer in charge of the hospital / nursing home where the treatment is taken, the charges may be reimbursed to a reasonable extent by the Bank.

2.7 MEDICAL EXPENSES OF KIDNEY DONORS

Medical expenses incurred on the kidney donor considering it as part of medical expenses on the patient himself may be reimbursed. However, payment for kidney to the donor towards the cost of kidney will not be entertained.

2.8 TREATMENT AT PLACES OTHER THAN THE HEADQUARTERS**OSR:24(8)**

In terms of instruction contained in Rule 24 (8) of SBIOSR, an officer of the Bank is entitled for reimbursement of expenses on medical treatment, only if the treatment is taken at his / her headquarters. He/she may avail treatment at other centres only with prior approval of the Bank Medical Officer and the Sanctioning Authority.

Modification: (DATED 17.10.2017)

The Bank has empanelled hospitals in Metros and major centres, where rates are negotiated by the Bank. An officer who desires to undergo treatment in an empanelled hospital at any centre, either for self or for family member, is now permitted, without any prior recommendation from Bank's Medical Officer and approval of sanctioning authority. The entitlement of the officer would be based on his grade and the rate agreed by the Bank with the hospital under tie up arrangement. This will facilitate our officers to avail the best healthcare facilities in the country, without any loss of time.

Consequently, Rule 24 (8) (viii) is being added to SBIOSR, 1992 which reads as:

Notwithstanding, anything contained in subclause (i) to (vii) of Rule 24 (8) hereinabove, in case of treatment at any empanelled hospital of the Bank, prior approval from authorised doctor / Bank Medical Officer and prior permission from sanctioning authority will not be required.

Travelling expenses or lodging expenses incurred for availing such outstation treatment shall not be reimbursed, in any circumstances as already mentioned in SBIOSR, 1992, in Chapter VI, Rule 24 (8).

Expenses incurred on treatment in a country outside India will not be reimbursable unless the officer is posted in that country for official duty.

2.9 TREATMENT BY PERSONS WHO HAVE NO DEGREE FROM RECOGNISED MEDICAL COLLEGE OR NON-RECOGNISED MEDICAL PRACTITIONERS

a. **“Doctor”** has been defined as qualified medical practitioner. The question of paying medical bills representing charges for treatment, taken from a doctor, who is not a qualified and registered medical practitioner or who does not possess adequate / recognised medical qualifications, therefore, does not arise. For the same reasons, **the bills submitted from bone setters, massagers, etc. are not reimbursable.**

b. The recognised medical qualifications of various specialists are as under: -

Specialists		Recognised Medical Qualification	Not recognised Medical Qualification
i)	Pathologists	M.D. (Pathology) or D.P.B. (Diploma in Pathology or Bacteriology) or Ph.D. (Pathology)	B.Sc. or M.Sc. (Microbiology) or C.M.L.T. are not recognised qualifications
ii)	Radiologists	D.M.R.E. or D.M.R.D. or M.D. (Rad.)	X-Ray technicians
iii)	Ophthalmic	D.O. or D.O.M.S. (Oph.) Surgeons	Optometrists, Opticians or Contact lens Specialists.
iv)	E.N.T. Surgeons	M.S.(E.N.T.) or F.R.C.S.	
v)	Cardiologists	M.D. or M.B.M.R.C.P. or M.B.M.D.M.R.C.P. or M.B. PACC (USA)	
vi)	Neurophysicians	(For E.E.G.) M.D. M.R.C.P	Technicians' reports
vii)	Obstetricians And Gynaecologists	M.D. or M.R.C.O.G. for major operations and M.B.B.S., D.G.O. for minor operations	.

2.10 EXCLUSIONS FROM THE SCOPE OF THESE RULES OSR:24(10)

Benefits in respect of the following are excluded from the scope of these rules:

a) Diseases, injury or disablement directly or indirectly due to breach of law or hunting, steeple chasing, polo, winter sports, riding or driving in races or engaging in aviation or ballooning or entering, leaving or travelling in any aircraft or balloon; but this provision shall not be deemed to exclude injury resulting from an accident whilst travelling as a passenger in a fully licensed standard type of aircraft operated by a recognised airline on a regular scheduled air route.

b) Change of sex or beauty treatment of any description or hearing aid, intentional self-injury or dissipation or general debility or 'run down' condition or venereal disease or intemperance or the use of intoxicating drugs or liquors or any disease, injury or disablement, directly or indirectly due to any one or more of them.

However, when there is a definite danger to a person due to exposure to rabies by dog bite, if forms an essential part of definite treatment to save his/her life, expenses on vaccination may be reimbursed up to the prescribed ceiling.

c) General check-up in respect of a member of the family.

d) Nervous breakdown in respect of a member of the family, except in cases where it necessitates hospitalisation in which case, benefits shall be admissible for a maximum total period of three months.

e) Reimbursement of expenses for treatment of psychiatric disorders in respect of their eligible family members which will be, however, subject to the condition that the expenses in respect domiciliary treatment shall be for the period stated in the prescription; if no period is stated, the prescription for the purpose of reimbursement shall be valid for the period not exceeding 90 days. **(Dated 23.07.2002)**

f) Charges incurred in respect of a member of the family for diagnosis, X-ray, laboratory examination, etc. not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any disease, illness or injury.

g) Vitamins and/or tonics and/or orthopaedic appliances unless they are forming a necessary part of treatment of any specific illness or disease or injury or forming a necessary part of convalescence treatment.

h) Expenses in connection with the maternity of an officer or a member of the officer's family, including prenatal or post-natal treatment, except where a caesarean operation or forceps delivery has to be performed to save the life of the mother/child.

i) Reimbursement of medical expenses, to a reasonable extent, may be made in respect of 'incomplete abortion' or 'abortion and evacuation' operation in the case of a lady officer or an officer's wife.

j) Fees or charges of attending physician, specialist, surgeon or nurse, who is a near relative of the officer, near relative for this purpose shall mean husband, wife, father, mother, son, daughter, brother, sister, son-in-law or daughter in-law.

2.11 REIMBURSEMENT OF LABORATORY FEES

Expenses for pathological investigations are reimbursable only if these are made in clinic/laboratory headed by a qualified pathologist who is Ph.D./ M.D. in pathology or a Diploma holder in Pathology and Bacteriology or a Consulting Physician with M.D. or equivalent qualification, with a clinical laboratory technician working under him.

PART- 3 DENTAL TREATMENT

3.1 DENTAL TREATMENT:

REIMBURSEMENT POLICY

Our Bank has introduced medical scheme for reimbursement of dental charges which includes treatment like Conservative Dentistry, Orthodontics, Endodontics, Oral

Surgeries, etc. Currently, dental bills are paid as per approved Standardisation of Dental charges for various category of places such as Metro, Major A, etc. at respective Circles.

2. After thorough scrutiny of prevailing rates at different category of places and in consultation with our visiting Dentists at our Dispensary, we have prepared a list of various types of treatments with indicative reimbursable rates; placed as '**Annexure-I**'.

3. This revised list includes the review/ revision of existing rates with an idea to have a Comprehensive Dental Policy. For applicability of reimbursable rates, various categories have merged and simplified as only 'Metro' & 'Non-Metro' areas. Additional treatments like Dentures are made reimbursable with some conditions.

4. Furthermore, undernoted conditions are approved for reimbursement of expenses on dental treatment:

i. Any Dental treatment other than in the approved list, will require prior approval from Circle CGM/ CGM (HR), irrespective of the amount of treatment.

ii. Previous structure of prior approval for dental treatment irrespective of amount to be dispensed with. Now prior approval only for dental treatment above Rs. 50,000/- will be required and Circle CGM will be the competent authority to authorize such treatments above Rs. 50,000/-. For staff members posted at CC and its establishments, CGM (HR) will accord approval for the same. However, in case of treatment related to Orthodontics, prior approval is must for all cases irrespective of amount and Circle CGM/ CGM (HR) will be the competent authority to accord approval for the same.

iii. Post facto approval for dental treatment other than approved list, will not be granted under any circumstance except emergency /accidental cases. Nature of such cases will be confirmed by CC.

iv. Scrutiny of Dental bills will be done by any of our bank medical officer like routine medical reimbursement bills.

v. Pre and Post treatment OPG is compulsory for treatments above Rs. 20,000/. However, in case of any doubt, clarification may be asked for even smaller amount of Bills.

vi. **Any type of Dental Implants is non-payable.**

5. Existing Standardization of charges applicable for dental treatment has been discontinued.

Annexure – I

Proposed Dental Charges			
S. NO.	TYPE OF TREATMENT	Recommended Rates	
		Metro	Non- Metro
1.	Consultation	500	450
2.	X-Rays		
a)	Intra Oral X-Ray	200	180
b)	OPG/ Lateral Cephalogram / Panoramic View	400	360

c)	CBCT		
	Single tooth	500	450
	Quadrant	1000	900
	Full mouth	2000	1800

CONSERVATIVE DENTISTRY

S. NO.	TYPE OF TREATMENT	Recommended Rates	
		Metro	Non- Metro
1.	Restoration (per filling)		
a)	Temporary filling (s)	500	450
b)	Silver amalgam restoration	900	810
c)	Composite restoration	1000	900
d)	Glass isomer restoration	1000	900
2. a)	Any cap / crown	6000	5400
b)	Porcelain Cap/Crown	7000	6000
c)	Zirconium Cap/Crown	12000	10000
3.	Bridges - Charges will be unit wise one unit one crown		
a)	Re-cementation of crown/ bridge per unit	700	630
4.	Complete & partial dentures		
a)	Per arch	10000	9000
b)	Full mouth	25000	22500

ENDODONTICS

S. NO.	TYPE OF TREATMENT	Recommended Rates	
		Metro	Non- Metro
1.	Root canal (per tooth) (at least 3 X-Rays are required)	5000	4500

ORTHODONTIA - ORTHODONTICS

S. NO.	TYPE OF TREATMENT	Recommended Rates	
		Metro	Non- Metro
1.	Extraction case (Treatment period 18 to 24 months) - MDS Orthodontics only	50000	45000
2.	Non-extraction case (Treatment period 10 to 15 months)	25000	22500
3.	Preventive & Compromise (Short term treatment period 3-6 months)	20000	18000
4.	Retention plate or Simple Orthodontic correction plate	5000	4500

MAXILLOFACIAL & ORAL SURGERY

S. NO.	TYPE OF TREATMENT	Recommended Rates	
		Metro	Non- Metro
1.	Extraction 1 tooth	1000	900
2.	Surgical extraction	1500	1350
3.	Surgical extraction of impacted tooth wisdom tooth	3000	2700

4.	Minor oral surgery cysts, Granulomes, Residual infection, Mucocele, Epulis etc.	3000	2700
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PERIODONTIA			
S. NO.	TYPE OF TREATMENT	Recommended Rates	
		Metro	Non- Metro
1.	Scaling & Prophylaxis	1500	1350
2.	Subgingival Curettage		
a)	Per tooth	400	360
b)	Quadrant	1000	900
c)	Crown lengthening procedure	1500	1350
3.	Gingivectomy	2000	1800
4.	Flap operation		
a)	Quadrant	3000	2700
b)	Full mouth	12000	10800

PEDODONTIA			
S NO	TYPE OF TREATMENT	Recommended Rates	
		Metro	Non- Metro
1	Metal Crowns (Preformed)	1500	1350
2	Fluoridation (per quadrant)	600	540
3	Pulpectomy	3000	2700

PART - 4 AYURVEDIC, HOMEOPATHIC & OTHER ALTERNATE TREATMENTS

4.1 HOMEOPATHIC / AYURVEDIC TREATMENT

Medical expenses bills relating to Homeopathy or Ayurvedic treatment may be passed for payment without any scrutiny by the Bank's authorised doctor, provided the bills are prima facie in order, i.e., the doctors are registered medical practitioners and the medicines are purchased from registered shops of chemists and druggists of repute. However, such bills should be subjected to strict scrutiny before payment, especially when the bills are for large amounts. In cases of doubt, the Bank's authorised doctor may obtain opinions of the practitioners of the respective branches of medicine. The Homeopathy physician from whom the officer has taken treatment should possess a degree recognised under the Homeopathy Central Act, 1973.

4.1.1 BANK'S MEDICAL REIMBURSEMENT SCHEME FOR AYURVEDIC TREATMENTS (Ref: dated 18.07.2024)

Competent Authority has approved the Bank's medical reimbursement scheme for Ayurvedic treatments with improved benefits.

The salient features of the scheme are as under

i.	Need for review for Reimbursement Scheme for Ayurvedic treatment	To issue guideline on Ayurvedic treatment for officers & Award Staff.						
ii.	Degree/ Qualification of Doctors who can prescribe Ayurvedic treatment	Ayurvedic doctors having BAMS or MD/MS Degree or Diploma in Ayurveda or Ph.D. in Ayurveda. Older practitioners having qualifications like MFAM, DASF are also authorized to do Ayurvedic practice. There are doctors designated as Acharya or Vaidya, but they have to be Registered Medical Practitioners to prescribe Ayurvedic treatments						
iii.	Medicine Prescription and Reimbursement of cost of medicines	- Only medicines given in Ayurvedic treatises are reimbursable (Generic medicines) e.g. Ekal Dravya (single medication treatment), Kalpa (Tab, Syrup, Powders, Avaleha), etc. - No branded medications will be reimbursed which are sold under the name other than Ayurvedic Treatises. If prescribed, doctors have to write the generic contents of the medication (as per ayurvedic treatises). - Immunity boosters, Protein Powders are not reimbursable. - The cost of medicines purchased from the stores on the recommendations of an Ayurvedic doctor may be reimbursed up to Rs.3,500/- per month (including consultation fee) to officers. For Award staff, monthly ceiling will be Rs. 1500/- per month (including consultation). However, consultation fee has a ceiling of Rs. 500/- per month for officers and Rs. 300/- per month to award staff. - All 33 Pathology Investigations approved by the Bank as per e-Circular No. CDO/P&HRD-IR/4/2019 – 20 dated 05.04.2019, if prescribed by Ayurvedic doctors, shall be reimbursed. For high-value and specialized investigations, prior approval from Bank's doctor is required. - Nutritional supplements like Honey, ghritam (ghee), saindhav, shall not to be reimbursed.						
iv.	Reimbursement of Panchakarma Therapy Charges per day	Panchakarma Therapy charges to be paid as under: <table><tr><td>Officers up to SMGS V</td><td>Rs. 800/-</td></tr><tr><td>Officials in TEGS VI and VII</td><td>Rs. 1200/-</td></tr><tr><td>Officials in TEGSS-I and above</td><td>Rs. 2,000/-</td></tr></table> In view of wide variations in the rates of Government and private hospitals, rates applicable at govt. hospitals may be reimbursed. Panchakarma Therapy is applicable to confirmed officers only.	Officers up to SMGS V	Rs. 800/-	Officials in TEGS VI and VII	Rs. 1200/-	Officials in TEGSS-I and above	Rs. 2,000/-
Officers up to SMGS V	Rs. 800/-							
Officials in TEGS VI and VII	Rs. 1200/-							
Officials in TEGSS-I and above	Rs. 2,000/-							

v.	Reimbursement of Room Rent per day for Panchakarma Therapy	Room rent to be paid as under: Officers up to SMGS V Rs.2,000/- Officials in TEGS VI and VII Rs.3,000/- Officials in TEGSS-I and above Rs.5,000/-
vi.	Periodicity and Duration of Panchakarma treatment	Periodicity will be once in three financial years for all officers. Maximum duration of treatment should be 7 days once in three year (OPD & IPD inclusive) and accordingly cost thereof may be reimbursed for Panchakarma treatment. (Retired CGMs and above will be made eligible for reimbursement under Bank's Elite Policy once in 2 year).
vii.	Surgeries/other treatment in Ayurveda	The details of Surgeries published under the Gazette of India (Part III Section 4) can be put under reimbursement scheme. The medical aid and reimbursement of expenses under the hospitalisation scheme shall also be available for medical treatment under the Ayurvedic, if such treatment is taken in a clinic/hospital recognized by the Central/State Government. Further, reimbursement shall be limited to such expenses within the prescribed ceilings as would have been reimbursable in case the treatment was taken in a Government/Municipal hospital, subject to the overall limits under the scheme, i.e., 100% of approved expenses for self and family. Reimbursement of such treatments may be as applicable in Government Ayurvedic Hospitals. However, in such cases, prior approval from Corporate Centre is necessary.
viii.	Criteria of hospitals for Ayurvedic treatments	Ayurvedic Hospital is a healthcare facility wherein medical/surgical/para-surgical treatment procedures and interventions are carried out by Ayurveda Medical Practitioner(s) comprising of any of the following: Central or State Government Ayurveda Hospital or Teaching Hospital attached to Ayurveda College recognized by the Central Government/Central Council of Indian Medicine; or Ayurveda Hospital, stand-alone or co-located with in-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered Ayurveda Medical Practitioner and must comply with the following criterion: i. Having at least 5 in-patient beds. ii. Having qualified Ayurveda Medical Practitioner in charge round the clock.

		iii. Having dedicated Ayurveda therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out. iv. Maintaining daily records of the patients and making them accessible to the company's authorized representative
ix.	Scrutiny of Bills	Ayurvedic treatment bill will be scrutinized by Bank's Medical Officers and/or by Ayurvedic Doctor posted at Bank's Dispensary.

4.3 REIMBURSEMENT OF MEDICAL EXPENSES INCURRED ON NATUROPATHY

It has been decided that with effect from the 1st March 1993 expenses incurred on naturopathy system of medicine may also be approved for reimbursement to our officers subject to the following conditions:

(i) The naturopathy treatment must be undertaken at a Hospital / Institute /Centre supervised directly by a qualified registered medical practitioner holding a degree from recognised university in one of the following systems:

a) Allopathic

b) Ayurvedic

c) Degree in naturopathy (BNYS) from University of Health Sciences, Vijayawada and / or

d) In Hospitals/Institutes/Centres approved by Central or State Government for providing treatment under Naturopathy.

(ii) The reimbursement of expenses incurred will only be for consultation at the clinic or as an out-patient at hospitals/institutes/centres. If hospitalisation is involved, then consultation charges and room rent/ bed charge(s), the ceiling of which is determined by the Circle for the specific centre, would be reimbursed.

(iii) The treatment should invariably be taken on recommendations of the Bank's Medical Officer / Authorised Doctor and no exceptions should be permitted in this regard.

(iv) The reimbursement may be done at the discretion of the sanctioning authority to such extent as the authorised doctor considers the expenditure to be reasonable, having regard to the circumstances of the case. All such bills shall require to be scrutinised by the Bank's Medical Officer / Authorised Doctor as also the sanctioning authority from the point of view of reasonableness as well as the need for treatment, having regard to the nature of the ailment and an effort shall be made to see the requirements of the patients in each case.

(v) The provisions for the reimbursement of medical expenses as given in Rule 24 of the SBI Officers Service Rule would continue to govern the reimbursement of medical expenses under naturopathy system of treatment also.

4.4 REIMBURSEMENT OF EXPENSES ON MEDICAL TREATMENT RELATING TO ACUPUNCTURE / ACUPRESSURE

CO LETTER ADM:2160 19.04.93/PER/103 dt. 03.10.1989

Expenses incurred on treatment(s) taken in respect of Acupuncture / Acupressure are not reimbursable as there does not appear to be any recognised qualification(s) for doctors in this field.

PART - 5

EXECUTIVE HEALTH CHECKUP SCHEME

5.1 EXECUTIVE HEALTH CHECKUP SCHEME (Dt.06.10.1997)

i In view of growing incidence of cardiac problems, hypertension, diabetes, etc. among our officers, it has been felt that timely detection and treatment would result in healthier profile of our officers. It has, therefore, been decided that officers in MMGS-II (above the age of 35 years) & MMGS-III and above officials, may undergo Executive Health Check-up once in financial year.

ii After completion of the medical check-up, each officer will submit the medical report to the Bank's Medical Officer. The Medical Officer will give him suitable counsel on health care.

iii If additional tests are suggested by the Bank Medical Officer/examining consultant during the health check-up as a follow up of the reports, the same may be carried and paid for by the Bank as part of the Executive Health Scheme.

As per Cir dated 15.02.2019, the Executive Health Check-up Scheme of the Bank has since been reviewed by the Central Office Human Resources Committee in its meeting held on 28/01/2019 and it has been decided to continue with the Scheme for a further period of 3 years from the date of the Circular, with a review thereafter. The following modifications / improvements have been made in the scheme:

i The list of common tests covered under the scheme has been revised. The revised package plan is placed as Annexure-I. The specialized tests as in Annexure-II may continue to be done on the specific recommendation of the Bank's Medical Officer, within the benchmark ceiling.

ii The MMGS II officials, above the age of 35 years, are also now covered under the scheme. The provision of annual medical check-up facility under the 'Executive Health Check-up Scheme' will now be available to all permanent officers in MMGS II (more than 35 years of age) and above.

iii The spouses (working or non-working) of officials in the rank of DGM & above will also be covered under the scheme.

iv The package cost for the common tests has been increased to Rs. 4,500/- in case of male officers and Rs. 4,700/- in case of female officers, up to the grade of General Manager (TEGS VII) As the charges of hospitals / diagnostic centres vary from centre to centre, the Circles shall negotiate the charges with them and fix a reasonable limit, centrewise, within the above prescribed ceiling. In case the package of tests is available at a lower cost, it shall be fixed accordingly.

Note: The facility under 'Executive Health Check-up' Scheme may now on be availed **"once in a financial year."**

3. The officers are permitted to undergo health check-up under the scheme at the place / centre convenient to them, even if such centre is located outside the jurisdiction of their controlling office. No special leave or travelling expenses shall, however, be sanctioned for this purpose to the officer.

Annexure - I

LIST OF COMMON TESTS AS PER THE EHC PACKAGE PLAN

1. Pre-and Post-check-up consultation with Physician
2. Consultation with Surgeon in case of male officers and Gynaecologist in case of female officers
3. Pathology tests:
 - i) C.B.C
 - ii) E.S.R.
 - iii) Blood Sugar - Fasting with urine sugar, PP with urine sugar
 - iv) Cholesterol
 - v) HDL Cholesterol + Triglycerides + LDL + VLDL ratio
 - vi) Urea
 - vii) Creatinine
 - viii) Uric Acid (males)
 - ix) S.G.O.T
 - x) S.G.P.T
 - xi) Alkaline Phosphates
 - xii) Urine routine
 - xiii) Stool examination
 - xiv) Blood Grouping (Optional)
 - xv) Pap smear for female patients
4. X ray chest (full size plate) - Optional
5. E.C.G.
6. ENT/Eye/Dental check up (any two)
7. Ultra Sonography of abdomen & pelvis
8. Stress test
9. Audiometry Test
10. Dietician Reference

Annexure - II

BENCHMARK CEILING FOR THE SPECIALISED TESTS

S. No.	Name of Specialized Tests	Benchmark ceiling (in Rs.)
1.	PSA	500
2.	HBA 1C	350
3.	Vitamin D 3	800
4.	Vitamin B 12	500
5.	Echocardiogram	1100
6.	T3, T4, TSH	350
7.	Pulmonary Function Test	450
8.	Bone Densitometry	1300
9.	Mammography	1000

**PART- 6
GENERAL INSTRUCTIONS**

6.1 GENERAL INSTRUCTIONS REGARDING REIMBURSEMENT OF MEDICAL EXPENSES

OSR:24(9)

i Ambulance charges or taxi / auto rickshaw charges, where the facility of ambulance is not established / available for removing the officer or his family member from residence to the hospital / nursing home or from one hospital to another hospital or from hospital / nursing home to residence on discharge of the officer, may also be reimbursed, with such charges for shifting himself / herself / patient for hospitalisation purposes from the place of posting to another center, provided the treatment is not available at the place of duty and it is a case of emergency with a view to save the life of the officer / patient. (Dt.23.07.2002)

On no account shall travelling expenses incurred by an officer in connection with his treatment or the members of his family be reimbursable.

With the prior approval of the sanctioning authority an officer or a member of his family may be admitted to a sanatorium for treatment of T.B. Such sanatorium charges including charges for post-sanatorium treatment as are considered reasonable will be reimbursable by the Bank.

ii. Reimbursement for any specialised method of treatment shall be permissible only if the treatment is undertaken with the prior approval of the authorised doctor who should certify at the time of claiming reimbursement that the treatment has been completed or that the case has reached the stage of maximum benefit from the treatment.

OSR:24(11)

iii " If an employee claiming reimbursement for his/her family has received or is entitled to any reimbursement or contribution towards such expenses under a personal accident policy or under any claim in respect of an accident or from any other source, he/she shall be entitled for the amount actually spent and admissible minus the amount he/she has

received or is entitled to receive under the said policy or from the said other source subject to the condition that such reimbursement from the Bank shall not exceed of the total admissible expenses.”

As such, the extant provisions for reimbursement of medical expenses stand revised as follows:

“In cases where the employees have obtained medical insurance cover for dependent family members, reimbursement may be allowed up to the unsettled amount provided the same is within total admissible medical expenses and subject to fulfilment of other terms and conditions.”

The above provision will also be made applicable for the Award Staff members for reimbursement of medical expenses under Improved Medical Aid Scheme/Hospitalisation Scheme.

OSR:24(12)

iv An officer making a false claim or furnishing any false information shall be guilty of misconduct and shall render himself liable to disciplinary action and consequent punishment, including dismissal.

v. **The fees incurred by the officials for medical tests at the time of promotion will be paid by the Bank.**

vi Reimbursement of expenses for treatment of psychiatric disorders in respect of eligible family members will be, however, subject to the condition that the expenses in respect of domiciliary treatment shall be for the period stated in the prescription; if no period is stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

Clarifications:

Reimbursement of conveyance charges for hospitalisation may be permitted provided an ambulance was not available at the material time and to the extent ambulance hire could have cost for the identical journey. (CO letter dt. 07.03.1994)

6.2 OFFICERS UNDER SUSPENSION

The claim for reimbursement of medical expenses in terms of the provisions of this chapter will be entertained from an officer under suspension also in the usual way as in the case of other officers.

6.3 ADVANCE AGAINST MEDICAL EXPENSES

The following terms and conditions shall apply in such cases:

- i. The advance shall be restricted to the amount reimbursable under 'Medical Benefit' as provided in the service rules / scheme
- (ii) Necessary estimate for the expenditure from the concerned hospital / doctor is produced and this is found in order by the Bank's Medical Officer/ Authorised Doctor.
- (iii) The amount shall be disbursed directly to the hospital concerned by debit to Branch / Regional Office / Local Head Office suspense account against receipt. The hospital should be asked to send the bill directly to the Bank so that the amount advanced can be adjusted from the amount reimbursable. The employee / his relative should ensure that the bill is submitted within a month of discharge of the employee / officer or his family members from the hospital.

(iv) The expenditure involved should be outside the normal means of the officer / employee. Normally, cases of serious ailments involving high expenditure or prolonged treatment in hospital e.g. bypass surgery, major operations, etc. should only be considered.

6.3 SUBMISSION OF MEDICAL BILLS AND SCRUTINY

(i) Medical bills should be submitted by the officers to the Branch Manager / sanctioning authority through HRMS.

(ii) Medical bills should be submitted for reimbursement within a period of 6 months from the date of expenditure or the officer returning to duty after sickness, whichever is later. However, in cases where the submission of medical bills is delayed for genuine and Unavoidable reasons, such reasons should be clearly indicated in the medical bills for consideration by the sanctioning authority.

(iii) The medical bills for reimbursement of hospital, nursing or nursing home fees and cost of specialised methods of treatment should be forwarded to the appropriate authority for sanction as per latest delegation of financial powers.

(iv) All medical bills submitted should be scrutinised carefully in terms of the prescribed scheme before being passed for payment. While passing for payment, a certificate should be incorporated on the proforma that the claims have been passed for payment in terms of extant instructions.

(v) While employees in all cases should be advised to submit stamped receipts from the doctors if the amount paid exceeds Rs. 5000/- in cash in any one instance, reimbursement of medical bills should not be refused merely on this account, if the claim is otherwise in order.

6.4.1 Scrutiny of medical Bills (SPL/242 dt. 29.05.2003)

Physicians and surgeons having qualifications recognised by NMC/State Medical Councils are allowed to practice modern system of medicines in surgery.

Ayurveda, Siddha, Unani and Homoeopathy practitioners can prescribe allopathic medicines under Rule 2 (ee) (iii) only in those States where they are authorized to do so by a general or special order made by the concerned State Government in that regard. Practitioners of Indian Medicine holding the degrees in integrated courses can also prescribe allopathic medicines, if any State act in the State in which they are practicing recognizes their qualification as sufficient for registration in the State Medical Register.

6.4.2 Scrutiny of Medical Bills submitted by Diagnostic Centres / Bank's Medical Officers

(i) At centres where Bank's dispensaries are manned by the Bank's medical Officers (Part / Full time)

The Bank's Medical Officers at such dispensaries can scrutinize the medical bills as also refer the cases to the diagnostic centres under tie- up arrangements.

(ii) At Centres where more than one Bank's Dispensaries are manned by the Bank's Medical Officer(s) as also Doctors on Contract Basis

The medical bills may be scrutinized by the Bank's Medical Officers only. However, the Bank's Medical Officer(s) as also the Doctor(s) on contract basis may refer the cases to diagnostic centres.

(iii) At Centres where Bank's Dispensaries are manned by Doctors on Contract Basis only.

All bills may be sent to Zonal / Regional Office for scrutiny of Medical Officer. The references to diagnostic centres may be made by Doctors on contract basis at such centres.

(iv) At Centres where Bank's Doctor are not Available but Tie-up Arrangements are made with Diagnostic Centres

All bills may be sent to Zonal / Regional Office for scrutiny by Medical Officer.

(v) All Other Centre where we have no Dispensaries nor any Tie-up Arrangements with Diagnostic Centre

All bills may be sent to Zonal / Regional Office for scrutiny by Medical Officer. At such centres, the question of referring the cases to Diagnostic Centres would not arise.

6.4.3 Reimbursement of Medical Expenses incurred by Officers

Reimbursement of Medical Expenses incurred by Officers (cir dated 19.04.2012)

2. Some of the important points are as under: -

a. Lodgement of the claim by the applicant through HRMS portal will be allowed throughout the month. However, in order to take care of the impact of the reimbursement of medical expenses on Taxable Income, the system will remain closed for **submission of approval by the approver during 21st to last date of every month** and resultantly no entries for reimbursement will be passed during this period. Though, **the approver will be able to feed the sanction details and save the same during this period**, he/she will have to release such saved claims on 1st of the succeeding month by approving them.

b. In order to mitigate the hardship to the employees, in genuine cases, particularly in the cases of Hospitalisation bills where the employee is out of funds for sizeable amount, the disbursing authority after taking a view, may pay the approved amount by debit to Suspense account after obtaining approval from the competent authority and the amount released as advance may be recorded on the 'Approval' screen against the field meant for that so that the same can be recovered after payment through the system on the 1st of following month.

c. While the system would add the Taxable portion of the reimbursement to the income of the employee and would calculate/ recover Income Tax as being done in case of salaries, in exceptional cases where Medical bills involving large taxable amount are approved and where disbursing authority apprehends Income Tax recovery related issue, the approximate Tax amount of the Taxable amount may be added in the amount Advanced field on the Approver's Screen. In such cases, the proceeds of the bill will be credited to the System Suspense account of the Branch / Office, instead of employee's account and the branch/office officials would recover TDS from the proceeds of the approved bill and deposit the same with the Income Tax Department as usual and the facts be reported immediately to Circle HRMS team for taking into consideration while calculation/ recovery of Income Tax from salary.

1. Details of Reimbursements covered under the service:

For Officers/Specialists/ Permanent Fulltime/Part time Medical Officers:

- i. Domiciliary Exp. Pre or Post Hospitalisation
- ii. Hospitalisation Exp.
- iii. Medical Exp. Other than Hospitalisation

2. Payments not covered under the service:**i. Direct Payment to the Hospitals / Diagnostic centres under Tie-up Arrangements:**

Since, at present payment to other than employees cannot be done through HRMS as also employee is required to submit claim for payment through HRMS, payment made by the Bank directly to the Hospitals/ diagnostic centres under Tie-up Arrangement for Post-Treatment Payment facility will not be covered through this service. In these cases, the existing system of payment by the offices and reporting of the same to HRMS Cell at Circles/OADs at CC for inclusion of the same in Income Tax calculation purpose, where required, shall continue.

ii. Payment to Contractual employees will not be covered under the scheme as it is a part of their Fixed Pay out of CTC.

iii. Claims for Reimbursement lodged by the employees while in service but not approved in the system till the payment of their last salary prior to their retirement/resignation or in laying down from the permanent service for reasons whatsoever, will not be made through HRMS. In such cases approval of the reimbursement and thereby payment through HRMS would **NOT** be allowed and the reimbursement would require to be granted by concerned branch/office manually after taking care of recovery of Income Tax and/or arranging for inclusion of the taxable amount into the employee's income through Centralised Staff Pension Processing Cell (CSPPC).

6.4 STANDARDISATION OF MEDICAL CHARGES

a. The SBI Officers Service Rules, while providing for full reimbursement of medical expenditure incurred by an officer in respect of his own illness, also lays down certain restrictions in this regard. Rule 24(3) provides that when treatment is by a doctor other than an authorized doctor, reimbursement may be ordered at the discretion of the Sanctioning Authority to such extent as the authorised doctor considers the expenditure to be reasonable having regard to the circumstances of the case. Rule 24(4) states that visiting and consulting charges are reimbursable on such scales as may be laid down by the Bank from time to time for various centres. Rule 24(6) states that Hospital, Nursing Home fees and surgical treatment expenses, etc. may be reimbursed to a reasonable extent depending on the nature of treatment / surgery, area / place of treatment / surgery and the grade / scale of the officers, as provided in the circulars / guidelines issued by the Bank from time to time.

b. In order to conform to the aforesaid restrictions and guide the Sanctioning Authority in examining the claims of medical reimbursement, the charges for various types of medical reimbursement have been standardized by the Circles. These charges are the outer limits and therefore illustrative in nature. Normal scrutiny of the bills from the point of reasonableness will continue to be done. For treatment availed by officials at a centre outside the Headquarters / place of posting of the Officer, the medical charges standardized for that centre by the circle under whose area of operation it is located, shall apply. (CC.NBG/ADM/13/25639 dt. 11.02.1998).

6.6 RECOVERY OF INCOME TAX AT SOURCE

a. A separate register should be maintained to record the reimbursement of medical expenses for each officer and entries should be made in this register whenever an officer's claim is passed.

b. The Central Board of Direct Taxes have vide their circular No.747 dated the 2nd December 1996 advised as under :- "Para 5(12) Under Section 17 of the Act, exemption from tax will also be available in respect of :-

(i) the value of any medical treatment provided to an employee or any member of his family, in any hospital maintained by the employer.

(ii) any sum paid by the employer in respect of any expenditure actually incurred by the employee on his medical treatment or of any member of his family :

➤ in any hospital maintained by the Government or any local authority or any other hospital approved by the Government for the purposes of medical treatment of its employees (a list of such hospitals furnished by the Ministry of Health and Family Welfare on 11.4.91)

➤ in respect of the prescribed diseases or ailments (refer Annexure 18.9), in any hospital approved by the Chief Commissioner having regard to the prescribed guidelines, provided that, in a case falling in sub-clause (ii), the employee shall attach with his return of income a certificate from the hospital specifying the disease or ailment for which medical treatment was required and the receipt for the amount paid to the hospital.

(iii) premium paid by the employer in respect of medical insurance taken for his employees (under any scheme approved by the Central Government) or reimbursement of insurance premium to the employees who take medical insurance for themselves or for their family members (under any scheme approved by the Central Government);

(iv) Reimbursement, by the employer, of the amount spent by an employee in obtaining medical treatment for himself or any member of his family from any doctor.

(v) As regards medical treatment abroad, the actual expenditure on stay and treatment abroad of the employee or any member of his family, or, on stay abroad of one attendant who accompanies the patient, in connection with such treatment, will be excluded from perquisites to the extent permitted by the Reserve Bank of India. As regards the expenditure incurred on travel abroad by the patient / attendant, it shall be excluded from perquisites only if the employee's gross total income, as computed before including the said expenditure, does not exceed Rs.2 lakhs".

c. The amount of medical expenses reimbursed in respect of the officer and the family members should be shown separately in the register maintained by each office. When an officer is transferred to another branch / office, the total amount of medical expenses reimbursed to him and the members of his family during the financial year should be advised by a letter to that branch / office.

**PART - 7
MISCELLANEOUS PROVISIONS**

the facility of reimbursement of the cost of spectacles to our employees and the grade wise cost ceiling is as under:

S. NO.	Grade/Scale	Reimbursement Ceiling (Frame plus Lens)
1	Award Staff (Clerical and Subordinate)	Rs. 3,000+ GST
2	Officers in JMGS-I to MMGS-III	Rs. 6,000+ GST
3	Officers in SMGS IV & V	Rs. 10,000+ GST
4.	Officers in TEGS VI & VII	Rs. 15,000+ GST
5.	Officers in TEGSS I & Above	Rs. 20,000+ GST

➤The reimbursement of the cost of spectacles will be made only on submission of **prescription of the Ophthalmologist** and **original receipt** for the purchase.

This reimbursement facility is only for the Bank employees and not for their dependent family members.

➤An employee may buy **more than one pair** of spectacles, within the eligibility ceiling.

➤The reimbursement can be availed by an employee **once in 3 years** through HRMS. This reimbursement scheme will be applicable from **28.12.2021**.

➤More than one pair of spectacles can be purchased in one instance. The next reimbursement with full eligibility will fall due on completion of 3 years of the previous purchase.

➤If purchase of more than one pair is made separately on different occasions, the next reimbursement will fall due on completion of 3 years of the first reimbursement (irrespective of the date of purchase of the second pair of spectacles).

(Cir. dt 02.02.2022)

7.2 GLUCOMETER

(Cir. dated 27.02.2024)

(i) In view of growing incidences of diabetes among officers and staff members, a necessity for an amendment/revision in the existing provisions of reimbursement of cost of Glucometer Kit & Strips under Improved Medical Aid scheme had been perceived. Accordingly, it has been decided that the availment of the facility by staff members shall be revised from once during entire service to availment at regular interval of 10 years i.e. once in 10 years. It has been further decided to revise the cost of reimbursement of Glucometer Kit & Strips as under:

For All Officers (Amount in Rs.)

Particulars	Revised Rate (Max Ceiling)
Glucometer Kit	Rs 1500/- + GST
Glucometer Strip (100 strip per year)	Rs 1200/- +GST

(ii) The revision in the facility of reimbursement of the cost of Glucometer Kit and Glucometer Test Strips under the improved medical Aid scheme shall be as applicable to all Officers and Award Staffs, subject to the following stipulations:

a. The facility of reimbursement of the cost of Glucometer Kit and Glucometer Test Strips will be available to all Officers and Award Staffs who are diabetic, as prescribed by the Bank's Permanent Doctor, after confirmation of Diabetes Mellitus from blood report.

b. The reimbursement of the cost of Glucometer Kit and Glucometer Test Strips will be made only on submission of prescription of the Bank's Permanent Doctor, Blood Report of Diabetes, and original receipt of purchase.

c. The cost of Glucometer Kit will be reimbursed up to a maximum amount of Rs. 1500/- (Rupees One Thousand Five Hundred only) + GST. The reimbursement can be availed by an employee once in 10 years through HRMS. Suitable record thereof is to be maintained in HRMS.

d. The cost of Glucose Test Strips will be reimbursed to the employees for maximum of 100 strips per year @ Rs. 1200/- + GST. Suitable record thereof is to be maintained in HRMS.

e. This facility will be available only to the Bank employees and not to their dependent family members.

f. The Bank will not provide replacement of Glucometer Kit on account of loss / theft / damage etc.

7.3 IMPORT OF DRUGS

CO LETTER PA: CIR:81 17.05./PER/101 dt. 19.06.1986

Under the import trade control rules, import of medicines, in case such medicines are not available in India, is permitted provided the attending doctor certifies that such medicines are essential and are not available in India. In such cases, where the medicine has been imported on completion of exchange control formalities, cost of imported medicines may be reimbursed. Also, import of certain drugs is permissible and these are sold over the counter. If the attending doctor prescribes such medicines and certifies that these are essential and are not made in India, the cost of such medicines may be reimbursed.

7.4 VACCINATION/NORMAL DELIVERY/MEDICAL IMPLANTS/ KIDNEY AND LIVER DONATION

(Cir dated 23.03.2018, 15.12.2021, 05.08.2022)

With a view to further rationalize and improve the medical facilities to our employees/officers, the Central Human Resources Committee (CHRC) in its meeting held on 7th March 2018 has decided to include the following facilities under the medical scheme-

- a) Reimbursement of expenses on Vaccination to Children of employees.
- b) Reimbursement of expenses on Normal Delivery to employees/ spouse of employees.
- c) Revision/ Fixation of ceiling for medical implants.
- d) Reimbursement of expenses in case of kidney and liver donation by employees to third party/non-dependent family members.

a) Reimbursement of Expenses on Vaccination to Children of Employees Today, preventive health is the most important need. Vaccination is another way of preventing serious illness or diseases. The vaccination of children is also being stressed upon in the 'Immunisation Programme of Government of India'. It has been decided that the Bank will

reimburse expenses incurred by an employee / officer on the on-child vaccination on the basis of Maximum Retail Price (MRP) on production of bill. The charges for administering the vaccines will be capped at maximum Rs. 50/- for Oral vaccinations and Rs. 200/- for Injectable vaccinations. All the Child Vaccines (listed in Annexure A) may be administered till the age of 18. Any Vaccination taken on the advice of health care professional during the catch-up period will be reimbursed. In such cases, a certificate from the treating Doctor will have to be furnished, stating the reason for the delay.

Further, it has to be ensured that the upper ceiling for each vaccine is not higher than the highest MRP of domestic vaccine.

Introduction of Reimbursement of Adult Vaccination

The expenses incurred by an employee on vaccination (listed in Annexure B) of self or dependent family members will be reimbursed on the basis of Maximum Retail Price (MRP) on production of bill. The charges for administering the vaccines will be capped at maximum Rs. 50/- for Oral vaccinations and Rs. 200/- for Injectable vaccinations. Further, it has to be ensured that the upper ceiling for each vaccine is not higher than the highest MRP of domestic vaccine.

b) Reimbursement of Expenses on Normal Delivery to Employees/ spouse of Employees

As per bank's extant instructions, expenses in connection with the maternity of an officer or spouse of the officer are reimbursable only in cases of caesarean operation or forceps delivery.

It has been decided that expenses incurred on Normal Delivery shall be reimbursed to all employees/ officers or their spouse up to a ceiling of Rs. 50,000/- in one instance subject to two deliveries in the entire service period. The expenses will be reimbursed on the basis of actual charges or Rs. 50,000/-, whichever is lower.

c) Revision/ Fixation of ceiling for medical implants

With the introduction of various technologies in the medical field/treatment, the demand for various implants has gone up. At present, all requests of implants are referred to Corporate Centre for consideration and approval is being given on case-to-case basis. The various implants being approved at Corporate Centre are CPAP/ BIPAP machines, Artificial Limb, Pacemaker, Knee replacement, Stent etc.

We are receiving several cases of 'Sleep Apnea' where the attending doctors are recommending use of CPAP / BIPAP machines. While a CPAP machine is used for Continuous Positive Airway Pressure therapy, a BIPAP machine provides Bi-level Positive Airway Pressure therapy. At present, there is no standard rate for reimbursing the cost of CPAP/BIPAP machines to employees/ officers. The price of CPAP and BIPAP machines vary widely in the market. Due to a wide variation in price, it becomes very difficult, at times, to sanction the amount while approving the use of machines by the employees. Further, we felt a need to review the upper ceiling of other implants also.

It has been decided that the cost of the implants for different purposes may be sanctioned as per the actual cost of the implant or the ceiling prescribed, whichever is lower. The ceiling prescribed is inclusive of applicable taxes and all accessories. The details are mentioned in 'Annexure-C'. The sanction related to implants shall be done by the Circle. Any item not mentioned in the Annexure may be referred to Corporate Centre for further consideration

d) Reimbursement of expenses in case of kidney and liver donation by employees to third party/ non-dependent family members

Currently, the medical expenses incurred by an employee/ dependent family member on kidney/ liver transplant are reimbursed, which includes the expenses incurred by a donor. However, in cases where an employee donates his/ her kidney/ liver to a third party/ non-dependent member, the expenses incurred by the employee are not reimbursed. However, it has been decided that expenses incurred by an employee / dependent family member as donor in case of kidney/ liver transplant shall be reimbursed up to a ceiling of Rs. 1,50,000/- in respect of kidney transplant and Rs. 5,00,000/- in respect of liver transplant. The expenses will be reimbursed on the basis of actual charges or ceiling as above, whichever is lower. However, in case the medical expenses incurred by a donor are covered under any insurance policy, the Bank shall not reimburse the amount to the extent of insurance coverage.

e) Revision of cost of Intra Ocular Lenses (IOL):

The current ceiling is Rs. 15,000/- for each lens for all the employees.

f) Autism:

Expenditure incurred on treatment of Autism is not reimbursable at present. However, it has been decided to pay a lumpsum amount of Rs.50,000/- per child per annum to the employee on self-declaration basis through HRMS for taking care of routine medical support of the ASD affected children. Authentication of the treatment / diagnosis by the treating Doctor (Paediatrician / Neurologist) will be essentially required while submitting the bill for the first time. Claims in subsequent years may be approved based on proof in the form of documents of rehabilitation therapy.

g) Ambulance Charges:

In view of the escalation of Ambulance charges over the past few years, the ceilings have been revised as under:

S. No.	Ambulance Category	Existing Ceiling	Revised Ceiling
1	Non-Cardiac	Rs. 1,100/-	Rs. 2,500/-
2	Cardiac	Rs. 1,100/-	Rs. 5,000/-
3	Covid	Rs. 1,100/-	Rs. 7,500/-

However, the reimbursement will be made on the basis of actual charges paid by the employee subject to the Revised ceiling.

h) Treatment of Lichen Planus Pigmentosus:

It has been decided that the treatment of Lichen Planus Pigmentosus will be made reimbursable. Cost of Lotions/ Creams, essential for correcting the skin condition which has arisen or worsened as a result of the disease, may be reimbursed. However, cost of those lotions or creams which are used only as cosmetic enhancers, will not be payable. Further, it has to be ensured that the upper ceiling for each item of medication is not higher than the highest MRP of domestic Creams/Lotion.

i) With effect from 01.08.2022 It has been decided by the competent authority to extend the Post Treatment Payment Facility at our empanelled Hospitals to our Award Staff also for all the Diseases in the entitled beds/ICU rates. Payment will be as per Schedule of Charges in empanelled hospitals. Circles standardised rates will be applicable where hospital is not empanelled.

Annexure A

List of Vaccines

S. No.	Vaccine	Prevents	Age	Ceiling
1.	BCG	TB	Birth	MRP + 200
2.	Hepatitis B 1	Jaundice	Birth	MRP + 200
3	OPV 0	Polio	Birth	MRP + 200
4	IPV 1/OPV 1, DTP 1, Hep B2 & Hib1 (all combined)	Polio, Diphtheria, Tetanus, Whooping Cough, Jaundice, Infections against bacteria	6 weeks	MRP + 200
5	PCV 1	Pneumonia	6 weeks	MRP + 200
6	RV	Diarrhoea	6 weeks	MRP + 200
7	DTP 2, IPV 2/OPV 2, Hep B3 & Hib2 (all combined)	Diphtheria, Tetanus, Whooping Cough, Polio, Jaundice, Infections Against bacteria	10 weeks	MRP + 200
8	PCV 2	Pneumonia	10 weeks	MRP + 200
9	RV 2	Diarrhoea	10 weeks	MRP + 200
10	IPV 3, DTP 3, Hib 3 & Hep B4 (all combined)	Diphtheria, Tetanus, Whooping Cough, Polio, Jaundice, Infections Against Bacteria	14 weeks	MRP + 200
11	PCV 3	Pneumonia	14 weeks	MRP + 200
12	RV 3	Diarrhoea	14 weeks	MRP + 200
13	Influenza 1st & 2nd	Influenza (yearly)	After 6 months	MRP + 200
14	MMR	Measles, Mumps, Rubella	9 months, 15 months & 4-6 yrs	MRP + 200
15	Hep A 1	Jaundice	12 months	MRP + 200
16	JE	Encephalitis	12/13 mths 16-18 mths	MRP + 200
17	Varicella 1	Chicken Pox	15 months	MRP + 200
18	PCV Booster	Pneumonia	15 months	MRP + 200
19	OPV, DTWP B1/DTap B1, IPV	Diphtheria, Tetanus, Whooping Cough, Polio,	16 to 18 months	MRP + 200

	Booster & Hib Booster (all combined)	Infections Against bacteria		
20	Hep A 2	Jaundice	18 months	MRP + 200
21	Meningococcal Vaccine	Meningitis	9 to 23 months (2 doses) 2 years to 55 years (single dose)	MRP + 200
22	OPV/DTwP B2/DTaP B2	Polio, Diphtheria, Tetanus, Whooping Cough	4-6 years	MRP + 200
23	Varicella 2	Chicken Pox	4-6 years	MRP + 200
24	Tdap/Td	Diphtheria, Tetanus	10-12 years	MRP + 200
25	HPV 1st dose 2nd dose 3rd dose	Cervical Cancer & HPV infections in males	10-12 years	MRP + 200
26	Typhbar TCV	Typhoid	6 months onwards (2 doses, 1 year apart)	MRP + 200
27	Covid Vaccine	Covid - 19	As per instructions	MRP + 200

ANNEXURE B

LIST OF ADULT VACCINES

S. No.	Vaccine	Prevents	Ceiling
1	Influenza	Flu	MRP + Rs. 200/-
2	Tdap/Td	Diphtheria/Tetanus	MRP + Rs. 200/-
3	Varicella	Chickenpox	MRP + Rs. 200/-
4	Zoster	Zoster	MRP + Rs. 200/-
5	PCV 13	Pneumonia	MRP + Rs. 200/-
6	PPSV 23	Pneumonia	MRP + Rs. 200/-
7	Menactra Meningococcal vaccine	Meningitis	MRP + Rs. 200/-
8	MMR	Measles/mumps/ Rubella	MRP + Rs. 200/-
9	Hepatitis A	Hepatitis A	MRP + Rs. 200/-
10	Hepatitis B	Hepatitis B	MRP + Rs. 200/-
11	Typhoid	Typhbar TCV	MRP + Rs. 200/-
12	HPV	Cervical Cancer	MRP + Rs. 200/-
13	JE Vaccine	Japanese Encephalitis	MRP + Rs. 200/-

14	Hib	Hemophilus Influenza	MRP + Rs. 200/-
15	Covid Vaccine	Covid - 19	MRP + Rs. 200/-

ANNEXURE C

LIST OF IMPLANTS

Name of Implant	Present Ceiling	Revised Ceiling
CPAP	Rs. 50,000/-	Rs. 70,000/-
BIPAP	Rs.75,000/-	Rs 90,000/-
Knee Replacement	Upto Rs.0.75 lac/ knee	Upto Rs 1.00 lac per knee
Hip Replacement	Upto Rs 1.20 lac per hip	Upto Rs 1.20 lac per hip
Pace Maker	i i. Single Chamber upto Rs. 1.00 lac ii ii. Dual Chamber upto Rs.1.70 lacs iii iii. MRI Compatible dual chamber-upto Rs. 2.65 lacs iv iv. ICD Single Chamber upto Rs.4.50 lacs v v. ICD Dual Chamber upto Rs.6.00 lacs vi vi. Combo device upto Rs.9.00 lacs	i i. Single Chamber upto Rs. 1.00 lac ii ii. Dual Chamber upto Rs.1.70 lacs iii iii. MRI Compatible dual chamber-upto Rs. 2.65 lacs iv iv. ICD Single Chamber upto Rs.5.00 lacs v v. ICD Dual Chamber upto Rs.6.50 lacs vi vi. Combo device upto Rs.10.00 lacs
Artificial Limb (Hand or leg)	Upto Rs.3.00 lacs per Hand/leg (serious accident)	Upto Rs.3.00 lacs per Hand/leg (serious accident)
Supportive Plating in joints	Upto Rs.0.50 lac per joint (serious accident)	Upto Rs.0.50 lac per joint (serious accident)
Insulin Pump	Upto Rs.2.50 lacs	Upto Rs.2.50 lacs
Medicated Stent	As per GOI guidelines Current rate Rs.29,600/- + tax	As per GOI guidelines Current rate Rs.38265/- + tax
Non-medicated Stent	As per GOI guidelines Current rate Rs.7,260/- + tax	As per GOI guidelines Current rate Rs. 10,509/- + tax
Cochlear Implant	Rs.5,38,000/- for one implant	Rs.5,38,000/- for one implant
Any other Implant	Upto Rs.50,000/- in each case	Upto Rs.50,000/- in each case

INTRODUCTION OF NEW MEDICAL IMPLANTS**ORTHOPEDIC IMPLANTS**

NATURE OF IMPLANTS	Eligibility
Anchor Sutures (for Arthroscopic Bankart Repair)	Rs.20,000/- suture (Max. 5)
High Tech Calliper with Bale Lock Knee Joint	Rs. 13,000/-
Philos Plate (For Shoulder Repair)	Rs.40,000/-
KNEE PROSTHESIS	Rs.3,00,000/-
a. Above knee (knee + Ankle)	
b. Below knee (With Ankle Joint)	Rs. 1,50,000/-
ACL Implant	Rs. 50,000/-
Meniscus Repair Implant	Rs.60,000/-
Foot Prosthesis	Rs. 1,00,000/-
Walker Boot (Short)	Rs.4,500/-
Walker Boot (Full Length)	Rs. 10,000/-

CARDIAC IMPLANTS:

NATURE OF IMPLANTS	SUPERVISING/AWARD STAFF
Tissue Valve	Rs.175,000/-
Metallic Valve	Rs. 80,000/-
ASD Closure Device	Rs 90,000/- (All Inclusive)
PDA Closure Device	Rs 90,000/- (All Inclusive)
VSD Closure Device	Rs 90,000/- (All Inclusive)
IABP Balloon	Rs.50,000/-
Angioplasty Balloon (Regular)	UPTO Rs. 15,000/-
Guide Catheter	Rs 6,000/-
Guide Wire	UPTO Rs 7,500/-
Oxygen Concentrator	Rs. 50,000/-

7.4 PROVISION OF GUEST HOUSE FOR OUR EMPLOYEE PATIENTS AND THEIR FAMILIES AT MUMBAI

a) The Bank has made provision of Guest House at the following address for stay of employees / officers and their family members who come to Mumbai for medical treatment in reputed hospitals. At present, there are four flats available for the purpose and the allotment thereof, monitored by the Dy. General Manager (Estate) at Corporate Centre, Mumbai, is made strictly on the basis of recommendations from the Circles at a nominal charge of Rs.20/- per day.

**Address 3-B, Nestle Apartment,
Bombay Dyeing Compound,
Near Deepak Talkies,
Lower Parel, Mumbai.**

b) In this connection, it is observed by Central Office that the employees send their requests for allotment of guest rooms directly to Dy. General Manager (Estate) at Corporate Centre which cannot be considered for allotment in the absence of recommendations of Controlling Authority. Members of staff are therefore requested to ensure that their request for allotment of guest room is invariably accompanied with the recommendation of Dy. General Manager for employees / officers working in Zonal Offices / Special Branches, and Circle Development Officer for employees / officers working in Local Head Office. The employees / officers working in Local Head Office should route their application through Asst. General Manager (OAD). No direct request should be sent to Corporate Centre. If any direct request is sent by them the same would not be entertained by the Estate Department at Corporate Centre

SUPPLEMENTRY-1 EMOTIONAL WELLBEING

9.1 **“Emotional Wellbeing”** is the cornerstone of a healthy and fulfilling lifestyle. It refers to the ability to manage emotions, maintain positivity in professional and personal life and cope effectively with challenges of life. It encompasses self-awareness, emotional resilience and the capacity to experience a range of emotions and manage wellbeing in a balanced and constructive manner.

9.2. In the organizational context, **“Emotional Wellbeing”** refers to the psychological and emotional health of the employees. It is a crucial factor in building a positive work environment, enhancing productivity, and fostering a culture of collaboration and innovation. Organizations that prioritize emotional wellbeing are more likely to retain talent, improve employee satisfaction and achieve sustainable growth.

9.3. The necessity for emotional well-being in the contemporary corporate environment, particularly within a high-performance institution like SBI, cannot be overstated. A workforce that is emotionally balanced contributes not only to operational efficiency but also fosters a culture of empathy, collaboration, and sustained engagement.

9.4. The Bank has always been committed to ensuring the wellbeing of its employees and has initiated and rolled-out various measures to upkeep the emotional wellbeing and develop strong grit of its workforce.

9.5. In line with the Bank's commitment, Sanjeevani HR Helpline was introduced in February 2018 as a multimodal and integrated platform to handle all staff grievances and HR related queries. The employees can reach out through IVRS (022-22858130), e-mail (sanjeevani.hr@sbi.co.in) and SMS [HELPHR(space)XXXXXXX to 567676, where XXXXXXX represent PF ID of the employee] for raising issues and seeking support.

9.6. In furtherance to the services of Sanjeevani HR Helpline, Counselling services are also being provided under the ambit of Sanjeevani on tollfree number 022-22858130, where a dedicated, trained, well-qualified and professional psychologist extends counselling services to the employees and their family members.

9.7. Additionally, the Bank has initiated to extend the visibility and accessibility of Counselling Services for the employees and their family members, through appointment of a professional counsellor at each Circle, thus ensuring consistent availability of Counselling services for prompt and holistic support.

SUPPLEMENTARY-2 DISPENSARY

10.1 PURPOSE OF DISPENSARY

Human Resources continue to remain a critical factor in the Bank for achieving the growth targets and expansion needs. Human Resources in our bank is unique in as it is one of the few organizations in the country with such a large complement of staff belonging to diverse regional and cultural groups. Bank has a well-established structure for managing the human resources and improvements are a continuous process. Employee's wellbeing and health is essential for smooth functioning of any organization. To provide the medical facilities to our employees, our bank has set up the **dispensaries** to provide a range of medical services, including general checkups, treatment of illness and emergency care. The dispensary is equipped with basic medical equipment and supplies and can handle most common health problems.

10.2 DISPENSATION OF MEDICINES

- Medicines to be dispensed to all staff members/dependent members/pensioners after clinical examination/follow-up consultation.
- Medicines are to be dispensed on the prescription of Bank Medical Officer/PPMO posted at the Dispensary.
- No medicines to be dispensed without the prescription of Bank's Doctor.
- Where it is unavoidable to seek services of a doctor other than Bank Medical Officer posted at Dispensary, requests for issuance of medicines prescribed by attending Doctor may be considered on being fully satisfied about the genuineness of the need subject to availability of medicines at dispensaries as per the pre-decided stocking pattern.
- Dispensation of medicines to Spouse and eligible family members if they visit the Dispensary personally.
- The house-keeping staff/Sweepers employed at Dispensaries be given first-aid only in case of emergency and no other medical benefits be given to them.
- Dispensaries should maintain minimum stock of 2/3 months medicines. It should be ensured that the medicines for ordinary/common diseases, including generic medicines, are stored adequately. If a particular medicine is not available, another medicine with the same composition may be dispensed.
- At a time, medicines for up to 10-15 days' requirement may be given to the serving employees. In case of Pensioners, medicines may be dispensed for one or two months on the prescription of Bank Medical Officer.

10.3 IMPLEMENTATION OF CDMS (CENTRALISED DISPENSARY MANAGEMENT SYSTEM)

- Centralized Dispensary Management System (CDMS) is an existing web-based Inventory management application for Bank's dispensary management services. All Dispensaries will migrate to CDMS (Centralized Dispensary Management System) which maintains record of Individual Health, medicines procured, dispensed, stock of medicines on a given date, number of patients, etc, Employee Individual health Data will migrate to their respective HRMS for their view and record purpose.

- The Medical Officer/Pharmacist should maintain proper record of all the data emanated from CDMS for the purpose of audit and compliance requirements.

10.4 VISITING SPECIALIST CONSULTANTS

- The Bank Medical Officer heading the Dispensary may decide and recommend for provision of services of visiting Specialist Doctors such as ENT, Cardiology, Orthopedic, Ophthalmologist, etc. Circles are required to obtain prior administrative clearance of the Corporate Centre and Specialists are to be appointed by following Bank's extant guidelines for such appointments.

10.5 GENERAL CONDITIONS

- The Medical Officer/concerned functionaries at Centres have to ensure smooth, efficient and economical functioning of Dispensary.

- The dispensary should not be used as a "drug store" but only for meeting the genuine needs of employees/their eligible family members for ordinary ailments"

SUPPLEMENTARY-3

DELEGATION OF ADMINISTRATIVE AND FINANCIAL POWERS (RELATING TO STAFF MATTERS INCLUDING DISCIPLINARY MATTERS)

(Cir Dated: 28 May 2019)

A. ADMINISTRATIVE POWERS

1.		Permission for Medical treatment Outside Headquarters	
Officers and Award Staff.	An officer/ award staff who desires to undergo treatment in an empanelled hospital at any Centre, either for self or for family member, is now permitted, without any prior recommendation from Bank's Medical Officer and approval of sanctioning authority. In case of non-empanelled hospitals, respective controlling authority not below the rank of SMGS-V on the recommendation of Bank's Medical Officer.	No Change	
2.		Sanctioning Budget of Dispensaries	
i.	Branches up to SMGS-V	Respective DGM (B&O)	No Change
ii.	DGM Headed Branch/ Establishment	Respective DGM.	No Change
iii.	Administrative Offices	Respective DGM (B&O)	No Change
iv.	LHO/SBILD	DGM & CDO	No Change
v.	CC/CC Establishment:	GM (OL&CS)/Head of the establishment not below the rank of DGM.	No Change
3.		Medical/Hospital Approvals:	
i.	Administrative approval of new proposal for empanelment of diagnostic centres / hospitals/ Bank's dispensaries. Renewal of agreement with hospital/ diagnostic centres involving revision of rates	CGM (HR)	CGM (HR) Included in terms of CC letter dated 20/04/2007
ii.	Renewal empanelment agreement with diagnostic centres/ hospitals involving no revision of rates	CGM (Circle)/ CGM (HR)	CGM (Circle)/ CGM (HR)

iii.	Appointment of contract doctors at Bank's dispensaries	CGM (HR)	CGM (HR)
iv.	Standardization of Medical Charges of Circles	DMD(HR) & CDO	No Change
v.	Administrative approval for certain categories of Medical Implants with benchmark ceiling as stipulated by Corporate Centre and any others implants costing up to Rs 25000/- (Letter No. CDO/PM/BM/ 17/ SPL/ 1752 dated 16.12.2014).	GM (Network) for Circles /GM(CS) for CC, Mumbai, GM (AB&R) at Belapur/ GM at other CC establishments and Business Group for both officers and Award Staff.	No Change
vi.	Where no benchmark ceiling is stipulated by CC other than implants prescribed in e-Circular No. CDO/P&HRD-IR/ 111/2017-18 dated 23.03.2018 where the cost involved in respect of implant is more than Rs 25000/-.	CGM (HR)	No Change
vii.	Prior administrative approval of Corporate Centre for seeking medical treatment in eligible cases.	i. Expenses up to Rs 10 lac: CGM (HR) ii. Expenses Rs 10 lacs and above: DMD (HR) & CDO (If the treatment is taken in an empanelled hospital at any centre, either for self or for family member no prior recommendation from Bank's Medical Officer and/or approval of sanctioning authority is required.)	No Change
viii. Advance against Medical Expenses:			
	<i>Circles</i>	<i>DGM of branch/module. DGM & CDO for all LHO Depts. Including those</i>	No Change

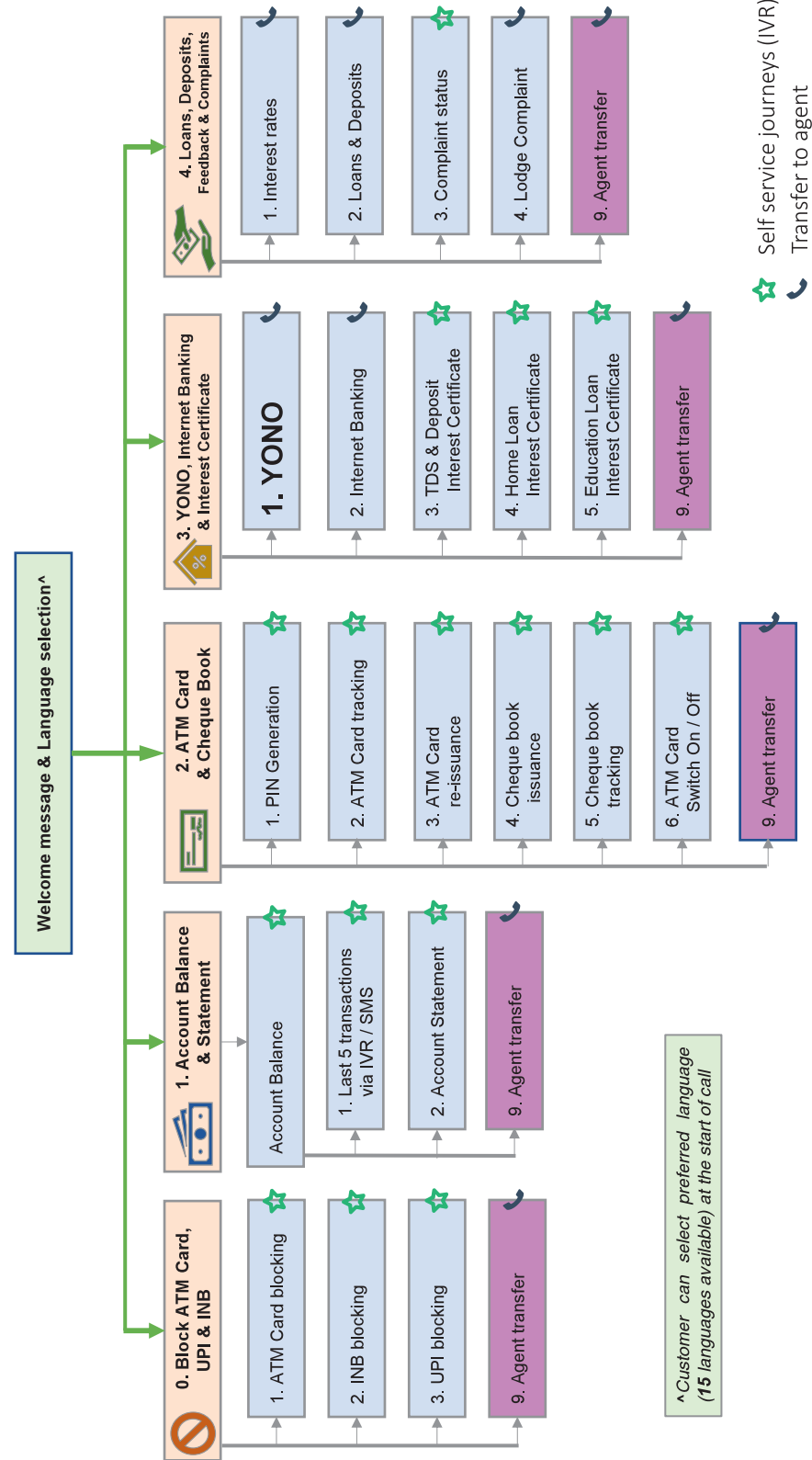
		<i>under network heads</i>	
	For CC & its establishments including deputation to other establishment/ organization	Officers not below the rank of DGM heading or posted in the Dept./ Establishment . If DGM is not posted , GM (OL & CS) at CC.	No Change

FINANCIAL POWERS (FOR NBG/CAG/SARG/CCG BRANCHES/OFFICES)

Financial Matters	Existing powers	Proposed Delegation to
1.	Advance against Medical Bills and payment of Medical Bills:	
i)Officers (Hospitalisation)	Up to Rs.1.50 lac - CM (Compliance & Risk) Up to Rs.3.00 lacs – Regional Manager / AGM (COO) / AGM (OAD) at SBB and GIRC Belapur/ AGM(Admin)/ Head of Branch/Office not below the rank of SMGS-V. Up to Rs. 5.00 lacs - DGM (B&O)/ DGM&CDO/DGM (CAG/ SARG / CCG)/ DGM(C&CS) /Head of Branch/Office not below the rank of DGM. Full - GM(NW) /GM(CAG)/ GM(SARG)/ GM (CCG-Region)/ GM(CS)/GM(AB&R)/Head of Office not below the rank of GM.	No Change

**Health is the greatest gift,
Contentment the greatest wealth,
Faithfulness the best relationship.**

SBI Contact Centre | Simplified, 5-node Inbound IVR Menu created with more services (Total Services 49)



SBI Contact Centre | 20+ journeys launched on Inbound IVR

Existing Journeys			New Services
Account services 	Through RMN (Registered Mobile Number)	Through Non - RMN	
	- Balance enquiry^{\$} - Last 5 Transactions^{\$} - SMS Mini Statement^{\$} - A/c statement - INB Blocking - UPI Blocking	- TDS Details - Deposit Interest Cert. - Interest Rates in IVR@ - Interest Rates in SMS@ - Complaint Status - Home Loan Intt. Cert. - Education Loan Intt. Cert.	
Card services 	- Card Block^{\$} - Card Reissuance	- SMS Mini statement - A/c statement - TDS Details - Deposit Interest Cert.	- PAPL Closure (during lock-in period) - CINB Saral Blocking - CIF Information through SMS - KYC Status - KYC updation - Nomination Status
	- Green PIN generation^{\$} - Card dispatch status - ATM Switch ON/OFF	Card dispatch status	Card Block (Non-RMN)
Cheque services 	- Cheque book dispatch status - Cheque Book Issuance	Cheque book dispatch status	Cheque Stop

WhatsApp Banking

Eligibility Criteria

For SBI Customers:

- (i) Have Savings, Current or Loan Account with the Bank
- (ii) Have Mobile Number registered with the Bank
- (iii) User must be KYC Compliant

For Other Bank Customers:

Pre-defined Menu with information related to Banks Products and services like Opening an account with SBI

Step By Step Registration Process

Using Outgoing SMS

- SMS WAREG 'Account Number' to 7208933148
- Acknowledgement will be received from WhatsApp dedicated handle 9022690226

Using OTP in WhatsApp

- Send 'Hi' to 9022690226
- Enter Last 4 Digits of Account Number
- Accept T&C
- Enter OTP
- Registration is Successful

De-Register

- Send 'Hi' to 9022690226
- Click on 'Other Services' > 'More Services' > De-register

Product Features & Services

- Account Balance Enquiry
- Account Mini Statement
- Request for New Cheque Book, Stop Cheque e-statement for the last 6 months
- Pension Slip
- Home/Education Loan interest Certificates
- Enquiries on Loans/Deposits/Investments/Remittances/NRI Services etc. with EMI and Maturity Calculator
- Download Bank forms/formats
- Information and FAQs on Digital Services
- Bank's Holiday Calendar

Information on

- Usage/Blocking/Unblocking of ATM cum Debit Card
- Contact Centre Helpline and Complaint Resolution
- Opening a v-KYC Account

Track disputed ATM/UPI transactions

Update e-mail id service

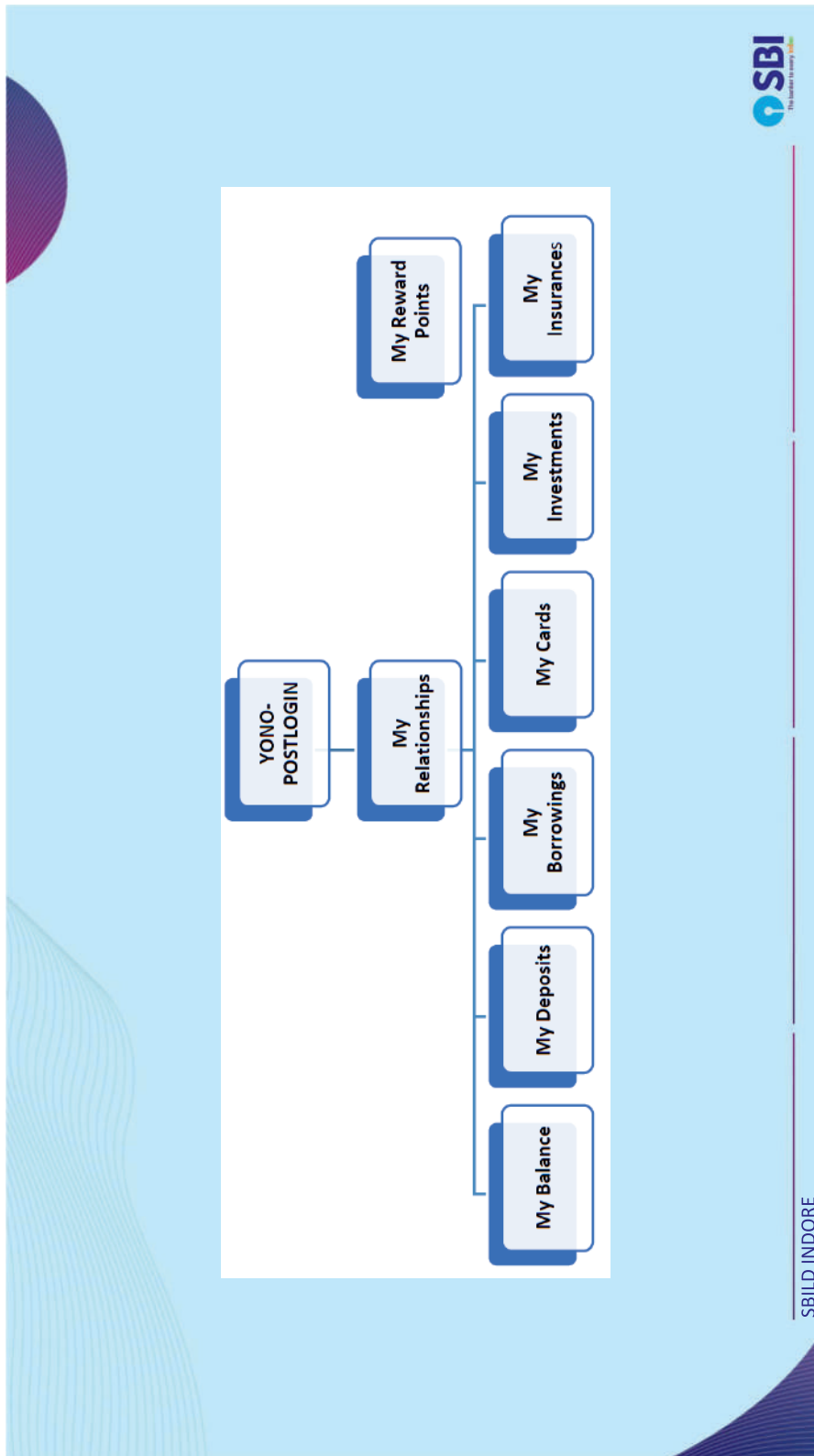
Krishi related services – AGL and KCC

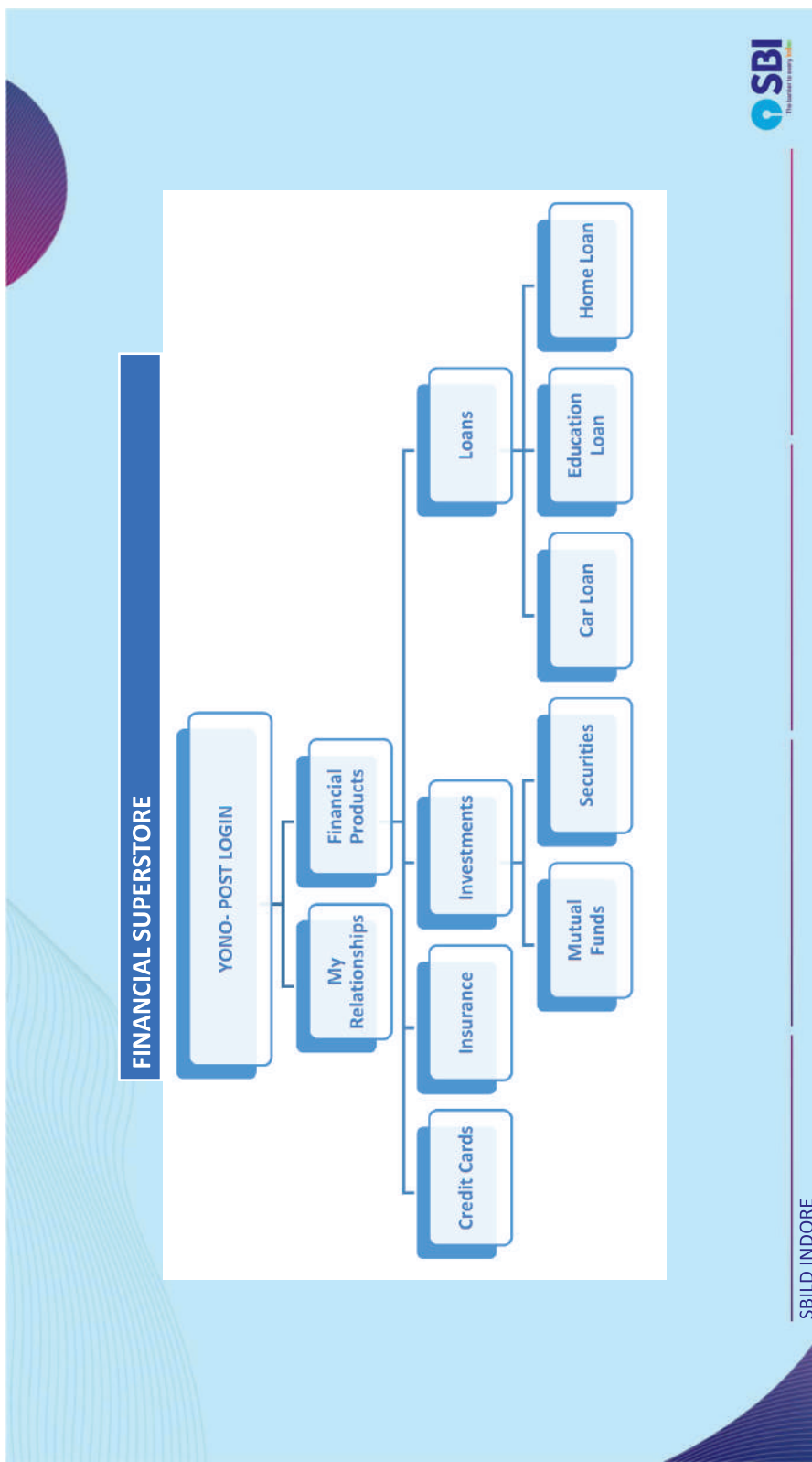
Available in 4 Languages

- English
- Hindi (हिन्दी)
- Tamil (தமிழ்)
- Bangla (বাংলা)



SBILD INDORE











PROCEDURE

- At the branch physically, home or non home by the customer
- IVR/Agent at Contact Centre - 1800111109
- Email - unauthorisedtransaction@sbi.co.in
- SMS
- Website (CRM Portal) - <https://crmf.sbi.co.in>



SBILD INDORE



Checklist for documents needed

SBILD INDORE

Unauthorized Electronic Debit Transaction Complaints
Check List - Documents/Information Required

Br. Code	Br. Name	Customer Name	Channel (INB/UP/ATM/YONO)	Trans. Date(s)	
Received at Br.					
Received at LHO					
Total Amount:					

Common Documents to be received from the Customer / Branch

Sl. No.	Name of the document/ Forms	Submitted (Y/N)
1	Annexure-A :- Common Customer Declaration cum Complaint Form (with date) (along with Channel related Form)	
2	Complaint letter from Customer (narrating Modus Operandi - with Date and Current Address)	
3	Customers' Whereabouts Declaration Letter (during the period of fraud, if available, documentary evidence)	
4	Police Complaint Copy (FIR copy for >= Rs 1,00,000/- and for others - to file a Police complaint or register online on Cyber Crime or State Police)	
5	CRM Complaint (for each transaction with closed status)	
6	Statement of Accounts (during the period of fraud)	
7	Mobile Number in C/I / KYC updation	
ATM		
1	Part 1 - ATM	
2	CCTV Footage (for ATM Cash Withdrawal only) cctv.hohyo@sbi.co.in	
3	EJ Logs (for ATM Cash Withdrawal only)	
4	Copy of the Debit Card: Both sides	
POS / e-com transactions		
1	Part 2 - POS / e-com transactions	
2	Copy of the Debit Card: Both sides	
INB / YONO / YONO Lite / YONO Cash		
1	Part 3 - YONO / YONO Lite/INB	
2	INB/UP/ - User IDs deactivated/blocked report/Screenshot	
3	IMP/PS Beneficiary	
4	Logs in CRM	
UPI / BHIM SBI Pay / Domestic e-Commerce transactions in UPI/BHIM SBI Pay		
1	Part 4 - UPI / BHIM SBI Pay	
2	Part 5 - Domestic e-Commerce transactions in UPI/BHIM SBI Pay	
3	Beneficiary Details	
4	Previous Beneficiary	
Additional/Other Information Required to be generated		
1	SMS DLR Report for the period	
2	OTP Log Report (if OTP information is not available in SMS DLR Report)	
3	Transaction Details Report (like ATM Alerts) - with Date & Time (for ATM/POS)	
4	Card Block Status from ATM Alerts (for ATM/POS)	

NEW SERVICES ADDED (FY 25-26)

WhatsApp Banking

- ❖ Updation of email ID
- ❖ View Nomination details
- ❖ SBI Credit Card redirection services
- ❖ Blocking of debit card/deactivation of UPI and INB

YONO

- ❖ Reloading of State Bank Foreign Travel card
- ❖ Integration of YONO Blogs and videos in Pre-Login Page

Contact Centre Services

- ❖ New Debit Card Issuance



SBILD INDORE

SUBIN SINHA
Deputy General Secretary
SBIOA-Bhopal Module

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**Dear Friends
Good Afternoon**

**Circular Update: Released on:
20 Nov. 2025**

- **REHBU: BUILDER FINANCE - STANDARD OPERATING PROCEDURE (SOP) FOR SANCTION OF LOANS FOR RESIDENTIAL HOUSING PROJECTS**
- **STAFF: SUPERVISING PROMOTION YEAR 2026-27 PROMOTION TO MMGS-II/ MMGS-III (GENERAL/ SPECIALIST CADRE) OPTION TO OPT OUT OF PROMOTION PROCESS**
- **STANDARD OPERATING PROCEDURES (SOP) ON HANDLING OBSERVATIONS OF CREDIT REVIEW DEPARTMENT**
- **LOCKER CAMPAIGN (PHASE-III) - "HAR LOCKER SAKRIYA" (PERIOD: 20.11.2025 TO 31.01.2026)**
- **ABU & GSS DEPARTMENT: AGRI GOLD LOANS: DISCONTINUATION OF INSTRUCTIONS ON RANDOM VERIFICATION OF 10% OF GOLD LOANS 5 SANCTIONED DURING THE MONTH BY 2ND APPROVED GOLD APPRAISER**

sincerely.

Subin Sinha

Subin Sinha
Deputy General Secretary
Bhopal Module

**Good Morning,
Dear Friends**

CIRCULAR UPDATE
RELEASED ON 11 NOV-2025

9826227422 

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Mezzanine Floor, LHO Building, Bhopal 

- **A MASTER CIRCULAR LIBERALISED REMITTANCE SCHEME (LRS) FOR OVERSEAS REMITTANCE BY RESIDENT INDIVIDUALS**
- **CLOUD POLICY REVISION (VER 2.0)**
- **SME ADVANCES: SBI SHAURYA MAAN CLEAN OVERDRAFT FACILITY TO URCS (DEFENCE CANTEENS) PRODUCT REVIEW WITH MODIFICATIONS**
- **COMPUTATION OF DRAWING POWER-MONITORING OF ADVANCES-REITERATION OF GUIDELINES**
- **SOP ON DEALING WITH CASES RELATING TO FICTITIOUS OFFER OF FUND (FOF)**
- **ABU & GSS DEPARTMENT-NEW CAMPAIGN FOR RMRUS & FSTOS-"GEMS OF AGRICULTURE 6 FESTIVE EDITION 2025" CAMPAIGN PERIOD 1st OCTOBER TO 31st DECEMBER 2025**
- **SMEBU: COMPRESSED BIOGAS (CBG) UNDER SATAT PRODUCT REVIEW CUM MODIFICATIONS**



Subin Sinha
Deputy General Secretary
Bhopal Module

**Good Afternoon,
Dear Friends**

CIRCULAR UPDATE

RELEASED ON 17/19 NOV-2025

9826227422 

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Mezzanine Floor, LHO Building, Bhopal 

Date : 19.11.2025

- **SOP ON INTEGRATED DIGITAL MARKETING FOR CAMPAIGN MANAGEMENT CAMPAIGN EXECUTION WORKFLOW, COMPLAINT & INCIDENT MANAGEMENT, CONTENT MANAGEMENT AND VENDOR MANAGEMENT MARTECH (VERSION NO: 1)**
- **SOP ON INTEGRATED DIGITAL MARKETING FOR CAMPAIGN MANAGEMENT, CAMPAIGN EXECUTION WORKFLOW, COMPLAINT & INCIDENT MANAGEMENT, CONTENT MANAGEMENT AND VENDOR MANAGEMENT VIA MARTECH (VERSION NO: 1)**
- **REAL ESTATE (REGULATION AND DEVELOPMENT) ACT 2016 (RERA) I. INTRODUCTION OF A NEW VARIANT REALTORS DESIGNATED MASTER BANK ACCOUNT ZERO II. REVIEW WITH MODIFICATIONS OF EXISTING REALTORS CA VARIANTS**

Date: 17.11.2025

- **TF REVAMP SOP EXPORT BILLS CRYSTALLISATION & WRITE OFF**
- **DISCONTINUATION OF SBI E-RICKSHAW PRODUCT**
- **REVISED GUIDELINES ON ACCOUNTS ASSIGNED TO ARCS AGAINST GOVT GUARANTEED SECURITY RECEIPTS**

Subin Sinha
Deputy General Secretary
Bhopal Module

**Good Afternoon,
Dear Friends**

CIRCULAR UPDATE
RELEASED ON 10 NOV-2025

9826227422 

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Mezzanine Floor, LHO Building, Bhopal 

**MANDATORY LEARNING FOR EMPLOYEES UPTO SMGS-V GUIDELINES
FOR 2025-26.**

**CAMPAIGN-"RE-CONNECT": ACTIVATION OF INOPERATIVE SAVINGS
BANK ACCOUNTS FROM 10/11/2025 TO 31/12/2025**

ENGAGING SERVICES OF SBOSS FOR CSP VISITS

REVIEW AND SUPERVISION OF SBOSS SERVICES AT CIRCLES

**ABU & GSS DEPARTMENT- REVIEW OF RATE OF INTEREST IN GSS
SCHEMES PMMY, PM VISHWAKARMA AND PM SVANIDHI LOANS**

Subin Sinha
Deputy General Secretary
Bhopal Module

**Good Morning,
Dear Friends**

CIRCULAR UPDATE
RELEASED ON 12 NOV-2025

9826227422



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Mezzanine Floor, LHO Building, Bhopal



- **THE PAYMENT OF BONUS (AMENDMENT) ACT, 2015 PAYMENT OF BONUS FOR THE ACCOUNTING YEAR 01.04.2024 TO 31.03.2025**
- **TDS ON SALARIES OF EMPLOYEES FINANCIAL YEAR 2025-26 (ASSESSMENT YEAR 2026-27)**
- **SME BUSINESS UNIT CLARIFICATIONS: LOANS TO CSPS/KOS ENGAGED BY BCS**
- **REVIEW OF POLICY ON FINANCING TO STARTUPS**
- **REVIEW OF POLICY ON FINANCING COMMERCIAL COAL MINING**
- **SBIPL: REVISITING 2 EXCEPTIONS GENERATED UNDER THE PRODUCT**

Subin Sinha
Deputy General Secretary
Bhopal Module

**Good Morning,
Dear Friends**

CIRCULAR UPDATE
RELEASED ON 15 NOV-2025

9826227422



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Mezzanine Floor, LHO Building, Bhopal



- **STATE GOVERNMENT BUSINESS TRANSFER OF BALANCE AS ON 30.11.2025 – TO BE DONE ON 05.12.2025**
- **MARGINAL COST OF FUNDS BASED LENDING RATE (MCLR), WITH EFFECT FROM 15TH NOVEMBER 2025**
- **SOPS ON SETTLEMENT OF STATE GOVERNMENT TRANSACTIONS THROUGH EKUBER VERSION 1.0 AND EKUBER VERSION 2.0**
- **SME BUSINESS UNIT: FINANCING OF UNITS LOCATED IN 4 CLUSTERS – NEW "CLUSTER FINANCE SCHEME"**

SUBIN SINHA
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Dear Friends
Good Afternoon

Circular Update: Released on:
20 Nov. 2025: Brief

ABU & GSS DEPARTMENT: AGRI GOLD LOANS

- **DISCONTINUATION OF INSTRUCTIONS ON RANDOM VERIFICATION OF 10% OF GOLD LOANS SANCTIONED DURING THE MONTH BY 2nd APPROVED GOLD APPRAISER**
- **In terms of Agri Gold Loans Master Circular issued on 18.10.2024, it was advised that Gold Loan accounts with limits below 5 lakhs, second approved gold loan appraiser be engaged to carry out the purity verification, on a random basis, for at least 10% of the loans sanctioned during the month**
- **The competent authority has accorded approval to dispense with the following instructions:**
- **'For Gold Loan accounts with limits below 5.00 Lakhs, second approved gold appraiser to be engaged to carry out the purity verification on a random basis, for at least 10% of the gold loans sanctioned during the month'.**
- **For Gold Loan accounts with limits 5.00 Lakhs and above shall be appraised by 2nd appraiser as per extant instructions. Further, there is no change in instructions in regard to (i) Monthly Tallying of Gold Loan bags and (ii) Quarterly surprise verification of gold ornaments.**
- **The instructions shall be applicable from the date of issuance of this e-circular**

sincerely.

Subin Sinha

Subin Sinha
Deputy General Secretary
Bhopal Module

**Good Morning,
Dear Friends**

**CIRCULAR UPDATE
RELEASED ON 14 NOV-2025**

9826227422 

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Mezzanine Floor, LHO Building, Bhopal 

- **STAFF: AWARD PROMOTION YEAR: 2026-27 OUT OF CADRE PROMOTION FROM CLERICAL CADRE TO JMGS-I TRAINEE OFFICER/MERIT & NORMAL CUM SENIORITY CHANNEL: OPTION TO OPT-OUT OF PROMOTION PROCESS IN HRMS**
- **E-DFS TIE UP WITH STELLANTIS AUTOMOBILES (FORMERLY PCA AUTOMOBILES INDIA PRIVATE LIMITED) RENEWAL WITH MODIFICATIONS**
- **STAFF: AWARD PROMOTION YEAR: 2026-27 OUT OF CADRE PROMOTION FROM CLERICAL CADRE TO JMGS- I: TRAINEE OFFICER CHANNEL/MERIT & NORMAL CUM SENIORITY CHANNEL OPTION TO OPT-OUT OF PROMOTION PROCESS IN HRMS**
- **REVERSE MORTGAGE LOAN (RML) - FUNCTIONALITY FOR SUBMISSION OF LIFE CERTIFICATE AND SETTING OF STANDING INSTRUCTION (SI) FOR ANNUITY PAYMENT**

Feed of the Day

Good Afternoon Friends

Update Yourself

Banking Circular Updated on : 20 Nov. 2025

REHBU: BUILDER FINANCE - STANDARD OPERATING PROCEDURE (SOP) FOR SANCTION OF LOANS FOR RESIDENTIAL HOUSING PROJECTS

STAFF: SUPERVISING PROMOTION YEAR 2026-27 PROMOTION TO MMGS-II/ MMGS-III (GENERAL/ SPECIALIST CADRE) OPTION TO OPT OUT OF PROMOTION PROCESS

STANDARD OPERATING PROCEDURES (SOP) ON HANDLING OBSERVATIONS OF CREDIT REVIEW DEPARTMENT

LOCKER CAMPAIGN (PHASE-III) - "HAR LOCKER SAKRIYA" (PERIOD: 20.11.2025 TO 31.01.2026)

ABU & GSS DEPARTMENT: AGRI GOLD LOANS: DISCONTINUATION OF INSTRUCTIONS ON RANDOM VERIFICATION OF 10% OF GOLD LOANS 5 SANCTIONED DURING THE MONTH BY 2ND APPROVED GOLD APPRAISER

Best Regards.

Contact



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Rajnish Pouranik
Deputy General Secretary
(SBIOA-Bhopal)

Feed of the Day

Good Afternoon Friends

Update Yourself

Banking Circular Updated on : 21 to 26-Nov. 2025

- ABU & GSS DEPARTMENT "AGRI & FOOD ENTERPRISES LOAN (AFEL)" REVIEW AND MODIFICATION OF THE PRODUCT (26-Nov)
- DISCONTINUATION OF STANDARD OPERATING PROCEDURE ON CLASSIFICATION OF BORROWERS AS NON-COOPERATIVE (26-Nov)
- SME ADVANCES SBI ASSET BACKED LOAN (COMMERCIAL REAL ESTATE -COMMERCIAL PROJECTS) REVIEW WITH MODIFICATIONS (25-Nov)
- SME ADVANCES: ABL SARAL PRODUCT REVIEW WITH MODIFICATIONS (25-Nov)
- SME ADVANCES: SBI ASSET BACKED LOAN PRODUCT REVIEW WITH MODIFICATIONS (25-Nov)
- METAL GOLD LOAN: CHANGE IN RATE OF INTEREST (25-Nov)

Best Regards.

Contact



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Rajnish Pouranik
Deputy General Secretary
(SBIOA-Bhopal)

Feed of the Day

Good Afternoon Friends

Update Yourself

Banking Circular Updated on : 27 to 28-Nov. 2025

CORPORATE TIEUP WITH DELHI METRO RAIL CORPORATION
AND BHARAT SANCHAR NIGAM LIMITED (28-11-2025)

SOP ON DUE DILIGENCE IN REDEVELOPMENT PROJECTS(28-
11-2025)

ROLLOUT OF NEW DEVELOPMENTS IN RLMS(28-11-2025)

CORRESPONDENT RELATIONS: QUOTING OF SBI NOSTRO
ACCOUNT WITH SKANDINAVISKA ENSKILDA BANKEN AB
(SEB), SWEDEN FOR DEBIT PURPOSES(28-11-2025)

IDENTIFICATION AND CATEGORIZATION OF NRI BRANCHES
BASED ON 6 BUSINESS PARAMETERS (27-11-2025)

PROJECT PRISM - PRE-EMPTIVE IDENTIFICATION OF STRESS &
MONITORING - STANDARD OPERATING PROCEDURE (SOP) (27-
11-2025)

Best Regards.

Contact

 9926553327

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Rajnish Pouranik
Deputy General Secretary
(SBIOA-Bhopal)

Feed of the Day

Good Afternoon Friends

Update Yourself

Banking Circular Updated on : 29-Nov. 2025

- FINANCIAL INCLUSION: BC CHANNEL: PROVISION OF INB VIEW ONLY ACCESS RIGHTS TO BC CHANNEL CUSTOMERS
- MODIFICATION IN CUSTOMER ONBOARDING CRITERIA AT BC CHANNEL
- CREDIT RISK ASSESSMENT (CRA) FRAMEWORK: CHANGE IN ENTRY BARRIER CRITERIA
- RETAIL LOANS: AUTO LOAN:SBI CERTIFIED PRE-OWNED CAR LOANS: MODIFICATIONS
- RESOURCES BUSINESS UNIT: SALARY PACKAGE - WITHDRAWAL / SUNSET OF CORPORATE SALARY PACKAGE LITE (CSP LITE) AND STARTUP SASUSP PACKAGE (SUSP)

Best Regards.

Contact



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Rajnish Pouranik
Deputy General Secretary
(SBIOA-Bhopal)

Feed of the Day

Good Afternoon Friends

Update Yourself

Banking Circular Updated on : 01-02 Dec-2025

SBIPL: CONCESSION IN ROI FOR GOVERNMENT EMPLOYEES TILL 31.01.2026

REVIEW OF STANDARD COVENANTS

RBI NOTIFICATION FOREIGN EXCHANGE MANAGEMENT (EXPORT OF GOODS AND SERVICES) (SECOND AMENDMENT) REGULATIONS, 2025.

POLICY ON OPERATION OF BANK ACCOUNTS-PREVENTION IDENTIFICATION AND RESTRICTION OF MONEY MULES

STAFF MISCELLANEOUS INDIVIDUAL HOUSING LOAN SCHEME FOR STAFF (IHLS) CLARIFICATION ON EXTENSION OF MORATORIUM PERIOD

SBIPL: DELEGATION OF FINANCIAL POWERS- SCHEMATIC LENDING PRODUCTS

RESOURCES BUSINESS UNIT: SALARY PACKAGE - WITHDRAWAL/SUNSET OF CORPORATE SALARY PACKAGE LITE (CSP LITE) AND STARTUP SALARY PACKAGE (SUSP)

POLICY ON RESERVE BANK OF INDIA (TRADE RELIEF MEASURES) DIRECTIONS, 2025

Best Regards.

Contact

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Rajnish Pouranik
Deputy General Secretary
(SBIOA-Bhopal)

Feed of the Day

Good Morning Friends

Update Yourself

Banking Circular Updated on : 03 Dec-2025

- OPENING OF ACCOUNTS AND CONDUCT OF ENHANCED DUE DILIGENCE, SUSPECTED MONEY MULE ACCOUNTS: REITERATION OF EXISTING INSTRUCTIONS
- STAFF: AWARD-OUT OF CADRE PROMOTION TO JMGS-I: MODIFICATIONS UNDER DIFFERENT CHANNELS
- AGRI LOANS SOURCED BY SBOSS FOS
- CODE OF PRACTICES AND PROCEDURES FOR FAIR DISCLOSURE OF UNPUBLISHED PRICE SENSITIVE INFORMATION V 7.0
- CODE OF CONDUCT TO REGULATE, MONITOR AND REPORT TRADING BY DESIGNATED PERSONS AND IMMEDIATE RELATIVES OF DESIGNATED PERSONS IN THE SECURITIES OF CLIENT LISTED ENTITIES V 7.0
- CODE OF CONDUCT TO REGULATE, MONITOR AND REPORT TRADING BY DESIGNATED PERSONS (DP) AND IMMEDIATE RELATIVES OF DP IN THE SECURITIES OF THE SBI FOR PROHIBITION OF INSIDER TRADING V 7.0
- SALARY PACKAGE ACCOUNTS - REVISION IN BENEFITS TO AGNIVEERS UNDER DEFENCE SALARY PACKAGE
- SMEBU: LAUNCH OF NEW PRODUCT EXPORT CREDIT GUARANTEE SCHEME (ECGS)

Best Regards.

Contact



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Rajnish Pouranik
Deputy General Secretary
(SBIOA-Bhopal)

Feed of the Day

Good Afternoon Friends

Update Yourself

Banking Circular Updated on : 05 Dec-2025

- **SMEBU: SME POOL/PORTFOLIO PURCHASE (DIRECT ASSIGNMENT) - ACQUISITION OF STANDARD LOAN EXPOSURE THROUGH ASSIGNMENT ROUTE - STANDARD OPERATING PROCEDURE (SOP)**
- **RETAIL LOANS: AUTO LOAN: ROLL OUT OF JOURNEY FOR OUTSOURCING ENTITIES (OES IN RAAS)**
- **REVISION IN SERVICE CHARGES OF ATM/ADWM TRANSACTIONS (FINANCIAL AND NON-3 FINANCIAL) W.E.F. 1ST DECEMBER 2025**

Best Regards.

Contact



9926553327



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**Rajnish Pouranik
Deputy General Secretary
(SBIOA-Bhopal)**

Holiday Brief

ABU & GSS DEPARTMENT: AGRI GOLD LOANS

DISCONTINUATION OF INSTRUCTIONS ON RANDOM VERIFICATION OF 10% OF GOLD LOANS SANCTIONED DURING THE MONTH BY 2nd APPROVED GOLD APPRAISER

- In terms of Agn Gold Loans Master Circular issued on 18.10.2024, it was advised that Gold Loan accounts with limits below 5 lakhs, second approved gold loan appraiser be engaged to carry out the purity verification, on a random basis, for at least 10% of the loans sanctioned during the month
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- 3. For Gold Loan accounts with limits 5.00 Lakhs and above shall be appraised by 2nd appraiser as per extant instructions. Further, there is no change in instructions in regard to (i) Monthly Tallying of Gold Loan bags and (ii) Quarterly surprise verification of gold ornaments.
- The instructions shall be applicable from the date of issuance of this e-circular

Revision in Service Charges of ATM/ADWM Transactions (Financial and Non- Financial) w.e.f. 1st December 2025

Reference Cir. dated 30th January 2025 vide which service charges on ATM transactions were last revised.

2. In view of the upward revision in Inter-Change fee and increased operational costs, it has been decided to revise the service charges applicable to ATM / ADWM transactions, both financial and non- financial. The revision aims to ensure better alignment with the prevailing market scenario and industry practices. Accordingly, the Competent Authority has approved the revised service charges of ATM cash withdrawal and non-financial transactions such as balance enquiry, mini statement etc. which will be effective from 1 December 2025. The summary of revisions for different type of ATMs / ADWMS transactions are as under:

Type of Transactions	Changes/ Revisions
SBI debit card holders using SBI ATMS /ADWMS (On-Us transactions)	No Change (For details refer Cir. dated 30th January 2025).
SBI debit card holders using other Banks ATMS/ADWMS (Off-Us transactions)	Charges revised# (w.e.f. 1st December 2025).
Cardless Cash Withdrawal Transactions At SBI ATMs/ADWMS or other Banks ATMs/ADWMS	No Change (Till Further Notice)
# The details of revised service charges are furnished in Annexure-A	

3. The recovery of service charges is system driven and automated, however in cases where erroneous recovery has been made by CBS and the same is to be refunded, the entry should be recorded in the register with a separate folio as per specimen provided vide cir. dated 8th October 2024 of BOD for proper monitoring and control.

Annexure-A**A. SBI Debit Card Holders Using SBI ATMs / ADWMS (On-Us transactions):**

No Changes: Existing ATM transaction Service Charges for SBI Debit Card holders using SBI ATMs / ADWMS shall continue as per Cir. dated 30th January 2025.

B. SBI Debit Card Holders Using OTHER BANK's ATMs (in India):

- i. **Savings Bank Account-all variants (Personal Segment excluding BSBD, KCC and Salary Package):**

Service Charges at Other Bank ATM/ ADWM: Saving Bank A/cs		
Particulars	Existing Service Charges	Revised Service Charges w.e.f. 1st December 2025
No. of Monthly transactions FREE	5 FREE at All Centres (includes both Financial + Non- Financial transactions.)	No change
Charges for per Cash Withdrawal(s) after FREE Monthly transactions	₹ 21 + GST	₹ 23 + GST
Charges for Non-Financial transaction(s) after FREE Monthly transactions	₹ 10 + GST	₹ 11 + GST

ii. Salary Package Savings Bank Accounts (All variants):

Service Charges at Other Bank ATM/ ADWM: Salary Package Savings Bank A/cs		
Particulars	Existing Service Charges	Revised Service Charges w.e.f. 1st December 2025
No. of Monthly transactions FREE	Unlimited Free at all Centres (includes both Financial + Non-Financial transactions.)	10 at all Centres (includes both Financial + Non-Financial transactions.)
Charges for per Cash Withdrawal(s) after FREE Monthly transactions.	NIL	₹ 23 + GST
Charges for per Non-financial transaction(s) after FREE Monthly transactions.	NIL	₹ 11 + GST
SBI Staff including SBI Pensioners (Financial + Nonfinancial)	Unlimited FREE	No Change

Page 1 of 2

iii. Current Account (Personal & Business Segments):

Service Charges at Other Bank ATM/ ADWM: Current A/cs		
Particulars	Existing Service Charges	Revised Service Charges w.e.f. 1st December 2025
No. of Monthly FREE transactions. #	NIL at all Centres (includes both Financial+ Non-Financial transactions.)	No Change

Charges for every cash withdrawal transaction	₹ 21 + GST	₹ 23 + GST
Charges for every Non-financial transaction	₹ 10 + GST	₹ 11 + GST
# To continue "FREE" for Reimbursement Current Account of Salary Package.		

iv. Basic Saving Bank Deposit (BSBD):

No Changes: No exclusive Service Charges for ATM usages to continue.

{Existing Service Charges of ₹15 + GST after first four cash withdrawal (excluding Digital transactions) in a month shall continue}.

v. Kissan Credit Card (KCC) Accounts:

No Changes: Continue to have unlimited FREE ATM transactions at Other Bank ATMs.

C. Revised Service Charges for Cardless Cash Withdrawal Transactions at SBI ATMs / ADWMs or Other Bank's ATMs / ADWMs :

i. **YONO and QR Cash: No Changes:** Unlimited FREE transactions (available on SBI ATMs / ADWMs) will continue.

ICCW Cash Withdrawals (UPI ATM) Transactions: Unlimited FREE transactions (Both on SBI ATMs / ADWMs and Other Bank ATMs / ADWMs) will continue till further changes.

Rajnish Pouranik
DGS-Circle-SBIOA-BHOPAL

r. ppouranik@sbi.co.in
9926553327

Circular Update: Released on 01.10.25

- ❖ SOP ON OPR CIRCLE NODAL TEAM SET-UP AND REPORTING MODALITIES
- ❖ TF REVAMP SOP FOREIGN BANK GUARANTEE (FBG)
- ❖ EXECUTION OF MEMORANDUMS OF UNDERSTANDING (MOUS) WITH DIFFERENT ORGANISATIONS/CORPORATES/DEPARTMENTS, COVENANTS
- ❖ SBI PENSION LOAN SCHEME: WAIVER OF PROCESSING FEE DURING FESTIVE SEASON FROM 01.10.2025 TILL 31.01.2026
- ❖ SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (E-DFS) RENEWAL CUM MODIFICATION OF TIE-UP WITH GAS AUTHORITY OF INDIA LIMITED (GAIL) FOR FINANCING THEIR CONSIGNMENT STOCKISTS(CS)
- ❖ MASTER CIRCULAR ON CHARGES OVERHEADS-REPORTING AND CONTROL 2025
- ❖ MASTER CIRCULAR GOVERNMENT BUSINESS SOFTWARE SOLUTIONS (GBSS) FOR GOVERNMENT TRANSACTIONS
- ❖ SPECIAL CLEARING OPERATIONS ON OCTOBER 03, 2025
- ❖ REHBU: REVISED COMMISSION STRUCTURE OF OUTSOURCED ENTITIES (OES)
- ❖ REHBU CAMPAIGN: 'FESTIVE DELIGHT'
- ❖ REVISION IN PROCESSING FEE OF HOME AND HOME RELATED

Circular Update: Released on 01.10.25

- ❖ SOP ON OPR CIRCLE NODAL TEAM SET-UP AND REPORTING MODALITIES
- ❖ TF REVAMP SOP FOREIGN BANK GUARANTEE (FBG)
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- ❖ SBI PENSION LOAN SCHEME: WAIVER OF PROCESSING FEE DURING FESTIVE SEASON FROM 01.10.2025 TILL 31.01.2026
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- ❖ REHBU CAMPAIGN: 'FESTIVE DELIGHT'
- ❖ REVISION IN PROCESSING FEE OF HOME AND HOME RELATED

Circular Update: Released on 03.10.25

- ❖ RECOGNITION & REWARD CAMPAIGN FOR DOMESTIC BRANCHES: CAMPAIGN NAME: "ONE TEAM, ONE DREAM: LC ADVISING BEYOND BOUNDARIES" (PERIOD: OCT 2025-DEC 2025)
- ❖ REHSU: TDMTS CAMPAIGN MISSION DIGI DEED

- STANDARD OPERATING PROCEDURE (SOP) ON IMPS TRANSACTIONS THROUGH BC CHANNEL

Circular Update: Released on 04.10.25

- SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (E-DFS) PHILIPS INDIA LIMITED (PIL) FOR FINANCING THEIR DEALERS/DISTRIBUTORS RENEWAL OF TIE-UP WITH MODIFICATIONS IN EXISTING TERMS
- STATE BANK DEBIT CARDS INSURANCE COVERS AVAILABLE ON DIFFERENT VARIANTS OF SBI DEBIT CARD
- POLICY ON EMPANELMENT OF BUSINESS CORRESPONDENTS (ASSETS) TO HANDLE SHG/JLG BUSINESS
- EXPORT CREDIT GUARANTEE CORPORATION (ECGC): OBTAINING OPINION REPORT ON OVERSEAS COUNTERPARTY (BUYERS)
- SBIPL MODIFICATION IN USAGE OF SERVICES OF CREDIT INFORMATION COMPANIES (CICS) FOR OBTAINING CREDIT INFORMATION REPORTS (CIRS)
- NTB CUSTOMER CAMPAIGN (PHASE-II) (01ST OCTOBER 2025-31ST DECEMBER 2025) CAMPAIGN FOR ONBOARDING OF NTB CUSTOMERS FOR FOREX BUSINESS
- MSME VIDYUT (TML)-COMMERCIAL ELECTRIC VEHICLE (CEV) FINANCE UNDER TIE-UP WITH TATA MOTORS LIMITED DISCONTINUATION OF PRODUCT
- SCV FINANCE UNDER TIE-UP WITH TATA MOTORS LIMITED (TML) UNDER CLP- DISCONTINUATION OF PRODUCT

Circular Update: Released on 06.10.2025

- NEW CAMPAIGN FOR AGRI & MSME CREDIT CENTRES (AMCCS) ASPIRE & ACHIEVE CAMPAIGN CAMPAIGN PERIOD 1ST OCTOBER 2025 TO 31ST DECEMBER 2025
- SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (E-DFS) RENEWAL CUM MODIFICATION OF TIE-UP WITH GULF OIL LUBRICANTS INDIA LIMITED (GOLIL) FOR FINANCING THEIR DEALERS.
- SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (E-DFS) RENEWAL-CUM MODIFICATION OF TIE-UP WITH CHETTINAD CEMENT CORPORATION PVT. LTD. (CCCPL) FOR FINANCING THEIR DEALERS .
- STANDARD OPERATING PROCEDURE FOR FINANCING NBFCS
- REVIEW OF STANDARD OPERATING PROCEDURES (SOP) ON CO-LENDING BY BANK AND NBFCS/HFCS TO PRIORITY SECTOR
- GOVT. BUSINESS: INTEREST RATES FOR SMALL SAVINGS SCHEMES QUARTER-3 FY 2025-26
- GOVERNMENT BUSINESS: PENSION PAYMENT VIDEO LIFE CERTIFICATE, (VLC): SUNSET/WITHDRAWAL OF PROCESS

Circular Update: Released on 08-10 & 09-10-2025

- UPDATED VERSION OF NRI GYANKOSH 2025 - A GUIDE TO NRI BUSINESS

- ❖ PRIORITY SECTOR LENDING CAMPAIGN FOR FY 2025-26-"NURTURE"
- ❖ REVIEW OF HEDGING POLICY FOR FOREX EXPOSURE OF BORROWERS
- ❖ STANDARDISATION OF APPLICATION FORMS FOR FLC AND IMPORT ADVANCE

Circular Update: Released on 08-10 & 09-10-2025

- ❖ UPDATED VERSION OF NRI GYANKOSH 2025 - A GUIDE TO NRI BUSINESS
- ❖ PRIORITY SECTOR LENDING CAMPAIGN FOR FY 2025-26-"NURTURE"
- ❖ REVIEW OF HEDGING POLICY FOR FOREX EXPOSURE OF BORROWERS
- ❖ STANDARDISATION OF APPLICATION FORMS FOR FLC AND IMPORT ADVANCE

Complied By

Subin Sinha

Dy. General Secretary

Bhopal Module

IMPORTANT CIRCULERS AND UPDATES (NOV 2025) COMPLIED BY SHRI SUBIN SINHA (DGS BHOPAL MODULE)

- STAFF: AWARD PROMOTION YEAR 2026-27 OUT OF CADRE PROMOTION FROM CLERICAL CADRE TO JMGS-I TRAINEE OFFICER / MERIT & NORMAL CUM SENIORITY CHANNEL – OPTION TO OPT-OUT OF PROMOTION PROCESS IN HRMS
- E-DFS TIE-UP WITH STELLANTIS AUTOMOBILES (FORMERLY PCA AUTOMOBILES INDIA PRIVATE LIMITED) – RENEWAL WITH MODIFICATIONS
- REVERSE MORTGAGE LOAN (RML) – FUNCTIONALITY FOR SUBMISSION OF LIFE CERTIFICATE & SETTING OF STANDING INSTRUCTION (SI) FOR ANNUITY PAYMENT
- STATE GOVERNMENT BUSINESS TRANSFER OF BALANCE AS ON 30.11.2025 – TO BE DONE ON 05.12.2025
- MARGINAL COST OF FUNDS BASED LENDING RATE (MCLR) – WITH EFFECT FROM 15 NOVEMBER 2025
- SOPs ON SETTLEMENT OF STATE GOVERNMENT TRANSACTIONS THROUGH EKUBER VERSION 1.0 & EKUBER VERSION 2.0
- SME BUSINESS UNIT: FINANCING OF UNITS LOCATED IN 4 CLUSTERS – NEW "CLUSTER FINANCE SCHEME"
- REHBU: BUILDER FINANCE – SOP FOR SANCTION OF LOANS FOR RESIDENTIAL HOUSING PROJECTS
- STAFF: SUPERVISING PROMOTION YEAR 2026-27 PROMOTION TO MMGS-II / MMGS-III (GENERAL / SPECIALIST CADRE) – OPTION TO OPT-OUT OF PROMOTION PROCESS
- SOP ON HANDLING OBSERVATIONS OF CREDIT REVIEW DEPARTMENT

- LOCKER CAMPAIGN (PHASE-III) – “HAR LOCKER SAKRIYA” (20.11.2025 TO 31.01.2026)
- ABU & GSS: AGRI GOLD LOANS – DISCONTINUATION OF RANDOM VERIFICATION BY 2ND APPROVED GOLD APPRAISER OF 10% GOLD LOANS SANCTIONED DURING THE MONTH
- THE PAYMENT OF BONUS (AMENDMENT) ACT 2015 – BONUS FOR YEAR 01.04.2024 TO 31.03.2025
- TDS ON SALARIES FY 2025–26 (AY 2026-27)
- SME BUSINESS UNIT: CLARIFICATIONS – LOANS TO CSPs / KOS ENGAGED BY BCS
- REVIEW OF POLICY ON FINANCING TO STARTUPS
- REVIEW OF POLICY FOR COMMERCIAL COAL MINING
- SBIPL: REVISITING 2 EXCEPTIONS GENERATED UNDER THE PRODUCT
- MASTER CIRCULAR – LRS (LIBERALISED REMITTANCE SCHEME) FOR OVERSEAS REMITTANCE
- CLOUD POLICY REVISION VER 2.0
- SME ADVANCES: SBI SHAURYA MAAN CLEAN OD FACILITY TO URCS (DEFENCE CANTEENS) – PRODUCT REVIEW
- COMPUTATION OF DRAWING POWER & MONITORING OF ADVANCES – REITERATION OF GUIDELINES
- SOP ON DEALING WITH FICTITIOUS OFFER OF FUND (FOF)
- ABU & GSS: NEW CAMPAIGN FOR RMRUS & FSTOS – “GEMS OF AGRICULTURE 6 FESTIVE EDITION 2025” (1 OCT – 31 DEC 2025)
- SMEBU: COMPRESSED BIO-GAS (CBG) UNDER SATAT – PRODUCT REVIEW CUM MODIFICATIONS
- MANDATORY LEARNING FOR EMPLOYEES UPTO SMGS-V FOR 2025-26
- CAMPAIGN “RE-CONNECT”: ACTIVATION OF INOPERATIVE SB ACCOUNTS (10.11.2025 TO 31.12.2025)
- ENGAGING SERVICES OF SBOSS FOR CSP VISITS
- REVIEW & SUPERVISION OF SBOSS SERVICES AT CIRCLES
- REVIEW OF RATE OF INTEREST IN GSS SCHEMES – PMMY / PM VISHWAKARMA / PM SVANIDHI

Complied By
Subin Sinha
Dy. General Secretary
Bhopal Module

संगठन (AIBOC/AISBOF) की पत्रिकाओं/सर्कुलरों का सारांश

संगठन द्वारा जारी पत्रिकाओं और सर्कुलरों का सारांश और मुख्य बिंदु

कॉमन बॉन्ड – अक्टूबर 2025 (हिन्दी रूप)

1. संपादकीय: “AI का फ्रेंकेंस्टाइन – समाज के लिए चुनौती!”

आज पूरी दुनिया में कृत्रिम बुद्धिमत्ता (Artificial Intelligence - AI) को लेकर बड़े पैमाने पर बहस चल रही है। AI के कारण जीवन, समाज और विशेष रूप से रोजगार पर क्या प्रभाव पड़ेगा – यह कई गंभीर सवालों को जन्म दे रहा है।

AI के लाभ और खतरे – दोनों समान रूप से मौजूद

AI की क्षमता अद्भुत है:

- मानव भाषा को समझना,
- विशाल डेटा को सेकंडों में विश्लेषित करना,
- निर्णय सुझाव देना,
- दोहराए जाने वाले कार्यों को पूरी तरह स्वचालित करना।

लेकिन बड़ा प्रश्न है:

क्या AI अपने निर्माताओं से भी अधिक बुद्धिमान हो जाएगा?

कई शोध बताते हैं कि AI की प्रगति से लाखों नौकरियाँ प्रभावित होंगी।

और यह विडंबना है कि जिस IT क्षेत्र ने AI को जन्म दिया—उसी क्षेत्र की नौकरियाँ भी खतरे में पड़ सकती हैं।

रोजगार बाजार पर प्रभाव

- एक शोध कहता है: यदि 1 करोड़ नौकरियाँ जाएँगी, तो सिर्फ 7 लाख नई नौकरियाँ बनेंगी।
- भारत में जहाँ बड़ी आबादी असंगठित क्षेत्र में है, वहाँ AI का प्रभाव अलग होगा।
- कमजोर इंटरनेट संरचना (Direct internet access केवल 15%) के कारण AI अपनाने की गति फिलहाल धीमी है।

MSME और श्रम-प्रधान अर्थव्यवस्था की वास्तविकता

भारत जैसे देश में जहाँ बड़ी संख्या में MSME हैं—

- उन्नत तकनीक लागू करना महंगा है,
- मानव श्रम अब भी व्यावहारिक और लाभदायक है।

इसलिए पारंपरिक रोजगार मॉडल अभी जारी रहेंगे।

बैंकिंग क्षेत्र पर AI का प्रभाव – सबसे बड़ा खतरा

AI से सबसे अधिक प्रभावित होंगे:

- ग्राहक सेवा,
- डेटा विश्लेषण,

- जोखिम मूल्यांकन,
- दस्तावेज सत्यापन,
- बैंक-ऑफिस कार्य।

एक करोड़ बैंक कर्मचारियों का भविष्य अनिश्चित दिखाई देता है।

AI के बढ़ते उपयोग के साथ अगर ग्राहकों का भावनात्मक संबंध बैंकों से कम होगा, तो मानव भूमिका घटेगी—और यह ट्रेड यूनियनों के अस्तित्व के लिए गंभीर चुनौती है।

अगर कर्मचारी नहीं रहेंगे, तो यूनियन किसके लिए लड़ेगी?

समाधान क्या है?

- ग्राहक सेवा में सुधार,
- मानवीय संपर्क को बढ़ाना,
- तकनीक और मानव क्षमता – दोनों का संतुलन।

2. प्रेस विज्ञप्ति: AIBOC का तीखा विरोध - Standard Chartered Bank का यूनियन-बस्टिंग रवैया तारीख: 18 सितम्बर 2025

AIBOC ने Standard Chartered Bank द्वारा 6 प्रमुख यूनियन नेताओं को एकतरफा और अवैध तरीके से नौकरी से निकाल दिए जाने की कड़ी निंदा की है।

निकाले गए पदाधिकारी:

- कॉम. सत्यजीत त्रिपाठी – जनरल सेक्रेटरी (ASCBO)
- कॉम. तिलोत्तमा रॉय – अध्यक्ष
- अन्य 4 सक्रिय सदस्य

कानून का खुला उल्लंघन

- Industrial Disputes Act की Section 33 का खुला उल्लंघन
- मामले लंबित रहते हुए 'redundancy' के नाम पर अवैध कार्रवाई
- यूनियन की सोशल मीडिया प्रोफाइल भी ब्लॉक कर दी गई

AIBOC की मांगें

- सभी 6 कर्मचारियों की तत्काल पुनः नियुक्ति
- बैंक में जारी भेदभावपूर्ण नीतियों को वापस लेना
- केंद्र सरकार एवं RBI का हस्तक्षेप

AIBOC ने साफ कहा:

यह हमला केवल एक यूनियन पर नहीं—पूरे ट्रेड यूनियन आंदोलन पर है।

3. साझा लेख — पब्लिक सेक्टर बैंकों में गवर्नेंस संकट

‘The Hindu Businessline’ के लेख के अनुसार—

PSBs में बोर्ड पद लंबे समय से खाली

- Bank of Baroda – 16 में से 6 पद रिक्त
- Central Bank – 8 डायरेक्टर; चेयरमैन, MD & CEO – दोनों नहीं
- Union Bank – MD & CEO नहीं
- Indian Bank और Punjab & Sind Bank – चेयरमैन नहीं

AIBEA के संयुक्त सचिव देविदास तुलजापुरकर के अनुसार:

“10 साल से लगभग आधे बोर्ड पद खाली पड़े हैं।”

4. सरकार ने 4 PSBs की हिस्सेदारी बेचने के लिए Goldman Sachs को नियुक्त किया

बैंक:

- UCO Bank
- Central Bank of India
- Punjab & Sind Bank
- Indian Overseas Bank

सरकार 5% तक हिस्सा धीरे-धीरे बेचने की योजना में है।

Bank of Maharashtra – QIP के माध्यम से 25% MPS पूरा करेगा।

इसके साथ—

IDBI Bank की रणनीतिक बिक्री के लिए भी बोली आमंत्रित करने की तैयारी चल रही है।

5. प्रमुख परिपत्र

- रक्षा प्रतिनिधियों को सशक्त बनाने के लिए प्रशिक्षण
- UFBU का पत्र – रिटायर्ड कर्मियों के मेडिकल इश्योरेंस पर GST छूट के लिए वित्त मंत्री को लिखा पत्र

6. सुप्रीम कोर्ट का ऐतिहासिक निर्णय (SHRIPAL vs Nagar Nigam, Ghaziabad)

तारीख: 31 जनवरी 2025

निर्णय का सार

- 1998–99 से माली के रूप में कार्यरत मजदूर
- नगर निगम द्वारा मौखिक रूप से नौकरी से निकाल दिया गया
- यह कार्रवाई U.P. Industrial Disputes Act की Section 6-E और 6-N का उल्लंघन पाई गई

शीर्ष न्यायालय का आदेश

- बर्खास्तगी अवैध घोषित
- सभी मजदूरों को लगातार सेवा में माना जाए
- तत्काल पुनः नियुक्ति
- 50% बैकवेज
- 6 माह में नियमितीकरण की प्रक्रिया प्रारंभ

न्यायालय ने कहा:

“लंबे समय से चल रहे स्थायी कार्य को अस्थायी या आउटसोर्सिंग बताकर मजदूरों का शोषण नहीं किया जा सकता।”

कॉमन बॉन्ड – नवम्बर 2025

(हिन्दी रूप)

1. संपादकीय: “भय” और हमारा समाज

काहिल जिब्रान के प्रसिद्ध विचार से शुरुआत होती है –

जैसे कोई नदी समुद्र में मिलने से पहले डरती है कि कहीं वह खो न जाए,

लेकिन आगे बढ़कर उसे पता चलता है कि वह खो नहीं रही,

बल्कि खुद समुद्र बन रही है।

इसी तरह आज की दुनिया एक मोड़ पर खड़ी है। आधुनिक समाज ने आज़ादी, समानता, तर्क और लोकतांत्रिक मूल्यों को अपना आदर्श माना था। लेकिन अब:

- जातीय राष्ट्रवाद, संकीर्ण राष्ट्रवाद (nativism),
- आक्रामक निजीकरण,
- और राष्ट्रीय संपत्तियों की बिक्री

जैसे विचार, जो कभी हाशिये पर थे, अब मुख्यधारा की बहस पर हावी होते दिख रहे हैं।

भारत की स्थिति

हमारे देश में भी:

- असहिष्णुता,
- धार्मिक विभाजन,
- समुदायों के बीच नफ़रत

जैसे मुद्दे सार्वजनिक विमर्श पर छा रहे हैं।

साथ-साथ, एक नया आर्थिक मॉडल उभर रहा है जिसमें:

- सार्वजनिक संपत्तियों का निजीकरण,
- संसाधनों की अंधाधुंध बिक्री,
- पर्यावरणीय चिंताओं की अनदेखी

की जा रही है।

लद्दाख की पहाड़ियों से लेकर कन्याकुमारी के मछुआरा गाँवों तक, विकास के नाम पर पर्यावरणीय संतुलन बिगड़ रहा है और प्राकृतिक आपदाओं का खतरा बढ़ रहा है।

कृत्रिम बुद्धिमत्ता (AI) और समाज

AI पर खूब चर्चा हो रही है, खासकर वित्तीय क्षेत्र में। परन्तु इसके सामाजिक प्रभावों पर तार्किक और गहन बहस अभी भी पर्याप्त नहीं है।

उदाहरण के लिए:

- गूगल द्वारा वैश्विक AI केंद्र का विशाखापट्टनम (विजाग) में स्थापित करना
- इससे बिजली की खपत, प्रदूषण, और पर्यावरण पर क्या प्रभाव पड़ेगा – इस पर गंभीर चर्चा का अभाव ये सारे मुद्दे सीधे-सीधे बैंकिंग पेशेवरों के भविष्य, रोजगार और कार्य-परिस्थितियों को प्रभावित करते हैं।

मुख्य प्रश्न

प्रश्न यह है कि:

- क्या हम स्वतंत्रता संग्राम के समय से लेकर आज तक जिन मूल्यों – समानता, सहिष्णुता, बहुलतावाद (pluralism) और तर्क – को आदर्श मानते आए हैं, उन्हें बचा पाएँगे?
- या फिर भय, नफ़रत और झूठे लोकलुभावन नारों के आगे इन्हें खो देंगे? 1930 के दशक की महामंदी (Great Depression) के अनुभव बताते हैं कि कैसे आधुनिक समाज, भय और उग्र राजनीति के दबाव में अपने उदार मूल्यों को छोड़ देता है। द्वितीय विश्व युद्ध के बाद जो विश्व व्यवस्था बनी, उसका उद्देश्य ही था कि ऐसी दुहराव की नौबत न आए।

आज भी ज़रूरत है कि:

- हम स्वयं की ईमानदार समीक्षा करें,
- सामाजिक-आर्थिक चुनौतियों को समझें,
- और तथ्यों के आधार पर समाधान तलाशें,

न कि भय और झूठ पर आधारित अतिवादी विचारों के पीछे चलें।

संदेश:

सबसे मज़बूत सामाजिक व्यवस्था वही है,

जो कार्यस्थल और जीवन दोनों में हर इंसान की समान गरिमा की रक्षा करे।

इसलिए—

#MarchOnComrades

#NationAgainstPrivatisation

#BankBachaoDeshBachao

2. UFBU – IBA चर्चा (26-09-2025) का सार

प्रसंग:

5 मार्च 2025 को UFBU द्वारा IBA को हड़ताल नोटिस दिया गया था। इसके बाद मुख्य श्रम आयुक्त (केंद्रीय), श्रम मंत्रालय की मध्यस्थता में कई बैठकें हुईं।

(क) PLI स्कीम पर मतभेद

सरकार ने स्केल-IV और उससे ऊपर के अधिकारियों के लिए एक अलग PLI (Performance Linked Incentive) फॉर्मूला सुझाया, जो कि द्विपक्षीय समझौते में तय PLI स्कीम से अलग है।

UFBU की मांग:

- टॉप मैनेजमेंट के लिए सरकार वाला PLI फॉर्मूला कुछ संशोधनों के साथ लागू हो सकता है,
- लेकिन किसी भी कर्मचारी/अधिकारी को द्विपक्षीय PLI स्कीम के तहत मिलने वाली राशि से वंचित नहीं किया जाना चाहिए,
- मौजूदा PLI राशि को बढ़ाया जाए।

IBA ने आश्वासन दिया कि UFBU के सुझाव CLC और वित्त मंत्रालय (DFS) तक भेजकर समाधान की दिशा में आगे बढ़ा जाएगा।

अगली मध्यस्थता बैठक 15 अक्टूबर 2025 को प्रस्तावित है।

(ख) अन्य प्रमुख मुद्दे जो UFBU ने उठाए

1. 5-दिवसीय बैंकिंग को जल्द लागू करना।
2. लीव बैंक स्कीम की रूपरेखा अंतिम रूप देना।
3. एक्स-ग्रेशिया का सभी निजी बैंकों पर लागू होना।
4. रिटायरीज की ग्रुप मेडिकल इन्श्योरेंस प्रीमियम पर GST छूट।
5. शेष कर्मचारी/अधिकारियों/पेंशनरों को पेंशन स्कीम में विकल्पा।
6. सभी पेंशनर्स के लिए DA दरों का एकरूपता (8088 पॉइंट तक)।
7. अतिरिक्त 4% NPS योगदान पर इनकम टैक्स छूट।
8. ग्रेच्युटी की अधिकतम सीमा बढ़ाना।
9. सब-स्टाफ और आर्म्ड गार्ड्स की नई भर्ती।
10. ज़ोनल/रीजनल मैनेजर्स द्वारा बैठकों में शाखा प्रबंधकों या अन्य कर्मचारियों से अभद्र भाषा का प्रयोग रोकने के लिए स्पष्ट सलाह।

IBA ने यह भी बताया कि:

- रिटायरीज की मेडिकल प्रीमियम पर टैक्स छूट के लिए DFS, CBDT और GST काउंसिल से पत्र-व्यवहार हो रहा है।
- रिटायरीज की पॉलिसी में Add-on सुविधा के तहत मानसिक/शारीरिक रूप से दिव्यांग आश्रित बच्चे को जोड़ने की सुविधा केवल “बच्चों” तक सीमित रहेगी।

3. बैंकिंग एवं अर्थव्यवस्था से जुड़ी खबरें

3.1 प्राइवेट बैंकों ने PSBs से अधिक घटाई लेंडिंग दरें

RBI की मौद्रिक नीति समिति द्वारा 100 बेसिस प्वाइंट की रेपो दर कटौती के बाद:

- नई रुपये लोन पर औसत वेटेड लेंडिंग रेट ~ 58 bps घटी,
- बकाया लोन पर ~ 55 bps की कमी,
- नई टर्म डिपॉजिट पर ~ 106 bps,
- और बकाया डिपॉजिट पर ~ 22 bps की कमी दर्ज की गई।

निजी क्षेत्र के बैंक:

- नई लोन दरों में ~ 76 bps और
- बकाया लोन पर ~ 63 bps की कटौती।

सार्वजनिक क्षेत्र के बैंक (PSBs):

- नई लोन दरों में ~ 53 bps,
- बकाया लोन पर ~ 47 bps की कटौती।

अर्थात्, लोन दरों को घटाने में निजी बैंक PSBs से आगे रहे, जबकि डिपॉजिट दरों में कटौती PSBs ने अधिक की।

3.2 कॉरपोरेट लोन ग्रोथ में तेजी

दूसरी तिमाही (Q2 FY25) में कई बैंकों ने कॉरपोरेट लोन में अच्छी वृद्धि दर्ज की:

- **HDFC Bank:**
 - कॉरपोरेट और होलसेल लोन बुक में ~6.4% वार्षिक और 4.7% तिमाही वृद्धि।
 - पिछली तिमाही की तुलना में यह सुधार है, जहां वृद्धि बहुत धीमी थी।
 - अभी भी मुख्य मांग वर्किंग कैपिटल फाइनेंस से आ रही है, कैपेक्स लोन की मांग सीमित है।
- **Axis Bank:**
 - कॉरपोरेट लोन में ~20% वार्षिक और 11% तिमाही वृद्धि।
 - बैंक के अनुसार कुछ अच्छे बड़े सौदे मिले हैं, जो पहले नहीं दिख रहे थे।
- **अन्य बैंक:**
 - IndusInd Bank, Bank of India आदि ने भी कॉरपोरेट लोन में बेहतर वृद्धि की रिपोर्ट दी।
 - कुछ बैंकों (ICICI, PNB, Indian Bank आदि) में वृद्धि अपेक्षाकृत धीमी रही।

कारण:

- बॉन्ड यील्ड बढ़ने से बाजार से बॉन्ड द्वारा फंड जुटाना महंगा हुआ,
- तुलनात्मक रूप से बैंक लोन अधिक आकर्षक हो गए, खासकर कम-रेटिंग वाली कंपनियों के लिए।

उदाहरण:

एक A-रेटेड कंपनी ने बॉन्ड ~10.5% कूपन पर उठाए, जबकि बैंकों के ताज़ा लोन की औसत दर लगभग 8.75% रही।
भविष्य की दिशा:

- Q3 और Q4 में पहले से स्वीकृत लोन की डिस्बर्सल बढ़ने और निजी निवेश में सुधार के साथ कॉर्पोरेट क्रेडिट ग्रोथ और तेज़ होने की संभावना।
- इन्फ्रा, सड़कों, नवीकरणीय ऊर्जा और मैन्युफैक्चरिंग सेक्टर में मांग अच्छी दिख रही है,
- PNB, BOI आदि बैंकों ने बड़े पाइपलाइन लोन की जानकारी दी है।

3.3 PSB Merger Buzz – हकीकत क्या है?

कुछ मीडिया रिपोर्टों में यह चर्चा रही कि:

- Indian Overseas Bank, Central Bank of India, Bank of India, Bank of Maharashtra को PNB, Bank of Baroda, SBI जैसे बड़े बैंकों में मिलाया जा सकता है।

लेकिन पाँच वरिष्ठ बैंकों के अनुसार:

- अभी तक वित्त मंत्रालय से किसी भी नए विलय के बारे में औपचारिक संवाद या निर्देश नहीं मिला है।
- फिलहाल प्राथमिकता सरकारी हिस्सेदारी (Govt. stake) घटाकर SEBI के Minimum Public Shareholding (25%) नियम के अनुरूप आने की है।

इस दिशा में:

- कुछ बैंक OFS, FPO, QIP आदि के माध्यम से हिस्सा बेचने की योजना बना रहे हैं।
- सरकार भी कुछ बैंकों (BoM, IOB, UCO, CBI, Punjab & Sind Bank) में OFS के माध्यम से हिस्सेदारी घटाने की प्रक्रिया में है।

निष्कर्ष:

अभी का फोकस –

बैलेंस शीट मजबूत करना और

सरकारी हिस्सेदारी को नियमानुसार स्तर पर लाना है,

न कि तुरंत नए विलय की घोषणा।

4. न्यायिक निर्णय – आयुष (आयुर्वेदिक) चिकित्सकों के लिए SACP

मामला:

डॉ. ओम प्रकाश गुप्ता व अन्य बनाम उत्तर प्रदेश राज्य व अन्य

(इलाहाबाद उच्च न्यायालय, निर्णय दिनांक 06.05.2022)

विषय:

आयुर्वेदिक मेडिकल ऑफिसर्स को Special Assured Career Progression (SACP) स्कीम का लाभ न देना, जबकि PMHS के ऑल्लोपैथिक मेडिकल ऑफिसर्स को यह लाभ दिया गया था।

अदालत की मुख्य बातें

1. ACP/SACP का उद्देश्य

- प्रमोशन न मिलने से जो stagnation होता है, उसे दूर करने के लिए वित्तीय लाभ देना,
- यह “equal pay for equal work” का मामला नहीं, बल्कि व्यक्तिगत वित्तीय उन्नति की योजना है,
- यह सभी सरकारी कर्मचारियों पर लागू होनी चाहिए, चाहे वर्ग-D हो या उच्च अधिकारी।

2. आयुर्वेदिक और ऑलोपैथिक चिकित्सकों के बीच भेदभाव

- दोनों ही वर्ग के डॉक्टरों का मूल काम मरीजों का उपचार है – यही मुख्य समानता है।
- सिर्फ शिक्षा, पाठ्यक्रम, या Medico-legal कार्य के आधार पर SACP से किसी वर्ग को बाहर रखना तार्किक नहीं है।
- केंद्र सरकार ने Dynamic ACP सभी मेडिकल कैडर (AYUSH सहित) पर लागू किया है, लेकिन राज्य सरकार ने इसे केवल PMHS (ऑलोपैथिक) तक सीमित रखा – यह भेदभाव है।

3. निष्कर्ष/आदेश

- आयुर्वेदिक मेडिकल ऑफिसर्स को SACP से बाहर रखना Article 14 (समानता का अधिकार) के विरुद्ध है।
- 28.02.2017 का आदेश (जिससे आयुर्वेदिक डॉक्टरों की मांग खारिज की गई थी) रद्द किया गया।
- राज्य सरकार द्वारा 14.11.2014 को लागू की गई Special ACP Scheme (SACP) अब अन्य धाराओं के मेडिकल ऑफिसर्स (आयुर्वेदिक, यूनानी, डेंटल आदि) पर भी लागू मानी जाएगी।

BANK BEATS – 15 अक्टूबर 2025

(हिंदी संस्करण)

✍ संपादकीय**AIBOC@41: राष्ट्र और जनता की सेवा का संकल्प नवीनीकृत करने का समय**

अक्टूबर का महीना AIBOC के लिए सिर्फ “फाउंडेशन डे” नहीं—यह संघर्ष, बलिदान, और सेवा भावना की स्मृति का दिन है। AIBOC की 41 वर्ष की यात्रा भारतीय बैंकिंग इतिहास से अलग नहीं; यह उसकी धड़कन है।

बैंकिंग पर फिर मंडरा रहा है विलय का खतरा

2017 से 2020 के बीच 10 सार्वजनिक बैंकों को 4 में मिला दिया गया।

अब एक बार फिर चर्चाएं तेज हैं कि नए “मेगा मर्जर” की तैयारी हो रही है।

सरकारी सूत्र इसे “कंसोलिडेशन” कहते हैं, पर असल में—

- शाखाओं का बंद होना
- स्टाफ संख्या में भारी कमी
- जन-धन बैंकिंग की रीढ़ को कमजोर करना

इनका सीधा असर आम ग्राहकों, ग्रामीण भारत, और बैंक कर्मचारियों पर पड़ता है।

PSB की भूमिका—राष्ट्र निर्माण का स्तंभ

भारत आज वैश्विक भू-राजनीतिक तनावों के दौर से गुजर रहा है।

घरेलू मांग को बढ़ाने और आत्मनिर्भर विकास को गति देने के लिए PSBs की भूमिका अत्यंत महत्वपूर्ण है।

ये बैंक—

- किसानों,
- MSMEs,
- महिलाओं,
- छोटे उद्यमियों,
- ग्राम पंचायतों

को वह वित्तीय शक्ति देते हैं, जिसे निजी बैंक प्राथमिकता नहीं देते।

AIBOC का संदेश: बैंक अधिकारी सिर्फ कर्मचारी नहीं—‘सामाजिक परिवर्तन के एजेंट’ हैं

PSB अधिकारी:

- बढ़ते दबावों के बीच काम करते हैं
- प्रोफेशनलिज्म और सार्वजनिक आस्था को कायम रखते हैं
- राष्ट्र की सामाजिक प्रतिबद्धताओं को निभाते हैं

AIBOC का संकल्प है—

कामकाज में गरिमा, सेवा शर्तों में न्याय, और मानवीय प्रबंधन।

PLI और निजीकरण के दबाव

PLI में असमानता, PSB नेतृत्व पदों में निजी क्षेत्र की घुसपैठ, और बैंक स्वायत्तता पर बढ़ते दबाव बताते हैं कि संघर्ष अभी खत्म नहीं हुआ।

2. MSMEs की वर्तमान चुनौतियाँ और राष्ट्रीयकृत बैंकों की भूमिका

लेखक: के. ई. रघुनाथन, चेयरमैन – एसोसिएशन ऑफ इंडियन एंटरप्रेन्योर्स

MSME – भारत की अर्थव्यवस्था का मौन इंजन

- 6.2 करोड़ MSMEs
- 99.2% माइक्रो यूनिट्स
- रोजगार सृजन का विशाल स्रोत
- नवाचार और स्थानीय अर्थव्यवस्था की रीढ़

फिर भी सबसे ज्यादा इन पर ही संकटों का असर पड़ता है।

समस्या: बैंक और उद्यमी—सोच का अंतर

उद्यमी:

- त्वरित जरूरत, असंगठित कागजात, नकदी-आधारित कार्य

बैंक:

- दस्तावेज, प्रोजेक्शन, गारंटी, जोखिम आकलन

परिणाम—

- लोन अस्वीकृत
- उद्यमी महंगे साहूकारों के पास जाते हैं
- व्यवसाय ताश के पत्तों की तरह ढह जाते हैं

राष्ट्रीयकृत बैंक क्या करें? (सात समाधान)

1. एसेट आधारित नहीं—कैश-फ्लो आधारित लेंडिंग
GST, UPI, डिजिटल इनवॉइस को क्रेडिट योग्यता माने।
2. हर शाखा में MSME हेल्पडेस्क
दस्तावेज, प्रोजेक्शन और आवेदन में सहायता।
3. जोखिम साझा मॉडल
SIDBI, CGTMSE, राज्य सरकारें → आंशिक क्रेडिट गारंटी।
4. ₹2 करोड़ तक की फास्ट-ट्रैक लोन अनुमोदन प्रणाली
AI आधारित स्कोरिंग को अपनाएँ।
5. सेक्टर-विशिष्ट प्रोडक्ट
जैसे—टेक्सटाइल, फूड प्रोसेसिंग, रिपेयर सेक्टर आदि।
6. मोबाइल-आधारित डिजिटल ऑनबोर्डिंग
7. रिलेशनशिप बैंकिंग
प्रत्येक MSME के लिए समर्पित अधिकारी।

3. AI, तकनीक और बैंकिंग—MSME के भविष्य का नया अध्याय

AI कर सकता है—

- GST डेटा विश्लेषण
- कैश फ्लो का मूल्यांकन
- तनावग्रस्त खातों का जल्दी पता
- रिकवरी के तरीके बेहतर
- बैंक ग्राहकों के बीच बिजनेस-मैचिंग

यह सिर्फ बैंकिंग नहीं—एक नई इकोसिस्टम बिल्डिंग है।

लेकिन यह तभी सफल है जब तकनीक “नीचे तक पहुंचे”, न कि सिर्फ “ऊपर वालों” के लिए।

4. भारत का भूराजनीतिक संकट—विश्लेषण

प्रो. सुरजीत मजूमदार, JNU

ट्रंप बनाम बाइडन—नाम अलग, नीति समान

वैश्विक व्यापार युद्ध सिर्फ किसी whimsical राष्ट्रपति का परिणाम नहीं—

यह अमेरिकी पूँजीवाद की आंतरिक विषमताओं का प्रतिबिंब है।

भारत की समस्या—'प्रीमेच्योर डी-इंडस्ट्रियलाइजेशन'

भारत:

- मैनुफैक्चरिंग में कमजोर
- चीन, जर्मनी, जापान से भारी घाटा
- IT और रेमिटेन्स पर निर्भर
- US डॉलर आधारित वित्तीय प्रणाली पर निर्भर

इससे “आत्मनिर्भर भारत” एक नारा भर रह जाता है।

त्वरित समाधान संभव नहीं

औद्योगिक क्षमता रातों-रात नहीं बनती।

यथार्थवादी नीतियाँ और घरेलू मांग आधारित औद्योगिकीकरण समय की मांग है।

5. RBI पर निगाह—तीन बड़े खतरे

1 कॉर्पोरेट अधिग्रहण को बैंक से फंडिंग की अनुमति?

खतरे:

- प्रमोटर्स को सस्ता कर्ज
- ओवर-लेवरेज
- छुपे जोखिम
- नए NPAs का दरवाजा

2 विशाल उधारकर्ताओं को फिर छूट?

- 10,000 करोड़+ एक्सपोजर पर राहत
- सिस्टम-वाइड जोखिम बढ़ेगा
- वही पुराना NPA चक्र दोहराने की आशंका

3. ECBs के दरवाजे संदिग्ध कंपनियों के लिए भी खोलना?

- NCLT में पड़ी कंपनियाँ भी विदेश से कर्ज लेंगी
- डिफॉल्ट बढ़ेगा
- घरेलू बैंकों की रिकवरी और घटेगी

6. बैंक राष्ट्रीयकरण—बैंक यूनियनों की ऐतिहासिक भूमिका

1969 का बैंक राष्ट्रीयकरण—

सिर्फ इंदिरा गांधी का फैसला नहीं,

बल्कि दशकों की ट्रेड यूनियन लड़ाई का परिणाम था।

यूनियनों का संघर्ष

- खराब सेवा शर्तों से लड़ाई
- निजी बैंकों में धांधलेबाजी का पर्दाफाश
- जनता की बचत डूबने से रोकने की मांग
- किसानों, लघु उद्योगों को कर्ज की मांग
- बोर्ड में कर्मचारियों का प्रतिनिधित्व

यूनियनों ने “क्लास बैंकिंग” से “मास बैंकिंग” की तरफ देश को मोड़ा।

राष्ट्रीयकरण के फायदे

- ग्रामीण शाखाओं का विशाल विस्तार
- कृषि व लघु उद्योगों को प्राथमिकता
- जनता की जमा सुरक्षित
- हरित क्रांति जैसी योजनाओं का वित्तीय आधार

7. यूनियन अपडेट्स

UFBU ने विरोध किया—PSBs के शीर्ष पद निजी क्षेत्र के लिए खोलने पर

यह “धीमा निजीकरण” और PSB संस्कृति पर सीधा हमला बताया गया।

AIPNBOF की हड़ताल—शनिवार को छुट्टी घोषित कराओ

9 अक्टूबर 2025 को PNB अधिकारियों की हड़ताल।

अंगनवाड़ी कार्यकर्ता, बस चालक, बीड़ी मजदूर—देशभर में श्रमिक आंदोलन

अंतरराष्ट्रीय स्तर पर—इटली, ग्रीस, अमेरिका, कनाडा में हड़तालें

8. बैंकिंग समाचार

- RBI: ओम्बड्समैन मुआवजा सीमा बढ़ाकर ₹30 लाख करने की तैयारी
- SBI: 2030 तक महिला कार्यबल 30%
- मेगा बैंक मर्जर (2027 तक) की नई योजना
- SMS अलर्ट (₹100 से कम) बंद करने की मांग

BANK BEATS – 15 नवम्बर 2025

(हिन्दी में संस्करण)

 संपादकीय

“हमारी जमा, दूसरों के विशेषाधिकार – आखिर हमारी ब्याज दर कहाँ है?”

पब्लिक सेक्टर बैंक की किसी भी शाखा में पेंशन क्रेडिट वाले दिन या मनरेगा भुगतान वाले दिन चले जाइए—दृश्य हर जगह एक जैसा है। लाइन में खड़े लोग:

- बुजुर्ग पेंशनभोगी
- मनरेगा मजदूर
- छोटे किसान
- घरेलू कामगार
- अनुबंध कर्मचारी
- स्वयं सहायता समूह की महिलाएँ

ये लोग कुछ सौ या कुछ हजार रुपये अपनी बचत खाते में जमा करते हैं, जिस पर 2.5%–3% ब्याज मिलता है।

यही छोटी बचतें – करोड़ों की संख्या में – भारत की बैंकिंग व्यवस्था का आधार हैं।

लेकिन जब यही लोग

- सिलाई मशीन,
- छोटा किराना स्टॉक,
- गाय/बकरी,
- ठेला,
- स्कूल फीस,
- छोटा वर्कशॉप

के लिए कर्ज लेने जाते हैं, तो दरवाजा खुलता है—18%, 22%, यहाँ तक कि 24% ब्याज पर!

मूल प्रश्न

जब पूरी बैंकिंग प्रणाली को चलाने वाली जमा हमारी है – तो ब्याज दर दूसरों को फायदा क्यों देती है?

1. भारतीय जमा संरचना – “जनता का पैसा, अमीरों की सुविधा”

RBI के आँकड़ों के अनुसार:

- 60% जमा – आम जनता
- 13% – सरकारी संस्थान
- 11% – बड़ी कॉर्पोरेट कंपनियाँ
- बाकी – ट्रस्ट, वित्तीय संस्थान आदि

90% से ज्यादा खातों में बैलेंस 1 लाख से कम है।

फिर भी सबसे कम ब्याज इन्हीं लोगों को मिलता है, जबकि बड़े उद्योग सबसे कम ब्याज पर कर्ज लेते हैं।

2. ब्याज-दर की सीढ़ी – नीचे वालों के लिए खड़ी, ऊपर वालों के लिए समतल छोटी बचत वालों के लिए

- SB अकाउंट: 2.5–3%
- FD (1–3 साल): 6–7% → कर एवं महंगाई के बाद वास्तविक रिटर्न → 0%

बड़े कॉर्पोरेट के लिए

- AAA बॉन्ड/बड़े टर्म लोन: 4–6%
- उदाहरण: Air India अधिग्रहण → 4.25%, बिना सिक्योरिटी!

घर-लोन (उत्तम क्रेडिट वाले)

- 8–9.5%

MSME कर्ज

- 10–14%

NBFC व्यक्तिगत ऋण

- 14–24%

माइक्रोफाइनेंस, SHG, छोटे महिला उद्यमी

- 19–24%

स्पष्ट विषमता

- गरीब जमाकर्ता: कमाता 3–6%
- अमीर उधारकर्ता: लेता 4–8%
- गरीब उधारकर्ता: चुकाता 18–24%

यह सिर्फ 'स्प्रेड' नहीं—यह 'ब्याज दर अन्याय' है।

3. जमा का महासागर — लेकिन गरीबों के लिए 'क्रेडिट रेगिस्तान' बैंकों के लिए आसान क्या है?

- एक बड़ा लोन: ₹500 करोड़
- या
- 2.5 लाख छोटे लोन: ₹2 लाख प्रत्येक

प्रबंधन ने वर्षों में

- शाखाएँ घटाईं,
- कर्मचारियों की भर्ती रोकी,

- फील्ड विजिट बंद की,
- छोटे उधारकर्ताओं को NBFC/MFI के हवाले कर दिया।

परिणाम:

- जमा गरीबों की—कर्ज अमीरों को
- गरीबों को MFI के 22% वाले कर्ज
- डिफॉल्ट पर कोई “एकमुश्त निपटान (OTS)” नहीं
- न ही किसी तरह का “हेयरकट”

जहाँ कॉर्पोरेट को 70% तक माफ़ी, वहीं गरीब के लिए—
“रिकवरी नोटिस, अपमान और बढ़ते कर्ज का पहाड़”

4. असली घाटे कहाँ से आते हैं?

सरकारी आँकड़े बताते हैं:

10 वर्षों में (FY15–FY24)

- कुल लिखे-ऑफ: ₹16.3–16.6 लाख करोड़
- रिकवरी: सिर्फ 16%
- बड़े उद्योगों में लिखे-ऑफ: ₹9.27 लाख करोड़

यानी:

कमजोर नहीं, बड़े उद्योग बैंकिंग के असली डूबे हुए जहाज़ हैं।

5. समाधान: जनता की जमा → जनता का कर्ज

AIBOC के अनुसार निम्न कार्य अत्यावश्यक हैं:

1. जन जमा को जन ऋण से जोड़ो

- सस्ती ब्याज दरों पर SHG, JLG, कृषि, महिला उद्यमी, स्ट्रीट वेंडर को कर्ज

2. माइक्रोक्रेडिट पर स्पष्ट ब्याज सीमा

- जमा दर 3% और गरीब को 24%?
- यह शोषण है—इस पर कैप लगनी चाहिए।

3. PSB में भर्ती बढ़े

- कम कर्मचारी → कम छोटे लोन → गरीबों के लिए नुकसान

4. ब्याज पारदर्शिता रिपोर्ट अनिवार्य हो

- कौन-सा वर्ग कितना ब्याज देता/लेता है—सार्वजनिक होना चाहिए

5. संसदीय निगरानी

- ब्याज-दर अन्याय पर राष्ट्रीय स्तर पर चर्चा आवश्यक

6. पब्लिक सेक्टर बैंक फिर निशाने पर — निजीकरण का नया हमला

वित्त मंत्री के हालिया बयान—

“राष्ट्रीयकरण से वित्तीय समावेशन नहीं हुआ।”

IMF–World Bank रिपोर्ट भी सरकार को

- PSB निजीकरण
- विदेशी निवेश बढ़ाने
- सरकारी भागीदारी घटाने

का सुझाव देती है।

लेकिन सच्चाई इससे उलट है:

- 2014 में 74% बैंक कर्मचारी PSB में □ 2025 में सिर्फ 45%
- 2014 में 78.8% जमा PSB में □ 2025 में केवल 59%

कारण?

- शाखाएँ कम करना
- कर्मचारियों की कटौती
- गलत नीतियाँ

7. AIBOC का संघर्ष — 40 वर्षों की अदम्य विरासत

1980–90 के दशक से:

- बड़े राष्ट्रव्यापी आंदोलन
- हड़तालें
- भूख हड़तालें
- सामूहिक संघर्ष में नेतृत्व

AIBOC शुरू से स्पष्ट रहा:

“कर्मचारी हित और बैंकिंग की सामाजिक जिम्मेदारी — दोनों सर्वोपरि हैं।”

8. जलवायु आपदाएँ और बैंकिंग — वायनाड की महिलाओं की जीत

2024 वायनाड भूस्खलन:

- 250+ मौतें
- घर, जमीन बह गई
- बैंक EMI वसूलने पहुँच गए!

केरल हाईकोर्ट ने कहा:

“जिस संपत्ति पर लोन लिया, वह अस्तित्व में नहीं। EMI वसूलना गरिमा का हनन है।”

इस फैसले का देशभर में प्रभाव पड़ेगा—
आपदा-प्रभावित क्षेत्रों में बैंकिंग को संवेदनशील होना ही पड़ेगा।

9. राष्ट्रीय और अंतरराष्ट्रीय मज़दूर आंदोलन

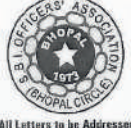
- केरल मेडिकल कॉलेज डॉक्टर हड़ताल
- कर्नाटक ग्रामीण बैंक कर्मचारी दो-दिवसीय धरना
- मुंबई BEST कर्मचारियों का अनशन
- पंजाब में किसानों का SKM आंदोलन
- ब्राज़ील Petrobras का “State of Strike”
- अमेरिका में Starbucks बारिस्ता की राष्ट्रव्यापी हड़ताल
- नाइजीरिया स्वास्थ्य कर्मियों की अनिश्चितकालीन हड़ताल
- UK में सीनियर डॉक्टर भी हड़ताल में शामिल
- न्यूज़ीलैंड में 16,700 स्वास्थ्य कर्मचारी हड़ताल
- दक्षिण अफ्रीका Red Saturday march
- COP30 में आदिवासी प्रदर्शन

10. बैंकिंग समाचार (Bank News)

- SBI — अगले 2 वर्षों में पूरी Core Banking Modernisation
- AI आधारित जोखिम—S&P रिपोर्ट
- IndusInd – पुलिस जांच में कोई वित्तीय अपराध नहीं मिला
- SBI प्रमुख — PSB के और विलय की बात

पत्राचार

संगठन से संबंधित पत्राचार और उससे जुड़े महत्वपूर्ण बिंदु


STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL
(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)
State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011

ASN / 2025-26 / 09 / 77

Date: 03/09/2025

To,
The DGM & CDO
HR, Department
Local Head Office
Bhopal

Dear Sir,

Unnecessary Delay / Rejection In Issuance of NOC for Lease House Accommodation

We are constrained to bring to your notice the difficulties being faced by one of our officers, who has applied for a No Objection Certificate (NOC) for availing lease house accommodation under the Bank's scheme. Unfortunately, despite submission of the request on genuine grounds, the matter has either been kept pending for an unnecessarily long time or is being rejected without valid justification.

The following points establish the merit and necessity of the officer's request:

- Renovation of Colony Flats:** The staff colony flats are presently undergoing renovation/repair work and are not in a habitable condition. Even where occupation is allowed, the state of upkeep is not conducive for dignified family living.
- Inadequacy of Flats:** The colony flats are small in size and do not provide sufficient accommodation for officers with families. This causes severe inconvenience and does not match the dignity and responsibility attached to officers' roles.
- Distance from Own Residence:** The officer's personal house is located at a considerable distance from the Branch. Daily commuting consumes significant time and energy, which in turn impacts efficiency, punctuality, and work-life balance.
- Children's Education:** Further practical difficulty is schooling of children. Good schools are available near the Branch, and availing lease house accommodation in that area would greatly help the officer in managing family responsibilities alongside professional commitments.
- Officer's Readiness:** The officer is willing and eager to take lease accommodation as per the Bank's rules and bear all necessary compliance, yet the NOC is being delayed/denied, which is causing unnecessary hardship.



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Mob.: 9425016450

Sir/Madam, in view of the above facts, delay or rejection of the request is neither fair nor in the spirit of staff welfare. Officers already facing pressure of targets and operations should not be subjected to avoidable difficulties in their residential arrangements.

We therefore request management to:

- Issue the **NOC without further delay** to enable the officer to avail lease house accommodation near the place of posting, as per established policy.
- In case the request is still not acceded to then a review of all existing leased house accommodation sanctioned to all other officials at the same centre may be undertaken. We have irrefutable information where officer is already having his/her own house in the centre yet leased house accommodation is permitted to him/her

We trust that the management will take a considerate and just view of the situation and resolve this matter at the earliest, thereby reinforcing staff confidence in the fairness of our system.

Assuring our best of co-operation & industrial relations.

Yours Sincerely



Sanjeev Mishra
General Secretary



All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN / 2025-26 / 09 / 78

Date: 08/09/2025

The Deputy Managing Director,
(Bhopal Circle),
State Bank of India,
Local Head Office,
Bhopal



Respected Sir,

Complaints Arising from Arbitrary Conduct of Investigating Officer in Disciplinary Matters

In relation to the above, we have been informed that certain officers designated as IA (Investigating Authorities) are causing unwarranted complications, which are hindering the fair hearing of Disciplinary Proceeding cases. Several of these issues are noted below-

- Unilaterally determining the hearing date without considering the availability or commitments of the Defense Representative (As DRs are bank officers balancing additional duties with their official responsibilities).
- Questioning/suggesting DRs regarding the acceptance of the case.
- Accepting photocopies submitted by the Presenting Officer (PO) as evidence without checking and verifying against the originals.
- Unwilling to hold the hearings at Location of the incident and are unnecessarily relocating the hearing venue for their convenience.
- Applying pressure to speed up the hearing process, potentially impacting its fairness.

Moreover, we recognize that very senior bank officials (DGMs) are engaged with their work obligations, and when given the extra burden of IA, it places stress on them, leading to undue pressure on Defense Representative.

We ask that this task be assigned only to those officials who can justify their extra responsibilities while respecting the legitimate rights of the Charged Sheeted Officers (CSOs) for a prompt resolution of the hearing, disregarding the fairness of the process.

We also mention another instance of our inquiry proceedings held by other DGM level official. Generally our members are not aware of the procedure of inquiry proceedings. Therefore, the association provides them facility of Defense Representative (DR) to professionally defense their case.

In the referred instance, our member (Charged Sheeted Officer (CSO)) had opted for nominating DR on the floor of the inquiry. We observed anomaly in inquiry proceedings. The PO stated that documents will

Page 1 of 2

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be presented in next hearing. However, in the next hearing, the PO stated that the documents have been presented in last hearing. The respected IA had admitted the documents as PEX on the same day without asking for presence of DR or whether official will defence himself.

Hence sufficient time was not given for examining the documents presented by PO. The inquiry was concluded on the same day, apparently in hurriedly manner. In brief, we observe that the captioned inquiry was held without following principle of Natural Justice.

In light of the above, we sincerely request you to kindly arrange for the issuance of instructions to the IAs to conduct hearings in accordance with the guidelines outlined in the Vigilance Manual of our Bank, ensuring fairness in line with the principles of natural justice.

Assuring our best of co-operation & industrial relations.

With regards,

Yours Sincerely,



Sanjeev Mishra
General Secretary



All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

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State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2025-26/09/79

Date: 08/09/2025

To,
The DGM & CDO
HR, Department
Local Head Office
Bhopal

Dear Sir,

INTER-MODULE TRANSFER 2025:JMGS-I,MMGS-II & MMGS-III, REQUEST TRANSFER RELATED EXPENSES/REIMBURSEMENT

We wish to draw your kind attention to the recently introduced practice of non-reimbursement of transfer expenses incurred by officers on their permanent transfer (Inter-Module Transfer - 2025) during the recent transfer exercise carried out through the Transfer Request Portal in our Bhopal Circle.

This practice is not only causing hardship to the affected officers but is also contrary to the provisions and instructions contained in Chapter 14 – Travelling, Lodging and Boarding Expenses, Handbook Volume I (updated up to 31/03/2025), which clearly provide for the reimbursement of such expenses.

Further, it has also come to notice that the HR Department has issued two IMT transfer lists (IMT-2025, JMGS-I and MMGS-II and IMT-2025, MMGS-III) with instructions stating that “No transfer-related expenses/reimbursement will be paid to officers whose inter-module transfer is being approved on the basis of their individual request.”

Please refer to the “Note” regarding as under appearing under two lists of Inter -Module Transfer 2025 released recently by our LHO Bhopal.(IMT-2025 transfer lists attached for your ready reference)

In practice, this stipulation is applicable only in cases of inter-circle request transfers, but it is now being applied even to Intra-Module transfers through the Transfer Request Portal, which is against the spirit of the rules.

2. In this connection , we reproduce hereunder the relevant provision/instructions contained in Chapter 14 TRAVELLING , LODGING & BOARDING EXPENSES of our HR Handbook-Volume 1 (updated up to 31.03.2025), which are self explicit:-

14.6.6 Transfer at request and temporary transfer

Since the services of officers are transferable at any time for any period, distinction between a permanent or a temporary transfer need not be made for the purpose of reimbursement on

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travelling expenses notwithstanding the fact that the transfer has been effected at the request of the officer. In all such cases, the fact remains that the transfer request has been acceded to only when it was administratively feasible to transfer the officer. As such, reimbursement of travelling expenses in such cases would be in order, as the officers are not only liable to posting at any branch in the Circle but are also liable to be transferred again to another branch or to another circle according to the exigencies of service.

Clarification: However, if it is a temporary transfer for a specific period affected at officer's request, all charges and expenses incurred by the officer on account of his transfer should be borne by him and also no reimbursement will be made by the Bank on this account. Request for transfer for a short period would not generally be acceded to unless there are compelling reasons.

3. It is well known that the bank has introduced a new transfer portal for interested and needy employees to apply for the transfers throughout the year. However, the IMT transfer exercise is a regular annual exercise, and the transfer portal is only a tool to make this process easier and more transparent. At the same time, it must be noted that officers may apply only for their choice of Module, but they are not necessarily posted at their preferred place of posting. Hence, such transfers should not be presumed as request transfers. This portal has been created under the instructions of DFS and is indeed beneficial for the HR department in simplifying the process, but in practice, officers are often not allotted their choice posting.

4. This recently introduced practice of non-reimbursement is not only against established rules but has also created several hardships for the affected officers, and it may further leave negative impacts on our institution. Some of the common problems being faced are:

Impact on officers

- **Financial Burden:** Officers are compelled to bear heavy expenses on shifting households, transportation of luggage, and arranging temporary stay, and settling at the new place of posting from their own pockets. This reduces their savings and may lead to loans/debt.
- **Psychological Stress:** The uncertainty regarding reimbursement and additional financial strain is causing mental stress, which adversely affects officers' mental health, focus and family life.
- **Lower Morale & Motivation:** Officers may feel neglected or undervalued by the institution which may reduce their efficiency and working productivity and could be unable to give their best performance at new assignment.

Impact on Institution

- **Operational Inefficiency:** If officers delay or resists transfers, vacancies at different Branches and offices may remain unfilled and work suffers due to understaffing.
- **Decline in Organizational loyalty:** Due to injustice affected officers may lose trust in system. Feeling of injustice reduces loyalty and long-term commitment.
- **Negative Work culture:** It may create an environment of dissatisfaction, affected officers may discuss grievances openly which affects teamwork.

- Administrative Challenges: More complaints, grievances, and representation from employee, may increase burden on HR departments/ administration for handling disputes.

In view of the above, we sincerely request you to arrange for issuing clear and unambiguous clarification in respect of reimbursement of transfer expenses in case of request transfer which has been accorded as per Uniform Transfer Policy clause, and also:

1. Rescind the afore-quoted note restricting reimbursement in the case of permanent transfers carried out through the Transfer Request Portal,
2. Issue necessary clarification to all offices working at different levels to ensure uniform implementation of the rules.
3. Enable the concerned officers to claim their legitimate transfer-related expenses without ambiguity or discrimination.

We look forward to your kind intervention for the early resolution of this issue, which will provide much-needed relief to the affected officers.

Yours Sincerely



Sanjeev Mishra
General Secretary
SBIOA Bhopal Circle



All Letters to be Addressed
to the General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)
State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



08/09/25

ASN / 2025-26/09/81

Date: 08/09/2025

To,
The DGM & CDO,
State Bank of India,
HR, Department,
Local Head Office
Bhopal

Dear Sir,

Unnecessary Delay / Rejection in Issuance of NOC for Lease House Accommodation

Please refer our letter no. ASN/2025-26/09/77 dated 03/09/2025 we have received a representation from our DGS Bhopal module in this regard, the contents of which are self-explicit.

We therefore request management to:

- Issue the **NOC without further delay** to enable the officer to avail lease house accommodation near the place of posting, as per established policy.

We trust that the management will take a favourable and sympathetic view on the situation and resolve this matter at the earliest, thereby reinforcing staff confidence in the fairness of our system.

Assuring our best of co-operation & industrial relations.

Regards,

Yours Sincerely



Sanjeev Mishra
General Secretary

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Mob.: 9425016450



All Letters to be Addressed
to the General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2025-26/09/82

Date: 08/09/2025

To,
The DGM & CDO
HR Department,
State Bank of India,
Local Head Office,
Bhopal,

Dear Sir,

Subject: Non-payment of officiating allowance to officers discharging duties of higher role

Respected Sir,

We wish to draw your kind attention to a serious issue being faced by officers in several branches and offices. Due to shortage of manpower and frequent vacancies in higher positions, many officers are being compelled to discharge the duties of higher incumbency/role. In many such cases, written instructions are issued by the Regional Business Office (RBO) directing these officers to officiate and perform the duties of higher responsibility in the absence of the regular incumbent.

While our officers are sincerely complying with these directions and ensuring that branch operations and customer service remain unaffected, it is unfortunate that **the officiating allowance admissible under existing guidelines is not being paid to them**. This has led to a sense of injustice and demotivation among the affected officers.

It is pertinent to mention that:

1. **Policy Guidelines:** Bank's instructions as well as bipartite agreements clearly provide for payment of officiating allowance whenever an officer is made to work in a higher role for a specified period, either formally or by way of official communication.
2. **Workload and Responsibility:** The officers working in higher incumbency not only shoulder additional workload but also take responsibility of decision-making, business targets, compliance, and audit risks.
3. **Written Instructions from RBO:** In many instances, RBO letters specifically direct officers to work as "Branch Manager", "Operations Head", or other higher roles. Denying officiating allowance in such clear-cut cases is unjustified.

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4. **Staff Morale and Motivation:** Officers feel demoralized when despite working sincerely in higher capacity, their legitimate dues are denied. This impacts motivation and overall productivity.

Sir, we humbly request the Circle Management to kindly **take up this issue on priority** and arrange to issue instruction for:

- Officiating allowance is paid to all officers who are made to work in higher role, whether through RBO instructions or due to incumbency requirement.
- A clear mechanism is issued by the Bank to Regional Authorities so that such cases are settled automatically without officers having to make repeated representations.
- Past pending cases are also reviewed, and allowance is released wherever officers have already discharged higher responsibilities.

We believe that timely intervention of the Circle Management will not only provide justice to the affected officers but will also strengthen confidence among staff who continue to work with full dedication despite staff shortage.

We look forward to your kind intervention and early resolution of this matter.

Regards.

Yours sincerely,



Sanjeev Mishra
General Secretary



All Letters to be Addressed
to the General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



Date: 17/09/2025

ASN/2025-26/09/85

To,
The DGM & CDO
HR Department
Local Head Office,
Bhopal



Dear Sir

Staff Supervising: Sh. Lochan Prasad Banjare PF-4485181, MMGS III

Reconsideration of transfer request – Raipur module

Ref: - ASN/2025-26/07/60 dated – 31/07/2025 & ASN/2025-26/07/75 dated – 03/09/2025

In view of latest medical reports dated 12.09.2025 (copy attached), please reconsideration request for transfer of the above mentioned official on genuine reason. Official he has already represented module management and module association is following up the matter with module HR but no favourable consideration received so far.

In view of the genuine medical compassion being faced by the official & his family, we sincerely request you to exhort module management & HR authorities to reconsider his request sympathetically on humanitarian & compassionate grounds.

Assuring Our Best of Co-Operation & Industrial Relations.

Yours sincerely

Sanjeev Mishra
General Secretary

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Mob.: 9425016450



All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

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Hoshangabad Road, Bhopal - 462 011



ASN/2025-26/09/87

Date: 29/09/2025

To,
The DGM & CDO
HR Department
State bank of India
Local Head Office,
Bhopal

Dear Sir,

Staff Supervising: Ms. Anjali Athya Pf- 1043917 (JMGS-I)
Reconsideration of transfer request - Jabalpur module

Please find enclosed reconsideration request for transfer of the above mentioned official on genuine medical reason.

In view of the medical conditions of herself and her father genuine medical issues being faced by her, we sincerely request you to consider her request sympathetically on humanitarian & compassionate grounds

Assuring our best of co-operation & industrial relations.

Yours Sincerely,


Sanjeev Mishra
General secretary

29/9/24

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Mob.: 9425016450



All Letters to be Addressed
to the General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

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Hoshangabad Road, Bhopal - 462 011



ASN/2025-26/09/88

Date: 29/09/2025

To,
The DGM & CDO
HR Department
State bank of India
Local Head Office,
Bhopal

Dear Sir

Staff Supervising: Shri Aman Verma Pf IO 7814887 MMGS -III

Consideration of ICT Reference no- ICT0000000090889 - Jaipur Circle

Please find enclosed consideration request for ICT transfer of the above mentioned official on medical ground..Official has already applied in ICT Portal REF.NO - ICT0000000090889 under extreme medical compassionate ground.

In view of the genuine & urgent medical compassion being faced by the official & his family, we sincerely request you to consider his request sympathetically on humanitarian & compassionate grounds.

Assuring Our Best of Co-Operation & Industrial Relations.

Yours Sincerely

Sanjeev Mishra
General Secretary



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Website- www.sbioabhpal.org

Mob.: 9425016450



All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

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State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2025-26/09/89

Date: 29/09/2025

To,
The DGM & CDO
HR Department
State bank of India
Local Head Office,
Bhopal

Dear Sir

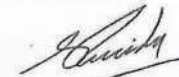
Staff Supervising: Shri Harsh Tiwari PF- 6757278 (SMGS-IV)
Consideration Of Transfer Request – Bhopal Module

Please find enclosed request for transfer of the above mentioned official on genuine medical ground.

In view of the genuine medical compassion being faced by the official & his family, we sincerely request you to consider his request sympathetically on humanitarian & compassionate grounds.

Assuring Our Best of Co-Operation & Industrial Relations.

Yours Sincerely


Sanjeev Mishra
General Secretary

29/9/25





All Letters to be Addressed
to the General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

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State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



Date: 29/09/2025

ASN/2025-26/09/90

To,,
The DGM & CDO
HR Department
State bank of India
Local head office
Bhopal

Dear Sir,

Staff Supervising: Ms. Monika Bhawsar Pf- 7595417, (MMGS-II)
Consideration Of Transfer Request - Bhopal module

Please find enclosed request for transfer of the above mentioned official on genuine medical reason.

In view of the excellent performance put in by the official in the past and genuine medical Issues being faced by her, we sincerely request you to consider her request sympathetically on humanitarian & compassionate grounds.

Assuring our best of co-operation & industrial relations.

Yours Sincerely,


Sanjeev Mishra
General secretary



Ph.: (0) 2551376, 2575234

E-mail - sbioabpl@gmail.com
Website- www.sbioabhpal.org

Mob.: 9425016450



All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2025-26/09/91

Date: 30/09/2025

To,
The DGM & CDO
HR Department
State bank of India
Local Head Office,
Bhopal

Dear Sir

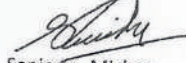
Staff Supervising: Sh. Surendra Kumar Kakade PF- 5553067, (SMGS IV)
Consideration Of Transfer Request – Indore module

Please find enclosed request for transfer of the above mentioned official on genuine medical ground. Official has already represented to module management and module association is following up the matter with module HR.

In view of the genuine medical compassion being faced by the official & his family, we sincerely request you to consider his request sympathetically on humanitarian & compassionate grounds.

Assuring Our Best of Co-Operation & Industrial Relations.

Yours Sincerely


Sanjeev Mishra
General Secretary



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E-mail - sbioabpl@gmail.com
Website- www.sbioabhpal.org

Mob.: 9425016450



All Letters to be Addressed
to the General Secretary

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State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2025-26/10/94

Date: 03/10/2025

उप महाप्रबंधक एवं मंडल विकास अधिकारी
भारतीय स्टेट बैंक
स्थानीय प्रधान कार्यालय
भोपाल

महोदय

पूर्व में कार्यालय को पत्र क्रमांक ASN/12 दिनांक 26.02.2024 को प्रेषित किया गया था। आपको सूचित करना है कि वर्तमान बैंक सेवा से सेवानिवृत्त, एसोसिएशन पदाधिकारी से त्यागपत्र तथा नई समान स्थानांतरण नीति के अंतर्गत निर्वाचन क्षेत्र / माड्यूल से बाहर स्थानांतरण होने के कारण विभिन्न रिक्तियां उत्पन्न हुई, जिसके लिए दिनांक 13/09/2025 (मैनपाट अंबिकापुर) में सम्पन्न हुई केंद्रीय समिति की बैठक में सभी रिक्त पदों को सहयोजन द्वारा भरा गया, जिसका विवरण निम्नानुसार है।

CENTRAL COMMITTEE MEETING दिनांक 13.09.2025 को मैनपाट(अंबिकापुर) में सम्पन्न हुई जिसमें सर्वसम्मति से निम्नलिखित सदस्यों को सर्कल/माड्यूल/रीजन के पदों पर मनोनीत किया गया जिसका विवरण इस प्रकार है:

BHOPAL MODULE

क्र. सं.	नाम	पीएफ संख्या	मोबाइल नंबर	पदस्थापन	पद
1	SHRI HIMANSHU SHARMA	5552206	9977233563	RACC ITARASI	REGIONAL SECRETARY (R4- RBO HOSHANGABAD)
2	SHRI SUDHANSHU SAURABH	1009691	9800812016	UMRETH	REGIONAL SECRETARY (R7- CHHINDWARA)

Ph.: (0) 2551376, 2575234

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Website - www.sbioabhupal.org

Mob.: 9425016450

03/10/25

NDORE MODULE

क्र. सं.	नाम	पीएफ संख्या	मोबाइल नंबर	पदस्थापन	पद
5	SHRI SANDEEP CHOUHAN	5588227	8827292670	TRIMURTY NAGAR DHAR	REGIONAL SECRETARY (R3-RBO DHAR)
6	SHRI ATUL GUPTA	5554365	8517991333	RACC KHANDWA	REGIONAL SECRETARY (R-4 RBO KHANDWA)

JABALPUR MODULE

क्र. सं.	नाम	पीएफ संख्या	मोबाइल नंबर	पदस्थापन	पद
7	SHRI ATAL BIHARI MISHRA	5083591	9617334981	RAMPUR NAIKIN	REGIONAL SECRETARY (R6-RBO REWA)
8	SHRI RAHUL SINGH PARIHAR	1009610	7089009444	PANNA ROAD	REGIONAL SECRETARY (R7-RBO SATNA)

GWALIOR MODULE

क्र. सं.	नाम	पीएफ संख्या	मोबाइल नंबर	पदस्थापन	पद
9	SHRI DEVENDRA SHUKLA	4475879	8223017333	AIRPORT ROAD BRANCH	PRESIDENT (GWALIOR MODULE)
10	SHRI GAYA PRASAD JATAV	3359212	9826598572	MINI RACPC GUNA	AGS (GWALIOR MODULE)
11	SHRI ANURAG VERMA	1009919	9792533937	RBO-02 MORENA	REGIONAL SECRETARY (R2-RBO MORENA)
12	SHRI KAPIL VERMA	7393636	9589910235	RBO 3 CHHATARPUR	REGIONAL SECRETARY (R3-RBO CHHATARPUR)
13	SHRI AKHILESH RAGHUWANSHI	5110068	8224949111	MINI RACPC GUNA	REGIONAL SECRETARY (R4-RBO GUNA)

RAIPUR MODULE

क्र. सं.	नाम	पीएफ संख्या	मोबाइल नंबर	पदस्थापन	पद
14	SHRI SAKET PRADEEP SANE	5575087	9096089793	AO RAIPUR	SECRETARY FINANCE (RAIPUR MODULE)



BILASPUR MODULE

क्र. सं.	नाम	पीएफ संख्या	मोबाइल नंबर	पदस्थापन	पद
13	SHRI VIMAL KUMAR PRASAD	7401183	7869131511	RBO 1 BILASPUR	ASSISTANT GENERAL SECRETARY (BILASPUR MODULE)
14	SHRI JAIDEEP AGRAWAL	5577241	9165675576	RASECC KORBA	REGIONAL SECRETARY (R 2- RBO KORBA)

भवदीय,

संजीव मिश्रा

संजीव मिश्रा
महासचिव
भारतीय स्टेट बैंक अधिकारी संघ
भोपाल





All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2025-26/11/110

Date: 13/11/2025

To,
Dy. General Manager & CDO
IR Department
State Bank of India
Local Head Office
Bhopal

Dear Sir,

Minutes: 103rd Circle Negotiating Council Meeting

We acknowledge minutes of 103rd Circle Negotiating Council meeting held on 25th September, received on 13th November 2025.

In this connection, we have to advise that few issues were taken out of agenda items during pre CNC discussions held with IR & HR department officials on categorical assurance of the departments concerned that these will be resolved at the earliest.

We sincerely draw your attention that despite a gap of 2 months from last pre CNC till date, these below mentioned issues still remain unresolved/unattended.

i) LCPC Jabalpur – compensation claims of 26 officials (For period 16.11.2023 to 26.01.2024)

ii) IMT Request Transfer expense bill payment instructions

iii) Unambiguous & clear instructions for officiating allowance payment

iv) Confirmation of reviewing of roles assigned to PWD officials and ensuring that they align with bank's duty list for PWD officials

v) Restriction of login days to maximum two per week

vi) SOP for ATM/CDM operations where single officer & single award posted in branch

vii) SOP for currency chest operations where no permanent messenger is posted

viii) IMT relieving status

ix) Preparation of next year transfer exercise as per new Uniform Transfer Policy

We earnestly urge upon IR department to accord top priority to these long pending issues as officers' fraternity is frustrated over slow pace of resolutions of urgent human resource issues.

Assuring our best of co-operation & industrial relations.

Yours Sincerely

(Sanjeev Mishra)
General Secretary,

13/11/25



All Letters to be Addressed
to the General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

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Hoshangabad Road, Bhopal - 462 011



ASN/2025-26/11/111

Date: 14/11/2025

To,
DGM & CDO
IR Department
State Bank of India
Local Head Office
Bhopal

Dear Sir,

DGS Bilaspur Letter No. SBIOA/BSP/2025-26/11, Dated 10.11.2025

We are in receipt of the above-mentioned letter from DGS Bilaspur pointing out serious aberrations /deviations from uniform transfer policy in transfer/postings of officers in region-1, Bilaspur.(photocopy enclosed)

It seems, perusing the letter, that some officers are receiving unilateral preferential treatment by controller setting aside provisions of uniform transfer policy.

The said letter also narrates different practices adopted by RBO, Region-1, Bilaspur in contradiction of what has been agreed & minutised in CNC meetings.

We sincerely urge upon IR department to look into the matter holistically and to initiate necessary corrective measures.

Assuring you our best of co-operation & industrial relations.

Yours sincerely,

Sanjeev Mishra
General Secretary





All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

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**State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011**



ASN/2025-26/11/112

Date: 14/11/2025

To,
The DGM & CDO
HR Department
Local Head Office,
Bhopal

Dear Sir

Staff Supervising: Sh. Shri Soumitra Das , (PF No.6440576) SMGS-IV

Reconsideration Of Transfer Request – Jabalpur Module

Please find enclosed reconsideration request for transfer of the above mentioned official on genuine medical reason.

In view of the medical compassion being faced by the official & his family, we sincerely request you to reconsider his request sympathetically on humanitarian & compassionate grounds.

Assuring Our Best of Co-Operation & Industrial Relations.

Yours sincerely,

Sanjeev Mishra
General Secretary

14/11/25





All Letters to be Addressed
to the General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

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State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2025-26/11/114

Date: 20/11/2025

To,
The DGM & CDO
HR Department
Local Head Office,
Bhopal

Dear Sir

Staff Supervising: Shri Aravind Kumar Shegym, (PF No.7860633) JMGS -1
Reconsideration Of Transfer Request – Raipur Module

Please find enclosed reconsideration request for transfer of the above mentioned official on genuine medical reason.

In view of the medical compassion being faced by the official & his family, we sincerely request you to reconsider his request sympathetically on humanitarian & compassionate grounds.

Assuring Our Best of Co-Operation & Industrial Relations.

Yours sincerely,

Sanjeev Mishra
General Secretary





All Letters to be Addressed
to the General Secretary



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Hoshangabad Road, Bhopal - 462 011



ASN/2025-26/11/116

Date: 27/11/2025

सेवा में,
उप महा प्रबंधक एवं मण्डल विकास अधिकारी
भारतीय स्टेट बैंक,
स्थानीय प्रधान कार्यालय,
भोपाल सर्किल।

महोदय,

विषय: वेतन/भत्तों में गलत अपडेट और कटौतियों के संबंध में - तत्काल समाधान का अनुरोध।

हम अपने एक सदस्य, श्रीमती सुरभि देव उचारिया, उप प्रबंधक (एम एम जी एस-II), पीएफ संख्या 7893652, से प्राप्त आवेदन को संलग्न कर अग्रणी कर रहे हैं। यह आवेदन उनके वेतन प्रसंस्करण में महत्वपूर्ण विसंगतियों और लंबित मुद्दों से संबंधित है।

श्रीमती उचारिया ने अपने संलग्न अभ्यावेदन (दिनांक 21/11/2025) में निम्नलिखित बिंदुओं पर प्रकाश डाला है:

1. बैंक के सर्कुलर (उदाहरणार्थ, ई-सर्कुलर संख्या सीबीओ/पीएचएचआरडी-आईआर/22/2024-25 दिनांक 18.06.2024) के माध्यम से मामले को बैंक के सज्ञान में लाए जाने के बावजूद CAIIB की अतिरिक्त वेतन वृद्धि और बकाया राशि का अप्राप्त रहना।
2. सितंबर 2025 के वेतन से पिछले महीनों (जनवरी से अगस्त 2025) के वेतन की गलत कटौती।
3. कई बार HRMS को ई-मेल एवं हेल्प डेस्क में शिकायत दर्ज (HRMS को ईमेल और टिकट दिनांक 25/03/2025, 14/10/2025, 14/11/2025, और अन्य) दर्ज करने के बावजूद भी मामले का समाधान न होना।
4. संजीवनी पोर्टल में भी दिनांक 25/09/2025 एवं 15/10/2025 को शिकायत दर्ज कराने के बावजूद कोई समाधान नहीं हुआ तथा शिकायत भी बंद कर दी गई।
5. अधिकारी संघ के प्रतिनिधियों ने भी कई बार HRMS के सज्ञान में लाने के बावजूद उक्त सदस्य की समस्या का समाधान नहीं हुआ।

अधिकारी का कथन है कि वह लंबे समय से अपने सही वेतन/भत्तों जमा करने के लिए संघर्ष कर रहे हैं, लेकिन मामला अभी भी अनसुलझा है, जिससे उन्हें काफी मानसिक तनाव हो रहा है।

हम आपसे विनम्र अनुरोध करते हैं कि आप इस मामले में तत्काल हस्तक्षेप करें और संबंधित विभागों को निर्देशित करें कि वे तुरंत मामले की जांच करें, त्रुटियों को सुधारें और यह सुनिश्चित करें कि श्रीमती उचारिया का वेतन सही ढंग से संसाधित किया जाए, जिसमें सभी लंबित वेतन वृद्धि और बकाया राशि शामिल हो, और इसमें कोई और विलंब न हो।

भवदीय,

संजीव मिश्रा

महासचिव
एसबीआईओए, भोपाल सर्किल
(भारतीय स्टेट बैंक अधिकारी संघ)

संलग्न: श्रीमती सुरभि देव उचारिया, उप प्रबंधक, पीएफ-7893652 का आवेदन, दिनांक 21/11/2025.

27-11-2025

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All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

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State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2025-26/12/117

Date: 02/12/2025

To,
The DGM & CDO
State Bank of India
HR Department,
Local Head Office,
Bhopal

.Dear Sir,

Subject: Forwarding Of Representation Request for Cancellation of Transfer Order of Shri Umesh Kumar Chaurasia, Manager (Systems), Retail Department, Bhopal-On. Compassionate Grounds.

We wish to draw your kind attention to the representation submitted by Shri Umesh Kumar Chaurasia, Manager (Systems), Retail Department, Bhopal, regarding the transfer order no. GITC/HR/20250930 dated 30.09.2025 transferring him from Bhopal to GITC, Belapur, Navi Mumbai.

We refer our earlier communication letter No. ASN/2025-2026/10/104 Dt 15/10/2025 Shri Chaurasia has already represented that he is presently undergoing an extremely distressing family situation following the demise of his father-in-law on 24th February 2025, due to which his mother in-law is in a fragile health condition and entirely dependent upon him and his wife for care and support. The officer is required to frequently visit her residence for medical and personal assistance, making relocation to Mumbai impractical at this stage.

It is also pertinent to mention that Shri Chaurasia's previous transfer from AO Gwalior to LHO Bhopal was effected only in March 2024, and therefore another transfer within such a short period would impose avoidable hardship.

In view of the above genuine and compassionate circumstances, that his case may kindly be considered sympathetically and the transfer order to GITC Belapur may be cancelled, allowing him to be retained at Bhopal on compassionate grounds.

We shall be grateful for your kind and compassionate consideration of his request

With kind regards,

Yours faithfully

Sanjeev Mishra
General Secretary



02.12.25.



All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN / 2025-26 / 12 / 119

Date: 04/12/2025

To
~~DGM (CDO)~~ *Dy. General Manager & CDO*
I.R. Department
State Bank of India
Local Head office
Bhopal

Dear Sir,

Staff Supervising: Shri Shivpal Yadav, MMGS-III, Branch Manager Atarikhejra Branch(7288)
Physical Assault and Man-Handling Incident

This is to bring to your kind notice a very serious and disturbing incident reported by our member **Shri Shivpal Yadav, Branch Manager, Atarikhejra Branch (07288)**. We have received a detailed written communication from him alleging a pre-planned physical attack on him on the night of Saturday (29/11/2025). As per his letter, the incident involved deliberate vehicle collision, physical intimidation, and continuous abuse by an individual named Shri Ravi Kushwaha, allegedly under intoxication.

What is more concerning is that, as per the report received from Shri Yadav, there appears to be possible involvement or prior knowledge of at least one branch staff member, who was aware of the incident even before the information was officially communicated. This raises serious questions regarding internal security, staff integrity, and branch-level discipline.

We are forwarding the complete report submitted by Shri Yadav for your immediate perusal and necessary action.

In view of the gravity of the matter, we request the following:

1. Immediate inquiry into the role of Branch Staff allegedly involved in or aware of the conspiracy.
2. Firm disciplinary and legal action against all individuals found involved, including the external attacker.
3. Assessment of lapses, if any, at the local police station level in registering the FIR and providing timely assistance.
4. Ensuring full safety and protection of the victim officer, Shri Shivpal Yadav in future circumstances.
5. Periodic monitoring of the environment at Atarikhejra Branch to avoid recurrence of such incidents.

Such incidents not only endanger the life of an officer but also create a hostile work environment within the Bank, affecting performance, morale, and discipline. This matter deserves urgent and strict action to send a strong message that any assault internal or external on an SBI officer will not be tolerated. We request you to kindly acknowledge this communication and inform the Association about the action taken or proposed at your end.

Regards


(Sanjeev Mishra)
General Secretary



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E-mail - sbioabpl@gmail.com
Website- www.sbioabhupal.org

Mob.: 9425016450



All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2025-26/12/120

Date: 04/12/2025

To
Dy. General Manager & CDO
State Bank of India
Local Head office
Bhopal

Dear Sir,

Request for a Dedicated SOP and Strengthened Guidelines for Medical Support to SBI Officers and Their Families

State Bank of India has always been more than a financial institution, it is a national pillar that supports over 45 crore citizens, drives the Government's flagship programs, and consistently records the highest profitability among both public and private sector banks. Behind every achievement of this great institution stands its officers, who dedicate their time, energy, and even personal well-being to ensure uninterrupted service to the nation.

It is deeply distressing that unfortunately Bhopal Circle has lost ten dedicated, outstanding and committed officers within a short span of few months from May-2025 to November-2025 owing to health complications and other unfortunate circumstances.

It is with this spirit that we humbly place before you an earnest request for a separate, comprehensive SOP and reinforced guidelines for medical support to SBI officers and their families, particularly during emergencies or treatment outside their home station.

1. Need for a Dedicated and Uniform Medical Support SOP

While several Central Government bodies such as the Railways, Defence, and major PSUs have robust medical assistance frameworks, SBI—despite being the largest service-sector employer—does not have a unified officer-centric medical support mechanism.

Railways have dedicated medical officers accessible across divisions; Defence organisations provide immediate coordination for hospital admission irrespective of location. These models ensure speed, empathy, and accountability—qualities that should equally define medical assistance extended to SBI officers.

SBI officers often work in remote areas, shoulder enormous responsibilities, and continue their duties despite intense stress. A well-defined SOP will ensure that their sacrifices are matched with timely and structured institutional support.

2. Formation of Medical Support Teams at All RBOs and AOs

04.12.2025

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Website- www.sbioabhopal.org

Mob.: 9425016450

We propose that every RBO and AO should identify a small but dedicated team exclusively responsible for:

Coordinating emergency medical assistance for officers.

Facilitating hospital admission, documentation, and approvals.

Acting as the single-point contact between the officer, family, hospital, and HR.

Ensuring timely communication during critical situations.

Such a structure will eliminate confusion, reduce delays, and bring uniformity and accountability across the Bank's vast geographical network. Even a few minutes saved in medical emergencies can mean saving a life.

3. Support System for Accompanying Family Members

It is often observed that when an officer undergoes treatment in another city, the family members accompanying them experience significant hardships ranging from lack of guidance to absence of resting facilities.

We request the introduction of:

Dedicated resting/waiting areas for family members near the hospital or SBI Guest House.

Basic travel and accommodation assistance, wherever feasible.

A designated nodal officer to coordinate with family members during emergencies.

Central Government organisations routinely extend such courtesies, ensuring that families are not left distressed and unsupported at the very moment they need empathy the most.

4. HR-Led Coordination With Hospitals and Specialists

Officers frequently struggle in locating the right specialist or arranging an emergency appointment in unfamiliar cities. A proactive HR mechanism can significantly reduce confusion and anxiety.

We request:

Appointment coordination with empanelled hospitals.

Updated, city-wise lists of reputed medical specialists.

A medical assistance desk at each AO/RBO for real-time guidance.

Periodic follow-ups during cases of prolonged or critical treatment.



A simple call from HR guiding the officer or family can make a profound difference in their moment of crisis.

5. Support Protocol in Case of the Demise of an Officer

In the unfortunate event of loss of an officer away from their home location, the family is often left overwhelmed, emotionally shattered, and unsure of the required procedures.

We propose the Bank introduce:

A rapid-response protocol with clearly listed responsibilities.

A dedicated team to help with documentation, travel, and logistics.

Compassionate assistance to comfort and guide the bereaved family.

Many leading PSUs and government departments already practice this model, acknowledging that institutional care during such moments reflects the organisation's true values.

6. Upholding SBI's Legacy of Human Values

SBI has always been a symbol of reliability, not only for the public but also for its employees. Initiatives such as compassionate appointment, medical reimbursement facilities, and welfare schemes reflect the Bank's strong culture of empathy.

By implementing the proposed SOP, SBI will set a new benchmark in employee welfare and reaffirm its position as the nation's most humane, progressive, and employee-centric institution.

An organisation that expects its officers to stand by the nation must also stand by its own people during their most vulnerable moments.

An institution that serves 45 crore Indians cannot afford to rely on ad-hoc or fragmented systems when it comes to the well-being of its officers. A dedicated SOP for medical support is not simply a policy document—it is a commitment, a reassurance, and a moral responsibility towards the very individuals who uphold the honour, efficiency, and trustworthiness of this great institution.

We humbly request the Top Authorities to consider this matter with the seriousness and compassion it deserves and initiate steps to build a structured, responsive, and officer-centric medical support framework across the Bank.

Regards


Sanjeev Mishra
General Secretary





All Letters to be Addressed
to the General Secretary

**STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL**

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State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2025-26/12/126

Date: 03/12/2025

To,
The Dy.General Manager & CDO
HR Department
State Bank Of India
Local Head Office
Bhopal

Dear sir,

Staff Supervising : Shri Praveen Shrivastava PF:- 4302567
Request To Posting At Jabalpur Centre On Medical & Humanitarian Ground

Please find enclosed representation received from above mentioned official on medical & humanitarian ground.

Officials has attached all medical prescription and reports in support of his representation and also has Stressed that as per discharge summary and medical advice he is at high risk of re-occultation / another heart attack within next 6 months .

In the wake of recent death of 10 officers within a short span of 6 month, we sincerely request you to accord priority in disposing heath related representation .official has already submitted his request to Jabalpur Module and still waiting for favorable response.

We humbly request you to kindly intervene in the matter and exhort module HR to place the official suitably as per his health condition .

Assuring Our Best of Co-Operation & Industrial Relations.

Yours sincerely,

Sanjeev Mishra
General Secretary



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Mob.: 9425016450



All Letters to be Addressed
to the General Secretary



STATE BANK OF INDIA OFFICERS' ASSOCIATION : BHOPAL CIRCLE : BHOPAL

(Registered Under Indian Trade Union Act 1926, Regd. No. 1562/BPL/73)

State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



Date: 08/09/2025

ASN/2025-26/09/82/a

The General Secretary,
All India State Bank Officers federations,
State Bank Building,
St Mark's Road Bangalore,

Dear Sir,

Subject: Non-payment of officiating allowance to officers discharging duties of higher role

Respected Sir,

We wish to draw your kind attention to a serious issue being faced by officers in several branches and offices. Due to shortage of manpower and frequent vacancies in higher positions, many officers are being compelled to discharge the duties of higher incumbency/role. In many such cases, written instructions are issued by the Regional Business Office (RBO) directing these officers to officiate and perform the duties of higher responsibility in the absence of the regular incumbent.

While our officers are sincerely complying with these directions and ensuring that branch operations and customer service remain unaffected, it is unfortunate that **the officiating allowance admissible under existing guidelines is not being paid to them**. This has led to a sense of injustice and demotivation among the affected officers.

It is pertinent to mention that:

1. **Policy Guidelines:** Bank's instructions as well as bipartite agreements clearly provide for payment of officiating allowance whenever an officer is made to work in a higher role for a specified period, either formally or by way of official communication.
2. **Workload and Responsibility:** The officers working in higher incumbency not only shoulder additional workload but also take responsibility of decision-making, business targets, compliance, and audit risks.
3. **Written Instructions from RBO:** In many instances, RBO letters specifically direct officers to work as "Branch Manager", "Operations Head", or other higher roles. Denying officiating allowance in such clear-cut cases is unjustified.

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4. **Staff Morale and Motivation:** Officers feel demoralized when despite working sincerely in higher capacity, their legitimate dues are denied. This impacts motivation and overall productivity.

Sir, we humbly request the Federation to kindly **take up this issue with higher management on priority** and ensure that:

- Officiating allowance is paid to all officers who are made to work in higher role, whether through RBO instructions or due to incumbency requirement.
- A clear mechanism is issued by the Bank to Regional Authorities so that such cases are settled automatically without officers having to make repeated representations.
- Past pending cases are also reviewed, and allowance is released wherever officers have already discharged higher responsibilities.

We believe that timely intervention of the Federation will not only provide justice to the affected officers but will also strengthen confidence among staff who continue to work with full dedication despite staff shortage.

We look forward to your kind intervention and early resolution of this matter.

Regards.

Yours sincerely,



Sanjeev Mishra
General Secretary



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to the General Secretary

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State Bank of India, Local Head Office, Mezzanine Floor,
Hoshangabad Road, Bhopal - 462 011



ASN/2025-26/11/116

Date: 27 / 11 / 2025

To,
The General Secretary
All India State Bank Officers' Federation
O/o. SBIOA (North East Circle)
SBI LHO Dispur Guwahati,
Assam - 781006

Dear Sir,

Request for immediate resolution of incorrect updates and deductions in salary/wages.

We are submitting and presenting this application on behalf of one of our members, Smt. Surbhi Dev Uchariya, Deputy Manager (SMGS-II), PF No. 7893652. regarding critical discrepancies and long-pending issues in her salary processing.

Smt. Uchariya submitted representation dated 21/11/2025 has highlighted the following points:

1. As per Bank e-Circular No. CDO/P&HRD/IR/22/2024-25 dated 18.06.2024 clearly states that employees who qualify CAIB are eligible to receive the applicable special allowance/salary increment. However, despite submission of copies of result, she has not been granted the said benefit.
2. Incorrect salary deductions have been reflected in monthly salary January 2025 to August 2025.
3. Multiple complaints uploaded through HRMS email/Helpdesk and tickets (complaint reference dates: 25/03/2025, 14/10/2025, 14/11/2025 and others) have been registered, yet none have been resolved.
4. Complaints were also lodged on Sanjeevani Portal on 25/09/2025 and 15/10/2025, but no corrective action has been taken, and the complaints have been closed without resolution.
5. Even after repeated follow-up by association office-bearers and representatives in HRMS support modules, the salary issues of the member remain unresolved.

The concerned officer has stated that the member has been continuously coordinating for correction of her salary/wages and release of pending arrears, yet the issue remains pending, causing significant mental stress and financial hardship.

Therefore, we humbly request you to kindly intervene immediately, and instruct all concerned departments to Examine the matter on priority, Rectify the incorrect deductions, ensure correct processing of salary/wages, including CAIB increment, special allowance, arrears and all legitimate pending payments, And ensure no further discrepancies occur. We shall be highly obliged for your immediate consideration and action in this matter.

Yours Sincerely,

Sanjeev Mishra
General Secretary

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ASN/2025-26/12/118

Date: 04/12/2025

To,
The General Secretary
AISBOF
State Bank Building
St. Mark's Road Bengaluru

Comrade GS,

Request for Revision of Medical Facility Income Criteria for Non-Dependent Family Members receiving Pension/Family Pension.

We, the members of SBIOA, humbly keenly wish to draw your attention towards an important issue affecting number of officers and their family across the country.

Please refer the Note-1 (on page no. 2) of Medical Booklet (HR Vol-4), which states that:

" On and from 1st April 2024, if in the case of the both parents either of them is earning and having an income of over Rs.18,000/-p.m. or if a child is earning and having an income of over Rs.18,000/- per month, they will not be deemed to be dependent on the officer. "

In this context, we wish to draw your attention on the fact that the Central Government Minimum Wages for unskilled labour is Rs. 783/- per day and Rs. 1035/- per day for highly skilled worker, which is more than the eligible income criteria of the dependent family members of an SBI Officer.

Our prestigious organisation provides us adequate and appropriate income to have a respectful lifestyle to our family. We cannot assume that the children of an SBI Officer earning less than the unskilled labour, are independent. The person earning Rs. 18000/- p.m. is not able to survive and very difficult to afford the expensive medical facilities.

The Ayushman Bharat Scheme provides free medical coverage up-to "5.00 Lakh" per family per year for economically weaker section, eligibility is based on socio-economic criteria. A person drawing Rs 18000-20000/- per may month are still excluded from Ayushman Bharat, however their medical expenses often exceed their pension.

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However, passing the time, Post Covid Era, the medical charges are hiked more than 5-10% every year. Post Covid, many of our young officers have also faced tremendous hardship as their elderly parents or non-dependent family members though drawing such a small amount of pension/income e.g. Rs. 18000/- p.m. The last few years witnessed a steep rise in lifestyle related diseases, chronic health issue, and the need for frequent medical consultation. Price of medical expenses has risen sharply, and even basic treatments, test and medicines are now significantly expensive. In the current scenario, health check-ups and medical expenses are a significant stake in the expenses list of our budget for home expenses.

When, we discuss in the matter of old age parents the medical requirements are much higher and expenses too. In that case, Rs. 18000/- p.m. is inadequate to meet their medical requirements, officers are compelled to bear these expenses completely from their own income, which becomes extremely difficult amidst rising financial responsibilities and increasing healthcare costs. If the officer would be eligible to get reimbursed parent's medical expenses, it would greater assistance to his family and organisation too in a line of productive energy of the staff, moral support and loyalty.

In view of above facts viz. inflation, hike in medicine and treatment costs and the limitation of fixed monthly income, it is imperative that the current income criteria for dependent medical eligibility be urgently revised.

Therefore, we earnestly request the Federation to kindly take up this matter with the higher authorities and urge reconsideration of the existing criteria. We propose that:

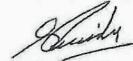
Instead of the fixed pension limit of Rs. 18000/-, it may be aligned with the minimum pension drawn by OJM-I officers. We strongly advocate that any non-dependent family member whose income or pension falls below the minimum income/pension of an SBI OJM-I officer, which is approximately Rs. 57100/-, may kindly be considered for medical reimbursement preferably upto 100% or atleast 75% of total medical expenses. However, considering the prevailing circumstances and on humanitarian ground, we sincerely request that medical issues concerning non-dependent family members be given due attention and addressed appropriately.

Revising the long-standing clause will bring immense relief to hundreds of officers who are silently struggling with medical needs for their family. Such progressive and compassionate action will truly reflect the welfare-oriented spirit of our esteemed federation.

We request you to kindly consider this matter sympathetically and take the initiative to put it before the top management at the earliest.

Thanking you in anticipation.

Yours faithfully,



Sanjeev Mishra
General Secretary



All Letters to be Addressed
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ASN/2025-26/12/121

Date: 04/12/2025

The General Secretary
AISBOF
State Bank Building
St. Mark's Road Bengaluru

Comrade GS,

Request for a Dedicated SOP and Strengthened Guidelines for Medical Support to SBI Officers and Their Families

State Bank of India has always been more than a financial institution, it is a national pillar that supports over 45 crore citizens, drives the Government's flagship programs, and consistently records the highest profitability among both public and private sector banks. Behind every achievement of this great institution stands its officers, who dedicate their time, energy, and even personal well-being to ensure uninterrupted service to the nation.

It is deeply distressing that unfortunately Bhopal Circle has lost ten dedicated, outstanding and committed officers within a short span of few months from May-2025 to November-2025 owing to health complications and other unfortunate circumstances.

It is with this spirit that we humbly place before you an earnest request for a separate, comprehensive SOP and reinforced guidelines for medical support to SBI officers and their families, particularly during emergencies or treatment outside their home station.

1. Need for a Dedicated and Uniform Medical Support SOP

While several Central Government bodies such as the Railways, Defence, and major PSUs have robust medical assistance frameworks, SBI—despite being the largest service-sector employer—does not have a unified officer-centric medical support mechanism.

Railways have dedicated medical officers accessible across divisions; Defence organisations provide immediate coordination for hospital admission irrespective of location. These models ensure speed, empathy, and accountability—qualities that should equally define medical assistance extended to SBI officers.

SBI officers often work in remote areas, shoulder enormous responsibilities, and continue their duties despite intense stress. A well-defined SOP will ensure that their sacrifices are matched with timely and structured institutional support.

2. Formation of Medical Support Teams at All RBOs and AOs

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We propose that every RBO and AO should identify a small but dedicated team exclusively responsible for:

Coordinating emergency medical assistance for officers.

Facilitating hospital admission, documentation, and approvals.

Acting as the single-point contact between the officer, family, hospital, and HR.

Ensuring timely communication during critical situations.

Such a structure will eliminate confusion, reduce delays, and bring uniformity and accountability across the Bank's vast geographical network. Even a few minutes saved in medical emergencies can mean saving a life.

3. Support System for Accompanying Family Members

It is often observed that when an officer undergoes treatment in another city, the family members accompanying them experience significant hardships ranging from lack of guidance to absence of resting facilities.

We request the introduction of:

Dedicated resting/waiting areas for family members near the hospital or SBI Guest House.

Basic travel and accommodation assistance, wherever feasible.

A designated nodal officer to coordinate with family members during emergencies.

Central Government organisations routinely extend such courtesies, ensuring that families are not left distressed and unsupported at the very moment they need empathy the most.

4. HR-Led Coordination With Hospitals and Specialists

Officers frequently struggle in locating the right specialist or arranging an emergency appointment in unfamiliar cities. A proactive HR mechanism can significantly reduce confusion and anxiety.

We request:

Appointment coordination with empanelled hospitals.

Updated, city-wise lists of reputed medical specialists.

A medical assistance desk at each AO/RBO for real-time guidance.

Periodic follow-ups during cases of prolonged or critical treatment.

A simple call from HR guiding the officer or family can make a profound difference in their moment of crisis.



5. Support Protocol in Case of the Demise of an Officer

In the unfortunate event of loss of an officer away from their home location, the family is often left overwhelmed, emotionally shattered, and unsure of the required procedures.

We propose the Bank introduce:

A rapid-response protocol with clearly listed responsibilities.

A dedicated team to help with documentation, travel, and logistics.

Compassionate assistance to comfort and guide the bereaved family.

Many leading PSUs and government departments already practice this model, acknowledging that institutional care during such moments reflects the organisation's true values.

6. Upholding SBI's Legacy of Human Values

SBI has always been a symbol of reliability, not only for the public but also for its employees. Initiatives such as compassionate appointment, medical reimbursement facilities, and welfare schemes reflect the Bank's strong culture of empathy.

By implementing the proposed SOP, SBI will set a new benchmark in employee welfare and reaffirm its position as the nation's most humane, progressive, and employee-centric institution.

An organisation that expects its officers to stand by the nation must also stand by its own people during their most vulnerable moments.

An institution that serves 45 crore Indians cannot afford to rely on ad-hoc or fragmented systems when it comes to the well-being of its officers. A dedicated SOP for medical support is not simply a policy document—it is a commitment, a reassurance, and a moral responsibility towards the very individuals who uphold the honour, efficiency, and trustworthiness of this great institution.

We humbly request you to escalate this matter to the Top Authorities to consider this matter with the seriousness and compassion it deserves and initiate steps to build a structured, responsive, and officer-centric medical support framework across the Bank.

Regards



Sanjeev Mishra
General Secretary



संगठन (SBIOA BHOPAL) की गतिविधियां

एसोसिएशन की वर्तमान स्थिति और गतिविधियों की जानकारी

SBIOA BHOPAL – संगठनात्मक गतिविधियों का तिथि अनुसार विवरण (2025)

(तिथि अनुसार कार्यक्रम)

जुलाई 2025

तिथि	कार्यक्रम
23 जुलाई 2025	Mumbai CNC

अगस्त 2025

तिथि	कार्यक्रम
18 अगस्त 2025	Indore ANC

सितंबर 2025

तिथि	कार्यक्रम
09 सितंबर 2025	Bilaspur ANC
10 सितंबर 2025	Raipur ANC
11 सितंबर 2025	Jabalpur ANC
13 सितंबर 2025	EC Meeting
14 सितंबर 2025	Bilaspur Regional Conference
21 सितंबर 2025	Shahdol Regional Conference
25 सितंबर 2025	LHO CNC

अक्टूबर 2025

तिथि	कार्यक्रम
17-18 अक्टूबर 2025	Kolkata Workshop
23 अक्टूबर 2025	Delhi DGM Meet
25 अक्टूबर 2025	Chennai AGM
27 अक्टूबर 2025	Gwalior ANC

नवंबर 2025

तिथि	कार्यक्रम
02 नवंबर 2025	Gwalior Regional Conference
16 नवंबर 2025	Bhopal Module Zonal Conference
19 नवंबर 2025	Indore ANC
23 नवंबर 2025	Kerala Circle – EC Meeting
30 नवंबर 2025	Bhilai Regional Conference

दिसंबर 2025

तिथि	कार्यक्रम
07 दिसंबर 2025	Mandsaur Regional Conference
10 दिसंबर 2025	CNC Bhopal
11 दिसंबर 2025	Raipur ANC
14-16 दिसंबर 2025	Bhubaneswar EC Meeting
1 st Meeting of the 30 th	Executive Committee of the AISBOF

SBIOA भोपाल सर्कल, की विभिन्न गतिविधियों की कुछ झलकियां

EC Celebrations held on 13.09.2025 – Mainpat, Ambikapur (Photo)



Photograph of SBI ANC Celebrations- All Modules”



“Photograph of Retirement Celebrations held in September 2025 to November 2025”



SBIOA भोपाल सर्कल, की विभिन्न गतिविधियों की कुछ झलकियां

Regional Conference – 2025: All Module Photos



SBIOA भोपाल सर्कल, की विभिन्न गतिविधियों की कुछ झलकियां



Zonal Conference Bhopal Module – 2025



SBIOA भोपाल सर्कल, की विभिन्न गतिविधियों की कुछ झलकियां



AISBOF Bhubaneswar -30th Triennial Council Meeting Photo



SBIOA भोपाल सर्कल, की विभिन्न गतिविधियों की कुछ झलकियां



Photo of the Diwali Milan Ceremony of Indore Module held on 04 November 2025



Visit of the Circle President and DGS, Bhopal to SBI RBO Dewas, photographed with the team.



SBIOA भोपाल सर्कल, की विभिन्न गतिविधियों की कुछ झलकियां



“On 16.12.2025, under the 5-Day Banking campaign, comrades of Bhopal Circle (All Regions & All Modules) carried out badge wearing with full enthusiasm and unity.”



SBIOA भोपाल सर्कल, की विभिन्न गतिविधियों की कुछ झलकियां



SBIOA भोपाल सर्कल, की विभिन्न गतिविधियों की कुछ झलकियां



